

ten years in either case. The mortgages bear interest at 5 per cent. per annum. The amounts advanced can be repaid at any time, and in any sums not less than £10. In case the £2,500 is not sufficient to purchase the land the applicant must make his own arrangements to finance the balance of the purchase-money.

9. The assistance given for the purchase of stock and improvements is secured by a mortgage on current account for seven years at 5 per cent. per annum and collateral security in the form of a bill of sale over stock and implements. This mortgage may be made subject to the Crown's first mortgage. As regards advances for stock, &c., the Crown must have inspections made of the purchases and the certificate of the Crown Lands Ranger, an Inspector of Stock, or a well-known farmer is sufficient to secure payment of the loan.

10. Frequently applicants are in doubt as to the Crown's methods of dealing with the proceeds of sales of stock under a bill of sale. They fear that good opportunities to make favourable deals will be missed by not having unrestricted freedom to dispose of their stock and make other purchases in exchange therefor. Danger of delay in this way has now been obviated to a very considerable extent. Auctioneering firms are alive to the fact that the soldier settlers hold their stock under lien to the Crown, and, in the absence of advice to the contrary, they forward the proceeds to the Government. The money so received is placed to the settler's credit, and is at once available for readvance to him for further purchases.

11. If an application is lodged for a town property a valuation is immediately obtained from the Government Valuation Department and, when necessary, from the departmental valuer as to the value of the property under offer. Should the valuation permit the advance applied for it is then referred by the Land Board to the Minister of Lands for his approval, and should the valuation be less than the purchase price a third independent valuation is obtained, so that it may be seen whether the Government is justified in advancing money for the purchase of a property at the amount asked by the vendor. As a matter of fact it has many times been the experience of the Land Board that the price originally asked by the vendor has been reduced, after careful valuation by Government officials, thus resulting in a considerable saving to the soldier.

12. In order that there may be as little delay as possible in dealing with soldiers' applications the Land Boards sit at more frequent intervals than once a month or else authorize the Chairman (*i.e.*, the Commissioner of Crown Lands) to deal with applications between the meetings of the Land Board.

#### ASSISTANCE TO SOLDIERS AFTER SELECTION.

13. When a soldier proceeds to settle on his selection the advice of the local Crown Lands Ranger is always at his disposal so far as circumstances permit, as is the advice of the expert officers of the Department of Agriculture, such as Stock Inspectors, Field Inspectors, &c.

14. Periodical inspections are made of all settlers' holdings, in order to see how the men are progressing and to what extent further advances are needed. As a general rule inspections made so far have been very satisfactory, and it is evident that the majority of the settlers comprise a very fine class of men who will undoubtedly justify the Government's policy of discharged-soldiers settlement. Naturally there are a few selectors whose lack of sufficient experience has handicapped them in some respects, but with the expert advice that is always available it is anticipated that they will before long be in as satisfactory a condition as the other settlers.

#### LANDS AVAILABLE FOR SELECTION.

15. All Crown lands—and these comprise mostly Native lands which have been purchased by the Crown—that are deemed suitable for selection under ordinary farming conditions are set apart for discharged soldiers, and usually proclaimed under the Discharged Soldiers Settlement Act. This also applies to private land purchased by the Land Purchase Board under the Land for Settlements Act; and in addition national-endowment land and other endowment lands that are suitable for soldier selection are made available for that purpose, although the tenure in the latter cases can only be a leasehold one. At the 31st March last there were over half a million acres that had been proclaimed for settlement in this manner (*vide* Table 1, *post*), but it must be pointed out that a large portion was pastoral country, chiefly in the South Island, only suitable for holding in large areas, which would need the expenditure of a fair amount of capital to develop to advantage. Amongst those returning, however, are many of the Main Body of the Expeditionary Force who possess the necessary capital and who are desirous of acquiring these areas of pastoral country.

16. The operations of the Land Purchase Board under the Land for Settlements Act are still being vigorously prosecuted, and as quickly as land can be thus purchased it is subdivided and opened for selection. Sale posters giving full particulars are immediately issued and distributed to all Returned Soldiers' Associations, post-offices, and other public institutions, and are also posted direct to applicants who have applied for such information. Every month posters showing the lands available for selection during the coming month are issued and exhibited throughout the Dominion, and every effort is made to advise soldiers of the lands available for selection.

#### SETTLEMENT DURING YEAR.

17. Detailed reports of the Commissioners of Crown Lands showing how settlement has been progressing in their respective districts appear in the appendix and are worthy of perusal. They show that there was unwonted activity during the twelve months, and now as many more soldiers are returning this activity is even more manifest, and is likely to continue more so during the current year than in the year under review. The duties of the Commissioners of Crown Lands and their staffs have been most arduous, entailing long hours and hard work in dealing with the requirements of applicants, and it is pleasing to record that no effort was spared to further the settlement of soldiers in as satisfactory a manner as possible. Most of the work of settlement is accomplished in the District Offices of the Department, and the various Land Boards and departmental officials are responsible for the efficient carrying-out of the provisions of the Act, and endeavour to do so to the best advantage of the returned men.

18. A noticeable feature in connection with the operations of the Act has been the establishment of a Land Bureau by the Returned Soldiers' Association. As it has only recently been established it is difficult to say how far its operations will extend, but during the limited time that it has been