rest concrete walls have to be built, and to do this 2,000 tons of cement will have to be carted from Tirau to the Applish before next winder sets in.

Thormal Springs.

The Thermal Springs Bill provides for testrictions on the alicuation of native land having thermal or mineral water thereon. It stipulates that where any pative land in the North Island has situ-ated thereon, or contiguous thereto, any hormal or mineral spring, river, stream, aks, pool, geyser, or other thermal or hineral water, no alienation of that land lake, lake, pool, geyser, of other thermal or inneral water, no alienation of that land shall, without the precedent consent of the Governor in Council, be confirmed by a Maori Land Board. Such consent may be granted or refused by the Governor-in Council as he thinks fit. It also pro-gides that the town of Rotorus and ad-gacent lands shall be Crown lands. This hat the town of Rotorus and ad-gacent lands shall be Crown lands. This hat we land of which most of the un-givided interests have been already ac-guired by way of purchase by the Crown). It is declared to be Crown land instead of hative land, and is vested absolutely in His Majesty the King accordingly, sub-get, however, to all valid leases affecting the same at the commencement of this Act. With respect to the extent of the fundivided interests in the said land, which have not been already acquired by the Crown, His Majesty shall hold the and in trust for the owners of those interests respectively, and all revenues derived by the Crown, be apportioned those interests are purchased or otherwise ac-quired by the Crown, be apportioned these interests respectively. The Fire Million Loan.

The Five Million Loan.

The Five Million Lean. Sir Joseph Ward brought on an in-teresting little debate in the House of Representatives last week. He ex-plained at the outset that the recent (\$5,000,000 lean was made up thus: Ad-gunces to settiers, £1,500,000; advances to workers, £500,000; naval defence iean (Dreadnought Lean). £1,250,000; and to public works and leans, £1,750, 000. When he made his announcement on Friday he had not all the information by him, hence his present correction. The Prime Minister mentioned that he had cabled to the High Commissioner, pomplaining of a premature leakage of information about the leak negotiations. The reply was that the leakage was guite unavoidable in underwriting. Sir ploseph added that he had not desired to make any statement about the lean thill be and the arrangements would

Joseph added that he had not desired to make any statement about the loan till ITuesday, when the arrangements would have been completed. The loan had been successfully negotiated at £98 10/ for five millions, the largest sum ever raised by New Zealand at one time. He head fixed the amount himself. Sir Joseph Ward, in answer to Mr. Massey, eaid that the rate paid for un-derwriting the loan was one per cent, the brdinary rate.

The Gambling Evil.

The delate on the second reading of the Gaming Rill was resumed in the Legislative Council last week. Sir George M-Lears with he thought the totalisator permits should be left as at pre-beat. The real that 100 clubs would go out of existin the Lower House in the total state of the lower House instructing the formulasioners to give preference to clubs modified one day's racing only a year in the matter of the issue of totalisator permits, lie ventured to suy that in uo country in the world was racing so clean as in New Sealand.

matter of the issue of totalisator perdus, Bie ventures to say that in uo country in the world was racing so clean as in New Zealand. The Hon. C. M. Luke, the Hon. O. Sanuel, and the Hon. W. C. F. Carnecoss also spoke to the bil. The Attorner thing savouting of cant to be solved by the the two outstanding by the the outer that the two outstanding with the solved the democalization of New Zealand Loday were driuk and gambling, we have the check cause of gambling was horseracing. "It i had my way," said it grad that the check cause of gambling was horseracing. "It i had my way," said the grad that the check the two outstanding was his belief that the time would conce (when the people at large would make the proces heard in this matter the depocalization my, The bill way the apolositis for rac-my to the solve and prace. It had any may," the the the scholer on the frame proces heard in this matter the people at large more the solve and prace. How and the the scholer the people at large more the solution of the law dealing with rating clubs had been allowistis for rac-my of the solution and main strend be the distant bed, more and branch. He had prodes beat the the law was expressed in date the the law was expressed the dista for any man conlexing with was meand, and it was checked and done. The hubit of the law was expressed the clubs at the rate the mean on hybrid with while the order them to heave on hybrid prodes be held that in 30 per cent of the case they could have expressed the shift and the rate mean of deliberate bigituration. The next mean of deliberate bigiture to offwer a club £3, even if he had parts at any black for the the way is done with ease. Now shift way is done with the the this way is is done with the the this way is is done with the the thing? No; it was a deli-

PERSONAL NOTES.

