

2. To repay all moneys advanced by the Board by equal yearly instalments during the currency of the lease.
3. To repay the cost of the survey within five years in ten equal half-yearly instalments in advance.
4. That upon the payment of the last sum due on account of rent reserved, advances, and survey the lessee is entitled to a grant in fee of the land leased.

There are also covenants as to improvements required, to keep in repair all buildings, fences, and other permanent improvements. And there is a condition that if the lessee, his wife, and children be absent from the settlement for more than four months during any one financial year the Board, after giving one month's notice in writing to the lessee of intention so to do, either personally or by posting such notice on the land, may resume possession of the allotment and relet the same to any other person. It will thus be seen that no interest is charged for advances, but that the amount advanced has to be repaid in equal yearly instalments during the currency of the lease, and at the end of twenty years (all arrears being paid) the lessee obtains the freehold.

With respect to village communities, or, as we should term them, village settlements, they differ from those formed in New Zealand in this respect:—

1. Greater assistance is given in Victoria, by way of loan, to enable the settlers to build their cottages, fence, &c. The amount formerly granted was £30 to each settler, but it has recently been increased to £40.
2. Permissive occupancy only is granted for the first three years.
3. The freehold can be obtained after twenty years, provided all amounts due to the Crown have been paid.

The total number of village settlements formed in Victoria under this system (exclusive of Koo-wee-rup, which I will deal with separately) is seventy-two. The number of settlers actually residing was 2,008—namely, married 1,415, single 593, the total, including wives and families, number 6,563, and in addition 418 settlers are improving their holdings, but not residing at present.

The total amount of monetary assistance paid to village settlers to the end of March, 1895, was £23,397 12s. 6d., and the value of improvements effected is stated to be £56,817. The rent under permit is 6d. per acre per annum, but as most of the settlers are still receiving aid very little rent has been paid, the total amount being about £200.

I found on inspection that wherever the right localities had been chosen, with good soil and an industrious class of settler, there the settlements were a marked success; but this is by no means the case with a number of settlements formed in Victoria. The right localities have not been chosen, the soil is very light and poor, and many of the settlers would have done much better if they had first gained some little experience in a labour colony before taking up land on their own account. As a rule, the settlers are a hard-working body of men and women, anxious to establish homes for themselves and families, and speaking generally they appear very contented, and express the hope that they may be able to remain permanently on the land. Of course there is a percentage in many of the settlements who will abandon their holdings, and several have already done so; but taking the settlers as a body they recognise the many advantages they have gained by being permitted to take up land and establish homes under liberal regulations. In many of the settlements I found that on no consideration would the settlers go back to town life again. I noticed also with pleasure the appearance of the children, and there cannot be a doubt but that country life with its pure fresh air and wholesome diet has wonderfully improved their condition; nor is their education neglected, as school-buildings are erected wherever it is necessary, and qualified teachers appointed. In one school I visited in the Bairnsdale district there were seventy children on the roll out of 103 in the settlement, the room was so crowded that a class of twelve had to receive instruction outside under the verandah, but this is to be altered at once by providing additional accommodation.

I interviewed several of the settlers. An interesting case was that of a blind man—quite blind from his youth—at Eagle Point Settlement, Bairnsdale. He said, “I make baskets and recane chairs; we get the willows about eight miles from here; my wife paints or varnishes the chairs afterwards, as I could not do that part of the work. I have a van and horse, and often travel for miles seeking work; my wife drives, and we take our child (aged two years) with us; we live and sleep in the van, but now that I have a bit of land I intend to start poultry farming. I shall put up a good yard and have wire netting so that my poultry shall not be any annoyance to my neighbours. When my poultry-farm is established, my wife will remain at home and look after it, and I shall get a boy to drive me when I go with the van. Now that I have got this bit of good land I have a future before me. I am quite contented because I think I shall do very well, and my mind is easy, as there is now no rent to make-up on a Monday morning.”

Thus it will be seen that even a blind man rejoices and is made happy and contented when placed in possession of a small block of land—a place which he may call “my home,” and have no further dread of the landlord or his agent's footsteps on Monday mornings. If it is so with the blind, how much more will it be with those who have all their faculties, especially that of sight, for they can see the fruit of their labour, and take pleasure in the work of their own hands.

Several of the settlers are devoting their attention to the cultivation of sugar plants, oil plants, and other industries, a bonus for the cultivation of general products being granted by Parliament. Others are engaged in the pork industry, and have made the fences in some of their paddocks pig-proof. Many of the settlers at Raymond Island Settlement devote a portion of their time in fishing: there is always a good demand for fish in Melbourne, and they have no difficulty in sending it to market, or disposing of it when there. The settlers have made satisfactory improvements on their holdings, and are likely to remain there permanently.

The settlers at Sarsfield are all very hopeful and contented, although the area of land they hold does not average more than 3 acres each, but the soil is very good, and the settlers are making the