Session II. 1921. $N \to W$ $Z \to A L A N D.$

REPATRIATION DEPARTMENT

(REPORT REGARDING THE ORGANIZATION AND OPERATIONS OF THE).

Laid on the Table of the House of Representatives by Leave

The DIRECTOR OF REPATRIATION to the Hon, the Chairman and Members of the REPATRIATION BOARD.

STRS.

Wellington, 15th September, 1921.

I have the honour to submit herewith a report on the operations of the Department for the period ended 20th August, 1921. I have, &c.,

J. R. SAMSON,

Director of Repatriation.

The Hon. the Chairman and Members, Repatriation Board.

REPORT.

THE Repatriation Department was established under the provisions of the Repatriation Act, 1918, for the purpose of helping every discharged soldier requiring assistance to secure for himself a position in the community at least as good as that relinquished by him when he enlisted for war service. The controlling body is the Repatriation Board, comprising the following Ministers of the Crown: Hon. Sir William Fraser (Chairman); Hon. D. H. Guthrie (Minister of Lands and Repatriation); Hon. W. Nosworthy (Minister of Agriculture); and the Hon. J. G. Coates (Postmaster-General and Minister of Public Works).

ORGANIZATION OF DEPARTMENT.

In order to ensure the expeditious handling of all soldiers' applications for assistance a policy of decentralization was adopted. For this purpose over eighty Boards and Committees were established throughout the Dominion, and to their excellent work is due a large measure of the Department's success.

BENEFITS PROVIDED FOR DISCHARGED SOLDIERS.

Under the Repatriation Act and the instructions issued in connection therewith a wide range of assistance was made available to discharged soldiers, and the chief activities may be summarized under four headings:

I. Employment: The placing in employment of all discharged soldiers who apply to the Department for assistance in that direction.

II. Training: The educational and vocational training of discharged soldiers.

III. After-care: The special shepherding of seriously disabled men, including the blind,

limbless, tubercular, &c.

IV. Financial assistance: The granting of financial assistance to discharged soldiers for the purpose of purchasing or establishing businesses, obtaining furniture, tools of trade, equipment, &c.

1—H. 30.

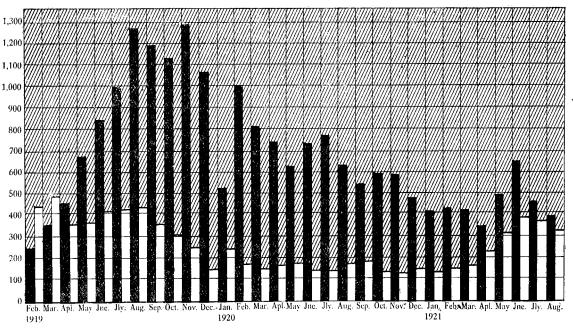
SECTION I .- EMPLOYMENT.

Since the issue of the last year's report in July, 1920, the Department has placed a further 6,908 discharged soldiers in employment, making a total placement to August, 1921, of 24,959; and the following table indicates the number absorbed by the various groups of industry in each of the four centres:

	Group.		ا	Auckland.	; W	ellington.	Canterbury.	Otago.	Total.
1.	Wood, furniture, timber, &c.			456	i	511	270	283	1,520
2.				431		706	276	351	1.764
3.	Food, tobacco, &c			182		250	240	130	802
4.	Clothing, boots, &c			146		241	158	166	711
	Books, printing, &c			112		111	104	61	388
6.	Other manufacturing			319		156	331	148	954
	Building			355		298	. 259	127	1,039
8.	Mining and quarrying			103		127	259	132	621
9.	Rail and tram services			116		348	222	152	838
10.	Other land transport			270		260	289	154	973
	Shipping, wharf labour, &c.			68		136	171	141	516
12.	Pastoral, agriculture, &c.			754		1.783	669	555	3,761
13.	Domestic, hotels, &c.			270		416	206	149	1.041
14.	General labour and miscellan	eous		1,323		2,263	1,558	971	6,115
15.	Clerical			368	İ	666	364	249	1,647
16.	Government		• • •	369		911	400	589	2,269
	Totals			5,642		9,183	5,776	4,358	24,959

