

called upon to do so, it is very seldom that the arrangements they make can be upset without rendering them liable to an action for repudiating engagements voluntarily entered into with a full knowledge of what they were doing.

3. The circumstances of the Maoris are more straitened this year than ever, owing to their having got an advance on their rents (in some cases for two or three years to come), to enable them to pay their subscriptions to the fund authorized by the meeting at Otago Heads, to be raised for the purpose of prosecuting their land claims in the Imperial Courts.

4. The readiness with which trades-people have given Maoris credit is fair testimony to their honesty; but it is to be feared that the ease with which they have obtained goods has led them in many instances to contract debts beyond their power of repayment. The alteration in the Debtors and Creditors Act may have a beneficial effect in checking this growing propensity to incur debt, as Maoris have at present a wholesome dread of imprisonment.

5. The moral condition of the people is neither better nor worse than in former years.

6. What is being done for the education of the children in this district I have stated in my report on Native schools.

JAMES W. STACK.

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