

the duty of investigating the loan proposals brought forward by the local authorities. It is anticipated that the operations of the Board will be of great benefit to the local authorities concerned and to the Dominion generally.

Following the report of the Commission which investigated the question of rural credits in other countries, a Rural Advances Act was passed last session, and came into operation on the first of April. Loans are now being granted, and as soon as sufficient mortgages have been created for the purpose it is proposed to issue bonds secured on the mortgages, and it is hoped that investors will take up the bonds and thereby assist in financing the farmer.

During the recess a Royal Commission of departmental experts was appointed to consider and report upon the revision of the Customs tariff. This Commission has been taking evidence in various parts of the Dominion, and its report should shortly be received. A new tariff will then be prepared and submitted for your scrutiny and revision. You will appreciate that the intended introduction of a tariff prohibits any intimation being given at this stage of the session of the proposals of my Ministers with regard to alterations in the methods or subjects of taxation.

HONOURABLE GENTLEMEN OF THE LEGISLATIVE COUNCIL AND GENTLEMEN OF
THE HOUSE OF REPRESENTATIVES—

It has been the aim of my Advisers to improve the trade relations of this Dominion with other countries, and especially to foster trade within the Empire. With this end in view various conferences with representative people were held by my Prime Minister during his visit to England and to Canada, and also by the Minister of Industries and Commerce during his recent visit to Australia.

The question of land-settlement has been receiving the earnest consideration of my advisers, whose difficulties in this respect have been greatly accentuated by the prevailing unfavourable economic conditions.

The protracted instability in the prices of our primary products in the world's markets, together with the increased cost of development, has been reflected in a corresponding uncertainty in land-values, and has so seriously affected the position of many of the country's settlers that available resources have been severely taxed in an endeavour to place them on a sound footing.

The Maori Arts and Crafts Act, which was included in the legislation passed last session, was brought into operation during the recess. As honourable members are aware, the main principles of the Act are to foster and encourage the study and practice of Maori arts and crafts. The Board set up to administer the Act has entered upon its duties with enthusiasm. I am pleased to give due acknowledgment to the Maoris themselves for their interest in the legislation passed and in its administration.

One of the principal Acts passed last session was that providing for town and regional planning schemes. It is encouraging to note the interest and spirit which local governing bodies have shown in the legislation. It has been recognized that in this young and fast-growing country regard must be had for the future in making provision for the laying-out of closely-populated areas.

My Ministers think that in accordance with the new spirit existing in international relations the time is now opportune to review some of the legislation passed during the war period. An Act was passed in 1922 removing certain disabilities arising from nationality, and it is now proposed to introduce a Bill removing disabilities imposed on subjects of enemy races, relating to employment in educational work, the acquisition of land, and immigration. It is also proposed to repeal the special provisions of the Divorce and Matrimonial Causes Act, 1919, whereby a British woman being the wife of a person of enemy origin may petition for divorce in certain cases.

Bills will also be submitted to you for the purpose of compiling and amending the existing law relating to Public Service superannuation, public