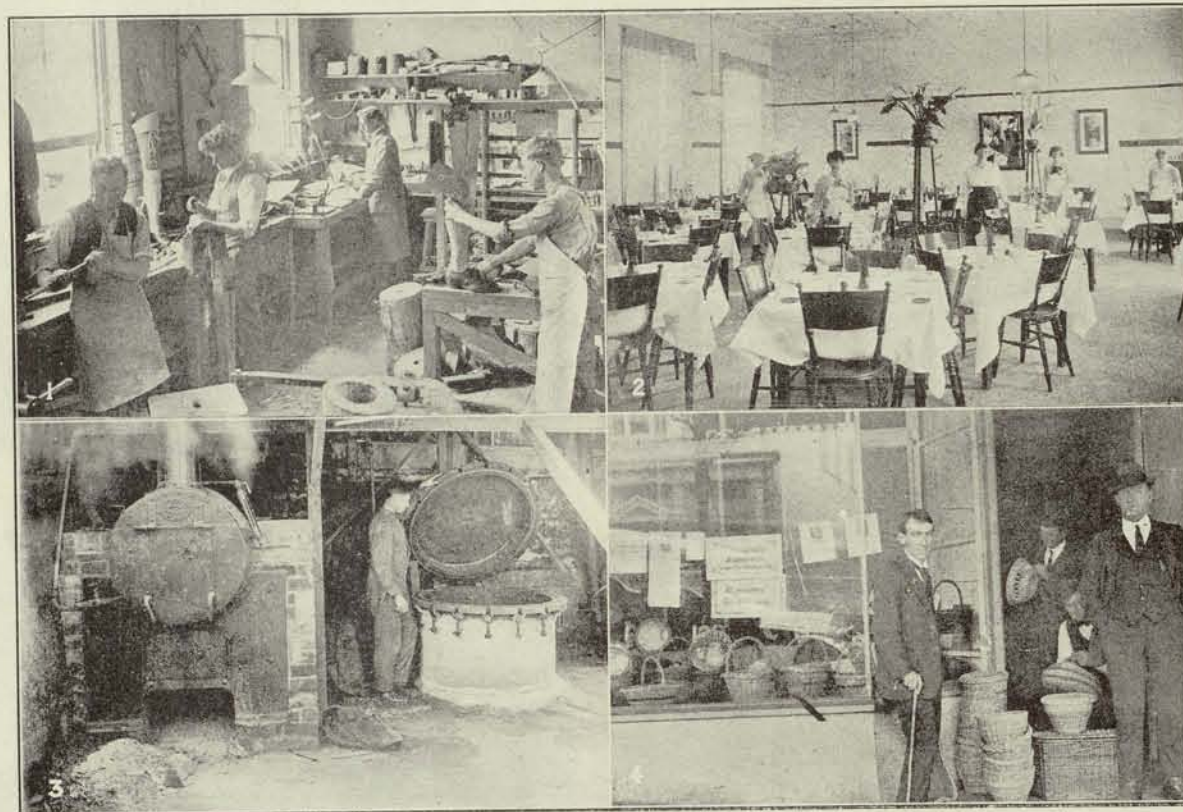


BUSINESS LOANS, AUCKLAND.



Shirt and Blouse Factory.

Chemist's Shop.



1. Zenith Artificial-limb Factory. All these men lost limbs in the war. The man on the left has two artificial legs.
 2 A Restaurant. 3. A Vulcanizing Plant. 4. A Disabled Man's Basket-shop, with stock made by himself.

Loans for Business.



Many Men helped solidly.

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 has been 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 is at 5 per cent. per annum. Already men have been set up in about 110 different kinds of business, and at 20th October, 1919, 2,216 loans had been approved, involving an expenditure of £353,257. The payment of interest and repayment of loans are proving satisfactory.

