

PURCHASE OF A DWELLINGHOUSE OR BUSINESS PREMISES.—*This does not include repayment of principal.* Where payments are on table rates, which include repayments of principal, arrangements should be made for payment of interest on a flat rate, and for a cessation of that portion of the payment representing a refund of the loan. The State Advances to Settlers Department and many building and loan companies will readily agree to this course, as the mortgagee is debarred (under War Regulations for the Protection of Soldiers' Property, dated 1st October, 1917—*New Zealand Gazette*, 1917, p. 3710) from exercising any power of sale without the leave of the Attorney-General, and in this respect there is no distinction made between mortgages under a table for the reduction of principal and mortgage at a flat rate of interest; but the arrangement had best be put on record.

(c.) INTEREST AND INSTALMENTS PAYABLE IN RESPECT OF AGREEMENTS FOR THE PURCHASE OF FURNITURE OR OTHER CHATTELS.—This includes also pianos, organs, sewing-machines, &c. The Board has power to continue payment of instalments due under a hire-purchase agreement, but does not include outstanding debts owing on goods purchased in the ordinary way, and will not consider any application for payment in respect of clothing, groceries, or other like matters. New liabilities incurred under this heading will not under any circumstances be entertained by the Board.

(d.) RATES AND TAXES.—The full demand for rates and taxes will be paid, even though such amounts vary from time to time.

(e.) INSURANCE PREMIUMS.—*Life insurance* on the soldier and his dependants according to the merits of the case. The Board will consider payment of insurance and war loading (if any) on the full sum assured under policies taken out some time prior to the date of enlistment, or prior to the date of being called in the ballot, subject always to circumstances

warranting a grant; and, in the case of new policies, will consider payment of ordinary premiums and war loading, where there is no existing policy, up to a sum of £300, should the circumstances warrant such a grant.

In the case of new policies the policy must be actually taken out—*i.e.*, the first premium must be paid by the soldier—so as to enable the policy to be issued and the number of same to be supplied to the Soldiers' Financial Assistance Board. The new policy should be a life one, and war loading should not exceed £7 10s. per cent. If, however, the soldier prefers to insure in an insurance office where the war loading is in excess of £7 10s. per cent. he will have to make his own arrangements to meet such excess war loading.

*Fire insurance* includes policies on house, furniture, personal effects, business premises, stock, &c.

*Lodge Fees.*—The actual fees to be paid by the soldier during his military service will be considered.

*National Provident Fund.*—Every soldier contributor is entitled to a rebate of one-half of his contributions during the time he is serving with the Forces. The Soldiers' Financial Assistance Board will consider the other half of the fees according to the merits of the case.

(f.) OTHER NECESSARY OR REASONABLE EXPENSES NOT BEING EXPENSES INCURRED IN THE PURCHASE OF PROPERTY.—Under this heading may be included management of businesses, farms, &c., domestic help, attendant, and other special expenses where the state of health of the dependant necessitates special expenditure.

*Confinements.*—The Board has authority to grant financial assistance to the extent of £5 towards confinement expenses. The Public Health Department has made arrangements under which wives of soldiers who are absent from New Zealand on active service may receive free attention at a St. Helens Hospital