

to call up the Calgary office and find out what terms could be secured for the payment of the amount due, as the settler did not have all the cash and might have difficulty in collecting it from the bank on a loan. The Calgary office apparently stated that they would be willing to accept an assignment of his wheat on the wheat pool. The settler then made arrangement to pay some \$252 in cash, which he borrowed from the bank, and he gave the soldier settlement board an assignment for the balance on 700 bushels of wheat.

As soon as this assignment was sent to the Calgary office they replied by letter, a copy of which I have here, stating that the assignment was not satisfactory and that the man would have to pay the whole amount in cash. Frankly, Mr. Chairman, I do not know one of the mortgage companies, those cold-blooded, brutal octopi which we have discussed so much in this house and to which the minister has referred in scathing terms from time to time, that would have acted in such a cold-blooded, brutal manner towards one of its creditors. This is not a solitary case, either. There was another case in that very district, which has been settled; the unfortunate settler managed to make the payment at considerable cost to himself; he had to borrow a large amount of money from the bank and hypothecate other assets in order to make the payments.

Now I want to know first of all why it was necessary to drive this settler into the borrowing class in order to meet a loan which had only just become due. Why did the board have seizure papers made out two weeks before the current payment was due and, above all, when the condition of the crop this year had been placed before the board? The wheat grown on this farm was a No. 6 wheat, low in quality and very low in price, but the board insisted on payment in full in cash. That is not fair treatment; that is not giving consideration to the soldiers; that is not giving them a chance to stay on the land. This man is a particularly high type of settler, judging from the letters he received from the board. Last spring he received a letter asking if he would be able to take some of the empire settlement immigrants, if he could give them work during the summer, and in that letter he was addressed as a No. 1 settler. Now he is informed by the supervisor that in order to justify the seizure papers being made out, he has been demoted and is now a class four settler on the files of the Calgary office. These are all things requiring explanation and in this case, as in several others, I find

a clear indication of a change in the policy of the soldier settlement board since it has become attached to the Department of Immigration, and possibly hopes to become a permanent institution.

Mr. FORKE: It is no more attached to the department now than it was formerly.

Mr. GARLAND (Bow River): Well, it is working in close cooperation with it, especially since the soldier settlement board has taken over the empire settlement scheme. That, I think, is more than simply a hyphen between the board and the Department of Immigration; it is an absolute connecting link between the two.

Now, Mr. Chairman, I have placed before the minister a clear case, and I want a statement in respect to it. The name of the soldier settler is Captain N. J. McCrimmon and his loan number is 756.

Mr. FORKE: While I have no doubt that my hon. friend has made these statements in absolute good faith, I have had so much experience in looking into apparent cases of injustice and finding that there are always two sides to a question that I very much doubt if the information supplied to my hon. friend, and given the committee to-day, is absolutely correct.

Mr. GARLAND (Bow River): That was my purpose in bringing it to the attention of the minister; I want the minister's reasons, either for the position as I have stated it or for a different position, if such is found to be the case.

Mr. FORKE: I can only state that my instructions to the board always have been that I am more interested in the success of the settler than in the collections, because if the settler succeeds eventually the collections will be made. Of course, the committee will understand that I scarcely know anything about the work of the board unless there are some complaints, and my stand has always been that if the settler is successful the payments will be made eventually. At the same time, often it is just as well that the board does press for payment, because when arrears begin to accumulate sometimes the difficulties pile up, and quite often people are so optimistic that they get into trouble which they are not likely to get out of. If they are pressed for payment sometimes it is for their own good in the long run.

I can hardly believe that Superintendent Woods would act in this way; from my information with regard to that gentleman I have never learned of any such hard dealings