

therefore, commenced their operations with an indebtedness of up to 140 per cent of the value of their realty, while a large number had only a cursory knowledge of farming.

The Committee points out again that many soldier settlers, following reamortization after revaluation, are now required to meet annual interest charges of 5 per cent, plus a capital reduction payment of approximately 4 per cent. Your Committee believes that the position of agriculture throughout Canada is such that only in exceptional cases is there an annual return of approximately 9 per cent on capital outlay. With such a heavy load of debt, and with the sound principles of loaning practice intentionally violated for the most laudable reasons, it is not only desirable, but essential, for the ultimate success of the scheme that the most lenient consideration be given the settler.

Some of the Committee's recommendations are based upon the opinion that less stress should be laid upon the possibility of making payment to the Board, when the settler is in financial difficulties; and that a broader vision should be adopted in administration in the conviction that the Scheme can only ultimately succeed if a policy of making haste slowly in the repayment of loans is put into effect. Too great pressure on settlers as a whole may ruin the country's whole investment in the scheme, which would be as essentially foolish as is every penny wise and pound foolish policy. The Committee, therefore, suggests that the efficiency of the Board and its local officials be gauged less from the amount of payments collected, and more from the general welfare, happiness, and contentment of the settlers.

The Committee is emphatically of the opinion that, as a matter of national responsibility, every effort should be made to ensure the success of all soldier settlers who are now on the land, and particularly that considerable body of settlers who find themselves at present in a precarious position.

The Committee desires to express keen appreciation, on behalf of The Canadian Legion, for the well disposed attitude of the Board—expressed through Major E. J. Ashton, D.S.O., at Regina, in suspending all foreclosure proceedings pending completion of this report, except in the most exceptional and unavoidable circumstances. This action reflects a spirit of co-operation and good-will in which the Committee has every reason to believe the Board desires to conduct all its business with the individual settler. The Committee is greatly indebted for information provided to it by witnesses, who appeared for examination, and to the Board for its attendance at the hearings in the person of Major Ashton, who openly and frankly gave full information on all questions asked. Major Ashton was good enough to obtain and furnish the Committee with the most complete information on all cases cited. It should also be added that all files and records of the Soldier Settlement Board were made available to the Committee without reserve.

The Committee also desires to acknowledge the kind assistance of Brig.-General A. Ross, C.M.G., D.S.O., Dominion Vice-President of The Canadian Legion of the B.E.S.L., whose generous and able advice has greatly facilitated the completion of this report.

The Committee earnestly desires that this report may materially assist in dispelling any existing feelings of misunderstanding between the settler and the Board, and in bringing about that degree of mutual co-operation and good-will which is essential to the success of the entire undertaking. On all counts, the country at large stands to gain by the success of the settler. In the settler himself, the Committee has full confidence that he has the will to succeed and has not lost his old ability to respond to encouragement and fair treatment. It