

UNIVERSITY OF ST. MICHAEL'S COLLEGE



SOLDIER SETTLEMENT ON THE LAND

REPORT OF THE SOLDIER SETTLEMENT
BOARD OF CANADA

MARCH 31, 1921



OTTAWA

F. A. ACLAND

PRINTER TO THE KING'S MOST EXCELLENT MAJESTY

1921

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*To General His Excellency the Right Honourable Lord Byng of Vimy, G.C.B.,
G.C.M.G., M.V.O., Governor General and Commander in Chief of the Dominion
of Canada.*

MAY IT PLEASE YOUR EXCELLENCY:

The undersigned has the honour to present to Your Excellency the report of the Soldier Settlement Board on its activities and operations from its inception, January 31, 1918, to March 31, 1921.

I have the honour to be,

Your Excellency's most obedient servant,

JAMES A. LOUGHEED,

Minister of the Interior.

OTTAWA, March 31, 1921.

OTTAWA, March 31, 1921.

*To the Honourable,
the Minister of the Interior:*

The Soldier Settlement Board submits herewith a report on its activities and operations from its inception, January 31, 1918, to March 31, 1921.

JOHN BARNETT,
Chairman.

E. J. ASHTON,
Commissioner.

S. MABER,
Commissioner.

THE SOLDIER SETTLEMENT BOARD OF CANADA

HEAD OFFICE, OTTAWA, CANADA

Commissioners:

JOHN BARNETT, *Chairman.*

S. MABER, *Secretary.*

E. J. ASHTON, D.S.O.

Director of Organization.....	W. M. Jones.
Director of Agriculture.....	R. Innes.
Asst. Director of Agriculture.....	O. C. White.
Director of Information.....	C. W. Cavers.
Director of Home Branch.....	Mrs. Jean Muldrew.
Inspector of Western Offices.....	L. B. Boyd.
Superintendent of Loan Review.....	Wm. E. Weld.
Superintendent of Adjustments and Assistant Secretary....	M. S. White.
Superintendent of Supplies, Printing, etc.....	J. T. Watt.
Chief Accountant	S. J. Willoughby.
General Accountant	A. E. Allen.
Eastern General Solicitor.....	Damien McKenna.
Western General Solicitor.....	E. Miall.
Western Counsel	M. A. McPherson.
Western Counsel	C. L. Fillmore.
Statistician	J. Stafford.

District Superintendents:

Charlottetown, Prince Edward Island.....	N. W. Lowther,
Halifax, Nova Scotia.....	R. I. Donaldson,
St. John, New Brunswick.....	William Kerr.
Sherbrooke, Quebec	F. G. Forster.
Toronto, Ontario	F. D. Shaver.
Winnipeg, Manitoba	F. J. Freer.
Regina, Saskatchewan	M. A. Wood.
Saskatoon, Saskatchewan	W. S. Woods.
Prince Albert, Saskatchewan.....	F. J. O'Leary.
Edmonton, Alberta	George McMorris.
Calgary, Alberta	Thos. Smith.
Vancouver and Victoria, British Columbia.....	I. T. Barnet.
Vernon, British Columbia.....	G. Chalmers-Johnston.

AGANAD TO CHAGO THIMMUTTEP THOLOP THE COLONY SETTLEMENT BOARD OF CANADA
AGARAT AWATTO ADPTIO GARA HEAD OFFICE OTTAWA CANADA

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CHAPTER I

GENERAL STATEMENT

OTTAWA, March 31, 1921.

EXTENT OF OPERATIONS

No. of settlers with loans.....	19,771
No. of settlers on free Dominion lands without loans.....	5,672
	25,443

Amount approved in loans.....\$80,371,750 48

For the following purposes:

To purchase land	\$44,405,542 61
To remove encumbrances on land privately owned by settlers	1,917,582 66
To purchase stock and equipment.....	25,008,760 07
For permanent improvements	9,039,865 14
	\$80,371,750 48

Of the 19,771 settlers who have received loans,—

3,735 are on free Dominion lands, with total loans of.....	\$ 6,369,364 18
1,967 are on privately-owned lands, with total loans of.....	4,742,778 00
14,069 are on purchased lands, with total loans of.....	69,259,608 30

19,771	\$80,371,750 48
--------	-----------------

The general average loan per settler is.....	\$ 4,065 00
On Dominion lands the average loan per settler is.....	1,705 00
On privately-owned lands the average loan per settler is.....	2,411 00
On purchased lands the average loan per settler is.....	4,922 00

SECURITY

Of the commitment of \$80,371,750.48 in loans approved, there has been disbursed to the thirty-first of March, 1921, \$76,928,922.54.

The above expenditure is returnable. It bears interest at 5 per cent. A total of \$80,000,000 will produce annually an interest revenue of \$4,000,000. It is secured by tangible saleable assets, by title of first mortgage on land, buildings, stock and farm machinery and equipment. The board has in addition collateral security amounting to several million dollars taken where obtainable.

The board holds clear title to 2,153,184 acres of land. It holds 360,227 acres on first mortgage. It holds first charge against 980,108 acres of Dominion Lands. Total acreage, 3,493,519, comprising 19,771 farms.

It has title or first lien on 38,399 horses, 62,293 head of cattle, 18,355 sheep and swine, as well as farm machinery.

In connection with the loans approved the board has received in 10 per cent cash payments, \$4,085,095.96.

Of the total loans disbursed there has been repaid to the board \$8,174,572.91. This figure includes the 10 per cent cash payment on land, due payments and pre-payments. It also includes \$1,400,000 paid by settlers who have entirely discharged their financial obligations to the board.

PURPOSE OF LAND SETTLEMENT LEGISLATION

In Canada, agriculture is the basic industry. The opportunities of securing suitable farming land at reasonable cost exist in all provinces of the Dominion, and particularly in the uncultivated areas of the middle west. Land settlement on business lines increases the national growth and prosperity. An important demand arose for land settlement facilities on behalf of returned men. It was, therefore, sound national policy, as well as good re-establishment, to add to the agricultural citizenship of Canada as great a number as possible of the best of its manhood, those who had seen active service.

Since land settlement of the character and magnitude inaugurated under the Soldier Settlement Act is in many respects unique, it is of interest to refer to some of the underlying principles and safeguards on which the measure of progress so far attained has been based.

WELFARE OF THE SOLDIER

A settler must be qualified to farm. This is in the interest of the returned soldier as much as in the public interest. Indeed, it may be said to be more important. No sympathetic argument can justify the settlement of an unfit returned soldier on land. There is no other business where the difficulties and discouragements are so numerous: limited capital, isolation, arduous labour, crop failure, pests, hail, frost and drought are incidents of the farmer's life, but formidable obstacles to the beginner. Settlement of men not physically or temperamentally adapted to farming means a disastrous percentage of ultimate failures. No greater injury could be done to unfit men or men without the ability to succeed than to permit their wholesale settlement on land. Hence, it has been taken as the first maxim in land settlement that the settler approved for the benefits of the legislation must be fit to farm and qualified to succeed.

QUALIFICATION

Moral Risk.—The subject of qualification deals with the “personal” factors or the moral risk in connection with land settlement; namely, the man himself. The human element necessarily controls. No land settlement scheme can furnish the means of automatic success. The success of even the physically fit settler depends in the last analysis on his own initiative, competence, and resourcefulness. If he does not succeed on these qualities no scheme or settlement plan will ensure his success. The farm may be good, but if the settler is an indifferent farm manager or thriftless, he cannot succeed. If settlers are inexperienced or careless they will play havoc with the livestock, machinery and equipment that the Board advances to them, the care of which depends on intelligent use and experience.

Farming is a business, and consists of practical methods applied to agriculture which must be known or learned. No man can afford to learn the business and at the same time carry an overhead of interest bearing indebtedness, and no lending agency of the character of the board can afford to experiment with the settlement of the totally inexperienced. It is only practical common sense that it be laid down as the first maxim in land settlement of this character that the man must be fitted physically and in all other respects to farm and must be adapted to and desire to follow that vocation.

The board through its experienced officers will advise, counsel, approve of suitable applications, and refuse improvident or impracticable applications, but it can after all only supply to the man the means and advice by which he can, through his own efforts, succeed. It can ensure that an applicant shall at least have sufficient practical knowledge to care for his live stock and machinery, and more important still, to satisfy himself that he is fitted for and likes the life. Hence it is provided that applicants shall have worked for at least a year with practical farmers. This provision has been particularly essential in the case of many inexperienced applicants who were attracted by enthusiasm or misconception of land settlement. Only practical farm work enabled such men to demonstrate to themselves as well as to the board that they really wanted and were adapted to farming as a vocation.

Personal Initiative.—Another feature of the “personal” equation in land settlement is the necessity of preserving the initiative and personal responsibility of the settler with respect to his undertaking. The full right was reserved to the returned men to settle in whatever province or district they chose. The board does not insist that any man take any particular land and does not “place” him on land. The settler places himself. It will furnish such advice and assistance as it can as to location and selection of land, and will appraise and value and will refuse to sanction where the proposition has not the essentials for successful settlement. The responsibility is upon the man for selecting his own district and his own land. This is an important factor in determining what men are fitted to succeed and in automatically excluding applicants unless they have the ordinary self-reliance and resourcefulness necessary to overcome the obstacles of locating and commencing settlement. These are the types who can alone succeed under this plan. If others who simply desire to try out farming but have not the requisite moral qualities are dealt with, they offer the greatest possible number of potential failures.

During 1919 the percentage of applicants qualified to those declined or recommended for additional training was 75 per cent. During 1920, the percentage of applicants qualified to those declined or recommended for additional training was 64.5 per cent. These percentages indicate the increasing efficiency of this factor of our work and also indicate the firm attitude of the board in accepting only men who pass the qualification tests.

LAND

The salient features under the general subject of land are:—

- (a) Meaning of "Suitable Lands."
- (b) Development of Land:
 - Unreclaimed swamp or timbered lands.
 - Progressive clearing loans.
- (c) Type of farming:
 - Mixed farming
 - Specialized farming and small holdings
 - Community farming
- (d) Dominion lands: Loans on Dominion lands
 - Soldier grant entry
 - Forest reserves
 - Indian reserves
 - School lands
 - Grazing leases
 - Provincial lands
- (e) Purchase plan.
- (f) Privately-owned lands and removal of encumbrances.
- (g) Unimproved lands; amendments of 1920.
- (h) Inspection and appraisal of land.
- (i) Price reduction, real estate commissions.

(a) *Meaning of "Suitable Lands."*

If the first maxim is that the *man* must be "fit to farm," the second maxim is that the *land* must be "fit to farm." They are of equal importance. From the commencement of its operations the Board laid it down that land was not suitable for soldier settlement which was remote from transportation, or which was not ready for cultivation or which was of a price greater than its productive value.

The board does not contemplate the settlement of soldiers as pioneers in remote locations or under isolated conditions, removed from markets, in virgin forest areas, or on lands not cultivable without reclamation or other development. Lands not suitable as above explained afford neither the attractiveness for the average settler nor the possibility of immediate returns necessary to the settler's subsistence, nor reasonable financial security for money advances, all of which are essential to make the settlement plan a success.

The supply of suitable uncultivated lands in Canada as a whole near developed settlement and markets is so great that the interest of the returned soldier and the economic necessity of first developing the settled districts, as well as furnishing sound security for the Government's large investment in lands, rendered this policy the only justifiable one and the only fair one for the settlement of soldiers in Canada. Not only does the acquirement of lands in the suitable districts give improved financial security for the investment but it greatly improves the chance for success of the men with limited agricultural experience, it being advisable that men of this class should be located among general settlement in order that they might have the benefit of the experience of the practical farmers in the district.

Therefore, while it was recognized that the principle of selecting only qualified settlers was an aid to the success of the scheme, it was also recognized that the security for the money advanced by the government must in the final analysis rest upon the selection of good and suitable land at the right price and in the proper districts. In other words, the land must be such that if one settler fails it will not remain on the board's hands as a dead loss, but be of such quality and so situated that another settler of average ability can take it up and succeed.

Under this policy the large sums of money advanced under the Act have therefore been on lands inspected and approved by the Appraisal Department. They are situated for the most part in well settled or partly settled districts near transportation. They have the advantages of organized rural life. They present all the possibilities of success which the farming population have in those districts. In addition, they possess tangible security.

(b) *Development of Land.*

Swamp or Timbered Lands.—Therefore, while many suggestions were forthcoming at the conclusion of the war to turn forest areas or swamp lands into farms for communities of soldiers, the board felt that such plans were not within its scope. The elements of successful settlement were present in a greater degree in lands ready to farm close to the railways, moreover, the national need of closer settlement, as well as the best welfare of the soldiers, required attention to settlement facilities existing in the railway belts.

The board considered that its first duty was to settle soldiers on lands ready to farm near market and transportation and not to undertake development policies such as the clearing of timber or draining swamp lands or making land suitable for the purposes of the Act which is not yet ready for farming. Should, however, such areas be made ready for settlement by private enterprise or otherwise, the same might be acquired on application from qualified settlers at the board's appraised values the same as any other suitable lands. This policy prevented the board from becoming involved in expensive or uncertain development undertakings largely experimental and difficult to bring to a successful conclusion.

Progressive Clearing Loans.—Where in certain districts general settlement was under way, and a settler located on land partially developed, the board arranged for progressive clearing loans payable as the improvement work advanced.

Similarly in the case of the free homestead areas in the western provinces, the only lands suitable for the purposes of the loan provisions of the Act are lands within reasonable distance of the railways or in specially approved districts along projected lines where general settlement is well developed. Loans to settlers in such pioneer districts, however, or on bush lands in settled districts close to railways must necessarily follow progressive development of the land by the settler who thereby demonstrates that he is of the type and has the competence to succeed on a proposition of that character.

(c) *Type of Farming.*

The lands offering the greatest possible chance for general success are lands suitable for mixed farming. Practically all settlers in the Prairie Provinces are established on lands suitable for mixed farming, as well as the very great majority of the settlers in the eastern provinces and a large proportion of those settled in British Columbia.

Specialized Farming.—The board has not favoured any general plans for settlement on small holdings or for specialized farming such as exclusive poultry raising, truck gardening, and fruit growing. Specialized farming requires matured experience and special adaptability. The board made careful investigation into the possibility of general settlement on small holdings in view of the numerous applications received from men who had lived in cities all their lives and whose object was largely to secure locations adjacent to towns and cities rather than land settlement of the character of mixed farming. From the investigations made and from the board's experience to date, settlement under specialized farming plans by inexperienced men or by men of limited experience, offers possibility of undue proportion of failures with the reversion to the board of numerous small holdings adjacent to urban centres of uncertain realizable value.