The number on the Employment Wanted Register of the Department as at the 20th June, 1920, was 151, and conditions remained normal until about March, 1921, when the present financial stringency began to affect the situation. Many employers during the past six months have dispensed with the services of men who had been in constant employment since their r-turn, and who had been looked upon as repatriated, and, as a consequence of this, our list of men requiring work gradually rose, until in June, 1921, there were 398 names on the register—the highest since August, 1919. There has been a slight decrease in both the July and August figures, and the number awaiting employment at the date of this report is 329. It might be argued that this number distributed throughout the Dominion does not disclose an alarming position, but, as billets are very scarce at the present time, it will require the sustained efforts of the Department and the continued co-operation of all employers to prevent the unemployment situation from becoming acute.

A graph covering operations since the inception of the Department is given below, and shows the number of men placed in employment each month and the number remaining on the register.



EMPLOYMENT OF DISCHARGED SOLDIERS.

In this graph the black bars show the number of men placed in employment each month by the Repatriation Department. The white bars show the number remaining on the register.

Unemployment sustenance at the rate of £2 2s. per week to the soldier, 10s. per week to the wife, and 3s. 6d. per week for each child (not exceeding four) may be paid in cases of hardship, but during the past twelve months it has been necessary to grant this form of assistance in only forty-one cases (at a cost of £231).

SECTION II.—TRAINING.

The Department at its inception made provision for the training of incapacitated soldiers in suitable trades and professions, and a large number of men availed themselves of the opportunity of enrolling for training in some class of work which would ensure them a fair remuneration.

Training is provided for-

(a.) Partially disabled soldiers who owing to war services are unable to resume their pre-war occupations;

(b.) Those who enlisted at a comparatively early age and had not acquired a trade or calling, or who are engaged in dying industries;

(c.) Apprentices whose indentures were interrupted by war service;

(d.) Soldiers' widows.

Our work in the training section has shown a marked and steady decrease during the past few months, which is an indication that the repatriation of our soldiers is well on the way to completion.

(1.) Subsidized Workers.

One very important activity is the training of men in the various private workshops, factories, &c., by the help of subsidized wages. The employer undertakes to train the applicant in the particular trade or calling, and pay the trainee a wage as fixed by a wages committee consisting of a representative of the trades-union concerned, the employer, and a representative of the Repatriation Department. The difference between the employer's wage and £3 per week is made up by the Department, such subsidy being quite irrespective of any pension allowance which the trainee is receiving. The wages paid by the employer are reviewed quarterly by the wages committee, and any increase granted during the currency of the permit is paid to the trainee and does not affect the Government subsidy.

The trades taught include tailoring, bootmaking, watchmaking, wire-mattress making, electrical engineering, bag and trunk making, carpentry, wire-weaving, electrical drafting, farming, photography, wicker-working, plumbing, french-polishing, vulcanizing, hairdressing, machinery salesman, drapery, wool-classing, sheet-metal working, motor-car and coach painting, cabinetmaking, sail-making, motor mechanics, dental mechanics, &c.

(2.) Special Classes.

The Department established special classes in the chief centres in motor mechanics, sheet-metal work, boot making and repairing, and general commercial subjects. These classes were greatly availed of by the soldiers, but as the demand for instruction lessened it was found possible during the past year to discontinue all but the bootmaking class at Auckland, the commercial class at Wellington, and the boot-repairing class at Christchurch. Special classes were also inaugurated for men desirous of studying for the Public Service Entrance Examination, the qualifying examination for permanent appointment to the Public Service, and permanent billets have been found by the Public Service Commissioner for all those men who passed the examination.

(3.) Technical Schools.

The Department has been fortunate in having the valued co-operation of the Education Department and the Boards, Directors, and staffs of the technical schools throughout the Dominion. A discharged soldier may receive free tuition in almost any subject at the technical colleges, and the men have not been slow to take advantage of the facilities offered for learning their chosen trades or for bettering their position and prospects.

