

1888.  
NEW ZEALAND.

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# PENSIONER SETTLEMENTS

(PAPERS RELATIVE TO THE ESTABLISHMENT OF).

*Return to an Order of the House of Representatives (No. 54 of 1888), dated 30th May, 1888.*

*Ordered, "That there be laid upon the table correspondence between Lord Sandhurst and such other gentlemen as have been interesting themselves in the establishing of pensioner settlements in New Zealand."—(MR. PEACOCK.)*

## No. 1.

The AGENT-GENERAL to the Hon. the MINISTER of LANDS.

SIR,—

7, Westminster Chambers, London, S.W., 8th July, 1887.

Since Lord Sandhurst returned from the colony I have had a good deal of conversation with him respecting a proposal for forming new pensioner settlements, and he intends to bring the subject before the House of Lords at an early date.

Although I gathered from his Lordship that it was probable such a project might be favourably considered by the Government, it would be very desirable for me to be instructed as to how far I am to give any encouragement to it here, and as to the conditions on which the pensioner settlements could be founded. I should therefore be glad, supposing the project to have advanced far enough, to have any information you may think right to supply to me thereon.

The Hon. the Minister of Lands, Wellington.

I have, &c.,

F. D. BELL.

## No. 2.

Captain DAVENEY to the CHAIRMAN, Chamber of Commerce, Auckland.

SIR,—

Imperial Pensions Office, Auckland, 26th September, 1887.

As the action taken by the Auckland Chamber of Commerce relative to the introduction of Imperial pensioners into this colony has been highly approved by several of the leading statesmen in England who take interest in colonial affairs, I deem it but a matter of courtesy on my part to forward you copies of a letter that I have received from Sir E. Walter, K.C.B., the head of the Corps of Commissionaires, who is about to visit Australia in regard to this matter. I also append an abstract of a letter received from Lord Wolseley, who, in answer to my communication, states: "In reply, I am to assure you that His Royal Highness highly appreciates the interest and trouble you have bestowed upon this matter on behalf of the old soldiers of the army; but His Royal Highness fears there would be many difficulties, in addition to those of finance, in carrying the scheme into effect, and His Royal Highness cannot help expressing some doubt as to whether the colonies generally do not in these days want a different class of labour to what they encouraged formerly; but in any case it would not be possible for the authorities in this country to take the matter seriously into consideration without some formal expression of opinion from the Government of New Zealand on the subject."

Sir Walter Barttelot, the member for Sussex, informs me that he has seen the Colonial Secretary and the Secretary of State for War, who are favourable, and that I may rest assured that everything will be done that can be done to attain the object I have in view—viz., the payment of passages of wives and children of old soldiers to this colony.

I do not know whether you are aware of it, but, since the late discussion in the House of Lords, a very influential deputation waited upon Mr. Secretary Stanhope with reference to these pensioners, and his reply was most satisfactory. I mention these circumstances to show you how necessary it is that some action should take place during the coming session of our Parliament, and that is that a block of land should be set aside for these pensioners, and that definite application be forwarded to the Home authorities for assistance in this matter.

You will perceive, on perusal of Sir E. Walter's letter, that one thousand pensioners means sending into this province £300,000, and does not take into account the average savings of these men, which cannot be less than £25; consequently, at least £25,000 can be added to that amount: besides which, the Government would make about £1,000 per annum for the payment of these

pensioners. I cannot help thinking that, if the members for this provincial district do but take this matter in hand, one thousand men with their wives and families might be located in this province within twelve months of this date.

I have, &c.,

BURTON J. DAVENEY,

Official Paymaster of Imperial Pensions.

The Chairman, Chamber of Commerce, Auckland.

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Enclosure.

DEAR SIR,—

Barracks of the Corps of Commissionaires, London, 7th July, 1887.

I have received your letter and enclosures on the subject of emigration of pensioners. I need hardly say that I entirely agree with you as to the advantages which would inevitably accrue to all ex-soldiers who are possessed of the necessary qualifications for the object you have at heart. I have considered the subject thoroughly for some years past, and have already taken steps with a view of forming divisions of their corps in various parts of the Empire. I shall probably send out an officer this autumn to Sydney to commence operations, and if successful there (of which I entertain no doubt) it will only be a matter of time before we get to New Zealand.

