

1920.
NEW ZEALAND.

REPATRIATION DEPARTMENT

(REPORT REGARDING THE ORGANIZATION AND OPERATIONS OF THE).

Laid on the Table of the House of Representatives by Leave.

The DIRECTOR OF REPATRIATION to the Hon. the CHAIRMAN and MEMBERS of the REPATRIATION BOARD.

SIRS,—

Wellington, 16th July, 1920.

I have the honour to submit herewith a report on the operations of the Department for the period ended 20th June, 1920.

I have, &c.,

J. R. SAMSON,
Director of Repatriation.

The Hon. the Chairman and Members, Repatriation Board.

REPORT.

The Repatriation Department was established under the provisions of the Repatriation Act, 1918, for the purpose of helping every discharged soldier requiring assistance to secure for himself a position in the community at least as good as that relinquished by him when he enlisted for war service.

REPATRIATION BOARD.

The controlling body is the Repatriation Board, comprising the following Ministers of the Crown: Hon. Sir William Fraser (Chairman); Hon. Sir Francis Bell (Attorney-General); Hon. D. H. Guthrie (Minister of Lands); and the Hon. J. G. Coates (Postmaster-General and Minister of Public Works).

ORGANIZATION OF DEPARTMENT.

In order to ensure the expeditious handling of all soldiers' applications for assistance a policy of decentralization was adopted, and for this purpose the Dominion was divided into four districts, known as the Auckland, Wellington, Canterbury, and Otago Districts.

In each of the four centres District Repatriation Boards, composed of prominent citizens nominated by such bodies as the Returned Soldiers' Association, the National Efficiency Board, the labour organizations, and the industrial, commercial, and patriotic interests of the community, were established, and departmental offices were opened and staffed with discharged soldiers under the control of District Repatriation Officers at Auckland, Wellington, Christchurch, and Dunedin.

Repatriation Committees on a similar basis were formed in the chief provincial towns, and offices with paid staffs were established in the following centres:—

Hamilton	Napier	Wanganui	Nelson	Timaru
Rotorua	Hastings	Palmerston North	Blenheim	Oamaru
Gisborne	New Plymouth	Masterton	Greymouth	Invercargill.

In addition to this, honorary committees have been established at the following places throughout the country :—

Auckland.—Cambridge, Dargaville, Kaitaia, Opotiki, Paeroa, Taumarunui, Tauranga, Te Aroha, Te Awamutu, Thames, Waihi, Whangarei, Ohura, Morrinsville, Coromandel, Helensville, Otorohanga, Pukekohe, Whakatane, Kawakawa, Matakohē, Rawene, Te Kuiti, Whangaroa, Matamata.

Wellington.—Dannevirke, Eltham, Hawera, Levin, Marton, Motueka, Ohakune, Pahiatua, Patea, Stratford, Taihape, Waipukurau, Woodville, Feilding, Waipawa, Wairoa, Bull's, Hunterville, Waitara, Opunake, Takapau, Tokomaru, Picton.

Canterbury.—Ashburton, Fairlie, Hokitika, Kaikoura, Reefton, Rangiora, Temuka, Waimate, Westport, Geraldine.

Otago.—Clyde, Gore, Roxburgh, Balclutha, Lawrence, Queenstown.

The Department would again acknowledge and heartily thank the various Boards and Committees for their loyal and strenuous work, which has proved of the greatest assistance in carrying on the work of the Department.

BENEFITS PROVIDED FOR DISCHARGED SOLDIERS.

Under the Repatriation Act and the instructions issued in connection therewith a wide range of assistance is available to discharged soldiers. This assistance may be summarized under three main headings, viz. :—

1. *Employment*.—The placing in suitable employment of all discharged soldiers who apply to the Department for assistance in that direction.

2. *Training*.—The educational and vocational training of discharged soldiers and soldiers' widows.

3. *Financial Assistance*.—The granting of financial assistance to discharged soldiers for the purpose of purchasing or establishing businesses, obtaining furniture, tools of trade, equipment, &c.

SECTION I.—EMPLOYMENT.

In our last report, issued in August, 1919, it was mentioned that men were at that time being discharged from the New Zealand Expeditionary Force at the rate of six thousand per month, and it was anticipated that the task of placing the large number of applicants in congenial employment (many of them capable of doing only light work) would severely test the organization of the Department.

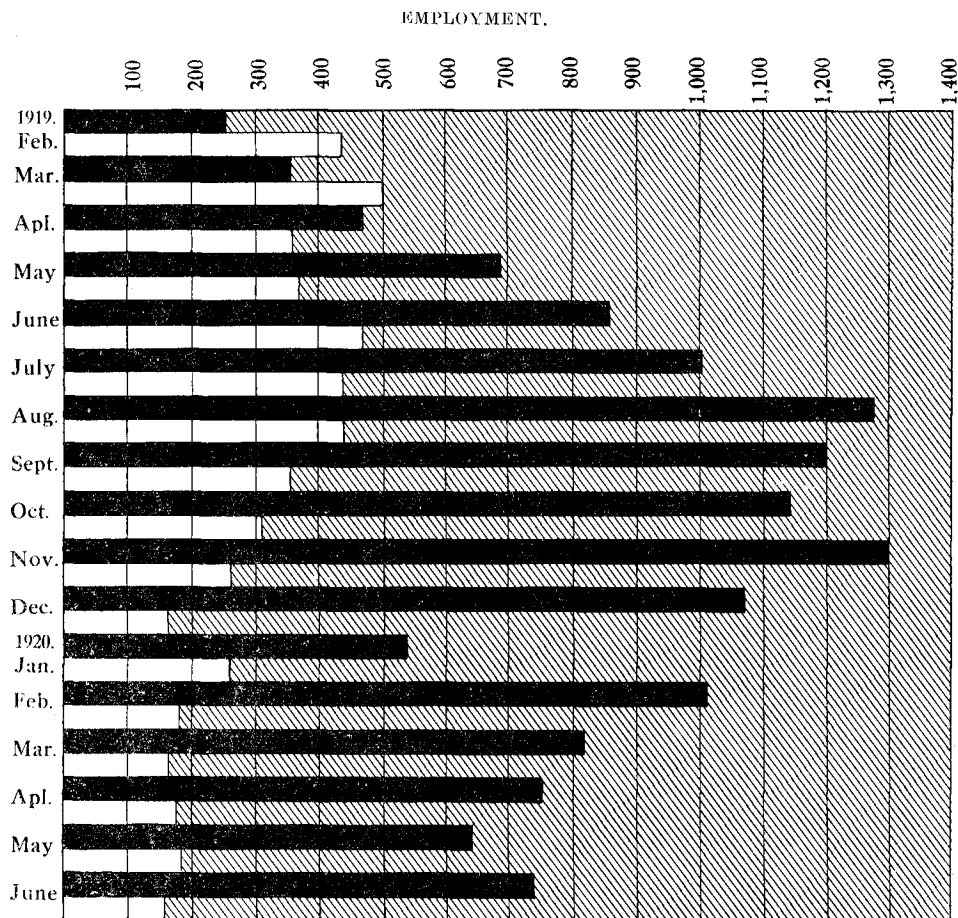
Happily we are now in a position to report that, although since that date a further 11,519 men have been returned to the Dominion and have been discharged, the Department has successfully coped with the light-employment problem, and has succeeded in placing applicants in suitable positions.

