

any scheme the union has to bring into use lands now lying idle. The Natives should have sufficient land left to them to be able to live properly—sufficient for their own use. Any land over and above that should be resumed by the Government. I have not heard of a scheme under which all tribal land would be declared Crown land and the rent paid to the Maoris. I think the Native ought to cultivate his own land. We have some Maoris here who are doing as well as the Europeans. If, under the individualization of titles, some Maoris would get only half an acre, then I say that, at any rate, so far as possible individualization should be carried on.

*To Mr. Hudson:* I advocate the loading of the back country with a portion of the cost of roading.

*To Mr. Veitch:* Notwithstanding our present system of land-settlement the cities are increasing in population in greater proportion than the country. This shows that the land-settlement scheme is unsatisfactory in some respects. Many settlers who have gone on to the land have given it up owing to the discomforts of country life. They have not all got the grit to stick it out and wait for things to come along without aid. The Government must help people with regard to finance if they are to get them to settle on the land. They must bring civilization to these people as much as possible.

*To Mr. Poland:* I think it is not advisable to bring people into the country without defining a policy for employment and so on. That policy is a matter that ought to be left to the judgment of our legislators. No one will say that we are over-railed in New Zealand, and money must be found somewhere to build the railways. Money must be borrowed for productive works. The Government should provide money for a big public-works policy of roads and railways, and then induce immigrants to come here for settlement.

*To the Chairman:* I think the Government should provide means to bring out people at a cheaper rate than the present rate of £80 for a second-class berth.

G. H. BUCKERIDGE, Secretary of the Taranaki Executive of the Farmers' Union, examined.

The question I have been asked to speak upon is that of land-settlement. I have had a fairly wide knowledge as a surveyor in the first place, as a settler in the second place, and as one who has travelled a good deal over the country in the third place. As a surveyor I was always under the impression that the system of cutting up and roading lands was wrong, and my experience of something over thirty years has strengthened my conviction that the system of cutting up lands and roading after cutting up has not brought about the best results from a production point of view. The reason is that the settler who goes on the back country has such a hard time that in many cases he is not able to make a success of his farm. I know of instances where settlers have been on properties for decades without a road, and after waiting and waiting they have had to leave their holdings and come into the town to educate their children. No facilities have been given to them to get into towns and no schools have been provided. A few weeks ago, in the hinterland of Taranaki and part of the hinterland of Auckland, I saw thousands of acres that have gone back to ferns and weeds. Much of that land will not be settled for many years, and not even then, I think, unless the Government give financial assistance. It seems to me that in the settlement of the land the Government have neglected the good land that could be cut into small holdings. I know holdings not far from this town that ought to be cut into smaller holdings. The policy of settling men on blocks of land and letting them work out their own salvation has probably produced hardy settlers, but there are many excellent settlers who have gone under in the process. If settlement is spread out less rapidly and if the blocks opened up are properly roaded, the settler will stand a better chance of making a success of his selection than if he is planked down in a block which is twenty or thirty miles from a railway and has no road to it. There are 200- and 100-acre blocks in this district that ought to be cut up into 50-acre blocks or less. I know one farm of 27 acres on which the holder is making a comfortable living. He is farming it to its maximum extent. If we can settle four farmers on 200 acres where to-day we settle one man it will increase production and also provide labour, which is a great difficulty in the country at the present time. There are also blocks of land of 1,000 acres, and the need for cutting them up is greater. Then there is the question of providing money to farmers and settlers at a cheap rate. I advocate the establishment of agricultural and credit banks, such as have been in operation for a number of years on the Continent. In 1910 one of these banks advanced as much as £200,000,000. The interest charged by these banks is about 1 per cent. more than the ordinary bank rates, but the extension of the credit is the main thing. On the Waimate Plains 50 acres would be sufficient to give a man a living, though other blocks might be as low as 30 acres. In regard to rougher lands, such as those at Omoana, nothing less than 500 acres would be suitable. Further, something should be done to stabilize our population. We have far too much exchange of titles of land. The land is not taken up to farm, but to get another kick out of it, before passing it on to somebody else. That is highly detrimental to getting the best out of our land, and restrictions should be placed on the transfer of freehold land—at any rate, a time-limit should be insisted upon.

*To the Chairman:* I suggest that the State should provide school facilities for a minimum of, say, five children.

*To Mr. Pearce:* When the rise in values stops or when values come down it will prevent the resale of properties for profit. I do not think that in South Taranaki in the last ten years the number of farmers has doubled. I do not know of any aggregation in south Taranaki. Generally speaking, the cutting-up of properties has been done privately.

*To Mr. Hudson:* I approve of loading the land with the cost of roading, and if the land is so loaded it will not prevent a man from taking up land.

*To Mr. Veitch:* I know that we have the Advances to Settlers Department and co-operative companies that advance money to farmers, but I consider there is still need for the agricultural