I do not intend to ask any assistance from any Government, either at Home or abroad. It is better to keep clear of the politicians, and to consider the matter as one of pure business. The acceptance of assistance implies the loss of independence. At the same time, I should have no objection to enter into strictly business relations with any public authority; and if the Government of New Zealand, for instance, could give the "corps" a lien upon any allotment given to a pensioner, or enable me to recover the amount I might be disposed to advance to a pensioner on the security of his pension, I should be inclined to treat with them. In such a case the man selected must be under forty-one years of age, energetic, and with previous agricultural experience. His agreement to pay the loan must be approved of by the Pensions Department here, and give power to the paying officer in the colony to hand over the stoppages by equal quarterly payments, extending over a maximum of twelve years, with interest calculated at the rate of 4 per cent.

Knowing soldiers from a long and practical experience of forty-five years, I feel sure that out of every hundred good men there are not more than twenty at the outside capable of doing well as agriculturists, pure and simple. At the same time, there would be a very considerable number in addition to these twenty who would make very useful and intelligent colonists in various other ways, partaking more or less of a town character: the possession of a small village-allotment would be most advantageous to these men.

As far as the poorer classes in a colony are concerned, the introduction of a few hundred pensioners would be a very different affair from the influx of an equal number of ordinary emigrants: the latter bring nothing but their labour, but the former are capitalists, and therefore the best friends of labour, because their capital is the most sure means of employing labour. For instance, if I send a division of 130 men to a colony and their pensions averaged £25 a year, the capital of each pensioner at twelve years' purchase would be £300, and consequently I should be sending out £30,000. Looking at the matter in another point of view, there can be no doubt that a company of a hundred able-bodied and picked men, thoroughly trained and disciplined, would be worth any amount to the Colonial Government.

I think that the best class of men from the army as agricultural emigrants will be the "reservists." I have several hundreds of them, and when their engagements with the Home Government come to an end they will be a very valuable body of men. A reservist entering the corps at twenty-three years of age, and having eight years' reserve service, ought by that time, if a member of the corps, to have accumulated from £50 to £100. He will then be in the prime of life (thirty-one years of age), and have at least thirty years of good work in him. I have recommended all these men to emigrate, and if the Colonial Government have any sense they will give special but indirect encouragement to these men to transfer themselves to a country where their good qualities are better appreciated than they are at Home. You must bear in mind the fact that in many points of view the emigration of a good citizen possessing an income of £25 a year paid out of the taxes of this country is a considerable loss to England. You must not, therefore, expect many people here, especially the Government, to facilitate their emigration. It is the Colonial Government that will gain, and that, too, largely. It is consequently their affair, and much to their interest to get these men.

Your electorate, composed so largely of labouring-men and possessed of little capital till their energy has accumulated it, will not be particularly desirous of encouraging our men to come out, and I doubt whether they will consent to be taxed for any purpose which will promote the influx of labour. But, after all, these points will not determine a question which every one can decide for himself; and, if any responsible persons will give me an absolute security for repayment, I shall be quite ready to send out some good men, every one of whom shall be previously approved of by your own agent in London.

I have looked over all the printed papers you have sent me; and, should you write again, be so good as to direct to me at the barracks of the Corps of Commissionaires. I shall be happy to talk over the subject with any colonist paying a visit to England if he understands that I can only deal with it as a matter of business.

I have, &c.,

EDWARD WALTER,

Corps of Commissionaires.

Captain Daveney, Auckland.

PS.—Could you give me any returns embodying the following information: Number of pensioners in New Zealand on the 1st January, 1887, average age, average rate of pension, average rate of wages when not working for themselves?

## No. 3.

MEMORANDUM from the AGENT-GENERAL to the Hon. the MINISTER of LANDS *re* Emigration of Pensioners.

7, Westminster Chambers, London, S.W., 29th July, 1887.

REFERRING to my letter No. 1,036, of the 8th instant, I herewith transmit *Times* [22nd July, 1887] report of the discussion which took place in the House of Lords on the question brought before it by Lord Sandhurst, relating to the emigration of pensioners to New Zealand.

WALTER KENNAWAY (for the Agent-General).

## No. 4.

The AGENT-GENERAL to the Hon. the MINISTER of IMMIGRATION.

SIR,—

7, Westminster Chambers, London, S.W., 14th December, 1887.

