

1947
NEW ZEALAND

REHABILITATION BOARD

(REPORT FOR YEAR ENDED 31st MARCH, 1947)

*Presented to both Houses of the General Assembly pursuant to Section 17 (2) of the
Rehabilitation Act, 1941*

SIR,—

Wellington, 1st May, 1947.

In accordance with the provisions of the Rehabilitation Act, 1941, I present, on behalf of the Rehabilitation Board, the fifth annual report of the Board covering the operations of the Rehabilitation Department, and the activities of other Departments of State and bodies which act as the agents of the Board in particular fields of rehabilitation, for the year ended 31st March, 1947.

I have, &c.,

FREDK. BAKER,

Director of Rehabilitation.

To the Hon. C. F. Skinner, Minister of Rehabilitation
and Chairman of the Rehabilitation Board, Wellington.

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PREFACE

(i) The year ended 31st March, 1947, has been marked by a considerable increase in all fields of rehabilitation activity, this, of course, being the natural corollary of almost complete demobilization of the Armed Forces.

(ii) In general, there have been comparatively few changes in administrative policy in the year under review, and it is satisfactory to record that the organization of the Rehabilitation Department, with its close liaison with other State organizations which act as agents of the Rehabilitation Board, has proved adequate to the demands placed upon it.

(iii) Notwithstanding the fact that the year under review has been one of record activity—as will be seen from the discussion of all separate phases in later sections of this report—and although, in the aggregate, the five years of the Board's existence has seen the granting of some 86,000 applications for assistance of various types from ex-servicemen and ex-servicewomen, much remains to be done, particularly in the provision of homes, farms, and businesses for those eligible and suitable for such assistance.

(iv) For the demand, known or potential, for education, training and assistance in obtaining employment adequate facilities exist not only for the expeditious handling of applications, but also for providing the required service.

(v) Where the assistance applied for is dependent in whole or in part upon procuring commodities or services which are in short supply at the present time, however, the time involved in the completion of effective rehabilitation will necessarily be governed by the rate at which such goods and services become available. This applies generally to housing and farm settlement, and, to some extent, to business establishment.

SECTION I.—ORGANIZATION

(i) The Rehabilitation Board

1. The personnel of the Rehabilitation Board is as set out in Table I of the Appendix to this report.

2. This is the same as at 31st March, 1946, with the exception that the Honourable E. L. Cullen, M.P., is no longer a member, having tendered his resignation on his elevation to Cabinet rank. This resignation was accepted with considerable regret, as Mr. Cullen's services have been of the utmost value, particularly in matters relating to farm training and settlement.

3. The Board met on twelve occasions throughout the year, whilst the various sub-committees met on numerous occasions.

(ii) The Council

1. The membership of the National Rehabilitation Council at 31st March, 1947, is as set out in Table II of the Appendix to this report.

2. Changes during the year include the resignation of the Hon. E. L. Cullen, M.P., consequent upon his appointment to Cabinet, and the retirement of Messrs. J. H. Boyes and R. G. Macmoran, whose places have been filled by the appointments of Mr. A. H. O'Keefe and Mr. D. M. Greig.

3. The Council met on four occasions throughout the year, and continues to be the source of valuable advice to the Minister and Board.

SECTION II.—DEPARTMENTAL ADMINISTRATION

(i) Decentralization

1. In previous annual reports the progress of the Board's policy of decentralizing departmental activity to the fullest extent compatible with effective executive control has been traced.

2. During the year under review this policy has been further implemented. Except for certain specified types of transactions which are reserved for Head Office decision, the administration of individual cases is wholly a local responsibility.

3. The nine District Executive Committees which are responsible for handling loan applications have continued to render valuable service, and the efficacy of the system in operation may well be judged by the greatly increased activity in all classes of loan transactions, as commented upon in later paragraphs.

(ii) Staff

1. The staff position in general has been considerably strengthened during the year, but there are vacancies still in a number of important administrative and specialist positions.

2. Approximately 75 per cent. of the staff are temporary officers, many of them ex-servicemen who take work while looking for suitable permanent places. There are inevitably large numbers of resignations from this staff, and the turnover is big. Broadly speaking, in filling establishment and making replacements the Department has to find staff almost from day to day and train them for the work.

3. The time which necessarily elapses in filling vacancies, particularly in senior positions, and the losing of trained officers apart from the temporary staff, through promotions or transfers to other Departments of the Civil Service, cause difficulties.

(iii) Organization

During the year the work of codifying all office instructions into a conveniently sized Manual of Procedure has been completed. The resulting publication has been found to be of considerable assistance to Board and Committee members and to the staff of the Department.

SECTION III.—DEMobilIZATION

The progress of demobilization to 31st March, 1947, is shown in Table IV of the Appendix. Of the total of 182,510 ex-servicemen and ex-servicewomen demobilized at 31st March, 1947, 128,416 served overseas, whilst 54,094 served in New Zealand.

SECTION IV.—DEPARTMENTAL AND LOAN EXPENDITURES

1. Departmental expenditure and loan authorizations for rehabilitation purposes for the year ended 31st March, 1947, totalled £21,349,400, representing an increase of £5,673,886 by comparison with the total of £15,675,514 for the previous year.

2. Details of departmental expenditure are summarized in Table V of the Appendix, while details of loan authorizations appear in Table III.

SECTION V.—LOAN FACILITIES

1. Table III of the Appendix details the totals of loan authorizations under various headings from the commencement of operations to 31st March, 1947.

2. It will be remarked that the year has been one of considerably increased activity in all fields of loan business.

3. The successful handling of this large volume has been largely due to the efficient functioning of the District Executive Committees which are operating at Auckland, Hamilton, Napier, New Plymouth, Wellington, Nelson, Christchurch, Dunedin, and Invercargill, under the general direction of the Rehabilitation Loans Committee. To this successful functioning a large contribution is also made by the officers of the State Advances Corporation, who are responsible for executive and administrative action.

SECTION VI.—BUSINESS LOANS AND SPECIAL ARRANGEMENTS FOR EX-SERVICEMEN

(i) General

1. Ex-servicemen continue to evince an active interest in the acquisition or establishment of businesses of all types. Loan authorizations for the year under review totalled £1,137,119 in 1,661 cases, compared with £951,868 in 1,640 cases in the previous year.

2. There is still a known unsatisfied demand for businesses of various types from some 1,500 ex-servicemen who have indicated their requirements to the Rehabilitation Department. In addition, it is estimated on the basis of past experience that there is a large potential demand, probably of some thousands, who will desire settlement in businesses on their own account when suitable opportunities occur.

3. It is pleasing to record that, in general, those ex-servicemen who have been assisted in this field are making satisfactory progress.

