

The Committee has carefully examined the policy and methods of administration of the Soldier Settlement Board and in this connection has been greatly assisted by the appearance as a witness of Major E. J. Ashton, a Commissioner of the Board, and other officials, and by free and willing disclosure by the Board of whatever information has been requested. In this connection, including resolutions and other material, the Committee has received some ninety-two exhibits.

REVIEW OF SOLDIER SETTLEMENT LEGISLATION

The first Soldier Settlement Act came into effect in August, 1917, and provided for loans to soldier settlers, not exceeding \$2,500, for the following purposes:—

- (a) the acquiring of land for agricultural purposes;
- (b) the payment of incumbrances on lands used for agricultural purposes;
- (c) the improvement of agricultural land;
- (d) the erection of farm buildings;
- (e) the purchase of stock, machinery, and equipment, and,
- (f) such other purpose or purposes as the Board may approve.

The Act further provided for the loans to be expended under the supervision of a Board of three Commissioners, under conditions set forth in the Act, relating to adequate security, the ability of the applicant to make a fair living from the land, after paying interest at 5 per cent, and other charges. Provision was made for the repayment of loans in equal annual instalments, extending over a period of twenty years. Provision for adequate supervision was contained in the Act and was provided by the Board from the outset.

In July, 1919, a further act was passed, superseding the Act of 1917. The scope of the Board and its organization was greatly extended. Under the 1917 Act, settlers were loaned money to acquire land, etc., which the Board held under mortgage. In 1919, the Board was given power to purchase land, stock, and equipment, and to enter into an agreement for sale with the settler. The Board virtually advanced the money to the settler, but retained full title under its agreement for sale. The Board was empowered to advance funds as follows:

- (a) To assist in settlement on land purchased through the Board:—
 - (1) Up to \$5,000 for purchase of land.
 - (2) Up to \$2,000 for purchase of livestock and equipment.
 - (3) Up to \$1,000 for building and permanent improvements.
- (b) To assist in settlement on Dominion Lands:—
 - (1) Up to \$3,000 for purchase of livestock, equipment, and permanent improvements.
- (c) To assist in becoming re-established on land already owned:—
 - (1) Up to \$3,500 for removal of encumbrances, such amount not to exceed 50 per cent of appraised value of land.
 - (2) Up to \$2,000 for livestock and equipment.
 - (3) Up to \$1,000 for buildings and permanent improvements.

N.B.—Total advances in Class (c) not to exceed \$5,000.

The Act required a settler to make an initial cash payment of at least 10 per cent of the purchase price of the land, except under special circumstances. Repayment of the balance was required over a period of twenty-five years, in equal annual instalments, commencing not later than three years from the date of sale, with interest at 5 per cent. Settlers were granted a period of two years free of interest from the date of sale on advances for stock and equipment.

Under this legislation, monies were advanced for all types of farming operations, including general agricultural and dairying, fruit farming, poultry farming, pioneer farming operations, etc.