

large liners that are employed in New Zealand's rapidly-increasing trade.

Government loans to settlers are of great assistance to many a man beginning life on the land. The rate of interest on such advances being but nominal, has had the effect of removing any necessity of money-lenders, with their accompanying extortionate charges.

With a view to housing the worker in a dwelling, suburban or otherwise, of a healthy and sanitary character, the Government has established model homes, at cheap rents. A purchasing clause is included in the "Government Advances to Workers Act, 1906," by which money is lent to workers desirous of providing themselves with homes. The maximum of such advances is seventeen hundred and fifty dollars (\$1,750), for which a nominal rate of interest only is chargeable.

The railways of New Zealand are run for the benefit of the public and the development of the country, and not ostensibly and conspicuously for profit. All the railways are state-owned, and great consideration is given, not only to the passenger, but by the reductions and concessions on freight rates to farmers and producers as well. No favoritism exists for the big consignor, at the expense of his less fortunate rival. Cheap fares, single and return, cheap stop-over privileges, etc., such as are not even dreamed of in Canada; reduced freight rates, whereby encouragement is given to the producer, are some of the features demanding acknowledgment that State or Government railways in New Zealand have been a huge, a splendid, and an unqualified success. The Department of Railways gives employment to an enormous number of men in its own workshops, for New Zealand builds all its own locomotives and rolling stock.

In spite of all these reduced rates, concessions and advantages offered to all and sundry, and the liberality extended to the farming community, the New Zealand Railways bring a substantial sum into the Treasury every year.

The Industrial Conciliation and Arbitration Act, provides a means for an amicable settlement of all labor disputes, in order to avert the disastrous consequences of strikes and lockouts, friendly conferences between representatives of capital and labor being systematically encouraged.

New Zealand owns a Government Life Insurance, totalling policies valued at over sixty million dollars. She also owns a Fire Insurance Department, with an Accident Insurance Branch in connection.

Old-age pensions are granted in this little country, and many an interesting story could be told of the refusal of some of these old settlers, to avail themselves of this generous provision to which they are entitled.

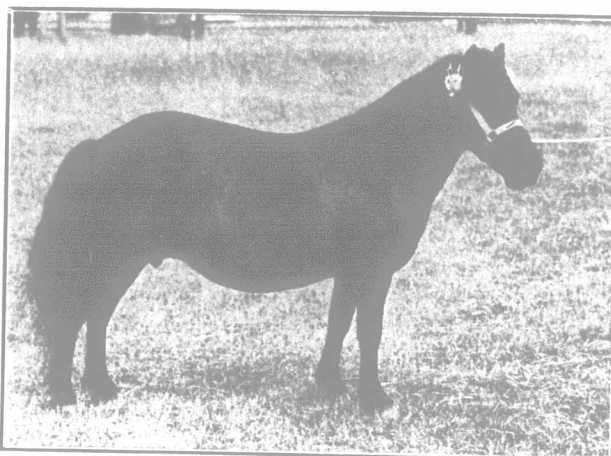
The educational system of this Dominion is most excellent and free, secular and compulsory. There is a New Zealand University, with a magnificent and growing reputation.

The telegraph and telephone lines are all owned and managed by the State, for the use of which but small charges are made. The Government also operate and own two coal mines for the benefit of consumers.

More than three-fourths of the annual production comes from the soil, and her record during the last decade is one of marvellous expansion. New Zealand has splendid soil, a glorious climate, and plenty of water, these three essentials making

it an ideal land for the grazier and the husbandman.

About one million, seven hundred and fifty thousand acres (1,750,000) of native lands will shortly be available in the North Island for European settlement. This is the pick of the country—the best of the Maori's ancestral home—and will be no longer locked up from useful occupation, but will be turned to profit, creating new avenues for the investment of money. The Maori will be well looked after; his comfort and inde-

