

1919.
NEW ZEALAND.

DEPARTMENT OF LANDS AND SURVEY:
DISCHARGED SOLDIERS SETTLEMENT.

REPORT FOR THE YEAR ENDED 31st MARCH, 1919.

Presented to both Houses of the General Assembly pursuant to Section 14 of the Discharged Soldiers Settlement Act, 1915.

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SIR,—
Department of Lands and Survey, Wellington, 14th July, 1919.
In accordance with the provisions of the Discharged Soldiers Settlement Act, 1915, I have the honour to submit herewith the report on the operations under the Act for the year ended 31st March, 1919.
I have, &c.,
T. N. BRODRICK,
Under-Secretary.
The Hon. D. H. Guthrie, Minister of Lands,

REPORT.

1. DURING the year increasingly large demands for land were made by members of the Expeditionary Forces and others qualified under the Act who had returned to New Zealand and were anxious to settle upon the land. At the time of writing applications are very numerous indeed, and there is every prospect of an even greater demand for land this year than previously. This increase in applications and the numerous requests for information threw a very heavy strain upon the staff of the Department, as it has always been the desire of the Government to meet the requirements of returned soldiers as fully as possible and to afford every facility to inquirers for land to enable them to secure suitable holdings under favourable conditions. It may not be out of place to briefly set out the procedure adopted to deal with returned soldiers.

PROCEDURE IN FORCE.

2. There appears to be much confusion in the minds of the public regarding methods adopted for the purchase of land for returned soldiers, and this arises from the fact that the purchasing is carried out by two distinct methods.

The Land Purchase Board proper deals with all estates purchased by the Government for subdivision, and also with all proposals to purchase under section 3 of the Discharged Soldiers Settlement Amendment Act, 1917. The titles to such purchases are vested in the Crown, and the land is subsequently disposed of to the soldiers on the tenures set out in the Discharged Soldiers Settlement Acts.

The Lands Department, however, makes all advances for assisting to purchase under section 2 of the Discharged Soldiers Settlement Amendment Act, 1917, and the titles for such purchases are vested in the persons for whom the purchases, or advances towards assisting the purchases, are made.

Purchases under the aforesaid section 2 include all urban and suburban residences, and the provisions of this section have proved so popular that a very large proportion of the whole are now conducted under that system. Up to the time of writing this report over 2,300 purchases and advances have been made, and it will be understood, therefore, as stated above, that a very severe strain has been put upon the staff of the Department.

3. There has been so much general criticism of the methods of land-purchase for soldiers that it may be advisable here to point out that the Land Purchase Board, in addition to its Chairman and members located in Wellington, has two local representatives in each land district, and the Board invariably employs local valuers before deciding upon a recommendation to the Government to buy any property.

4. In conducting purchases under section 2 of the 1917 Act, which, as already stated, is quite distinct from purchases made by the Land Purchase Board, the soldier, having obtained an option over a property, forwards the application to the local Commissioner of Crown Lands, who obtains reports and valuations, and the Land Board, after due consideration, recommends the Minister to approve. The resolution, together with all necessary papers, is forwarded to the Head Office, and after careful consideration there, is sent on to the Minister, who approves if he agrees with the recommendation.

5. A leaflet showing in a comprehensive manner the provisions of the Discharged Soldiers Settlement Act, and its amendments, and regulations issued thereunder, has been compiled, and widely distributed by the High Commissioner for New Zealand to members of the New Zealand Expeditionary Force in London, and to officers of the Force to enable them to acquaint the men on the transports with the provisions made by the New Zealand Government. This leaflet is also handed to each soldier as he arrives in New Zealand, whilst copies are sent to all the branches of the Returned Soldiers' Associations, and to such other institutions and persons as express a desire for them, or to whom they would be of value. The bulk of the information is also incorporated in the Soldiers' Guide issued by the Defence Department, and this also being handed to the soldier as he returns to New Zealand gives him all possible information as to what has been done to meet his desire to settle on the land. The regulations under the Act have also been widely distributed.

6. When a soldier calls at any office of the Department he is dealt with wherever possible by an officer specially detailed for that duty, whose business it is to see that the inquirer is supplied with full particulars of all lands available for application, and that he is made aware of the conditions under which they are available for selection. He is given the necessary forms of application and information how to obtain town properties, rural properties, and, if necessary, advances for the working of any farm he may already hold. An application when made is received by the Commissioner of Crown Lands for the land district in which the land is situated, and the qualifications of the applicant are immediately inquired into in order that his capabilities and the likelihood of his succeeding on the holding for which he has applied may be considered. When this necessary examination has been made the application is referred to the Land Board, and if necessary a ballot is taken to decide the right to select, and the Board at its first meeting deals with the application and promptly notifies the applicant. If successful he is then in a position to go on to the land immediately and to apply for an advance up to £750 (or in cases of bush land up to £1,250) to enable him to stock his farm and to erect the necessary dwelling and carry out improvements.

7. For general information it may be stated that there are two ways by which a soldier can acquire a farm—namely, by the selection of a suitable holding from amongst the Crown and settlement land opened under the Discharged Soldiers Settlement Act, or, if he is unsuccessful at a ballot for such land, or cannot find a holding to his liking amongst those available for selection, he may be granted an advance up to £2,500 to purchase the freehold of private land, provided that the Government valuation sustains this amount. He acquires the fee-simple of the land by giving a first mortgage to the Government for the purchase price so advanced, and the Government may advance him a further sum of £750 for improvements, stock, &c.

8. The first mortgage may be an instalment one for 36½ years in the case of farms, and 25½ years in the case of house property, or a flat mortgage may be taken for not longer than

ten years in either case. The mortgages bear interest at 5 per cent. per annum. The amounts advanced can be repaid at any time, and in any sums not less than £10. In case the £2,500 is not sufficient to purchase the land the applicant must make his own arrangements to finance the balance of the purchase-money.

9. The assistance given for the purchase of stock and improvements is secured by a mortgage on current account for seven years at 5 per cent. per annum and collateral security in the form of a bill of sale over stock and implements. This mortgage may be made subject to the Crown's first mortgage. As regards advances for stock, &c., the Crown must have inspections made of the purchases and the certificate of the Crown Lands Ranger, an Inspector of Stock, or a well-known farmer is sufficient to secure payment of the loan.

10. Frequently applicants are in doubt as to the Crown's methods of dealing with the proceeds of sales of stock under a bill of sale. They fear that good opportunities to make favourable deals will be missed by not having unrestricted freedom to dispose of their stock and make other purchases in exchange therefor. Danger of delay in this way has now been obviated to a very considerable extent. Auctioneering firms are alive to the fact that the soldier settlers hold their stock under lien to the Crown, and, in the absence of advice to the contrary, they forward the proceeds to the Government. The money so received is placed to the settler's credit, and is at once available for readvance to him for further purchases.

11. If an application is lodged for a town property a valuation is immediately obtained from the Government Valuation Department and, when necessary, from the departmental valuer as to the value of the property under offer. Should the valuation permit the advance applied for it is then referred by the Land Board to the Minister of Lands for his approval, and should the valuation be less than the purchase price a third independent valuation is obtained, so that it may be seen whether the Government is justified in advancing money for the purchase of a property at the amount asked by the vendor. As a matter of fact it has many times been the experience of the Land Board that the price originally asked by the vendor has been reduced, after careful valuation by Government officials, thus resulting in a considerable saving to the soldier.

12. In order that there may be as little delay as possible in dealing with soldiers' applications the Land Boards sit at more frequent intervals than once a month or else authorize the Chairman (*i.e.*, the Commissioner of Crown Lands) to deal with applications between the meetings of the Land Board.

ASSISTANCE TO SOLDIERS AFTER SELECTION.

13. When a soldier proceeds to settle on his selection the advice of the local Crown Lands Ranger is always at his disposal so far as circumstances permit, as is the advice of the expert officers of the Department of Agriculture, such as Stock Inspectors, Field Inspectors, &c.

