

FINANCIAL ASSISTANCE FOR MAORI FARMING.

Until the second decade of the present century the attempts to assist Maoris to farm their lands were sporadic and hesitating. Where the individual had been fortunate enough to obtain a freehold title to valuable land he was permitted to raise money upon mortgage, a very costly proceeding because of the safeguards and restrictions imposed by the Legislature, which regarded less the needs of the would-be Maori farmer than the supposed machinations of the designing money-lender. The mortgage was suspected as another device to wrest his land from the Maori. After the advances-to-settlers legislation came into operation its resources were theoretically available to Maori landowners, but in practice, so great was the prejudice against the Native title, very few were able to secure assistance from that source. Still, there was a hesitating recognition by the Legislature and financial institutions of individual cases worthy of assistance.

On the other hand, the fear of losing more of their lands deterred many Maori communities from involving themselves with mortgages, and such as made substantial progress in the utilization of their lands were assisted thereto in various ways by private individuals, stock-agents, or storekeepers without hypothecating their lands.

In 1903 Farm-management Committees of incorporated blocks were authorized to raise Funds by way of mortgage over stock and chattels. In 1906 this authority was extended to the mortgage of land, but only from a lending Department of the Government. When the whole of the then existing enactments relating to Native lands were consolidated in 1909 the provisions relating to farming incorporated lands were revised and extended, and the borrowing-powers of the body corporate clearly defined, but in regard to the land security the limitation to State lending Departments was continued, and was not until 1912 extended to private lenders.

These provisions, which aimed at the utilization by the owners of lands held communally by them, were paralleled by enactments which gave the Native Minister power to deal with areas not properly occupied by the Maori owners, but were suitable for settlement by Maoris. These were vested in Maori Land Boards, who were empowered to lease to Maoris only, with preference to nominated owners. No lease could be assigned to any person, other than a Maori, without the consent of the Native Minister. This system, which was introduced in 1906, was extended a year later, and is now governed by Part XVI of the Native Land Act, 1909. Except in a few cases, it did not meet with much success, but served its purpose in advancing thought regarding the settlement of Maoris upon land.

NATIVE TRUST OFFICE.

No appreciable advance was made in the legislation whereby Maori farmers could be financially assisted between 1909 and 1920. There had, however, been accumulating in the Public Trustee's Account moneys in respect of Native reserves, or moneys invested therein by Maori Land Boards, being undisbursed rents or proceeds of the sale of Native lands, or moneys belonging to minors and other Maoris under disability. The Native Trust Office was established by the Native Trustee Act, 1920, and took over certain powers relating to Native reserves and Native estates hitherto vested in the Public Trustee, together with the accumulated Native funds mentioned. The position of these funds at the 31st March, 1920, was as follows:—

Native Estates held by the Public Trust Office at 31st March, 1920.

	Dr.			Cr.		
	£	s.	d.	£	s.	d.
Native reserves	67	0	7	43,919	11	6
Native Land Act, 1909, section 185 .. .	50	11	11	124,786	11	7
Native Accounts, miscellaneous .. .	2	15	1	13,007	5	9
West Coast Settlement Reserves .. .	310	7	11	80,828	0	6
	£430	15	6	£262,541	9	4

In addition, the various Maori Land Boards had the following funds, most of which were invested in the Common Fund of the Public Trust Office:—

Board.	Deposited with Public Trustee.			At Bank.	Invested in War Funds.	Total.
	£	s.	d.	£	s.	d.
Aotea	126,142	0	3	18,573	4	4
Ikaroa	49,593	1	3	5,106	5	7
South Island	2,750	4	4	1,601	0	11
Tairāwhiti	50,000	0	0	7,894	18	7
Tōkerāu	59,281	9	9	2,956	1	8
Waiariki	57,269	14	11	19,074	17	10
Waikato-Maniapoto	142,385	8	10	36,227	1	9
Totals	487,421	19	6	91,433	10	8
				14,900		
					593,755	10 2