

SECTION IV.—FINANCIAL ASSISTANCE.

District Boards or Provincial Committees are empowered to grant financial assistance to discharged soldiers, soldiers' widows, nurses, and widowed mothers as follows :—

(a.) *Business Loans*.—It was recognized that returned soldiers better fitted for business in a city or town than for land-settlement had 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 180 different kinds of business.

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 also to be taken against loading a locality with an extra business not needed by the population.

In this connection a very 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.

Up to the 20th August, 1921, a total of 5,842 business loans have been granted, entailing an expenditure of approximately £1,180,000.

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

Accountants	12	Fancy-goods businesses	19	Music-teachers	6
Advertising	2	Farming* (general)	621	Newspaper-proprietors	8
Agencies	10	Farming (poultry)	72	Newspaper-vendors	2
Architects	9	Fat and skin dealers	4	Opticians	2
Artificial-limb manufacturers	3	Fibrous-plaster businesses	3	Oxy-acetylene	1
Asphalting	1	Fishing businesses	201	Paperhangers and painters	41
Auctioneers	15	Flax-mill business	1	Patent-medicine manufacturing	1
Bacon-factories	2	Forwarding agents	20	Perambulator-makers	2
Bakers	73	Fruit and confectionery business	157	Photographers	27
Barristers and solicitors	32	Fruit-growing	27	Physical culturist	1
Basketmakers	6	Fruit-canning	1	Piano-importers	6
Bedstead-makers	1	Foundries	3	Picture-frame makers	4
Bee-farming	60	Furniture dealers and manu- facturers	54	Picture-theatres	13
Billiard-saloons	25	Gardening (market)	7	Pig-farmers	6
Blacksmiths	74	Gardening (nursery)	12	Plasterers	2
Boardinghouse and private- hotel keepers	26	Gas and range fitters	2	Plumbers	54
Boatbuilders	2	Glass-bevelling	1	Pork-butchers	2
Booksellers and stationers	39	Golf materials	1	Printing	27
Boot-importers	30	Grain-merchants	7	Quarries	2
Boot-manufacturers	35	Greengrocers	3	Rabbiting	6
Boot-repairers	29	Gristing-mill	1	Radiologist	1
Boring plants	2	Grocery and general store	303	Restaurants	53
Bottle-merchants	2	Hairdressers and tobacconists	89	Saddlers	21
Boxmaker	1	Hardware	20	Sauce-manufacturers	2
Brassfinishers	2	Hat-manufacturers	4	Sawmilling	58
Builders	87	Hauling business	12	Schools (private)	2
Butchers	85	Hawking business	4	Scoria business	3
Button-manufacturers	1	Heat-appliance agents	2	Scows	3
Buyer, island trade	1	Horse-trainers	5	Sculptors	3
Cab-proprietor	1	Hospitals (private)	18	Shipwrights	2
Cabinetmaking	43	Indent agents	35	Sharebrokers	2
Canteen	1	Insurance agents	10	Shirtmakers	3
Carriers (horse)	236	Interpreter (Native)	1	Skating-rink	1
Carriers (motor)	351	Ironmongers	4	Soap-manufacturers	1
Chaff-cutting	47	Jam-manufacturers	1	Sporting outfitters	2
Chairmaking	7	Labour agent	1	Stock-dealer	1
Cheesemaking	49	Land agents	33	Strawberry-growing	2
Chemists	35	Laundries	4	Stud horse	1
Chimney-sweeps	2	Leather-merchants	5	Surveyors	15
Chiropodist	2	Lighting business	1	Swing and hammock maker	1
Coach-building	17	Lime-manufacturers	2	Tailors	39
Coach-painting	6	Livery and bait stables	11	Tanner and furrier	1
Coal and firewood merchants	91	Log-hauling	6	Taxidermist	1
Commercial artist	1	Luggage agents	6	Tea-merchants	5
Commercial journal	1	Machinery agents	4	Tentmaker	1
Concrete-construction	2	Mail-order business	6	Threshing businesses	28
Contractors	208	Mail-service	24	Tiling and slating	5
Cool storage (fruit)	2	Manufacturers' agents	27	Timber-merchants	5
Correspondence schools	3	Marble-bar	1	Tinware-manufacturers	4
Customhouse agents	4	Marine dealers	4	Typewriter-repairers	3
Cycle businesses	19	Masseurs	8	Umbrellamaker	1
Dairy business and milk-vend- ors	80	Mercery and soft goods	32	Undertaker	2
Dealers	6	Merchants (general)	19	Upholsterers	3
Drapers	28	Messengers (express)	2	Vacuum-cleaners	2
Dentists	35	Millinery	2	Veterinary surgeons	3
Draughtsmen	2	Mineral waters and cordials manufacturing	15	Vulcanizing businesses	22
Drovers	3	Mining	6	Watchmakers and jewellers	25
Doctors	34	Monumental masons	2	Well-boring businesses	5
Duck-farmer	1	Motor-bus service	17	Whaling	1
Dwellings	33	Motor garage and repairs	177	Wood-turning	1
Dyers and cleaners	7	Motor-cars (taxi)	212	Wool-dealers	6
Engineering businesses	90	Motor-launch service	31	Wool-press manufacturer	1
				Wool-weaver	1

* It will be noticed that 621 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.