It has endorsed the settlement on suitable propositions of the experienced orchardist or the experienced truck farmer, who have the technical knowledge necessary to success, but it doubts the possibility under a land purchase scheme of the effective training of men with limited experience for such specialized types of farming which as a whole offers conditions for success and for financial security as in the case of mixed farming.

Mixed Farming.—The policy of the board has been, therefore, as far as possible, to concentrate on mixed farming settlement.

The average settlers are not encouraged to embark on a scheme of farming in which "their eggs are all in one basket."

For the average man the specialized enterprise is attended with too much risk. If sole dependence is placed in one crop such as wheat or apples, or in one class of live stock, such as beef cattle, total failure may result because of adverse weather conditions, or disease, or some other misfortune. Skilful farmers who believed that they allowed for every contingency have often failed in their enterprise by over specialization.

Individual initiative and enterprise is allowed scope, but the impulsive direction is towards mixed farming, because it is based on sound economic principles.

Where several important crops are grown and several classes of animals are kept they are not all likely to meet adverse conditions of climate or market in the one year. Different crops and different classes of animals make for better distribution of labour throughout the season. Waste is lessened because the product from one crop or animal is utilized by another class of animal. Fertility is conserved because manure rich in plant food is returned to the soil. Income is steadier and better distributed throughout the seasons; consequently there is less likelihood of contracting a great number of small debts. With cows, pigs, poultry, and a good vegetable garden much of the foodstuffs that contribute to a healthy livelihood are obtained from the farm.

Community Farming.—Community ownership and community operation of settlement scheme have not been favoured by the board. It early became apparent that the settler must succeed under this scheme the same as any farmer succeeds in the ordinary farming community, by farming in the same way as the farming fraternity as a whole has successfully farmed. New and experimental projects for overcoming the ordinary burdens of farming or to short cutting on the road to success have not been indulged in by the board to any extent. We find that the practical and experienced man avoids any such plans but prefers to take up farming as any other farmer would.

Community ownership or operation were desired to a great extent by the men with limited experience in farming or rural life who were anxious for mutual support and co-operation of associates. The board could ascertain few if any previous plans of this character which had been a success, and the issue was too vital to deal with on an experimental basis. The experience the board has had with a few joint loans where settlers have endeavoured to work out a partnership basis has demonstrated the impracticability as a general plan of joint or community undertakings. In most cases, the partnership is unsuccessful. In one or two cases the partnership was dissolved after purchase of the land and settlement was not effected. The board does not purchase land on a joint basis. It places no restriction whatever on two settlers or any group of settlers working co-operatively. On the contrary, in the case of new settlers it favours neighbours securing machinery and equipment the use of which may be exchanged. In this way, the burden of each individual settler purchasing a full line of equipment at the start of his operations is avoided. It insists, however, that the land purchased for each must be a separate and self-sustaining farm, each unit to be farmed and occupied, although the farm work may be done co-operatively or otherwise. The possibility of ultimate individual settlement and success is thereby assured so far as the farm unit is concerned.

(d) *Dominion Lands in the Western Provinces.*

Loans on Dominion Lands.—The first Soldier Settlement Act of 1919 contemplated the use of the remaining Dominion lands for the settlement of soldiers so far as they were available and suitable. While not affecting other than the western provinces, and while the greater number of soldiers have settled under the "purchase plan," the settlement on Dominion lands has been considerable and a very important contribution to the land settlement of returned soldiers. Three thousand seven hundred and thirty-five settlers have obtained loans on free Dominion lands. The board has advanced \$6,369,364.18 for stock and equipment and improvements on free Dominion lands. It has sold to settlers valuable Dominion lands (comprising Doukhobor Lands, Hudson's Bay Company reserve lands, etc.), to the extent of 36,859 acres.

Soldier Grant Entries.—Eight thousand seven hundred and seventy-two have obtained free soldier grant entries on Dominion lands, aggregating a total holding of 2,105,280 acres. A great number of these (5,672) on free soldier grants are pioneering in the ordinary homestead use of the term without government financial assistance.

All remaining vacant Dominion lands within fifteen miles of railways were reserved on April 3, 1918, for soldier entry only. This reservation it is proposed will terminate May 1, 1921.

Forest Reserves.—Four hundred and ninety-nine thousand three hundred acres were withdrawn from forest reserves and made available to returned soldiers.

Grazing Leases.—Seventy-five thousand and forty acres from cancelled grazing leases were made available for returned soldiers.

Indian Reserve Lands.—Seventy-seven thousand one hundred and eighty-seven acres were purchased from the Indians for returned soldiers.

School Lands.—One hundred and thirteen thousand seven hundred and nine acres of school lands have been sold to returned soldiers at values determined by arbitration between the Provincial Governments and the board.

Practically all the areas of Dominion lands, forest reserve lands, grazing leases, Indian reserves and school lands taken by soldiers were uncultivated areas and are now being brought under cultivation.

Provincial Crown Lands.—In the case of British Columbia, lands held by settlers under provincial pre-emption entry were, if found suitable for settlement, by arrangement with the Provincial Government transferred to the board and loans granted on same.

(e) *Purchase Plan.*

The major portion of the board's operations has been under the purchase plan, namely: of the total settlers 71.2 per cent are on purchased land, 9.9 per cent are on lands already owned by them, and the balance, 18.9 per cent, are on Dominion lands. In money advances, 86.2 per cent are on purchased land, 5.9 per cent on land already owned, and 7.9 per cent on Dominion lands.

Seventy per cent of the settlers are in the Prairie Provinces, and 30 per cent in the other provinces.

That the provision for the purchase policy was necessary is indicated by these figures. Without that provision a comprehensive soldier settlement policy could not have been attained, and the settlement of soldiers in other than the provinces where there are Dominion lands would have been practically nil. The purchase policy has further enabled the settlement in the eastern provinces of hundreds of sons of farmers in their home districts who otherwise would in all probability have sought the vacant lands in the west.

(f) *Privately-Owned Lands.*

The privilege of assistance under the Act applies not only to settlers developing the homestead lands or to new settlers purchasing lands, but applies also to those soldier farmers who were already settled and owned land of their own. The same amount may be loaned to them for stock and equipment and permanent improvements as to others, namely, \$3,000. An amount not exceeding 50 per cent of the value of the land may be loaned to remove existing encumbrances on their land, the maximum loan for all such purposes being \$5,000. The security taken in this case is by way of first mortgage. To soldier farmers of this class a total for all purposes has been advanced of \$4,742,778. The object of this provision was to enable those soldier farmers whose farming had been interrupted by their service overseas to recommence their farming operations. As one of our superintendents has reported: "The inestimable benefit of this legislation is apparent when it is pointed out that the encumbrances on these lands were in the bulk of cases overdue and bearing interest at 7 per cent to 10 per cent, whilst the stock and equipment belonging to these settlers had been disposed of or heavily encumbered during their absence overseas."

(g) *Unimproved Lands—Amendments of 1920.*

The Act of 1917 was entitled "An Act to assist returned soldiers in settling upon the land and to increase agricultural production." The Act of 1919 allowed two years free of interest on advances for stock and equipment up to \$2,000; no payment until the third year. The object was to assist the new settler for the unproductive period and contemplated mainly the settlement of soldiers on the unproductive homestead lands and on the uncultivated areas acquired by purchase.

By the amendments of 1920 this policy was emphasized by giving preferential treatment to settlers going on raw land. The settler taking up an improved and equipped farm becomes immediately productive. In the case of the settler taking up raw land he has a practically unproductive period of two years. The settler taking up new land is a greater asset to the country than the settler who buys an operating farm. Hence the wisdom of concentrating on the development of the unoccupied lands. At the same time, in the case of the returned soldier the right to locate in his own home district in preference to acquiring vacant land was observed. The amendments of 1920 provided that settlers purchasing unimproved lands are not required to make any payment on land in addition to the 10 per cent cash deposit for the first two years, except a small payment of interest. They are given stock and equipment advances free of interest for two years, payments not commencing until the end of three years from the date of sale. In the case of improved lands payments commence at the end of the first year and interest is not waived on stock and equipment. The tendency of the Act and the board's administration is therefore towards the agricultural development of the unoccupied lands, with due emphasis on closer settlement.

(h) *Inspection and Appraisal of Land.*

The most important responsibility in the administration of the Soldier Settlement Act is the appraisal of land. The board regards the appraisal work as its most vital department. The success of the settler, as well as the validity of the land security, depends on the competence and efficiency of the work of the appraisers. The supply of experienced or professional valuers was extremely limited. It was necessary for the board, by selection and elimination, to build up a trained staff of appraisers before the maximum of efficiency could be reached in that branch.

The appraisal staff is in charge in each district office of a chief appraiser, who is responsible for its efficiency. The work of each new inspector is checked by the chief appraiser. Check appraisals are constantly made on all appraisers. Confer-

ences of appraisers have been held, in which they were fully instructed in the principles and policies of the board, and the regulations thereunder; the classes of land necessary to the success of settlers, in harmony with the board's requirements as to security. Their values are based on productivity and not speculation. Stress is laid on the fact that valuations are on a total cash payment basis. Not only the board's security but the settler's career and future depend upon the inspector's reliable and conscientious valuation. Hence efficiency and integrity are the sole reasons for the appointment of an appraiser.

Inspections are not made when the snow is on the ground. Soil is examined as to quality. Rainfall and crop results in the locality are ascertained. Adequate water supply for domestic purposes and stock must be assured. Distance from school and markets is ascertained. The settlers' individual requirements and intentions as to the kind of farming he intends to follow are taken into account.

The above comments on the subjects of inspection and appraisal are made to indicate the great importance which the board has attached to this phase of its administration.

(i) *Price Reductions.*

In all land purchase transactions negotiation is necessary to secure the land at the lowest price the vendor will accept, or to secure it at its appraised value or less. For the most part vendors ask a greater price than the appraisers consider the land is worth. Settlers on the whole are not experienced in land buying and are not competent to negotiate with the vendors. It has become apparent to the board that systematic and businesslike methods must be followed to secure land at its appraised value or less. Price reduction and price cutting was therefore dealt with by the board in an organized way, this responsibility being placed directly on the superintendent and the chief appraiser personally, or with the assistance of officials specially skilled in negotiation.

As a result very material reductions have been obtained in buying land at less than the price which the vendor and settler had agreed upon and less than the amount applied for by the settler for the purchase of it. The fact that the Government has paid all cash to vendors has been the principal lever for negotiation, the all cash payment being a very attractive feature to the average vendor who in most cases will get down to rock bottom figures before losing the sale. This in a very small percentage of cases has caused some slight delay in closing, but the benefit to the returned men purchasing and to the board's security has been enormous and well worth any trifling delay or inconvenience. The various offices have kept track of this detail of their operations, the total saving in price reduction in the whole of Canada being approximately \$3,530,133.

Commissions.—Another unique feature has been the refusal to pay real estate commissions. This in itself has effected in the aggregate a great saving. Since the settler is assuming a large percentage of debt it was imperative that the land not only must be good and well situated but it must be secured at rock bottom prices; and it was imperative that the settler, if possible, should be saved the cost of real estate commissions. The assistance of the reputable real estate selling agencies was of some advantage to men desiring to find locations. On the other hand great inconvenience was caused by the board having to inspect many properties not suitable. Moreover, at the commencement of the board's operations and particularly during demobilization, returned men, whether interested in farming or not, became immediately the objects of solicitation from all and sundry to induce them to purchase farming properties, suitable or unsuitable, with the assistance of the Act, or to purchase small holding subdivisions of an impracticable character. In fact, it made the returned soldier the object of importunity by any one desirous of making a sale of land.

At the start cases came to our attention that where a returned soldier became interested in a property it was forthwith purchased by a middleman who in turn resold to the settler at an increased cost. While on the whole the ordinary selling agencies were anxious to assist in the patriotic purpose of settling the returned soldier and while in fact many did so with little or no commission, there were not wanting others who, notwithstanding the patriotic policy involved, were willing to exploit both the returned soldier and the board by sale of land at increased cost, or by the sale of worthless land, and there was not wanting an occasional inspector who failed to protect the settler and the board in that respect.

The principle therefore was laid down in the new Act that no real estate commissions would be paid on land purchased which changed hands at increased cost for the purpose of securing the benefit of the turnover to the returned soldier. This was absolutely necessary for the protection of the settlers, as well as for the protection of the board. This provision has been duly enforced with, on the whole, we think, beneficial results. Nor in the opinion of the board does such a rule in this case work a hardship on real estate selling agencies; normally, as a matter of business, the agent is paid a commission because he finds for the vendor of the land a buyer. In the case of the returned soldier he does not find the buyer. The Government, through the Soldier Settlement Board, would be supplying the buyer for the real estate agent. The quantity of available land in Canada is so great that the policy of dealing direct with the owners of land was practicable. The board refers to this phase of its responsibility because the duty of protecting its settlers from importunity and of preventing improper land transactions by dishonest applicants, vendors or officials is necessarily a very serious one; but on the whole the board is able to report that the special provisions in the Act and the efficiency of its appraisal work have supplied the essential safeguards in this connection.

LOANS

The subject of loan procedure will be explained somewhat in detail in the chapter under "Procedure" dealing with the treatment of a settler's application from the start, issue of his qualification certificate, the making of a loan application, inspection report, approval by Loan Committee, examination and securing of title by the Legal Department, disbursements of loan under supervision of board by purchasing order and warrant, inspection of stock and equipment by field supervisor before purchase, etc.

Initial and Additional Loans.—It is of importance to point out that the board has pursued the policy of granting initial loans and additional loans. The settler's initial requirements and intentions are carefully ascertained, and he is given for stock and equipment and permanent improvements a line of credit sufficient to enable him to make a proper start. As he progresses in his establishment, and shows his bona fides and competence, additional loans are granted. Thus, the average loan to date for stock and equipment is \$1,264, the statutory maximum being \$2,000. The average loan for permanent improvements is \$457, the statutory maximum being \$1,000. This policy is necessary or advisable in the settler's own interest but mainly in the general interest of the board's security. The field supervisor reports specially on the case of each additional loan as to the settler's progress and his requirements.