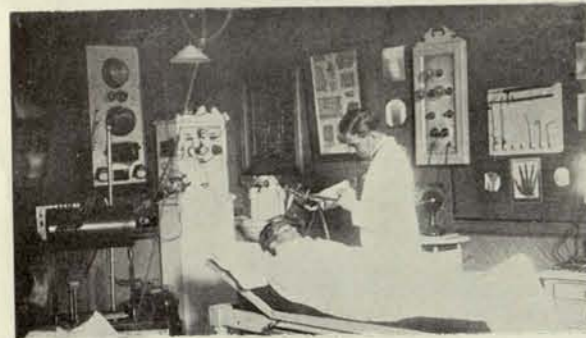
Of course, some returned soldiers, with a wealth of optimism and a dearth of experience, have high hopes of an early road to fortune by the paving of £300, and they may feel disposed to resentment when they are encouraged to take the sure way of an occupation (on wages or salary) in which they are skilled, rather than the perilous path of a business in which they lack knowledge. Necessarily some men have to be saved against their own impetuous self-confidence in such a difficult matter. When the signs point to probable failure the applicant cannot be advised to risk disappointment, which would compel him to resume a former occupation, or begin a new one, with a burden of debt.

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 profit in regard to the competition that he may meet. Precautions have to be taken against loading a locality with an extra business not needed by the population. The range of help is shown in the following table of loans granted to 20th October :—

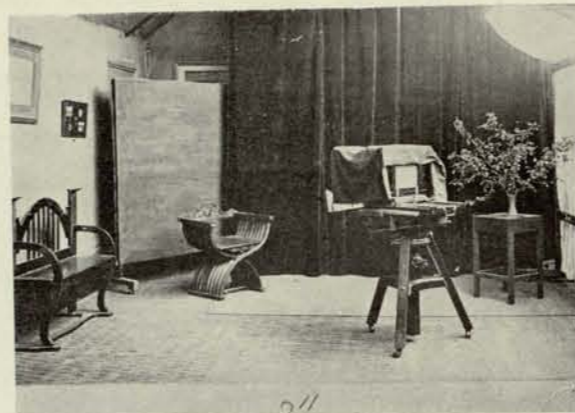
Accountants	2
Agencies	5
Architect	1
Artificial-limb appliances manufacturers .. .	2
Auctioneers	9
Bakers	23
Barristers and solicitors	15
Basketmakers	3
Bee-farming	20
Boardinghouse and private-hotel keepers .. .	13
Booksellers and stationers	23
Boot-importers	15
Boot-manufacturers	15
Boot-repairers	11
Billiard-saloon keepers	6
Blacksmiths	38
Brick and tile making	3
Builders	22
Butchers	30
Buyer for island trades and merchants .. .	1
Cabinetmaking	36
Carriers—Horse	83
Carriers—Motor	165
Chaff-cutting	20
Chairmaking	2
Chemists	17
Chimney-sweeps	2
Coachbuilding	5
Coach-painters	2
Coal-merchants	27
Commercial journal	1
Concrete-construction	2
Confectionery-manufacturers	2
Contractors	26
Cool storage	1
Customhouse agents	3



Business Loan.—Motor-repairing, Christchurch.
In one picture the men are using the oxy-acetone-welding flame.



Business Loan.—Radiologist, Christchurch.



Business Loan.—Photographic Studio, Dunedin.



Business Loan.—Mercery, Christchurch.



Business Loan.—Motor-garage, Christchurch.

