

CHAPTER XXVII.

REPATRIATION.

§ 1. General.

An outline of the activities leading up to the formation of the Commonwealth Repatriation Commission was given in Official Year Book No. 15, p. 931. Some account was given also in the Official Year Book referred to, and in subsequent issues, of the policy and general activities of the Department, while detailed information was incorporated in regard to such matters as sustenance rates and pensions to soldiers and dependants. (See Official Year Book No. 17, pp. 598-601.) In 1943 the Australian Soldiers' Repatriation Act was amended by the incorporation of the recommendations of the Parliamentary Committee appointed to inquire into pensions and repatriation benefits. A general increase was made of approximately 20 per cent. in the rates of war pensions and increases were also made in other repatriation benefits.

The main activities of the Repatriation Commission at 30th June, 1949 were confined to the grant, review and assessment of war and service pensions, the provision of medical treatment, payment of re-employment allowances, vocational training of the more seriously disabled members, the renewal and repair of artificial replacements and surgical appliances, the grant and review of sustenance and living allowances and the administration of the Soldiers' Children Education Scheme.

§ 2. War Pensions.

1. General.—Provision for the payment of war pensions to soldiers and their dependants was made by the Commonwealth Parliament in the War Pensions Act 1914, which came into operation on 21st December, 1914. This Act was repealed in 1920 by the Australian Soldiers' Repatriation Act. Particulars regarding pensions payable under both these Acts as amended are given on page 210 of Official Year Book No. 34. Owing to limitations of space only some of the main features relating to war pensions under the Australian Soldiers' Repatriation Act 1920-1949 are shown in the following paragraphs:—

(i) *Eligibility for Pension.* There has been a considerable widening of the provision in this respect, to the benefit, mainly, of members of the Citizen Military Forces who have not served outside Australia. These provisions are summarized as follows:—

- (a) A member of the Forces who served (1) outside Australia, (2) in the Territories of Australia, such as Papua and New Guinea, or (3) within Australia in circumstances which can be regarded as actual combat against the enemy, is covered for war pension purposes in respect of incapacity or death which may result from any occurrence happening during the whole period of service.
- (b) In other cases where a member served only in Australia, incapacity or death to be pensionable must have been attributable to service.
- (c) There is a third ground applicable to all in (a) and (b) who have had at least six month's camp service. This provides that, where a condition pre-existed enlistment, a pension may accrue if it is considered that such condition was aggravated by service.

(ii) *Ordinary Rates.* Where the daily rate of service pay was not in excess of 19s., the ordinary rate of pension for total incapacity is £5 10s. per fortnight. Where the daily service pay exceeded 19s., the ordinary rate of pension for total incapacity increases to a maximum rate of £7 6s. per fortnight according to the rate of pay. The wife of a totally incapacitated member of the Forces receives £2 8s., and for each child under 16 years of age 18s. per fortnight.

(iii) *Supplementation of Pension.* Where a member in receipt of a pension at the maximum rate is, because of his war disability, temporarily (for at least three months) precluded from earning, an additional pension may be granted as would bring the total pension to a member up to £10 12s. per fortnight.

(iv) *Women's Nursing and Auxiliary Services.* Members of Women's Services are now entitled to pensions and other benefits as prescribed in the Act. Pension scales are those applicable to male members of the Forces in receipt of similar rates of pay.

(v) *Tuberculosis Cases.* In the case of a member of the Forces who served in a theatre of war, and, at any time after discharge became or becomes incapacitated, or died or dies, from pulmonary tuberculosis, war pension is payable, and medical treatment is provided on application as if the incapacity or death resulted from an occurrence on service. (See also § 3. Service Pensions.)

(vi) *Special Rates.* Those who have been totally blinded as the result of war service and those who are permanently totally incapacitated receive, as from 28th October, 1948, special pensions of £10 12s. per fortnight. In addition, an attendant's allowance of £2 8s. per fortnight is payable to the war-blinded and to certain others who are deemed to be in need of an attendant. The wife and any children receive the same rates as shown in par. (ii).

(vii) *Specific Disabilities.* In cases where the disability is amputation of a limb or limbs or total loss of vision in one eye, amounts ranging from 9s. to £5 2s. per fortnight are payable as from 10th July, 1947, in addition to the statutory rate of pension and, in certain double amputation cases, allowances are payable for an attendant up to £4 16s. per fortnight.