14. Periodical inspections are made of all settlers' holdings, in order to see how the men are progressing and to what extent further advances are needed. As a general rule inspections made so far have been very satisfactory, and it is evident that the majority of the settlers comprise a very fine class of men who will undoubtedly justify the Government's policy of discharged-soldiers settlement. Naturally there are a few selectors whose lack of sufficient experience has handicapped them in some respects, but with the expert advice that is always available it is anticipated that they will before long be in as satisfactory a condition as the other settlers.

LANDS AVAILABLE FOR SELECTION.

15. All Crown lands—and these comprise mostly Native lands which have been purchased by the Crown—that are deemed suitable for selection under ordinary farming conditions are set apart for discharged soldiers, and usually proclaimed under the Discharged Soldiers Settlement Act. This also applies to private land purchased by the Land Purchase Board under the Land for Settlements Act; and in addition national-endowment land and other endowment lands that are suitable for soldier selection are made available for that purpose, although the tenure in the latter cases can only be a leasehold one. At the 31st March last there were over half a million acres that had been proclaimed for settlement in this manner (*vide* Table 1, *post*), but it must be pointed out that a large portion was pastoral country, chiefly in the South Island, only suitable for holding in large areas, which would need the expenditure of a fair amount of capital to develop to advantage. Amongst those returning, however, are many of the Main Body of the Expeditionary Force who possess the necessary capital and who are desirous of acquiring these areas of pastoral country.

16. The operations of the Land Purchase Board under the Land for Settlements Act are still being vigorously prosecuted, and as quickly as land can be thus purchased it is subdivided and opened for selection. Sale posters giving full particulars are immediately issued and distributed to all Returned Soldiers' Associations, post-offices, and other public institutions, and are also posted direct to applicants who have applied for such information. Every month posters showing the lands available for selection during the coming month are issued and exhibited throughout the Dominion, and every effort is made to advise soldiers of the lands available for selection.

SETTLEMENT DURING YEAR.

17. Detailed reports of the Commissioners of Crown Lands showing how settlement has been progressing in their respective districts appear in the appendix and are worthy of perusal. They show that there was unwonted activity during the twelve months, and now as many more soldiers are returning this activity is even more manifest, and is likely to continue more so during the current year than in the year under review. The duties of the Commissioners of Crown Lands and their staffs have been most arduous, entailing long hours and hard work in dealing with the requirements of applicants, and it is pleasing to record that no effort was spared to further the settlement of soldiers in as satisfactory a manner as possible. Most of the work of settlement is accomplished in the District Offices of the Department, and the various Land Boards and departmental officials are responsible for the efficient carrying-out of the provisions of the Act, and endeavour to do so to the best advantage of the returned men.

18. A noticeable feature in connection with the operations of the Act has been the establishment of a Land Bureau by the Returned Soldiers' Association. As it has only recently been established it is difficult to say how far its operations will extend, but during the limited time that it has been

in existence the Auckland Bureau has undoubtedly assisted the local offices in securing satisfactory holdings for the returned soldiers, and it is hoped with the mutual co-operation of Government Departments that the association will in future prove even more beneficial.

19. During the year 97 discharged soldiers selected 71,006 acres of ordinary Crown land, whilst 228 took up 36,110 acres of land that had been purchased by the Crown under the Land for Settlements Act, and 22 were allotted 9,611 acres of national-endowment land. In addition, an educational-endowment lease of 291 acres was allotted to one soldier, so that during the twelve months there was a total addition to settlement under the Act of 348 selectors, occupying 117,018 acres. All the above were lands that had been specially set apart under the Discharged Soldiers Settlement Act, and it must not be overlooked that under section 2 of the 1917 Amendment Act a great number of discharged soldiers have been advanced money to enable them to acquire the freehold of farm lands.

20. At the close of the year under review 896 discharged soldiers had been allotted 357,268 acres of land set apart under the Act, and an additional 185 soldiers had taken up land under other Acts, such as by ballot under the Land Act, and holdings acquired by transfer or otherwise. This makes a grand total of 1,081 soldiers holding 614,537 acres; and it may be noted that Crown tenants who held land prior to their enlisting in the Expeditionary Force comprised 77 selectors, holding 115,137 acres. Full particulars as to the lands held are given in Table 3 of the Appendix. The number of members of the Expeditionary Force, therefore, who have been enabled to obtain holdings, or assisted to retain them, as a result of the passing of the Discharged Soldiers Settlement Act amounted to the following on the 31st March :—

Under the Discharged Soldiers Settlement Act, 1915	..	..	..	896
Under other Acts	..	..	..	185
Held under Land Act prior to enlistment	..	..	..	77
Authorities issued to purchase rural lands	..	..	..	263
Authorities issued to purchase town properties	..	..	..	529

It may be mentioned that at the 30th June, 1919, 3,087 soldiers had advances authorized to them for the acquisition of land or for the various purposes sanctioned by the Act.

SETTLEMENT OF SOLDIERS WITH LIMITED MEANS.

21. It frequently happens that amongst the applicants for land under the Discharged Soldiers Settlement Act there are men who are possessed of little or no capital. Whilst it is difficult and indeed inadvisable to place such men on large holdings needing the expenditure of a fair amount of capital to enable them to be worked in a satisfactory manner, it has always been the endeavour of the Government to settle them on holdings suitable to their experience and means. With this object in view many men have been placed on small dairy farms and provided with the necessary stock and implements to enable them to obtain monetary returns from their holdings from the first month they may enter into possession. On the other hand, when such applicants are in competition with other discharged soldiers for large sections of land for which there are several applicants, the Land Boards may deem it desirable to give preference to those men who are best qualified to work the land to advantage owing to their farming experience and capital at their disposal. However, all classes of soldiers are catered for, and in this connection it may be interesting to quote the following particulars :—

In the Wellington Land District, out of 317 settlers, 79 had no capital when they applied to the Government, whilst 46 had under £50, 82 had between £50 and £100, 96 between £100 and £500, and only 14 had £500 or over. In the Hawke's Bay District, out of 127 soldier settlers, 7 had no cash, 32 possessed under £100, 58 had from £100 to £500, and 30 had over £500. This does not include operations under section 2 of the Discharged Soldiers Settlement Amendment Act, 1917, which further assists soldiers with limited means.

APPOINTMENT OF SUPERVISORS.

22. Owing to increased settlement by returned soldiers and the necessity of ensuring that they work their holdings to the best advantage, the Government decided that, in addition to the assistance and advice which is tendered by the Crown Land Rangers of the Department and by the Stock and Field Inspectors and other expert officers of the Department of Agriculture, the time had arrived when further assistance should be made available, and with this object in view applications have been invited for the positions of Supervisors over Discharged Soldier Settlements.

The duties of such officers will be to keep in constant touch with all discharged soldiers whom the Department has settled on the land, report their requirements to the Commissioner, and assist with advice regarding the choice of suitable stock, plant, fertilizers, seeds, &c., required to farm their holdings in a profitable and satisfactory manner. These appointments were not made during the year under review. Suitable applicants are now being selected who will take up their duties as soon as possible, and in next year's report particulars will be given of the appointments and the work carried out by the Supervisors.

It may be added that whilst no efforts have been spared by officers of the Department in assisting settlers with the best advice possible, undoubtedly the appointments thus made will be of great benefit to soldier settlers.

LEGISLATION.

23. During the year there was no direct amendment to the Discharged Soldiers Settlement Act, but section 18 of the Repatriation Act, 1918, enlarged the scope of the Act by conferring the benefits provided by sections 2 and 3 of the Discharged Soldiers Settlement Amendment Act, 1917, upon all discharged members of an Expeditionary Force who having been classed as medically fit (whether absolutely or contingently) for service beyond the seas, had served as members of that Force in a camp of military training and remained attached to that camp on the 12th November, 1918, the date of cessation of hostilities with Germany. This means that such persons may be advanced money to enable them to acquire land in freehold or Crown leasehold, or to improve or stock their farms. It also enables the Department to finance them in acquiring town residences. The concession has been largely taken advantage of and has been much appreciated.

REGULATIONS.

