

Normally the employee commences at the rate of £5 5s. per week, to which both the employer and the Rehabilitation Board contribute, and thereafter the employer's share increases as the employee gains skill, and the Board's subsidy decreases. At the same time the trainee's total wage increases until he is drawing the award wage, generally at the end of three years' training, or at such time as he is regarded as a fully qualified journeyman.

Broadly, all ex-servicemen are eligible for training under this scheme, but preference will be given to men who have had overseas service. The approval of the Rehabilitation Board will not be given to such a contract as the above in electrical work unless the applicant has had a reasonable amount of experience in one of the electrical trades, either in the Forces or before service. For practical purposes a reasonable amount of work is interpreted as being equivalent to a year's full-time apprenticeship.

Under arrangements with the Electrical Wiremen's Registration Board, service experience in electrical work may be credited towards apprenticeship time, the amount of time which may be so credited depending on the type and extent of work done. However, this Board has been generous in this respect, and ex-servicemen who have had trade experience in the Forces are thus enabled to qualify more rapidly for tradesmen's rates of pay.

Where further theoretical knowledge is required, the Rehabilitation Board will assist in approved cases by payment of fees, cost of books, &c., in addition to the above scheme. Similarly, ex-service trainees may attend technical colleges or other such institutions free of charge.

Question 5.—What are the necessary qualifications to enable servicemen to obtain a business rehabilitation loan? I have had five years' experience as a grocer and did know the trade as well as any. Is this deemed sufficient, providing, of course, that my previous employer furnished further details. The business in mind is a cash grocery, which would minimize the trouble of keeping books. However, to make sure that no difficulty is experienced in

this part of the business I have been taking a course with a well-known correspondence school, and am securing certificates as the course progresses. Details of service: Three and a half years' Navy with one year's Fiji service.

Answer: Ex-naval personnel who have served in a sea-going capacity outside territorial waters for six months or more, or who have served in territorial waters in such occupations as minesweeping, which may be regarded as equally hazardous as active service, are eligible for assistance immediately on grounds of service alone. Personnel engaged on shore duties or otherwise not included in the groups mentioned above are not immediately eligible on grounds of service, but may be considered eligible if it can be shown that due to their service they have suffered substantial economic loss or loss of opportunity, so that their careers are prejudiced by reason of their having served.

For business loans it is necessary first that the ex-serviceman should have been discharged.

Business loans are in general confined to businesses of an essential nature or to those which provide services of importance in the national economy. No ex-serviceman will be financed into a business which does not show a reasonable chance of becoming successful.

It is generally considered preferable that the serviceman should have had practical experience in the business concerned before a loan is granted, and should this not be the case, the Rehabilitation Board may require the applicant to undergo a course of training before he is established in a business.

It is also necessary that he have the personality and other qualifications necessary to make a success of the business in question. Successful previous experience may indicate this.

Such loans are in general limited to £500, with such terms and security as may seem convenient to the parties concerned.

With specific regard to the above query the applicant's experience and qualifications seem satisfactory, and provided

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