(viii) *Time Limit for Wives.* The time limit within which women must marry in order to be eligible as wives for pension in respect of the 1939-45 War has been extended from seven years to fifteen years from the date of discharge of the member. The children of any such marriage, whenever born, are also eligible. For the 1914-18 War the time limit for wives, i.e., 30th June, 1938, remains, but in certain cases where a member of the Forces has married since that date and has been accepted as totally and permanently incapacitated, an allowance not exceeding £2 8s. per fortnight may be granted to him in respect of his wife, provided, by reason of his war disability, she performs duties essential to his welfare.

(ix) *Rates of Pensions in respect of Death.* (a) *Widows.* Where a member, whose daily rate of service pay was not in excess of 27s. 6d., dies as a result of war service, the rate of pension payable to his widow as from 28th October, 1948 is £6 per fortnight. Where the service pay exceeded 27s. 6d., the rate of pension is higher, ranging from £6 9s. to £7 16s. per fortnight.

(b) *Children of Member.* The first child (under sixteen years) receives a pension of 35s. and each subsequent child 25s. per fortnight. From 2nd October, 1947 a domestic allowance of 15s. per fortnight is paid in the case of a widow and child, or widow and 2 children, to bring the incomes of such families into better proportion with those of widows and 3 or more children. In the case of children both of whose parents are dead, the rates payable are—each child up to 14 years of age, 35s. and each child over 14 years and up to 16 years of age, 40s. per fortnight. An additional amount of 12s. may be paid to double orphans, but certain conditions apply, including a means test.

(x) *Widowed Mother on Death of Member.* A pension varying from £3 10s. to £7 6s. per fortnight, according to the rate of pay of the member, may be granted to a widowed mother, provided widowhood occurred either prior to or within three years after the death of the member. The pension may be supplemented by payment of an additional amount constituting the difference between the statutory pension and £6 per fortnight or part thereof, according to the extent of other income of the pensioner. The value of property possessed does not affect the issue.

2. *Appeal Tribunals.*—The principal Act was amended as from 1st June, 1929 to create tribunals to hear appeals in regard to war pensions. The War Pensions Entitlement Appeal Tribunal is empowered to hear and decide any appeal by or on behalf of ex-members of the Forces or their dependants against a decision of the Repatriation Commission that an incapacity or the death of an ex-member did not arise out of war service. Assessment Appeal Tribunals were created to hear and decide any appeal against a current assessment or a "Nil" assessment of war pension made by the Repatriation Commission in respect of an incapacity of an ex-member of the Forces which had been accepted as arising out of war service. Provision was made by subsequent legislation to enable the Tribunals to hear appeals by certain members for service pensions.

3. Summary of War Pensions, 1948-49.—At 30th June, 1949 the number of war pensions for the 1914-18 War was 150,338 and for the 1939-45 War 289,777 and the amount paid £9,761,608 and £8,992,884 respectively. The outstanding features for 1948-49 for each war were as follows:—

WAR PENSIONS : SUMMARY, AUSTRALIA, 1948-49.

Particulars.	1914-18 War.	1939-45 War.	Both Wars.
New claims granted	1,902	39,016	40,918
Restorations	491	1,058	1,549
Claims rejected (gross)	768	8,192	8,960
Pensions reviewed	21,438	67,809	89,247
Pensions cancelled or discontinued	4,002	9,415	13,417
Deaths of pensioners	3,314	1,196	4,510
Number of pensions in force at 30th June, 1949 ..	150,338	289,777	440,115
Annual pension liability at 30th June, 1949 £	9,654,011	9,522,250	19,176,261
Amount paid in pensions during the year 1948-49 £	9,761,608	8,992,884	18,754,492

4. Classes of War Pensions, 1948-49.—At 30th June, 1949 special rate pensions of £10 12s. per fortnight were being paid to the following classes of members of the Forces:—

WAR PENSIONS : MEMBERS ON SPECIAL RATES, 30th JUNE, 1949.

Class:	1914-18 War.	1939-45 War.	Both Wars.
Blinded members	178	160	338
Tubercular members	1,086	1,606	2,692
Totally and permanently incapacitated members	4,430	1,155	5,585

The following is an analysis of the total number of new claims granted during 1948-49:—

WAR PENSIONS : NEW CLAIMS GRANTED, 1948-49.