Cycle business	3	Picture-framing	1
Dairy business and milk-vendors	25	Picture-theatres	5
Dentists	17	Pig-farmers	4
Doctors	3	Plastering business	1
Droving	1	Plumbers	17
Duck-farmer	1	Pork-butchers	2
Dwelling (Harbour Board)	1	Poultry-farmers	22
Dwellings	4	Printing	2
Dyers and cleaners	3	Restaurants	17
Engineering business	8	Road-contracting	9
Engineering, electrical	9	Saddlers	6
Engineering, motor	13	Sauce-manufacturer	1
Fancy-goods business	1	Sawmillers	9
Farming*	197	School (private boys')	1
Farming machinery for contracts	27	Scow (loan for)	1
Fishing business	114	Sheet-metal-work business	1
Forwarding agents	12	Signwriters	4
Fruit and confectionery business	57	Shirtmakers	2
Fruitgrowing	4	Skating-rink	1
Furniture-dealers	11	Skin-dealing business	1
Furniture-manufacturing	2	Soft-goods manufacturer	1
Grain-merchants	5	"Supreme" lighting business	1
Greengrocers	4	Surveyors	8
Gristing-mill	1	Tailors	26
Grocery-, general-store keeping	142	Taxi business	104
Hardware	3	Tea-merchants	2
Hat-manufacturer	1	Tea-rooms	6
Hauling business	3	Threshing-business	5
Hawking business	1	Timber-merchants	1
Heat-appliances agent	1	Tobacconists and hairdressers	45
Horse-trainers	3	Towing business (on river)	1
Hospital (private)	1	Umbrella-manufacturers' business	1
Importers	4	Undertakers	2
Indent agents	13	Vacuum-cleaning business	1
Insurances	7	Vehicle and implement importers	2
Interpreter (Native)	1	Veterinary surgeon	1
Ironfounder	1	Vulcanizing business	3
Ironmongers	3	Watchmakers and jewellers	10
Land agents	18	Well-boring business	1
Leather-merchant business	1	Whaling business	1
Lignite colliery	2	Wood-dealer	1
Livery and bait stables	5	Wool-press manufacturing	1
Mail-order business	5	Wool-weaver	1
Masseur	1		
Manufacturers' agents	16	Total	1,890
Mercery and soft-goods business	26		
Mineral-water business	5		
Miners	2		
Motor agents	3		
Motor-bus service	17		
Motor-cycle garage	13		
Motor-garage and repairs	41		
Motor-launch service	7		
Music-teachers	4		
Newspaper-proprietors	5		
Nursery gardeners	6		
Optician	1		
Paperhangers and painters	9		
Perambulator business	1		
Photographers	9		
Piano-importers	3		

* In the case of the 197 farmers assisted the applications were outside the scope of the Lands Department. In such cases the Repatriation Department considers applications for assistance up to £300 for the purchase of stock, &c.

An important fact of some of these kinds of business is that they are specially suitable for partially disabled men. It is common knowledge that some branches of shop-keeping do not call for the strength of an able-bodied man.

VIEWS OF RUAKURA TRAINING-FARM.



A Glimpse from the Railway-line.

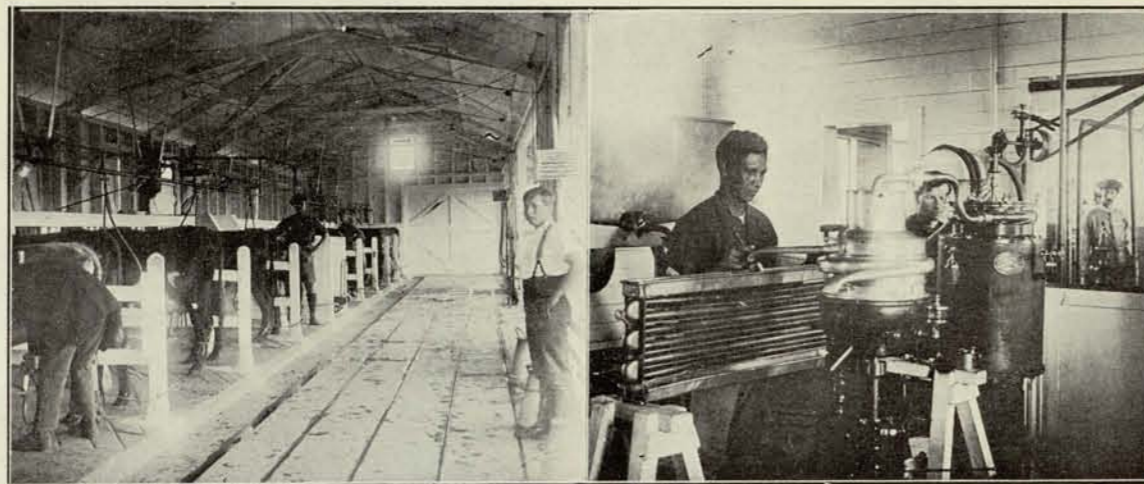


Trainees' Quarters.



A Section of the Trainees' Dining-room.

A Cosy Ingle-nook of the Trainees' Reading-room.



The Machine Milking shed

Milk-separating Room.

Training for Farm Life.

State's Resources at Call for Men Fit or Disabled.

