

about his chosen subjects to start on his own account. The After-care Officer then assists him to secure a suitable section of land through the Lands Department, and calls on him from time to time to see that he is progressing satisfactorily. At the Tauherenikau Farm the trainees are medically examined periodically, and they are supervised from a health standpoint by an ex-tubercular soldier with sanatorium experience. Another ex-tubercular man is working on the staff of the After-care Branch, and his special duties are to look after the welfare of tubercular men. Already additional pensions, land-settlement, medical treatment, training, employment, &c., have been arranged for hundreds of these men.

Limbless.—Limbless men present peculiar difficulties to the Department, as, besides the trouble of securing them suitable occupations, limbless men are generally very sensitive, and, as a rule, resent sympathy. As a result of this many of them drift into temporary occupations where there is no prospect of progress. The After-care Officers, however, get into touch with these men and endeavour to have them trained in suitable trades, or employed in useful capacities. A number of limbless men are employed in the Public Service, and wherever possible they are placed on the permanent staff of their respective Departments.

Blind.—New Zealand has on her roll twenty-one soldiers who lost their sight, and in all cases arrangements have been made for their suitable employment or training. These men afflicted with blindness have all had valuable training at St. Dunstan's in England, and the Jubilee Institute for the Blind at Auckland has co-operated with the Department in giving instruction in New Zealand.

General.—This heading embraces all other serious disabilities which, although not especially mentioned, present difficulties which have to be treated in various ways.

It will be realized that this "after-care" work is now quickly becoming one of the most important branches of the Department. It concerns the handling of some of the most difficult problems of repatriation, and involves a great deal of sympathetic and patient work. The After-care Officers act as liaison officers between the Defence, Pensions, Lands, and Medical Departments, and they personally visit all seriously disabled men from time to time, giving advice and assistance, until the Department is satisfied that the men are comfortably settled in the environment specially suited to their respective disabilities. The officers also periodically inspect the trainees under the various training schemes in order to make sure that the instruction given is efficient and that the men are receiving their full remuneration.

SECTION III.—FINANCIAL ASSISTANCE.

Under the instructions issued in connection with the Repatriation Act, District Boards or Local Committees are empowered to grant financial assistance to discharged soldiers, soldier's widows, nurses, and widowed mothers on the following terms:—

(a.) BUSINESS LOANS.—It is recognized that returned soldiers better fitted for business in a city or town than for land-settlement have 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 150 different kinds of business. The payment of interest and repayment of loans are proving satisfactory.

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 to be taken against loading a locality with an extra business not needed by the population.

In this connection a 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. The Department has laid it down as a guiding principle that, except in exceptional circumstances, loans are not to be granted to applicants (1) who are already in situations equal to their pre-war positions, (2) who are satisfactorily settled in business, or (3) who are in a position to finance themselves.

All loans exceeding £50 must be approved by the Ministerial Board, and up to the 20th June, 1920, a total of 3,864 loans have been ratified, entailing an expenditure of £878,927.

The following list gives an idea of the remarkable diversity of businesses in which discharged soldiers have been assisted to make a start:—

Accountants	7	Boot-importers	20
Architects	7	Boot-manufacturers	25
Artificial-limb manufacturers	5	Boot-repairers	22
Auctioneers	18	Bottle-merchants	2
Bacon-factories	2	Brick and tile making	6
Bakers	66	Builders	62
Barristers and solicitors	30	Butchers	69
Basketmakers	6	Buyer, island trade	1
Bee-farming	50	Cab-proprietor	1
Billiard-saloon keepers	25	Cabinetmaking	43
Blacksmiths	72	Carriers (horse)	142
Boardinghouse and private-hotel keepers	25	Carriers (motor)	203
Boatbuilders	2	Chaffcutting	41
Booksellers and stationers	27	Chairmaking	2