Mr Charles Petterson, of Dunedin, was last week appointed manager of the Wai-mate gua works, in place of Mr. G. Marriott, who goes to Eitham. There were 16 applicants.

Mere 16 applicants. At a meeting of the Dunedin City Council last week the Town Clerk (Mr. Richards) sent in his resignation, to take effect from March 1, 1911. The resignation was accepted with regret .--

Signation was accepted with regret.---((Press Association.) Mr. Myers, the well-known Wellington lawyer, intends going for a trip to Eng-land in January, and has booked pas-ages for himself and his wile and their family by the lonic. He will probably be away for mome ten or eleven months. A Press Association telegram records the death at Wellington of Mr. G. Gray, aged 64, brother of the late Mr. W. Gray, for many years secretary at the Post Office. Deceased was until recently con-troller of the Money Order and Post Office Savings Rank. On Tuesday night Pride Waihi Lodge

Office Savings Bank. On Tuesday night Pride Waihi Lodge of Druids tendered a farewell social to P.D.G. Bro. Malcolmson, who is leaving Waihi to go farming at Papakura. Bro. Cooper, on behalf of the lodge, presented Mr. Malcolmson with two beautiful chairs, and the secretary read an ad-druss. dress.

Sir Maurice O'Rorks, M.L.C., has been Sir Maurice O'Rorks, M.L.C., has been notified of his election as a vice-president of the Historical Society of Dublin, which has been in existence since 1745. The president is Lord Ashbourne, and the vice-presidents include many distin-guished personages of Ireland. Sir Mau-rice O'Rorke is the only colonial vice-uresident. president.

Mr. J. Hammond, who, according to a cable message received from London last week, is to proceed to Australia with two British biplanes, is a son of the late

beraic altempt from start to finish to thwart the latent of the section, and if the clubs had managed to bring discredit upon it they had also brought discredit upon themselves. Before the clubs now asked for forther consideration for their so-called sport they should have seen to it that they carried out the law dealing with it. As for the proposed commission, the Government was not going to give it or any body the right to increase an evil which they were seeking to reduce. If a did not think smenduments made by the House in the bill were in all respects wise, and he intended to use the Concil to change some of the provisions inserted there. The second reading was agreed to.

Public Works Statement.

The Public Works Statement presented The Public Works Statement presented to Parliament on Tuesday provides ap-propriations totalling £3,000,000, which is a considerable increase on 21 millions actually expended last year. This year's vote for roading amounts to £712,000, of which £234,520 is for back blacks roads, £100,000 for loans to local bodies account, £13,935 national endowment account, and £30.000 for road maintenance. Railways in the Northern Peninsula are to receive over £20.0000 in all. of which £100.000 in the Northern Peninsula are to receive over £200.000 in all, of which £100,000 goes to the North Auckland main line, and £65.000 to the extension of the Kawa-kawa line. The expenditure of this large sum will certainly do a great deal toward promoting settlement and opening up valuable land in this district. Other northern appropriations are: Kaihu rail-way £1500, Kaikohe £40,000, Huntly-Awaroa £20,000, East Coast £110,000, Stratford-Ongarue £100,000, Mt. Egmont 15.500. The yote for water power and Stratford-Ongarue £100,000, Mt. Egmont f15,000. The vote for water power and irrigation totals £300,000. A start is to be made with the Lake Coleridge scheme, which may cost anything from £200,000 to £700,000, and it is proposed to spend this year £150,000 on this work. A fur-ther sum of £40,000 is set apart for the Kaituna or Huka Falls scheme, and a similar sum for the Hutt River scheme.

Presbyterian Assembly.

The General Assembly of the Presby-terian Church of New Zealand continued in session at Auckland till Thursday afternoon. A number of matters affecting the general well-being and future exten-sion of the church received consideration, but most attention in this connection centred on the question of deciding in favour of a books of pruise, opinion being divided between the "New Church Praise" and the "Hynnary." A majority ap-proved the former, but it was decided to obtain the opinions of Preebyteries and Sessions before taking decisive action. obtain the opinions of Presbyteries and Sessions before taking decisive action. The only public question discussed was that of Sible reading in schools, and the controversy resolved itself into a contest between the Nelson and the New South Wales system. A committee was set up to make inquiry and report to next As-sembly, which is to be held at Dunedia.