PROBABLY no other country in the world offers better facilities than New Zealand for the training of suitable men for a profitable life in farming. A very efficient system of practical instruction has been evolved, with the establishment of State farms, experimental stations, and other aids. Discharged soldiers have every encouragement, including sustenance during the period of training, to take full advantage of the State's equipment. A visit to the State farms shows that the men have a splendid opportunity to qualify themselves for successful settlement on the land.

Many New-Zealanders wish to see an extension of the Dominion's secondary industries, but meanwhile the country's prosperity is vitally dependent on the primary industries. Even with the right development of certain manufactures for which the conditions are favourable, it is recognized that New Zealand will be always an important producer of wool, meat, butter, cheese, and other wealth of the land. Therefore farming will always offer a good prospect of profit for intelligent steady enterprise.

In the case of returned soldiers the land is commonly regarded as one of the best means of repatriation. Of course, many with adequate farming experience are ready to settle straight away on suitable sections, but many others, with more zeal than skill, need a term of training. For those the Government has a remarkable range of facilities; a man can choose the kind of farming suitable for his physique and temperament, and he can have the right instruction in the right place. Usually a term of four to six months is sufficient, according to the range of instruction desired. With a limited course—poultry-keeping, for example—a man can go through in much less time than six months, but in other cases it may be desirable to extend the time of training.

Sustenance is on the same scale for farming trainees as for others—£2 10s. a week for a single man, £3 for a married man (with an additional allowance of 3s. 6d. a week for each child up to four). All these rates are in addition to pensions. An amount of £1 per week is deducted for board and lodging—a cheap rate in these days, especially for the quality and quantity of the food at the State farms.

BEAUTIFUL RUAKURA.

No man of reason could hope for a training-place more beautiful and comfortable than the State Experimental Farm at Ruakura, near Hamilton. The smooth gentle slopes of green, the broad meadows, the trees, the paths which wind among flowers and shrubs, the sheep and cattle that are aristocrats of their kind, happy in pleasant pasture, the bees that have rich forage, and many other features of an ideal farm make an Arcadia that lives in the memory. As a panorama of peace, a vision of the beauty of landscape that can come from good farming, Ruakura is an inspiration.

Of course Ruakura is well known as a "show place," but the show is solid. Any person who suspects "stage tricks" can go anywhere and everywhere about the farm, and the result will be a feeling of hearty

admiration for the management which keeps the ground, buildings, and general equipment in such good order. Any happy-go-lucky, higgledy-piggledy farmer should be able to benefit by a visit to Ruakura.

By arrangement with the Department of Agriculture the resources of Ruakura are available for the training of partially disabled men—those for whom an open-air life is desirable—in a suitable kind of light farming. They can learn beekeeping, fruitgrowing, horticulture, and poultry-raising, and they have also opportunities to obtain as much knowledge as they need about dairy-farming and general farming, for Ruakura includes everything.

Proper care has been given to the housing comfort of the men. A new residential block, with accommodation for thirty men, has been built at a cost of over £3,000. Each trainee has his own room, with electric light which he can switch on and off from his bed. A good dining-room, a well-stocked reading-room, and other accessories make Ruakura a well-liked home.

Of course the excellence of the opportunities at Ruakura has created a great demand for the training; therefore more housing-accommodation (to cost about £3,000) is to be provided. When this building (which was about to begin when this book went to press) is complete, the number of trainees on the farm will be doubled.

FIT MEN AT WERAROA.

Another well-equipped State farm is at Weraroa, which has accommodation for about twenty-five returned soldiers at present—men who have come through the war in full strength. The purpose at Weraroa is to train fit men for the heavier kinds of farming as a preparation for home-making in the country. The courses cover dairy-farming (with milking-machinery), pigs, sheep, and general agriculture. The men take turns in the various duties about the farm, and thus acquire that all-round skill known as "handiness." Interest in the tasks is stimulated by competitions, in which the trainees have the right friendly spirit of emulation. In a recent ploughing match twenty-four men took the field and stirred up much ground, under expert supervision. The sturdy soldiers and stalwart horses gave the spectators something worth seeing.

The instructors state that these trainees are doing very good work; their progress is unmistakably satisfactory. They are putting in the right groundwork for prosperous farming.

Weraroa is similar to Ruakura in the provision of comfortable housing, good food, and other aids to healthful living.

TAUHERENIKAU.