Seed and Feed Loans.—Loans for seed and feed and amounts, if any, paid by the board for taxes and insurance, are short date loans and are repayable in the first fall after date of advance. Such loans for seed and feed when repaid are redisburseable and all settlers are encouraged to keep unexpended at least \$300 or \$400 of their loan as a protection in the event of crop failure or other loss, in order to obtain seed or feed. While loans for provisions or grub stakes are permissible in appropriate cases, a liberal policy of loaning for these purposes is not followed. Each applicant is required to give assurance in writing that he has the means or ability with his own

resources and those proposed to be loaned to provide for himself and his family until the farm becomes producing. A liberal policy in advancing for such personal purposes in the board's opinion would be a deterrent to success in land settlement of men without the self-reliance and personal resourcefulness necessary in the case. Cases, however, arise of sickness, misfortune, fire, crop failure, rendering personal relief to a limited extent necessary.

SUPERVISION OF SETTLERS.

Next only to the importance of the policy of approving only "qualified settlers" and of selecting only "suitable land," is the policy of "supervision of settlers," in purchasing their stock and equipment and in their agricultural operations. A settler, particularly a man with limited experience may be foredoomed to failure by being loaded with worthless stock and machinery or with too much or too little equipment, or by commencing his farming operations on a wrong basis. As in the case of land there were not wanting at the commencement of the board's work some vendors of live stock who were willing to exploit a settler with worthless stock. Since a great portion of the board's security is in the form of chattels and is dependent on the maintenance of that security, and since in a measure the board's security is contingent on the settler succeeding and repaying the loan, "supervised settlement" is the third maxim of the board.

A staff of field supervisors, therefore, has been appointed under the "Agricultural Branch" of the board. They are practical and experienced farmers or men with expert knowledge of live stock and machinery, who supply the "personal contact" between the board and the settlers after they are established. Once the settlers are established the field supervisors are the eyes of the board with respect to these settlers. Their duties are to supervise prospective applicants who are training; to inspect and value the stock and equipment purchased for settlers; to visit the settlers, and to give advice on farm methods and problems, and in general to advise them in all practical matters relating to the farm work, in order that they may produce sufficient to meet their obligations; to make recommendations to the board when from time to time the settler requires additional advances for stock and equipment and improvements; to make reports on the progress of the settler and the maintenance of the board's security; and to advise the board to what extent the settler is or is not able to meet his due payments.

For supervision purposes settlers are classed in several grades, the most successful and progressive requiring little or no supervision, others requiring to be visited frequently, while the prospective failures are watched closely to afford them all reasonable assistance and in order that the board's chattel security may be safeguarded as far as possible. As settlers progress and commence repayment the necessity for supervision decreases in corresponding ratio.

Without supervised purchase the policy of embarking on the purchase of horses, cattle, and other live stock on a large scale would have been a perilous enterprise. In results accomplished, however, its feasibility has been demonstrated by the methods followed. Good chattels have been bought at right values and the returned soldiers saved from much exploitation and imposition.

Home Branch.—It has been recognized that the home conditions are a vital and often a deciding factor in the success of the settler. A branch, therefore, was formed to instruct and advise the wives and family dependents of settlers in home economics, and to co-ordinate and direct in a special way for the benefit of the home life of settlers, the attention and efforts of the various educational associations and organizations which exist in all rural districts.

Stock and Equipment Purchases.—It is worthy of special mention that as a result of negotiations between the board and the manufacturers of farm machinery, implements, harness, etc., and with lumber companies, special arrangements were made whereby soldier settlers might secure materially reduced prices, practically, in fact, wholesale prices. No limitation is placed on the right of the settler to purchase in his own way or from whom he pleases, save only as to inspection and valuation. The machinery, harness, and lumber firms are entitled to credit for thus assisting the returned soldier, the concessions being for the patriotic purposes involved and not solely for business considerations. By means of these reduced prices, since the commencement of the board's work to the 31st of December, 1920, the actual saving in dollars and cents to the returned soldiers on these purchases has reached the large sum of \$810,334.06.

Reduced Railway Transportation.—While mentioning the concessions granted to returned soldiers in connection with land settlement, it should be stated that the railway companies throughout Canada responded promptly to the advances of the board for reduced fares. The companies, immediately on the commencement of settlement operations, granted to settlers, their families and dependents, the cheap rate of one cent per mile to make trips to work for a farmer or look for land, to return home and again return with their families, and get located on the land with their stock and equipment, etc. This has been a very great assistance to the settlers whose capital for these personal purposes was in many cases necessarily slender. The rate granted is exceptionally low and the concession in this case also was to the patriotic purposes involved and not solely to business considerations.

ADJUSTMENTS

Up to March 31, 1921, the total number of adjustment cases dealt with by the Adjustment Branch was 1,470. Of this number, 338 were on Dominion lands, for which there was no outlay for the acquirement of land.

Four hundred and twenty-six cases are attributed to causes beyond the control of the settler, such as, death of settler, illness due to recurring disability, sickness in settler's family, crop failures, difficulty experienced by the settler in bringing the land into the state of cultivation desired, etc.; 995 cases are attributed to the settler himself, to his temperament, bad farm management, abandonment for no apparent cause, etc.; out of this number, 49 cases are due to dishonesty or fraud on the part of the settler, such as unlawful disposal of the board's property, etc.

As indicated above, it is not to be assumed that all cases of adjustment represent cases of failure. After three years of the board's operations, it is found that the number of established settlers who have discontinued or are about to discontinue their farming effort is not larger than could have been reasonably expected. Considering the fact that loans were approved to 19,771 settlers and that only 1,470 cases, or about 7 per cent of the total number, have been so far dealt with by the Adjustment Branch, the percentage of adjustment cases may be considered normal.

Of the above-mentioned cases of adjustment, 200 have been completely closed out and disposed of. On the aggregate of these completed cases, no financial loss has occurred.

In addition to this, 329 have repaid their loans in full, 194 of them remaining on the farm, the balance reported to have discontinued farming.

Assurance Fund.—The expectation of a normal ratio of loss was considered by the board and by the Government in introducing its legislation. The board took the position that the losses should be provided for and covered. Suggestions were made for the creation of an "Assurance Fund" by the assessment of a certain amount for

that purpose to each loan, or by the charging of a slightly increased price per acre of land sold or turned over sufficient to provide a fund which would ensure operation without financial loss.

It was similarly considered whether a stated amount should not be charged to each loan for such purposes as office fees, appraisal fees, and legal costs. The Government, in view of the re-establishment features, desires to maintain the principle of re-establishment without charging the soldier settler for the administrative cost. Therefore, the cost of administration is considered primarily as a re-establishment expenditure. It also is desired to maintain the policy of turning over the land to the soldier strictly at cost price. Otherwise, profits could have been made for the purpose of an assurance fund on the turnover on lands secured at less than market value and also on the turnover of tracts such as Indian reserves, etc.

The Government, however, acceded to the principle of creating an Assurance Fund by transferring to the board for disposal under the sale provisions of the Act the Dominion lands which were of the class of "specially valuable" lands; that is, lands which because of their exceptional value were not of the ordinary homestead class and could not equitably be disposed of except under purchase provisions.

By the sale of specially valuable lands of this class a fund of \$515,363, has been provided, bearing interest at 5 per cent. In addition, there are assets in other lands not yet disposed of, valued at \$324,523. The fund already provided will more than cover any possible loss which might occur in connection with the settlers placed on land to date when the pending cases of adjustment are turned over to other settlers. So that the board is in the position of being able to cover its operations so far as deaths, abandonments, failures, dishonest or incompetent appraisals, are concerned, with a margin of safety on a business basis.

COLLECTIONS

It has been the policy of the board to place clearly before settlers when making their applications, that advances are repayable and in no wise gifts or grants.

The 1st of October, 1920, was the first date since the introduction of purchase legislation that any considerable amount of money has become due and payable by soldier settlers. The payments to December 31 indicate not only that soldier settlers under the Act have a general realization of their business obligations, but that they have evidenced a sincere intention to discharge these obligations.

On the standard date of payment (October 1 in Western Canada, and November 1 in Eastern Canada), 12,361 settlers had payments due, aggregating \$2,315,181.05.

On the 31st of March, 1921, 10,139 settlers, or 82 per cent of the total, had made their payments in whole or in part, and \$1,953,692.47 had been returned to the public treasury. Of the total collected, \$1,159,569.57 is applicable to payments actually due, while the balance, \$794,122.90 consists of overpayments on the part of settlers who have availed themselves of the prepayment privileges and reduced their indebtedness to the board.

Prior to due date of payments, each district superintendent throughout the Dominion made a survey of his district to determine accurately the crop and market conditions and estimate in advance the likelihood of payments on the part of individual settlers. In this way district offices have been in a position to make requisitions for payments consistent with crop returns, and where promising settlers because of crop failure or other factors beyond their control have been unable to meet their obligations, an appraisal of risk has been taken, and where it is evident that the original security is being maintained, payments in these cases have been deferred.

Considering the factors which would appear to militate against successful collection returns, and also considering the fact that during the threshing of the 1920

SOLDIER SETTLEMENT ON THE LAND

crop the grain market collapsed, it is a source of gratification that the percentage of collections appears in a very favourable light when compared with the 1920 collection statements of loan companies and implement concerns. The fact that soldier settlers have evidenced their good faith by repayments this year of \$1,953,692.47 and that additional payments temporarily deferred will aggregate \$1,140,430, has in a large measure placed the stamp of guarantee upon soldier settlement work.

PRODUCTION

The question is naturally asked, what does the settlement of 25,000 settlers mean in the way of crop production? What does it mean in the breaking up of new land? What amount of grain and other crops have been produced to date during the short time the Act has been in operation? What does it mean as a contribution to the railway problem of Canada?

The board has gone to some pains to collect by reports from its settlers through its field supervision staffs, the actual aggregate figures of production. The figures are surprising and indicative of the industry and bona fides of the settlers established and indicative of the contribution of the settlement of these men to the national agricultural prosperity.

Soldier settlers last year produced:—

2,691,194	bushels of wheat.
6,573,833	“ “ oats.
546,554	“ “ barley.
307,910	“ “ rye, flax, and mixed grains.

Totals—10,119,491 bushels of grain produced.

They produced:—

19,675	tons of fodder corn.
375,258	tons of hay and green feed.

The board has title and retains a lien on the following live stock, which are producing or growing into money:—

	Number	Value
Horses	38,399	\$6,015,018 33
Cows	37,743	3,148,233 70
Cattle	24,550	969,707 82
Sheep	8,718	110,362 73
Swine	9,637	163,735 91
Poultry	188,873	155,180 62
	307,920	10,562,239 11

SUMMARY OF RESULTS

Re-establishment Benefits.—The special consideration given to the fact that the prospective settlers on land were returned soldiers are:—

- (1) Agricultural training and pay and allowances while in training;
- (2) Long terms of repayment on amortization plan;
- (3) Cheap rate of interest—five per cent;
- (4) No interest on stock and equipment for two years; (this item has amounted to a total saving to the returned soldiers of approximately \$1,500,000);
- (5) Small cash payment of ten per cent on land;

GENERAL STATEMENT

- (6) No cash payment on purchases of stock, equipment and building materials;
- (7) Free administration, no charge for office administration, land inspection or legal fees, etc.;
- (8) Supervision and advice in purchase of land;
- (9) Savings in real estate commissions;
- (10) Supervision and advice in purchasing stock and equipment;
- (11) Supervision and advice in farming operations.

In addition to the above, by special arrangement reduced prices were given by the manufacturers of agricultural implements, with the result that in the purchase of their equipment a total saving was effected by the returned soldiers of \$810,334.06. Price reductions were secured for applicants in the purchase of land at cash figures totalling approximately \$3,530,113 and similar large savings were made by purchase under inspection and appraisal by the field supervisors of the settler's stock and equipment. The policy of supervised purchase of land, stock and equipment, has meant not only the saving of actual money to the settlers, but has in numerous cases meant the difference between success and failure by starting the settler out right.

If the question is asked: "Why have not 50,000 or 100,000 soldiers or more settled on land instead of 25,000?" the answer, apart from the question of availability of large sums of money for the purpose, is that probably two or three times as many men would have settled had it not been for the safeguards necessary to secure successful settlers. If every applicant had settled who desired to do so without adequate agricultural experience and without the payment of a personal stake in the land, if a policy had been followed of automatically establishing on land every applicant who had the necessary military service, a much greater number would have taken up land, but the number of failures and financial losses involved would have been abnormal. No propaganda has been carried on by the board to induce settlement. The men settled are those with the initiative and personal and other factors necessary on approved locations to ensure a reasonable prospect of success.

National Significance of Movement.—Apart from the re-establishment phase of land settlement, there is the national significance of the movement which has already added more than 25,000 heads of families to the permanent agricultural population of the Dominion. This means a total of more than 100,000 men, women, and children who are engaged in Canada's chief industry under the best possible conditions of state aid—selected men, selected land, selected foundation stock, cheap money and long-term payments. Under the protection of the Soldier Settlement Board and guided and assisted by competent supervisors, these 25,000 soldier farmers are enabled to carry on a remunerative enterprise but for which a great proportion of them would be found in the crowded centres of population, increasing the difficulty of the problems of unemployment.

The 25,000 heads of families represent, as previously stated, a population of 100,000 souls. What does this mean? By reference to the Canada Year Book we find that the census of 1911 gave the whole population of the province of Prince Edward Island, rural and urban, as 93,728, while we find that there are fewer than 50,000 farmers in the whole province of Manitoba. The rural population of the counties of Essex, Kent, and Lambton, which in 1911 was 100,709, about equals the number of people who have been directly benefited by the soldier land settlement plan. Soldier settlers and their families number as many as the rural population of the counties of eastern Ontario, including Prescott, Russell, Glengarry, Stormont, Carleton, Dundas, and Grenville.

A further comparison shows that the area of land taken up by returned soldiers under the Act is 4,854,799 acres. This is almost four times the acreage of the province of Prince Edward Island; it is equal to the four largest counties of Nova Scotia—Cumberland, Guysborough, Halifax, and Queens-Shelburne—or the counties of

Brandon, Lisgar, and Portage la Prairie in Manitoba. The area under settlement by returned men approximates the acreage of the double tier of Ontario counties on lake Erie from lake St. Clair to the Niagara river, including Essex, Kent, Lambton, Elgin, Middlesex, Norfolk, Oxford, Haldimand, Brant, Welland, Lincoln, and Wentworth; or the whole of that portion of eastern Ontario enclosed by the Ottawa and St. Lawrence rivers with the base line of the triangle running from Gananoque to Pembroke.

