

special facilities for handling this class of business. They have agents in every centre who are able to keep in touch with clients and control advances. The present system leads to complications, is cumbersome in its operations, and has a tendency to place soldier settlers in a subordinate position which deprives them of initiative in their dealings. It would pay the Government to enter into arrangements with accredited stock and station companies to take over soldier settlers' current accounts and finance the companies against advances made, charging interest at 5 per cent., on condition that the settler was not charged more than 1 per cent. in addition. Unless something of this sort is done, the supervision and control of current-account advances, in order to be effective, will require special and costly administration.

*Special Advances for Lime.*—There are quite a number of properties where the use of lime would greatly improve the productive value, and it is recommended that every facility be given to settlers to carry this into effect. The advance for this purpose should be treated as a special loan, repayable in five yearly instalments, and not necessarily secured by any lien or charge against the property.

#### SOUTHLAND LAND DISTRICT.

Repeating again our previous statement that each case should be treated on its merits, we suggest that assistance be given on the following lines :—

- (a.) That rents of settlement sections be reduced in cases where estates have been purchased at more than their present-day values.
- (b.) That arrears of rents in certain cases be written off.
- (c.) That overdue instalments in certain cases be allowed to stand over for a period of (say) five years, provided that current payments are kept up to date.
- (d.) That, in certain cases, lime be supplied on the most generous terms possible, notwithstanding that the amount of money already advanced may be up to the prescribed limit.
- (e.) That subsidies be granted to any River Boards that may be set up for the purpose of draining and reclaiming lands held by soldier settlers.

#### APPENDICES.

##### Appendix A.—Statement of Position by Settlers—

Crown and Settlement Land.

Under Section 2, Discharged Soldiers Settlement Amendment Act, 1917.

##### Appendix B.—Report by Inquiry Board on each Holding—

Crown and Settlement Land.

Under Section 2, Discharged Soldiers Settlement Amendment Act, 1917.