(ii) The Transport Industry

1. This field continues to prove most attractive to ex-servicemen, and the facilities offered by the Rehabilitation Department by way of assistance in obtaining licences, finance, vehicles, and equipment are widely availed of.

2. During the year under review 1,023 licences were obtained by ex-servicemen, whilst at 31st March, 1947, 525 ex-servicemen were registered with the Department as being desirous of entering the industry.

3. A number of ex-Army trucks were allocated to ex-servicemen throughout the year on recommendations made by the Rehabilitation Department, but there is still a substantial demand for types lighter than those available from surplus Army stocks.

4. In the field of taxi operation ex-servicemen continue to show a marked interest. In the year reviewed 303 licences were obtained, whilst there are some 290 men registered as desirous of entering the field. The problem of replacement of the many worn vehicles in the industry is acute.

5. With a view to assisting ex-servicemen in need of new vehicles essential to their effective rehabilitation, negotiations are in train to obtain such additional imports as can be procured for special allocation. However, the overseas supply position is still somewhat obscure, and it is difficult to state at this stage whether there are any definite prospects of bringing the negotiations to a successful conclusion.

(iii) Other Licensed Industries

1. During the year 201 licences to ex-servicemen were granted by the Bureau of Industry. The industries involved were as follows :—

Petrol-reselling	143
Pharmacy	20
Radio	19
Paua-shell	10
Footwear	8
Fish-canning	1
Total	201

2. The Rehabilitation Department is represented at sittings of the Bureau of Industry, and the interests of ex-servicemen are carefully watched.

(iv) Business Supplies

1. On recommendations made by the Rehabilitation Department, import licences were granted by the Customs Department to some 745 ex-servicemen in the year ended 31st March, 1947. All requests for sponsorship of applications for licences are carefully examined before a recommendation is made, and after licences have been granted on the recommendation of the Department the licensee's business operations are kept under review to ensure that proper use is being made of the facilities granted.

2. The War Assets Realization Board continues to give a measure of preference to ex-servicemen applicants for tools and equipment from surplus war assets, but, in order to provide increased facilities for ex-servicemen, arrangements were made for the Rehabilitation Department to take over No. 10 Army M.T. store and receive supplies of loose tools and light equipment from War Assets Realization Board. This rehabilitation tool-store opened on 4th November, 1945, and to the end of March, 1947, had received 2,021 applications from ex-servicemen requiring tools and equipment for their own businesses, trades, or professions.

3. Ex-servicemen requiring controlled or rationed goods necessary for their businesses have again received assistance by way of increased quotas, the number dealt with in this way up to 31st March, 1947, being 1,488.

SECTION VII.—FARM TRAINING AND SETTLEMENT

(i) Administration

1. During the year the Farms Advisory Committee suffered the loss of its Chairman, the Hon. E. L. Cullen, M.P., who resigned following his appointment as a Minister of the Crown. The Committee met on a number of occasions and, amongst many others, considered the following matters :—

- (1) Establishment of ex-servicemen in citrus orchards.
- (2) Establishment of ex-servicemen in tobacco-growing.
- (3) Establishment of ex-servicemen in the pip and stone fruit industry.
- (4) Establishment of ex-servicemen in market gardens.
- (5) Establishment of ex-servicemen in horticulture and nursery gardens.
- (6) Establishment of ex-servicemen in asparagus-growing in the Marlborough District.
- (7) Provision of dairy stock.
- (8) Courses at agricultural colleges.
- (9) Review of progress *re* farm settlement generally.
- (10) A number of general questions dealing with grading and training of prospective settlers and balloting procedure.

(ii) Training Scheme

1. In general there have been no serious difficulties in providing suitable training for inexperienced or partially experienced men wishing to qualify for settlement on the land. Private farmers continue to show a keen interest in the subsidized training scheme, but there has been the usual seasonal fluctuation in the number of vacancies for trainees. As at 31st March, 1947, applicants for training in the main classes of farming exceeded the vacancies, but it is expected that when the new dairy season commences the position will right itself, as was the case last year. The provision of accommodation on farms for married ex-servicemen is a continuing difficulty, and, with a view to easing the position, the Board has agreed to grant a housing-allowance to those men who are not provided with suitable accommodation on the farms where they are training and who are required to maintain a home elsewhere.

2. A close watch is being maintained on all types of farming where limited scope for expansion exists to ensure that no greater number of men are graded than can be absorbed within a reasonable time into the respective industries. Following reviews of the possibilities of settlement of the men already graded in the tobacco, fruit, market gardening, horticulture, and nursery gardening and bee-keeping industries, it has been necessary to impose a restriction on further applications by inexperienced men until the bulk of the men already graded have been settled.

(iii) Settlement

1. The Land Settlement Board is employing an increasing number of Grade "A" ex-servicemen on wages to carry out the minimum improvements required before individual units on blocks already acquired can be made available for selection. The ex-servicemen employed under this arrangement are selected by ballot, and they are given the promise of a title to a section in the block when the minimum improvements have been completed. At present 244 men are employed in this way. In so far as the acquisition and development of further blocks which will be required is concerned, the rate of progress towards completion of the programme is at present largely governed by the availability of materials which are in short supply.

2. Difficulty is also being experienced with the provision of houses on blocks which are being subdivided, and recently it was arranged that, in appropriate cases where private contractors could not be obtained to undertake contracts, the Rehabilitation Department would endeavour to assist by utilizing the services of carpentry trainees.

3. During the year the Farms Advisory Committee again reviewed farm settlement for ex-servicemen. The earlier estimate was that a minimum of 8,000 men would require to be established on farms with rehabilitation assistance, but the latest figures show that the total for settlement may be nearer a 10,000 minimum. Of this number, 3,609 men had been settled to 31st March, 1947, an increase of 1,758 during the year. With the development of settlement blocks and the purchase of existing economic single units with rehabilitation loan assistance the number of men settled on the land should reach at least 6,500 by the end of 1948-49 season.

4. Ex-servicemen settlers in certain areas suffered severely as a result of the drought conditions experienced during the 1945-46 farming season, and steps were taken to provide relief where necessary by the application of a general formula providing for no increase in an ex-serviceman's indebtedness as the result of drought losses incurred.

5. To the 31st March, 1947, 320,257 acres had been purchased by voluntary negotiation for subdivision and settlement of ex-servicemen, 36,767 acres had been acquired under Part II of the Servicemen's Settlement and Land Sales Act, 1943, and a further 85,095 acres had been taken under section 51 of the Act. The total area purchased specifically for ex-servicemen is therefore 442,119 acres. This does not include areas previously owned by the Crown, which are reviewed from time to time, and if considered suitable for ex-servicemen settlement, are handed over for this purpose.

