

forward them to the Minister of Lands with such recommendations as it thinks proper. The Minister may thereupon refer the offer to the Land Purchase Board for consideration, and if the land, or any part thereof, is acquired by the Crown it may then be disposed of under the Discharged Soldiers Settlement Act to the applicant. (See also under heading of "Financial Assistance.")

Land Purchase and Improvement.

Section 2 of the Discharged Soldiers Settlement Amendment Act, 1917, provides that financial assistance may be given to discharged soldiers for the following purposes: (a) The purchase of private or Native land with improvements thereon; (b) the acquisition by assignment or transfer of the lease of any land administered by a Land Board; and (c) the discharge of any mortgage affecting any land owned by a discharged soldier or held by him under license or lease from a Land Board. The maximum amount for any of these purposes that may be advanced to any one person is £2,500. Repayment of advances may be secured by flat mortgage for ten years, with interest at 5 per cent., or by instalment mortgage over a period of thirty-six years and a half, with an annual charge of 6 per cent., which includes interest and sinking fund.

In addition, financial assistance may be given to discharged soldiers who own freehold land or are the lessees or licensees of any land administered by a Land Board for any of the following purposes: The clearing, fencing, draining, and general improvement (including erection of buildings) of the land, and the purchase of plant, stock, implements, seeds, trees, &c. Except in the case of a house to be built on other than rural land, the maximum total amount that may be advanced for all the foregoing purposes is £500 (not more than £250 of this being for a dwelling and other buildings) unless there

be special circumstances in which the amount would be inadequate, when the Minister may authorize an additional advance not exceeding £250: Provided, however, that in the case of bush lands the Minister of Lands may authorize an advance not exceeding £1,000 in ordinary cases, or £1,250 in cases where in his opinion special circumstances warrant this amount being advanced.

Advances are secured by a first mortgage over the land, with the addition, at the option of the Minister, of a bill of sale over the stock, implements, &c. The rate of interest is 5 per cent.

Advances for improvements or buildings may be made by progress payments up to 75 per cent. of the value of any work done.

Option to purchase.

Before applying for assistance to purchase land it is necessary for the soldier to secure an option to purchase the property he desires to obtain. In the case of town or suburban properties, or rural land readily accessible, it is desirable that the period of option be not less than four weeks. In the case of land situated in isolated localities the option period should be two months, in order that sufficient time may be given for special inspection, valuations, &c.

How to obtain Advances.

Applications for assistance, giving full particulars, must be made to the Land Board for the district in which the land affected is situated. Before making its recommendation the Board will require the applicant to appear personally before it or before such person as it may appoint. No application for an advance to assist in the purchase of land can be considered unless accompanied by an option to purchase the fee-simple, or lease, or license, as the case may be. The Commissioner of Crown Lands will give all information and assistance.