APPENDIX.

REPORTS OF COMMISSIONERS OF CROWN LANDS.

NORTH AUCKLAND.

(R. P. Greville, Commissioner of Crown Lands.)

Owing to the great slump in stock and dairy-produce, all the soldier settlers have had a trying time during the past year, and there has been a great increase in the number of applications made for a postponement of rent and interest on advances. A report on each application is obtained from the Crown Lands Ranger, Supervisor, or Local Valuer, and each case is carefully considered by the Land Board and decided on its merits. In the majority of cases coming before the Board a postponement is recommended, but in cases where the position is hopeless on account of the ineptitude or disability of the applicant the Board decides to realize on the security, or advises the applicant to arrange for a transfer; the policy followed being to help every man who shows any disposition to help himself. In regard, however, to the man who will make no effort to help himself, there is no alternative but to take the property over from him. In the first place he probably received an advance representing the full value of the land at a time when values were high; he may have paid no interest at all, and has allowed the place to go back. For the past six months there has been an average of about forty applications for postponement at each monthly meeting of the Board.

Applications under Discharged Soldiers Settlement Act.

The number of applications for financial assistance under the above Act was 2,117. Of these, 1,477 were recommended for the approval of the Minister. The applications comprised 118 for the purchase of farms, 674 for the erection of houses, 231 for the purchase of houses, 454 for the purchase of stock, implements, &c. The total amount authorized for the year was £783,161, of which £150,653 was on current account.

The handling of the farm properties, and dealing with applications for advances on current account, have made it necessary for the Land Board and staff to exercise the greatest care in dealing with each application. In order to be able to come to a right conclusion in each case it is necessary to consider the whole financial position of the applicant. This generally necessitates an inspection of the farm, stock, and implements, and a report on the capability of the applicant as a farmer and his prospects generally. Many cases present great difficulties, and it is sometimes a matter of doubt whether the best course is to recommend the advance or to refuse it and have to face the probability of having to take over the property later on.

It is pleasing to say that in the majority of cases the soldiers are using their best endeavours to make a success of their farms. There are several instances, of course, where the men have not

"played the game," but this was bound to happen in dealing with so many.

Up to the end of the year 1,053 farms had been financed under section 2 of the Act. Owing to various causes, thirty-two of these properties have had to be taken over by the Department. Since that date, however, six of the properties taken over have been again disposed of. In two cases no loss was sustained; in three cases we lost a part of the interest owing, and in the last case the interest owing and 8½ per centum of the amount advanced. There is good reason for believing that there will be no serious loss on the abandoned farms beyond the loss of interest by the soldier at the date of giving up possession. In a few instances, however, where properties were overvalued at the time of purchase, either from incompetence on the part of the valuer or otherwise, a percentage of the amount advanced may have to be written off. Three of the properties taken over have been subdivided into an average of three allotments each, which will result in our being able to place nine settlers where there were only three in the first instance.

Up to the 31st March 2,916 houses had been purchased or built, and only one property had fallen back into our hands, and this has since been disposed of on satisfactory terms. The money advanced on houses is secured by instalment mortgages with terms of repayment up to twenty-six years, varying according to the probable life of the building. The regulations originally provided for half-yearly payments of instalments, but early in 1919 it was deemed prudent to stipulate that all payments should be made monthly. The consequence is that nearly all payments on house properties in this district are made monthly.

General Conditions of Settlements.

Koremoa Settlement, Northern Wairoa District: There is still one vacant section on the above settlement. The settlers are reported to be doing good work, but it will be some time before the gum-land portion of this settlement will be productive. Two years' remission of rent to each settler with a gum-land section should help to tide over the period.

Puni Settlement, near Pukekohe: Great improvement has taken place on this settlement during the past year. Large areas of ground have been cleared, stumped, and ploughed, and the settlers are now comfortably housed, and with one exception are doing very well. Their returns for the season have not been very great, and postponements of rent have had to be granted in the majority of cases.

Waari Hamlet, near Auckland City: There is still a large number of vacant sections in this hamlet, and it is proposed to have the balance unlet withdrawn from soldier selection and reopened for general application. As these sections are within the Auckland suburban radius and are reasonable in price they will no doubt all be taken up before very long.