The measure of success attained by the various Employment Committees and departmental officers throughout the Dominion may be gauged from the fact that the number awaiting employment (shown as only 438 in the last annual report) decreased appreciably month by month as from that date, and has not at any time during the past six months exceeded 180, which is considerably less than an ordinary week's placement.

Since its inception the Department has placed a total of 18,051 men; and the following table gives an indication of the number absorbed by the various groups of industry in each of the four districts :—

Group.	Auckland.	Wellington.	Canterbury.	Otago.	Total.
1. Wood, furniture, timber, &c. ..	312	391	236	200	1,139
2. Engineers, metal-workers ..	373	568	231	274	1,446
3. Food, tobacco, &c. ..	145	204	194	90	633
4. Clothing, boots, &c. ..	105	205	142	113	565
5. Books, printing, &c. ..	94	92	96	44	326
6. Other manufacturing ..	202	136	210	96	644
7. Building ..	228	262	200	74	764
8. Mining and quarrying ..	69	106	187	68	430
9. Rail and tram services ..	79	217	174	107	577
10. Other land transport ..	196	224	221	92	733
11. Shipping, wharf labour, &c. ..	65	105	122	58	350
12. Pastoral, agriculture, &c. ..	521	1,176	475	395	2,567
13. Domestic, hotels, &c. ..	169	321	163	79	732
14. General labour and miscellaneous ..	932	1,488	996	676	4,092
15. Clerical ..	294	509	299	205	1,307
16. Government ..	347	747	268	384	1,746
Totals ..	4,131	6,751	4,214	2,955	18,051

The chart appearing below shows the number of men placed in employment each month and the number remaining on the register. It will be noted that applications are now decreasing, and that the number unemployed is the lowest on record.



Black bar shows number placed during month; white bar shows number remaining on register.

An applicant for employment, if not placed by the Department within a week from the date of his application, becomes eligible for sustenance payments on the following basis: Soldier, £2 2s. per week; wife, 10s.; children (not exceeding four), each 3s. 6d. per week. An additional 5s. per week may be granted to a married man if the circumstances of the case warrant it. A widower with children is entitled to sustenance allowance as though his wife were living.

As a result of the success attending the Department's efforts the expenditure in this direction has been comparatively small (to date 992 men have required assistance, at a cost of £4,918), and at the present time there are only five men throughout the Dominion drawing unemployment sustenance allowance.

This excellent position is due in large measure to the adaptability and resource of the discharged soldier, who has in this respect worthily consummated his war record. Other contributing factors have been the loyal co-operation of employers generally and of all other sections of the community, the enthusiastic and untiring efforts of our Employment Committees in the various centres, and the continued general prosperity of the Dominion.

Although the Department is of opinion that the employment problem has been, to a great extent, successfully solved, no risks are being taken in this respect, and the organization of this section of the departmental activities will not be interfered with at the present juncture. Applications for employment still number over eight hundred per month, and it is reasonable to suppose that there will be a certain amount of intermittent unemployment for some time to come, for, apart from the fact that even in normal times there are always a number of men out of employment for various reasons throughout the Dominion, we have now coming back on our hands for replacement men who have found that the work undertaken is proving too much for them on account of their weakened condition as the result of war service.

SECTION II.—TRAINING.

One of the most important features of the operations of the Department is the Educational and Vocational Training Section, whereby men incapacitated as the result of their war service are given opportunities to equip themselves for suitable trades or professions. When arranging

new occupations for the men, great care must be exercised in considering the medical, technical, economic, and personal factors.

Briefly, the scope of the educational and vocational training includes the following groups:—

- (a.) Partially disabled soldiers who owing to war services are unable to resume their per-war occupations.
- (b.) Those who enlisted at a comparatively early age and had not acquired a trade or calling, or who are engaged in dying industries.
- (c.) Apprentices whose indentures were interrupted by war service.
- (d.) Soldiers' widows.

The Department takes advantage of the facilities available at technical schools, University colleges, and other institutions, and has in addition established special classes in a number of subjects in the main centres. The controlling authorities and staffs of the various technical schools are doing everything possible to assist the Department, which is grateful for their hearty co-operation.

(1.) *Subsidized Workers.*

One very important activity is the training of men in the various private workshops, factories, &c., by the help of subsidized wages. The employer undertakes to train the applicant in the particular trade or calling, and pay the trainee a wage as fixed by a wages committee consisting of a representative of the trades-union concerned, the employer, and a representative of the Repatriation Department. The difference between the employer's wage and £3 per week is made up by the Department, such subsidy being quite irrespective of any pension allowance which the trainee is receiving. The wages paid by the employer are reviewed quarterly by the wages committee, and any increase granted during the currency of the permit is paid to the trainee and does not affect the Government subsidy. A proportion of the subsidy payable (amounting to 5s. per week) is retained by the Department, and is paid to the trainee on the satisfactory completion of the training.

