

FIRST MEETING

The first meeting of the Board was held in February, 1940, when a full examination was made of suggestions for the conduct of operations and the manner in which it was proposed to submit individual cases. The Board was unanimous in its approval of the details which had been submitted by the State Advances Corporation for its consideration, and commented on the thoroughness of the initial work as well as the clear manner in which the proposals were presented. That the initial work was efficiently done was later proved, as during subsequent years, when the Board was working at full pressure, no major alteration in procedure was required, and such minor alterations as did occur were the result of changes which had taken place in the general conditions.

APPOINTMENT OF EXECUTIVE COMMITTEE

The first meeting was confined entirely to procedure, and no individual cases were dealt with. As a matter of fact, at that time very few applications had been received, and none had been fully investigated. It was anticipated that frequent meetings would be necessary if applications were to be dealt with expeditiously, and as the Board members were located in various parts of the Dominion it was decided to appoint an Executive Committee comprising those members normally resident in Wellington to meet as required to give decisions on individual applications, and to hold a monthly meeting of the full Board to consider matters of policy.

TO WHOM ASSISTANCE COULD BE GRANTED

In the earlier stages of the war the overseas Forces were made up very largely of single men who had little in the way of permanent commitments of an essential nature, so that the applications received were not numerous. Although the Board was known as a "Soldiers'" Financial Assistance Board, the term "Soldiers" was interpreted in the wider sense and deemed to include Naval and Air Force personnel. At the commencement, assistance was also restricted to personnel who had enlisted for overseas service, but the scope of operations was later extended first to cover those mobilized on coastal defence batteries and later to Territorials called up for periods of training extending over one month. With the entry of Japan into the war a full-scale mobilization was embarked upon, and all those mobilized for full-time service were made eligible to receive assistance should their circumstances so warrant.

INITIAL GRANTS OF ASSISTANCE

In the consideration of applications for assistance the method adopted to indicate the merits of individual cases was as follows:—

Firstly, the civil income as stated by the applicant was verified by reference to the civil employers or, in the case of applicants in business, by a reference to the business accounts. The deduction of normal taxation from the gross income gave a figure which was as near as it was possible to get to the actual net civil life income. Other commitments (rent, interest, &c.) were similarly verified. Secondly, the income available from military sources was obtained by a reference to Base Records or other appropriate authority. In this case, however, the income was entirely free of taxation. The serviceman, too, was provided with keep and clothing, so that allowance had to be made for this factor. It was recognized that in the majority of cases the serviceman, by reason of being with the Forces, was obliged to meet expenditure which he might not have been required to meet otherwise, so that the allowance for keep and clothing was determined at a figure which was considerably lower than the estimated cost, thus providing for a reasonable increase in personal expenditure. In addition, in the case of men serving overseas, the income of the dependants was assessed after allowing for the retention of a reasonable portion of the military pay for the servicemen's personal use. A comparison of the net civil-life income and the income available to the dependants after making the allowances just referred to gave a clear indication of the extent, if any, to which the financial position