

farm, and meet a capital payment of six or seven hundred dollars a year. The government has gone a long way to meeting the situation by the revaluation, but I am convinced that revaluation will simply defer the evil day, because in so many cases the amount awarded was eaten up by the arrears, and the annual payments in many cases are as large and in some cases larger than they were in the beginning. There are two or three phases of the situation that make it a very difficult one to deal with. I do not know a farmer in my part of the country who has made six per cent on his capital investment year after year. Our farmers on the average are a little better farmers than the soldier settlers, because a greater percentage of them have had experience, and they also had a little capital of their own, so in general perhaps they are a little better farmers. Then the average farm is a little better than the farm occupied by the average soldier settler, because when the land was first purchased for the soldier settlers it was not the best land that could be bought, partly because the inspectors did not know their job—it was a new organization created shortly after the war, and they had not been trained in their work—partly because the settler himself was not a good picker, and partly because the average farmer would not dispose of his best land. The average farmer cannot make the payments that the soldier is expected to make and live.

Mr. FORKE: I agree to some extent with the remarks made by my hon. friend for Red Deer. I believe that the board have in a great many cases advised the soldiers who were in such difficulties as my hon. friend mentioned that there was no chance of their ever being able to get on their feet, but strange to say, the board have found that in many cases they wanted to stay on the farm and were perfectly sure that they would make good under conditions that a practical farmer knew would make it impossible for him to meet the overhead expenses and carry on. I do not know what can be done to meet the situation put before the house by my hon. friend. It was really an indictment of agricultural operations as they are carried on throughout the whole of western Canada today.

Mr. GARLAND (Bow River): It was not an indictment; it was a mere statement of fact.

Mr. SPEAKMAN: I did not state that the whole of agriculture was in that position, but my remarks applied with peculiar force

to these soldier settlers because they had a capital indebtedness far greater in proportion to their security than the average farmer would be allowed to undertake, because a mortgage company will loan only up to 50 per cent, whereas the soldier settler got 100 per cent.

Mr. FORKE: I might point out that 1,200 soldier settlers have paid off their total indebtedness, so they have not all failed. They got the 40 per cent reduction on their stock and implements one year, and a 25 per cent reduction the following year, and the interest was also cancelled. Now they are getting a revaluation of their farms. I do not see just what we can do about it. We cannot wipe off all their indebtedness. That would be unfair to those settlers who have paid off their indebtedness. I cannot see any other way than giving them all possible encouragement and assistance if we think there is a chance of their pulling through. If we think they are unable to wipe off their indebtedness, and they have a fair chance now to move off their holding and take up a new homestead, that indebtedness does not follow them to the new homestead. I think it was a good thing that last year they were given the chance to make a new start. My heart bleeds for these people who are in trouble or in debt, and if anything can be suggested by the committee to assist them in any other way, I shall be only too glad to give it consideration. There is a good deal of truth in what my hon. friend says, and I think it is a good thing for the country to know it.

Mr. JENKINS: As the minister is going to prepare figures for the hon. member for Red Deer, possibly at the same time he might compile figures showing the amount overdue by the soldier settlers in the province of Prince Edward Island. I am rather anxious to know how their percentages of indebtedness compare with that of soldier settlers in other provinces. I have the impression that the men who were placed on the land in our province have been doing perhaps a little better than the settlers in other provinces, and I would like to have the figures to see whether that impression is correct. I realize that in Prince Edward Island there were some men placed on the land who never should have gone there, some who were quite well fitted for office work, but would never make farmers. Some of these have left the farm and gone into other vocations and are doing very well. Generally I think the soldier settlers in our province have been doing very nicely. I would ask the minister to bring down a statement showing the capital outstanding, the