SECTION VIII.—HOUSING

1. One of the most difficult problems facing the Department is the housing of ex-servicemen. Even prior to the war there was a considerable demand for housing in the country, and this has, of course, been accentuated by the necessarily restricted building programme during the war years and by the present world-wide shortage of the materials required for house-construction. The position is aggravated by the fact that so many ex-servicemen were compelled to postpone their marriages and the setting-up of homes, with the result that on the cessation of hostilities the demand for houses from these men, instead of being spread over a period of years, was aggregated. Everything possible is being done to meet the position, and special facilities have been provided for those who wish to purchase or build their own homes and those who wish to rent. The indications are, however, that for some time there will be a continuing demand, and the Rehabilitation Board is constantly examining all avenues offering any possibility of alleviating the position.

2. In general, it may be said that the arrangement whereby ex-servicemen building homes receive a preferential allocation of one-half of all timber becoming available for private building within their particular districts has worked efficiently during the year under review. There is, of course, a considerable gap between supply and demand in this essential commodity despite record production, but ex-servicemen are receiving the quota reserved for them from supplies coming forward.

3. During the year a Plan Service has been inaugurated for the benefit of ex-servicemen desirous of building homes. Under the scheme each Rehabilitation Office maintains a loose-leaf volume containing a number of plans covering perspective ground-plan, and informative script of houses—both as complete units and of the expandable type—which are considered suitable for erection with the aid of rehabilitation finance. These volumes are available for study by ex-servicemen who, on expressing interest in a particular design, are directed to the source from which detailed plans and specifications may be obtained at reasonable cost.

(ii) Allocation of State Rental Houses

District Rehabilitation Committees in the year allocated 1,618 State houses and flats to eligible ex-servicemen, making a total allocation to 31st March, 1947, of 6,639 units.

(iii) Assisted Erection of Homes

1. Loan authorizations for the erection of new homes totalled £4,030,623, involving 3,057 cases in the year.

2. By comparison the figures for the year ended 31st March, 1946, were £2,342,917, involving 1,853 cases.

3. The increase for the year ended 31st March, 1947, will therefore be seen to be £1,687,706, in 1,204 cases.

(iv) Assisted Purchase of Homes

Loans for the purchase of existing dwellings were authorized in 3,707 cases to the total value of £3,523,119 in the year, by comparison with 3,242 cases, involving £3,062,752 in the previous year.

(v) Supplementary Loans

1. In addition to the interest-bearing loans mentioned in parts (iii) and (iv) above, supplementary interest-free loans have been granted in 4,012 cases to the extent of £593,289 in the year, making total advances under this class of loan to 31st March, 1947, £1,260, 812, in 8,414 cases.

2. These loans, which are not repayable so long as the ex-serviceman or his dependants continue in occupation of the property, are granted to bridge the gap between present-day costs and normal values, and each case involved is examined on its merits.

(vi) Furniture

1. During the year interest-free loans for the purchase of household furniture were granted in 8,131 cases to the total of £754,509.

2. These figures represent an increase of 1,376 cases, involving £134,429 over the corresponding figures for the previous year, which were 6,755 loans, totalling £620,080.

3. To 31st March, 1947, 20,475 loans, involving £1,884,302, have been granted.

SECTION IX.—TRADE TRAINING**(i) General**

1. In initiating the scheme for training of ex-servicemen, the Rehabilitation Board was primarily concerned to give an opportunity to eligible ex-servicemen to enter that occupation to which they are best adapted, having regard to future employment prospects in that field. Along with this the Board's second aim is to ensure that the training programme is consistent with future national needs as far as these can be estimated.

2. Details of assistance granted under schemes "A," "B," and "C" are set out in Table VI of the appendix.

(ii) "A" Class Training**(a) General**

1. This training scheme, which provides full-time tuition, both theoretical and practical, under the supervision of the Board's instructors, has expanded considerably during the year; the over-all number of ex-servicemen under training having increased from 1,440 in March, 1946, to 2,575 in March, 1947. The number of men who have completed training during the same period has increased from 761 to 1,390.

2. Forty-one training centres for the full-time training of ex-servicemen in the building and ancillary trades now operate in 21 towns.

3. The number of ex-servicemen in training in the training centres as at 31st March, 1947, was :—

Carpenters	..	..	..	..	..	2,116
Plasterers	..	..	..	..	..	96
Bricklayers	..	..	..	..	..	99
Painters and paperhangers	..	..	..	..	..	252
Joiners	..	..	..	..	..	12
Total	..	..	..	..	..	2,575

Despite the relative magnitude of these numbers, applications received from eligible ex-servicemen for "A" Class trade training continue to exceed the number of vacancies in some schools. To ease the situation at the centres concerned surplus applicants have been diverted, wherever possible, to other centres having vacancies.

(b) Supply Situation

Despite the priority granted in the supply of timber to training centres, some difficulty has been encountered during the year in arranging that the continuity and standard of training will not be affected by delays in supply which occur from time to time. To a large extent the situation has been met by the creation of a "reservoir of trade work" in which supply can be obtained for the type of work concerned and to which trainees are temporarily diverted pending corrections of the supply situation.

(c) Construction of State Houses by Trainees

Under the scheme whereby the Commissioner of Works is responsible for co-ordinating the activities of Government Departments the Board is receiving full co-operation from the Housing Construction Department and other Departments concerned with the erection of State dwellings. Since the modest beginning of housing construction in 1942, 711 State houses have been built by "A" Class trainees during the course of their training, and 767 are at present under construction.

(d) Forestry Contracts

During the year the Director of Forestry sought the help of the Rehabilitation Board in providing trainees and instructors to assist in the construction of rural cottages for forestry workers, the provision of suitable housing accommodation having an important bearing on the timber-supply situation. As a result it was decided temporarily to raise the status of the Rotorua Carpentry School from a half to a full centre. Fifty per cent. of each class of trainees will for one year undertake their outside house training by building forestry housing units.

(e) Accommodation for Trainees

To assist trainees located at certain centres where accommodation has not been readily available the Board has set up its own hostels. To date such hostels have been established at Kaikohe, Thames, Rotorua, and Gisborne.

(f) Administration

Table VI of the Appendix shows the number of "A" Class trainees at the training centres as at 31st March, 1947. A comparison with the total relative figures as at 31st March, 1946, is as follows :—

	As at 31st March,		Increase for Year.
	1947.	1946.	
In training	2,575	1,440	1,135
Completed training and placed	1,390	761	629
Totals	3,965	2,201	1,764

(iii) "B" Class Training**(a) General**

1. This scheme which provides for contracts with employers for the employment and training of ex-servicemen over a specified period continues to prove popular, and the past year saw a remarkable rise in the number of applications dealt with.