Instruction under this heading has been most successful, and it has been found that in the majority of cases men can earn the minimum award rate in about twelve months. If, however, the trainee has not completed his instruction in that period, facilities are provided for an extension of the time up to a period of a further twelve months.

Amongst the trades being taught the following may be mentioned: Tailoring, bootmaking, watchmaking, wire-mattress making, electrical engineering, bag and trunk making, carpentry, wire-weaving, electrical drafting, farming, photography, wicker-working, plumbing, french-polishing, vulcanizing, hairdressing, machinery salesman, drapery, wool-classing, sheet-metal working, motor-car and coach painting, cabinetmaking, sailmaking, motor mechanics, dental mechanics, &c.

Under this scheme, which is greatly assisted by the co-operation of the various trades-unions, training and employment have been arranged for a total of 3,211 men, and at the present time 2,249 are actually being trained in workshops and factories throughout the Dominion.

(2.) *Technical Schools and Special Soldiers' Classes.*

The Department has been fortunate in having the valued co-operation of the Education Department and the Boards, Directors, and staffs of the technical schools throughout the Dominion. A discharged soldier may receive free tuition in almost any subject at the technical colleges, and the men have not been slow to take advantage of the facilities offered for learning their chosen trades or for bettering their positions and prospects. Most soldier students work at their trades in the daytime and attend the technical classes in their spare time, but special soldiers' classes have been formed in the principal centres for disabled men who have to learn entirely new trades. At these classes thorough instruction is given in engineering (electrical, motor, mechanical), sheet-metal work, boot making and repairing, and commercial work (book-keeping, correspondence, and general office practice). The workshops are well equipped with up-to-date machinery, and the instructors are the best obtainable in their particular line. These classes are in most cases controlled by the technical schools through the Education Department, the Repatriation Department providing the funds for instructors, equipment, and for the trainees' sustenance. "Thoroughness" is the principle in all classes, which have all the equipment necessary to put theory into practice.

Sustenance to Trainees.—Sustenance is paid to technical trainees as follows:—When attending special soldiers' classes thirty hours or more per week: Soldier, £2 10s. per week; wife, 10s.; children (not exceeding four), each 3s. 6d. per week, plus pension. When attending ordinary technical school classes (under thirty hours per week): Soldier, £2 10s. per week; wife, 10s. per week; children (not exceeding four), each 3s. 6d. per week, inclusive of pension.

Men trained under this system in special classes move on to offices, workshops, or factories, in which they may have their wages subsidized until they are fully qualified workers. Others may go direct into such positions, with similar help, without any preliminary course in the classes. This direct method—"straight to the job"—has been found suitable for a large number of discharged soldiers who usually take additional free instruction at technical schools, &c., in their spare time. Instruction (with sustenance) under this particular scheme has been arranged for 1,461 men to date, and there are 978 men receiving financial assistance whilst attending classes at the present time.

(3.) *Public Service Classes.*

The matter of the permanent appointment to the Public Service of discharged soldiers was taken up by the Department some time ago, and in August, 1919, the Public Service Commissioner intimated that he would favourably consider the permanent appointment of any returned soldier who by examination proves himself eligible for such vacancies as may arise. Arrangements were then made to start special classes in various centres to provide the necessary instruction, and the scheme was entered into with enthusiasm by most of the discharged-soldier temporary employees of the Public Service. Since the inauguration of these classes the men have studied assiduously, and at the first examination recently held in Wellington there were only 9 per cent. of failures.

As for the actual placing of returned soldiers in Government employment, the Public Service Commissioner has at all times given preference to ex-soldiers, and in the case of very seriously disabled men, whom we have had difficulty in placing in private employment, the Secretary to the Commissioner (Mr. A. C. Turnbull) has sought out suitable niches in various Departments.

(4.) *University Training.*

The professional training of discharged soldiers has not been neglected, and the Department is always anxious to assist men (particularly disabled men) whose courses of study were interrupted by military service, or men who show special aptitude and ability for their chosen professions.

In a good many instances men work during the day, and the Department pays their fees whilst they are attending the evening lectures at the Universities. Others devote their whole time to their studies, and, at the discretion of the District Repatriation Boards, may be paid sustenance on the same basis as laid down for technical trainees. When financial assistance is likely to reach a fairly large amount, as in the medical course, a part of same is generally granted by way of loan, to be repaid by the student when he is in a position to do so. Grants up to £5 5s. are also made in approved cases for the purchase of necessary text-books, &c.

(5.) *Apprentices.*

Many young men who enlisted while serving their terms of apprenticeship are on resumption of their pre-war occupations entitled to have their wages made up by the Department to—Single men, £3 per week, plus pension; married men, £3 5s. per week, plus pension.

(6.) *Farm Training.*

In view of the importance of our primary products the Department offers every encouragement to discharged soldiers to take up farming pursuits. A very effective system of practical instruction has been arranged in connection with State farms, experimental stations, and with the assistance of private farmers. The assistance given comes under two headings:—

- (i.) Training under the subsidized-wages scheme with private farmers: Many men who subsequently desire to take up general farming on land acquired under the Discharged Soldiers Settlement Act prefer to gain knowledge with private farmers. The Department then subsidizes the wages paid by the farmer in order to assure the trainee an income of £2 per week and his keep over and above pension allowance, and any increase in wages granted by the employer during the training does not affect the Department's subsidy. The Department has arranged farm training for 290 men under this scheme, and 207 men are still receiving instruction.
- (ii.) Training at State farms or kindred institutions: The Agricultural Department have placed all their experimental farms at our disposal for the training of discharged soldiers, and the Director-General of Agriculture and his officers have heartily rendered the Department most valuable assistance. Short intensive courses are given, and the results achieved must be gratifying to the officers of the Agriculture Department concerned.

Sustenance during Training.—The sustenance allowance payable to trainees at the State farms is: Soldier, £2 10s. per week; wife, 10s. per week; children (not exceeding four), each 3s. 6d. per week, plus pension. £1 per week is deducted for the soldier's board and lodging.

(a.) *Ruakura.*—This farm is reserved for disabled soldiers, and instruction is given mainly in the lighter branches of farming, such as beekeeping, fruitgrowing, poultry-raising, pig-breeding, and horticulture. Accommodation is provided for thirty-five men, and an extra building to accommodate a further twenty-five men is now being erected at a cost of over £3,000.

