

A considerable number of mortgagors of dwelling properties who have been affected by reductions of wages or salary have obtained relief by having their mortgages adjusted. This form of relief will no doubt be availed of more largely during the coming year. In cases where soldier settlers' current account mortgages have run the full seven years (the term of the mortgage) the position of the account has been reviewed with the object of transferring the whole or portion of sums advanced for permanent improvements to a table mortgage. In this way, as the settler makes his payments he acquires an interest in the improvements effected out of advances.

A good average-weight clip of wool was secured by pastoralists, but the prices for this commodity have not been enough to pay overhead charges. The settler who follows dairying for a living will be better off than the wool-grower, but he also, although his production may be greater than in former seasons, is handicapped by low prices; and after paying his way as far as possible he will have nothing left for improvement of pastures.

There are a considerable number of soldier settlers in the areas affected by the severe drought now being experienced, and at time of writing the Department is taking steps to meet the position by supplying hay. This is of course a temporary measure only, as these men are facing the winter with a shortage of feed.

NELSON.

(A. F. WATERS, Commissioner of Crown Lands.)

Soldier settlers in common with civilian farmers are feeling the effect of present slump conditions. Although farm revenue is so small at present, the settlers prefer to stick to their holdings rather than face certain unemployment on an overcrowded labour-market. Quite a number whose situation enables them to exploit tobacco-growing are doing fairly well out of this profitable crop. Sheep-farming at the present prices shows hardly sufficient revenue to cover working-expenses. Dairy-farmers are in rather better position, but few are sufficiently well established to meet their charges in full.

MARLBOROUGH.

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

In common with the rest of the farming community, the soldier settlers have had a very hard year; but most of them have faced the position in a commendable manner, and have made an effort to not only cut down expenses, but also to increase their production to offset the prevailing low prices. Unfortunately, the season has been against them, and production generally has not shown the increase that was expected, and unless more rain comes before the frosts set in it is likely that many of the dairy and sheep farmers will face the coming winter with a shortage of feed.

Objections to the continuation of the Department's milk orders during the depression were evident in one locality, as the soldier settlers considered that they were being unfavourably treated in comparison with other settlers who had State Advances loans and who handled all their proceeds themselves. The position was discussed with a deputation from the settlers concerned, and the trouble was settled in a manner satisfactory to all concerned.

The dwelling properties are being kept in a fairly good state of repair, but on account of the increase in unemployment the arrears on these accounts have more than doubled during the year.

WESTLAND.

(T. CAGNEY, Commissioner of Crown Lands.)

Soldier settlers throughout the district have shown commendable enterprise in taking advantage of the favourable weather conditions experienced during the season to carry out further land-improvement and generally increase their output of produce. Low prices have, however, considerably militated against a successful year from a financial aspect, and arrears have shown a substantial increase. The state of the market to-day and the future outlook has practically eliminated the prospects of recovering postponements of charges given in the past; and further cases will have to be considered by the Land Board unless there is some improvement in present prices of farm-produce.

One satisfactory feature of the position lies in the fact that the large majority of soldier settlers in this district are engaged in dairy-farming, which probably may be regarded as the most attractive phase of the farming industry at the present time, and ensures a more immediate and reliable return than from any other class of farming.

CANTERBURY.

(W. STEWART, Commissioner of Crown Lands.)

These accounts have also reflected the disastrous year; and many who were well on their way towards a sound position, following on the Dominion Board's readjustments, have had again to seek further relief. The drought upset all budget calculations, so that we are now compelled to review most of these on a new basis and increased limits for the coming year.