I beg to enclose an extract from to-day's *Times* [14th and 15th December, 1887] respecting a proposal for the Imperial Government to lend British Columbia £150,000 for the purpose of emigration to that colony. I have had further conferences with Lord Sandhurst on the subject of pensioner settlements in New Zealand; and his Lordship, in concert with other noblemen and gentlemen, has just prepared a scheme for submission to the military and naval authorities, which I have discussed with him, and of which I hope to send you a copy soon. At present he tells me it is private and confidential.

I have, &c.,

The Hon. the Minister of Immigration, Wellington.

F. D. BELL.

## No. 5.

The AGENT-GENERAL to the Hon. the MINISTER of IMMIGRATION.

SIR,—

7, Westminster Chambers, London, S.W., 31st January, 1888.

In continuation of my letter of the 14th December, No. 1,910, I now beg to enclose a copy of the scheme lately prepared by Lord Sandhurst and a Committee of the Association for promoting State-aided Colonisation for the Formation of Pensioner Settlements. You will see that in his letter to the War Office Lord Sandhurst refers to the passage in the Financial Statement which evinces the desire of the Government to take part in such a scheme. I have had frequent conversations with Lord Sandhurst about his proposals, and shall be glad to hear by cable whether they are favourably considered by you, as they will be discussed soon in the Imperial Parliament.

I have, &c.,

The Hon. the Minister of Immigration, Wellington.

F. D. BELL.

## Enclosure.

Lord SANDHURST to the UNDER-SECRETARY of STATE, War Office.

MY LORD,—

29, St. James's Place, 3rd January, 1888.

I have the honour to forward for your consideration a skeleton scheme in connection with the subject of pensioners' emigration. It will be within your recollection that I brought the subject under discussion in the House of Lords, in the form of a motion for papers, in July last, in reference to the Colony of New Zealand, where the homestead settlement exists, and where the pensioner settlements formed by Governor Sir G. Grey proved successful. The enclosed scheme is not drawn with regard to any special colony, but its terms are applicable to all. On page 2 [see below] is an extract from the Financial Statement of the Premier of the newly-elected House of Representatives in New Zealand, which shows a desire on the part of the Colonial Government to take action in the matter. I venture to forward the enclosed scheme for your consideration, in consequence of your favourable reply on the 21st July last—viz., that the subject should receive further attention at the hands of the Secretary of State.

I am, &c.,

The Under-Secretary of State, War Office.

SANDHURST.

EXTRACT FROM FINANCIAL STATEMENT by Major ATKINSON, Premier of New Zealand,  
7th November, 1887.

"THE time also apparently is favourable to the establishment of pensioner settlements. Much interest is being taken in this subject by leading men in the United Kingdom, and a good deal of thought and attention has been given to the details of a scheme by a gentleman in Auckland, who has devoted a large amount of time and energy to the matter. The Government are of opinion that every effort should be made to induce a considerable immigration of this class of persons to the colony. As an essential means towards accomplishing the above important objects,—and, indeed, the settlement of the country generally,—the Government propose to amend and simplify the land-laws, and, as far as possible, make them uniform throughout the colony; to allow selectors full freedom of choice as to tenure; and above all, and as the dominant idea, to enable the *bonâ fide* settler to get possession of, and a title to, his land with the least possible delay and expense. It is, perhaps, desirable here to declare that the Government fully recognise the wisdom of the principle which has been acted on since 1879–80—namely, that the proceeds of the disposal of our lands should be treated not as ordinary revenue, but as a special fund for opening up the country and promoting settlement."

SCHEME for COLONISATION by PENSIONERS. (Drawn up by a Subcommittee of the National Association for promoting State-directed Colonisation.)

BEFORE attempting to propose a scheme for colonisation by army pensioners we would point out that, if it could be arranged, the pensioner and the colony would both benefit by it. The pensioner: first, because, instead of finding himself a surplus hand in a labour-market already overcrowded, he would have an opportunity of utilising and improving his resources; health and steadiness, perseverance and work, alone being required to insure success: and, secondly, because, whereas in England he would find it most difficult to provide for and start his children in life, in the colonies they would be of great assistance to him, and able eventually to start themselves. The colony: because pensioners—men of from thirty-eight to forty-six years of age, medically examined and passed constitutionally fit—would be desirable men for it to assist, inasmuch as every hundred pensioners would represent, at £120 a head, £12,000 capital, and a further annual payment from the Home Government which, if capitalised, would represent about £16,000. Now, capital and eligible men are what all colonies require to develop their resources and increase their revenue.