24. As the original regulations under the Act have been amended from time to time they were consolidated and published in the *Gazette* of the 22nd August, 1918, but since that date further amendments have been made and published in the *Gazettes* of the 7th November, 19th December, and 1st May last, whilst other amendments are in contemplation with a view to extending the concessions which may be granted under the Act and simplifying the procedure of obtaining advances, &c. It may be pointed out that it is very essential in cases where the expenditure of large sums of public money is involved that care be taken to see that such moneys are expended as authorized by Statute and that the Crown's interests and advances are properly safeguarded; and in framing and amending the regulations these points have to be considered.

FINANCIAL ASSISTANCE.

25. The total amount raised by issue of debentures at the 31st March was £900,000.

26. During the past financial year a total sum of £193,462 was advanced on mortgage on current account for the purpose of assisting soldiers to erect dwellings and effect general improvements on their holdings, as well as enabling them to purchase stock, farming implements, &c., and cultivate their lands for the purpose of cropping. The whole of these advances were made on the certificates of the Crown Lands Rangers or other reliable persons interested in the development of soldiers' settlement.

A substantial portion of the total amount advanced was earned by the settlers as remuneration for their labour in improving their sections instead of arranging for the development-work to be done by contract. This enabled them to be financed during the period that their lands were not in a position to fully support them.

27. In addition to advances made on current account on the security of farm lands, a sum of £207,235 was advanced under section 2 of the Amendment Act, 1917, enabling returned soldiers to purchase the fee-simple of private lands or acquire interests in leases administered by the Land Boards or discharge their mortgages. Several soldiers have taken advantage of the provision enabling them to discharge their mortgages so that the Crown may have first security for advances made. By doing so they have been able to obtain further accommodation by way of mortgage on current account for the purpose of stocking their lands and effecting further improvements.

28. The sum of £212,583 was advanced to enable urban and suburban residents to purchase their own homes on an easy time-payment system. The regulations now enable mortgagors to make repayments monthly instead of half-yearly as hitherto, and as most of those taking advantage of this means of securing homes are in receipt of small incomes it is considered that the monthly system of repayment gives them a better opportunity of meeting their obligations than by paying half-yearly. It is pleasing to note that a fair proportion of the soldiers have obtained advances for the erection of dwellings on their own freehold sections.

29. Owing to the high cost of fencing-wire and roofing-iron during the war period, and to the limited stocks in the hands of merchants, an effort was made to import from the United States, 472 tons of wire and 107 tons of iron being ordered. 191 tons of wire and 47 tons of iron were delivered up to the 31st March, leaving uncompleted orders then amounting to 281 tons of wire and 60 tons of iron. The restrictions placed by the United States Government upon the export of steel and iron products prevented orders being fulfilled as readily as could have been wished, in addition to which freight space was very limited; in fact, not only did the Government experience difficulty in securing freight, but similar difficulty was experienced by merchants. It was not until some considerable time after the termination of hostilities that any assurance could be given that shipping-space would be available for goods to New Zealand. Various efforts were made through the Munitions and Supplies Department to obtain preference in favour of providing space for goods ordered for the use of returned soldier settlers, but without result.

Notwithstanding that the delay in the execution of the orders caused a loss to the Department, the fact that it had come upon the scene as an importer of wire and iron had a steadying influence upon prices. While corrugated iron was being sold at prices ranging from £85 to over £100 per ton the cost of the quantity received during the year by the Department averaged £60 17s. 6d. per ton into store, while the average price of fencing-wire into store was £44 11s. 3d. At the time that this wire was received merchants were charging from £50 to £55 per ton. The quantity of iron on hand at 31st March was 16 tons 11 cwt., the price of which has been written down to £45 per ton; wire on hand amounted to 65 tons 14 cwt., the price of which has been written down to £30 per ton; both adjustments being in consequence of the general fall in prices after the termination of the war. The total amount written off of iron and wire at 31st March is £1,540.

30. The following statement briefly indicates the number of returned soldiers to whom advances have been authorized, showing under each heading the totals authorized and made from the inception of the Act to the 31st March:—

	Returned Soldiers. Number.	Advances authorized. £	Advances made. £
Section 6—Current account	900	433,619	337,736
Section 2, Amendment Act, 1917—			
Rural lands	263	397,801	207,235
Dwellings	529	318,752	212,583
	1,692	1,150,172	757,554
Repayment of advances, &c.	..	..	35,130
Balance out on mortgage	..	..	£722,424

31. Statements of accounts attached to this report disclose the extent of the financial authorities issued and the actual transactions on Discharged Soldiers Settlement Account.

APPENDIX.

REPORTS OF COMMISSIONERS OF CROWN LANDS.

AUCKLAND.

(H. M. SKEET, Commissioner of Crown Lands.)

THE new settlements offered during the year were—

Pakaraka Settlement, situated between Kawakawa and Kaikohe : Opened July, 1918. Area offered, 1,463 acres, in seventeen sections, from 48 to 147 acres ; ten sections, comprising 751 acres, were selected. The applicants were of a good type, and got to work on their sections quickly, milk being supplied to the factory in about two months, although the dry summer and autumn seriously affected their subsequent progress.

Waiteitei Settlement, near Wellsford : Opened October, 1918. Area offered, 1,730 acres, in ten sections, from 138 to 223 acres ; eight sections, comprising 1,376 acres, were selected. Good progress has been made.

Mangateparu Settlement, near Morrinsville : Opened March, 1919. Area offered, 3,390 acres, in forty-three sections, from 10 to 122 acres, the whole of which were selected. Most of the settlers made an early start with fencing, buildings, &c., and at the time of writing very satisfactory progress is being made. An area of 830 acres was withheld from disposal at the first ballot to provide for stock purchased in advance for distribution to the settlers, and this area will be offered at a later date.

In addition to the foregoing, four blocks were purchased under section 3 of the Discharged Soldiers Settlement Amendment Act, 1917, for allotment without ballot to the soldiers who had applied for them. The total area was 610 acres, which provided for eight settlers.

The other lands offered during the year included a block of 1,169 acres, in twenty sections, situated in the vicinity of Taumarunui—formerly bush land from which the milling-timber had been removed ; 516 acres, in seven sections, adjacent to the Matamata Settlement, consisting of good land which will be easily brought in for dairying ; and ten other sections, comprising 1,891 acres, in various localities.

With the exception of some of the purchased estates, there has been comparatively little demand for lands offered, and the inquiries received are directed mainly to improved or partly improved lands from which an early return may be assured. There is little evidence of any demand for lands requiring to be broken in from an absolutely unimproved condition, and there are indications that in the minds of many discharged soldiers the desire to take up land is closely associated with the idea of selling out at a substantial profit at the earliest possible date.

Condition of Established Settlements.—Reynolds Settlement, near Cambridge, established June, 1916 : Settled partly by discharged soldiers and partly by civilians. Good progress being made, the block being dairying-land, well situated near town and factory ; most of the settlers have good homes and outbuildings, and milking-machines installed by private arrangement. A few sections at the back of the settlement, comprising peat lands, were found to be insufficiently developed for separate holdings, and sections were provided elsewhere for the lessees, who are now doing well.

Pakarau Settlement, between Morrinsville and Matamata, established December, 1916. All discharged soldiers. Notwithstanding a good deal of adverse criticism of this settlement, the lessees, who are all dairying, now appear to be doing well and working their holdings satisfactorily, and the settlement gives every indication of success.

Taniwha Settlement, near Waerenga, established December, 1916 : All but two sections are held by discharged soldiers. Good dairying-land. Lessees working well and developing their holdings successfully.

Streamlands Settlement, near Warkworth, established June, 1917 : All discharged soldiers. Progress in this settlement not so marked as in others, the land needing more development before the holdings can be worked at a profit. Good progress on the whole is being made.

Tapapa Settlement, near Hinuera, established June, 1917 : All discharged soldiers, who are working well, improving their holdings, and appear to be well on the way to success.

