are residing with other settlers in the settlement, as they have not so far been able to get the timber carted on account of having no road-access; these roads are being formed.

One hundred and fifty-four dwellinghouses have been erected, and are valued at £34,395. The area in white crops is 715 acres, and in green and root crops 512 acres, while 4,877 acres 2 roods 10 perches are in orchards, plantation, bush, scrub, fern, gardens, &c., and the balance, 41,490 acres 2 roods 31 perches, is in grass.

Of the total area let, there are nine township sections, of a total area of 18 acres 3 roods 38 perches; sixty agricultural sections, of a total area of 1,997 acres 3 roods 5 perches; thirty-three agricultural and pastoral sections, of a total area of 7,249 acres 3 roods 15 perches; sixty-seven pastoral sections, of a total area of 35,982 acres and 23 perches; two small grazing-runs, of an area of 2,347 acres, and the balance, area of 259 acres 1 rood 2 perches, is held by five selectors under miscellaneous lease.

The stock carried on the settlements amounts to 77,635 sheep, 7,269 cattle, 741 horses, and 833 pigs. Of the total area, 47,855 acres, only 1,227 acres is in crops of various kinds, so it is manifest that the land is used exclusively for wool-growing, grazing, dairying, and fattening stock.

On the Wigan Settlement, taken up in December, 1903, the settlers did not suffer much from the floods of 1910, except damage to fences, so have had another good year. This settlement is used exclusively for sheep and cattle, though the percentage of lambing has not been so good as in some of the previous years (when some of the settlers got as high as 130 per cent.), principally on account of the changeable season, which has also caused a slight drop in the weight of wool clipped. The settlers obtained good prices for all their products, especially beef. This settlement is in a very prosperous condition.

On Kanakanaia and Te Arai Settlements, selected in February and March, 1908, taking the season into account, the settlers have had a fairly good year. The settlers on the Kanakanaia Settlement go in exclusively for wool-growing and the raising and fattening of stock, and, though the wet winter was fairly hard on stock, the dry summer was rather favourable to this settlement, as the settlers were able to get off a considerable number of fat lambs.

On Te Arai Settlement thirteen settlers go in exclusively for wool-growing and the raising and fattening of stock, and thirty-two for mixed farming (dairying, cropping, sheep, and cattle). The balance are small township sections, used for residences. This settlement suffered very severely from the floods experienced last March and April, the storm being particularly severe in this locality, and doing damage to the extent of £2,310. There was very little loss of stock, the principal damage being done to fences, crops, by surface slips, and the silting in gullies and on flat land.

The season, though late, has been very favourable for cropping, and with the exception of maize, which is down in price, the price for produce has been very well maintained, especially chaff, which is bringing as high as £6 per ton wholesale. The dry summer caused a considerable drop in the supply of milk, but the settlers have more than made it up in the last two months, and taken all over, have had a fairly good year.

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Of the forty-nine selectors of the Pouparae, Willows, and Waimarie Settlements, which are situated on the Poverty Bay flats, the holdings are used for dairying, cropping, grass-seed, grazing, and sheep. As the holdings range from 5 acres to 70 acres in extent, with an average of 32 acres each, the settlers go in for all classes of mixed farming, but principally dairying and cropping. All the settlers on the Pouparae and Willows Settlements suffered severely from the floods last year. The flood-water was all over these settlements, and into most of the houses. It did actual damage to the extent of £393 on the Pouparae Settlement and £605 on the Willows. As the settlers go in for many different kinds of farming, it is difficult to find out the real loss sustained, as in practically every case the settlers had to dry off their cows and turn out all their stock. On the Waimarie Settlement, only four of the settlers, situated on the banks of the Waipaoa River, suffered from the late floods, and the actual damage done amounted to £308. As all the land on these settlements is very good the grass soon came away, and as the prices of all farm produce, with the exception of maize, have been well maintained, the settlers soon recovered from the effects of the flood, and have had another good year.

On the Clydebank and Ngatapa Settlements, selected in March, 1910, taking the season into consideration, the settlers have done very well indeed, for immediately after selecting their holdings the floods and wet winter made the roads almost impassable, so that only men with plenty of energy and big heart could face the labour and cost of getting material and stock to their holdings. The Clydebank settlers have also been hampered on account of road-access, and at the time of my visit there was still a good number of settlers who had no dray-road access to their sections. In most cases the work was in hand and proceeding satisfactorily.

In my opinion, the Ngatapa settlers have done remarkably well, taking into consideration the very changeable season they have experienced since taking up their holdings. Though this settlement felt the effect of the dry summer very much, indirectly I think it did a lot of good, as the shortage of feed cleaned up the paddocks, and they are starting the winter with plenty of good sweet feed. The prospects for the coming year are very good indeed.

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There can be no question that the estates are in a healthy and prosperous condition, and afford a striking example of the success of the closer-settlement policy. In spite of the bad season we have just experienced, the success of each settlement is a tribute to the energy of the settlers, as well as to the suitability of the rich Poverty Bay lands for subdivision into small farms.

There are sixteen properties in the southern portion of the Hawke's Bay Land District which have been acquired under the Land for Settlements Acts. The total area of 141,453 acres 2 roods 12 perches is held by 468 selectors, all of which, with other lands, have been inspected during the past twelve months. It is a matter of regret that the season generally has been less favourable