(b.) *Weraroa.*—Another well-equipped State farm is at Weraroa, where accommodation is provided for twenty-six men. The instruction given there is mainly in dairy, sheep, and pig farming, and cropping, and therefore only fit men are trained. The present cubicles are now being extended to accommodate an additional number of trainees.

(c.) *Moa Seed-farm.*—With a view to providing healthy outdoor occupation for discharged soldiers in the Otago District a seed-raising farm has been established on an area of about 450 acres of suitable land near Roxburgh, in Central Otago, where the climate is ideal for the purpose. In view of the fact that the value of the seeds imported to New Zealand in 1915 was £327,590, it is believed that the farm will, in addition to providing congenial occupation for a number of returned men, prove to be a sound commercial undertaking. The farm is managed for the Repatriation Department by a special committee of experts, comprising gentlemen with an intimate knowledge of the capabilities of the land as well as experience in seed-raising. A manager with the highest qualifications has been appointed. He holds a diploma in agriculture, and has made a specialty of plant-breeding. His advice, and the lectures to be given to the soldier trainees, will be open to soldier settlers on the adjoining block, and also to any other settlers in the district, free of charge. The course of instruction will cover from four to twelve months.

(d.) *Avonhead*.—At Avonhead, near Christchurch, the Repatriation Department has undertaken an experiment from which good results are expected. The Government has purchased 300 acres of fertile land, half of which is being used for settlement by discharged soldiers and half as an instructional farm. An officer of the Department of Agriculture acts as Superintendent, and other experts give courses in dairy-farming, pig-raising, poultry-farming, beekeeping, fruit-growing, and general agriculture. Men may train here for large-scale farming on suitable sections in Canterbury or other provinces, and others have set themselves up solidly on the adjoining sections at Avonhead, mainly for the production of vegetables, honey, eggs, &c., for the neighbouring market. Suitable accommodation for trainees has been provided on the training portion of the farm.

(e.) *Motuihi*.—A portion of the Island of Motuihi, near Auckland, is now being used for training discharged soldiers in dairying, cropping, pigs, sheep, &c. The farm is under the management of an officer of the Agricultural Department, and experts in the various lines also give the men instruction by means of lectures. There are usually about twelve soldier trainees on the farm.

(f.) *Wairarapa Training-farm*.—Through the generosity of a number of settlers in the Wairarapa this up-to-date farm has been established near Masterton for the training of soldier farmers. It is well equipped, and all the latest methods are used for intensive production. The accommodation is complete in every respect, and the comfort of the trainees is well attended to. There are at present twenty-six men receiving instruction there.

(g.) *Tauherenikau Training-farm*.—The needs of the tubercular men have received the earnest attention of the Department for some time past, and Tauherenikau Farm, with an area of over 500 acres, was established to provide training facilities for these men in the lighter branches of farming. Comfortable quarters have been erected for the trainees, and extensive improvements and additions are now in progress. Training is given by competent instructors in market-gardening, apiary work, poultry-keeping, and pig-breeding, mainly.

(7.) *Afforestation.*

A number of discharged soldiers are working on the State plantations at Waireka, Tapanui, Ranfurly, and Hammer under the Forestry Department. Hutments have been erected for the accommodation of the men at both these camps, and the equipment necessary—blankets, utensils, &c.—is provided by the Repatriation Department. The work is of a fairly light nature, and especially suited to discharged soldiers desiring outdoor employment. At the present time there are fifty-three men employed in this work.

(8.) *Training of Soldiers' Widows.*

Training facilities in useful occupations for soldiers' widows without children, and sustenance whilst undergoing training at such rate as will bring their income, inclusive of pension, up to £1 15s. per week, may be afforded by the Department.

Summary of Training Section.

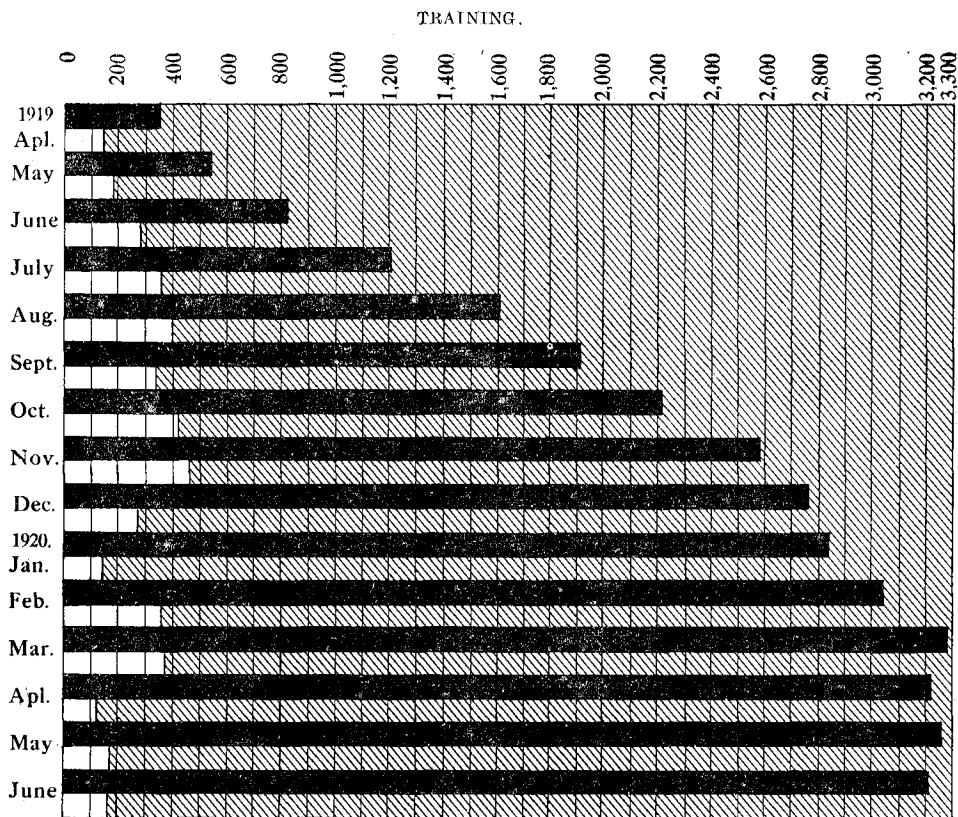
The total number of men for whom training and tuition has been arranged to date under the various schemes briefly outlined above is 5,661, and of this number 3,227 are still in training.