The comparisons illustrate the wide effect of the movement which had for its twin aims the re-establishment of returned men and the increase of the productive area of our agricultural lands. Of the 4,854,799 acres occupied by soldier settlers nearly one-half, or 2,105,280 acres, was raw, uncultivated land lying in the Prairie Provinces and known as Dominion lands. The number of soldier grants of free land which have passed to settlers is 8,772. The average soldier grant and homestead farm comprises 240 acres; of this raw land, in 1920, soldier settlers broke to the plough 194,253 acres, and the expectation is that in 1921 an additional 300,000 acres will have been broken, making a total area of nearly 500,000 acres brought under cultivation for the first time. Of the going concerns purchased by soldier settlers through the board in every province of the Dominion, the aggregate area under cultivation was 928,636 acres, and such progress has been made by the majority of settlers as to lead to the belief that this area has been very largely increased. There was produced in 1920 by soldier settlers an aggregate of 12 to 15 million bushels of grain, while the hay, roots, corn, garden and other field products would augment very considerably the total for which soldier settlers are responsible. Live stock purchased by the board for soldier settlers aggregates in value \$10,562,239, and, in addition, thousands of animals were purchased by settlers without assistance from the board; while the natural increase of live stock would add very considerably to the totals.

The area of soldier lands under crop, namely 928,636 acres, when the land was bought, and about 500,000 acres since broken, approximates the total area of land under crop in Nova Scotia, 919,547 acres, and Prince Edward Island, 536,105 acres. These figures are for 1920, when the whole area under crop in Canada was, according to the Year Book, 52,830,865 acres. We find also that the value of crops in Canada in 1920 was \$1,455,244,050, of which Prince Edward Island produced \$18,530,400, and British Columbia, \$27,017,500. It is perhaps not too much to say that the returned men operating under the Soldier Settlement Act have produced in the past year field and other crops aggregating the figures for either of the provinces named.

What does this mean to Canada? How have soldier settlers contributed to the wealth of the Dominion? Undoubtedly the Soldier Settlement Act has had an appreciable effect in accelerating the Back-to-the-Land Movement.

There had been a strong drift cityward in the years preceding the armistice. Thousands of our soldier lads returned from overseas with plans as to the future unformed. Many of them possessed small capital, possibly little more than their gratuity and post-discharge pay.

They would have remained at the demobilization centres or drifted to the big towns and cities, adding to the numbers out of work through the closing down of war factories, and the inevitable consequences of the readjustment of industry. But the Soldier Settlement Act offered an opportunity to many.

Through it, any physically fit and agriculturally qualified young man who had service overseas was entitled to a loan up to a maximum of \$7,500, to enable him to take up farming. Those who wished to accept the offer but had no agricultural experience were given the opportunity of gaining the necessary experience by working with successful farmers until they could pass the qualification tests. More than 43,000 of Canada's overseas force qualified, and 25,443 have already been assisted either with free grants of land in the Prairie Provinces or with loans. The total of loans approved is \$80,371,750.48, of which \$76,928,922.54 actually has been disbursed. Of this amount, \$4,085,095.96 has been returned to the public treasury in the shape of

10 per cent initial payments and nearly \$2,000,000 as repayments due, while a further sum of \$1,400,000 has been received from settlers who have repaid their loans in full.

Without question, few of the soldier settlers would have been in a position to take up land of their own had it not been for Government aid.

The Canadian Pacific Railway estimates that every producing settler is worth \$734 to the railways alone every year. If we say that 10,000 of our soldier settlers were in a position in 1920 to produce their full share of crops we would have, according to the Canadian Pacific Railway estimate, no less than \$7,340,000 added to the earnings of the railways by reason of the development of this scheme. Therefore, when the 25,443 settlers are contributing their full quota of agricultural production their value to the Canadian railways will be over \$18,000,000 a year. And the railways are not the only institutions that benefit from increased crop production. The banks, our commercial and industrial concerns all feel the throb of increased business. Urban centres progress in the same ratio as the farming districts. The prosperity of the basic industry of agriculture means like prosperity for the manufacturer, the wholesaler, the retailer, the railroads. More production means more traffic for the railways and a gradual whittling down of the railway operating deficits which the people of Canada are required to bear.

Such is bound to be the effect of the encouragement which has been given to the development of the waste spaces of the Dominion. Soldier land settlement is a stimulus to agriculture, to the growth of the Dominion, the full effect of which is already being felt but may only be fully appreciated by the next generation.

Conclusion.—The board feels that Parliament, in enacting the land settlement legislation for returned soldiers, made provision for a policy of great national beneficence, not only to the returned soldier who might succeed under it, but also to the national advancement. While doubts at first existed as to how far the returned soldier might desire rural settlement, and doubt existed in the minds of some as to the business basis of the enactment and the possibility of giving a reasonable element of financial security to the operations under it, the board feels that the administration of the Act, which has necessarily been a responsibility of an unusual and onerous character, has resulted in an important measure of satisfactory settlement on successful and safe lines. These results are indicated by the limitations of the provisions under supervised settlement to suitable men and suitable lands, by its collection returns actually received in moneys repaid to date, by its adjustment operations with respect to settlers who abandon with the protection of an assurance fund to cover unavoidable losses, by the crop production returns, and by the value of the contribution of an army of soldier settlers to the agricultural life of Canada.

CHAPTER II

HISTORICAL SKETCH

THE SOLDIER SETTLEMENT ACT

The Soldier Settlement Act was passed at the session of the Dominion Parliament of 1917, and was described as "An Act to Assist Returned Soldiers in settling upon the land and to Increase Agricultural Production."

This Act provided for the formation of a Board of three commissioners, and for the granting of loans to the maximum of \$2,500 which might be used to assist the settlement of soldiers on free Dominion lands in the western provinces, or on lands already owned by the soldiers, or to assist in the purchase of land. The loan was for a period of twenty years, repayable on the amortization plan with interest at five per cent per annum. The purposes for which the loans might be granted were set forth as follows:—

- (a) The acquiring of land for agricultural purposes;
- (b) The payment of encumbrances on land 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 purposes as the board may approve.

The Act further authorized the reservation of any available Dominion lands for the purposes of the Act, and provided for the granting of a free entry for 160 acres of Dominion lands in addition to the ordinary homestead right of 160 acres, and on settlement conditions similar to homestead duties.

The Act stipulated that returned soldiers receiving loans should be qualified to farm, and empowered the making of provisions for the agricultural training of returned soldiers and for the supervision of the farming operations of the settlers. The beneficiaries of the Act were Canadians who served overseas, and members of the Imperial forces who served in a theatre of war.

THE SOLDIER SETTLEMENT BOARD

The Soldier Settlement Board of Canada was established pursuant to the Act, by Order in Council of January 30, 1918, while the war was still in progress. Mr. Samuel Maber, of Ottawa, who for many years had served in many administrative capacities in the Department of the Interior in connection with the administration of Dominion lands, was appointed to act as chairman, pending the permanent formation of the board. The other commissioners were Major E. J. Ashton, D.S.O., a veteran of the Great War and also of the South African campaign, and for a time Officer Commanding "H" Unit of the Military Hospitals Commission, at Regina, Sask., and Mr. Charles F. Roland, Director of the Winnipeg Industrial Bureau.

Thus constituted, the board immediately concentrated on organization and the granting of loans to returned soldiers. At this time many hundreds of men who had homesteads or farms before enlistment had been invalidated home and were pressing for loans in time to re-establish themselves in farming operations for spring

seeding. As the Dominion Lands agencies existed in the western provinces, to secure immediate action, an arrangement was made, whereby applications were at once received by the Dominion Lands agents, inspections and valuation made by the Homestead Inspection Service, and loans granted to the waiting applicants in time for spring operations and summer work. The Dominion Land Service gave precedence to this work and transacted the required business with commendable zeal and earnestness.

The Act having authorized the reservation of any Dominion lands for the purpose of soldier settlement, all Dominion lands remaining undisposed of within fifteen miles of railways were reserved, in order that returned soldiers should have the full benefit of any remaining good lands there might be of this class. This reservation was confirmed by Order in Council of the 3rd of April, 1918.

On the 5th of April, 1918, the Loan Regulations of the Soldier Settlement Board were approved by Council, providing for the manner and conditions under which loans might be obtained.

On the 14th of May, 1918, the Land Regulations of the Soldier Settlement Board were approved by Council, providing for the securing of soldier grant entries on Dominion Lands, and for the conditions of residence and improvements.

It was decided early to deal with the loans locally without formality of reference in each individual case to the headquarters of the board at Ottawa. The basis of an organization was promptly laid down by the appointment of provincial or district superintendents, who dealt with loans under the regulations of the board with the aid of local advisory loan committees composed of men of high standing, leading loan managers and others experienced in the administration of loan operations, whose duty it was to advise as to the quality and value of land on which loans were applied for. Appraisers and inspectors and other necessary staff were appointed in connection with each district office.

First District Office.—The first district office of the board was opened at Winnipeg, Manitoba, on the 10th of March, 1918, with Mr. D. H. Cooper, Manager of the National Trust Company, Mr. W. H. Cross, and others, as an Advisory Loan Committee. The office at Regina, Sask., was opened shortly afterwards, in March, 1918, with Dr. Mahan of the Provincial Securities Company, Mr. W. G. Styles, Mr. A. Givens, and others, as the Advisory Committee. The office at Edmonton, Alta., was opened in April, 1918, with Mr. W. T. Creighton, Manager of the Canada Permanent Loan Company, as Chairman of the Advisory Committee. The Ontario office was opened at Toronto in June, 1918, with Mr. H. C. Schofield as Chairman of the Advisory Committee. The British Columbia office was opened at Victoria, in July, 1918. Temporary arrangements were made in the Maritime Provinces pending opening of offices. Additional offices were at a later date opened in Saskatchewan at Saskatoon and Prince Albert; in British Columbia at Vancouver and Vernon, and in Ontario at Fort William, and in the Maritime Provinces at St. John, N.B., Halifax, N.S., and Charlottetown, P.E.I. By the fall of 1918 the loans had reached over the million mark.

In May, 1918, the railway companies granted to settlers under the board and their families the privilege of transportation at the cheap rate of one cent per mile to work for a farmer, or to train at a training centre, to look for land, to return home and take their families or dependents to the farm.

Since the Act of 1917 contemplated primarily the settlement of returned soldiers on free Dominion lands, and since the supply of suitable Dominion land appeared to be limited, the board turned its attention immediately to definitely determining to what extent the free lands would provide land necessary for a settlement scheme of the magnitude involved. It carried its enquiries into each land district and made special reconnaissance through survey parties under the Topographical Survey Branch

of the Department of the Interior into the areas still remaining adjacent to transportation. The board after due enquiry determined that the remaining Dominion lands did not afford the necessary scope for a land settlement policy for returned soldiers. It so reported to the Government and recommended that in addition to the provisions of the 1917 Act, more extensive powers in respect to the purchase of land were necessary to an adequate settlement policy.

Board's Powers Widened.—Land Settlement had awakened an enthusiastic interest among the many men while still overseas, and the passage of the first Soldier Settlement Act in 1917 during the war lead many to anticipate land settlement on their return. The remaining free Dominion lands, however, were found to be too limited in extent to admit of a comprehensive settlement plan under loaning provisions. Large areas of vacant lands privately owned were available for purchase. The Federal Government, therefore, decided that the lands held by private owners should be made accessible to returned soldiers under a purchase policy.

Conference of Provincial Premiers.—Any scheme of land settlement by purchase of privately owned lands appeared to be a matter primarily of provincial jurisdiction and responsibility. The provinces, however, took the position that the settlement of returned soldiers on land was a matter of federal responsibility. The subject was made a matter of consideration at a Conference of Provincial Premiers which assembled at Ottawa in November, 1918, with the final decision that the obligation was federally assumed.

In November, 1918, Mr. Charles F. Roland, one of the commissioners of the board, resigned, and on the 30th of November, 1918, Mr. William J. Black, B.S.A., Commissioner of Agriculture in the Federal Department of Agriculture, and formerly president of the Manitoba Agricultural College, was appointed as commissioner and chairman of the board.

On the 11th of February, 1919, an Order in Council giving full purchase powers was passed under the War Measures Act, pending the introduction of proposed legislation at the ensuing session of Parliament. Under that order the board was empowered to purchase and resell land to returned soldiers up to \$5,000, the settler paying ten per cent of the purchase price, in addition to which the settler might be advanced up to \$2,000 for live stock and equipment, and up to \$1,000 for permanent improvements. The maximum amount which might be advanced to any settler was \$8,000.

Concurrently with the proposal to enlarge the scope of the Act by the addition of purchase powers, the board added to its organization committees of prominent agriculturists and practical farmers to deal specially with the agricultural qualifications of applicants, regulations to this end being approved by Order in Council of the 17th of January, 1919. Qualification committees of this character were appointed at each district office. An Agricultural Branch was also formed and a staff of field supervisors appointed to assist in the supervision of the purchase by settlers of their live stock and equipment and in carrying on their farming operations. A branch was also formed to instruct and advise the wives and female dependents of settlers in home economics.

At the session of Parliament of 1919, the Soldier Settlement Act, 1919, was passed and became effective on the 7th of July, 1919.

An outline of the main provisions of this legislation is given in another chapter of this report.

Pay and Allowances.—Regulations for the granting of pay and allowances to prospective settlers in training or their female dependents in training were passed by Order in Council of the 22nd of April, 1919 (amended by Orders in Council of December 3, 1919, and March 1, 1920).

Provision for Imperial Ex-Soldiers.—By Order in Council of the 30th of December, 1919, regulations for the settlement of Imperial ex-soldiers eligible under the Act were approved. An office had some time previously been opened in London, England, with Lieut.-Col. K. C. Bedson in charge, to advise returning Canadians and prospective Imperial settlers of the privileges and limitations of the Soldier Settlement legislation. Under the regulations mentioned, a Selection Committee, composed of Mr. W. E. Scott, of Victoria, B.C., and Mr. Russell Wilson, of Saskatoon, Sask., were sent to England to receive applications from intending soldier settlers under the Act, and grant provisional certificates. Primarily, the purpose of the committee and of the office in London was to prevent misunderstanding of the Canadian legislation by properly informing all enquiring applicants as to the conditions and benefits thereof.

Some hundreds of applicants were examined and selected. The British Government provided free transportation for these families. The overseas office was discontinued in 1920, as the Canadian representatives in England are in a position to inform applicants, and the Imperial settlers are dealt with on application to the district offices in Canada in the same manner as Canadian applicants, with certain special exceptions, such as the requirement to pay 20 per cent of the purchase price of land and stock and equipment, etc.

