

Discharged soldiers who have been financed into dwellings are practically all meeting their payments as they fall due. It is regretted that a few who purchased before prices had risen to their present level have been tempted to sell their properties for the sake of the profit they were able to secure. The majority, however, seem well satisfied with the comfortable homes they have been able to obtain under the scheme.

WESTLAND.

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

During the year eleven discharged soldiers took up Crown land sections, twenty-one were assisted under section 2 of the Discharged Soldiers Settlement Amendment Act to acquire properties, and thirty-two to purchase dwellings. Four instalment mortgages were paid off in full (£4,975), and four current account (£724).

At the 31st March there were 100 soldiers with farms and fifty-seven with dwellings on the books. No estates have so far been purchased under the Lands for Settlement Act for discharged soldiers in this district, and the transactions have been chiefly advances to assist soldiers to acquire individual properties under section 2 of the Act, and to finance them for stock, improvements, &c.

The curtailment of advances for purchase of farms except in cases involving a subdivision, and restrictions as to purchase of existing dwellings, have had the effect in this district of practically precluding advances except for stock, chattels, and improvements, as it is seldom the returned men can arrange with a vendor to subdivide, and the cost of building a new house at the present time is greater than most of the soldiers are willing to burden themselves with. The more recent advances have therefore been almost entirely for stock and improvements to those already on the land.

With few exceptions the mortgagors have met their obligations to date, and the position as to postponements and arrears is, I consider, very satisfactory. The Crown Lands Rangers' inspections and reports on the properties held by the soldier settlers show that practically all are doing well. A few are finding it a hard struggle to meet their obligations, but it is considered that they will eventually overcome their initial difficulties.

Those engaged in dairying are generally doing well and seem well satisfied with their prospects, especially those who have been some time on their farms, who should certainly succeed. With the men more recently established it is perhaps too soon to form a definite opinion, but on the whole there is every reason to be satisfied with the present condition of soldier-settlement in this district.

CANTERBURY.

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

The settlement of discharged soldiers on the land has continued to proceed actively in this district during the past year. During the year fifteen estates were acquired for soldier-settlement, comprising 117 lots, with an area of 20,636 acres, for which a sum of £321,000 was paid. In addition to the above, six miscellaneous Crown and national-endowment sections were opened for selection, comprising 4,205 acres, at a value of £8,370. Of these, twenty-four lots have not been selected; twenty-two of these were specially acquired for T.B. soldiers, but the men were not satisfied with the situation. There will be no difficulty in disposing of them when the reservation is lifted. One pastoral run was subdivided, and allocated to two discharged soldiers and one civilian, during the year.

Despite the unfavourable season and slump in stock, &c., the soldier settlers in this district are showing an indomitable spirit and are in most cases optimistic regarding their future prospects. The postponement of payment of rent in genuine cases of hardship has been a blessing to settlers, and is an incentive to future work. With a few exceptions the soldier settlers in this district are practical farmers, hardworking and industrious young men, and I feel certain most of them will make a success of their undertaking. The fact that improvements far exceed requirements testifies to the industry and energy of the settlers. A noticeable feature is the substantial and up-to-date improvements being effected by the soldier settlers.

There is evidence of splendid progress being made in all settlements, but particularly in dairying districts. Although the prices of many products have declined a good deal, the selectors of first-class land are still doing fairly well, they being in a position to produce a variety of saleable products. The selectors of grazing-land have been less fortunate, the prices of sheep and wool having declined enormously. On Ben Ohau and Rhoboro Downs, for instance, the settlers were obliged to pay high prices for stock, and so far very few of them have disposed of their lambs and wool, preferring to hold them over until prices advance somewhat. Settlers relying on purely pastoral farming will require lenient treatment for the time being.

It is to be noted that, judging from the manner in which payments are coming in, settlers who purchased their holdings with the aid of advances under section 2 of the Discharged Soldiers Settlement Amendment Act, 1917, appear to be doing much better so far than those who took up sections in the various blocks purchased and cut up for soldiers. This, of course, is to be expected at the present stage, as the former in most cases took up improved farms in going order, and in addition many of them were started off with advances for stock, implements, &c. In the case of a good many of the blocks purchased and subdivided, indications are that the rents will press heavily on the soldiers until their holdings are more developed, partly owing to the present excessive cost of implements, materials, and labour for building and fencing. The cost of these latter items, however, is now tending to fall.