Class.	1914-18 War.	1939-45 War.	Both Wars.
Members	683	10,070	10,753
Wives of members (or husbands of members) ..	539	9,814	10,353
Children	355	18,474	18,829
Other dependants	325	658	983
Total	1,902	39,016	40,918

In the following table the number receiving pensions at 30th June, 1949 is shown for each war for each class of pensioner:—

WAR PENSIONS IN FORCE, 30th JUNE, 1949.

Class.	Number of Pensioners.		
	1914-18 War.	1939-45 War.	Both Wars.
Orphan children	1,317	11,606	12,923
War widows	13,829	8,583	22,412
Members	66,264	99,852	166,116
Children	10,617	92,701	103,318
Wives (or husbands)	52,365	70,221	122,586
Parents	5,631	6,580	12,211
Brothers and sisters	124	163	287
Others	191	71	262
Total	150,338	289,777	440,115

5. Number of War Pensioners and Expenditure, 1948-49.—The following table shows the number of pensioners for each war at 30th June, 1949, and the places where payments were made during 1948-49 :—

WAR PENSIONS : NUMBER OF PENSIONERS AND EXPENDITURE, 1948-49.

Where Paid.	Number of War Pensioners.				Expenditure. (£.)
	Incapacitated Members of the Forces.	Dependants of Deceased Members.	Dependants of Incapacitated Members.	Total.	

1914-18 WAR.

New South Wales	22,245	6,860	21,127	50,232	3,397,121
Victoria	22,010	6,308	21,181	49,499	3,015,647
Queensland	7,490	1,770	7,232	16,492	1,030,034
South Australia	4,233	1,630	4,024	9,887	687,064
Western Australia	5,797	1,622	5,673	13,092	839,117
Tasmania	2,932	784	3,119	6,835	514,665
Total, Australia	64,707	18,974	62,356	146,037	9,483,648
United Kingdom	1,288	1,067	1,388	3,743	248,317
Other Oversea Countries	269	96	193	558	29,643
Total	66,264	20,137	63,937	150,338	9,761,608

1939-45 WAR.

New South Wales	40,307	10,021	63,681	114,009	3,316,779
Victoria	22,015	7,178	34,556	63,749	2,233,648
Queensland	11,905	3,273	19,887	35,065	1,044,917
South Australia	10,726	2,114	18,557	31,397	1,030,161
Western Australia	11,138	2,609	19,946	33,693	918,911
Tasmania	3,440	842	6,476	10,758	394,069
Total, Australia	99,531	26,037	163,103	288,671	8,938,485
United Kingdom	198	336	271	805	53,103
Other Overseas Countries	123	48	130	301	1,296
Total	99,852	26,421	163,504	289,777	8,992,884

6. Summary of War Pensions, 1930-31, and 1938-39 to 1948-49.—The following table shows, for each war, the numbers of pensions granted, claims rejected, pensions in force, and the amount paid in pensions in each of the years ended 30th June, 1941 to 1949, and the total war pensions for each of the years ended 30th June, 1931 and 1939 to 1949:—

WAR PENSIONS: SUMMARY, AUSTRALIA.

