

ceeding \$1,000. In this connection it must be remembered that under the old Act of 1917 power was given to loan not only upon the homesteads of soldiers, but as well to men who owned their land, a sum not exceeding \$2,500.

Mr. MORPHY: Do I understand that power was taken in the Order in Council to lend to a soldier on his implements \$2,000 and on the stock also another \$2,000?

Mr. MEIGHEN: No, on stock and implements to loan a maximum of \$2,000. By the terms of the Order in Council of the 11th February last such land as was acquired by the board must be resold to the soldier and the unpaid balance of the sale price should be repayable in twenty-five annual instalments including interest and amortisation, the interest being at the rate of 5 per cent. The \$1,000 maximum loan for improvement was to be repayable on the same terms but the stock and equipment loan, as it was made on perishable articles, was to be repayable in four instalments, commencing in the third year and the settler was to be relieved entirely of any obligation in respect to it for the first two years. No interest accrued upon his stock loan for the first two years at all and he commenced to pay in the third year.

Provision was made in the Order for the protection of the settler against executions which might interfere with the Dominion security and also other safeguards were thrown around the investment which we undertook by that Order to make. Subsequently—on the 20th March of this year—it was provided that the loan upon the stock and equipment, which we were authorized to make to the man who purchased land, might also be made to the man who had homesteaded under the Act of 1917. From that date onward he became entitled, if classed as qualified, to a loan of \$2,000 in addition to the \$2,500 loan which he was entitled to by the previous law.

Under that condition, in the main, we come up to the present time. Other legislation was passed but it is of a character that can best be dealt with as I proceed subsequently to describe the work of the board. I should have said that under the Act of 1917 a board composed of Mr. Samuel Maber, who has been an official of the department for many years previously, Major Ashton, D.S.O., and Mr. Charles F. Roland, was constituted to carry out the provisions of the Act. Mr. Roland resigned his position in the fall of last year and shortly after his resignation, Mr. W. J. Black who had up to that time been Commissioner of

[Mr. Meighen.]

Agriculture in the Department of Agriculture of the Dominion, was appointed permanent Chairman of the Board. As to these officials, they have worked with devotion and unsparing energy in the performance of their duties and I want to say that particularly to the conspicuous ability and application of the present chairman, the marked success, as I venture to describe it, of the board, is largely due. Under these Orders we have done considerable work up to the present time. Immediately the Order of the 11th February was passed, we deemed it our duty to address ourselves first to that considerable class of men who were in possession of their lands having returned from the front and who were facing seeding operations but were not in a position financially to undertake them. These men had their lands and seeding time was upon them but they were not able to get the seed in for that spring. Consequently an emergency organization was put on to take care of these men and it achieved its end.

After the land and loan regulations had been passed, we proceeded to the work of establishing the necessary organization to take in hand the far greater part of the task of acquiring suitable farm land and selling suitable farm land to suitable men. The line of policy to be pursued was not easy of determination. We were anxious to prevent too large and heavy an organization, and at the same time we were aware of the difficulties we were bound to encounter both in acquiring land of a proper quality and at a fair price, and in selecting the men to go on that land who had a reasonable chance of success.

We first of all took the ground that the principle that should govern us throughout was the welfare of the soldiers. First, we held that it was no assistance to a soldier to place him upon land upon which he was not likely to succeed, and no assistance to place him on good land at a reasonable price unless he were a man who was likely to succeed at that occupation. We therefore decided to appoint in the various districts, loan advisory committees, advisory councils and qualification boards composed of men of high standing in the community who would determine respectively the following questions (the loan advisory committees being bodies composed of three men, one in each district to determine the quality of the land, and the amount of loan that could be advanced upon it) viz: the qualification of the soldier applicant as to whether or not he ought to be admitted to the benefits of the Act; and, if admitted,