well-kept boats were noticed, but in many ports there is far too large a proportion of old vessels. These vessels were suitable for use when the grounds handy to the ports were being worked, but in our opinion many of them are quite unsuitable for the long trips which the fishing-vessels of to-day must make to the more distant grounds.

As to safety appliances such as life buoys, boats, &c., the regulations appear to be honoured more in the breach than in the observance. Much of the life-saving equipment seen was kept in poor

order, and it is doubtful if it would have fulfilled its purpose if an emergency had arisen.

The question of lights on fishing-vessels is always a burning one; on many of the boats it is apparent that only oil-burning lamps are used. In the Committee's opinion there is no excuse to-day for any vessel not being fitted with electrical navigating-lights. Where oil lamps are in use the trouble and mess of getting them lit and rigged causes too much inconvenience, and fishing-boats are continually being reported as steaming without lights often in the approach to our main ports. It is admitted that even if a vessel is not liable for survey she may be prevented from going to sea if she is unseaworthy, but the crews will not complain in many such cases because they either have a share in the ownership of the vessel or are afraid that they will lose their employment if they report the state of the vessel to the authorities.

The Committee holds strongly that every man who has to earn his living by going to sea in a fishing-vessel should have the protection from undue risk that would be gained by having the vessel under regular survey. With many questions of great technical difficulty to be solved, this Committee does not feel competent to express its recommendations in detail. We feel that the method of attaining our object should be left to the technical officers of the Marine Department. We do not wish harsh survey conditions to be made, our prime desire being to ensure that every power-driven fishing-vessel proceeding outside the harbour limits shall, irrespective of her tonnage, be seaworthy, carry the necessary life-saving gear in good order in its appointed place, be provided with fit and proper anchors, warps, lights, and other gear necessary for the safety of the vessel and her crew, and that her engine shall be in a fit state to do its work. On the question of boiler inspection we are quite firm that it should be done each year.

Recommendations.

New Zealand.

1. That every fishing-vessel propelled by power and proceeding outside harbour limits shall

undergo at least a modified survey sufficient to ensure that she is in good condition.

2. That the boiler of any fishing-vessel propelled by steam shall be made subject to an annual survey, even if the vessel is herself exempt from survey under the relevant Acts and regulations.

INSURANCE ON FISHING-VESSELS.

This problem was brought up at every port. The men complained that the rates quoted were too high, that the franchises were too high, and that the amounts of the insurance in relation to the total value of the boats were too low in nearly every case. Many of the rates quoted, up to 17 per cent. and even 20 per cent., were so high that it was obvious that the companies quoting did not desire the business, and rather than decline it in a straightforward manner they resorted to the use of absurd quotations to prevent the fishermen from going any further.

Two companies, however, seem to have taken a reasonable view, and have attempted to do business at reasonable rates. One has accepted insurance risks at most of the ports, the premium varying from $3\frac{1}{2}$ per cent. to $6\frac{1}{2}$ per cent. according to the locality, the type and age of the boat, &c. These terms appear to be reasonable if the cover is sufficient. The other company accepts this class of insurance only at Auckland, where a system has been adopted which appears practicable, and is certainly generous to the fishermen. The company insures at the rate of £3 10s. per centum, with a low franchise of £15, over a wide fishing area, in that fishing operations may be carried out between North Cape and East Cape, and, most important of all, it accepts a reasonable amount of insurance, taking up to three-quarters of the market value of the vessel.

In a personal statement the branch manager informed the Committee that these terms were only made possible through the bulk of the insurance at the port being offered to the company. He was of the opinion that his company would be willing to extend the scheme to any port where there was

sufficient business.

The State Fire Insurance Office has no authority to take marine risks and no data on which to work. In the opinion of the General Manager the co-operative system of insurance would be the best, with the State Office to control and advise, but to be indemnified against loss. We are agreed that it is necessary that adequate insurance should be available to owners of fishing-boats on reasonable terms. We recognize that such insurance is highly specialized and only by one company getting the bulk of the insurance offering can a rate be charged and conditions granted which are reasonable. As the men are at present in a disorganized condition, co-operative insurance does not appear to be feasible.

RESEARCH WORK (SURVEYS, ETC.)

At all ports the desirability of surveys of the known fishing-grounds and exploration for new ones was stressed by many witnesses. It was pointed out that in regard to the exploratory work the earnings of the fishermen did not permit them to take time and meet the expense of going farther afield to look for new grounds, and, further, that if a fisherman was enterprising enough to do the exploratory work and found a new ground he would not reap the value for his work, as the rest of the fleet would soon be working alongside him. It does, therefore, appear that any exploration for new