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small failures, involving a total loss to the Department of some £11. Grantees in the majority of cases seem to be meeting with success, and there is pleasing evidence of an earnest desire to fulfil their obligations at the proper time. I consider this assistance an important factor in repatriating certain cases, and that it is providing splendid opportunities for men who would otherwise be placed at a disadvantage compared with the subsidized workers. Bearing the foregoing principles in mind, I think that assistance given under this heading will be shown to have been of the

greatest value to the recipients.

Furniture.—The provision of a loan for the purpose of purchasing furniture has enabled many to start housekeeping on the easiest of terms, and has also been of great value to those who on entering camp had to sell out and now wish to start again. It is playing an important part in the settling-down process, and is in every way a very wise provision and one that is being most readily availed of. It is only being granted in cases of necessity, and any attempt to procure articles of luxury is met with prompt refusal. The terms of repayment are very liberal, and range from £1 to £1 10s. monthly, which brings it within the reach of all. Over £13,000 has already been provided for this purpose, and the repayments are being made promptly in nearly all cases. I think it will be shown that the assistance given to home-builders by the granting of these loans is of real value to the country.

Educational.—The student who had to give up his studies to get away to the front, or the man who, though eminently fitted to take up a professional career, lacked the wherewithal to do so, are most liberally provided for under the regulations, and so long as they are prepared to work and show a real desire to complete their studies, they are assured of every help and consideration from the Department. The reports of all our trainees are most pleasingly satisfactory,

and the successful outcome of their studies will be of the utmost benefit to all concerned.

Armless Men.—Of all the disabled men the most difficult to repatriate are those who are minus an arm. Though we have been successful in placing several of these, we still have five for whom we are unable to find positions. It is important that these men should be made to feel that they are still of some use to the community, as otherwise they are prone to become despondent and brood over their disabilities. It would seem that for these cases openings would need to be created by the Government, as generally speaking private employers cannot provide these men

with suitable occupations.

General.—Experience so far would suggest that repatriation of New Zealand's soldiers is proceeding on sound lines and with a minimum of delay to the men concerned. I must admit that I am agreeably surprised at the results that have already been achieved, and it seem to me that, the present machinery being what it is, the successful outcome of the scheme is practically assured. I consider the assistance provided to be liberal and sound, and that the men are accepting it in this spirit, and after all I feel sure their commendation is the thing most desired by the Department. The local Board, composed as it is of leading business men and representatives of the Returned Soldiers' Association, has been of very great assistance to me in my work, and I should like to place on record my high appreciation of the zeal and energy displayed by the members concerned in dealing with the problems of repatriation.

In conclusion I would add that in my official capacity I have received every consideration and assistance from you and the Ministerial Board, and this has in no small measure contributed

to whatever small success I may claim for repatriation in Canterbury.

T. M. CHARTERS, District Repatriation Officer, Christchurch.

PROGRESS REPORT OF DISTRICT REPATRIATION OFFICER, DUNEDIN, AS AT 20th AUGUST, 1919.

Employment.—Since the inception of this Department it is satisfactory to note that there has not been any noticeable unemployment in the Otago District. Generally speaking there is a great demand for skilled labour, and a craftsman has little or no difficulty in obtaining employment. It is found that the unskilled labourer is the one who avails himself of the services of the Department, and to date employment has been found for approximately 1,100 applicants. As the present is the worst period of the year in finding employment, the position as a whole can be considered as very satisfactory. The railway restrictions that now exist are, however, adversely affecting the position, and unless these restrictions are shortly removed we fear that there will be wholesale unemployment, as trade and industry are rapidly becoming stagnated. Providing the railways within the next few weeks resume their normal running, we are of opinion that repatriation will be affected without any great unemployment as far as Otago and Southland are concerned.

Sustenance.—The position as indicated in the report on employment is reflected in the applications for sustenance, and we are pleased to be able to report that not more than £30 has been expended in Dunedin under this head, the last payment being made during May. Providing the satisfactory state of affairs as at present existing continue, we do not anticipate any

great expenditure under this head.

Business Loans.—Advantage has been taken of the loans for businesses by approximately 150 applicants throughout Otago, almost every trade being embraced. The most numerous of these are from discharged soldiers who desire a loan to re-establish themselves in the carrying business, while a large number are making applications for motor transport or taxi-cars. Applications of this nature are discouraged unless the applicant is putting in a good proportion of the capital himself or can obtain a satisfactory guarantee. Taken throughout this feature of repatriation is