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Exchange on New Zealand Notes.

The Government has arranged through the Bank of New Zealand that New Zealand soldiers may exchange New Zealand bank-notes at the International Banking Corporation's Bank at Colon at a fixed rate of 4 dollars 80 cents to the pound sterling, the difference in exchange being met by the New Zealand Government. Similar arrangements have also been made for cashing New Zealand bank-notes at par at Cairo, Capetown, and in Australia.

State Fire Insurance.

The State Fire Insurance Department undertook during the war to waive its rule regarding nonoccupancy in respect to all risks owned by soldiers, and no risk owned by a soldier was allowed to lapse on account of its being unoccupied.

Furthermore, the Department made every effort to protect the interest of soldiers before allowing any policy in a soldier's name to lapse, and no policy was allowed to lapse by reason of non-payment of the premium until it was ascertained that the position was satisfactory from the soldier's point of view.

Mining Privileges protected.

Special provision has been made by the Mines Department in the interests of soldiers, in that a mining privilege held under the Mining Act, 1908, shall not be liable to forfeiture at any time after the holder thereof shall have been accepted for service in the war, or until six months after the termination of such service.

In all cases when application has been made, the rents upon mining privileges held by soldiers upon active service have been treated as non-recoverable.

The Public Trustee.

Although the Public Trust Office has not been able to offer specific concessions to soldiers, owing to the nature of its business, it has, however, administered estates of deceased soldiers at extremely low rates of commission at a cost of many thousands of pounds to the Office; and has also accepted, at purely nominal fees, agencies on behalf of soldiers who are absent on military service.

Protection from Legal Action.

Regulations which were current during the war giving the soldier protection against civil processes of the Courts have been revised, and the period of operation extended. The current regulations for this purpose are as follows :---

I. These regulations may be cited as the Soldiers' Protection Regulations, 1919.

2. In these regulations-

- "Soldier" means a member of an Expeditionary Force under the Expeditionary Forces Act, 1915, who is in receipt of military pay as such, or who is on leave without pay after his return to New Zealand from military service beyond the seas :
- "Discharged soldier" means a person who has in any manner ceased to be a member of any such Expeditionary Force after military service as such beyond the seas:
- "Recently discharged soldier" means a discharged soldier at any time within the twelve months immediately succeeding his return to New Zealand after military service beyond the seas:
- "Assisted discharged soldier" means a discharged soldier who is for the time being indebted to the Crown in respect of any loan granted to him, with or without security, under the Discharged Soldiers Settlement Act, 1915, or the Repatriation Act, 1918.

3. Without the previous consent in writing of the Attorney-General granted on the recommendation of

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