Sustenance is paid to trainees as follows: When attending full-time classes of thirty hours or more per week—Soldier, £2 10s. per week; wife, 10s. per week; children (not exceeding four), each 3s. 6d. per week, plus pension. When attending under thirty hours per week—Soldier, £2 10s. per week; wife, 10s. per week; children (not exceeding four), each 3s. 6d. per week, inclusive of pension.

(4.) Training in Universities, Special Schools, and Colleges.

The professional training of discharged soldiers has not been neglected, and the Department showed itself anxious to assist men (particularly disabled men) whose courses of study were interrupted by military service, or men who showed special aptitude and ability for their chosen professions.

In a good many instances men work during the day, and the Department assists with their fees whilst they are attending the evening lectures at the universities or private schools and colleges. Others devote their whole time to their studies, and, at the discretion of the District Repatriation Boards, may be paid sustenance on the same basis as laid down for other trainees. When financial assistance is likely to reach a large amount, as in the medical course, it is generally granted by way of loan, to be repaid by the student when he is in a position to do so. Grants are also made in approved cases towards the purchase of necessary text-books, &c.

(5.) Apprentices.

Many young men who enlisted while serving their terms of apprenticeship were on resumption of their pre-war occupations assisted and had their wages made up by the Department to—single men, £3 per week, plus pension; married men, £3 5s. per week, plus pension.

(6.) Farm Training.

As the demand for training in farming was so great, the Department made arrangements for the tuition of soldiers at Ruakura and Weraroa State Farms, and established special farms at Motuihi (Auckland), Tauherenikau and Penrose (Wellington), Avonhead (Canterbury), and Moa Seed-farm

(Otago). Some six hundred men have been trained in these institutions, and as a decided falling-off in the number of applicants was noticed six months ago the training at Motuihi, Penrose, and Weraroa was discontinued, whilst negotiations are proceeding with the Department of Agriculture as to the future policy regarding Avonhead and Moa Seed-farm. This will leave the Department with a training-centre at Tauherenikau (where men suffering from tubercular disease are taught poultry-raising, beekeeping, and horticulture) and Ruakura (where similar instruction in light farming is provided for disabled soldiers incapable of carrying on their old occupations).

SUMMARY OF TRAINING SECTION.

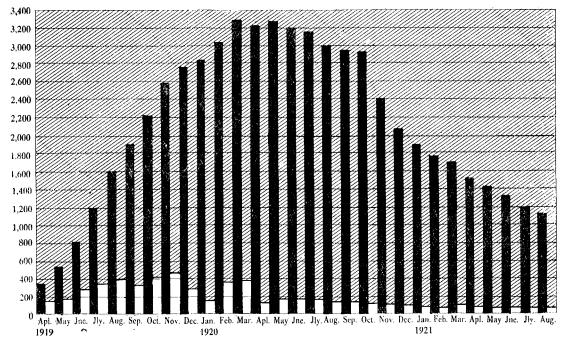
Training and tuition have been arranged for 7,193 men under the various schemes, and there are 1,131 still in training.

The success attained has been most marked, as will be gathered from the fact that 91·14 per cent. of the trainees who have finished training completed their courses satisfactorily, and were absorbed by the industry or calling in which they were trained. Some 5 per cent. of the men were unfortunately compelled to give up, mainly on account of ill health, whilst less than 4 per cent. had their training cancelled owing to misconduct.

