

much appreciated, and is the means of settling a good number of discharged soldiers who have experience and desire to launch out "on their own." It is satisfactory to note that repayments are being met on due date, and reports indicate that in most cases the businesses are in a flourishing condition, and with careful handling we are of opinion that the results obtained will justify any small losses that may be entailed.

Furniture Loans.—Numerous applications are received from discharged soldiers who are about to be married and desire to set up house and are in need of assistance, from applicants who sold up their homes to go into camp, also from those who were married overseas. The whole question of the purchase of furniture has been put on a satisfactory basis, and applicants are being granted very favourable terms by the trade. On the staff of the Department we have an officer who acts as advisor and valuer, and his services are much appreciated by those who require them, and is the means of ensuring that the money is wisely spent and is used for the purpose for which it was obtained. Repayments are being promptly made, and, although we fear that there will be several bad debts, yet, as in business loans, the results obtained will justify any loss that may result.

Educational.—Owing to Dunedin being a University centre, a great number of applications have been received from students who have had their studies interrupted, and in no case has a student been held up for want of funds. In the meantime assistance is only being granted to the end of the present year, when each case will be carefully scrutinized in conjunction with the Dean of the various faculties, with a view to ascertaining whether further assistance is justified. We find that quite a number of young men are returning from the front with £200 or £300 capital at their command, and as they had no settled aim in life when they enlisted they now desire to study for a profession. In cases of this nature, where the Board consider that the man has special aptitude, the Board are of opinion that the applicant should first prove his ability before obtaining assistance. We have therefore suggested to one or two applicants that they should first of all expend their own money in getting as far as they possibly can with their course, and that when their funds are exhausted, providing their progress warrants it, this Board will be quite prepared to see them through the balance of their time. Classes have lately been established at the Technical College in various trades, and these are being well attended, and it is hoped to turn out skilled craftsmen in some trades within six months to a year. The facilities given to the students have been very much appreciated, and up to date about 200 have been helped in this direction.

Subsidized Wages.—The provision for teaching disabled soldiers new trades has been a great boon to the discharged soldier and one that has considerably helped repatriation. With one or two exceptions the whole of the disabled men who have been subsidized are making good, and the time has now arrived when their training is being completed. The results obtained are very satisfactory, and it only remains with the man himself to make success and be able to earn the award rate of wages existing in any particular trade. These workers are interviewed by an officer of this Department at regular intervals, and we do our best to encourage them to take full advantage of their opportunity.

Apprentices.—Assistance has been given to a large number of apprentices who have had their indentures interrupted, and we are pleased to be able to report that the majority of employers are putting returned apprentices on a better footing than their legal obligations entitled them to. The Otago Board has made a practice of considering the conditions existing in each trade, and the satisfactory state of affairs regarding apprentices is entirely due to the efforts of the Board in this direction.

Tools of Trade, Transportation, &c.—The applications for assistance under this heading are not very numerous. It is found that in most trades £10 will cover the tools necessary, and consequently most of the discharged soldiers have been able to get restarted on their own initiative. Those assisted, however, are making their repayments on the due dates.

General.—From inquiries made we find that the work of repatriation is proceeding smoothly in this district. The secretary of the Returned Soldiers' Association states that very few complaints have been made, and the relations between this Department and the Returned Soldiers' Association are most cordial. Both the Board and the staff of the office endeavour to assist the discharged soldier in every possible way to his best advantage, and from the experience obtained we do not know of any improvements that could be made in the benefits as provided for in the Act. The only difficulty we experience is the fact that there is not enough co-operation between the Lands Department and this Department, and we are of opinion that repatriation would be effected in a better manner if all applications for assistance, either by way of land, house property, or of any other nature, were dealt with by this Department.

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