Of the 1,445 who have finished their training, the majority have completed the same satisfactorily and have been placed in suitable positions. A few, however, were unfortunately compelled to give up on account of ill health, while in a small number of cases the training had to be discontinued owing to the misconduct of the trainee.

The following table shows the number of men being trained at the 20th June, 1920, in the various groups of industry in each of the four districts:—

Group.	Auckland.		Wellington.		Canterbury.		Otago.		Total.	
	Schools, &c.	Subsidized Workers.	Schools, &c.	Subsidized Workers.	Schools, &c.	Subsidized Workers.	Schools, &c.	Subsidized Workers.	Schools, &c.	Subsidized Workers.
Wood .. ..	..	262	..	175	..	128	1	125	1	690
Leather	17	71	..	31	11	42	8	36	36	180
Metal	37	193	29	176	87	157	37	169	190	697
Clothing .. ..	..	24	..	7	2	23	..	18	2	72
Commercial ..	37	28	81	30	136	57	91	29	345	144
Farming	47	55	76	110	21	25	..	17	144	207
Professional ..	32	30	59	27	14	4	131	4	236	65
Other groups ..	9	94	6	39	5	55	4	6	24	194
Totals	179	759	251	595	276	491	272	404	978	2,249

The chart below shows the number of men for whom training has been arranged each month, and the total number of men actually in training on the 20th June, 1920.



Black bar shows number in training; white bar shows number commenced during month.

After-care Work.

A number of men so incapacitated through war services that they are unable to resume their pre-war occupations have drifted into purposeless channels, and it was felt, when the men had ceased returning to the Dominion in large numbers each month, that some special steps should be taken by the Department to assist such men, and persuade them to view their lives from a different standpoint, and endeavour to regain their former independence as useful citizens.

Several serious forms of war disability tend to make the soldier think that he can only live comfortably by following some form of "blind alley" employment, which in many cases not only retards his progress from a medical standpoint, but weakens his grip and destroys his ambition. The Department therefore, after a careful study of the psychology of disabled men generally, established an "After-care" Section to especially look after the welfare of tubercular, limbless, blind, and other badly disabled men. Lists of all such men who have returned to the Dominion were prepared, and the Director-General of Medical Services advises us of all convalescents being discharged from hospitals or sanatoria upon the completion of their treatment.

Although the District Boards and Local Committees throughout the Dominion are and have been paying particular attention to the needs of disabled men, it has been found necessary to appoint in each district special After-care Officers to travel throughout the country looking up the men whose names and addresses are shown in their respective districts.

For the sake of convenience the various disabilities are divided into four categories—viz., tubercular, limbless, blind, and general—and cards and records made up mainly from the reports of these officers are kept at Head Office, and show the progress made by each after-care client in his effort to rehabilitate himself.

Tuberculosis.—Undoubtedly one of the most serious war disabilities is tuberculosis; as, although it may be apparently "cured," there is always danger of the disease recurring unless special care is taken by the patient as regards suitable occupation, healthy surroundings, and adequate nourishment, &c. Special attention has to be paid to the men suffering from this disease, as, apart from their weakened physical condition, they are often of peculiar temperament. Many of them are unable to do a full day's work regularly, and on this account it is frequently very difficult to secure for them suitable employment. It is generally recognized that the one avenue of suitable repatriation for these men is light farming, and therefore the Department has a set policy which when carried out assists the tubercular man to improve his health and prospects. The After-care Officers, often with a good deal of trouble, locate a man who is working at an unsuitable occupation at a fair wage, and have to persuade him to leave that calling and start afresh, to learn, say, one or more of the lighter branches of farming. He is then, after medical examination, sent to the Tauherenikau Training-farm, where, with the healthy outdoor and regular life and wholesome food, his health is greatly improved, and in time he learns enough

about his chosen subjects to start on his own account. The After-care Officer then assists him to secure a suitable section of land through the Lands Department, and calls on him from time to time to see that he is progressing satisfactorily. At the Tauherenikau Farm the trainees are medically examined periodically, and they are supervised from a health standpoint by an ex-tubercular soldier with sanatorium experience. Another ex-tubercular man is working on the staff of the After-care Branch, and his special duties are to look after the welfare of tubercular men. Already additional pensions, land-settlement, medical treatment, training, employment, &c., have been arranged for hundreds of these men.

Limbless.—Limbless men present peculiar difficulties to the Department, as, besides the trouble of securing them suitable occupations, limbless men are generally very sensitive, and, as a rule, resent sympathy. As a result of this many of them drift into temporary occupations where there is no prospect of progress. The After-care Officers, however, get into touch with these men and endeavour to have them trained in suitable trades, or employed in useful capacities. A number of limbless men are employed in the Public Service, and wherever possible they are placed on the permanent staff of their respective Departments.

Blind.—New Zealand has on her roll twenty-one soldiers who lost their sight, and in all cases arrangements have been made for their suitable employment or training. These men afflicted with blindness have all had valuable training at St. Dunstan's in England, and the Jubilee Institute for the Blind at Auckland has co-operated with the Department in giving instruction in New Zealand.

General.—This heading embraces all other serious disabilities which, although not especially mentioned, present difficulties which have to be treated in various ways.

It will be realized that this "after-care" work is now quickly becoming one of the most important branches of the Department. It concerns the handling of some of the most difficult problems of repatriation, and involves a great deal of sympathetic and patient work. The After-care Officers act as liaison officers between the Defence, Pensions, Lands, and Medical Departments, and they personally visit all seriously disabled men from time to time, giving advice and assistance, until the Department is satisfied that the men are comfortably settled in the environment specially suited to their respective disabilities. The officers also periodically inspect the trainees under the various training schemes in order to make sure that the instruction given is efficient and that the men are receiving their full remuneration.

