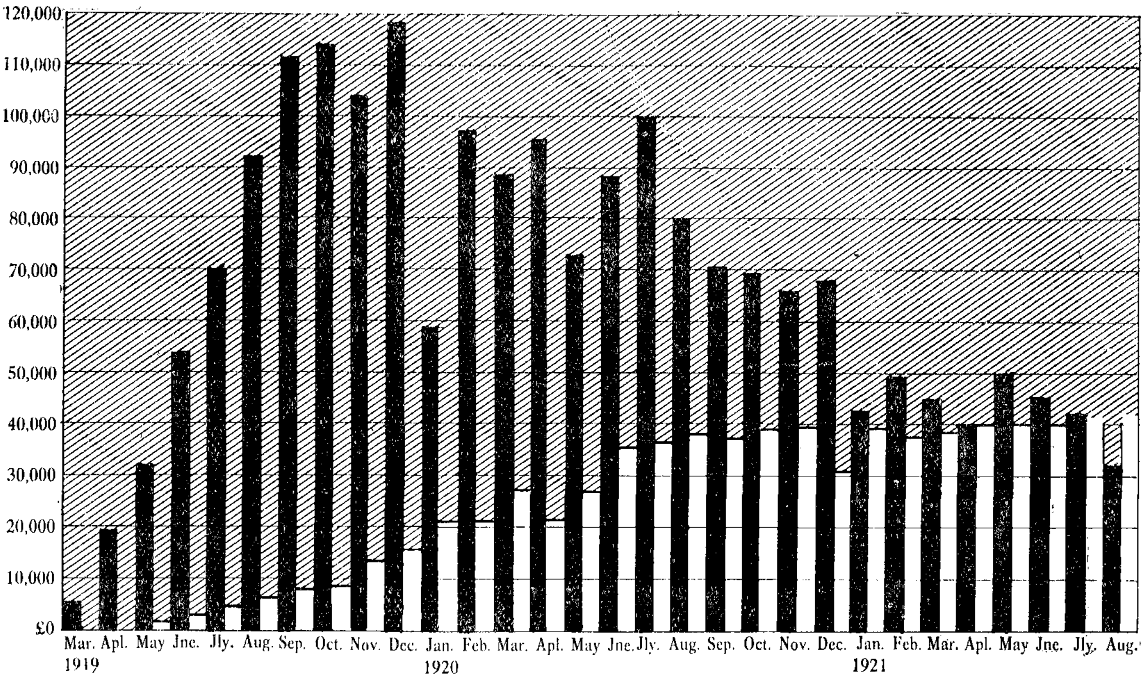
The Department has adopted a policy of firmness with regard to repayments, and requires a strict adherence by the grantor to the terms of his agreement. A debtor who is honestly doing his best in the face of adverse circumstances receives a sympathetic hearing and is, if possible, assisted by the Department to pull through, but the wilful defaulter is given no latitude.

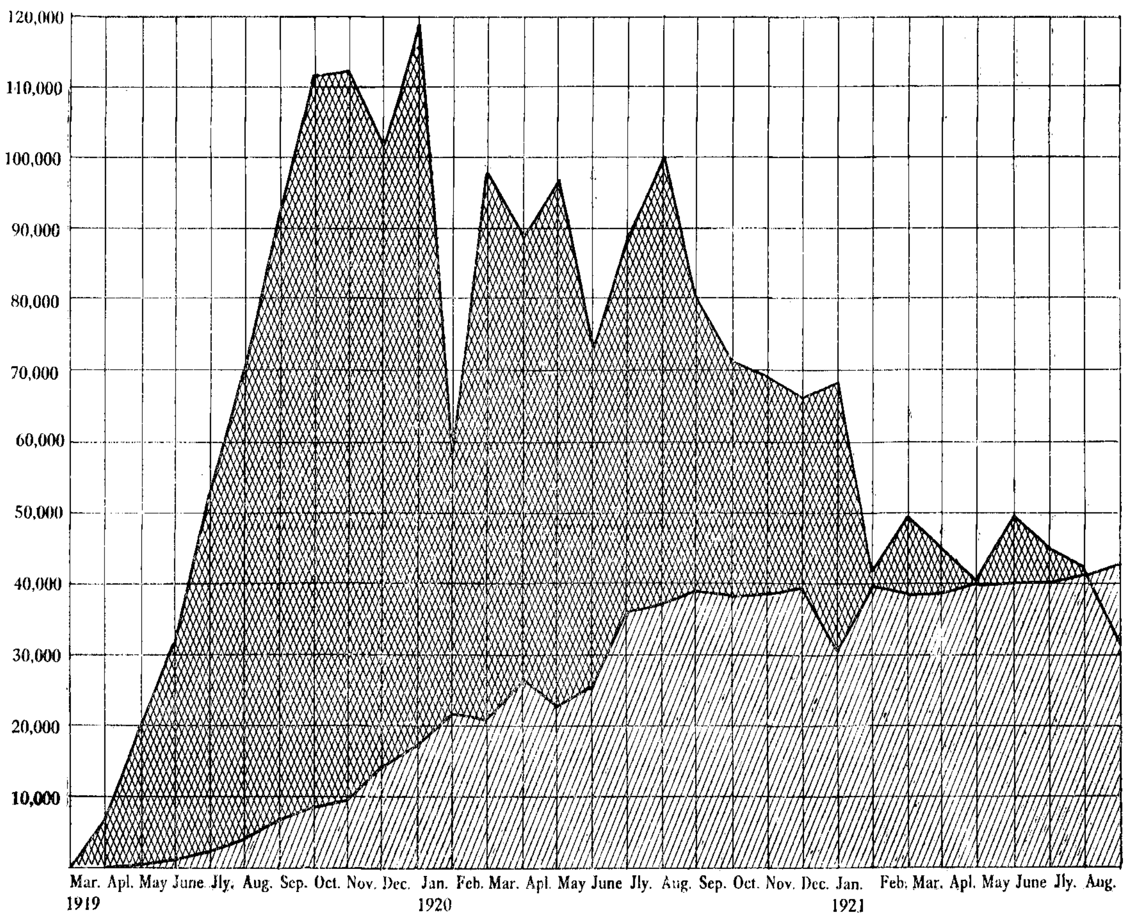
The last arrears return prepared shows that 85 per cent. of the 17,223 men who had then received loans were up to date with their payments, and that £91 8s. 6d. had been collected for each £100 accrued due. The total collection up to the 31st August, 1921, amounted to £706,255 (42 per cent. of the total loan advances), and the monthly payments at present exceed £41,000—a rate of £500,000 per annum.

The graph and chart given below show clearly the trend of expenditure upon soldiers and the repayment collections :—



EXPENDITURE ON DISCHARGED SOLDIERS.

In this graph the black bars show the Repatriation Department's expenditure on discharged soldiers each month. The white bars show the amounts repaid by soldiers each month.



EXPENDITURE ON DISCHARGED SOLDIERS AND REPAYMENT OF LOANS.

In this chart the dark shading shows the Repatriation Department's expenditure on discharged soldiers each month. The light shading shows the amounts repaid by soldiers each month.