

"4. That this Board should make the fullest possible census of all enlistments, of the exact movements of all men who have joined the Colours with full particulars of each man's former occupation and method of life and of his condition upon his return, so that his fitness or unfitness for any particular occupation could be readily be passed upon and the proper assistance or direction be accordingly given to him and that this census should include and cover the like particulars of each man's family and dependents."

"5. That special consideration be given to Returned Soldiers in filling positions in the Civil Service of Canada, both Inside and Outside, due regard being had to the nature of the employment and the qualifications necessary for the carrying out of technical or other special work and the Federal Board should keep in touch, and co-operate with Provincial, Municipal and other publicly organized institutions employing men, looking always to the employment of Returned Soldiers."

"6. That the Federal Board should arrange with the Provincial Technical Schools and any Board or Commission constituted to further Industrial and Technical Education in Canada for the free training of all such men as are anxious to be engaged in any part of the Industrial life of the Country."

Rural Credits.

Mr. John Bain of Ottawa, Chairman of the Sub-Committee to study and report upon the establishment of a rural credit system, presented an interim report which after reviewing the steps taken in Europe and other countries to solve this important problem pointed out that there appeared to be three practical ways of establishing agricultural credits in Canada upon a basis to provide money at reasonable rates.

"(a) Strictly co-operative, that is to say a Co-operative Credit Association based upon:

1. Unlimited liability; or
2. Liability limited to a certain multiple of the share capital or a certain percentage in excess of the obligations incurred.

(b) Strictly Governmental, that is to say a Provincial Bank with land mortgage features or a provincial mortgage institution with banking features.

(c) Co-operative Credit Association with an initial Government guarantee adequate, and a supervision sufficient, to establish, within a term of years, the independent credit of the association."

The Sub-Committee made a tentative submission subject to more mature consideration that the solution of the problem might be found along the line of establishing Provincial Banks with power to issue bonds against the security of long term farm mortgages, repayable upon the amortization principle, that is to say, a part of the principal payable with the interest each year so that the loan would be completely paid off in twenty-five or thirty years. The bonds of such Banks might be guaranteed by both the Dominion and Provincial Governments so as to constitute them the soundest possible security and thereby ensure the lowest rate of interest. It was suggested that the Chartered banks themselves might work out the situation without necessitating the establishment of a Provincial Bank, to do a regular banking business for agricultural clients, but that if they failed to do so Governmental action would be necessary. The problem of providing the farm with cheap short term, as well as

long term money, undoubtedly exists and must be solved. The farmer demands legislation which will duplicate for him the facilities now commanded by men engaged in manufacturing, transportation and commerce.

Technical Education.

The Hon. W. L. MacKenzie King, Chairman of the Sub-Committee on Industrial Training and Technical Education made a most valuable contribution to the information on these highly important subjects, and secured the approval of the Convention to the following expression of the Committee's opinions.

"As the development of Canada's resources, her trade, commerce and industries, as also the earning capacity and well-being of her industrial population, are dependent upon the application to industry of skill and efficiency;

"And as co-ordination between the Provinces in the work of Industrial Training and Technical Education is essential in the interest of the Country as a whole;

"It is desirable that the Federal Government should operate with the Governments of the several Provinces of the Dominion in an endeavour to further Industrial Training and Technical Education in accordance with a national plan which will have regard for the special needs of each of the several Provinces and the general welfare of the Dominion;

"That co-operation, should, be in accordance with terms and conditions to be agreed upon after conference between the Federal and Provincial authorities;

"That co-operation, in whatever form agreed upon, should have a due regard for the rights of the several Provinces in the matter of Education, for their respective total rural and urban populations, and for the industrial readjustments rendered necessary by the dislocation of industry occasioned by the War, including the distribution and re-absorption into industry of returned soldiers at the close of the War."

Rural Life Problems and Agricultural Development.

The Sub-Committee presided over by the Hon. Sydney Fisher, Ex-Minister of Agriculture, appointed to study and consider the problems of rural life in Canada with a view to Federal Legislation by which agricultural production may be promoted and our unemployed may be enabled to engage in farming, show by their exhaustive report that they had carried on their studies in a most thorough manner. Chief among the recommendations made by them for the betterment and amelioration of farming conditions were:—

1. The establishment of demonstration industrial farms.
2. Enlargement of system of lectures.
3. Further aid towards building of good roads, the money to be expended by the Provincial authorities according to the letter and spirit of the British North American Act.
4. Co-operation among farmers to be encouraged.

In order to encourage settlement on the land, free grants of land to be given only to men who can use it for agricultural purposes, and only as much as a settler himself and his family may fully work. The full title to such lands only to be given when the settler has proven his capacity of fully utilizing the land.