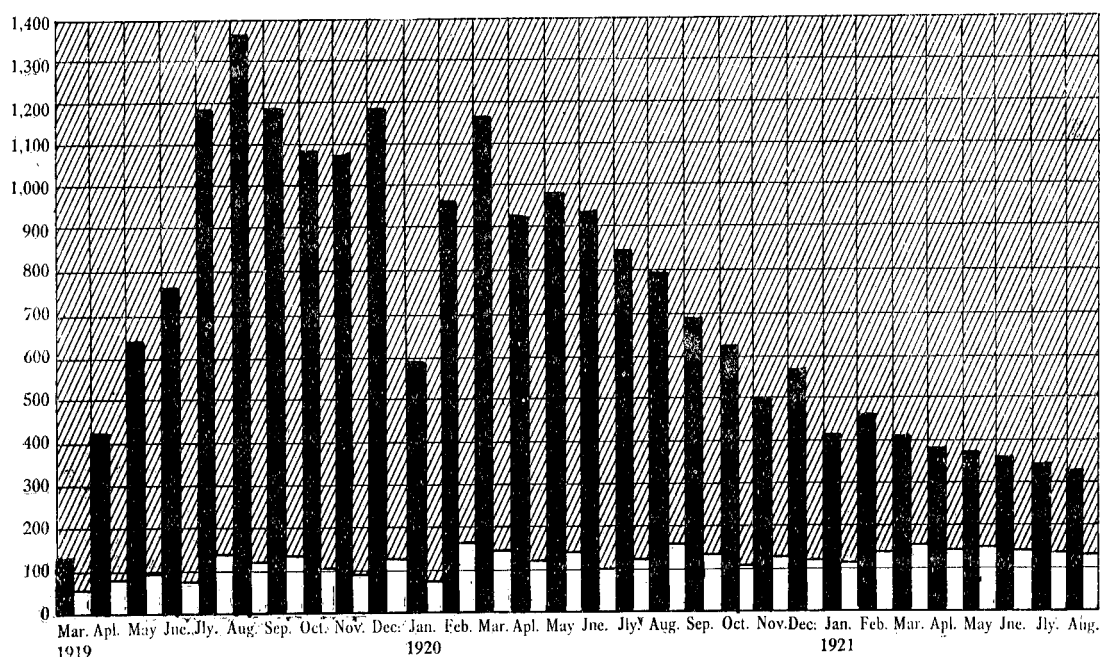


(b.) *Furniture Loans*.—Amounts not exceeding £75 (free of interest) may be loaned for the purchase of essential household furniture, and in such cases applicants are required to produce the vendor's price-list of the articles required. These loans are granted only to married men (or men with dependants requiring a loan) who are in employment, or who are established in business, and also to soldiers' widows. 11,756 furniture loans have been granted, totalling £583,722.

(c.) *Tools of Trade, Equipment, &c.*—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. 1,034 applications of this nature have been granted, at a cost of £21,872.

(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 have been received under this heading, and only 129 have been granted to date, but 2,751 men have been assisted with fares to billets found for them within the Dominion.

The following graph shows the number of applications for financial assistance approved and the number declined each month. From this it will be seen that applications show a steady decline since last report, having dropped from 900 per month to less than 400 per month.



FINANCIAL ASSISTANCE FOR DISCHARGED SOLDIERS.

In this graph the black bars show the number of applications for financial assistance approved by the Repatriation Department each month. The white bars show the number declined.

EXPENDITURE ON SOLDIERS.

The Department has rendered financial assistance to 29,666 men, at a cost of £2,051,483. The following table gives details of the expenditure under the various categories:—

					Number of Cases.	Amount. £
Loans:—						
Business	..	..	..	..	5,842	1,079,253
Furniture	..	..	..	..	11,756	583,722
Tools, &c.	..	..	..	..	1,034	21,872
Grants:—						
Training fees, sustenance, &c.	..	..	..	..	7,193	354,269
Unemployment sustenance	..	..	..	..	1,090	5,390
Transportation	..	..	..	..	2,751	6,977
Totals	..	..	..	..	29,666	2,051,483

The figures given show that 82 per cent. of the amount expended has been advanced to soldiers by way of loan, the bulk of the remainder being expenditure upon training facilities, sustenance of trainees, &c. With the decline in applications for financial assistance there has been a corresponding decrease in expenditure, and whereas payments to soldiers twelve months ago ran to £100,000 a month, the expenditure for August, 1921, amounted to only £32,000.

REPAYMENTS.

The fixing of the rate of repayment of loans is entrusted to the Local Board or Committee recommending the advance, and the general policy is to fix a rate that, while not bearing too hardly upon the grantor, will at the same time ensure the liquidation of the loan within a reasonable period—say, three or four years. In most cases terms are fixed for a period of twelve months, when the position is reviewed and the conditions varied if necessary.