THE SOLDIER'S GUIDE.

LAND-SETTLEMENT OPPORTUNITIES.

Apply to the Lands Department.

The discharged soldier not only has the advantage of facilities for obtaining land under the Discharged Soldiers Settlement Act, 1915, but he has special privileges under the ordinary land-settlement legislation. Thus he is afforded a very wide range of opportunity. To take advantage of the facilities he should read this summary of them, make up his mind which system will best suit his need and qualifications, and get into direct touch with the Land Department's offices in his own district. There are land offices at Auckland, Napier, Gisborne, New Plymouth, Wellington, Nelson, Blenheim, Hokitika, Christchurch, Dunedin, and Invercargill. All applications and correspondence should be addressed to the Commissioner of Crown Lands for the district in which the land is desired.

Who are eligible.

Any person is eligible who has been a member of a New Zealand Naval or Expeditionary Force, has served beyond New Zealand in connection with the present war, has returned to New Zealand, and has received an honourable discharge, together with any person who immediately prior to the commencement of the present war was a *bona fide* resident of New Zealand, and has also served during the present war with some portion of His Majesty's Naval or Military Forces (not being Forces raised in New Zealand), and has received an honourable discharge therefrom.

In addition, all discharged soldiers of an Expeditionary Force who, having been classed as medically fit for service beyond the seas, have served as members of that Force in a camp of military training and remained attached to that camp on the 12th November, 1918 (being the date of the cessation of hostilities with Germany), are entitled to apply for

AFTER DISCHARGE.

advances or private land under sections 2 and 3 of the Discharged Soldiers Settlement Amendment Act, 1917. (See paragraphs headed "Private Land" and "Financial Assistance.")

Soldiers' Dwellings.

The Minister of Lands may set apart land, urban or suburban, for the erection of suitable dwellings under the system followed by the Labour Department's Workers' Dwellings Branch. The principal and interest is repayable over a period of $25\frac{1}{2}$ years in weekly instalments.

There are alternatives to this system at the disposal of the discharged soldier. If he requires assistance to purchase a site with dwelling already erected, an advance not exceeding $\pounds 1,000$ may be made, or, in the event of the site being owned by the applicant, an advance not exceeding $\pounds 750$ may be made towards the erection of a dwelling. Repayment of advances may be secured by flat mortgage for ten years, with interest at 5 per cent., or by instalment mortgage extending over a period of $25\frac{1}{2}$ years, with an annual charge of 7 per cent., which includes interest and sinking fund.

How to apply for Land.

Any discharged soldier wishing to take up land should obtain a provisional application form, answer the questions thereon, and forward it to the Commissioner of Crown Lands for the land district in which he desires to settle. Provisional application forms may be obtained at any land office or from any office of the Repatriation Department. On receipt of a provisional application the Commissioner will supply the applicant with information regarding all available Crown lands in his land district, and the Land Board will endeavour to place the applicant on a suitable holding.

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