for such action to be taken. May I urge upon the Minister of the Interior and the Minister of Finance the advisability of taking up that question and of discussing it with those who are well posted on the subject? Having had as great experience, perhaps, in the matter of homestead settlement as any other member of the House, I am strongly of the opinion that in the end it would be better for the settler, and better for the country, to adopt the suggestion that has been made than to depend upon the occupation of distant, unimproved, uninviting and, to some extent, inaccessible land, such as our present homestead land largely is.

Sir THOMAS WHITE: It has frequently been suggested that it would be a wise policy for the Government to buy extensive tracts of land and sell them to settlers who have a certain amount of capital-the last having always been regarded as an essential feature. In order to get the Northwest settled up, it may be necessary for the Government to expropriate lands at present held in private ownership—as my hon. friend suggests, and as, I think, Lord Shaughnessy suggests-and to sell them to settlers coming in who have a certain amount of capital, which would be a measure of security to the Government, the Government possibly making a further advance to those settlers. The question of the expropriation of lands held by railway companies, or in private ownership, convenient to railways, is really one of the larger questions of settlement; it is a wider question than that which is now under consideration. It is, I think a matter that is well worthy of consideration. At present there is the financial difficulty in the way of considering it, even if it were regarded as otherwise practicable and as good policy. As to this particular measure, we are advancing \$2,500 to any soldier who may desire to settle upon Dominion land in the West on terms of settlement to be established by the commission and approved by the Governor in Council. In the case of a man taking free lands, \$2,500, or even a less amount, would be of substantial assistance to him in establishing himself and his family on the farm. A comparatively small percentage of those who have gone on free lands in the West have had as much money as that to start Moreover, there are provinces in which the Dominion has no lands, and it was regarded as desirable that this measure should afford also a degree of assistance to the soldier who might not desire to take up free lands in the West, but who might

desire to remain in Ontario, Quebec, or the Maritime Provinces. Under the provisions of this Bill, the \$2,500 is available to such a soldier. We had a provincial conference here in which this matter was discussed. All the Provincial Governments are greatly interested in the matter; they all proposed to take steps to secure their share of the soldier settlement. New Brunswick has already a land settlement scheme, and they intended to proceed actively with it. Under that scheme a soldier could buy from them land which was owned in the right of the Crown, or that had been expropriated or otherwise acquired under their Land Settlement Act. We are asked if this \$2,500 would be available to a soldier so settling upon land in New Brunswick. The answer was, as the minister has stated, that the \$2,500 would be available, secured, of course, as provided in the Bill; and to that extent it would afford substantial assistance to the soldier settling upon land in New Brunswick. The soldier in New Brunswick might desire to go into intensive farming and to take up from ten to fifty acres—not necessarily 160 or 320 acres. The \$2,500 would enable him to take up a small farm, especially if he had a little money of his own or had received such assistance from the Provincial Government as I have mentioned. Quebec is interested in the matter; Quebec has Crown lands. Ontario intended to proceed actively with this land settlement scheme, and has so proceeded. It seems to me, therefore, that the Government is well advised in giving a loan of \$2,500 to the soldier who settles, first, upon the free lands of the West; or, secondly, upon the free lands of any of the provinces, if the provinces make provision for making those lands available to the soldiers, as I believe they intend to do; or, thirdly, upon any land that he may have acquired. Some question was raised as to the rate of interest, five per cent. That is a lower rate than the Dominion can borrow money at to-day. The valuable feature of these loans is that they are spread over a long period of years, with a gradual amortization of the principal. I had a good deal to do with this measure, because, if it is availed of to a considerable extent, as I believe it will be, it will involve very heavy financing. It seemed to me that the measure would be very helpful in the establishing of soldiers on the land. I put it to my hon. friend, as a man who knows the West, that a scheme of the kind that has been suggested, having to do with the larger question of settlement, is not likely to suc-