The following table shows the number being trained at the 20th August, 1921, in the various groups of industry in each of the four districts:-

Group.		$oldsymbol{\Lambda}$ uckland.		Wellington.		Canterbury.		Otago.		Total.	
		Schools, &c.	Sub- sidized Workers.	Schools, &c.	Sub- sidized Workers.	Schools, &c.	Sub- sidized Workers.	Schools, &c.	Sub- sidized Workers.	Schools, &c.	Sub- sidized Workers
Wood			113		50		50		63		276
Leather		15	33		13	13	19	i . ••	19	28	84
Metal			53	1	44	34	72		87	35	256
Clothing	٠.		6		9		9		10		34
Commercial			11	10	5	7	27		21	17	64
Farming		60	14	51	7	11	8	6	5	128	34
Professional		3	5	10	3			53		66	8
Other groups			53	• •	3		32	į	13		101
Totals		78	288	72	134	65	217	59	218	274	857

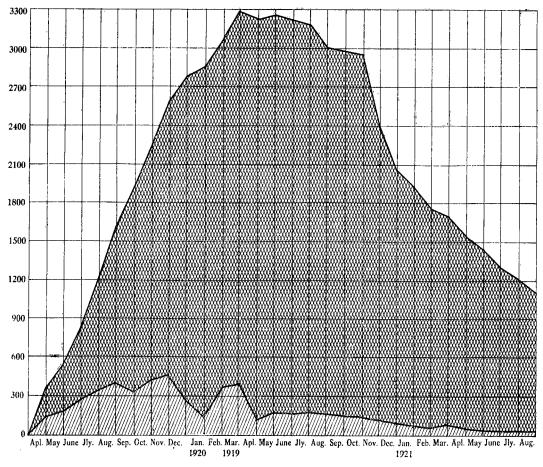
The graph and chart below show the number of men for whom training has been arranged each month, and the number of men actually in training month by month, since the commencement of operations early in 1919.



TRAINING OF DISCHARGED SOLDIERS.

In this graph the white bars show the number of men for whom training has been arranged each month. The black bars show the total number actually in training at the 20th of each month.

H.—30



5

TRAINING OF DISCHARGED SOLDIERS.

In this graph the light shading shows the number of men for whom training has been arranged each month. The dark shading shows the total number actually in training at the 20th of each month.

SECTION III. AFTER-CARE WORK.

A branch of the Department was set up to deal with the after-care of seriously disabled soldiers, especially the blind, tubercular, limbless, &c. Great success attended the efforts of the after-care officers, who did much in inducing soldiers to take up suitable occupations, arranging training, &c. The officers covered a wide area in their tours of inspection, but during the past year, as most of the incapacitated men had been repatriated, the work of the After-care Branch was absorbed in the Head Office and the four District Offices.

- (a.) Blind Soldiers.—Twenty-four men who lost their sight at the war have returned to New Zealand. They have all had valuable training at St. Dunstan's in England, and it is pleasing to report that they are comfortably settled in the Dominion, and, notwithstanding their grave disability, appear to be most cheerful and contented.
- (b.) Tuberculosis.—This disease is probably the most serious of all the disabilities that come under the notice of the Department. This was early recognized, and a sound policy was adopted. During the past year the Department's Special Tuberculosis Officer has conducted a thorough inspection throughout New Zealand, interviewing men who have any chest trouble, such as pleurisy, pneumonia, asthma, bronchitis, or tuberculosis. Already some 1,765 such cases have been interviewed, and of this number 1,009 were medically examined, 55 were sent into the Sanatorium for the necessary treatment, 54 into hospital, and 375 made out-patients of hospital, and 29 were transferred from their present surroundings, either on account of climatic conditions or their present occupations being unsuitable, whilst 793 houses were inspected to see whether the living-conditions were satisfactory. In addition to the training available to these men at Tauherenikau in poultry-raising, beckeeping, and marketgardening, efforts have been made to train a number in some suitable light outdoor work, including bootmaking, outside plumbing, motor-driving, carpentering, and painting. Our officers are in the closest touch with the Defence Department (which arranges the best of treatment, provision of shelters, &c.), the Pensions Department (which attends to the regular payment of the pensions due), and the Lands Department (which gives special attention to the settling of tubercular men on the land).
- (c.) Limbless Men.—About 960 soldiers returned to New Zealand suffering from amputation of limbs, and the Department spared no efforts in their repatriation. Suitable training and employment was arranged for all who on account of their disabilities could not resume their pre-war occupation, and it is gratifying to report that most of these maimed men are now settled.

