

to the railways to settle any great number of returned soldiers, and on February 11, 1919, an Order in Council was passed empowering the board to purchase land in any province, and re-sell to soldier settlers. This Order in Council was ratified by Act of Parliament in June. The new Soldier Settlement Act provides as follows:

Financial Assistance.

The board may grant loans up to \$7,500 to qualified settlers purchasing land through the board, as follows:

- (a) Up to \$4,500 on land purchase.
- (b) Up to \$2,000 on stock and equipment.
- (c) Up to \$1,000 on buildings and other permanent improvements.

On the purchase of land the soldier, except in special cases, is required to pay 10 per cent cash down. 5 per cent per annum is the interest charged, and the advances for the purchase of land and permanent improvements are repayable in not more than twenty-five years on the amortization plan. The loans for stock and equipment are re-paid in not more than four instalments, beginning the third year, and no interest is charged for the first two years.

To settlers on Dominion lands the board may loan up to \$3,000 for livestock, equipment and permanent improvements.

To settlers who already own agricultural land the board may loan up to \$3,500 for the removal of encumbrances, but the amount advanced shall not exceed fifty per cent of the appraised value of the land, repayable in not more than twenty-five equal annual instalments at five per cent amortized. The board may also loan up to \$2,000 for livestock, implements and other equipment, and up to \$1,000 for permanent improvements, but the total loan to such settler may not be more than \$5,000.

Compulsory Purchase.

The new Act also provides for the acquirement of land for soldier settlers by compulsory purchase. The board may declare a "settlement area" where lands are being retarded from cultivation, and enter upon such lands for the purposes of the board. The owners are required to furnish the board, within thirty days, a statement naming the price at which they are willing to sell, and such other information as may be required. If the price is satisfactory, the board may purchase, otherwise the matter may be referred to the Exchequer Court to be dealt with.

[Mr. Rowell.]

Qualifying the Settler.

A returned soldier who is eligible, from a military standpoint, to secure the privileges of the Act is required to make application to the board for a qualification certificate. Agricultural Qualification Committees in every district investigate the qualifications of each applicant with regard to his general fitness, his physical fitness and his previous occupation and experience. If the applicant is sincere in his desire to engage in farm work and possesses the necessary experience and aptitude for the work, the committee may grant him a certificate to farm forthwith. If he lacks sufficient agricultural experience, but is judged to be a suitable person, the committee may recommend him for agricultural training. This training may be gained at a training centre, specially equipped by the board, or on the farm of an experienced and successful farmer in the district in which the applicant proposes to locate.

Passing the Loan.

In every district also there is a Loan Committee, composed of men who understand farm values, and each application for a loan is investigated by this committee. The board secures an appraisal of the farm on which a loan is asked and, if the land is found to be suitable and the price satisfactory, the application is granted.

The board will purchase the farm required, paying cash for same. Farmers and owners of vacant land are asked to list these farms in the district offices of the board. The board enlists the co-operation of Reeves and other officers of municipalities and officers of the G. W. V. A., in listing these properties and ascertaining and collating whatever information can be obtained regarding them.

Cheap Equipment for Soldier Farms.

The board has made arrangements with manufacturers of implements, harness, wagons, etc., to give soldier settlers special prices on their requirements. Very substantial reductions have been secured, amounting, as for instance, in the case of harness to thirty per cent.

The board also purchases horses and other live stock of good quality, and soldier settlers are given a wide choice of animals at the very best prices, with guarantees as to the suitability of the animals purchased.

The Canadian Lumbermen's Association has also given soldier settlers favourable rates on lumber.