Year ended 30th June—	Pensions Granted.	Claims Rejected.	War Pensions in Force.				Amount paid in Pensions. (£.)
			Incapaci- tated Members of the Forces.	Depend- ants of Deceased Members.	Depend- ants of Incapaci- tated Members.	Total.	
1914-18 WAR.							
1941 ..	1,322	2,419	75,450	25,146	123,393	223,989	7,469,759
1942 ..	785	1,720	74,307	23,847	112,902	211,056	7,294,587
1943 ..	1,419	1,056	73,387	22,988	103,801	200,176	7,707,612
1944 ..	1,201	1,111	72,232	22,114	95,108	189,454	8,618,138
1945 ..	681	954	70,080	21,175	87,048	179,203	8,633,589
1946 ..	650	552	69,640	20,381	79,064	169,985	8,354,809
1947 ..	811	572	68,375	19,759	73,825	161,959	8,309,448
1948 ..	1,378	717	67,116	19,863	68,323	155,302	8,684,261
1949 ..	1,902	768	66,264	20,137	63,937	150,338	9,761,608
1939-45 WAR.							
1941 ..	1,529	2,774	317	791	394	1,502	18,722
1942 ..	8,122	7,728	2,334	3,832	3,117	9,283	207,324
1943 ..	18,352	16,281	7,853	8,345	10,479	26,677	659,384
1944 ..	30,348	34,505	18,126	13,043	23,839	55,008	1,730,471
1945 ..	50,649	41,619	35,766	16,650	49,460	101,876	2,763,796
1946 ..	92,086	66,766	68,097	25,479	95,829	189,405	4,903,409
1947 ..	51,019	31,266	83,995	26,478	122,205	232,678	6,746,192
1948 ..	39,188	13,614	91,657	26,530	142,112	260,299	7,578,512
1949 ..	39,016	8,192	99,852	26,421	163,504	289,777	8,992,884
BOTH WARS.							
1931 ..	11,555	920	75,316	35,617	172,389	283,322	7,996,180
1939 ..	6,794	7,541	77,151	27,571	144,571	249,293	7,819,289
1940 ..	2,469	4,846	76,462	26,388	134,027	236,877	7,682,246
1941 ..	2,851	5,193	75,767	25,937	123,787	225,491	7,488,531
1942 ..	8,907	9,448	76,641	27,679	116,019	220,339	7,501,911
1943 ..	19,771	17,337	81,240	31,333	114,280	226,853	8,366,996
1944 ..	31,555	35,616	90,358	35,157	118,947	244,462	10,348,609
1945 ..	51,330	42,573	106,746	37,825	136,508	281,079	11,397,385
1946 ..	93,636	67,318	137,737	45,860	175,793	359,390	13,258,217
1947 ..	51,830	31,838	152,370	46,237	196,030	394,637	15,055,640
1948 ..	40,566	14,331	158,773	46,393	210,435	415,001	16,262,773
1949 ..	40,918	8,960	166,116	46,558	227,441	440,115	18,754,492

§ 3. Service Pensions.

1. General.—The payment of service pensions was provided for in the Australian Soldiers' Repatriation Act 1935, and the scheme has operated since 1st January, 1936.

Originally fixed on a lower scale, the rate of service pension for a member of the Forces now conforms to the rate of the age or invalid pension which from 28th October, 1948 was £4 5s. per fortnight. The maximum rate for the wife of a member is £2 8s. per fortnight; the rate for the first child under 16 years of age was increased to 18s. per fortnight from 7th July, 1949 and 5s. per fortnight is payable for each of the younger children up to three in number. The actual rate payable in any case is determined after taking into consideration all other income received and property (apart from the home and certain other exempted items) owned by the pensioner, and no service pension can be paid where such other income and/or property exceeds certain specified limits. From October, 1948 the "allowed income" is £188 10s. per annum for a single man and £377 per annum in the case of a member and eligible wife. If a member has property exceeding in value £750 (£1,500 for a member and eligible wife) that alone precludes payment of a pension. Pension is assessed according to the amount of income; if the income from all sources is less than the amount shown above, service pension is assessed at such rate

as will, with that other income, bring the total income of the pensioner (including service pension) up to the "allowed income", provided that the pension cannot exceed the maximum rate specified for the particular class of case. If assessable property is held, then a deduction is made from the pension assessed according to income only, the deductions being made at so much for each complete £10 of property in excess of £100 (or £200 in the case of member and eligible wife). The deductions are as follows:—for each £10 from £100 to £450, 9d. per fortnight; for each £10 of the portion from £450 to £750, 1s. 6d. per fortnight.

Female members of the forces were made eligible in 1936 for consideration of service pensions if they embarked for service abroad; previously they must have served in a theatre of war. In the same year an institutional rate of service pension not exceeding 12s. per fortnight was made available. This pension rate from 28th October, 1948 was 30s. per fortnight, and benefits, particularly, inmates of mental asylums, who were previously excluded from the scheme.

Eligibility for service pensions may be established on the following grounds:—

- (a) Sixty years of age or more, provided the member served in a theatre of war, but eligibility on this ground applies only to the member and not to his wife or children. In the case of a female member of the forces, the qualifying age is 55 years, and service abroad, not necessarily in a theatre of war, is sufficient.
- (b) Permanently unemployable, provided the member served in a theatre of war (or, in the case of a female member, served abroad). Under this class pensions may be paid to the member, his wife and children—up to four in number.
- (c) Pulmonary tuberculosis, whether the member served in a theatre of war or not. Under this class, also, pensions are payable to the wife and children—up to four in number.

Only those members who qualify under Class (c) are entitled to receive both service and invalid pensions at the same time.

