

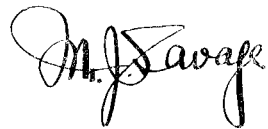
conditions have already relieved many pressing cases, there is a wide field yet untouched, and the real solution of the housing problem is for the people themselves to utilize to the best advantage their earnings and other resources, supplemented by such aid as the State can make available.

In addition to directing the farming operations of the Native Trustee and the Maori Land Boards, which embrace fifteen properties aggregating 66,935 acres, in respect of which advances amounting to £265,000 have been made, the Board of Native Affairs controls the investments on mortgage or otherwise of these bodies. At the 31st March last the total mortgage investments amounted to £734,000, including £555,000 to 638 Natives, while £75,000 was held in Government securities ; and throughout the year the Board pursued its policy of encouraging the application of surplus Trust funds towards assistance to Maoris upon proper security for farming and housing purposes.

The Board anticipates that the policy of fostering the development of Native lands will result in laying the foundation for the rehabilitation of the Maori people, but the stimulus necessary to implement the programme effectively must emanate from within the race. The task of the elders and leaders is to encourage their tribesmen to adapt themselves to a mode of living most suited to their needs, and to exercise wisdom and prudence in their money affairs. It should be realized, however, that the results of the farm settlement policy will be more fully apparent in the next generation of Maoridom, and that the lands remaining to-day will provide for only a proportion of the people—the remainder must necessarily be absorbed into other pursuits or avenues of employment.

It remains for the Board to express its due sense of appreciation of the loyal services of officers of the Native Department, who have continued to display initiative and zeal in carrying out the policy of the Board.

Accompanying this statement are individual reports of the various agricultural and pastoral schemes, farms, and other activities controlled by the Board, together with detailed returns, statistical tables, and financial information concerning the Board's operations.



Chairman.