PART I.—CAPITAL.

*For Men about to be discharged (Army).*

In considering the question of capital, the first point is, How much is absolutely necessary? As a basis on which to calculate this we have taken Mr. A. Simmons's "approximate cost of a family of five persons," as given in a "Table of Colonisation Schemes" submitted to the Parliamentary Committee (1887), and we have added to his calculation £10 for outfit. This gives a total of £160 for the more distant colonies (for details see estimate on p. 5 [below] for first year's expenses), which £160 the pensioner must be in a position to expend during the first year of colonisation.

To meet this outlay he has: (1) Any money he may have in the savings-bank. Many soldiers have considerable sums of money in the savings-bank, but we do not think it would do to reckon on this, and savings are not considered in these calculations. (2.) His deferred pay (after twenty-one years' service). A soldier discharged in 1888, after twenty-one years' service, will receive about £11 deferred pay, and each succeeding year this source of capital will increase by an additional £3, and interest thereon for nine years at  $2\frac{1}{2}$  per cent. In 1891 deferred pay, with interest, will be about £22. In the following years this sum will be increased yearly by £3, and interest thereon at  $2\frac{1}{2}$  per cent. for fifteen years till 1897, when a man's deferred pay, at the end of twenty-one years' service, will be worth about £46. It will continue at this till 1901, when men so discharged will have had no interest on their deferred pay, which will then be worth about £36. (3.) His pension. At present the only way a soldier discharged to pension, after twenty-one years' service, can use his pension to raise a sum of money is by obtaining a six months' advance; but this is quite inadequate for purposes of colonisation.

If, however, the Secretary of State for War would permit a pensioner to commute, that is, capitalise a portion of his pension on a fair basis, the necessary funds for colonisation would be forthcoming. We should strongly urge only allowing as much pension to be capitalised as would produce the necessary amount, because in cases of men failing as colonists they would then still have something left, and would be kept from actual starvation. Moreover, we should attach certain conditions to prove the *bonâ fide* intention to colonise, and to insure the best application of the funds.

Pensions differ under circumstances of service; but average pensions after twenty-one years may be taken as—Private, 1s. per diem; rank-and-file non-commissioned officer, 1s. 6d. per diem; sergeant, 2s. per diem.

By calculations founded on 300,000 pensioners' lives it is found that a pensioner's life is not so good for insurance purposes as average life—large numbers dying during the two or three years following discharge—but the lives of those medically examined and passed fit for colonisation would undoubtedly be of at least equal value to average life, and therefore it might be hoped that if Government allowed pensioners to commute a portion of their pension the tables would not be calculated on a basis of interest at 5 per cent. like that for officers, but on a basis like Government annuities.

A soldier enlists between seventeen and twenty-five, and completes twenty-one years' service between thirty-eight and forty-six. We have taken forty as an average age on discharge in following calculations: A penny a day = £1 10s. 5d. per annum, which, capitalised on Government annuity basis, gives about £26; 6d. a day capitalised gives £156. Capitalised on basis of 5 per cent. interest in accordance with Tables for Commutation of Officers' Pensions, 1d. a day gives capital value of about £20; 7d. a day gives £140.

From above data an approximate estimate can be compiled for first year of colonisation as follows, for a family of five persons, to most distant colonies:—

<i>Expenditure.</i>		£	<i>Capital.</i>		£
Passage .. .. .	.. .. .	45	Commutated pension, 6d. on annuity basis .. .. .	.. .. .	156
Implements, seeds, stock .. .. .	.. .. .	25	[Ditto 7d. on 5-per-cent. basis, £140.]		
Buildings .. .. .	.. .. .	30	Deferred pay .. .. .	.. .. .	11
Maintenance for first year .. .. .	.. .. .	50	Uncommuted pension receivable during year .. .. .	.. .. .	9
Outfit .. .. .	.. .. .	10			
To meet under-estimate or unforeseen expenses .. .. .	.. .. .	16			
		<hr/>			<hr/>
		£176			£176

We have not taken credit for a colonial-assisted passage, but, as pensioners are small capitalists and nearly all the colonies at one time or another have given, and three colonies are now giving, assisted passages to this class, there is little doubt but they would be granted.

