thirds of the settlers request their removal in writing. The Government makes an advance in money to the association, which may amount to £50 per settler. The answer to my inquiries on this point seemed to show that most of the settlements had so far drawn from £20 to £30 per

Up to the present their object is, of course, to live as cheaply as possible, and get no deeper in debt than they must, pending the bringing of their land into full working order and full production. They therefore regulate the drawing of stores and supplies as economically as the majority will agree to do. At one settlement I found that the married settlers drew about ten shillings' worth weekly, at another even less. One settler, a single man, told me he could live on four-and-sixpence' Elsewhere, of course, more is drawn.

The South Australian Government has not made the mistake of putting these people either on bad land or on too little. The average of land granted to the association may be 160 acres per settler. The Lyrup Settlement, which is the largest, is marked on the map as 14,060 acres, and its settlers are ninety in number, and mostly married. There and elsewhere the land is sandy loam, which will grow anything when irrigated, and something even when left to the mercy of the

clouds.

The usual aspect of a settlement is a long gentle slope to the river-bank. On some spot by the stream, or perhaps near some lagoon or shallow branch, a number of dwellings were clustered together in irregular order. Some are very primitive, some quite the reverse. Away from the bank the country is low and rolling, covered before clearing with light scrubby timber. told that the oldest settlement was ten months old, I was astonished at the amount of honest hard work which had been done in this time. For instance, at Ramco, where there were but eighteen settlers, half of them married, and which had only been in existence five months, I was told that $200~{\rm acres}$ had been cleared, two miles of wire-netting fencing done; and I saw a vegetable-garden in cultivation and a large store and public hall going up.

At Pyap, a larger settlement, where eighty-two settlers represent 350 souls, 450 acres had been thoroughly cleared and grubbed up; 115 acres were planted with fruit-trees and vegetables—apricots, vines, lemons, &c. A large haystack was pointed out to me, which I was told contained 105 tons of hay, though I scarcely thought so. More than all this, a fine steam-pump had been erected, the masonry in connection with which seemed thoroughly well and solidly built, and which was to irrigate the plantation through a series of trenches, along which I walked, and which must

have entailed no small amount of labour.

At Lyrup, before mentioned, the clearing was but 300 acres, but the irrigation work was actually completed and in operation, whereas at Pyap the pump was just being started—in fact, I had the honour of setting it in motion. At Lyrup the pump, capable of raising 600 gallons per minute, was driving water along a flume of corrugated iron on trestle-work. Nothing could have looked better than the young vines and vine-cuttings, irrigated fruit, and vegetables.

At Holder the chairman told me that they expected to have 1,000 acres of wheat next season, and hoped to have a 14-bushel crop. So far, the health of the people at all the settlements had been excellent, sandy-blight being the worst ailment they seem to be troubled with.

At Holder they were building substantial stone houses for one another. Six were already up, as well as one public building. At all the settlements the houses and the private gardens round them varied very much. Some of the settlers told me that they did not believe in too much work being put into that sort of thing in the earlier stages of settlement. They thought that the working strength of the community should, for the first year or so, be kept for communal work.

All the settlements swarmed with children, who looked healthy and happy to a degree,

splashing about in the shallow water, and rushing down with shouts to meet the steamer as we

The rent which is paid for the Murray River co-operative settlements varies from 2½d. to 3d. per acre-little enough, but more than the Government received from the squatters who held the

land previous to the beginning of last year.

 $ar{ ext{At}}$ each place the leading men to whom I spoke agreed that small associations of from twenty-five to thirty families were more manageable than larger ones. In every case the settlers who spoke to me expressed themselves as firm believers in co-operation, and as confident in the prospects of their

settlement, provided only dissensions did not spring up or increase.

That there have been—and, indeed, are—dissensions is certain. No one denies it; but, except at Pyap, I saw nothing at all serious, and even there I was told that things were improving. At the Waikerie Settlement a split had caused the Government to divide the association into two, the minority being formed into the Ramco Association, whose settlement was the first I visited. I dare say something of the sort will have to be done at Pyap. But I am bound to say that the general picture left upon my mind by these curious and interesting associations was as hopeful as it was novel.

So long as the Kingston Government remain in office they will receive friendly and liberal treatment, and for their sakes I trust that a change of Ministry in Adelaide may be long deferred. No doubt an unsympathetic Commissioner of Lands could very speedily set the villages by the ears.

The advantages of co-operation apparent on the surface are: The cheapness with which the settlers live, the solid work that union enables them to do, and the scale on which they can set about it. Irrigation, indeed, would be impossible without co-operation, unless the settlers are to be clients of some big irrigation company, as in the case of the Chaffey Brothers' settlements, or unless the State undertook the work of irrigation. What I most wish to draw your attention to is the great fact that in ten months or less two thousand human beings, mostly poor artisans or labourers, and their families have been actually planted on the soil, far away from street-corners and lamp-posts, and are actively engaged in literally turning the desert into gardens. Surely this is better than relief-works, or even employment on public works of an unproductive character!