A farm at Tauherenikau has been taken over by the Repatriation Department, in co-operation with the Department of Agriculture, from the Defence Department, which formerly used this land in connection with Featherston Camp. Here chest cases have the best possible chance to gain strength in clean open air, with light farming duties. The lines of training include pig-breeding, bee-keeping, poultry, fruitgrowing, gardening, general horticulture, and light agriculture. The work here may be either to restore a man's strength to enable him to resume a former occupation or to enable him to support himself on the land. Results have proved that Tauherenikau has been very beneficial to men whose chests have been affected by gas or other troubles of the war.

AVONHEAD SETTLEMENT.

At Avonhead, close to the City of Christchurch, the Repatriation Department has undertaken an experiment from which good results are expected. The Government has bought a large block of beautiful fertile land, part of which is being used for settlement by discharged soldiers and part as an instructional training-farm. Experts of the Department of Agriculture give courses in dairy-farming, pig-raising, poultry-farming, beekeeping, fruitgrowing, and general agriculture. Some men may train here for large-scale farming on suitable sections in Canterbury or other provinces, and others may set themselves up solidly on good sections at Avonhead for the production of vegetables, eggs, honey, and other food for the big neighbouring market. Many a writer and speaker has stressed the need of encouraging this kind of settlement near the towns. Avonhead is the right place for a thorough "try-out" of this venture in home-making.

MOA SEED-RAISING FARM.

Another promising experiment of the Repatriation Department is a seed-raising farm on the Westcott Settlement of Central Otago. This land is in a locality of which the fertility has been well proved during many years. The scope for this kind of enterprise is seen in the fact that until the war checked the trade New Zealand imported seeds to the value of nearly £330,000 a year. Thus seed-raising, which affords light, pleasant, healthful work for some returned soldiers whose physique has been injured by the war, should be a very beneficial industry for the whole of New Zealand. This enterprise is in accordance with the policy of maximum self-reliance, of which the need has been emphasized by the war.

During the first three months the men work as trainees (with the usual sustenance), and afterwards they are absorbed into the staff of the farm. It is reasonable to expect that many will take opportunities to establish themselves on suitable land as seed-raisers.

TRAINING ON PRIVATE FARMS.

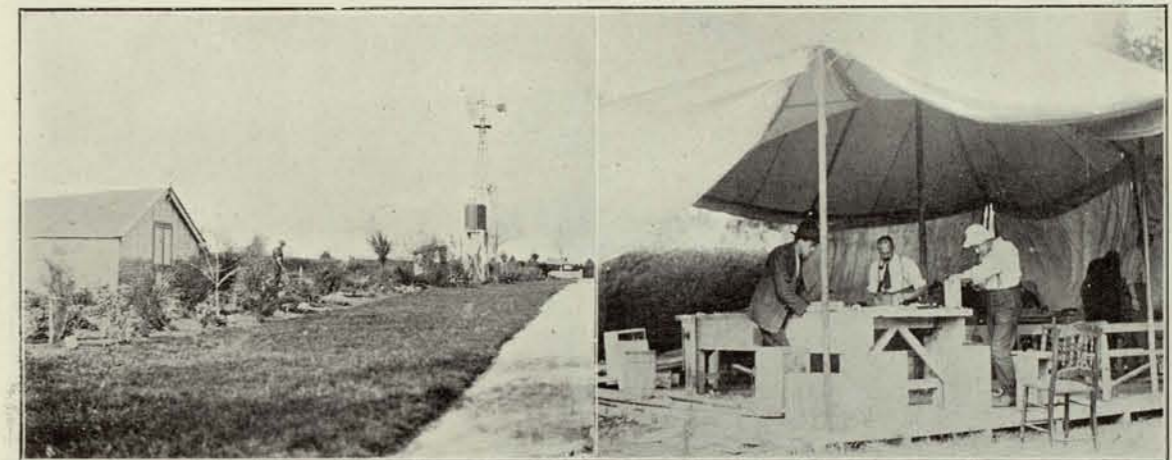
Some soldiers, without experience in farming, who may desire to settle on the land may be well suited by a term of practical training on a private farm. Such men have the benefit of the subsidized-wages scheme which applies to workshops. The wage paid

by the farmer is subsidized by the Repatriation Department to assure the trainee an income of £2 a week and his keep, in addition to pension allowance. Any increase in wages granted by the employer during the period of training does not affect the subsidy. As the advantages of this kind of training become impressed on returned soldiers the numbers taking this subsidized apprenticeship are likely to increase largely.