With a view to the practical working-out of the above, we would suggest that these and following proposals should be submitted to the Secretary of State for War, and that he should be requested to consider whether they, or some modification of them, cannot be carried out.

## SCHEME.

A Royal Warrant or other necessary authority to be obtained for army pensioners after twenty-one years' service to be allowed to commute a portion of their pensions, as follows: In case of private soldiers, if on basis of Government annuities, 6d. a day; if on basis of 5 per cent. (like officers), 7d. a day. In case of rank-and-file non-commissioned officers, 6d. a day, or such sum as will leave them not less than 1s. a day. In case of sergeants, 9d. a day, or such sum as will leave them 1s. 3d. a day. In case of senior ranks, at same rate as sergeants, viz., at rate of 9d. in every 2s. In 1894 deferred pay will be larger by about £20 than in 1888. If £180 has been found sufficient, we should suggest the amounts allowed to be commuted by private soldiers should become either 5d. or 6d., according to basis of commutation.

Above privileges to be granted only to men registering their names for colonisation, and signing a paper authorising sum resulting from said commutation of pension and their deferred pay to be applied to expenses of passage, &c.; residue to be paid them in the colony selected by them, under certain conditions proposed below.

Men wishing to avail themselves of the above privilege to send in their application through their commanding officers, stating what colony they wish to go to, a given number of months before date of discharge, and the commanding officer to insert thereon whether he considers the men fit candidates. (Number of months would depend on where their regiment was serving, and how long it took to make arrangements. It is most desirable that men should go straight from their regiment to port of embarkation.)

The officer commanding to forward the application—together with a medical certificate of the physical fitness of the man and his family (the form of this certificate to be approved by the colonial authorities); a copy of man's medical-history sheet; a copy of man's record of service, with probable date of discharge inserted thereon—through the general commanding the district in which the regiment is serving, direct to the Pension Commissioners' Department. That department, having checked record of service and noted data for commuting pension, to forward the papers to the Colonial Office. Colonial Office to forward to Agent-General of colony selected by intending emigrant. Agent-General, if satisfied with the case, to arrange for passage as soon as possible after date of discharge, and to send notification to port of disembarkation; returning papers, with date and port of embarkation and name of ship noted thereon, to Pension Department, who, adding necessary information of pension and commutation, would return the papers to the regiment. Authority to be given by Secretary of State for War for soldiers about to colonise to remain on, and be discharged just in time for them to proceed to port of embarkation. The natural wish to see their relations before leaving England to be met by granting the furloughs generally given before discharge. Contracts to be arranged whereby outfits, in accordance with voyage and colony, should be supplied to men and families, payment being made by regimental paymasters. Money for passage to be paid by paymaster, money equal to cost of sending the man to his place of enlistment, whatever that might be, being credited towards it. Surplus from commutation and deferred pay to be transmitted (telegraphic transfer, if necessary) to department in colony charged with payment of pensions. Authority to be given by Colonial Pension Department to advance six months of reduced pension from date of arrival, if necessary. The reduced pension accumulated during the voyage to be also in hands of Colonial Pension Department on arrival of pensioner.

*For Men already discharged to Pension (Army).*

In their cases there would be no deferred pay available, and it would be necessary to capitalise for them from 7d. to 9d. of their pension, according to basis of commutation and the man's age at date of application for permission to colonise. The pensioner would have to forward his application and medical certificate through the District Pension Officers, who in these cases would do what the commanding officer and paymasters do in the others. In all other particulars the action would be the same. It would be a matter for grave consideration whether men who took their discharge after a colonisation-of-pensioners scheme was working, without availing themselves of it, should be allowed afterwards to have the privilege given to men already discharged of commuting a larger portion of pension.

*Pensioners from the Royal Navy and Marines.*

The case of pensioners from the royal navy and marines is much the same as that of pensioners from the army. With a very few exceptions, sailors join the navy as boys between the ages of fifteen and sixteen and a half. Their time begins to count towards pension at the age of eighteen, and they serve twenty-two years from that age to qualify: that is, they become entitled to pension at forty years of age. Their pensions vary from £18 to £54 a year, but very few are as low as £18. The average is said to be about £30.