Amendments to Act.—At the session of Parliament of 1920, some amendments to the Soldier Settlement Act were passed (May 11, 1920), which provided in the case of settlers purchasing entirely unimproved lands that no payment be required on stock and equipment until after two years had elapsed, and interest exemption for two years; also that no payment be required on land or permanent improvements for the first year, and only a small payment of interest the second year. In the case of the purchase of improved lands, no free interest is granted on stock and equipment, and the payment on land becomes due on the standard date after the end of the first year. The purpose of this amendment was to encourage and facilitate the settlement of the unimproved lands by giving favourable treatment in the matter of payments to tide the settler over the unproductive period on the raw land.

By Order in Council of the 15th of June, 1920, the regulations of the board were confirmed, adopting standard date of repayment in the fall, and regulations in connection with the repayment of loans.

In September, 1920, Mr. W. J. Black resigned in order to take up other important work, and Major John Barnett, of Calgary, was appointed commissioner and chairman. Major Barnett was the first superintendent of the board at Calgary, and later was appointed general counsel for the western provinces. He went overseas with the 187th Battalion. Previous thereto he followed the practice of law in Alberta.

On the 15th of March, 1921, revised Loan Regulations of the board were approved by the Governor in Council.

STAFF

The board desires to express its unqualified appreciation of the efforts of the directors and staff in carrying out this stupendous settlement project. Immense sums of money have been handled in the purchase of land, live stock and equipment, and there have been no serious remissions of duty, but, on the other hand, most scrupulous care has been exercised by the staff in order to protect the interests of the soldier settler and to assist him to obtain good value and security against loss.

Many of the principal members of the staff throughout the country suffered losses and disabilities in the war. One, who is a superintendent of a district, lost a leg while serving as a private in an overseas battalion. Another efficient officer suffered the loss of both legs. He began as a clerk and by industry and application worked

his way up to a prominent position in one of the branch offices. Another superintendent, who was a practical farmer prior to the war, served as a private and lost an arm. The excellent service performed by these men is a splendid tribute to the character and worth of the returned soldiers.

ADVISORY COMMITTEES

The Soldier Settlement Board desires to place on record its appreciation of the splendid co-operation of the Advisory Committees appointed during the earlier stages of the development of the work. The work in Canada was entirely new. There were no existing departments of a similar character. The nearest approach to the responsibility involved were the operations of the large loan and trust companies. Clerks, inspectors, supervisors—all had to be trained. The procedure and regulations had to be evolved. At the same time, thousands of applicants were pressing for immediate attention.

The advice, therefore, to soldier settlers, in acquiring land or farms worth the money and in suitable districts, which was given by the Advisory Loan Boards comprising men of high business standing and experienced executive ability and intimate local knowledge of land values, was of outstanding value. Similarly, the opportunity to settlers to first interview a committee of practical and successful agriculturists before finally determining to take up farming, was of equal importance. These advisory committees entered earnestly into the consideration of the difficulties confronting the board in solving the problem of the successful settlement on land of the returned soldier. They gave their time first in a honorary capacity, because of the patriotic purpose involved, and then as the work became more onerous on a per diem basis. As the Loan Branch and the Agricultural Branch of the District Office became experienced and efficient, the necessity for the advisory assistance grew less, with the result that at the present time the greater part of this responsibility is carried by the regular officials of the board.

Loan Committees.—The following gentlemen served at various times on the Advisory Loan Committees:—

Charlottetown, P.E.I.

John O. Hyndman, Insurance and Financial Agent;
Frank R. Heartz, Director Eastern Trust Co.;
William Cain, Farmer;
The late John Hinton, Insurance and Financial Broker.

Halifax, N.S.

J. A. Clarke, Manager Eastern Canada Loan and Savings Company;
S. M. Brookfield, Contractor;
R. W. Elliot, Manager Nova Scotia Trust.

St. John, N.B.

E. A. Schofield, Mayor of St. John and Manager Schofield Paper Company;
Capt. J. H. A. L. Fairweather, Barrister and Solicitor;
H. N. M. Stanbury, Manager Canada Permanent Mortgage Corporation.

Montreal, Que.

M. Chevalier, General Manager Crédit Foncier Franco-Canadien Loan Company;
E. J. Cockburn, Assistant General Manager Bank of Montreal;
Lt.-Col. A. McKenzie Forbes, President Montreal G.W.V.A.;
R. C. Young, Manager Trust and Loan Co. of Canada;
Lt.-Col. L. R. LaFlèche, D.S.O., President French Section G.W.V.A.

HISTORICAL SKETCH

Toronto, Ont.

H. C. Scholfield, Vice-President Page Hersey Company;
F. Dane, Ontario Commissioner of Settlers' Loans;
D. Ponton, Real Estate Broker;
J. B. O'Brien, Barrister and Solicitor;
R. S. Hudson, General Manager Canada Permanent Mortgage Corporation.

Winnipeg, Man.

W. H. Cross, Director Great West Life Insurance Co.;
F. T. Griffin, Commissioner, Northwest Land Co.;
Lt.-Col. Wm. Grassie, D.S.O., President Wm. Grassie Limited, Financial Agents;
David H. Cooper, Manager National Trust Company.

Regina, Sask.

A. V. Sydney, Returned Soldier Representative;
J. W. Mahan, Sterling Trust;
J. Rodgers, Manager Trust and Loan Corporation;
W. G. Styles, District Manager National Trust Co.;
H. W. Givins, Manager Huron and Erie Mortgage Corporation;
Ald. W. E. Mason, Former Manager Canada Permanent Mortgage Corporation;
R. S. Patten, Manager British Crown Insurance Company.

Prince Albert, Sask.

R. H. Hall, Commissioner Hudson Bay Company;
A. E. Fox, Manager Bank of Commerce.
The late G. S. Reid, Retired Farmer and Secretary Prince Albert Municipality;
J. S. Fowlie, President Prince Albert Board of Trade;
A. McD. Thompson, President Agricultural Society.

Saskatoon, Sask.

J. D. Gunn, Manager National Trust Company;
J. W. Maguire, Loan Manager Canada Life Assurance Co.;
P. S. Stephens, Inspector London Canada Loan & Agency Company;
W. G. Gerow, Land Agent, C.P.R.;
G. H. Cooper, Monarch Life Assurance Company.

Calgary, Alta.

E. D. Adams, Managing Director Lott & Company;
E. Melvin, Manager, Oldfield, Kirby & Gardiner;
R. McTavish, Returned Soldier;
H. A. Howard, Manager Trusts & Guarantees Company;
W. D. MacKay, Loan Manager Manufacturers' Life;
W. A. Thompson, C.P.R.;
E. B. Nowers, Newton & Nowers, Financial Agents;
H. S. Jones, Loan Manager Manufacturers' Life.

Edmonton, Alta.

W. T. Creighton, Manager Canada Permanent Mort. Corp.;
C. W. G. Browning, Manager Can. Mutual Life Assurance Co. Loan Department;
H. E. W. Phair, Manager Canadian Life Assurance Co., Investment Dept.;
T. Dace, Real Estate and Insurance Broker;
A. C. Rutherford, Ex-Premier of Alberta;
E. C. Pardee, Real Estate and Trans-Atlantic Mortgage Co.;
F. C. Young, Representative G.W.V.A.

Vancouver, B.C.

G. L. Smellie, Manager Canada Permanent Mortgage Corporation;
R. K. Houlgate, Financial Agent;
The late A. C. Stirrett, late Manager Crédit-Foncier Franco-Canadien;
C. E. Robson, Assistant Manager Vancouver Financial Corporation;
G. L. Schetky, Manager North American Loan Company;
C. E. Hope, Real Estate Agent;
H. M. Forbes, Manager Toronto General Trust Corporation;
G. I. Legate, Inspector Canada Permanent Mortgage Corporation;
J. P. Nicholis, Insurance and Real Estate;
A. E. Plummer, Manager Prudential Trust Company.

Victoria, B.C.

G. H. Dawson, formerly Surveyor General of British Columbia;
C. A. Holland, Managing Director of British Columbia Land and Investment Company;
F. E. Winslow, Manager Royal Trust Company;
F. B. Pemberton, Financial Agent.

Agricultural Qualification Committees.—The following gentlemen served at various times on the Agricultural Qualification Committees in connection with the qualification of applicants:—

Charlottetown, P.E.I.

A. E. Dewar, Farmer;
E. B. McLaren, Retired Farmer;
C. McLellan, Farmer.

Halifax, N.S.

Prof. J. M. Trueman, Professor of Animal Husbandry Nova Scotia Agricultural College;
Capt. Hugh A. Dickson, Director Maritime Farmers' Association;
Capt. Glen Keeler, Farmer of Dartmouth;
Prof. W. S. Blair, Superintendent Dominion Experimental Farm, Kentville.

St. John, N.B.

T. W. Caldwell, M.P., Farmer;
Major G. S. Kinnear;
J. W. Mitchell, Agriculturist.

Sherbrooke, P.Q.

J. A. McClary, Superintendent, Experimental Farm, Lennoxville;
Major W. R. Stevens, Retired Farmer.

Montreal, P.Q.

L. J. Tarte, President Dominion Ayrshire Breeders' Association;
Major R. R. Ness, Live Stock Breeder and Farmer.

Toronto, Ontario.

Dr. G. C. Creelman, Former President Ontario Agricultural College;
J. G. Cornell, Director Toronto City Dairy;
W. Bert Roadhouse, Deputy Minister of Agriculture;
C. F. Bailey, B.S.A., Royal Agricultural Winter Fair.

Winnipeg, Man.

Prof. Chas. H. Lee, Manitoba Agricultural College;
Peter Wright, Farmer, Myrtle, Manitoba;
S. R. Henderson, Farmer, Reeve of East Kildonan;
S. J. Holland, Farmer, Winnipeg;
A. D. Campbell, B.S.A., Manager North West Adjustment and Inspection Company.

Regina, Sask.

A. E. Wilson, Seed Commissioner, Government of Saskatchewan;
F. H. Auld, B.S.A., Deputy Minister of Agriculture, Sask.;
James Robinson, Farmer, Managing Director, Sask. Co-Operative Elevator Company;
E. J. Hingley, Secretary Municipal Hail Insurance Company.
T. R. Brown, Retired Farmer;
J. A. Mooney, Mooney Seed Company.

Saskatoon, Sask.

Dean W. J. Rutherford, Faculty of Agriculture, University of Saskatchewan;
Russell Wilson, Farmer;
W. L. Kirkpatrick, Farmer;
J. L. McLean, B.S.A., Superintendent Forestry Depot;
Prof. John Bracken, President Manitoba Agricultural College.

Calgary, Alta.

E. L. Richardson, Managing Director, Calgary Exhibition;
G. H. Hutton, B.S.A., Chief Agricultural Department, Natural Resources, C.P.R.;
R. C. Thomas;
E. H. Crandall;
Major A. G. Wolley-Dod.

Edmonton, Alta.

H. A. Craig, B.S.A., Deputy Minister of Agriculture, Alta.;
E. A. Howes, B.S.A., Dean College of Agriculture, Alberta;
J. G. Clark, Farmer;
S. Ottewell, Farmer;
S. G. Clarlyle, B.S.A., Live Stock Commissioner;
Dr. H. L. Collins, Physician and Surgeon.

Vancouver, B.C.

R. G. L. Clarke, Dominion Fruit Inspector;
F. M. Clement, B.S.A., Dean College of Agriculture, B.C.;
R. M. Palmer, Ex-Deputy Minister of Agriculture, B.C.;
J. W. Berry, President Fraser Valley Milk Producers' Association;
P. H. Moore, B.S.A., Manager Colonsay Farm;
A. J. MacDonnell, Farmer, Revelstoke.

Victoria, B.C.

W. E. Scott, Former Deputy Minister of Agriculture, B.C.;
R. F. Taylor, Manager Colonial Trust Company;
W. C. Ricardo, Retired Farmer, late Manager Coldstream Ranch, Vernon;
M. Dean, Breeder of pure-bred Jerseys and Wyandottes.
The following gentlemen acted on Joint Agricultural Qualification and Loan

Committees:—

Quebec, P.Q.

Nap. G. Kirouac;

Hon. N. Garneau;

Dr. G. A. Langelier, Superintendent Dominion Experimental Farm, Cap Rouge;

John Jack, Farmer.

Ottawa, Ontario.

F. A. Heney, Financier;

Dr. J. H. Grisdale, Deputy Minister of Agriculture, Dominion;

Bower Henry, Farmer.

FINE SPIRIT OF SETTLERS

The board desires in particular to acknowledge the splendid spirit and the enthusiasm of the great majority of the returned men who have been established on the land. That they have come through so well in the first two years of the life of this scheme is a promise of greater results in the future. Though there have been disappointments due to causes which could not be controlled and to the imperfections of human nature, on the whole soldier settlers have succeeded beyond expectations. The success of soldier settlement is not due to legislation alone, which supplies the means, nor to the board's staff, which is the instrument by which the legislation is carried into effect, but to the soldier settlers themselves—the men who plough the fields, clear the wild lands and produce the crops, and to their industry and persistence.

CHAPTER III

PROCEDURE

QUALIFICATION OF APPLICANTS

Before a returned soldier is deemed to be eligible to make application for financial assistance to farm under the Soldier Settlement Act, he is required to satisfy the board as to his military service and his ability to succeed, under average conditions, in the line of farming which he proposes to undertake.

All applicants are first required to appear at the nearest Soldier Settlement Board office, where they are interviewed and their eligibility appraised on the basis of military qualifications, physical fitness, general fitness and agricultural experience. Each applicant is required to give the names of three references in his home community. This completes the interview, the preliminary findings of the District Qualification Committee are recorded and the applicant's reference communicated with. At the same time an enquiry is sent concerning the applicant to a known fourth party in the district of these references, who is usually reeve of the municipality, mayor of the town, bank manager, or other responsible party. In addition, the local office of the Canadian Patriotic Fund is requested to submit any information they may have concerning the applicant. By these means, full and complete information is secured before any final conclusion is arrived at.

After the necessary interview and mail enquiry, final disposition of applicants may be made in any one of the following ways:—

(a) They may be qualified Grade "A," "B," "C" or "D."

(b) They may be disqualified.

(c) They may be recommended to secure further farming experience.

Qualified applicants are at liberty to submit at once their application for loan, stating purposes for which advances are to be used, and giving amounts necessary in each case.

Disqualified applicants are debarred from further consideration, unless the reason underlying disqualification is removed. Under such circumstances, the applicant may again be considered.

AGRICULTURAL TRAINING

Applicants recommended for further farming experience are advised to secure employment with a good farmer, and are provided with a form with which to notify the district office as soon as they become located. This is in order that the progress of such applicants may be followed by a field supervisor. Applicants who may be unable to locate a suitable farmer with whom to engage, are assisted to do so by the local clerk in charge of training, through the field supervisors.