In the early days of repatriation many men, with rose-hued hope of rapid rise to high estate, were eager for a short-cut to fortune on the land. They were loth to take a term of training, but happily the value of sound advice given by well-wishers, in and out of the State service, is now being appreciated. The men see the truth of the old proverb that knowledge is power on the land as elsewhere.

AFFORESTATION.

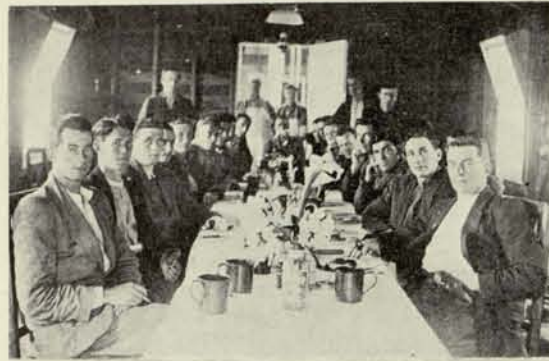
Afforestation offers a good living to a certain proportion of discharged soldiers. It is admitted that New Zealand has to give much more attention to afforestation than it has done in the past. Therefore men who find suitable employment in the raising and planting of trees are very helpful workers for New Zealand. Accommodation has been provided for a number of returned soldiers on the State plantations at Waireka (near Rotorua) and Tapanui (Otago).



Horticultural Section, Ruakura.

Making Beehives, Ruakura.

VIEWS OF WERAROA TRAINING-FARM.



Trainees' Dining-room.



Trainees' Ploughing Competition.



Special Shearing Class at Technical School.



Some Pedigree Cattle.



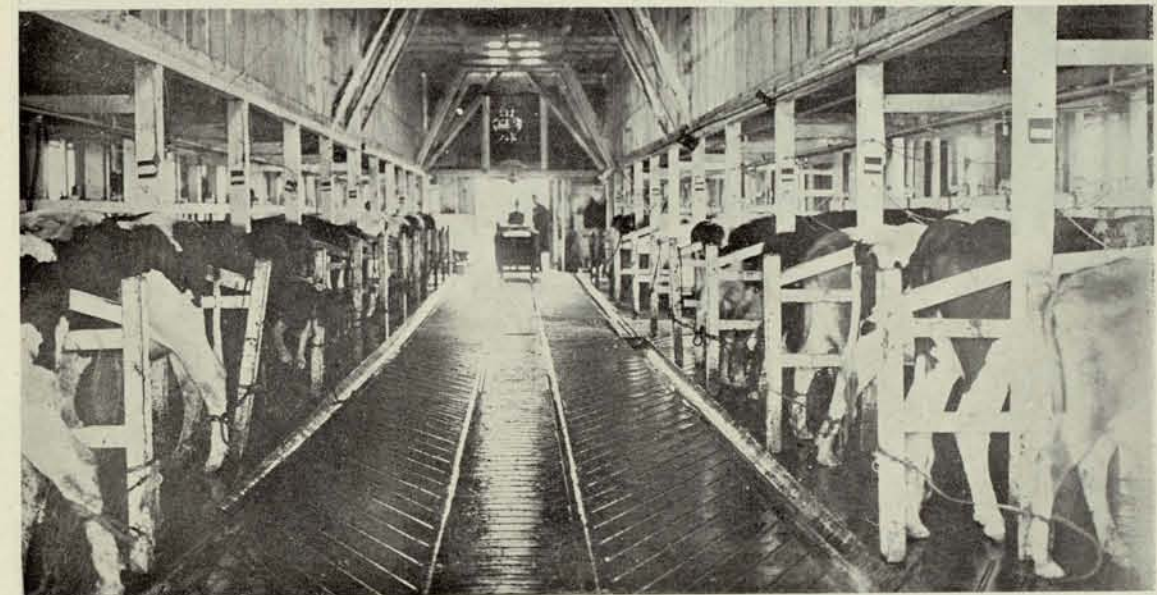
Pedigree Sheep in Good Pasture.