SECTION III.—FINANCIAL ASSISTANCE.

Under the instructions issued in connection with the Repatriation Act, District Boards or Local Committees are empowered to grant financial assistance to discharged soldiers, soldier's widows, nurses, and widowed mothers on the following terms:—

(a.) BUSINESS LOANS.—It is recognized that returned soldiers better fitted for business in a city or town than for land-settlement have a right to help by loan. Therefore provision was made for loans, not exceeding £300, to enable a man to establish a business or to purchase one. A sum of £50 is lent free of interest, and the remainder bears interest at 5 per cent. per annum. Already men have been set up in over 150 different kinds of business. The payment of interest and repayment of loans are proving satisfactory.

As a general principle the Department, in the interests of the individual and the community alike, has to make sure that an applicant has not only the necessary experience in a business, but has also a fair prospect of success in view of the competition that he may meet. Precautions have to be taken against loading a locality with an extra business not needed by the population.

In this connection a great amount of work has been done by the various Boards and Committees in investigating applications for business loans. Each applicant is carefully examined, the suitability and prospects of the business are fully gone into, and the loan is not granted unless the Board is convinced that by approving it they are serving the soldier's best interests. The Department has laid it down as a guiding principle that, except in exceptional circumstances, loans are not to be granted to applicants (1) who are already in situations equal to their pre-war positions, (2) who are satisfactorily settled in business, or (3) who are in a position to finance themselves.

All loans exceeding £50 must be approved by the Ministerial Board, and up to the 20th June, 1920, a total of 3,864 loans have been ratified, entailing an expenditure of £878,927.

The following list gives an idea of the remarkable diversity of businesses in which discharged soldiers have been assisted to make a start:—

Accountants	7	Boot-importers	20
Architects	7	Boot-manufacturers	25
Artificial-limb manufacturers	5	Boot-repairers	22
Auctioneers	18	Bottle-merchants	2
Bacon-factories	2	Brick and tile making	6
Bakers	66	Builders	62
Barristers and solicitors	30	Butchers	69
Basketmakers	6	Buyer, island trade	1
Bee-farming	50	Cab-proprietor	1
Billiard-saloon keepers	25	Cabinetmaking	43
Blacksmiths	72	Carriers (horse)	142
Boardinghouse and private-hotel keepers	25	Carriers (motor)	203
Boatbuilders	2	Chaffcutting	41
Booksellers and stationers	27	Chairmaking	2

Cheesemaking	42	Mercery and soft-goods business	32
Chemists	31	Merchants (general)	19
Chimney-sweeps	2	Messengers (express)	2
Chiropodists	2	Mineral-water and cordial manufacturers	12
Coachbuilding	11	Mining	1
Coach-painters	6	Monumental masons	2
Coal and firewood merchants	34	Motor-bus service	15
Commercial journal	1	Motor garage and repairs	167
Concrete-construction	2	Motor-cars (taxi business)	168
Contractors	152	Motor-launch service	31
Cool storage	2	Music-teachers	6
Correspondence schools	3	Newspaper-proprietors	5
Customhouse agents	4	Newspaper-vendors	2
Cycle business	12	Optician	1
Dairy business and milk-vendors	51	Paperhangers and painters	30
Drovers	2	Patent-medicine manufacturer	1
Dentists	35	Perambulator-makers	2
Doctors	25	Piano-importers	2
Duck-farmer	1	Picture-theatres	13
Dyers and cleaners	7	Pig-farmers	6
Engineering business	64	Photographers	19
Engineering (electrical)	16	Plumbers	40
Engineering (motor)	84	Pork-butchers	2
Fancy-goods business	7	Printing	2
Farming* (general)	417	Radiologist	1
Farming (poultry)	38	Restaurants	42
Fat and skin dealers	4	Saddlers	17
Fibrous-plaster business	2	Sauce-manufacturers	2
Fishing business	193	Sawmilling	36
Forwarding agents	20	School (private boys')	1
Fruit and confectionery business	137	Scows (loans for)	3
Fruitgrowing	24	Sheet-metal-worker business	1
Foundries	2	Shipwrights	2
Furniture-dealers	50	Sharebrokers	2
Gardening (market)	6	Shirtmakers	2
Gardening (nursery)	11	Signwriters	4
Gas and range fitters	2	Skating-rink	1
Grain-merchants	7	Soap-manufacturer	1
Greengrocers	3	Strawberry-growing	2
Gristing-mill	1	"Supreme" lighting business	1
Grocery and general store keeping	285	Surveyors	14
Hairdressers and tobacconists	83	Tailors	38
Hardware	18	Tanner and furrier	1
Hat-manufacturers	4	Taxidermist	1
Hauling business	12	Tea-merchants	5
Hawking business	3	Tea-rooms	6
Heat-appliance agent	1	Tent-maker	1
Horse-trainers	4	Threshing business	19
Hospitals (private)	7	Timber-merchants	5
Indent agents	33	Tinware-manufacturers	2
Insurance	10	Typewriter-repairers	2
Interpreter (Native)	1	Undertakers	2
Ironfounder	1	Upholsterers	1
Ironmongers	3	Vacuum cleaning business	2
Land agents	31	Vehicle and implements importers	2
Laundry business	4	Veterinary surgeons	2
Leather-merchants	5	Vulcanizing business	12
Livery and bait stables	11	Watchmakers and jewellers	24
Luggage agents	6	Well-boring business	4
Mail-order business	6	Whaling	1
Mail-service	15	Wood-turning	1
Manufacturers' agents	25	Wool-dealers	4
Marine dealers	2	Wool-press manufacturing	1
Masseurs	7	Wool-weaver	1

(b.) FURNITURE.—Loans not exceeding £75 (free of interest) may be made for the purchase of household furniture, and in such cases applicants are required to produce the vendor's price-list of the articles required. These loans are granted only to married men (or men with dependants requiring a loan) who are in employment, or who are established in business, or are subsidized

