

had been effected as a result of the service with the Forces. If on the position thus indicated assistance appeared warranted, a grant was authorized. This may have been either in the form of a grant to meet, entirely, some commitment which it was obvious would create hardship to the dependants or assistance in meeting interest on a mortgage over the home or perhaps assistance in meeting the rent. In such cases it was customary to make the payment direct to the creditor concerned. In other cases, to avoid a multiplicity of payments, the grant took the form of a payment to the dependant, usually the wife, to assist with general expenses, and was made payable at monthly intervals. Another form of assistance given was a grant to meet life-insurance premiums on the soldier's life, and where the policy was subject to war loading this factor also was taken into consideration. In order to avoid any complication arising from possible delay in payments, an arrangement was entered into with the Life Offices Association whereby once the Board had signified its intention of meeting premiums the policy was kept current until the insurance office was notified by the Board of its intention to discontinue the payment. This arrangement was very successful, and all insurance offices were extremely helpful to the Board in supplying information as required. On the other hand, the Board rendered valuable assistance to the insurance offices by drawing the attention of all applicants for assistance whose applications showed the existence of insurance policies to the necessity for contacting the insurance office and ascertaining the extent to which the policy would be affected as a result of the insured joining the Forces.

RECONSIDERATIONS

Although applications were considered on the basis of conditions as they existed at the time of commencement of service with the Forces, it very soon became evident that these conditions were by no means static. Where there were no young children to be cared for the wife frequently took up employment, and the additional income thus received was such that assistance was no longer necessary. Changes in living arrangements frequently occurred, the wife letting the home or giving up rented premises and boarding with her parents or friends, with a consequent reduction in expenditure. In this connection it may be remarked that it was not necessarily the function of the Board to restore the income to that which had been received in civil life, but simply to ensure that the dependants did not suffer any undue hardship as a result of the husband's service. In some cases where it was apparent that extreme hardship had formerly existed the financial position was considerably bettered and the dependants of the soldier enabled to live in reasonable comfort. The status of the serviceman, too, frequently changed. Numerous cases of promotion, some to commissioned rank, occurred, with consequent substantial increases in military pay.

REVIEWS

Except in those cases where the assistance granted by the Board was in the form of liquidating entirely some particular liability, all authorizations were for a definite period, usually twelve months, and shortly before the expiration of that time steps were taken to check up on the circumstances of the dependants. Notwithstanding the fact that it was made a condition of all grants that the serviceman and/or his dependants should notify the Board of any changes taking place, it was surprising what changes could and did occur without the dependants realizing that they should have informed the Board of the fact. It can, however, be definitely stated that in the majority of cases the omission was not a deliberate withholding of information, but a lack of appreciation of the effect such a change would have on the financial position generally. Simultaneously with the review of the circumstances of dependants, the opportunity was taken to check up on the rank, &c., of the servicemen, although, as stated earlier, arrangements had been made with the appropriate military authorities to supply information of any changes in rank in cases where assistance was being granted. On the whole, the information required was forwarded reasonably well, but with the Forces scattered in various parts of the world it sometimes happened that there was a considerable time-lag between the date of a promotion and the receipt of the relative advice by the Board.