

The nature of the New Zealand bush, with its typical fresh undergrowth, which readily regenerates, appears to make it an ideal home for the opossum, while the wide range of climate from north to south and from mountain to low-level forest should allow of the cultivation of a number of valuable varieties each in its most suitable environment.

If this great national domain can produce a rich fur harvest and afford a considerable amount of winter employment, it is desirable that special attention should be paid to it without delay.

For much of the information contained in this report we are indebted to the State Forest Service and the Department of Internal Affairs, and we desire to express our indebtedness for their unfailing courtesy and valuable assistance.

HOMES FOR COUNTRY WORKERS.

The farming industry of New Zealand provides practically the whole of our exports. It follows, therefore, that it is the source from which we pay for the whole of our imports, and so is of supreme importance to our national economic welfare. Farming, with its dependent industries, provides the greatest employment for labour at present, and offers the widest scope for further employment in the future, because the market for its products is practically unlimited. That being the case, it would be a wise thing to make suitable provision to enable workers to live under good conditions in the best farming-areas where work for them is likely to be permanent. The State has recognized the wisdom of helping to provide workers homes in town areas, and many very fine blocks of houses in towns throughout the Dominion exist as a result of that policy. We are of the opinion that farm-workers need the same help, and that if it be given in a suitable way the result will be a substantial increase in the number of permanent country workers. In spite of existing legislation there is no adequate systematic provision of workers' homes in the country at present. Some farmers employ married men and provide cottages for them. Some married farm-workers have homes and small areas of land of their own; but in the overwhelming majority of cases farmers offer employment to single men only because there is no accommodation for married workers in the farming-areas.

A good farm-worker must be trained; in fact, to become a good shepherd, cowman, ploughman, or fencer requires long practice under competent instruction. What usually happens is that boys start work on farms upon leaving school. They serve several years and acquire skill as all-round farm-workers. Then comes the time when they wish to marry, and the inability to obtain homes in the country drives them into the towns. They lose the status of skilled country workers and join the ranks of unskilled town workers, for whom work is at best intermittent, and who as a class largely make up the ranks of the unemployed.

An idea which seems to be very prevalent is that all farm-workers should after a time have farms of their own. That is, however, just as fallacious as to suggest that every worker in city industries should be assisted by the Government to obtain a business of his own. Only a proportion of those who become skilled farm-workers can become farmers on their own account, and the problem is not to find them farms, but to find them homes.

In order to make good as a farmer a young man must have acquired not only experience as a farm-worker, but also he must have judgment in planning his work, and he must be industrious, and able to utilize his money to the best advantage. The qualities of experience, judgment, and thrift are essential whether the young farmer starts with or without capital. In its land-settlement schemes the State has recognized this necessity. Before a man can enter a land ballot he must show the Lands Department officials that he has farm experience and has saved or otherwise acquired some capital. When he has drawn a section the State Advances Department will advance him only a percentage of the value of his necessary improvements. The Rural Credits Office will advance only a percentage of the value of his live-stock. The balance required for improvements and stock the farmer must find himself. Further, the advances must be repaid by annual instalments. There are good farm-workers who are quite unfit to farm on their own account.

The aim should be to have all our land worked in the most efficient manner. On some lands the best results can be obtained from small holdings, while on other lands large-scale production, like large-scale factory production, will yield the best results. Similarly, all farms occupied should be put to the best use in order that more labour may be employed in primary production.

Farm-work is more suitable for married workers than single men. Married men remain in their places longer and as a rule take more interest in their work. From the farmer's point of view, therefore, they are the better workmen to have, and it is desirable to make provision to accommodate them in greater numbers.

From the worker's point of view there are substantial advantages that cost the farmer very little but are of value to the worker. For example, he can obtain the grazing of a cow, and sometimes more than one. He can also have sufficient land for poultry, vegetable-garden, and fruit-trees. Many well-to-do farmers in recent years have put up cottages for married workers, and this method of finding homes in the country is likely to continue. Most farmers, however, are not in a position to find the necessary money to erect cottages.

The State can assist in providing married country workers with homes in three ways, and we recommend it should do so, as follows:—

(a) Provision for assisting farmers to erect cottages for married workers has already been made through section 45 of the Housing Act, 1919, which authorizes advances to farmers up to 75 per cent. of the value of the security. This Act was passed at the time when the Advances to Settlers maximum loan was 66 $\frac{2}{3}$ per cent. (of the Department's valuation) and the Advances to Workers loan was 75 per cent. (since increased to 95 per cent.). For some reason very little advantage has been taken of this provision. The Committee think that very few farmers know of it. The fact that money is available for farmers in this way should be made widely known. A farmer seeking assistance to build a cottage for a worker would probably have a mortgage on his farm. A suitable area with a road frontage would have to be surveyed off and freed from the existing mortgage so that the Advances Department could have the necessary security.