

for stock, implements and other equipment. These advances are repayable within five years, interest being at the rate of $4\frac{1}{2}$ per cent. To successful applicants, without capital, monthly advances not exceeding \$25 for purchasing foodstuffs and other necessaries pending the reaping of a crop are provided by the Government.

Provision is made for the purchase of private land selected by the settler up to \$7,500, the settler paying one-fifth of the purchase price. The cost of the transfer is borne by the settler and interest at the rate of 4 per cent is charged. Repayments are spread over 18 years in equal half-yearly payments, the first payment being due at the commencement of the third year.

In Southern Rhodesia the British South Africa Company offers 500,000 acres free to returned soldiers and sailors. The holdings, depending on the fertility of the soil and local conditions, average between 1,500 and 2,000 acres. It is necessary that the settler should be equipped with capital of not less than \$5,000 in addition to sufficient money to maintain his family, until his land is producing. Leading farmers have expressed a willingness to take soldier settlers as pupils on payment by the applicant of \$25 a month for board and lodging. No wages are paid.

It is provided that the applicants must be British subjects of European descent from overseas, men who were not at the outbreak of war domiciled in South Africa. This policy is with a view to bringing in settlers from Britain and not to settle the soldiers of the colony.

United States.

The American Republic is making provision for the reclamation of large areas of swamp lands. Returned soldiers will be given employment on these reclamation schemes and will be allowed to select farms on which they desire to settle.

The Government proposes with the aid of the soldier labourer to create farms, build houses, barns and fences, and get the land under cultivation. Up to date, however, only preliminary survey work has been done and before she can develop adequate schemes, it will be necessary for Congress to pass enabling legislation. The soldier settler will be charged 4 per cent interest on the actual cost of the farm and for stock and equipment the payments will be spread over a long term.

New Zealand.

Land for discharged soldiers is divided into two classes:

[Mr. Rowell.]

(a) For general farming and sheep runs.

(b) Small holdings near cities and towns for disabled soldiers.

The Discharged Soldier Settlement Act, 1915, empowered the Governor in Council to set apart areas of Crown land for the purposes of the Act, and in the new Act of 1916 the Government is empowered to compulsorily purchase land required for soldier settlers.

Financial assistance to the soldier settler may take the form of clearing, fencing, draining, erecting buildings, purchase of implements, stock, seeds, plants, trees, and other farm equipment. The new settlers get the land at cost and financial assistance to equip is given to those requiring it up to \$2,500, in most cases, but in special cases \$3,750.

Lands leased or sold to discharged soldiers are not transferable until ten years after lease or sale.

Five per cent interest is charged. Advances for improvements are made up to seventy-five per cent of the value of the work done.

Canada.

The Canadian Soldier Settlement enlarged scheme has been in operation for several months. The Soldier Settlement Board has been operating under Orders in Council which have been consolidated by the new Act just passed by Parliament. The main feature of the legislation is the power granted to the Soldier Settlement Board to loan soldier settlers up to \$7,500 for the purchase of land in any province, for the equipment of farms and for permanent improvements. The board may purchase a farm up to the value of \$5,000 and resell it to a veteran of the war possessing the necessary qualifications on his paying 10 per cent cash down. The balance of \$4,500 is repayable in twenty-five years. The loan for \$2,000 for equipment is repayable in four equal annual instalments, beginning the third year, and no interest is charged the first two years. The \$1,000 loan for improvements is repayable in twenty-five years. All these loans bear an interest rate of 5 per cent and the payments are on the amortization plan. The board may also loan to soldier settlers occupying Dominion lands up to \$3,000 for equipment and improvements, and to settlers who already own land up to \$3,500 for the removal of any incumbrances; also \$2,000 for live stock and equipment and \$1,000 for improvements, but the total loan to such settler may not exceed \$5,000.