Mr. Joseph Hammond, formerly owner of the Bulls racecourse. Mr. Hammond has resided for some years in Neaford, England. He is a skilled aviator, the first colonial to hold a certificate as Pilote Aviateur of Aero Club of Frame. On his second flight he covered twenty-five miles accourse construct at a build of On his second flight be covered twenty-five miles across country at a height of 2000 feet in his Sanches-Boza bi-plane. He has flown at Rheims, Bethany, Vitry, and in other parts of France. Major Jackson Keddell, ex-Stipendiary Magistrate, of Oamaru, died enddenly last week, aged 79. Deceased settled is One-state of the settled

Magnitrate, or Oarmaru, and souderhy last week, aged 78, Deceased settled in Otago in 1862, and in the early days of settlement was Coroner on the Goldfields, During the Maori War he served in the military forces under General Sir Duncan Cameron in the General Sir Duncan Cameron in the Waikato campaign, obtaining the rank of najor. He was subsequently ap-pointed Stipendiary Magistrate and Warden at the Thames (colditelds, and afterwards served in a similar capacity at Coromandel, Greymouth, Central Otago, and Camaru. Deceased was a Past-Master in the Masonic Order.— (Press. Association) (Press Association.)

Past-Master in the Masonic Order.--(Press Association.) The death is announced, in his 71st year, of Mr. John Edwin Davies, who was for thirty-three years headmaster of St. Stephen's Native School, Parneli, from which position he retired early in 1904. Shortly after his arrival in the colony in 1871, Mr. Davies took over the headmastership of St. Stephen's, his motive being mainly a missionary one, and the strong sense of duty which he schowed throughout his career earned him widespread respect. From the scholastic and character-building point of view, the success of his efforts is shown in such pupils as Dr. Pomare (native health odicer), the Rev. F. Bennett, and other prominent members of the race. other prominent members of the race. Mr. Davies was a native of Wells, Somer-set, England, where his youthful activi-ties took the form of educational and set, England, where his youthill activi-ties took the form of educational and missionary work in connection with the Church of England, lie had been in failing health for some time, and his death was not unexpected. His closs son is Mr. W. C. Davies, agricultural in-structor to the Wellington Education Board, and an old Auckland boy, at present resident in Greytown (Waira-rapa). Other members of the decaaed family are the Rev. Herbert Davies, of th Chinese Village Mission at Canton; Mr. Frank Davies, a member of the staff of the Auckland Customs; and also Miss Davies, the only daughter. Mrs. Davies predeceased him by some five years. The funeral of Mr. John Edwin Davies, late headmaster of St. Stephen's Native School, Parnell, took place at Purewa cemetery last Wednesday, when the Rev. Canon MacMurray, vicar of St. Mary's, officiated. In accordance with are off surgesed

the Rev. Canon MacMurray, vicar of St. Mary's, officiated. In accordance with an oft-expressed wish of the deceased, the service was of a private nature. The mourners included the present principal of the school, Mr. A. Wilson, four re-presentatives of the St. Stephen's Old Boys' Association, who acted as pall-bearers, and 30 pupils of the school, who feelingly rendered a Maori hymn at the gravesule. The floral tributes included feelingly rendered a Maori hymn at the graveside. The floral tributes included wreaths from the staff, pupils, and old boys of St. Stephen's. The hymn "Now the Labourer's Task is O'er" concluded a simple, but deeply impressive tribute to one who untiring labours on their behalf will long be remembered by the ratios recent

native race. Constable Scott, of Napier, has been appointed police officer in charge of the Chatham Islands.

Chatham Islands. Lieutenant Clutterbuck, of H.M.s. En-counter, arrived in Auckland on Friday on furlongh, and is staying at "Cargen." Mr. R. E. Priestley, one of the geologists of Captain Scott's Antarctic staff, was a passenger to Wellington by the Moeraki from Sydney on Wednesday. Mr. James Henry Hayr. of Auckland, on Friday celebrated the 67th anniversary of his arrival at Auckland from the Old

on Friday celebrated the 6.11 anniversary of his arrival at Auckland from the Old Country. Mr. and Mrs. Hayr, who both enjoy excellent health, have nine chil-dren, one of their sous being Mr Harry II. Hayr, the well-known and popular secre-

Hayr, the well-known and popular scere-tary of the Avondale Joskey Club. Archbishop Redwood, who represented New Zesland at the Eucharistic Con-gress at Montreal, returned by the Moe-rski from Sydney on Wednesday. His Gener, who was the sole representative of Australia and New Zealand at the Congress, visited the chief cities of Can-che and the Laited States of the Australia States of Can-Congress, visited the chief cities of Can-ada and the United States after the con-ference was over. At Ottawa he was the guest of the Prime Minister (Sir Wilfrid Laurier). He returned via Queensland, spending ten days with his brother, Mr. Vernon Redwood, who is Mayor of Toowoonba. The Hon. Seymour Thorne George, M.L.C., who has been at Home for about

NEW ZEALANDERS ABROAD.