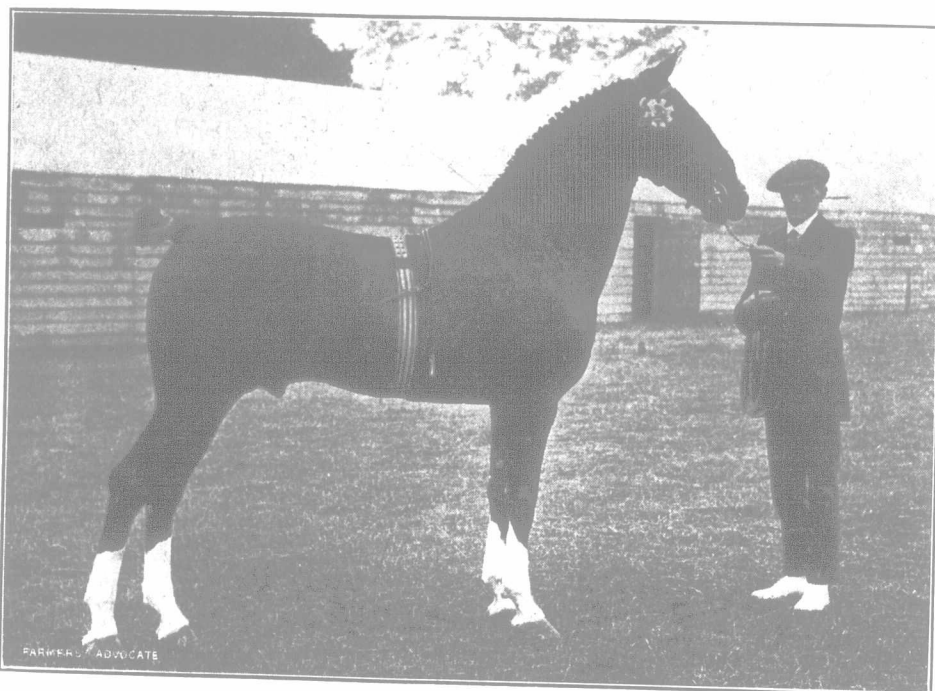


Shetland Pony Mare.
Champion at Highland Show, Inverness.

pendence will be of considerable importance, for he is making a particularly good and energetic sheep farmer.

Besides all these, new areas of forest and farmland are now being made available for stock-raising and dairying purposes, and vast tracts of country are being literally won from the water.

A colossal drainage work is now in progress, whereby the great Piako swamp, a low-lying stretch of morass, in South Auckland Province,



Albin Wildfire.
Hackney stallion, foaled 1907. Champion at Highland Show, 1911. Sire Polonius.

extending about fifty miles from the Waikato to the Firth of Thames, will be reclaimed.

This drainage scheme, in course of operation, will beneficially affect over a million acres, and turn it into rich dairying and agricultural land.

The climate of New Zealand is unequalled in any part of the world, from the humid, sub-tropical north to the vigorous and bracing south.

Wherever he be found, the native, Pakeha or Maori, is the possessor of great hardihood and physical endurance, and shines conspicuously in any and every branch of sport in which stamina or grit is deemed a sine qua non.



One of the Draft Classes at Brandon Fair.

These climatic conditions, which have been responsible for the virility and vigor of her natives to-day, have no doubt played an important part in the constitutional as well as the physical development of the white man, as exemplified in young New Zealand.

An institution of incalculable interest and importance, and also of example, is New Zealand's Savings Bank Department. While thrift and saving is encouraged, it is not the paltry and niggardly thrift of many other countries. In this little country the pleasures of life are all appreciated, embraced and made the most of, as is evidenced immediately acquaintance is made with the Island colony. At the end of the financial year 1908, something over sixty million dollars (\$60,000,000) was standing to the account of depositors, giving an average of nearly one hundred and eighty dollars (\$180) to the credit of each account.

Judged by the test of accumulated wealth, New Zealanders are in a more prosperous condition than any other country or people on the face of the globe. The average amount of private wealth per capita, as estimated early in 1908, by the Registrar-General, was one thousand six hundred and seventy-five dollars (\$1,675), an increase of more than fifty per cent. in a decade. The average amount left by every adult person who died during 1906 was three thousand dollars (\$3,000).

From the foregoing, it will be readily understood that there is a "well-to-do" about these our distant kinsmen—the man whose wool, frozen meat, butter and cheese go to fill the capacious mouths and appease the insatiable appetites of those hungry ocean leviathans which arrive with persistent regularity, with full manifests, and leave just as regularly, gorged and filled to the bulwarks with the products of this little country. Lambton Co., Ont. ROBERT WILSON.

[The views reproduced in connection with this article are as follows: Upper view—Sunrise, Half-moon Bay, Stewart Island. Second view—Auckland wharves and city. Last view—Boiling mud, Porridge Pot, Likitere, Thermal regions.—Editor.]

HORSES.

Take the good colts to the fall fair. It will pay you.

One of the surest methods of advertising your horse business is to make an exhibit at the leading stock shows.

Do not show a horse that is not fitted. It isn't fair to the animal, neither does it do your business justice.

Teach the colt to do what is expected of him. An unmannerly animal is a great disadvantage in the show-ring.

Where showing a number of animals for a group prize, make it a point to have them all trimmed and decorated alike. This adds much to the attractiveness of the exhibit.

Never dispute with the judge about his placing. Such conduct never changes the decision, and only lowers your standing as an exhibitor in the eyes of other exhibitors, judges and onlookers.

When at the show, it always pays to do whatever the management asks in the way of taking horses into the ring and parading them. It is the exhibitor's business to give the people an exhibition whenever the opportunity offers itself.

Remember, it is the final touches of finish which often land the coveted rosette in close competition. Leave no small detail unattended to in the final preparation of the horse for the show-ring.

Advertising is really all the exhibitor gets directly for the extra labor he takes in preparing the exhibit. Therefore, it is important that his stalls be tastefully decorated, and that placards in large, plain letters be so placed that the people can see whose horses are being shown.

Showing horses demands that the exhibitor be a "good sport," and that he take defeat and victory alike, being neither clamorous in success, nor doleful when the prize goes to another. If you are going to play the game at all, be prepared to play a losing game and a winning game with the same calm, matter-of-fact manner.