THE RESETTLEMENT OF DISCHARGED SOLDIERS ON CROWN LAND IN CANTERBURY

1915 - 1940

BEING A THESIS

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W.G. Allan

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"At one stage, particularly between 1919-1920 practically every conveyancing transaction in Christchurch depended eventually on money from a Discharged Soldier's loan. For example, A bought a house from B and obtained a Discharged Soldiers loan to complete the purchase. B then bought a house from C but could not pay for it until A had obtained his loan and paid him (B). And so it went on. Sometimes several transactions were directly or indirectly dependent on the one loan, and the money worked overtime.

Seymour could give no indication of the number of malingerers who were soldier settlers although he believed
that because of the numerous opportunities to do so, most
at some time took advantage of the loopholes in the provisions for supplying soldiers with farm development and
house loans. He added that if the public had come to know
of the many thousands of pounds lost because of administrative incompetance and inefficiency, the whole affair
would doubtlessly have become a national scandal and a
major political issue.

The situation was made all the more tragic by the continual lack of finance available for farmers, the situation in Canterbury being the same as elsewhere. Hepburn, when discussing this feature of the scheme, states,

"In this connection there were various interesting incidents - humorous to look back upon, but not at the time. The Treasury had only a limited amount of money for the loans, and apparently, more loans were authorised (by the Crown Lands Department) than there were funds to pay immediately, so they rationed what funds they had among the various districts. When a transaction