Te Miro Settlement, near Cambridge, established February, 1918 : All discharged soldiers. This block needs a good deal of hard work by experienced men to ensure success, but when the settlers supply the labour and obtain more experience in dealing with this class of land there should be no doubt of their success. On the whole, satisfactory progress is being made.

In regard to the more scattered holdings, the information received from the Rangers indicates that generally satisfactory progress is being made, and in the majority of cases there is every prospect of success. There will, of course, for some time be a proportion of failures, due in some cases to the fact that health impaired on active service will not permit of hard work on a farm ; in others to unsuitability for farm-life ; and in some cases to lack of experience and unwillingness to settle down to steady work. I have already urged, and still consider, that every block might advantageously contain a proportion of experienced civilian farmers, whose example and experience would be of assistance to the soldier settlers, though it may be admitted that in many cases the latter show a

disinclination to profit by the advice of more experienced farmers, or to seek assistance from any but the State, whose help they demand in full measure. These may, however, be merely temporary defects, which time and more experience will cure.

At the close of the year an area of 48,077 acres of Crown and settlement land had been selected and was held by 280 discharged soldiers, and 6,432 acres had been acquired and was held by twenty-two members of the Expeditionary Force acting through their agents. These figures do not, of course, include lands held by members of the Expeditionary Force prior to enlistment and still held by them, nor do they include the cases in which financial assistance has been granted for the purchase of private lands, particulars of which are given in a separate paragraph.

The Discharged Soldiers Settlement Amendment Act, 1917.—A very large volume of business is being done in applications for assistance to purchase or discharge mortgages on properties. Up to the close of the year the total number of such applications dealt with by the Land Board was 354, representing a total amount of £542,228. The number of applications granted was—rural, 89; amount, £140,213; town and suburban, 72; amount, £41,682—and 193 applications, representing an aggregate amount of £360,333, were refused.

Every one of these cases entails a large amount of work and investigation, to expedite which the Land Board has, since September last, been sitting every fortnight. In many cases inspection and valuation have absolutely failed to reconcile the prices asked by the vendors with any reasonable prospect of success for the soldier purchaser, the figures suggesting that a large proportion of owners are more concerned to sell out even to discharged soldiers at the top prices of a somewhat inflated market than to recognize by reasonable demands the fact that the value of their lands has been maintained partly by the efforts of the Dominion's men on active service. There are undoubtedly a fair proportion of honourable exceptions, but unfortunately they are not the majority, and the fact that apparently many of the soldier applicants do not seriously estimate their prospects of success at the prices asked, but are influenced by the calculated enthusiasm of parties interested in maintaining high prices, lends an additional element of difficulty and danger to the position. It is noticeable also, fortunately in a small minority of cases only, that vendors are inclined to repudiate an option given to soldiers in favour of any other buyer who may be prepared to offer a slightly higher figure. The total advances actually paid out during the year were—For the purchase of lands or discharges of existing mortgages, £82,830; for the purchase of stock and implements and making improvements, £50,478; and the total advances outstanding on the latter account at the close of the year amounted to £79,953.

HAWKE'S BAY.

(W. F. MARSH, Commissioner of Crown Lands.)

During the past year two blocks—viz., Arapawanui and Pukuratahi—have been offered for selection by discharged soldiers, and of the thirteen sections comprised in them ten were taken up. These lands were of good quality, but, having been previously held under Maori leases without any improvement clauses, had been allowed to go back, and both manuka and blackberry had commenced to take a hold. Close subdivision, clearing, and crushing should, however, develop the excellent grazing qualities which the lands undoubtedly possess.

Of the other soldier settlements in the district only one, Watea, seems to be in a somewhat parlous state, the reason for its non-progress being variously stated as—overvalued, areas too small, bad seasons, and insufficient advances; and with such a multiplicity of suggested causes it may be safe to surmise that there is truth in two of them—say, the last mentioned. Very little complaint is heard from the other settlements; and, although the recent valuations in the price of stock caused some of the settlers to sit very tight, the outlook is quite promising, and the dissatisfied ones are few and far between. Experience and hard work are commencing to have their effect, and there is now an air of stability about the settlements.

TARANAKI.

(G. H. BULLARD, Commissioner of Crown Lands.)

During the year one estate, Croydon Settlement, 640 acres, in seven holdings, was opened for selection by discharged soldiers. The hard season and influenza epidemic prevented the soldier selectors getting good conditions for a start, but most of them seem to be of the right stamp, and with reasonable luck should begin to feel their feet next season. They have put in crops and saved hay for winter feed. They were actually supplying to the factory this season.

The other soldier settlements, Parkes and Tututawa, are not yet through their initial difficulties, but are bidding fair to surmount them.

A number of single improved farms have been acquired for individual soldiers, but it is yet too early to speak decisively as to their success: in several instances they are already doing well. It is a difficult matter with land at present prices to successfully start men with the limited capital possessed by the average soldier even if his experience is entirely satisfactory. During the coming season I hope to have about 8,000 acres of Crown land on the market.

WELLINGTON.

(G. H. M. McCURE, Commissioner of Crown Lands.)

Two estates aggregating 792 acres were acquired, subdivided into eight dairy farms, and all were selected. Four allotments in estates purchased during previous years, aggregating 457 acres, were also allotted. In addition nineteen sections of bush lands comprising 12,401 acres were selected, and twenty-one holdings which had been surrendered or forfeited during the year, comprising 2,749 acres, were reallocated. Eighteen estates aggregating 5,752 acres were purchased under the provisions of section 3 of the Discharged Soldiers Settlement Act, 1917, at a cost of £90,885. Three of

these were divided into eleven farms, making twenty-six selectors, of whom fifteen are dairying and the remainder using their holdings for sheep and mixed farming. The total selections were thus seventy-seven, comprising 22,151 acres. Six selectors surrendered an area of 341 acres, and these had not been reselected at the close of the year, being principally dairying and cropping land. The other areas available for selection were thirteen sections of bush country, comprising 12,323 acres.

Of the 250 settlers shown as holding at the close of the year 125 are or will be using their farms for grazing—about eighty-five sections comprising bush areas being gradually brought into pasture—and 110 are dairying, the remainder being small allotments in isolated localities where the holder will run a cow and keep poultry as an addition to providing himself with a home.

On seventy-five sections of bush country the selectors have to date felled and grassed 7,748 acres, 1,720 acres of which have been felled, burned, and grass-seed shown this season. The value of improvements is £44,362, and the stock on these holdings comprise 1,306 cattle, 75 calves, 6,318 sheep, 109 horses, and 63 pigs, valued at £18,269.

The reports of the Rangers on the various settlements are generally speaking very satisfactory, and the success of the settlers on the whole of these settlements, with the exception of perhaps two, is practically assured.

In some cases the settlers are doing particularly well, as for example the Wainuioru Block, which is grazing-country, and the Kopane Settlement, which is purely dairying. On this settlement one of the settlers took a gross sum of £500 for the season off a 31-acre section, which emphasizes the fact that high-class dairy land is the most suitable.

There were twenty-three surrenders and forfeitures, and only thirteen of these may be considered as failures. In my report of the previous year I anticipated that about 13 per cent. would not succeed, but the percentage of this year's figures is only 5·2, which indicates that as those who were not fitted for farming relinquished their holdings they were replaced by a better class of man, and emphasizing what I have always contended, that if men are found who will work their farms to the fullest capacity there will be no doubt of their ultimate success on the land.

The sum of £23,250 was advanced under section 2 of the Discharged Soldiers Settlement Amendment Act, 1917, for the purchase and discharge of mortgages of sixteen properties, comprising an area of 3,677 acres, of which six are dairy farms, seven are used for grazing, and three for poultry and market-gardening. Eight of these purchases were Crown leaseholds.

The sum of £96,659 was advanced for the purchase or erection of 140 dwellings on other than rural land.

NELSON.

(H. D. McKELLAR, Commissioner of Crown Lands.)