2. A comparison of the totals with those of 31st March, 1946, is as follows :—

	As at 31st March,		Increase for Year.
	1947.	1946.	
Trainees in training	3,036	1,410	1,626
Training completed	433	133	300
Totals	3,469	1,543	1,926

3. It has been necessary for the Board to continue its policy of restricting entry to certain trades and reserving others for disabled men—in the former to obviate the danger of a surplus of fully-trained men, and in the latter case to discourage fit men engaging in occupations peculiarly suited to disabled ex-servicemen in the relatively restricted field of employment open to them.

4. The magnitude of the task undertaken by local Trade Training Advisory Committees will be apparent from the figures disclosed above.

(b) Trade Training Schedules

Because there does not appear to be any uniform record in any given trade of the actual operations in which the employer is expected to train an apprentice within the trade, or branch of the trade, concerned (and consequently the extent of training is left largely to local custom or the individual discretion or ability of the employer concerned, which may vary between districts or even between employers in any given district), the Rehabilitation Board assumed the responsibility of preparing "master schedules" of the operations of various trades to ensure that ex-servicemen placed under training with private employers receive adequate training.

A full outline of the proposal which has now been prepared for seventeen main trades has been sent to the various national bodies for their information and general endorsement of the scheme.

An offer of the material assembled to the Consultative Committee on Technical Education set up by the Minister of Education has been accepted.

(c) Administration

The table in the Appendix at the end of this report showing the numbers in detail under the various trade headings gives an indication of the outstanding success of this phase of trade-training activities. Without the co-operation of employers' organizations and trade-unions in the initial stages of each applicant's training this achievement would have been very difficult. The Board again wishes to record its appreciation of the assistance so readily given.

(iv) "C" Class Training

1. Training assistance under this heading relates to the resumption of apprenticeships interrupted by war service and revived under the Suspension of Apprenticeship Emergency Regulations 1944.

2. As mentioned in last year's report, representations were at that time being made to Government by the Employers' Federation, after consultation with other interested parties, concerning the question of amending the suspension of Apprenticeship Emergency Regulations 1944 to provide for a reduced employers' wage payment in certain cases where apprentices revive their contracts of apprenticeship after military service with a corresponding increase in the Rehabilitation Board's subsidy. Amending regulations to make provision for such adjustments were gazetted on 12th June, 1946.

3. Table VI of the Appendix gives the figures relating to "C" Class training for the year ended 31st March, 1947. Following is a comparison of the figures in this table with the equivalent totals for the previous year:—

				As at 31st March,		Increase for Year.
				1947.	1946.	
Ex-servicemen in training	..	..	..	2,151	950	1,201
Ex-servicemen completed training ..	..	..	..	1,000	174	826
Totals	..	..	..	3,151	1,124	2,027

(v) "E" Class Training

1. Since its inception the "E" Class, or, as it is more widely known, the Intermediate Employment Scheme, has provided an excellent means whereby partially disabled ex-servicemen have been given subsidized employment of a therapeutic nature consistent with their individual physical capabilities.

2. The scheme has acted as a "reconditioning measure" and has helped to fit the war-worn neurotic soldier for normal re-establishment in civil life. Soldiers suffering from anxiety state appear to derive most benefit. In many instances the scheme has been instrumental in engendering a keen interest in horticulture, resulting in a number of men continuing in this and related activities.

3. While the scheme has proved very beneficial, the number of men requiring assistance is gradually decreasing, and it is anticipated that activities in this field will further diminish in the coming year.

4. The Board wishes to express its appreciation for the assistance received from those medical practitioners who have voluntarily and whole-heartedly devoted themselves to the welfare of men placed on this scheme, from local committees which have taken especial interest in the successful rehabilitation of these ex-servicemen, and from local bodies and other employing authorities, without whose co-operation the scheme would not have been possible.

SECTION X.—PROVISION FOR THE DISABLED

(i) Disabled Servicemen's Re-establishment League ("D" Class Training)

1. The Disabled Servicemen's Re-establishment League continues to act as the agent of the Board in the training of servicemen disabled on service in World War II.

2. In up-to-date training centres in Auckland, Napier, Wellington, Christchurch, Dunedin, and Invercargill a variety of trades and crafts are being taught, and many of the products of the trainees work are on sale at retail depots operated by the centres.

3. At Milson, Palmerston North, on a property acquired from the well-known Linklater Estate, a training farm for disabled servicemen is being operated. Although still in its developmental stages, some eight trainees are in residence at the moment of writing.

4. Figures relative to the operations of the League in respect of World War II trainees are given in Table VII of the Appendix.

(ii) Blinded Servicemen's Trust Board ("F" Class Training)

1. The Blinded Servicemen's Trust Board, the formation of which was recorded in last year's report, continues to act most effectively as the agent of the Board in the training of ex-servicemen of World War II whose sight was lost or impaired on active service.

2. At the well-appointed training centre and hostel known as New Zealand St. Dunstan's some 17 men were in training at 31st March, 1947.

SECTION XI.—EDUCATION

(i) General

1. The very large increase in the number of applications dealt with remarked upon in the last report has been more than maintained in the year.

2. A further 1,319 full-time bursaries were approved for study in New Zealand and 192 additional grants were made for study overseas. The total number of applications approved, including new approvals and renewals of facilities previously granted, has increased from 8,911 as at 31st March, 1946, to 23,537 as at 31st March, 1947, an increase of 14,626 for the year under review. Of the total applications approved, the largest group is for accountancy, with 8,060; the next for the Bachelor and Master of Arts degree qualifications, with 2,795; and the third place is filled by trade courses, with 2,184. Although the figures for accountancy appear somewhat high, it should

be remembered that a great number of the men involved are employed in the Civil Service, banks, and commercial institutions where accounting qualifications have definite value. A large number of the arts students are, of course, in the teaching profession.

3. It is anticipated that in the future new applications for educational assistance will tend to decline, but that applications for renewals of assistance already approved will increase.

4. The Board, in granting educational assistance, has continued to take into account the absorptive capacity of the professions involved and has endeavoured to guide applicants accordingly in their own interests, and, in some cases, has been obliged to impose a limit on the number to be assisted where it has felt that the field concerned is tending to become adequately catered for. In reaching its decisions in this connection the Board is guided by advice from the organizations most interested or fitted to express views.

5. Table IX sets out the total facilities granted and details of courses being undertaken as at 31st March, 1947.

(ii) Children of Deceased and Totally Disabled Servicemen

1. In the last report it was mentioned that the Board had accepted the responsibility for post-secondary education and training of children of deceased and disabled servicemen who are totally incapacitated for work.

2. The Board's intention is that no child's prospects in a trade or profession shall be affected by the absence of assistance which might have been available had it not been for the loss suffered through war casualty.

3. To ensure that these children receive from the appropriate body the most practical assistance in the matter of education and career training, arrangements were concluded during the year with Heritage (Inc.), which provide that a Committee consisting of the District Rehabilitation Officer or Rehabilitation Officer (Chairman), a representative appointed by the local branch of Heritage (Inc.), and the District Vocational Guidance Officer or Honorary Educational Adviser, will be constituted in each centre where there is a "Heritage" branch.

