

## PREFACE

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1. Table II of the Appendix sets out in detail the various forms of loan assistance which have been made to ex-servicemen. It will be seen that during the past year loans totalling £11,697,481 were granted, a decrease of approximately only 3 per cent. on the previous year.

2. It is interesting to note that there has been a gradual increase over the past three years in the number of business loans that have been granted. There were 1,344 in 1948, 1,373 in 1949, and during the past year the number increased to 1,414. The type of business loan required by these ex-servicemen covered a wide field, the most popular being transport, building and related trades, grocery and general stores, the mechanical trades, and by professional men desiring to set up in practice.

3. The gradual decline in the number of new applications for educational assistance continues, and it is apparent that the main work in this field of rehabilitation activity will in the future be confined to the extension of educational assistance granted in previous years.

4. A further 1,052 ex-servicemen commenced trade training during the year, and during the same period 2,454 men completed training.

5. It is gratifying to report that during the year a further 962 men were settled on the land with the aid of rehabilitation finance, thus bringing the total number of men who have received land-settlement assistance to the satisfactory figure of 7,356 as at the 31st March, 1950.

6. During the year a further 4,421 housing loans were granted, totalling £5,200,944. To date, 29,680 housing loans have been granted and 12,202 State houses allocated. Including the 7,356 who have been placed on farms of their own, the number of ex-servicemen and women who have been given direct housing assistance through rehabilitation was 49,238 as at the end of March.

7. The work that lies ahead can be gauged to some extent from the fact that loans for housing, businesses, and farms continue at a consistently high level. The demand for housing loans does not show any appreciable falling off from previous years, and it is apparent that there are many thousands of ex-servicemen who still require this form of assistance. During the year a further 997 ex-servicemen applied for farm grading, and although this number shows a decline on previous years it indicates that there is still a large number of men who desire to be settled on the land and who have not yet approached the Department for assistance. As was pointed out in paragraph 2, there has been a gradual increase over the past three years in the number of business loans granted to ex-servicemen, and in view of the buoyant trade conditions it does not appear as if there will be any falling off in applications in the immediate future. Therefore, although there has been a decline in the number of applications for farm training, trade training, and educational assistance over the past year, it is apparent from the large amount of loan business that is being handled year by year, and which is likely to continue, that the work of rehabilitation must be carried a good deal further before it can be regarded as complete.