SOUTHLAND LAND DISTRICT.

(a.) With respect to the settlers who have proved themselves capable, industrious, and faithful in the observance of their obligations so far as their resources permitted, we suggest that the utmost consideration be shown. In saying this it must not be inferred that such has not been done in the past; as a matter of fact it has, and we merely suggest a continuance of the present policy. Each case should be considered on its merits, and an effort should be made to discover the particular element that is lacking to success. That element should, we think, be supplied, provided, of course, that the resources of the country will not be unduly strained in the process.

(b.) The settlers who have failed to make the most of their opportunities are, generally speaking, like the poor and the unemployed: we suppose we shall always have them in our midst. each individual case should be thoroughly investigated, and the action to be taken should be determined by the result of the investigation. Where a settler has shown that he has no nous and is incapable of doing any good "on his own," the sooner he goes off his farm and goes to work for wages under capable direction the better for himself and the country. But where a settler shows that he is profiting by experience and is gradually becoming efficient, every encouragement to keep him on the land should be given.

What form of assistance (if any), financial or otherwise, should be afforded settlers by the Government?

NORTH AUCKLAND LAND DISTRICT.

As the aggregate amount involved will be a fairly large sum, we wish to indicate the alternative to granting concessions to enable the settlers to carry on. This appears to involve not only the almost total loss of instalment and interest now in arrears, but loss to the State by decreased production, while a number of farms would be unoccupied; the loss of such experience as the settlers have gained, and a probable addition to the number of unemployed.

The Board does not suggest that the recommendations on the individual forms "B" will solve

all the settlers' problems, but we think that with average seasons and a more settled price for

produce the concessions should enable the capable men to succeed.

There are many farms other than those for which we have recommended a reduction in value which we consider were purchased at too high a price, but which can be successfully worked under the other forms of relief recommended.

We found that a number of soldiers have paid land-tax for which it did not appear that they were liable. We recommend that they be advised of the conditions under which they are liable to

the tax, or the reverse.

We recommend that for future legal work required in the transfer of soldier-settler farms a moderate maximum fee be prescribed similar to the State Advances Department, as we have been advised of cases where soldiers have been exploited by solicitors, making serious inroads into their already too limited capital.

Quite a large percentage of the farms when taken possession of by the soldiers were either totally unproductive or capable of yielding only a small return. The settlers having little capital were thus

forced at once into arrears.

We recommend that provision be made for the principles of the Bush and Swamp Act to be applied to farms under the Discharged Soldiers Settlement Acts; that its application be made retrospective, so that deserving settlers may be granted up to four years' free of rent or instalment, with safeguards to ensure that improvements be made.

NOTE.—The Inquiry Board has recommended on individual reports the assistance which should be given from which the estimates of cost of relief have been compiled.

In several instances we found that timber and posts were being taken from the farms and sold, and the money taken for the personal use of the occupier. In one of these cases the settler was greatly in arrears with his payments. In fairness to the other settlers, and in the interest of the State, we consider that this should be stopped.

The Board finds that there has been lack of control in the advancement of money for improvement and purchase of stock. Men without experience, or being unaccustomed to the handling of money, have misdirected their efforts by the erection of buildings in excess of requirements; construction of sheep-proof fencing on cow farms; purchase of milking-machines for small herds; laying down of ploughed land in pasture without manure, and with unsuitable grasses; also in the purchase of too many or of high-priced cattle for insufficient or unsuitable feed.

We recommend that more efficient supervision be provided. We recognize the difficulty of obtaining the services of enough men with the required knowledge, zeal, and tact, but so much has been wasted in the past, and so much may be gained in the future, that we desire to emphasize the

importance of this recommendation.

We find that the system of providing for payment by attaching a percentage of cream cheques has no uniformity in its operation, ranging from 10 per cent. to 60 per cent. of the monthly receipts, and having no relation to the liability of the settler or to his necessary requirements for living or proper farming. In other cases, where action was clearly required, no attachment has been made or asked for.