The eligibility of wives and children for service pension is as follows:—

1914–18 War: wife married, or child born, before 2nd October, 1931.

1939–45 War: wife married within 15 years after discharge of member; any child born of such a marriage.

During the year 1941–42 the scheme was extended to veterans of the South African War 1899–1902, and by amending legislation in 1943 was further extended to members of the Forces of the 1939–45 War.

2. Operations, 1948–49.—The following are the important details of the service pension scheme during 1948–49:—

Claims granted during year—

Members of the Forces	..	..	..	..	1,770
Wives	..	..	..	..	475
Children	..	..	..	..	48
Total	..	..	..	..	2,293

Claims rejected during year—

Members of the Forces	..	..	..	..	495
Wives	..	..	..	..	219
Children	..	..	..	..	126
Total	..	..	..	..	840

Service pensions cancelled or discontinued during year	..	1,597
Deaths of pensioners during year	..	805
Pensions in force at 30th June, 1949	..	16,018
Annual pension liability on 30th June, 1949	..	£1,414,101
Amount paid in pensions during the year 1948–49	..	£1,328,955

3. Number of Service Pensioners and Expenditure, 1939-40 to 1948-49.—The following table shows the number of service pensions in force and the expenditure for the ten years 1940 to 1949 :—

SERVICE PENSIONS : SUMMARY, AUSTRALIA.

Year ended 30th June—	Number of Service Pensions in Force—						Amount Paid in Pensions. (a)
	Age- Members of Forces.	Permanently Unemployable.		Suffering from Pulmonary Tuberculosis.		Total.	
		Members of Forces.	Depen- dants.	Members of Forces.	Depen- dants.		
							£
1940 ..	3,858	3,706	4,814	623	999	14,000	472,263
1941 ..	4,008	3,705	4,734	655	979	14,081	511,103
1942 ..	4,294	3,772	4,591	650	939	14,246	579,656
1943 ..	4,270	3,695	4,221	452	646	13,284	660,109
1944 ..	4,235	3,628	4,025	290	406	12,584	652,534
1945 ..	4,437	3,702	3,807	258	362	12,566	648,996
1946 ..	4,971	3,896	3,633	244	345	13,089	804,880
1947 ..	5,894	4,312	3,657	254	358	14,475	904,120
1948 ..	6,610	4,660	3,791	271	358	15,690	1,238,112
1949 ..	7,070	4,613	3,699	271	365	16,018	1,328,955

(a) Includes amounts in respect of 1939-45 War as follows :—1942-43, £2,314; 1943-44, £6,403; 1944-45, £7,528; 1945-46, £11,372; 1946-47, £15,786; 1947-48, £25,315; and 1948-49, £30,830.

§ 4. Medical Treatment of Returned Soldiers Suffering from War Service Disabilities.

At 30th June, 1949 there were 5,383 in-patients, including a number whose care was undertaken by the Repatriation Commission on behalf of other countries or Commonwealth Departments. There were 248,065 out-patient attendances for treatment during the year, excluding treatments by the 2,387 local medical officers resident in metropolitan and country areas and New Guinea. The expenditure to 30th June, 1949 was £26,043,941.

§ 5. General Benefits and Miscellaneous.

1. Other Departmental Activities.—(i) *General.* Since the outbreak of the 1939-45 War, the ordinary activities of the Department in the way of general benefits for the welfare of members and dependants have continued without interruption. They were mainly education and training of children under the Soldiers' Children Education Scheme, medical benefits for widows and children of deceased members and for widowed mothers of deceased unmarried members, funeral expenses for certain classes of members and dependants, and allowances to certain classes of dependants in lieu of pension.

By amending legislation passed during the 1939-45 War, these benefits were extended for members engaged in that war, and new benefits designed for the re-establishment of members after discharge from the Forces were made available. The re-establishment benefits administered by the Repatriation Commission are :—payments of re-employment allowance while awaiting employment; provision of tools of trade and equipment where such are necessary to the member's employment; transportation expenses to meet the

cost of fares and removal of household belongings, where a member, or member and family, take up employment, a business, or settle on the land; supplementation of wages of apprentices whose apprenticeships were interrupted by war service; re-establishment loans to enable members and widows to establish themselves in businesses, practices or other occupations, including (until the Commonwealth Director of War Service Land Settlement began operations early in 1946) agricultural occupations; gifts up to £75 for furniture to members who are blinded or totally and permanently incapacitated, also to widows with children under 16 years of age; and free passages to Australia for wives, widows and children of members who married abroad (and passages outward from Australia in certain cases of members and dependants).