4. One of the main functions of these Committees will be to guide the education of the children to ensure that they are enabled to qualify in occupations most suited to them. This guidance will commence at the conclusion of primary schooling, and the results of secondary education will be so observed that on completion, the Committees will be in a position to recommend the appropriate rehabilitation assistance to be granted for further education necessary to qualify for a particular career.

5. To complete the liaison between the two bodies a member of the Rehabilitation Board, who is also a member of the Education Committee thereof, attends meetings of the Council and Executive Committee of Heritage (Inc.).

(iii) University Examination Results, 1946

A preliminary survey of University examination results for 1946 reveals that on the average ex-servicemen and ex-servicewomen students obtained a higher percentage of passes than civilian students. Taking into account the long absence from studies through service that many ex-servicemen and women have had, the results obtained are very creditable.

(iv) Refresher Courses

1. During April, 1946, a refresher course in accountancy and secretarial practice was arranged and held in Wellington in conjunction with the New Zealand Society of Accountants, the New Zealand Institute of Secretaries, and the New Zealand Institute of Cost Accountants. The Board met the expenses of those ex-servicemen attending the course who had served not less than one year with the Armed Forces.

2. The lectures delivered have been published in a volume entitled *Contemporary Practice in Commerce*, which the Board is issuing free of charge to ex-servicemen who were qualified accountants or secretaries prior to entry into the Forces and who have had at least one year of mobilized service.

3. Similar refresher courses for local-body officers have been arranged in co-operation with the Local Bodies' Administrative Officers' Institute and the Internal Affairs Department. These will be held at Rotorua and Dunedin in June and August of this year.

4. The Board is anxious to encourage large employing groups to train or re-train men who have suffered interruption to training or careers through war service and is prepared to co-operate along similar lines to those mentioned above.

SECTION XII.—EMPLOYMENT

(i) General

1. The continued buoyancy of demand for labour for industry, together with a marked and commendable inclination of ex-servicemen to "settle down" in employment within a reasonable time after discharge from the Forces, has rendered the problem of placement of ex-servicemen a comparatively light one.

2. Nevertheless, the organization has been provided through the National Employment Service on behalf of the Rehabilitation Board to afford to all ex-servicemen seeking employment adequate facilities for making contact with suitable employers.

3. As at the 31st March, 1947, there were only 6 fit men and 13 partly fit men out of the total of 176,455 demobilized male personnel registered with the Department as seeking employment, and these men would, in the normal course, be placed within a very short time.

(ii) Rehabilitation Allowances and Hardship Grants

The amounts paid in the year under these headings have been comparatively small in relation to the larger number of ex-servicemen registered with the Department, due to the satisfactory employment possibilities offering and the wide range of assistance available under the social-security and war pensions legislation. The relative figures and a comparison with those of the previous year are as follows:—

	Years ended 31st March,	
	1947.	1946.
	£	£
Rehabilitation allowances	12,361	65,130
Grants in cases of genuine hardship ..	8,939	7,679

SECTION XIII.—MAORI REHABILITATION

(i) Administration

The very large increase in the number of applications dealt with during the year furnishes evidence of the value which Maori ex-service personnel are attaching to the facilities available to them.

(ii) Demobilization

As at 31st March, 1947, a total of 4,598 Maori ex-servicemen and ex-servicewomen had been demobilized. Of these, 3,421 had served overseas and 1,177 had served in New Zealand.

(iii) Trade Training

1. Full advantage is being taken by Maori ex-servicemen able to do so of the opportunity afforded to learn worthwhile trades or occupations, and to date 143 men have completed training and are placed in industry.

2. Prior to 30th June, 1946, the statistics relating to Maori ex-servicemen undergoing training in the various trade classes were included in the Dominion totals for Maori and pakeha. A dissection was made at 30th June, 1946, and a comparison of the figures then produced with those as at 31st March, 1947, is as follows:—

	31st March, 1947.		30th June, 1946.		Increase, Nine Months.	
	Under Training.	Completed Training or placed.	Under Training.	Completed Training or placed.	Under Training.	Completed Training or placed.
"A" Class	255	127	147	71	108	56
"B" Class	23	3	18	2	5	1
"C" Class	5	1	3	..	2	1
"D" Class	33	11	28	7	5	4
"F" Class	..	1	..	..	..	1
Totals	316	143	196	80	120	63

(iv) Farm Training and Settlement

1. In general, the training scheme has continued to prove successful under practical test, and farmers have co-operated in taking trainees under subsidized engagements. Difficulty, however, is still experienced in placing married ex-servicemen trainees for training due to lack of adequate accommodation on the properties of suitable farmers.

2. In the period under review 85 men undertook training, and of this number, 38 have now completed training and been regraded "A" and, meantime, placed in employment in the industry.

3. To date 96 Grade "A" men have been established on single-unit properties with rehabilitation assistance, and every endeavour is being made to acquire additional properties for men still awaiting settlement.

4. The need for a vigorous policy of land settlement is fully recognized, and every effort is being made to complete the development work on the properties already acquired exclusively for the settlement of Maori ex-servicemen.

5. To date 6,508 acres have been purchased, 3,563 acres in the Wairoa district, 906 acres between Te Awamutu and Matamata, and 2,039 acres in the Rotorua district, while at the moment negotiations for the acquisition of additional properties, in Rotorua and other districts, are under consideration.

6. With work well under way on the development of the Huramua property of 1,770 acres acquired in 1944 and at present used as a training farm it is hoped during the coming year to settle 6 "A" Grade Maori ex-servicemen, and a further number as soon as materials for the erection of houses and milking-sheds are available.

7. Under the facilities provided by section 72 of the Statutes Amendment Act, 1945, for the disposal of Maori land acquired for settlement of Maori ex-servicemen it is hoped for the future that more land will be offered by Maori owners for settlement of their ex-servicemen relatives.

(v) Housing

1. With the general supply position affecting materials as it is, the housing problem still remains acute, but every endeavour is being made by the Building Organization of the Native Department to cope with the problem, which calls for sustained and vigorous action over a long period as materials become available.

2. To date, a total of 277 loan applications for the erection of new houses have been approved.

SECTION XIV.—SUMMARY

1. Table III of the Appendix to this report affords a condensed summary of rehabilitation loan activity, showing yearly totals and related aggregates as at the close of each of the five years ended 31st March, 1947.

2. From this table and other figures quoted it will be noted that the year under review has been one of record activity, substantial increases over all previous years' figures being recorded in practically all sections.

3. In its report for the year ended 31st March, 1946, the Board predicted a considerable expansion in rehabilitation activity in the year now under review, and this expectation was realized, as shown by the relative figures under consideration.