A TAUHERENIKAU CURE.

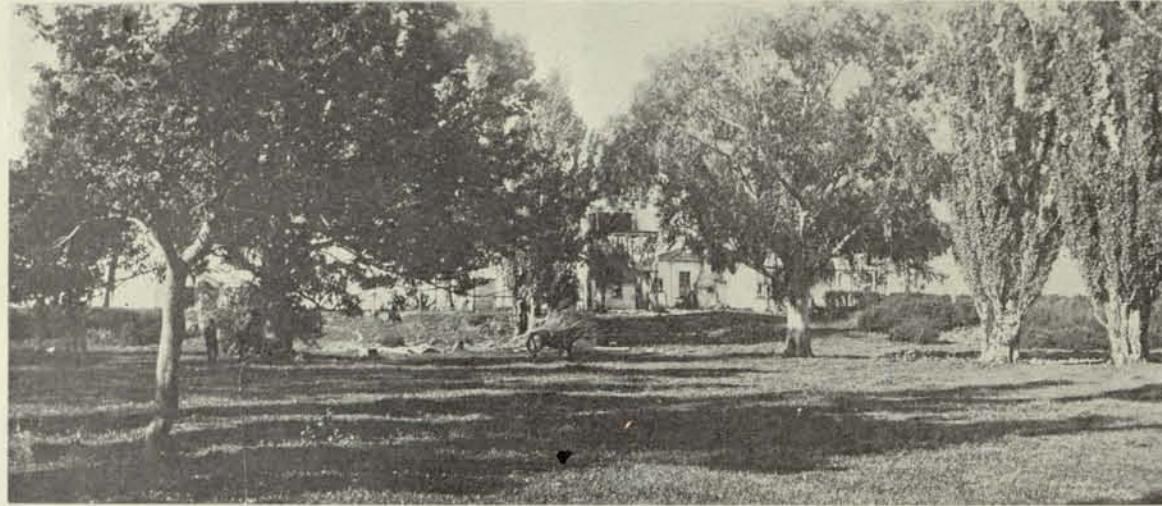
THIS trainee at the Tauherenikau Farm has smashed a few gloomy predictions on the anvil. It was feared by some of his friends that he would not be fit again for any toil more strenuous than basket-making, but he has hammered out that notion long ago. Up and down New Zealand one may see many similar cases of a swing-back to health and strength by the right treatment. Many of the brave men who smote the enemy overseas will never have again their former power of body, but many others are proving, in town and country, that they can master the hardest tasks of peace.

A Trainee at Tauherenikau. The smithing is part of the farm training, which includes work in wood and iron.



Milking-machinery Shed at Weraroa.

VIEWS OF TAUHERENIKAU TRAINING-FARM.



Working in Young Orchard.



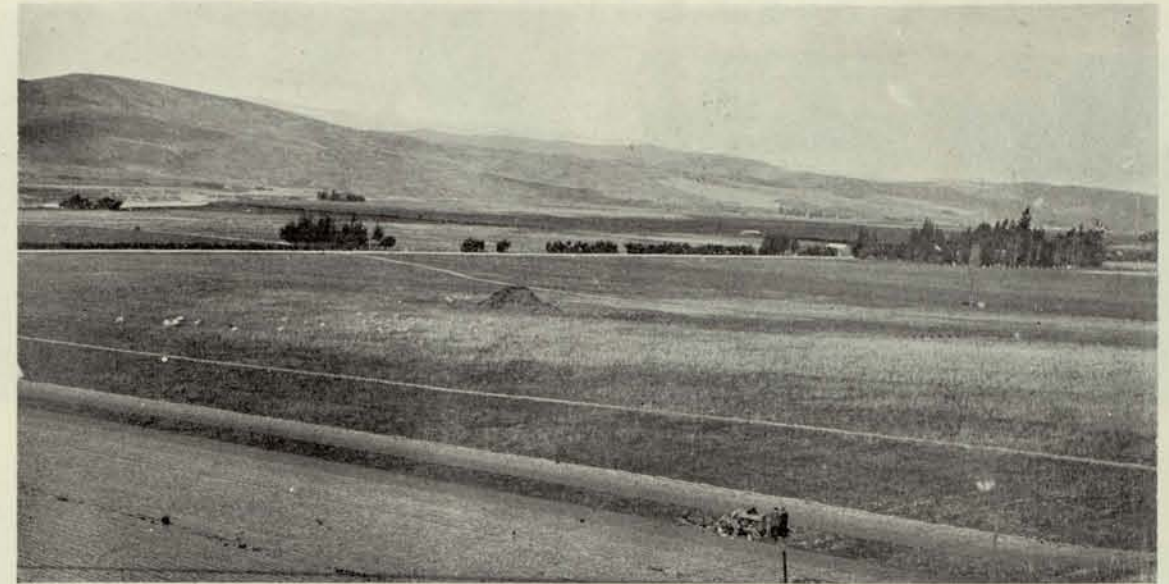
Busy at the Beehives.