It has been found preferable, however, that applicants should themselves locate a farmer with whom they elect to acquire the necessary experience. All farmers selected by applicants in this connection are subject to the approval of the board.

While in training, applicants are visited from time to time by their local field supervisor, who reports their progress. When it is considered that an applicant has

gained the necessary experience to enable him to manage a farm himself with a reasonable prospect of success, he is granted a qualification certificate. If the applicant at any stage in the course of his training with a farmer demonstrate his insincerity or inadaptability, he is disqualified.

INSTITUTIONAL TRAINING

To approved applicants having the minimum practical experience, institutional courses of three months' duration are provided. These courses are usually put on under the auspices of the Provincial Agricultural Colleges or Schools of Agriculture.

TRAINING ALLOWANCES

To applicants undergoing institutional training, board and tuition have been provided free, and in addition the following allowances: Married men—thirty-five dollars (\$35) per month, with six dollars (\$6) per month for the first child and five dollars (\$5) for each additional child, up to the maximum of sixty dollars (\$60) per month. Single men—ten dollars (\$10) per month.

Married candidates acquiring practical experience with a farmer have been granted allowances at the rate of twenty dollars (\$20) per month, with six dollars (\$6) per month for the first child and five dollars (\$5) per month for each additional child up to a maximum of forty-five dollars (\$45) per month. These allowances were supplementary to regular wages paid by farmers, and were in force for a period of twelve months' training.

Training allowances were discontinued on March thirty-first of this year.

APPLICATION FOR LOAN

Upon receipt of application for loan the district office immediately orders an appraisal of the land in question by a competent land appraiser and further secures a report from the field supervisor on the applicant and on the property. This report is then placed before the Loan Committee.

In this application the settler is required to state in detail the purposes for which he desires the loan; exactly what branches of farming he intends to follow with respect to the land applied for; to state what other stock, equipment, assets or land he already owns; to state how he purposes producing from the land in question the amount necessary to meet the yearly amortization payments necessary in the case. He is also required to show that he has the necessary 10 per cent in the case of purchase of land, and that he has sufficient means to provide for himself, family and stock, until the farm becomes producing.

LAND INSPECTION

Before dealing with applications for loans, an inspection and appraisal of the land is made and the following information secured:—

- (a) General report on the district in which the land is situated; whether prosperous or not; facilities for marketing grain and farm produce; particulars as to roads, schools, etc.
- (b) A detailed report on the land under consideration, with special reference to nature of soil, productiveness, stages of cultivation, possibilities of further development; water supply, buildings and fences, value of land from point of agricultural productiveness;

- (c) Suitability of the land in question for soldier settlement purposes, or in other words, can a settler of average ability and resourcefulness under average crop and market conditions make a living on the land and repay his loan?

In addition to the inspection of the land by an expert appraiser the district office instructs the field supervisor of the district in which the land is located to furnish such information as may be in his possession, with regard to either the applicant or the land. Field supervisors are usually in a position to supply pertinent information regarding both the applicant and the land and thereby materially assist the District Loan Committee in arriving at a proper decision as to the proposed loan.

If the Loan Committee is in doubt on any point in connection with the land or the applicant, it calls for a check inspection by a different appraiser. The committee works on practically the same lines as an appraiser, except that in most cases it is viewing the proposition through the reports and statistics and the appraiser is viewing it on the ground.

Thus the Loan Committee, the land appraisers and the field supervisors are employed for the purpose of safeguarding the interests of intending soldier settlers and the Soldier Settlement Board.

Under the Soldier Settlement Act no commission or any consideration of any kind may pass between real estate agents in connection with sales to the board for re-sale to intending settlers. To further safeguard the board and settlers in this connection the board will not purchase lands that have changed hands subsequently to October 1, 1919, and in addition in all cases of purchase an affidavit is required from the vendor setting out the date on which he acquired the land, the price paid, and that he is not paying a commission on the sale he proposes to negotiate with the board.

LOAN COMMITTEE

The District Office Loan Committee consists of the superintendent, district director of land and loans, and one or more advisory members. These advisory members are usually prominent and experienced loan and mortgage officials.

The Loan Committee carefully considers the application and the report thereon in order to determine,—

- (a) If the land applied for is suitable for soldier settlement;
- (b) If the applicant is likely to make a success on the land he has applied for.

If the land is not suitable or is unsatisfactory, the application is declined or deferred for further investigation. If it is satisfactory the amount of loan to be approved is then determined.

In the case of purchase propositions the Loan Committee determines the property's fair cash value for soldier settlement purposes. The value so determined is often less than the purchase price asked by the vendor. In such cases the vendor is communicated with and is required to reduce his price to the value determined by the Loan Committee. It has been necessary for the District Loan Committee to adopt every precaution to prevent returned soldiers from purchasing farm lands at prices in excess of their real value for agricultural purposes.

In addition to the amount allocated for land purchase, the Loan Committee gives every consideration to the applicant's requirements for stock and equipment, building material, etc., and approves of initial advances for these purposes sufficient to establish him adequately on the land in question.

After the Advisory Committee has given its decision, the applicant is notified in writing, as is also the vendor of the land if same is a purchase proposition.

LAND TITLES

Definite written instructions are then issued to the board's solicitor to complete the purchase of the land in accordance with the decision given by the Advisory Committee, or, if it is a case of Dominion land (homestead or soldier grant) or privately owned land, the solicitors prepare the necessary agreements, etc. The board has its own Legal Department.

In the case of settlers on "owned" lands or on Dominion lands, the Loan Committee gives equal consideration to the suitability of the land for soldier settlement and the qualification of the applicant. If satisfied on these two points advances are approved for stock, equipment, building material, etc., to meet the applicant's needs.

ADDITIONAL LOANS

When a settler has exhausted his initial loan for stock and equipment and permanent improvements, provided he has not received the maximum amount provided by the Act, he may make application for an additional loan through his field supervisor, who forwards such application to the district office accompanied by his recommendation. In dealing with applications for additional loans the Loan Committee takes into consideration,—

- (a) The settler's immediate and necessary requirements;
- (b) What progress has been effected by the money already disbursed;
- (c) Appreciation or depreciation of the board's security since the settler has been established.

In no case is an additional loan granted unless it is considered essential to the settler's ultimate success.

EXPENDITURE OF LOAN

The board buys for cash only. Every dollar of the loan is expended under the board's supervision. After the land has been inspected and appraised by the Appraisal Department and the loan approved by the Loan Committee, and the title, mortgage, charge, or other documents secured by the Legal Branch, the loan is then passed by the solicitor for disbursement. In the meantime, during examination of title, if there appears no doubt that title or mortgage will be forthcoming in due course, requirement forms are issued to the settler in order that he may in the interim get ready to make his purchases of stock and equipment as soon as the legal matters of title and documents are closed.

PURCHASE OF EQUIPMENT

The board will not purchase horses over eight years of age, and they must be sound in wind and limb and be good, serviceable farm workers. No traction or power machinery may be bought for settlers, as it is felt that settlers with the limited assistance the board can give them cannot afford such high priced machinery. It is the purpose to equip its settlers with sufficient stock and machinery of the kind most suited to the land and the class of farming undertaken.

Actual inspection is made of all stock and equipment purchased to ensure that only necessary and suitable stock or equipment is purchased and that the prices paid are reasonable. The field supervisor personally inspects all stock and equipment purchased by the settler and must submit his report and recommendation to the district office before any purchase will be considered.

In some cases, the supervisor assists the settler in locating suitable stock, but it has been found to be more satisfactory to have the settler locate and select his own stock for the field supervisor's approval, and even where assistance is given by the field supervisor in locating it, the settler must in every case personally inspect the stock and certify that it is satisfactory to him before it is recommended by the field supervisor.

Equipment is purchased through local dealers on the settler's application and the field supervisor's recommendation. Nearly all firms handling the principal lines of equipment required by settlers allow material discounts to soldier settlers, and all settlers are advised to patronize these companies unless they can purchase to better advantage elsewhere.

Further supervision of the purchase of stock and equipment is exercised in the district office. All reports and recommendations submitted by the field supervisors are reviewed by the stock and equipment supervisor, in order to check the work of the field supervisors and ensure the purchase of only suitable and necessary chattels. Purchasing orders are then issued and forwarded to the settler authorizing the purchase.

This method of supervision occasionally causes the settler a short delay in securing his chattels, but the class of live stock that has been purchased for soldier settlers is of such quality and the prices paid so reasonable, that the advantage gained by the settlers on the whole is more than sufficient justification of the slight delay in some individual cases, and well repays the cost of supervision. The general suitability of equipment purchased is also sufficient justification of this system of supervision.

AGRICULTURAL SUPERVISION

After settlement, the farming operations and success of the settler become the care of the field supervisor for the district in which the settler has located. Field supervisors are employed by the board for the following purposes:

- (a) To assist and ensure settlers securing suitable stock and equipment for the operation of their farms;
- (b) To advise settlers regarding proper farming methods or to assist them in any way possible in the successful management of their farms;
- (c) To supervise the board's investment and to report regarding settlers' progress to district offices;
- (d) To visit applicants in training and see that they are getting suitable experience and to report to the district office regarding their progress; and
- (e) To act as the board's field representatives and on instruction to take any action necessary to protect the board's security.

All field supervisors are men with practical farming experience and thoroughly qualified to inspect stock and equipment for purchase by settlers, or to advise settlers regarding proper farming methods. Many of them have agricultural college training in addition to practical farming experience.

There are, of course, a few settlers who would not consider accepting advice from any one. In such cases, the field supervisor can only assist them in purchasing their stock and equipment; and then, although he may visit them frequently to see if they are properly attending to the board's security, he cannot prevent them from carrying out their farming operations as they wish. This is the type of settler that is figuring largely amongst our adjustment cases.

Fortunately the majority of settlers are very agreeable to supervision and are glad to discuss their farming operations with the field supervisor, and welcome any advice or suggestions he may give. Some of these settlers are equally as experienced and

capable as the field supervisor and do not require much assistance. Such men are, of course, left very much alone with the exception of the necessary visits of the field supervisor to inspect stock or submit other required reports. Other settlers with less experience are given any information or assistance possible regarding the management of their farms, care of stock, operation of machinery, keeping of farm accounts, or in attending to their farm business, etc.

A great many settlers with only limited experience have no doubt been placed on a fair way to success by the assistance given by the field supervisor.

Reports are submitted to the district office by the supervisor after every visit to a settler reporting the condition of the farm and the progress being made by the settler. In addition to the regular routine reports, special reports are submitted from time to time as requested by the district office.

If a settler abandons his farm, or becomes otherwise liable for adjustment, the supervisor makes the necessary arrangements for the care of his stock and for the protection of the board's security until disposal of same can be arranged by the Adjustment Department.

HOME ECONOMICS

Every sound land settlement policy must take into account the home as an important factor in the financial success of the undertaking.

This has been taken into account by the board in the regulations governing the approval of loans. It is recognized that his wife's attitude towards the undertaking may be either a great help or a serious handicap to a settler. If she is cheerful, interested, capable, no adequate estimate can be made of her value to the undertaking. If, on the contrary, she is discontented, not interested in farm life, or unthrifty and indolent, it is impossible to estimate the financial injury which she may do. It is futile to loan money to a man for the purchase of land, stock and equipment if the mental attitude of his wife and her physical condition are such as to discourage and render him incapable of repaying that loan.

This branch is, however, especially exposed to the danger of being diverted from the path of general usefulness by incidental issues and conditions. Sentimental and humanitarian conditions continually thrust themselves forward, and tend to obscure the immediate end in view, which is the financial success of the settler.

For these reasons, the objective and scope of the Home Branch has been defined as follows:—

1. *Special Home Adjustment.*—Where the settler's home surroundings are a detriment or hindrance to his financial success, instruction, supervision and assistance should be given with the object of enabling the settler's wife to overcome her difficulties and materially assist her husband towards success. This will include homes where the wife of the settler may suffer through ill-health, through a lack of knowledge of Canadian conditions of life and work, or where there may be loneliness or despondency from whatever cause.

2. *General Educational Work.*—In undertaking educational work the aim should be to instruct in such lines of information as will enable the homemaker to assist in the success of the undertaking, first, by adding to the income and, second, by spending her money more wisely and economically. A woman in a home on a farm can add to the income by the receipts from poultry and dairy and may economize on groceries by instructions in gardening, cooking, and canning, so that the instruction to a settlers' wife should be along the lines of poultry, dairy, gardening, nursing, cooking, sewing, remodelling, and renovating clothes and household accounting. This instruction should take the form of personal visits. Courses are of one day, one week, or longer, according as these can be arranged in the district.

3. *Relief Work.*—This should be defined as narrowly as possible, and so far as practicable, confined to those cases where the mischance and suffering is in no way due to the settler's own fault or incapacity. This branch should merely endeavour to set working wherever it is practicable any local humanitarian or philanthropic associations who may desire to come to the relief of such cases.

4. *General Distress or Suffering.*—There may be cases of grave distress and suffering among settlers' wives and children where the board as an organization cannot take any action whatever. Such cases often arise out of salvage, desertion or similar situations. The unfortunate wife naturally turns to the Home Branch representative who must do what she can to secure the temporary and immediate relief necessary. If this is done it should be clearly understood that it is not because of their association with the Soldier Settlement Board, but from sympathy with the sufferings of other women, even though sufferers may, to a very large extent, be responsible for the position they are in.

The above classification is based entirely on the relative importance to the board and to the success of the settler. One and two must be regarded as the principal work of the Home Branch, three is merely incidental and the need for it should diminish rapidly, while four in no way arises out of Soldier Settlement operations and merely recognizes the fact that our Home Branch representative, a woman with broad sympathies, cannot ignore entirely cases of this character.

HOME BRANCH ACTIVITIES

Five thousand seven hundred married settlers have been visited by members of the Home Branch, and the various problems relating to each of the families have been dealt with. We have met disaster in the form of sickness, fire, or death, and minor troubles such as loss of crop, loss of stock, and difficulty with handling the immediate problems which face the family. These problems may be caused by lack of knowledge of how to do the work required, loneliness and isolation from friends sometimes causing serious mental condition, or it may be disappointment and discouragement from whatever cause.

This branch has worked definitely towards increasing the amount of instruction given to those who ask for it or to those who may not be conscious of their need, but where such has been reported by a field supervisor, it has been the aim to stimulate community effort and in co-operation with other existing organizations to establish community centres, red cross outposts, health centres, district nurses, rest rooms, travelling libraries and community halls. While we do not take any active part in the working out of these plans, we encourage our settlers to help themselves, and show them how this may be brought about. In a few instances, we have actively assisted the centres until they were well under way.