The bush areas that have been set aside for selection solely by discharged soldiers are not very keenly sought after by the men who have returned, but no doubt as the soldiers who are not handicapped by wounds or ill health return these lands will be taken up. The class of land most generally favoured by soldiers here is improved land suitable for dairying. The bulk of the discharged soldiers who have settled in this district have taken over such farms as going concerns, taking advantage of the current milking season to make a start. One or two soldiers have been settled on orchards, but the majority of the men are diffident about risking anything in this industry, as they consider it is not yet fairly established.

In such cases as can be judged the men are making satisfactory progress and are taking a keen interest in their properties, and give promise of turning out successful settlers. The majority of the soldiers settled have, however, not yet had time to get properly established on their farms, and it is too early to judge their capabilities and prospects of success. Next year I shall be in a better position to report.

MARLBOROUGH.

(H. J. LOWE, Commissioner of Crown Lands.)

During the year two sections of ordinary Crown lands were selected on special tenures, and six sections in Erina Settlement on ordinary tenures. The question of the success of settlement on Crown lands in this district does not present any difficulty, and it is to be regretted that more is not available for settlement, as the properties already settled will grow into money in spite of mistakes or mismanagement. The few settlers, with one exception, are shaping well. In one instance—two settlers on adjoining sections—the result is turning out quite the reverse of expectation. One man is a carpenter by trade and is rapidly making good; the other, born and bred in the district and used to the life, is not shaping so well.

Wither Settlement: No further selections have been made during the year. The small sections are only suitable for homesteads for men working in or about Blenheim. The land is dry and hard in summer and inclined to be wet in winter. It is not intended that the sections should provide a living, although it is considered that orchards could be established that would produce a very fair return—if not a living—after seven years. Two of the settlers are not suitable.

Erina Settlement: This settlement is now mostly occupied, only one section being unlet. This has been applied for, but the application has not been yet dealt with by the Land Board. The settlement is composed of purely sheep-country. Certain portions can be cultivated, but mainly for the purpose of growing sheep-feed. The selectors generally are doing good work, but have suffered through the high prices of all materials necessary to make a beginning. Here again the cry is "The land is too dear," but it is considered that the majority of the settlers will make good if they work with patience and do not expect to become independent in just a year or two.

The provisions of the Amendment Act, 1917, are just beginning to become known, and from the few applications already received and the number of inquiries being made it is anticipated that the office will have a busy time dealing with the applications which will be received for financial assistance to enable discharged soldiers to purchase farm properties and dwellinghouses.

WESTLAND.

(R. S. GALBRAITH, Commissioner of Crown Lands.)

Inquiries for land by discharged soldiers are steadily increasing, and any land which can be opened for selection will no doubt be required in this connection. The Crown lands available are mostly of rather poor quality, being worked-out milling-bush, which in this district, owing to the heavy rainfall and rapid second growth, is difficult and expensive to bring into cultivation. Most of the returned men consequently show a preference for improved farms which give them a more immediate and certain return, and are obtaining advances from the Department to enable them to purchase.

The soldiers already on the land appear of a good class, and are energetically clearing and improving their holdings.

CANTERBURY.

(H. D. M. HASZARD, Commissioner of Crown Lands.)

During the year the largest settlements under the above heading suffered severely from the heavy snowfall in July, the principal sufferers being those at Lees Valley and Clayton, and also Cricklewood to a lesser extent. The snow losses in the former amounted to about six thousand sheep and sixty head of cattle; and many miles of fencing, erected at a heavy cost consequent on the high price of material, was seriously damaged. The situation was saved to a considerable extent by the promptitude of the Rangers, ably assisted by the officers of the Agricultural Department, in procuring large quantities of hay and other feed and despatching it where most urgently required.

As most of the soldier settlements have only been in operation a short time it is somewhat premature to comment on them, except to say that the outlook, as far as can be seen, is decidedly promising.

During the year a disastrous fire occurred on the Port Levy Settlement, resulting in the total loss of many hundred sheep and 1,500 acres of good feed, in addition to which a large number of sheep were seriously depreciated in value. Apart from this misfortune the prospects of this settlement are very encouraging.

The settlement of the soldiers on the land made a very strenuous period for the members of the Land Board, to whom the thanks of the Department are due for their untiring services. There were eleven ordinary meetings, extending over twenty-three days, and also five special meetings. The transfers dealt with amounted to 273, of which 255 were approved.

OTAGO.

(ROBERT T. SADD, Commissioner of Crown Lands.)

Of the lands of this description opened in this district all the fifteen sections on the Benmore Runs have been selected. Most of the settlers are doing well, and most of the others are in a fair way to make a decent living. There were heavy losses in stock last winter, not so much from the actual snowfalls as from the after-effects of shortage of feed, chiefly due to either the carelessness or want of knowledge of the settlers in not growing winter feed for their stock. On Clifton Settlement 2,274 acres are now held—nine farms; and the remaining thirteen farms, of 3,218 acres, are still to let on permanent tenure. Those who have been long enough on the land to get a return have good prospects of success, and I feel sure, in spite of the persistent set made by the local people against this settlement (which has seriously retarded its selection), that it will all be taken up before many months and will prove a success.

Westcott Settlement: 756 acres of this settlement are held by five soldiers, who have fair prospects of success by exercising perseverance and good farming. The smaller sections, of probably some of the richest mica-schist soil in Otago—or, in fact, the Dominion—are still unselected, but if opened to the public would be taken up at once. The soldiers as a rule do not seem to care for anything but sheep-farming in large areas.

The seven soldiers on Gladbrook, in spite of not getting on to the land until August, are doing remarkably well, owing to the favourable season and proximity to railway and market. The balance of these farms, twenty-two in number will be opened for selection on the 14th May, and will be readily selected.

A good many soldiers have had advances made to them in order to acquire private lands. The number of these properties bought has tended to inflate land-prices. A prominent feature also of the purchases for soldiers is the number of speculators and others who are anxious to unload indifferent properties often under the guise of patriotism. The prices asked for many such places are a disgrace. On past experience it seems almost advisable to suggest either a waiting policy until the prices of land, material, &c., are normal again, or, better still, to put into force the compulsory clause of the Act and take suitable properties at a fair valuation. In the meantime every possible precaution is taken in getting separate reports and valuations to prevent the soldiers from being exploited.

Generally the soldiers are doing well, and as long as only men of some experience and a fair amount of capital of their own are allowed to select land all will be well, but otherwise disaster to the soldier and heavy loss to the Crown will be the result. A great number of residential properties are being acquired by soldiers, and great care is being taken to be sure that the purchasers have some interest in the property themselves and will be able to carry out their obligations.

In connection with this work relating to discharged soldiers I most heartily commend the Clerical Branch of this Department for their excellent work. This class of work has more than doubled their duties, and it is being carried out cheerfully and efficiently. This is being done by a staff seriously depleted owing to the war, and the majority are junior officers.

SOUTHLAND.

(THOMAS BROOK, Commissioner of Crown Lands.)

The work in connection with the settlement of discharged soldiers has considerably increased during the year. This class of work takes precedence, and has occupied a considerable part of the time of most of the officers. Forty-nine soldiers occupy about 14,000 acres of Crown and settlement land, and notwithstanding the severe season experienced the majority are shaping well and should eventually succeed. A large number of soldiers are taking advantage of the provision of the Discharged Soldiers Settlement Amendment Act, 1917, by purchasing freehold properties with the assistance of the Department. At the close of the year thirty-six applicants had been so assisted to purchase an aggregate area of 11,000 acres, and thirty further applications were then under consideration. In addition to the foregoing, advances were authorized for the purchases of town houses in thirty-two cases. This class of applicant is on the increase, and since the close of the year as many as fifty-four cases have been considered at one Board meeting. As mentioned in my general report on the district, the tendency of these operations has been to increase the value of properties considerably, and the increases are very apparent in the town of Invercargill itself. Houses are scarce, and at the present time it is almost impossible to find a suitable house to let. The total amount of money actually paid out from the soldiers' account during the year was over £60,500, while the total receipts were approximately £1,300.

In conclusion I have to say that the staff has experienced probably the most strenuous year on record, but all have worked well and are deserving of commendation.

