

The position disclosed by the diagrams is eminently satisfactory, and indicates that the great majority of the men are doing well and are loyally meeting their obligations. Many instances could be cited of successful business ventures of assisted soldiers, but it will no doubt suffice to quote the number who have entirely repaid the loans advanced. Up to the end of July, 1921, some 913 business, 764 furniture, and 481 tools-of-trade loans had been repaid in full, and numbers of others are nearing the final instalment.

The losses sustained through the default of grantors are not large, and the Ministerial Board has only found it necessary to write off deficits in exactly 100 cases—the average loss being £57.

An analysis shows that misfortune was the cause of failure in thirty-two cases, whilst the other sixty-eight men proved to be unsatisfactory and have only themselves to blame for their failure and wasted opportunity.

ADMINISTRATION EXPENDITURE.

The administration expenses of the Department from its inception to the end of August, 1921, total £132,825, or 6 per cent, of the gross expenditure. Many economies have been effected during the past twelve months—Boards and Committees have been placed upon a purely honorary basis, staffs and rentals have been reduced, &c.

As the work decreases it has been the policy of the Department to close the smaller provincial offices and arrange for the work to be performed by a secretary (with an honorarium), who provides his own office accommodation, staff, &c. This policy is being gradually extended as the operations of the Department continue to decrease, and a considerable saving is thus being effected.

BOARDS, COMMITTEES, AND STAFF.

In conclusion I would place on record the excellent work that has been done during the year by the gentlemen on the various Boards and Committees throughout the Dominion, and by the members of the staff in the different offices.

Wellington, 15th September, 1921.

J. R. SAMSON,
Director of Repatriation.

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