

or Colony who served in a theatre of actual war. In all cases applicants must pass a qualifying test. If they are deemed to be fit to undertake the duties of farming, they are granted loans as soon as suitable farms are located.

There are three classes of loans:—

- (1) To qualified settlers purchasing land through the Board, loans may be granted up to \$4,500 for the purchase of land; up to \$2,000 for stock and equipment and up to \$1,000 for the erection of buildings.
- (2) To qualified settlers on Dominion lands up to \$3,000 for stock and equipment and permanent improvements.
- (3) To qualified settlers who already own agricultural land up to \$2,000 for the purchase of stock and equipment and up to \$1,000 for permanent improvements, provided, however, that in this class the total indebtedness shall not exceed \$5,000.

The rate of interest is five per cent on the amortization plan. Repayment of loans for land and permanent improvements covers a period of 25 years. Loans for stock and equipment are repayable in six annual instalments, but settlers on unimproved lands are given two years, without interest.

The Board maintains a staff of field supervisors to advise and assist established settlers. A Home Branch is also maintained for the purpose of assisting the wives of settlers in working out home problems.

Soldier settlers are given the benefit of reductions in prices of implements, live stock, lumber, harness and other farm requirements. A saving to settlers of \$779,574 was effected to the end of 1920. Settlers also are given special rates on railways.

The late fall of 1920 was the first period during which repayments were due on loans made by the