at Ruatoria. The latter will give greater supervision in a closely settled dairying district than has been possible in the past, and should be able to render invaluable service to the local dairy-farmers and the dairy factory alike.

The repayment of moneys advanced is obtained, for the most part, by way of orders on dairy factories in respect of the individual settlers' output, and varies as to the proportion according to the circumstances of the particular settler in relation to his production and loan liability, but in average cases is fixed at 40 per cent. As only a proportion of the total area under development has so far reached the stage of production, it can be expected that for some time to come returns each year will show an increase in the volume and value of production.

Following will be found a general report on each district, together with a review of district schemes.

TOKERAU NATIVE LAND COURT DISTRICT

The Tokerau District embraces the whole of the North Auckland Peninsula and supports a large Maori population which is steadily increasing. The unit farmers in this area are mainly engaged in dairying, although in many cases on land which is not altogether suited for this type of farming. Progress, however, has been steady, but has been retarded somewhat by the shortages and the high costs of materials during the war period.

During the past year climatic conditions have not been favourable. The early spring was cold and wet and was followed by a long dry spell in the late spring and summer which developed into the severest drought experienced in this district for very many years.

Kumara-growing by the Maoris in some of the favoured valleys of North Auckland is providing a welcome addition to income, and the Maoris find a good market in Auckland for their surplus production.

A profitable sideline also has been the collection of agar seaweed by the Maoris on the west coast between the Hokianga Harbour and the southern end of the Ninety-mile Beach. In some cases, however, the Maori units have been tempted away from their farms, with a consequent effect on general maintenance.

During the year high prices have been received for kauri-gum, and this also has attracted many units to the gumfields, with similar results.

A branch of the Young Farmers' Club has been in existence in Whirinaki for some time and has done very good work among the young Maori farmers. A move in the direction of forming another club at Waima has recently taken place. The Whirinaki Club has a nursery with 400 orange stocks and a similar number of peach and apple stocks. Efforts are also being made to raise shelter-trees by nursery methods. Members of the club during the year visited the Ruakura Experimental Farm and had a most instructive time.

There are 805 Maori unit farmers financed by the Native Department in North Auckland. It is estimated that 50 per cent. of these have reached a reasonable standard of success, and that, of the balance, a considerable proportion will in time make good. There is a proportion of cases where progress is not being made owing to lack of interest in farming, bad access, uneconomic holdings, and poor quality of land.

NGATAKI

This scheme, comprising Crown land, is populated by Te Hapua Maoris. Three dairy-farms have been established, and it is proposed to open up a new dairy-shed this coming year. The installation of an ample water-supply during the year enabled butterfat-production, in spite of drought conditions,