TABLE 1.

AREA OF LAND PROCLAIMED FOR SETTLEMENT UNDER THE DISCHARGED SOLDIERS SETTLEMENT ACT, 1915.

District.	Under Section 3 of the Act. (Ordinary Tenures.)		Under Section 4 of the Act. (Special Tenures.)		Total Area proclaimed.	
	For the Year ended 31st March, 1919.	Total to 31st March, 1919.	For the Year ended 31st March, 1919.	Total to 31st March, 1919.	For the Year ended 31st March, 1919.	Total to 31st March, 1919.
<i>Ordinary Crown Lands—</i>	Acres.	Acres.	Acres.	Acres.	Acres.	Acres.
Auckland	571	25,937	3,033	37,706	3,604	63,643
Hawke's Bay	..	13,812	6,442	64,490	6,442	78,302
Taranaki	..	8,340	5,938	5,938	5,938	14,278
Wellington	..	884	1,624	54,111	1,624	54,995
Nelson	4,127	13,621	..	3,786	4,127	17,407
Marlborough	..	..	2,338	3,530	2,338	3,530
Westland	..	5,959	331	480	331	6,439
Canterbury	..	..	..	253	..	253
Otago	33,008	33,008	230	24,082	33,238	57,090
Southland	..	296	1,754	5,055	1,754	5,351
Totals	37,706	101,857	21,690	199,431	59,396	301,288
<i>Cheviot Estate, Canterbury ..</i>	..	2,097	..	1,356	..	3,453
<i>Land for Settlements—</i>						
Auckland	..	..	8,072	24,268	8,072	24,268
Hawke's Bay	..	..	..	5,445	..	5,445
Taranaki	..	..	632	1,758	632	1,758
Wellington	..	707	792	20,908	792	21,615
Nelson	..	..	..	..	..	..
Marlborough	..	..	..	7,490	..	7,490
Westland	..	..	..	..	..	..
Canterbury	..	44,661	5,691	6,423	5,691	51,084
Otago	..	5,201	648	3,326	648	8,527
Southland	..	745	445	2,542	445	3,287
Totals	..	51,314	16,280	72,160	16,280	123,474
<i>National Endowment—</i>						
Auckland	1,592	8,036	..	..	1,592	8,036
Hawke's Bay	..	..	..	..	..	..
Taranaki	2,625	2,625	..	..	2,625	2,625
Wellington	..	..	..	..	..	..
Nelson	6,753	9,609	..	..	6,753	9,609
Marlborough	..	..	..	..	..	..
Westland	2,694	5,227	..	..	2,694	5,227
Canterbury	18,870	33,640	..	..	18,870	33,640
Otago	..	14,275	..	..	..	14,275
Southland	5,461	6,263	..	..	5,461	6,263
Totals	37,995	79,675	..	..	37,995	79,675
Grand totals	75,701	234,943	37,970	272,947	113,671	507,890

TABLE 2.

APPLICATIONS RECEIVED AND LAND ALLOTTED DURING THE YEAR ENDED 31ST MARCH, 1919, UNDER THE DISCHARGED SOLDIERS SETTLEMENT ACT.

District.	Number of Applications received during the Year.					Under Section 3 of Act (Ordinary Tenures).										Under Section 4 of Act (Special Tenures).										Totals.				
	Under Section 3 of Act (Ordinary Tenures).		Under Section 4 of Act (Special Tenures).		Total.	Sale (including Deferred Payment).		Lease and License.		Total.		Sale (including Deferred Payment).		Lease and License.		Total.		Sale (including Deferred Payment).		Lease and License.		Total.								
	Under Section 3 of Act (Ordinary Tenures).	Under Section 4 of Act (Special Tenures).	Number of Allotments.	Area.		Number of Allotments.	Area.	Number of Allotments.	Area.	Number of Allotments.	Area.	Number of Allotments.	Area.	Number of Allotments.	Area.	Number of Allotments.	Area.	Number of Allotments.	Area.	Number of Allotments.	Area.	Number of Allotments.	Area.							
<i>Ordinary Crown Lands—</i>																														
Auckland ..	5	76	81	1	11	Acres.	1,822	5	1,822	6	1,833	Acres.	2	31	22	2,904	24	2,935	3	42	27	4,726	30	4,768						
Hawke's Bay ..	87	77	164	..	..	Acres.	2,023	4	2,023	4	2,023	Acres.	..	..	18	12,388	18	12,388	..	..	22	14,411	22	14,411						
Taranaki ..	25	20	45	..	..	Acres.	382	1	382	1	382	Acres.	1	93	4	850	5	943	1	93	5	1,232	6	1,325						
Wellington ..	1	29	30	..	..	Acres.	684	1	684	1	684	Acres.	1	..	18	12,016	19	12,016	1	..	19	12,700	20	12,700						
Nelson ..	6	..	6	..	..	Acres.	480	1	480	1	480	Acres.	..	..	..	388	..	..	..	..	1	480	1	480						
Marlborough..	..	8	8	..	..	Acres.	..	..	..	..	..	Acres.	..	..	2	388	2	388	..	..	2	388	2	388						
Westland ..	..	..	..	..	..	Acres.	..	..	..	..	..	Acres.	..	..	..	..	..	..	..	..	..	..	..	..						
Canterbury ..	..	..	..	..	..	Acres.	..	..	..	..	..	Acres.	..	..	4	2,519	5	2,558	..	39	6	35,527	7	35,566						
Otago ..	185	4	189	..	..	Acres.	33,008	2	33,008	2	33,008	Acres.	1	39	7	966	9	1,368	2	402	7	966	9	1,368						
Southland ..	1	23	24	..	..	Acres.	..	..	..	..	..	Acres.	2	402	7	966	9	1,368	2	402	7	966	9	1,368						
Totals ..	310	237	547	1	11	Acres.	38,399	14	38,399	15	38,410	Acres.	7	565½	75	32,031	82	32,596	8	576½	89	70,430	97	71,006						
<i>Settlement Lands—</i>																														
Auckland ..	..	210	210	..	..	Acres.	..	..	..	..	..	Acres.	..	..	78	9,293	78	9,293	..	..	78	9,293	78	9,293						
Hawke's Bay ..	..	..	..	..	..	Acres.	..	..	..	..	..	Acres.	..	..	1	14	1	14	..	..	1	14	1	14						
Taranaki ..	..	35	25	..	..	Acres.	..	..	..	..	..	Acres.	..	..	9	1,175	9	1,175	..	..	9	1,175	9	1,175						
Wellington ..	..	68	68	..	..	Acres.	..	..	..	..	..	Acres.	..	..	58	9,452	58	9,452	..	..	58	9,452	58	9,452						
Nelson ..	..	..	..	..	..	Acres.	..	..	..	..	..	Acres.	..	..	..	..	..	..	..	..	..	..	..	..						
Marlborough..	8	2	10	..	..	Acres.	3,051	6	3,051	6	3,051	Acres.	..	..	..	..	..	..	..	..	6	3,051	6	3,051						
Westland ..	..	..	..	..	..	Acres.	..	..	..	..	..	Acres.	..	..	..	..	..	..	..	..	..	..	..	..						
Canterbury ..	11	318	329	..	..	Acres.	1,965	11	1,965	11	1,965	Acres.	3	127	33	6,213	36	6,340	3	127	44	8,178	47	8,305						
Otago ..	80	9	89	..	..	Acres.	1,474	6	1,474	6	1,474	Acres.	..	..	13	1,926	13	1,926	..	..	19	3,400	19	3,400						
Southland ..	..	28	28	..	..	Acres.	..	..	..	..	..	Acres.	..	..	10	1,420	10	1,420	..	..	10	1,420	10	1,420						
Totals ..	99	660	759	..	..	Acres.	6,490	23	6,490	23	6,490	Acres.	3	127	202	29,493	205	29,620	3	127	225	35,983	228	36,110						
<i>National-endowment Lands</i>																														
Auckland ..	24	..	24	..	..	Acres.	..	..	..	..	..	Acres.	..	..	..	..	..	..	..	..	..	..	..	..						
Hawke's Bay ..	..	..	..	..	..	Acres.	..	..	..	..	..	Acres.	..	..	..	..	..	..	..	..	..	..	..	..						
Taranaki ..	15	..	15	..	..	Acres.	715	3	715	3	715	Acres.	..	..	..	..	..	..	..	..	3	715	3	715						
Wellington ..	..	..	..	..	..	Acres.	..	..	..	..	..	Acres.	..	..	..	..	..	..	..	..	..	..	..	..						
Nelson ..	19	..	19	..	..	Acres.	5,267	10	5,267	10	5,267	Acres.	..	..	..	..	..	..	..	..	10	5,267	10	5,267						
Marlborough	..	..	..	..	..	Acres.	..	..	..	..	..	Acres.	..	..	..	..	..	..	..	..	..	..	..	..						
Westland ..	10	..	10	..	..	Acres.	3,358	8	3,358	8	3,358	Acres.	..	..	..	..	..	..	..	..	8	3,358	8	3,358						
Canterbury ..	..	..	..	..	..	Acres.	..	..	..	..	..	Acres.	..	..	..	..	..	..	..	..	..	..	..	..						
Otago ..	..	..	..	..	..	Acres.	..	..	..	..	..	Acres.	..	..	..	..	..	..	..	..	..	..	..	..						
Southland ..	1	..	1	..	..	Acres.	271	1	271	1	271	Acres.	..	..	..	..	..	..	..	..	1	271	1	271						
Totals ..	69	..	69	..	..	Acres.	9,611	22	9,611	22	9,611	Acres.	..	..	..	..	..	..	..	..	22	9,611	22	9,611						
<i>Education Endowments—</i>																														
Southland ..	..	4	4	..	..	Acres.	291	1	291	1	291	Acres.	..	..	..	..	..	..	..	..	1	291	1	291						
Grand totals	478	901	1,379	1	11	Acres.	54,791	60	54,791	61	54,802	Acres.	10	692½	277	61,524	287	62,216	11	703½	337	110,315	348	117,018						

