

What action should be taken in regard to—(a) Those settlers who have proved themselves capable, industrious, and faithful in the observance of their obligations so far as their resources permitted; (b) those settlers who have failed to make the most of their opportunities?

#### NORTH AUCKLAND LAND DISTRICT.

“(a.) Those settlers who have proved themselves capable, industrious, and faithful in the discharge of their obligations, so far as their resources permitted. (b.) Those settlers who have failed to make the most of their opportunities.”

These questions are very fully dealt with both in the Board's general report and in the details on Form B regarding each individual settler.

NOTE.—The recommendations are for—(a) Remissions of rent; (b) remissions of instalments; (c) reduction of capital invested on mortgage; (d) reduction of capital values; (e) capitalization of instalments.

The Land Board does not concur in the recommendations, and, while admitting that small reductions are necessary in certain cases, suggests postponements of rents and instalments for fairly long periods.

#### AUCKLAND LAND DISTRICT.

(a.) A great majority are a good class of settler. It would be a good policy on the part of the Government to grant those settlers who are trying their best financial assistance to help them over the stress, and so prevent them having to go out, and get worse men in their places.

(b.) A good number of the “slackers” have been weeded out. There are still a few who will have to go out and make room for better men.

#### HAWKE'S BAY LAND DISTRICT.

With your permission we will take (b) first—

(b.) Every consideration should be shown these men in the light of what has happened within the last nine years. It must not be forgotten that many of them during the most impressionable period of their lives were engaged in an environment that cannot be considered such as to add to their efficiency in civil life; now they are back to be gradually absorbed into our community of successful settlers, to assist in rebuilding the war waste, to build up our export trade so that we may overcome the tremendous burden of debt that besets us, and generally to take a manly part in the reconstruction of this our wonderful Dominion. We feel they are entitled to whatever we can do for them in common-sense and reason, without interfering with the land-values of the Dominion, which we consider too serious a matter to entertain.

(a.) It would be most unfair not to give these men the opportunity of enjoying exactly the same privileges as Class B if they so desire.

#### TARANAKI LAND DISTRICT.

(a.) A very large number of settlers come under this heading, and we consider they merit every assistance by remissions of arrears; reduction of interest based on earning-value of land, and, in special cases, further advances to restock; manure pastures, &c. There are many cases of settlers who purchased sheep at £1 15s. and £2 per head in the boom and sold them during the slump at from 6s. to 10s. The loss on cattle was in proportion. The complete writing-off of their loss of capital must be considered.

(b.) In these cases there seems no option but to put the men off the land and replace them with men who will take a genuine interest in the farms. There are not many of this class among the settlers visited by us, but we cannot recommend helping men who will not help themselves.

#### WELLINGTON LAND DISTRICT.

That a revaluation be made of all soldier settlements and farms, and that all rents and interest be adjusted in accordance with such values; such valuations to be made retrospective to the 1st January, 1921. Settlers who are in arrear to get credit for difference in rent and interest, and those who have kept up their payments to receive a remission of the difference. Arrears after readjustment on valuation to be capitalized. Cancellation of arrears not favoured. In event of any settler whose value has been reduced selling at a profit within seven years, 50 per cent. of profit to be paid to the Crown.

Second mortgages are mostly held by the vendors of properties, and in view of the high prices paid for the land it is considered that holders of such mortgages must take an even chance with the purchaser. If after revaluation it is found that the second mortgage is of little or no value the holders thereof should be asked to release or reduce. If they fail to do so the Crown should foreclose.

*Finance.*—In case of land all under bush at time of selection the amount allowed for improvements should be increased to £3,500, and in case of large bush holdings the advances for stock should not be limited. On partly improved farms present maximum loan of £750 should be increased to £1,200.

In certain cases vacant lands to be offered to adjoining settlers or subdivided with view of offering additional areas to adjoining settlers.

Comprehensive drainage scheme recommended where land is wet and swampy; outlay to be met by striking a rate.