4. It is realized, however, that a task of considerable magnitude still awaits the attention of the Board before it can be said that all ex-servicemen have been permanently rehabilitated. Nevertheless, it is felt that a very substantial contribution to the total effort has been accomplished in the year ended 31st March, 1947.

5. Future progress toward the ultimate objective will require a continuation of the interest of all organizations and individuals in the problem of assisting the ex-serviceman to re-establish himself in civil life, and it is felt that this support can confidently be relied upon.

SECTION XV.—APPRECIATION

1. It again gives pleasure to the Board to record its appreciation of the valuable services rendered voluntarily in the cause of rehabilitation by the many hundreds of public-spirited citizens who served on the National Rehabilitation Council, District Executive Committees, Local Rehabilitation Committees, Local Sub-committees, Trade Training Advisory Committees, Farming Committees, Education Committees (including Medical, Dental, and Engineer Advisory Committees), and Maori Tribal Executive Committees. The continued interest and valuable practical experience of these men and women affords to the Board, officers of the Department, and ex-service personnel much invaluable assistance, and a considerable debt of gratitude is owed.

2. To the Disabled Servicemen's Re-establishment League and the Blinded Servicemen's Trust Board and the officers of these bodies the Rehabilitation Board extends its thanks for their active co-operation throughout the year in the interests of ex-servicemen who, by reason of war-caused disabilities, require special care.

3. To the agency organizations of the Rehabilitation Board in various fields (namely, the State Advances Corporation of New Zealand, the Lands and Survey Department, Native Department, and the National Employment Service) and to other Departments who closely co-operate in the work of rehabilitation (namely, the Social Security Department, Transport Department, Department of Industries and Commerce, His Majesty's Customs Department, Treasury, Labour Department, Forestry Department, Education Department), and to Honorary Education Advisers the Board again expresses its gratitude for helpful co-operation throughout the year reviewed.

4. Close liaison with the three arms of the Services has continued to result from the co-operation of all officers therein, and acknowledgment of this helpful attitude is made.

5. Of the public and semi-public organizations, too numerous to mention in detail, who continue to offer constructive help, special mention should be made of the following :—

The New Zealand Returned Services' Association,
 The 2nd N.Z.E.F. Association,
 The New Zealand Homeservicemen's Association,
 Heritage (Inc.),
 The New Zealand Federation of Labour,
 The New Zealand Employers Federation,
 The Associated Chambers of Commerce,
 The Manufacturer's Federation, and
 The Federated Farmers of New Zealand (Inc.).

6. In conclusion, the Board expresses its appreciation of the year's work of the staff of the Rehabilitation Department.

APPENDIX—CHARTS AND STATISTICAL TABLES

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TABLE I.—SHOWING MEMBERS OF THE REHABILITATION BOARD AS AT 31ST MARCH, 1947

The Hon. C. F. Skinner, M.C., M.P. (Chairman).	A. D. Park, C.M.G. or	} Hone Heke Rankin. C. W. Batten. S. W. Gaspar. G. P. Shepherd.
Fredk. Baker, D.S.O.	T. N. Smallwood, O.B.E.	
B. Barrington, D.S.O., O.B.E.	B. C. Ashwin, C.M.G.	
D. M. Greig.		

TABLE II.—SHOWING MEMBERS OF THE NATIONAL REHABILITATION COUNCIL AS AT 31ST MARCH, 1947

The Hon. C. F. Skinner, M.C., M.P. (Chairman).	A. D. Park, C.M.G. or	} G. P. Shepherd. C. W. Batten. S. W. Gaspar. W. Marshall. W. R. Clarke. T. R. Lees. C. W. H. Tripp, D.S.O. B. Barrington, D.S.O., O.B.E. A. H. O'Keefe.
Fredk. Baker, D.S.O.	T. N. Smallwood, O.B.E.	
Hone Heke Rankin.	B. C. Ashwin, C.M.G.	
R. Eddy, M.L.C.	H. G. Dickie.	
D. I. Macdonald.	W. E. Leadley, O.B.E.	
T. G. Taylor.	S. Macdonald (Mrs.), O.B.E.	
A. J. McDonald.	D. M. Greig.	
S. Carroll.		
W. A. Fox.		

TABLE IV.—SHOWING RATE OF DEMOBILIZATION OF EX-SERVICEMEN AND EX-SERVICEWOMEN TO 31ST MARCH, 1947, AS RECORDED BY THE REHABILITATION DEPARTMENT

Date.	Ex-overseas.	Ex Home Service.	Total.
To 31st July, 1940 ..	29	Figures not available	29
31st December, 1940 ..	112		112
31st March, 1941 ..	833		833
30th June, 1941 ..	1,220		1,220
30th September, 1941 ..	1,591		1,591
31st December, 1941 ..	2,565		2,565
31st March, 1942 ..	3,478		3,478
30th June, 1942 ..	4,536		4,536
30th September, 1942 ..	5,167		5,167
31st December, 1942 ..	6,246	9,223	15,469
31st March, 1943 ..	7,847	11,447	19,294
30th June, 1943 ..	9,093	13,513	22,606
30th September, 1943 ..	11,866	15,790	27,656
31st December, 1943 ..	17,173	17,470	34,643
31st March, 1944 ..	22,535	20,121	42,656
30th June, 1944 ..	25,364	21,762	47,126
30th September, 1944 ..	29,986	23,943	53,929
31st December, 1944 ..	35,079	25,468	60,547
31st March, 1945 ..	41,009	27,666	68,675
30th June, 1945 ..	49,273	29,112	78,385
30th September, 1945 ..	63,971	34,686	98,657
31st December, 1945 ..	84,697	41,399	126,096
31st March, 1946 ..	106,989	44,411	151,400
30th June, 1946 ..	116,633	46,959	163,592
30th September, 1946 ..	123,408	49,775	173,183
31st December, 1946 ..	125,842	51,465	177,307
31st March, 1947 ..	128,416	54,094	182,510

TABLE V.—SHOWING DEPARTMENTAL EXPENDITURE AND LOANS AUTHORIZED (ALL SERVICES) ON REHABILITATION FOR YEAR ENDED 31ST MARCH, 1947, AND TO DATE