Educational.—The educational work is carried on in many ways. A great deal of instruction is given by correspondence. Free educational bulletins are sent to any who require these, or to any who would benefit by the same, according to reports by the supervisors and from the Home Branch directors. In many instances, we co-operate with the provincial authorities in order to secure travelling libraries for communities which have no local libraries and no reading centres.

The greatest amount of work, however, has been accomplished by means of our Short Courses; these have been courses extending from two days to six weeks, where the board and tuition of settlers' dependents has been paid from the Training Contingency Fund. Already forty-eight courses have been held with an aggregate attendance of 2,000 at a total cost of \$10,965.03.

There were lectures on "Poultry Raising," "Preparing Poultry for Market" and the "Hatching of Chickens."



CONVENTION OF SOLDIER SETTLERS' WIVES AT WINNIPEG, MARCH 1, 1921

Under the auspices of the Home Branch of the Soldier Settlement Board, Short Courses in Home Economics were held at central points of the Dominion. This photograph shows the large gathering which was held at Winnipeg. Most of these women are Old Country brides who have been but a short time in Canada. The large number of babies and small children accompanying their mothers was an interesting feature of the Convention.

In horticulture we had lectures from professors on such subjects as "The Kitchen Garden," and, "Beautifying the Home." At almost every course there was a lecture on "Home Dairying," including the "Sterilization and Pasteurization of Milk," "The Care of Milk and Milk Utensils," while an exhibit in practical buttermaking by an expert in dairying was given.

On nursing, we had the co-operation of the Provincial Medical Health Department and lectures were given on such subjects as "The Care of the Baby," "Personal Hygiene," "Home and Community Sanitation," "First Aid," "Care of Communicable Diseases."

On household activities, we had lectures on "Bread-making," "Demonstration on Milk Dishes," "The Newer Nutrition as Applied to Fruit and Vegetables," "Making of Quick Breads" and practical demonstrations in "Canning." At most of the short courses demonstrations were given on "The Use of Patterns," and "Remodelling of Clothing" while hundreds of patterns were cut out and given to the women to take home to help them in the making of their children's clothes.

The citizens of every place where the Short Courses were held showed a fine spirit of hospitality and provided a most generous programme of entertainment.

One of the valuable things which we were able to accomplish was a medical examination by the Public Health Department, of every child, and of every woman who wished to have an examination. In some of the provinces the Provincial Health Department assumed the responsibility of paying for the entire cost of treatment of those who were found to be suffering from serious ills. One woman was discovered to be in an advanced stage of tuberculosis, and was sent immediately to a hospital for treatment, while scores were given medical and dental care. To those who are far from centres where such help could be received it was indeed a great benefit.

Results of these courses as evidenced by letters from the women who attended show that much information regarding the work on a farm has been received and the change from the country to the town for the week, with a certain amount of pleasure attending the same, has resulted in encouraging and cheering many who were down-hearted and discouraged.

Relief.—Where disaster has occurred through sickness or loss, this branch has placed such cases before organizations which exist for the alleviation of the same, and special care is taken to see that relief is given only to necessitous cases where such relief would be a help and not a hindrance to the efforts of the settler.

ADJUSTMENTS

All loans or advances made to settlers by the board are granted on the condition that so long as the settler is indebted to the board he shall remain in actual residence upon the property and cultivate the land.

In establishing such a large number of settlers it was anticipated at the outset that a percentage would for one reason or another discontinue their farming efforts before their loans from the Board are repaid.

The Board moreover was obliged to operate under conditions during and following demobilization and had at the same time to evolve its procedure and train its staff.

Cases of death, illness of the settler (due in many instances to recurring disability) sickness in the settler's family, are among the normal causes leading to the discontinuance of farming operations before the loan is repaid.

Circumstances beyond the control of the settler, such, for instance as crop failure, land found by the settler too difficult to bring into a satisfactory state of production, etc., are responsible in some cases for the discontinuance of farming operations by the settler.

The largest percentage of cases of discontinuance is due to the settler himself. In many instances, settlers were established on land who had little or no farming experience before the war and who received their training in agriculture only

subsequent to demobilization. While the majority of such settlers are making satisfactory progress, there are others who after some residence on the land have been found to lack the necessary stability or to be unfit temperamentally to follow the arduous pursuits of agriculture.

Among the settlers who do not remain on the land are found men who have had considerable farming experience before the war and who should for that reason have been able to make a success with assistance from the board; but who, having been detached from their ordinary avocation for a number of years, lack the stability that enabled them previously to follow farming with success; they become restless and cannot resist the temptation to try some other occupation which they think would be more in accord with their changed views of life.

There are cases where the adjustment of the settler's obligation to the board is necessitated by reason of his imprisonment. In some cases the settler's agreement is rescinded because he has been found dishonest in his dealings with the board, obtaining money under false pretences, or unlawfully disposing of the board's property, etc. Such cases, however, are fortunately comparatively few.

In order to assist settlers in winding up their affairs where the settler discontinued or is about to discontinue his farming effort before repaying his loan to the board, and in order to protect the Board's security and arrange for disposal of the property retaken by the board in case of default, a special branch known as the Adjustment Branch, the function of which is to deal with all such cases, has been formed in each district office.

When any such case is first brought to the attention of the district office it is referred to the district agriculturist, whose duty it is to investigate the case fully and to extend the settler every possible encouragement to continue his farming effort if it is in his interest and in the interest of the board to do so. When, however, the settler has definitely decided to leave the land, or where it is clearly shown that it is not in the interest of the settler to continue farming operations, the case is inquired into by a special committee known as the Adjustment Committee, which is formed at every district office and which consists of the district superintendent, the district agriculturist, the supervisor of Adjustment Branch and a representative of the Legal Branch. This committee carefully considers each case on its own merits, taking every precaution to see that the settler's interests are protected.

Before any action is taken with respect to rescission of agreement for sale of land, a statutory notice is given to the settler to show cause why his agreement with the board should not be rescinded. Where a settler, however, has executed a quit claim deed for the purpose of facilitating adjustment, no such notice is sent. In a large number of cases settlers prefer to execute this document, as it enables the board to proceed with the disposal of the property immediately. An effort is made to dispose of the property to the best advantage; if it is necessary to sell the land it is offered for sale by public tender; the stock and equipment are usually disposed of by public sale.

In a number of cases the board is able to place another settler on the land vacated by the former settler. Before the new settler is placed on such land, the land is reinspected, and an effort is made to find a settler best qualified to farm such land. In other cases the land is disposed of to civilians. In some instances, after certain property has been sold to recoup the board for its expenditures in connection with the sale of the property to the settler, the settler has found it possible to repay the balance due and thus retain the land, in which case adjustment proceedings are discontinued. Adjustment proceedings are ordinarily discontinued in cases of deceased settlers where the legal representatives of the deceased evidence a desire to carry on and assume the obligations of the deceased. Adjustment proceedings are discontinued also in every case where the settler satisfies the board that he can continue on the land and make a success of his farming enterprises.

ACCOUNTS BRANCH

The Accounts Branch assumes the responsibility of accounting to the Audit office and Finance Department for all moneys expended and collected by the board.

The difficulty of training officials in departmental accounting and the great rush of business after demobilization made the duties of this branch very heavy and onerous.

The responsibility of disbursing in a comparatively short time \$76,928,922.54 without loss through forgery, theft or fraud, has devolved upon this branch and been efficiently discharged. Every dollar of this large sum has been expended under the supervision of the board and approved before payment. A loan is not handed to a settler in a lump sum to be paid out by him, but is paid out by the board itself as required by the settler after inspection or delivery of property, chattels, or equipment on a requisition and warrant system of payment. This involves a stupendous number of detail items, entries, requisitions and warrants, as a settler may require fifty advances or more before the total amount is fully disbursed.

This policy of advancing money only under direct supervision, the differences in terms of repayment for land, loans, stock and equipment loans, for improved lands and unimproved lands, the standardizing of the dates of repayment, provision for collecting millions annually under an amortization plan with intricate interest calculations, offered difficulties of great complexity in formulating the work and procedure of the accounts section.

The functions fall broadly under two headings, (firstly) Administration Expenses, covering salaries and expenses of inspectors, Supervisors, and other officials, agricultural training of prospective settlers, legal fees and disbursements and all other expenses which are borne by the Government, and (secondly) loans and collections.

The system of accounting for administration expenses which are audited and detailed by the Auditor General is of necessity much similar to that of other large departments, comprising preparation of estimates for Parliament, checking and auditing accounts, drawing cheques, posting ledgers, recording attendance of employees, paying salaries and bonuses, making weekly, monthly and annual returns to the Finance Department, compiling accounting and statistical statements, etc.

The loan work is an innovation in Dominion finance and covers a comprehensive double entry system of accounting quite different from that of any other branch of the service.

With the co-operation of the Finance Department, and the Secretary of the Canadian Bankers' Association, an agreement was made at the commencement of our operations, with all the chartered banks of Canada, whereby we are allowed to draw warrants in payment of land and stock and equipment at all our outside offices, which are payable at par at any bank in Canada. The banks also issue drafts free of charge to settlers making repayments on their loans throughout Canada.

These concessions by the banks greatly facilitated our business and the board desires on its own behalf and on behalf of the returned soldiers who are now settlers, to express its appreciation of the co-operation of the banks in this connection.

The possibility of forgery and fraud in connection with our warrants caused us much anxiety in our early transactions, but the system has worked out satisfactorily and efficiently under the safeguards provided, and although we have paid out \$76,928,922.54 throughout all Canada, through their medium, we have not had one single case of forgery or loss of any kind in connection with the disbursements of this huge amount.

As all our warrants are issued by and all repayments made through our local offices, the books of original entry are necessarily kept there, but as our loan system

provides for a thorough internal audit, these books are regularly audited by our travelling auditors, who are constantly reporting to Ottawa. Statements for all disbursements and receipts for loans are sent on specially prepared forms from the local offices to head office four times monthly and carefully checked and posted in detailed and controlling accounts at Ottawa. Head office keeps control and supervision over the local accounts branches and auditors and is responsible to the Audit and Finance Department for all financial statements.

LEGAL DEPARTMENT

During the year 1919 the policy was evolved of having on the staff of the district offices professional legal men prepared to devote their entire working hours to the interests of the board and its settlers. Formerly, local solicitors or firms were engaged to handle such portions of the board's work as must essentially fall to a professional man if the board's advances are to be properly secured.

A very great saving has been effected by the formation of the board's legal staff.

The work falling to the solicitors under the former practice was limited to registering legal instruments showing the board's security, and searching title. Questions requiring legal opinion were almost invariably dealt with by the legal officers at head office, the Justice Department, or in rare cases, its local nominee. Since their inception the district legal offices have kept pace with the board in their organizations and their capacity for handling the varied problems arising daily. Their field now covers, in addition to preparing and registering legal instruments and searching title, the work falling to them as legal advisers on the spot to the district superintendents and heads of branches; the handling of litigation as agents of the Attorney General, local agent of the board's legal adviser, while further, so far as they can do so without detriment to the board's interests, they advise returned soldier settlers and even act for them before the courts, generally free of charge.

A comparison of the outlay on the board's part under the old and new systems will show that the adoption of the new has had most beneficial results and that the administration of the district legal offices has effected a decided economy.

The point at which, for any such comparison, the two systems would seem to meet is the reporting of loans to district office for disbursement, i.e., reporting the board adequately secured and enabling it to disburse moneys in the individual loan. Up to this point the duties of the two systems parallel one another while beyond it the private firm did not go. A consideration then of the outlay by the board for salaries to the legal department in any given province in its relation to loans reported for disbursement should give a loan cost most fairly comparable with the fees of the private firm, as registration fees, travelling expenses and such items would be charged by, and paid to, a private firm in addition to such fees.

The figures by provinces covering remuneration for services rendered by outside firms prior to the institution of the board's legal branches for services extending over a period of, say, eighteen months show that some sixty-three hundred loans were reported at an average cost of \$20.58. Between June 1, 1920, and March 31, 1921, a period which may be taken as very representative of a year's activities, there were reported for disbursement over ninety-six hundred loans at an average cost of \$9.83. The actual saving on this latter work under the present system as compared with the board's experience under the earlier amounts to over \$91,000 for some ten months or at the rate of \$108,000 per annum.

More or less simultaneously with the adoption of the board's legal system we instituted a practice of insisting on vendors paying registration fees covering titles purchased by the board. As the disbursements for the sixty-three hundred loans

PROCEDURE

referred to above as handled by the outside firms show an average of \$6.51 it is not wide of the mark to estimate a further saving from this source during 1920-21 of \$60,000 or a total of, say, \$150,000 for ten months.

In addition to the economic advantages shown above the board's experience has proved the salaried system to result in more rapid reporting of loans, with greater satisfaction to the settler, an esprit de corps with an increase of attention to the board's interest, more readily accessible legal opinion, as points arise from day to day, from a staff specially trained in the legal features involved in the operation of special and peculiarly technical legislation.

CHAPTER IV

STATISTICAL STATEMENTS

APPLICATIONS, QUALIFICATION, TRAINING, ETC., TO MARCH 31, 1921

Districts and Provinces	Total applications	Total disposed of	No. qualified	No. disqualified	No. in training	No. in abeyance
Victoria.....	1,622	1,573	947	590	23	36
Vancouver.....	8,131	6,448	4,036	1,559	60	853
Vernon.....	607	534	320	89	75	125
British Columbia.....	10,360	8,555	5,303	2,238	158	1,014
Calgary.....	6,700	6,624	5,481	976	45	167
Edmonton.....	7,195	7,142	6,117	781	81	244
Alberta.....	13,895	13,766	11,598	1,757	126	411
Regina.....	6,475	6,377	5,419	844	55	114
Saskatoon.....	4,905	4,729	3,881	772	53	76
Prince Albert.....	2,046	2,013	1,601	372	20	40
Saskatchewan.....	13,426	13,119	10,901	1,988	128	230
Winnipeg.....	9,139	8,905	7,512	1,015	56	378
Toronto.....	6,484	6,255	4,067	1,680	147	508
Sherbrooke.....	2,401	2,332	1,186	820	20	326
St. John.....	1,552	1,507	1,121	373	4	15
Halifax.....	1,420	1,398	892	504	6	2
Charlottetown.....	654	642	483	138	6	21
Dominion totals.....	59,331	56,481	43,063	10,513	651	2,905

Percentage of Applicants qualified, 72.6 per cent.