TABLE 3.
TOTAL LANDS ACQUIRED FROM THE CROWN BY DISCHARGED SOLDIERS, AND HELD AT THE
31ST MARCH, 1919.

Land District.	Sale (including Deferred Payment).			Lease and License.			Totals.	
	Number.	Area.	Price.	Number.	Area.	Annual Rental.	Number.	Area.
<i>Under the Discharged Soldiers Settlement Act, 1915, and Amendments.</i>								
Auckland ..	6	Acres. 470	£ 1,565	249	Acres. 38,707	£ 12,293	255	Acres. 39,177
Hawke's Bay ..	..	..	..	128	56,764	17,935	128	56,764
Taranaki ..	1	93	560	33	7,465	2,639	34	7,558
Wellington ..	2	8	51	248	69,663	30,368	250	69,671
Nelson ..	2	569	290	9	4,370	401	11	4,937
Marlborough ..	..	..	..	22	7,961	1,952	22	7,961
Westland ..	1	148	150	11	4,311	128	12	4,459
Canterbury ..	3	127	3,660	83	85,130	12,670	86	85,257
Otago ..	4	286	360	48	69,806	3,866	52	70,092
Southland ..	3	558	1,385	43	10,834	2,126	46	11,392
Totals ..	22	2,257	8,021	874	355,011	84,378	896	357,268
<i>Under other Acts. (This includes lands selected at ordinary ballots, leases and licenses purchased at auction, and holdings acquired by transfer or otherwise.)</i>								
Auckland ..	..	..	..	25	8,900	620	25	8,900
Hawke's Bay ..	1	346	189	18	9,342	1,315	19	9,688
Taranaki ..	1	2	13	23	7,414	465	24	7,416
Wellington ..	1	1	130	16	2,414	322	17	2,415
Nelson ..	..	..	..	31	27,430	555	31	27,430
Marlborough ..	..	..	..	12	15,786	650	12	15,786
Westland ..	..	..	..	2	417	28	2	417
Canterbury ..	..	..	..	52	182,694	8,176	52	182,694
Otago ..	..	..	..	..	..	..	..	..
Southland ..	..	..	..	3	2,523	171	3	2,523
Totals ..	3	349	332	182	256,920	12,302	185	257,269
Grand totals ..	25	2,606	8,353	1,056	611,931	96,680	1,081	614,537

LANDS HELD BY MEMBERS OF THE EXPEDITIONARY FORCE.

Seventy-seven members of the Expeditionary Force hold 115,137 acres.

STATEMENT OF MORTGAGE TRANSACTIONS.

DISTRICT.	PRINCIPAL.					INTEREST.				
	Balance at 1st April, 1918.	Advances during Year.	Repayments during Year.	Forfeited Holdings.	Balance at 31st March, 1919.	Balance at 1st April, 1919.	Charges during Year.	Receipts during Year.	Forfeited Holdings.	Balance at 31st March, 1919.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Auckland—										
Current Account ..	36,495 15 7	50,478 12 4	5,097 3 0	1,923 14 0	79,953 10 11	916 9 5	2,918 6 10	534 9 0	245 18 11	3,054 8 4
Instalments, rural ..	..	61,740 18 2	..	..	61,740 18 2	..	940 13 8	62 3 4	..	878 10 4
" dwellings ..	..	21,089 6 3	2 8 4	..	21,086 17 11	..	262 16 4	61 3 5	..	201 12 11
Totals ..	36,495 15 7	133,308 16 9	5,099 11 4	1,923 14 0	162,781 7 0	916 9 5	4,121 16 10	657 15 9	245 18 11	4,134 11 7
Hawke's Bay—										
Current Account ..	28,549 17 6	21,782 6 0	5,664 5 10	..	44,667 17 8	352 9 9	1,811 14 10	1,558 8 3	..	605 16 4
Instalments, rural ..	..	14,872 10 0	..	..	14,872 10 0	..	257 9 5	..	..	257 9 5
" dwellings ..	..	5,415 0 0	..	..	5,415 0 0	..	515 0 0	5 4 0	..	509 16 0
Totals ..	28,549 17 6	42,069 16 0	5,664 5 10	..	64,955 7 8	352 9 9	2,584 4 3	1,563 12 3	..	1,373 1 9
Taranaki—										
Current Account ..	5,758 9 7	9,255 7 11	1,635 2 4	192 1 4	13,186 13 10	74 14 1	461 15 11	336 9 9	..	200 0 3
Instalments, rural ..	..	13,530 0 0	..	..	13,530 0 0	..	191 9 4	59 12 0	..	131 17 4
" dwellings ..	..	6,995 0 0	..	..	6,995 0 0	..	379 12 6	44 14 8	..	334 17 10
Totals ..	5,758 9 7	29,780 7 11	1,635 2 4	192 1 4	33,711 13 10	74 14 1	1,032 17 9	440 16 5	..	666 15 5
Wellington—										
Current Account ..	44,775 17 3	65,023 0 0	6,913 8 11	266 15 5	102,618 12 11	918 5 7	3,640 18 5	2,156 15 5	6 13 11	2,395 14 8
Instalments, rural ..	..	23,250 0 0	10 0 0	..	23,240 0 0	..	524 6 8	136 10 8	..	387 16 0
" dwellings ..	..	96,658 15 6	818 2 0	..	95,840 13 6	..	1,273 14 10	1,126 12 0	..	147 2 10
Totals ..	44,775 17 3	184,931 15 6	7,741 10 11	266 15 5	221,699 6 5	918 5 7	5,438 19 11	3,419 18 1	6 13 11	2,930 13 6
Marlborough—										
Current Account ..	2,843 1 5	2,552 5 5	322 13 5	129 0 11	4,943 12 6	43 18 7	173 4 5	136 12 0	..	79 11 0
Instalments, rural ..	..	2,750 0 0	..	..	2,750 0 0	..	68 8 6	..	..	68 8 6
" dwellings ..	..	2,600 0 0	..	..	2,600 0 0	..	47 13 10	12 12 11	..	35 0 11
Totals ..	2,843 1 5	7,902 5 5	322 13 5	129 0 11	10,293 12 6	43 18 7	288 6 9	149 4 11	..	183 0 5
Nelson—										
Current Account ..	1,195 18 1	7,667 19 4	592 3 3	..	8,271 14 2	25 2 5	180 15 4	96 3 1	..	109 14 8
Instalments, rural ..	..	36,951 9 9	3 4 4	..	36,948 5 5	..	571 10 9	16 2 0	..	555 8 9
" dwellings ..	..	11,590 6 4	..	..	11,590 6 4	..	155 10 2	..	..	155 10 2
Totals ..	1,195 18 1	56,209 15 5	595 7 7	..	56,810 5 11	25 2 5	907 16 3	112 5 1	..	820 13 7

STATEMENT OF MORTGAGE TRANSACTIONS—continued.