Lessons in Horticulture.



Pigs that like a Bath.



View of Moa Seed-raising Farm, Westcott, Central Otago.
A motor-tractor is busy in the foreground.



An Apple Orchard near the Moa Seed-farm.
This picture typifies the peace and prosperity which New Zealand people desire for all discharged soldiers.



A Corner of a Southland Soldier-settler's Farm.



A Discharged Soldier's Poultry-farm near Christchurch.



The Homestead at Avonhead Training-farm, Christchurch.



Working a Motor-tractor on the Moa Seed-raising Farm.



A Returned Soldier ploughing at Avonhead.

Men on the Land.



Summary of Settlement by State Assistance.

DISCHARGED soldiers have the option of various means of settlement on the land by the help of the State. This assistance is available for the obtaining of sections, for stocking, buildings, and other incidentals.

A discharged soldier may obtain land from the State on a basis of cash, occupation with right of purchase (at a rental of 5 per cent. on the capital value of the land), perpetual lease under the Land Act (at a rental of 4 per cent. on the capital value of the land), renewable lease under the Land for Settlements Act, with perpetual right of renewal and right of purchase (at a rental of 4½ per cent. on the capital value of the land). A basis of deferred payment can be arranged under special tenures.

Financial assistance for the acquisition of land may be granted to discharged soldiers for the following purposes: (a) The purchase of private or native land; (b) the acquisition by assignment or transfer of the lease of any land administered by a Land Board; and (c) the discharge of any mortgage affecting any land owned by a discharged soldier or held by him under license or lease from a Land Board. The maximum amount for any of these purposes that may be advanced to any one person is £2,500. Repayment of advances may be secured by flat mortgage for ten years, with interest at 5 per cent., or by instalment mortgage extending over a period of thirty-six years and a half, with an annual charge of 6 per cent., which includes interest and sinking fund.

In addition land-settlers may receive advances up to £500 for clearing, fencing, draining, and general improvement of sections (including buildings) and the purchase of plant, stock, implements, seeds, trees, &c. In special circumstances, when the amount of £500 is deemed to be inadequate, the Minister may authorize an additional advance not exceeding £250. In the

settlement of bush lands advances up to £1,000 may be made in ordinary cases or £1,250 in cases where special circumstances warrant the increase.

In the case of land selected by ballot (except lands proclaimed under the Discharged Soldiers Settlement Act) discharged soldiers are now entitled to the same preference as landless applicants who have children dependent upon them, or duly qualified applicants who have applied at least twice unsuccessfully. This preference applies to all ballots, whether under the Land Act or the Land for Settlements Act.

At 1st October, 1919, a sum of £3,152,749 had been expended on the purchase of 199 properties, comprising 291,217 acres, for soldier settlement. A sum of £5,629,825 had been authorized for assistance in the purchase of dwellings, private or Native land, stock, and improvements, and for discharge of mortgages. Thus the total of expenditure, undertaken and authorized, was £8,782,574 at 1st October.

A total of 3,290 soldiers had been settled on 1,162,267 acres of rural land up to 1st October, 1919. The details are,—

749 men on 140,000 acres of settlement land.

676 men on 589,275 acres of Crown and national-endowment land.

1,865 men assisted to acquire 432,992 acres of privately owned land.

Land available for settlement at 1st October had a total area of 651,613 acres, comprising 109,028 acres ready for immediate selection, and 542,585 acres available for settlement but not quite ready for offering.