Under these circumstances, we do not see any reason against commuting £10. On the basis of bank annuities, at the age of forty £5 19s. 4d. per annum would produce £102. Therefore £1 would produce £17, and £10 would produce £170. This would leave the lowest pensioner only £8 a year, but men really fitted for colonisation would undoubtedly have more. In the first year £178 would meet all requirements, which would be precisely the same as given for soldiers.

The proceedings for commuting would be much the same as in the army. The man would have to apply and sign necessary documents a given time before discharge, which documents would be forwarded by the officer commanding the ship from which he was to be discharged, to the Naval Pension Department, who would forward to Colonial Office, as in case of army pensioners. The man would have to be kept on his own ship or a guard-ship pending completion of transaction and date of his sailing for the colony. It is probable that, as a sailor, a man's passage-money might be lowered in consideration of his services, but this would be a matter for arrangement. Sailors already pensioned, like soldiers in similar position, would have to arrange through their District Pension Officer.

All men, whether soldiers or sailors, discharged or time-expired abroad should have the option of either returning to England or going straight to the colony they select. This would not cost the country anything, and might save the men their passage-money out to the colony. If they chose to go to colony direct, their families, if not sent out free, would be sent out to them with proceeds of commuted pension.

PART II.—COLONIAL ARRANGEMENTS FOR RECEPTION AND START OF PENSIONERS IN COLONIES.

In the first place, it would be necessary for the Colonial Office to communicate with the various Colonial Governments, pointing out the position and means of pensioners, and inviting them to assist in pensioner colonisation. If any colony responded, and made necessary arrangements, pensioner colonisation could begin, other colonies being added to list of those available as they chose to give facilities.

The way in which a colony might be fairly asked to assist would be as follows: By authorising their Agents-General to act for pensioners as to providing passages and notifying their departure to proper persons in colony. (This has been done at different times for emigrants by most colonies.) By giving free or assisted passages. (This has been done by many colonies, and the latter is being done now by three colonies for small capitalists.) By providing accommodation at ports of disembarkation for colonists, and proper persons to receive them and pass them on to their locations at once. (This has already been done by some colonies.) By free passages up country. (This also, we understand, has been already done at times.) By having suitable localities previously selected—that is to say, localities which are healthy, well provided with water, of productive soil, and at such a distance from, and with such communication with, a market as shall enable the colonists to dispose of such portion of their surplus produce at a fair profit as is necessary to enable them to obtain those necessaries of life which their own farms do not produce. By having said suitable localities divided into lots for “village-homestead settlements,” and a capable head man appointed. (Definition “village-homestead settlement:” a suitable block of land divided into small lots of acres and a settler on each, forming a village, under a head man.) By, in above village-homestead settlements, giving free grants of lots containing a certain number of acres; or by letting on long leases, with power of renewal, such lots; or by sale of such lots on deferred-payment system. (The village-homestead settlements are working in one colony. The above three systems of allotting land are working in various colonies.) By advances on loan at interest of given sums, to assist in putting up buildings, and, at so much an acre, to assist in clearing land. (This is done in one colony.)

In Part I. of these proposals we advocated all the surplus money in the hands of Government being transmitted to the Pension Department in the colony, but did not go into the question of its after-distribution. We would suggest that no money be given to the pensioner till he arrives at the place where he is to settle. All necessaries on landing, and while travelling up country, to be provided and paid for by Pension Officer out of the man's funds. This will prevent any temptation to spend money on landing, and prevent persons at port of disembarkation taking advantage of newly-landed settlers. Further, we believe it would be well that, of the surplus, such sum only should be given on arrival at settlement as shall be found desirable (this sum to be fixed after careful inquiry made beforehand), and that the rest should be paid in certain fixed sums, according to estimated requirements, with the quarterly payments of uncommuted pensions. Moreover, as a man might soon after arrival be tempted to mortgage or sell his land, and so be ruined, whereby the object of commuting his pension, viz., to assist and render him independent, would be frustrated, we recommend that all pensioners should, in their original application for commutation, undertake not to raise money on or sell their holdings without permission of the Pension Department, until they have been a given number of years in possession.

If the above suggestions be adopted a clear agreement to it would have to be embodied in every man's first application to be allowed to commute his pension and colonise.

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