DISTRICT.	PRINCIPAL.					INTEREST.				
	Balance at 1st April, 1918.	Advances during Year.	Repayments during Year.	Forfeited Holdings.	Balance at 31st March, 1919.	Balance at 1st April, 1918.	Charges during Year.	Receipts during Year.	Forfeited Holdings.	Balance at 31st March, 1919.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Westland—										
Current Account	100 0 0	335 5 6	..	..	435 5 6	0 1 4	11 6 5	..	..	11 7 9
Instalments, rural	..	..	..	..	..	..	..	..	..	..
dwelling	..	..	..	..	..	..	..	..	..	..
Totals	100 0 0	335 5 6	..	..	435 5 6	0 1 4	11 6 5	..	..	11 7 9
Canterbury—										
Current Account	4,946 1 7	14,679 9 4	2,746 17 10	..	16,878 13 1	79 1 1	845 9 5	423 6 3	..	501 4 3
Instalments, rural	..	8,700 0 0	..	..	8,700 0 0	..	115 14 1	..	..	115 14 1
dwelling	..	36,475 0 0	..	..	36,475 0 0	..	416 12 9	10 14 0	..	405 18 9
Totals	4,946 1 7	59,854 9 4	2,746 17 10	..	62,053 13 1	79 1 1	1,377 16 3	434 0 3	..	1,022 17 1
Otago—										
Current Account	6,509 2 5	10,547 11 4	1,308 18 6	..	15,747 15 3	145 1 2	534 19 11	210 16 3	..	469 4 10
Instalments, rural	..	7,520 0 0	15 3 9	..	7,504 16 3	..	119 14 1	90 7 6	..	29 6 7
dwelling	..	20,520 0 0	78 8 5	..	20,441 11 7	..	313 3 11	146 3 5	..	167 0 6
Totals	6,509 2 5	38,587 11 4	1,402 10 8	..	43,694 3 1	145 1 2	967 17 11	447 7 2	..	665 11 11
Southland—										
Current Account	3,720 3 0	11,140 3 4	248 6 6	..	14,611 19 10	51 13 6	436 3 0	277 15 5	..	210 1 1
Instalments, rural	..	37,920 0 0	..	..	37,920 0 0	..	663 2 3	301 8 1	..	361 14 2
dwelling	..	11,240 0 0	36 4 5	..	11,203 15 7	..	73 4 0	22 11 0	..	50 13 0
Totals	3,720 3 0	60,300 3 4	274 10 11	..	63,735 15 5	51 13 6	1,172 9 3	601 14 6	..	622 8 3
Grand totals	134,894 6 5	613,280 6 6	25,492 10 10	2,511 11 8	720,170 10 5	2,606 16 11	17,903 11 7	7,826 14 5	252 12 10	12,431 1 3
<i>Summary.</i>										
Current Account mortgages	134,894 6 5	193,462 0 6	24,528 19 7	2,511 11 8	301,315 15 8	2,606 16 11	11,013 14 6	5,730 15 5	252 12 10	7,637 3 2
Instalment mortgages—										
Rural land	..	207,234 17 11	28 8 1	..	207,206 9 10	..	3,452 8 9	66 3 7	..	2,786 5 2
Dwellings	..	212,583 8 1	935 3 2	..	211,648 4 11	..	3,437 8 4	1,429 15 5	..	2,007 12 11
Totals	134,894 6 5	613,280 6 6	25,492 10 10	2,511 11 8	720,170 10 5	2,606 16 11	17,903 11 7	7,826 14 5	252 12 10	12,431 1 3

STATEMENT OF ADVANCES AUTHORIZED FROM INCEPTION OF ACT TO 31ST MARCH, 1919.

District.			Current Account Mortgages.		Instalment Mortgages.				Totals.	
			No.	Amount.	Rural Lands.		Dwellings.			
					No.	Amount.	No.	Amount.	No.	Amount.
				£		£		£		£
Auckland	..	..	256	118,863	91	146,035	71	40,986	418	305,884
Hawke's Bay	..	..	116	54,698	10	20,533	16	9,015	142	84,246
Taranaki	..	..	33	19,069	13	23,319	20	11,570	66	53,958
Wellington	..	..	237	124,571	26	48,480	184	126,315	447	299,366
Marlborough	..	..	21	8,126	3	5,250	5	3,125	29	16,501
Nelson	..	..	51	21,002	44	56,081	222	13,749	117	90,832
Westland	..	..	4	1,150	6	5,550	1	550	11	7,250
Canterbury	..	..	70	31,699	23	24,743	122	65,419	215	121,861
Otago	..	..	51	26,001	18	15,065	66	35,148	135	76,214
Southland	..	..	61	28,440	29	52,745	22	12,875	112	94,060
Totals	..	..	900	433,619	263	397,801	529	318,752	1,692	1,150,172

DISCHARGED SOLDIERS SETTLEMENT ACCOUNT.

STATEMENT OF TRANSACTIONS FOR YEAR ENDED 31st MARCH, 1919.

RECEIPTS AND PAYMENTS ACCOUNT.

Dr.	£	s.	d.	Cr.	£	s.	d.
To Cash in hand, 1st April, 1918 ..	31,434	0	3	By Live and Dead Stock Account—			
Loan Account—				Purchases	20,349	7	4
Debentures issued	740,000	0	0	Mortgage Account—			
Live and Dead Stock Account—				Current Account ..	173,130	2	1
Sales	1,622	13	3	Instalment mort-			
Mortgage Account:—				gages, rural ..	197,674	17	11
Current Account mort-				Instalment mort-			
gages—				gages, dwellings	195,800	14	7
Principal	22,756	12	10		566,605	14	7
Interest	5,731	12	4	Valuation expenses	1,535	11	4
	28,488	5	2	Sundry fees	7	6	0
Instalment mortgages,				Cash in hand, 31st March, 1919 ..	219,769	4	9
rural lands—							
Instalments	184	9	3				
Interest	509	10	9				
	694	0	0				
Instalment mortgages,							
dwellings—							
Principal	887	17	6				
Instalments	741	9	11				
Interest	758	5	7				
	2,387	13	0				
Valuation fees	3,634	1	4				
Sundry fees	6	11	0				
	£808,267	4	0		£808,267	4	0

REVENUE ACCOUNT.

Dr.	£	s.	d.	Cr.	£	s.	d.
To Consolidated Fund—				By Interest on advances—			
Interest on debentures ..	16,922	3	5	Current Account			
Loss on forfeited hold-				mortgages	11,013	14	6
ings—				Rural lands, instal-			
Principal	257	9	5	ment mortgages ..	3,452	8	9
Interest	252	12	10	Dwellings, instal-			
	510	2	3	ment mortgages ..	3,399	1	2
Loss on stocks of iron and wire ..	1,539	19	11		17,865	4	5
Sundry amounts written off ..	7	0	0	Profit on sales of stock	8	18	8
Balance	707	3	4	Valuation fees	1,812	5	10
	£19,686	8	11		£19,686	8	11
To Balance	1,035	1	5	By Balance from previous year ..	327	18	1
	£1,035	1	5	„ current year	707	3	4
					£1,035	1	5