In the Commonwealth Reconstruction Training Scheme, the Commission's part is the re-establishment of the more seriously disabled where ordinary training is not sufficient, and special means have to be found to overcome each problem. Prior to the inauguration (in 1945) of the full scheme, however, the Commission conducted a tentative scheme to train members who were unable, through war disablement, to return to their pre-war occupations. Up to the time the larger scheme took over those still in training, the Commission had dealt with some 430 cases.

(ii) *Review of General Benefits.* The following paragraph gives particulars (number of cases and expenditure) of the more important general benefits over the period from 8th April, 1918 to 30th June, 1949.

(a) *Employment—*

1914-18 War: Number of applications, 251,200; Expenditure—sustenance while awaiting employment, £1,768,000; tools of trade and fares, etc. (gift), £554,000; tools of trade (loan), £21,800.

1939-45 War: The placing of members in employment was carried out by the Commission for only a short period prior to the inauguration of the Department of Labour and National Service, but the Commission has the responsibility of payment of re-employment allowance, provision of tools of trade and payment of fares and removal expenses. Number of cases and expenditure to 30th June, 1949 are as follows:—Re-employment allowances—66,398, £1,025,249; tools of trade (gift)—252,436, £1,844,308; (loan)—17,048, £251,130; fares and removal expenses, —12,686, £182,714.

(b) *Vocational Training—*

1914-18 War: Number of members completed training in full-time courses, 27,696; expenditure, £4,849,600.

1939-45 War: Members completing apprenticeships—12,611, £3,486,613.

(c) *Business Loans—*

1914-18 War: 6,130, £421,800.

1939-45 War: 22,496, £5,331,431. Allowances pending productivity of business—1,111, £67,468. Fares and removal expenses to member proceeding to a business, £495.

(d) *Furniture Grants—*

1914-18 War: Expenditure—gift (to members blinded or totally and permanently incapacitated and to widows), £75,190; loan (to other classes of members), £1,031,570; total number of cases, 35,400.

1939-45 War: Gift (no loan cases)—widows, 5,013, £345,168; members, 232, £10,771.

(e) *Free Passages—*

1914-18 War: £509,120.

1939-45 War: To Australia—4,634, £304,986; from Australia—65, £9,798.

*(f) Soldiers' Children Education Scheme—**Main Scheme : Full-time training as from 13 years of age.*

Particulars.	1914-18 War.	1939-45 War.
Applications	30,427	5,822
Approved	28,745	5,678
Completed training	22,569	1,810
Withdrawn during training	3,954	237
Awaiting next stage of training	66	113
In training	2,156	3,518
Expenditure	£ 2,882,285	292,759

Minor benefits prior to entrance to main scheme : 1914-18 War, £38,321 ; 1939-45 War, £12,338.

(iii) *Total Expenditure on General Benefits.* The total expenditure on general benefits, apart from war and service pensions, from 8th April, 1918 to 30th June, 1949, was as follows :—1914-18 War, £29,827,323 (including loan, £1,676,014) ; 1939-45 War, £23,769,792 (including loan, £5,587,194). Of the grand total of £53,597,115, the largest amounts were absorbed by medical treatment with £26,000,000, vocational training with £8,500,000, and expenses of providing employment, £5,750,000.

2. *Expenditure of Repatriation Commission, 1948-49.*—The expenditure of the Commission for the year ended 30th June, 1949 was £29,271,842, distributed as follows :—

Repatriation benefits—	£
Loans to members	1,111,685
Grants to members and general expenditure (including main- tenance of training schools, medical institutions, etc.) ..	6,023,836
Assistance to members in necessitous circumstances ..	5,500
Allowances to dependants of members not provided for under the Act	407
Total	7,141,428
Soldiers' Children Education Scheme	160,406
War and Service Pensions	20,268,165
Administrative costs—	£
Salaries	1,454,235
Contingencies	247,614
	1,701,849
Grand total	29,271,842

3. *Settlement on the Land of Returned Service Personnel.*—Reference to the settlement on the land of returned service personnel of both the 1914-18 and 1939-45 Wars will be found in Chapter IV., "Land Tenure and Settlement."