Item.	To 31st March, 1946, from Outset.	Year ended 31st March, 1947.	To Date from Outset.
	£	£	£
Administration expenses	562,628	398,645	961,273
Educational facilities, including books, tuition fees, and subsistence allowances	120,703	413,569	534,272
Farm training, including fees and subsistence allowances at approved agricultural colleges and training farms and subsidies to approved employers	74,407	168,220	242,627
Training of blinded servicemen	20,769	14,102	34,871
Grants to Disabled Servicemen's Re-establishment League ..	52,202	31,774	83,976
Land and building, Vocational Training Centres	89,562	79,059	168,621
Plant, machinery, and equipment	4,796	46	4,842
Purchase of artificial-limb factory	6,744	1,381	8,125
Special grants to ex-servicemen	17,834	8,940	26,774
Special grants to Returned Services' Association	18,341	5,450	23,791
Therapeutic employment for ex-servicemen	16,810	6,717	23,527
Trade training—			
Centres operated by Rehabilitation Department (includes establishment and operational charges, trainees' wages, separation allowances and travelling-expenses, tools, plant, and equipment)	682,937	821,682	1,504,619
Private firms and Disabled Servicemen's Re-establishment League (includes subsidies to employers and separation allowances)	234,328	408,054	642,382
Travelling-expenses of ex-servicemen, including fares, furniture removals, and loss of earnings	19,412	14,700	34,112
Advertising and publicity	..	10,056	10,056
Motor-vehicles, purchase of	..	3,615	3,615
Plans and specifications	..	3,614	3,614
Tool-store (cost of tools for resale to ex-servicemen tradesmen)	..	18,846	18,846
Small Farms Act leases	..	21,443	21,443
Losses on rehabilitation loans	..	836	836
Rehabilitation allowances	419,257	12,361	431,618
Loans (farms, business, housing, tools of trade, furniture, &c.)	18,294,166	17,417,480	35,711,646
Purchase of lands for settlement, development, and other expenses in connection therewith (less £1,599,098 taken over under heading of "Loans")	4,238,784	1,487,311	5,726,095
Miscellaneous	2,696	1,499	4,195
Totals	24,876,376	21,349,400	46,225,776

TABLE VI.—SHOWING “A” AND “B” CLASS TRAINEES UNDERGOING AND COMPLETED TRAINING AS AT 31ST MARCH, 1947

Class.	“A” Class :			“B” Class : Training and completed.
	Under Training.	Completed Training.	Total.	
Carpentry trade	2,116	894	3,010	213
Joinery	12	..	12	..
Other building trades	..	..	..	541
Bricklaying	99	56	155	..
Clerical and professional	..	..	..	356
Engineering and metal trades	..	107	107	470
Electrical trades	..	..	..	166
Foodstuffs	..	..	..	140
Footwear and leather trades	..	45	45	181
Furniture trades	..	..	..	363
Motor trades	..	..	..	379
Other mechanical trades	..	..	..	33
Painting and paperhanging	252	68	320	..
Plastering	96	62	158	..
Printing trades	..	..	..	87
Retail trades	..	..	..	249
Roof tiling	..	30	30	..
Textile and clothing trades	..	..	..	163
Welding	..	128	128	..
Miscellaneous trades	..	..	..	128
Totals	2,575	1,390	3,965	3,469

“C” CLASS TRAINEES AS AT 31ST MARCH, 1947

Training	..	..	..	2,151
Completed training	..	..	..	1,000
Discontinued training	..	..	..	204
Total	..	..	..	3,355

PROGRESSIVE SUMMARY : UNDER TRAINING AND COMPLETED TRAINING

Year ended 31st March,	“A” Class.		“B” Class.		“C” Class.	
	For Year.	Total.	For Year.	Total.	For Year.	Total.
1943	233	233	47	47	..	..
1944	480	713	120	167	44	44
1945	445	1,158	505	672	328	372
1946	1,043	2,201	871	1,543	752	1,124
1947	1,764	3,965	1,926	3,469	2,027	3,151

TABLE VII.—SHOWING EX-SERVICEMEN TRAINING AND COMPLETED TRAINING WITH THE DISABLED SERVICEMEN'S RE-ESTABLISHMENT LEAGUE AS AT 31ST MARCH, 1947

Trade or Occupation.	In Training.	Completed Training.	
		Employed.	Established in Own Enterprise.
Artificial limbs	10	..	..
Basketware	17	5	9
Bootmaking, surgical	5	..	..
Boot-repairing	27	40	28
Cabinetmaking	58	55	1
Clerical	2	5	..
Clog-making	..	5	..
French polishing	33	23	1
Gardening	..	5	..
Leatherwork	23	18	2
Mop-making	3	..	..
Paua-shell jewellery	8	3	..
Printing and bookbinding	10	5	..
Salesman	2	2	..
Storeman	1	5	..
Umbrella-repairing	1	..	..
Upholstery	24	9	..
Watchmaking	19	3	..
Weaving	1	1	1
Wood-turning	4	1	..
Totals	248	185	42

TABLE VIII.—SHOWING PROGRESS TOWARDS RE-ESTABLISHMENT OF ALL EX-SERVICEMEN AND EX-SERVICEWOMEN DEALT WITH AS AT 31ST MARCH, 1947, AS RECORDED BY THE REHABILITATION DEPARTMENT

	Cumulative Period to 31st March,				
	1943.	1944.	1945.	1946.	1947.
Not yet discharged, returned to service, on leave, &c.	5,808	12,389	12,393	29,128	6,559
Intentions undecided, established a home (women), deceased, &c.	1,613	1,844	2,641	7,306	8,110
Enrolled for placement	146	71	339	122	19
<i>In Employment</i>					
Self-placed—					
(a) With pre-service employer	5,011	10,578	16,821	44,581	65,641
(b) Other employer	2,985	8,499	15,387	33,562	51,645
Placed by Department—					
(a) With pre-service employer	140	416	1,688	2,224	2,272
(b) Other employer	2,411	5,325	11,079	15,875	17,054
In trade training or undertaking full-time study	201	737	2,191	5,528	10,948
Acquired or returned to own farm or business	979	2,797	6,136	13,074	20,262
Totals	19,294	42,656	68,675	151,400	182,510

TABLE IX.—SHOWING TOTAL EDUCATIONAL FACILITIES GRANTED TO 31ST MARCH 1947

Facility.	Ex-overseas.	Ex Home Service.	Total.
Full-time bursaries—			
(a) In New Zealand	3,043	178	3,221
(b) Overseas	513	3	516
Fees and books	11,247	2,291	13,538*
Renewals	3,010	554	3,564
Miscellaneous facilities	2,373	325	2,698
Totals	20,186	3,351	23,537

* The disparity between the grants for fees and books and grants for full-time bursaries is accounted for by grants for fees and books to part-time and correspondence students.

The courses for which the above assistance has been granted include the following : —

Accountancy.	Engineering, Marine.	Navigation.
Agriculture.	Engineering, General.	Nursing.
Architecture.	Engineering, Radio.	Optical.
Arts (B.A. and M.A.).	Fine Arts and Sculpture.	Pharmacy.
Banking.	Hairdressing.	Physical training.
Business Training.	Horticulture.	Physiotherapy.
Dentistry.	Insurance.	Retailing.
Divinity.	Journalism.	Science, B.Sc.
Dramatic Art.	Languages.	Science, Veterinary.
Dressmaking.	Law.	Surveying.
Education, Diploma.	Massage.	Radiography.
Education, General.	Medicine.	Refresher Dental.
Education, Trade.	Mining.	Refresher Teacher.
Engineering, Proficiency Examinations.	Music.	