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 :-

soluters have been assisted	to mai					
Accountants	. 12	Fancy-goods businesses Farming* (general) Farming (poultry) Fat and skin dealers Fibrous-plaster businesses	19	Music-teachers		6
Advertising	. 2	Farming* (general)	621	Newspaper-proprietors Newspaper-vendors		8
Agencies	. 10	Farming (poultry)	72	Newspaper-vendors		2
Architects	. 9	Fat and skin dealers	4	Opticians		2
Artificial-limb manufacturers		Fibrous-plaster businesses	3	Oxy-acetylene		1
Asphalting	-	Fishing businesses	201	Paperhangers and painters		41
Asphalting Auctioneers		Flax-mill business	î	Patent-medicine manufactur		î
Bacon-factories		Forwarding agents	20	Perambulator-makers		$\tilde{2}$
Bacon-factories		Fruit and confectionery business	157	Photographers	• • •	$2\overline{7}$
		Fruit and confectionery business	27	Physical culturist		i
		Fruit-growing	1		• •	6
Basketmakers		Fruit-canning		Piano-importers	• •	
Bedstead-makers		Foundries	3	Picture-frame makers	٠.	4
Bee-farming		Furniture dealers and manu-	~ .	Picture-theatres	• •	13
Bee-farming Billiard-saloons Blacksmiths		facturers	54	Pig-farmers Plasterers		6
Blacksmiths	74	Gardening (market)	7	Plasterers	• •	2
Boardinghouse and private		Gardening (nursery)	12	Plumbers		54
hotel keepers		facturers and manufacturers. Gardening (market)	2	Plumbers Pork-butchers Printing Quarries Rabbiting Radiologist Restaurants Saddlers		2
Boatbuilders	2	Glass-bevelling	1	Printing		27
Booksellers and stationers	39	Golf materials	1	Quarries		2
Boot-importers		Grain-merchants	7	Rabbiting		6
Boot-importers Boot-manufacturers		Greengrocers	3	Radiologist		1
Boot-renairers		Gristing-mill	ĩ	Restaurants		$\overline{53}$
Boring plants		Grocery and general store	303	Saddlers	• • •	21
Bottle-merchants	_	Hairdressers and tobacconists	89	Sauce-manufacturers		$\frac{21}{2}$
	-		20			$5\overline{8}$
Boxmaker		Hardware	4	Sawmilling Schools (private)	• •	
Brassfinishers Builders Butchers	~=	Hat-manufacturers Hauling business		Schools (private)	• •	2
Builders		Hauling business	12	Scoria business	• •	3
Butchers		Hawking business	4	Scows	• •	3
Button-manufacturers	_	Hawking business	2	Sculptors		3
Buyer, island trade		Horse-trainers	5	Shipwrights	••	2
Cab-proprietor		Hospitals (private)	18	Sharebrokers		2
Cabinetmaking		Indent agents	35	Shirtmakers		3
Cabinetmaking	1	Horse-trainers	10	Scows Sculptors Shipwrights Sharebrokers Shirtmakers Skating-rink		1
Carriers (horse)	236	Interpreter (Native)	1	Soap-manufacturers		1
Carriers (motor)	351	Ironmongers	4	Sporting outfitters		2
Chaff-cutting Chairmaking Cheesemaking Chimney-sweeps		Jam-manufacturers	1	Stock-dealer Strawberry-growing Stud horse Surveyors		1
Chairmaking	7	Labour agent	1	Strawberry-growing		2
Cheesemaking		Labour agent Land agents Laundries	33	Stud horse		ī
Chemists		Laundries	4	Surveyors		15
Chimney-sweeps		Leather-merchants	5	Swing and hammock maker	• •	1
Chiropodist	_	Lighting business	ĭ		• •	39
Chiropodist		Time manufacturors	$\dot{\overline{2}}$	Tailors Tanner and furrier		ĩ
Coach-painting			11	Taridamiat		ì
	0.1	Livery and bait stables	6	Was manahantu	• •	5
Coal and firewood merchants Commercial artist Commercial journal Concrete-construction Contractors Cool storage (fruit) Correspondence schools Customhouse agents Cycle businesses	31	Log-hauling Luggage agents		Taxidermist Tea-merchants Tentmaker	• •	
Commercial artist	l	Luggage agents	0	Tentmaker Threshing businesses Tiling and slating Timber-merchants Tinware-manufacturers Typewriter-repairers Hmbrellamaker	• •	1
Commercial journal	1	Machinery agents	4.	inresning businesses	• •	28
Concrete-construction	2	Mail-order business	6	Tiling and slating	• •	5
Contractors	208	Mail-service	24	Timber-merchants		5
Cool storage (fruit)	2	Manufacturers' agents	27	Tinware-manufacturers		4
Correspondence schools	3	Marble-bar	1	Typewriter-repairers		3
Customhouse agents	4	Marine dealers	-			1
Cycle businesses	19	Masseurs	8	Undertaker Upholsterers		2
Dairy business and milk-ven-		Mercery and soft goods	32	Upholsterers		3
dors	80	Merchants (general)	19	Vacuum-cleaners		2
dors Dealers	6	Merchants (general) Messengers (express)	2	Veterinary surgeons		3
Drapers	28	Millinery	2	Vulcanizing businesses		22
Dentists	35	Mineral waters and cordials		Watchmakers and jewellers		25
Draughtsmen	2	manufacturing	15	Well-boring businesses		5
Drovers	$\tilde{3}$	Mining	6	Whaling		ì
Doctors	34	Monumental masons	2	Wood-turning	• •	ı.
- 1 4	1	36 . 1	17	XX7 1 1 1 1 C7		6
	33		177	Wool-dealers Wool-press manufacturer	• •	1
Dwellings	33 7		212	*** . *	• •	
Dyers and cleaners	90	70.0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	31	Wool-weaver	• •	1
Engineering businesses	90	Motor-launch service	OΙ			