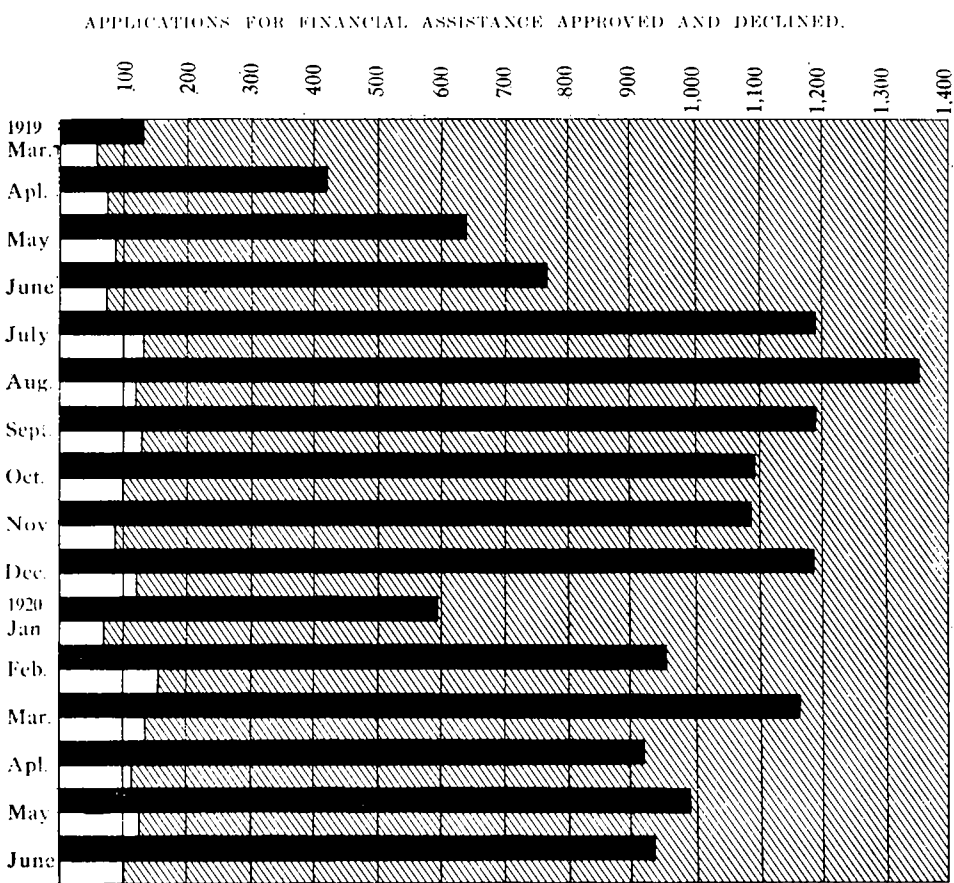
* It will be noticed that 417 farmers have been assisted. The applications were outside the scope of the Lands Department, and in such cases the Repatriation Department considers applications for assistance up to £300 for the purchase of stock, &c.

workers; and also to soldiers' widows. *7,005 furniture loans have been granted, totalling £270,237.*

(c.) TOOLS OF TRADE, EQUIPMENT, ETC. An amount not exceeding £50 (free of interest) may be advanced for the purchase of tools of trade, professional instruments, or such other articles of personal equipment as may be deemed necessary to the applicant in the exercise of his calling. *849 applications of this nature have been granted, at a cost of £45,861.*

(d.) ASSISTED PASSAGES. Grants not exceeding £50 may be made to an incapacitated soldier or the widow of a deceased soldier in respect of passage money beyond New Zealand, provided the Board or Local Committee is satisfied that such a change of location is desirable or necessary. Very few applications are received under this heading, and only ninety-three have been granted to date.

The following chart shows the number of applications for financial assistance approved and the number declined each month:



Black bar shows number approved; white bar shows number declined.

EXPENDITURE ON SOLDIERS.

The total amount advanced to or expended on behalf of soldiers, with the number of cases in which assistance has been rendered, to date is given in the following table:

Loans:	Number of Cases.	Amount. £ s. d.
Business	1,413	773,148 11 0
Furniture	7,005	270,237 0 4
Tools, &c.	849	45,861 5 8
Grants:		
Training fees, sustenance, &c.	5,661	155,023 6 6
Unemployment sustenance	992	4,918 6 1
Transportation	1,956	3,665 11 4
Totals	20,876	£1,222,854 4 2

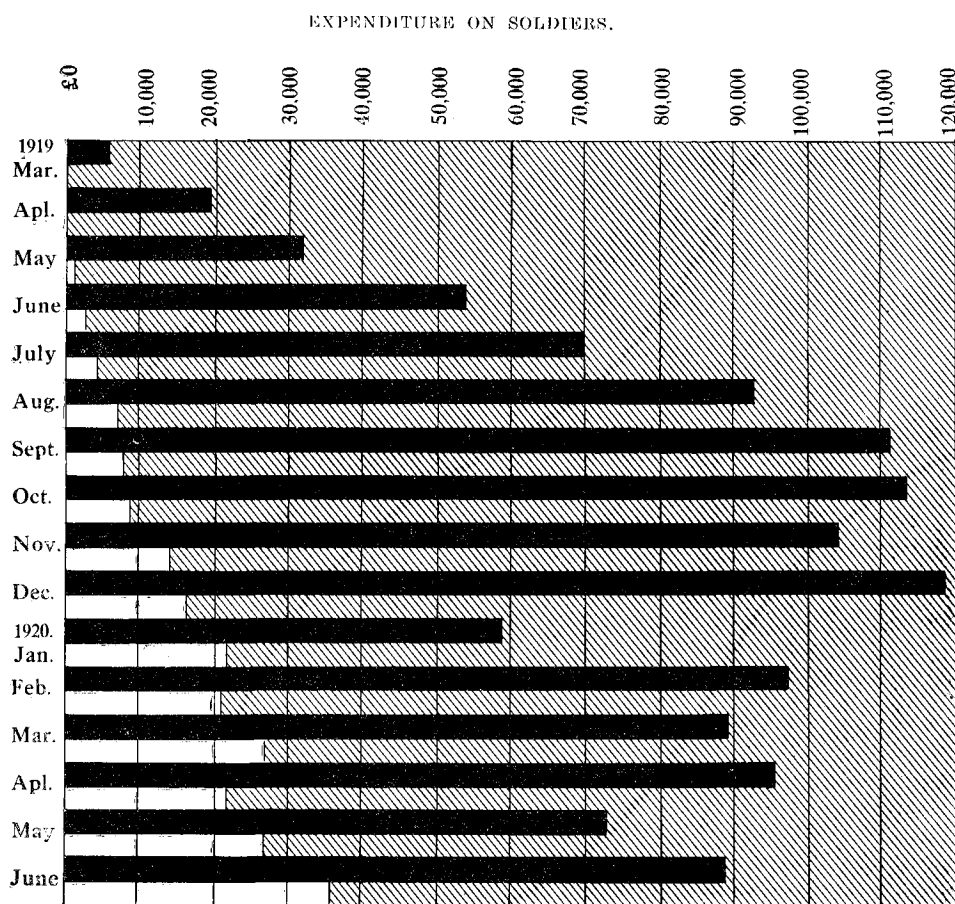
It will be noted that £1,059,246 (86 per cent.) of the total advanced is by way of loan, and it may be mentioned that of this amount approximately £479,298 is entirely free of interest.