TABLE X.—SHOWING LAND SETTLEMENT RESULTS AS AT 31ST MARCH, 1947

	Ex-overseas.	Ex Home Service.
(a) Established with aid of State loans	3,184	40
(b) Established as Crown tenants under Small Farms Act	383	2
Totals	3,567	42

TABLE XI.—SHOWING ASSISTANCE AFFORDED TO MAORI EX-SERVICEMEN AND EX-SERVICEWOMEN UP TO 31ST MARCH, 1947

Type of Assistance.	Number.	Amount authorized.
		£
Farm land purchased	..	95,634
Farm loans	96	197,900
Housing loans	277	242,022
Furniture loans	380	35,087
Business loans	70	38,698
Tools-of-trade loans	44	1,613
Special grants and miscellaneous	36	3,806
Totals	903	614,760
Educational assistance	71	..
Trade Training—		
“ A ” Class	382	..
“ B ” Class	26	..
“ C ” Class	6	..
“ D ” Class	44	..
“ F ” Class	1	..
Total, trade training	459	..
Farm training	85	..
Total number assisted	1,518	..

Approximate Cost of Paper.—Preparation, not given ; printing (2,438 copies), £80

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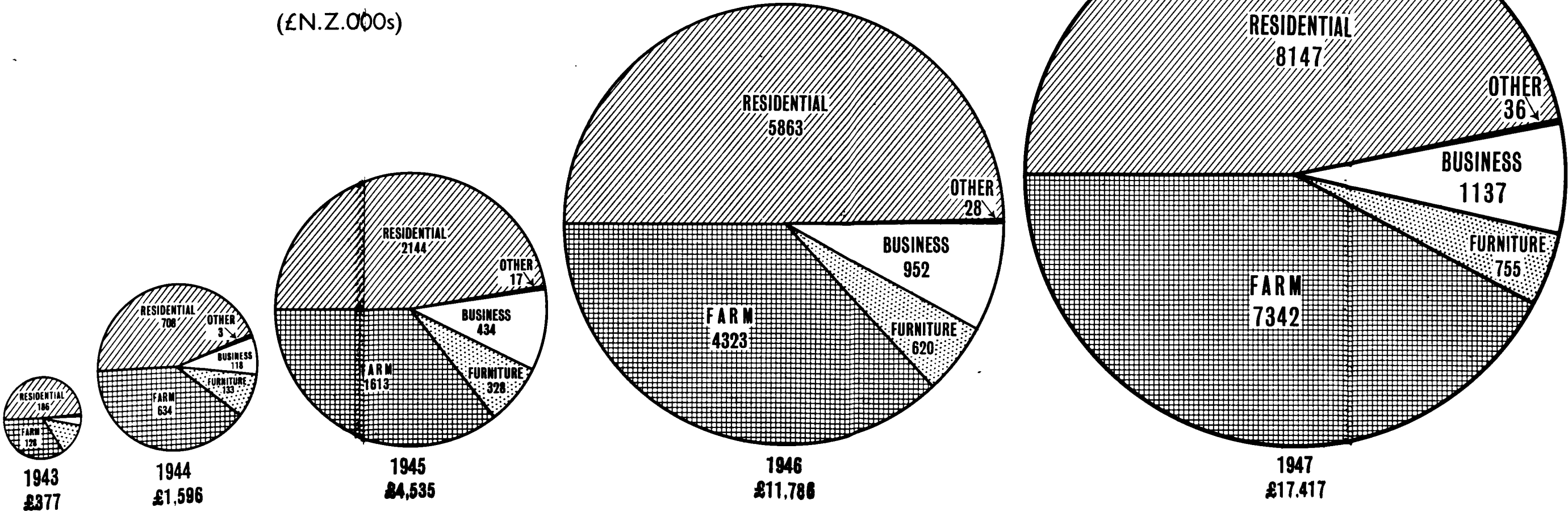
TABLE III.—REHABILITATION LOAN AUTHORIZATIONS

Year ended 31st March,	Housing Loans.				Furniture Loans.				Farm Loans.				Business Loans.				Tools of Trade Loans.				Miscellaneous Loans.				Total Loans.			
	For Year.		Total to Date.		For Year.		Total to Date.		For Year.		Total to Date.		For Year.		Total to Date.		For Year.		Total to Date.		For Year.		Total to Date.		For Year.		Total to Date.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
		£		£		£		£		£		£		£		£		£		£		£		£		£		£
1943 ..	192	185,900	192	185,900	577	48,794	577	48,794	53	128,060	53	128,060	42	13,610	42	13,610	36	824	36	824	..	..	..	..	900	377,188	900	377,188
1944 ..	676	708,035	868	893,935	1,446	133,054	2,023	181,848	202	633,514	255	761,574	306	117,511	348	131,121	115	3,355	151	4,179	2	83	2	83	2,747	1,595,552	3,647	1,972,740
1945 ..	1,932	2,143,515	2,800	3,037,450	3,566	327,865	5,589	509,713	480	1,612,893	735	2,374,467	947	433,733	1,295	564,854	282	8,729	433	12,908	57	8,424	59	8,507	7,264	4,535,159	10,911	6,507,899
1946 ..	5,095	5,863,064	7,895	8,900,514	6,755	620,080	12,344	1,129,793	1,116	4,323,306	1,851	6,697,773	1,640	951,868	2,935	1,516,722	399	14,200	832	27,108	79	13,749	138	22,256	15,084	11,786,267	25,995	18,294,166
1947 ..	6,764	8,147,031	14,659	17,047,545	8,131	754,509	20,475	1,884,302	1,758	7,342,447	3,609	14,040,220	1,661	1,137,119	4,596	2,653,841	169	6,297	1,001	33,405	118	30,077	256	52,333	18,601	17,417,480	44,596	35,711,646

A graphical presentation of the above Table, reproduced from its "Statistical Summary" by courtesy of the Reserve Bank of New Zealand, illustrates the accelerating volume of Rehabilitation loans over the financial years, 1943 to 1947. At the same time it shows the relative weight of demand on loan finance for various purposes.



(£N.Z.000s)



DEMOLIZATIONS AS RECORDED BY THE REHABILITATION DEPARTMENT.			
Year ended 31st March,	Demolition.		
	For Year.	Total to Date.	
1943	19,294	19,294	
1944	23,362	42,656	
1945	26,019	68,675	
1946	82,725	151,400	
1947	31,110	182,510	

