

been acquired by land corporations, railway companies, and so on. The good homesteads which attracted people to the West in the first place have been pretty well exhausted, although there are no doubt still many acres of good homestead land in north Saskatchewan and in the Peace River country. It seems to me, however, that the policy of the Government should be to settle successfully those lands that are in the vicinity of towns, with schools, a railroad, and other conveniences. It is better worth a man's while to pay for land of that kind than to go a long distance away and get land for nothing, providing of course the terms of payment are made easy. The difficulty of which I have seen so many instances is not so much the cost of the land, as the terms of payment. A man may be unfortunate and be put back for a year or two, but if he is able to meet his payments he will remain. I have found farmers a very optimistic class of people. I have known some to be hauled out completely, and just as soon as they could get on the land again they would have teams out ploughing for next year's crop, and then go and work with the team for somebody else to earn enough money to carry them over the winter. I have known some of them hauled out two summers running. The people who settle in the West want to make homes for themselves and, with an eye to the future, they are willing to put up with a great many hardships if only they can make both ends meet. That is the class of people we want in the West, whether they are soldiers or not. We should do everything we can for the soldier, but I do not see why this other class of good settlers should not be included in a plan for settling the older parts of the country, even if the settlers have to pay for the land. But they should not have to pay for it on the short terms that are now allowed. I have known many cases where good settlers, with good outfits, have bought good land. They would have to make a first payment down, and sometimes it would be three years before there would be any return, and their capital would be all eaten up. A great many of these men have left their farms altogether, and others have rented them on tenant shares. They could not make the farms their own, because the payments were not spread over a sufficient number of years. The provincial government of Saskatchewan has taken this matter up to a certain extent, but I think it is a matter for the Dominion Government to deal with. It would not require any

new railways to develop these lands in the vicinity of the towns. The Government could gradually expropriate the lands, and sell them to bona fide settlers on long terms. I do not think there are many lands that are purchased from speculators in less than six payments. I have made a little calculation. I have put ordinary good land at \$20 an acre, six payments, 6 per cent interest. Without going into details a man would have to pay in five years a first payment down of \$533, with the interest added each year. Altogether in the five years he would have to pay \$3,838.20 on the six-payment plan. If the payments were spread over 25 years at the same interest and the same price, in the five years he would have to pay only \$1,754.68, or a difference of \$2,083.52. Of course, under the twenty-five payment plan he would still have a lot of payments to make at the end of the five years, but he would be able to make them. It is the first few years, when nothing is coming in, that eats up his capital.

With regard to returned soldiers and settlers generally I would say, let them make a first payment down to show they are bona fide settlers, then for the next couple of years let them pay the interest only. This would not cost the country anything. Land bonds could be sold, I suppose, and if a man were to give up his land—I do not suppose many would—somebody else would take it up and work it. I do not think there would be the slightest charge on the country. Do not confiscate these lands by any means, but gradually expropriate them. At the same time no speculator should be allowed to unload lands on to the Government; there should be no favouritism of any kind; the matter should be handled in a business-like way. If this plan were carried out, then, if a settler had a bad year, he would not have a heavy payment to make and could carry on. I should say after about eight or ten years an ordinarily successful settler could start making definite payments.

Mr. CURRIE: That is provided for in subsection 6 of section 6 of the Bill.

Mr. MACNUTT: I did not read the Bill through. If it is provided for I am endorsing what is in the Bill. If the hon. member has no objection I will continue to endorse it. This is not a new idea. Two or three years ago, when I first thought of it, I believe it was fairly original. With regard to soldiers particularly, and with regard to any settlers, I would make it easy for them