REPAYMENTS.

The fixing of the rate of repayment of loans is left entirely to the discretion of the Local Boards or Committees. The members of the Board are in touch with local conditions, and as

they are also, in many cases, personally acquainted with the applicant, it is felt that they are peculiarly qualified to judge the ability of the grantor to repay. Frequently terms are arranged for the first twelve months, when the position is reviewed. Strict supervision is kept upon repayments, and the latest return of arrears shows that out of 12,267 soldiers who have received loans from the Department there are less than 5 per cent. in arrear with their repayments. Included amongst the latter are a number who require a certain amount of latitude in this connection owing to the fact that they are in indifferent health as a result of disabilities contracted in military service.

The chart given below shows the amount expended on behalf of soldiers each month since the inception of the Department, and the amount repaid on loan accounts:—



[Black bar shows expenditure; white bar shows repayments.

A glance at the chart shows that the expenditure is gradually decreasing, and it is anticipated that in the near future the monthly repayments will exceed the monthly advances. The amount repaid to date is £206,585, and during the month of June, 1920, the Department collected no less than £33,419. This represents a repayment rate of over £400,000 per annum, and augurs well for the success of this section of the Department's operations. There is no doubt whatever that the provision of advances for the acquisition and establishment of businesses and for the purchase of furniture and tools of trade has proved an inestimable boon to thousands of discharged soldiers, who are now showing their appreciation by the prompt and loyal manner in which they are meeting their obligations.

Many instances of the quite remarkable success achieved in business by assisted soldiers could be cited, of which the following are examples:—

- A and B. Grocers. After seven months' trading the stock had increased from £250 to £1,000, and was insured for £940. Loan instalments and all merchants' accounts have been paid regularly, and the business is expanding rapidly.
- C. Cabinetmaker. This business has increased to such an extent that the grantor has more work on his hands than he can cope with, although he is now employing five tradesmen.
- D. Baker and pastrycook. Business has been established for twelve months, and during that period the soldier has, in addition to paying loan instalments, put in extra plant to the value of over £100. Has also a large quantity of butter in cold storage and paid for. Business is increasing so rapidly that the grantor is contemplating opening a branch shop.

- E. Hairdresser and tobacconist. Commenced business twelve months ago with one assistant, and has now four assistants (including three returned soldiers). Has a fine stand, a splendidly fitted up and well-stocked shop, and is doing an excellent trade.
- F. Motor-lorry. This assisted soldier has been in business less than twelve months, and in that time he has cleared over £200 in addition to paying loan instalments and living-expenses.
- G. Joinery business. Although less than twelve months in business this man has orders in hand for months ahead, and is already employing no less than nine tradesmen, five of whom are returned soldiers.

There is naturally another side to the story, but we are pleased to be able to report that the total losses to date (*i.e.*, amounts "written off" by the Ministerial Board as irrecoverable) have been comparatively light, comprising only twenty-three cases in all, with an average loss of £34 in each case.

The following table gives the cause of failure in each case :—

Number of Cases.				Cause of Failure.
10	...	...	...	Men proved unsatisfactory.
6	...	...	...	Deceased.
2	...	...	...	Burnt out (partnership).
3	...	...	...	Mentally unbalanced.
1	...	...	...	Met with accident.
1	...	...	...	Ill health.

It will be noted that in only ten cases did the grantors prove unworthy, misfortune being the cause of failure in the other thirteen cases.

ADMINISTRATION EXPENDITURE.

The administration expenses of the Department from its inception to the 20th June, 1920, total £64,522, or 5 per cent. of the gross expenditure.

GENERAL REMARKS.

It will be gathered from a perusal of this report that the problem of returning our soldiers to civil life and helping them with financial assistance to enter into business, or fitting them for new vocations whereby they can earn a comfortable living, is surrounded with circumstances needing the most careful and sympathetic treatment in order to safeguard the best interests of the men. Probably the most difficult men to repatriate are the tubercular men and those who have lost an arm, and to successfully deal with such cases is no light task. Repatriation work is of a very practical nature, and the men applying to us for assistance have received not only sympathetic treatment by our voluntary corps of workers and members of the staff throughout the Dominion, but have also had the benefit of valuable advice and guidance from able business men on the various Boards and Committees, who have taken infinite care and pains to do their very best for all soldiers seeking assistance.

New problems are always arising, but we have managed to secure general uniformity in the handling of cases by the various Boards and Committees, and are on the best of terms with the Returned Soldiers' Association and the various Patriotic Societies and War Relief Associations.

Matters are running smoothly, applications are dealt with without delay, and the Department sets itself up as the guide, philosopher, and friend of any soldier requiring assistance to rehabilitate himself.

The employment figures, the training reports, and the manner in which the men to whom loans have been granted are keeping up their payments are a tribute to the returned soldiers themselves, who are carrying on right royally and displaying the same high qualities as citizens as they did as soldiers fighting for the Empire.

I have, &c.,

J. R. SAMSON,
Director of Repatriation.

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