(From Our Own Correspondent.)

LONDON, October 14.

LONDON, October 14. On the 10th October, at Westminster Chapel, by the Rev. G. Campbell Morgon, D.D., Mr. Charles J. Nairn, eldest son of the late C. J. Nairn, of Pourerere, Hawke's Bay, New Zeatand, was married to Miss Lillian Helen (Pam), youngest daughter of the late Dr. Vincent Ambler, London, and Mrs. Ambler, of East-bourne. bourne.

bourne. Mr. and Mrs. Fitzherbert, of Feather-stone, have let dheir house in the Gar-den City at Hampslead, and intend to leave on Mooday for a holiday trip to Switzerland, taking their baby with them.

nem. Miss Lenore Pulsford, of Wellington, was one of the singers at the weekly "At Home" of the Austral Club, held on October 11.

Declater 11. Mr. T. A. Munro, of Mangaweka, ar-rived in England last week, after spend-ing a month in the south of France and a couple of weeks in Paris. He left again on Wednesday for a tour round Seotland.

again on relationary in a term themselvent Sectiand. The Swift evcles, on which Mr. Bert Drew, of Wellington, and Mr. G. E. Woolley, of Whangarei, recently toured through England, covering about 1500 miles, are now being exhibited in Hol-born by the makers at their London office. It is the makers intention to send the machines out ao New Zealand to be placed on exhibition there by their agents in the Dominion. Messrs. Drew and Woolley leave next week by the Persic on their return to New Zealand, after about two years' ab-sence.

sence. Mrs and Miss M. Bridge, of Christ-

Mrs and Miss M. Brlige, of Chrlst-church, who arrived in this country four months ago, have since been travelling in Surrey, Monmouthshire, Warwickshire, Worcestershire, and Lincolnshire, and are now in London "doing" city churches and picture galleries. Next week the New Zealanders go to Brighton, to stay with Dr. Griffen, bro-ther of Mrs Brlige, an old Christ's Col-lege boy, who has been ophthalmic sur-geon to the county hospital there for many years past, and to the hospital at Worthing. Mrs Brlidge and her daughter expect to

Mrs Bridge and her daughter expect to be in this side of the world for

Though it rained nearly all the time travelling in Worcester-Though it rained nearly all the time they were travelling in Worcester-where their family have many associations --and while they were making all the noted Warwickshire eventsions, Mrs Bridge is of opinion that "it says much for the beauty of English scenery that in spite of that drawback, it charmed and attracted everywhere, even as regards summer rain enhances it somewhat, to my thinking, by the consequent soft, misty atmosphere and exquisite green-ness. Much as our New Zealand scenery surpasses this in grandeur and variety, the clearness and brilliance of New Zea-land's mir and sunshine rakes in sum-mer for hardness and glare." Another visit was paid in Lincolnshire

mer for hardness and glare." Another visit was paid in Lincolnshime among the wolds, with interesting excur-sions to Somersby Reelory and Church, the scenes of Tennyson's boyhood; also to Lincoln Cathedral. They also saw Peterborough Cathedral on the way back, but admired Lincoln more than either of the others.

Mr. Jas. W. Watts, manager of the the others. Mr. Jas. W. Watts, manager of the Ouchings branch of the Auckland Sav-ings Bank, and his brother, Mr. Arthur Watts, are on a visit to London. They arrived by the Persic on September 27th, after an enjoyable fair-weather voyage, and have since been sightsceing in the metropolis. Next week they will take a trip to Scotland, and they hope to visit Paris before leaving next month for Sydney, where they propose to spend two months before returning to New Zealand. Mr. J. W. Watts is on boli-day leave of nine months' duration. Mr. Francis Hutchens, the young New Zealand planist, gained a "commended" in the competition at the Royal Aca-

a year, is expected to return to Auck-land on the 18th of next January. As a good deal of comment was made re-garding the fact that Mr. George, who is one of the directors of the Waihi Com-pany, transferred all his holding of Waihi shares to the London register when he went Home, prior to the fall in that stuck it more interact shareholders when he went home, prior to the tail in that stock, it may interest shareholders to learn that exactly the same number of shares have now been transferred back again now that he is returning to New Zeeland.