^{*} 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.

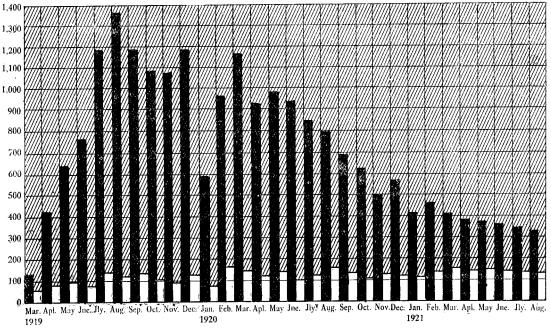
(b.) Furniture Loans.—Amounts not exceeding £75 (free of interest) may be loaned for the purchase of essential household furniture, and in such cases applicants are required to produce the vendor's price-list of the articles required. These loans are granted only to married men (or men with dependants 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:—

Loans: -					Number of Cases.	Amount. £
Business			 		5,842	1,079,253
${f Furniture}$			 	<i>.</i>	11,756	583,722
Tools, &c.			 		1,034	21,872
Grants:						
Training fees,	susten	ance, &c.			7,193	354,269
Unemploymer	nt suste	nance			1,090	5,390
Transportatio	n		 		2,751	6,977
Tota	$_{ m Is}$		 		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.

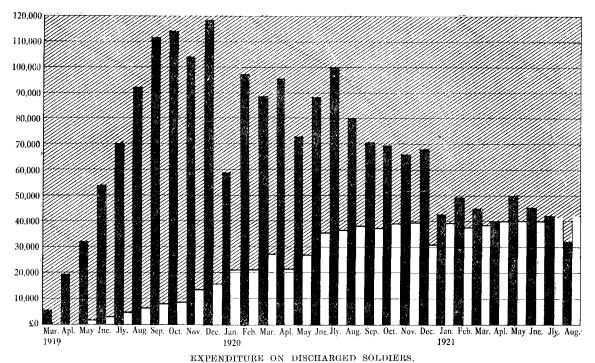
REPAYMENTS.

