

even London, with the increasingly heavy demands for loans from so many would-be borrowers, must not be looked upon as a source of supply without limitations, and too great a reliance on London may prove unsatisfactory.

The improved condition of the Dominion's finances during the time the Government has been in office is strikingly indicated by the table I have already read showing the improvement in the general financial position since the Government took office. It is the duty of the Government, and may I not add of members of Parliament, whatever may be their politics, to assist to maintain and even to better this improved condition.

The record of land-settlement during the year has been exceptionally good. The Government hopes to add to this good record by increasing the opportunities for close settlement, and by attracting the worker to make his home in the healthy surroundings of country life where work is available for him, and where, if he uses his opportunities, he can undoubtedly better his position, and to a large extent gratify his ambition. By such means the productiveness of New Zealand will be increased, the happiness of our people will be fostered, and the prosperity of this country will be assured.

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