

# The PROFESSIONS

## ARE NOT FORGOTTEN



E.R.S. has announced at various times help of all sorts to re-establish the soldier in civil life. Training for the tradesman, loans for the business man, both for the farmer; all have suggested trying to leave no class of serviceman uncatered for. But amidst all these offers there is one class of men who must often have said "Just where do I come in?" That class is one which has perhaps suffered financially more than most by joining the army, namely the class who before the war conducted a one-man professional practice.

Be a man architect, lawyer or accountant, it is probable that he spent several painful years and a few hundred pounds building his practice up. There is nothing more personal than such practices and in spite of all the safeguards adopted by professional associations to preserve them for their owners, they will be but pale shadows of their former selves when after an absence of two, three or four years the practitioners return to resume them.

Clients are often bound by a purely personal confidence in the skill or knowledge of a practitioner and when he hands them over to someone else it is unlikely that more than a proportion will transfer that confidence. Many will have chosen their own lawyers, as it may be, in the interval. Some will be irrecoverably lost. Few

will return instantly and unquestioningly.

It follows that in nearly every case that process of practice building will have to be gone through again. It will not be as long a process or quite as painful but it will certainly occur. The Rehabilitation Department has recognised this and is prepared to do something towards mitigating the difficulties. It considers that in recommencing practice finance is necessary for four things:—

- (a) The renting of office accommodation.
- (b) Wages.
- (c) Purchase of furniture, books etc.
- (d) Maintenance for the serviceman and his family for some months until he has built up his income to a living standard.

The Board has decided that the first three expenses can fairly be met by way of a Rehabilitation Business Loan repayable in due course. The last expense, that of personal and family maintenance, will be met by a straight-out grant. The normal limits of a business loan, £500, will apply to the loan and the rate of interest will be 2 per cent for the first year and 4 per cent thereafter.

The grant is covered by different conditions. It is not intended to assist people to set up in business for the