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.

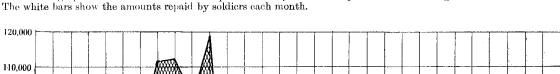
The Department has adopted a policy of firmness with regard to repayments, and requires a strict adherence by the grantor to the terms of his agreement. A debtor who is honestly doing his best in the face of adverse circumstances receives a sympathetic hearing and is, if possible, assisted by the Department to pull through, but the wilful defaulter is given no latitude.

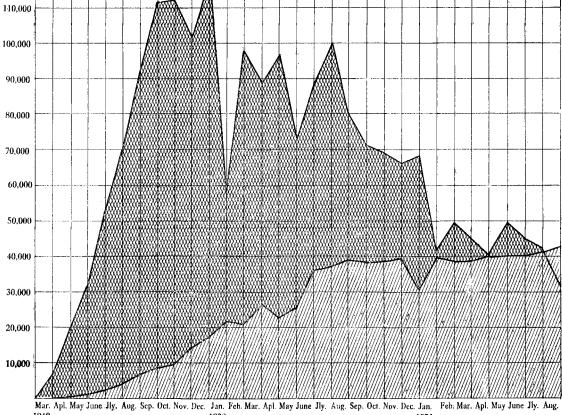
The last arrears return prepared shows that 85 per cent. of the 17,223 men who had then received loans were up to date with their payments, and that £91 8s. 6d. had been collected for each £100 accrued due. The total collection up to the 31st August, 1921, amounted to £706,255 (42 per cent. of the total loan advances), and the monthly payments at present exceed £41,000—a rate of £500,000 per annum.

The graph and chart given below show clearly the trend of expenditure upon soldiers and the repayment collections:—



In this graph the black bars show the Repatriation Department's expenditure on discharged soldiers each month.





EXPENDITURE ON DISCHARGED SOLDIERS AND REPAYMENT OF LOANS.

In this chart the dark shading shows the Repatriation Department's expenditure on discharged soldiers each month. The light shading shows the amounts repaid by soldiers each month.

H.—30.

The position disclosed by the diagrams is eminently satisfactory, and indicates that the great majority of the men are doing well and are loyally meeting their obligations. Many instances could be cited of successful business ventures of assisted soldiers, but it will no doubt suffice to quote the number who have entirely repaid the loans advanced. Up to the end of July, 1921, some 913 business, 764 furniture, and 481 tools-of-trade loans had been repaid in full, and numbers of others are nearing the final instalment.

The losses sustained through the default of grantors are not large, and the Ministerial Board

has only found it necessary to write off deficits in exactly 100 cases—the average loss being £57.

An analysis shows that misfortune was the cause of failure in thirty-two cases, whilst the other sixty-eight men proved to be unsatisfactory and have only themselves to blame for their failure and wasted opportunity.

ADMINISTRATION EXPENDITURE.

The administration expenses of the Department from its inception to the end of August, 1921, total £132,825, or 6 per cent, of the gross expenditure. Many economies have been effected during the past twelve months—Boards and Committees have been placed upon a purely honorary basis, staffs and rentals have been reduced, &c.

As the work decreases it has been the policy of the Department to close the smaller provincial offices and arrange for the work to be performed by a secretary (with an honorarium), who provides his own office accommodation, staff, &c. This policy is being gradually extended as the operations of the Department continue to decrease, and a considerable saving is thus being effected.

BOARDS, COMMITTEES, AND STAFF.

In conclusion I would place on record the excellent work that has been done during the year by the gentlemen on the various Boards and Committees throughout the Dominion, and by the members of the staff in the different offices.

Wellington, 15th September, 1921.

J. R. Samson, Director of Repatriation.

Approximate Cost of Paper.-Preparation, not given; printing (800 copies, including graphs), £26.

By Authority: MARCUS F. MARKS, Government Printer, Wellington.-1921.

Price 1s.;