

inferior stock, as the demand for sheep of all classes has assured a satisfactory sale. Dairy-farmers have had a profitable season. The factory returns have shown a marked improvement, principally on account of the favourable season and partly through increased prices paid by the various dairy companies.

All Current Accounts throughout the district have been investigated with a view to placing improvement advances on instalment mortgage, and renewing stock advances at an increased rate of interest. In a number of cases where the soldier's financial position renders him unable to meet increased charges the question of readjustment has been deferred until some future date.

MARLBOROUGH.

(P. R. WILKINSON, Commissioner of Crown Lands.)

The past year has been a satisfactory one to soldier settlers on grazing properties, notwithstanding the drop in wool-prices, which was to a certain extent off-set by improved quality and greater weight per sheep. The climatic conditions were generally very favourable to the sheep men, the stock coming through a mild winter in good heart, and prices have maintained a high level.

The dairy-farmer has also experienced a good year, particularly those on the better-class lands. Unfortunately, a fair proportion are farming inferior lands, and these have a harder task to make revenue and expenditure balance. Investigation of these border-line cases was held up during the late Commissioner's absence in Nelson District on Deteriorated Lands Committee investigations, but all cases are being taken in hand with a view to reports being submitted for consideration by the Dominion Revaluation Board, so that, where it is found necessary, relief may be granted to the conscientious settler.

The agricultural soldier settler has not fared so satisfactorily, the climatic conditions having been adverse at time of sowing and again round about harvest-time. Generally, returns are not up to average.

Dwellings: Soldiers who have been assisted in purchasing homes are generally in good position, but on account of lack of employment a number of tradesmen and labourers have found the times difficult, with the result that arrears on dwellings are larger than they should be where assistance granted is for the purpose of acquiring homes.

The following is the position of accounts under the Discharged Soldiers Settlement Act:—

Current Account advances, £41,536 7s. 5d.; instalment mortgage advances on farms, £84,668 17s. 3d.; instalment mortgage advances on dwellings, £212,281 2s. 10d.: total, £338,486 7s. 6d.

Receipts during the year, £38,764 5s.; Arrears: Interest on Current Account, £1,606 10s. 8d.; instalments on farms, £5,460 15s. 8d.; instalments on dwellings, £307 19s. 4d.

Postponements of principal and interest at the end of the year amounted to—Farms, £5,558 7s. 6d.; dwellings, £128 16s.; Current Account, £220 6s. 2d.

WESTLAND.

(W. T. MORPETH, Commissioner of Crown Lands.)

With one or two exceptions the soldier settlers in this district are firmly established. There are now no outstanding problems, and it may be mentioned here that the drainage of Raft Creek, carried out under the supervision of the District Engineer of the Public Works Department, has taken thousands of tons of water from the farms of three returned men, and materially enhanced the value of their properties.

CANTERBURY.

(W. STEWART, Commissioner of Crown Lands.)

With very few exceptions, soldier settlement in this district is now on a sound basis. In these few cases subdivision has been carried too far, and settlers have not sufficient scope to keep them fully occupied and to provide reasonable standards of living. In these cases the Land Board is recommending increasing the areas whenever opportunity offers. There are, of course, a few individual cases where the men are not suitable and should be in some other walks of life; but it is only a matter of time when more suitable men will be taking their places.

Current Account advances for improvements are gradually being converted into instalment mortgages, and all weak Current Account advances against stock and implements are being carefully controlled, and the settlers encouraged to work systematically, and to discuss their farming programmes with the Field Inspectors to make sure that their methods of farming have a reasonable chance of showing a credit balance.

The last few favourable seasons, combined with the concessions granted by the Dominion Revaluation Board, has placed the discharged soldier in such a position that he can look to the future with every confidence.

OTAGO.

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

Practically all the soldier settlers on the land in this district are now fairly well established as a result of the liberal concessions and assistance given them in the shape of revaluations, remissions, postponements, and adjustments of Current Account mortgages. A few good men are not yet out of the financial wood, but the number is negligible, and, given good seasons and fair prices, they also