Of total number qualified, 47.4 per cent have been granted a loan.

Of those disqualified:—

7 per cent were on account of military service.

3 per cent were on account of physical fitness.

90 per cent were on account of general fitness.

25.3 per cent of men in training are in receipt of pay and allowances. (Others mostly single men with farmers and not entitled to pay and allowances.)

Cases in Abeyance.—Meaning recommended for training, some not yet placed, others temporarily discontinued training for some reason, but not yet finally dealt with by the Qualification Committee.

STATISTICAL STATEMENTS

NUMBER OF SETTLERS AND AMOUNTS APPROVED ON, TO MARCH 31, 1921

District and Province	Purchased Land		I numbered Land		Dominion Land	
	No. of Settlers	Amount	No. of Settlers	Amount	No. of Settlers	Amount
		\$ cts.		\$ cts.		\$ cts.
Victoria.....	443	2,191,407 19	91	203,907 53		
Vancouver.....	1,244	6,012,036 92	153	309,019 49	10	12,871 80
Vernon.....	737	3,646,577 00	123	288,026 00	79	134,982 00
British Columbia.....	2,424	11,850,021 11	377	800,953 02	89	147,853 80
Calgary.....	1,730	9,993,677 91	210	707,372 00	490	827,259 00
Edmonton.....	1,812	8,891,708 80	358	702,482 38	1,185	1,926,472 07
Alberta.....	3,542	18,885,386 71	568	1,409,854 38	1,675	2,753,731 07
Regina.....	1,822	6,977,498 88	148	514,451 28	350	702,108 68
Saskatoon.....	1,364	6,369,173 73	282	703,879 07	145	289,807 00
Prince Albert.....	559	2,548,117 68	167	333,734 75	590	986,467 00
Saskatchewan.....	3,245	15,904,790 27	597	1,552,065 10	1,085	1,978,382 68
Winnipeg.....	2,162	11,453,728 75	183	502,335 09	886	1,489,396 63
Toronto.....	1,348	6,117,327 10	94	220,035 42		
Sherbrooke.....	330	1,716,246 54	11	28,744 92		
St. John.....	443	1,439,452 61	48	64,682 86		
Halifax.....	306	1,081,506 21	55	119,070 21		
Charlottetown.....	269	821,149 00	44	45,037 00		
Dominion totals.....	14,069	69,259,608 30	1,967	4,742,778 00	3,735	6,369,364 18

GRAND TOTALS: Settlers, 19,771; Loans, \$80,371,750.48.

LOANS APPROVED TO MARCH 31, 1921

District and Province	No. of Settlers with loans	Purchase of Land	Removal of Encumbrances	Permanent Improvements	Purchase of Stock and Equipment	Total amount approved for loans
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Victoria.....	534	1,417,683 20	113,756 67	371,730 87	492,143 98	2,395,314 72
Vancouver.....	1,407	3,669,831 01	86,663 01	943,935 38	1,633,498 03	6,333,928 21
Vernon.....	939	2,407,748 00	132,524 00	639,428 00	889,885 00	4,069,585 00
British Columbia	2,880	7,495,262 21	332,943 68	1,955,094 25	3,015,527 01	12,798,827 93
Calgary.....	2,435	6,161,285 71	301,557 20	1,244,654 35	3,720,811 75	11,528,308 91
Edmonton.....	3,355	5,475,742 04	130,460 14	1,143,298 11	4,771,162 96	11,520,663 25
Alberta.....	5,785	11,637,027 75	432,017 34	2,387,952 46	8,491,974 71	23,048,972 16
Regina.....	1,820	4,617,353 88	347,822 42	900,161 32	2,328,721 22	8,194,058 84
Saskatoon.....	1,791	4,043,764 53	247,127 96	782,669 65	2,289,297 06	7,362,859 80
Prince Albert.....	1,316	1,613,033 81	73,907 75	502,369 00	1,679,008 85	3,868,319 41
Saskatchewan..	4,927	10,274,152 22	668,853 13	2,185,199 97	6,297,027 73	19,425,238 05
Winnipeg.....	3,231	6,910,362 14	202,881 32	2,105,750 60	4,226,466 41	13,445,460 47
Toronto.....	1,442	4,497,360 74	138,325 02	235,322 80	1,466,353 96	6,337,362 52
Sherbrooke.....	341	1,158,157 32	16,622 17	76,011 17	494,200 80	1,744,991 46
St. John.....	491	1,036,109 23	37,244 36	29,333 24	401,448 64	1,504,135 47
Halifax.....	361	770,852 00	61,264 61	51,645 65	316,814 16	1,200,576 42
Prince Edward Id..	313	626,259 00	27,425 25	13,555 00	198,946 75	866,186 00
Totals.....	19,771	44,405,542 61	1,917,582 66	9,039,865 14	25,008,760 07	80,371,750 48

SOLDIER SETTLEMENT ON THE LAND

AVERAGE LOANS

District and Province	Total settlers with loans	Average Loan Approved for				Number of Settlers and Average Loan Approved on				Average loan approved to settler		
		Purchase of land	Removal of encumbrances	Permanent improvements	Purchase of stock and equipment	Purchased land		Encumbered land			Dominion land	
						\$		\$				\$
Victoria.....	534	3,200	1,250	696	921	443	4,046	91	2,240	10	1,287	4,485
Vancouver.....	1,407	2,950	1,566	670	1,160	1,244	4,832	153	2,019	79	1,708	4,501
Vernon.....	933	3,266	1,077	680	947	737	4,947	123	2,341			4,333
British Columbia.....	2,880	3,092	907	678	1,047	2,424	4,887	367	2,182	89	1,661	4,440
Calgary.....	2,430	3,561	1,435	512	1,572	1,730	5,776	210	3,368	490	1,688	4,744
Edmonton.....	3,355	3,021	364	340	1,422	1,812	4,907	358	1,962	1,185	1,625	3,433
Alberta.....	5,785	3,285	760	412	1,485	3,542	5,331	568	2,482	1,675	1,644	3,984
Regina.....	1,820	3,492	2,350	494	1,279	1,322	5,277	148	3,476	350	2,006	4,502
Saskatoon.....	1,791	2,964	876	437	1,278	1,364	3,669	282	2,496	145	1,998	4,111
Prince Albert.....	1,316	2,885	442	381	1,275	559	4,558	167	1,998	590	1,671	2,939
Saskatchewan.....	4,927	3,166	1,120	443	1,278	3,245	4,898	597	2,599	1,085	1,823	4,226
Winnipeg.....	3,231	3,196	1,108	651	1,308	2,162	5,297	183	2,745	886	1,681	4,161
Toronto.....	1,442	3,336	1,471	163	1,016	1,348	3,588	94	2,340			4,394
Sherbrooke.....	1,341	3,509	1,511	222	1,449	330	5,200	11	2,613			5,117
St. John.....	491	2,338	775	59	817	443	3,249	48	1,347			3,063
Halifax.....	361	2,519	1,113	143	877	306	3,554	55	2,164			3,325
Charlottetown.....	313	2,328	623	43	635	269	3,052	44	1,023			2,767
Dominion Averages.....	19,771	3,156	974	457	1,264	14,069	4,922	1,967	2,411	3,735	1,705	4,065

Dominion average loan per settler is.....\$ 4,065 00
 The average loan on purchased land is..... 4,922 00
 The average loan on encumbered land is..... 2,411 00
 The average loan on Dominion land is..... 1,705 00

AVERAGE ACREAGE AND PRICE PER ACRE

District and Province	Acreage Occupied by Settlers with Loans			Per cent of cultivated land	Total new acreage broken since Soldier Settlement	Average acreage of soldier's farm	Average price paid per acre for purchased land
	Purchased land	Encumbered land	Dominion land					Total acreage
Victoria.....	21,443	3,461	.....	24,904	763	47	\$ 66 10
Vancouver.....	67,660	14,868	288	82,816	4,342	59	54 24
Vernon.....	57,085	12,776	13,638	83,499	1,541	88	42 18
British Columbia.....	146,188	31,105	13,926	191,219	6,646	67	41 27
Calgary.....	361,919	49,431	139,048	550,398	44,554	226	17 02
Edmonton.....	330,040	70,414	314,291	714,745	27,759	213	16 59
Alberta.....	691,959	119,845	453,339	1,265,143	72,313	219	16 82
Regina.....	260,979	55,786	86,043	402,808	34,572	221	17 69
Saskatoon.....	258,157	60,489	42,670	361,316	22,473	202	15 66
Prince Albert.....	108,270	34,890	168,858	312,018	16,428	237	14 90
Saskatchewan.....	627,406	151,165	297,571	1,076,142	73,473	218	16 37
Winnipeg.....	392,029	34,156	215,272	641,457	39,547	199	17 63
Toronto.....	* 133,936	7,634	.....	141,570	1,415	98	33 58
Sherbrooke.....	37,062	1,284	.....	38,346	371	112	31 25
St. John.....	62,860	5,054	.....	67,914	200	138	16 48
Halifax.....	39,409	6,094	.....	45,503	248	126	19 56
Charlottetown.....	22,355	3,800	.....	26,225	40	84	28 04
Dominion Totals.....	2,153,184	360,227	980,108	3,493,519	194,253	177	20 62

SOLDIER SETTLEMENT ON THE LAND

SAVINGS IN LAND PURCHASE

Being the difference between the price named by the vendor in his option to the settler, and the price finally agreed to by the Board.

District and Province	Total Amount of Savings effected in purchasing properties for the Settlers	Percentage of Reduction obtained by the Board
	\$	%
Victoria.....	31,546	2.1
Vancouver.....	223,920	5.9
Vernon.....	84,180	3.7
British Columbia.....	339,646	3.9
Calgary.....	634,096	8.8
Edmonton.....	1,322,160	17.3
Alberta.....	1,956,256	13.4
Regina.....	260,000	6.0
Saskatoon.....	257,664	5.4
Prince Albert.....	112,000	7.0
Saskatchewan.....	629,664	6.1
Winnipeg.....	411,893	4.8
Toronto.....	58,600	1.4
Sherbrooke.....	37,140	3.1
St. John.....	26,800	3.0
Halifax.....	20,826	2.4
Charlottetown.....	49,288	6.2
Dominion totals.....	3,530,113	7.5

A Dominion reduction of over 7½ p.c.

STATISTICAL STATEMENTS

DISBURSEMENTS FOR STOCK AND EQUIPMENT TO MARCH 31, 1921, AND SAVINGS
EFFECTED BY REDUCED PRICES

Districts and Provinces	Live stock	Equipment	Savings effected in purchase of Equipment	Total amount disbursed for S. & E.
	\$	\$	\$	\$
Victoria.....	252,822 99	505,596 13	19,984 38	757,419 12
Vancouver.....	714,106 94	1,211,552 23	49,441 73	1,925,659 17
Vernon.....	153,432 12	360,771 55	6,560 80	514,203 67
British Columbia.....	1,110,362 05	2,077,919 91	75,986 91	3,197,281 96
Calgary.....	1,681,765 19	2,174,911 36	137,931 91	3,856,676 55
Edmonton.....	2,070,960 92	2,292,598 73	135,290 03	4,363,559 65
Alberta.....	3,752,726 11	4,467,510 09	273,221 94	8,220,236 20
Regina.....	812,357 85	1,614,363 26	108,450 49	2,426,721 11
Saskatoon.....	977,403 62	1,402,291 48	73,271 49	2,379,695 10
Prince Albert.....	676,157 48	889,540 99	58,936 09	1,565,698 47
Saskatchewan.....	2,465,918 95	3,906,195 73	240,658 07	6,372,114 68
Winnipeg.....	1,705,906 02	2,499,524 18	179,348 26	4,205,430 20
Toronto.....	748,733 47	575,316 03	25,740 78	1,324,049 50
Sherbrooke.....	327,266 67	169,891 25	1,637 54	497,157 92
St. John.....	200,458 67	187,584 30	5,104 25	388,042 97
Halifax.....	161,060 74	127,598 96	5,735 55	288,659 70
Charlottetown.....	80,806 43	53,929 65	2,900 76	134,736 08
Dominion totals.....	10,562,239 11	14,065,470 10	810,334 06	24,627,709 21

\$ 8,879,194.79 Disbursed showing a saving of \$810,334.06
 5,186,275.31 " " for labour, seed, feed, etc., breaking 2nd hand equipment.

\$14,065,470.10 Total disbursed for equipment.

Total Dominion saving of \$810,334.06

SOLDIER SETTLEMENT ON THE LAND

LIVE STOCK PURCHASED FOR SETTLERS

Districts	Horses			Mules			Cows			Cattle		
	No.	Cost	Average cost	No.	Cost	Average cost	No.	Cost	Average cost	No.	Cost	Average cost
		\$	\$		\$	\$		\$	\$		\$	\$
Victoria.....	369	59,114 62	149 16	5	590 00	118 00	910	116,896 23	128 46	382	21,348 42	55 88
Vancouver.....	1,570	242,452 28	153 55	5	590 00	118 00	2,693	313,136 69	116 28	1,335	80,056 83	59 97
Vernon.....	443	68,452 65	154 52	5	590 00	118 00	602	61,113 25	101 52	319	12,294 77	38 51
British Columbia.....	2,421	370,019 55	152 84	5	590 00	118 00	4,205	491,140 17	116 80	2,036	113,690 02	55 84
Calgary.....	6,881	981,010 48	136 29	6	750 00	125 00	6,236	517,744 35	83 02	4,754	186,678 25	39 27
Edmonton.....	7,762	1,152,918 72	148 53	4	700 00	175 00	7,735	635,147 13	82 11	5,539	226,988 88	40 98
Alberta.....	14,593	2,083,929 20	142 80	10	1,450 00	145 00	13,971	1,152,891 50	82 52	10,293	413,647 13	40 19
Prince Albert.....	2,506	426,709 61	170 27	12	2,000 00	166 66	2,303	176,550 60	76 69	1,635	57,853 87	35 38
Regina.....	4,104	650,545 09	158 51	1	125 00	125 00	1,342	104,608 08	77 95	1,184	48,353 38	41 00
Saskatoon.....	4,131	707,493 73	171 25	4	625 00	156 20	2,313	182,865 92	79 07	1,768	73,647 39	41 65
Saskatchewan.....	10,741	1,784,748 43	166 16	17	2,750 00	161 76	5,958	464,044 60	77 88	4,557	179,554 84	39 47
Winnipeg.....	6,708	1,195,913 29	178 28	4	487 00	121 75	5,733	384,332 63	67 04	2,600	90,307 67	33 95
Toronto.....	2,000	284,455 79	142 22	4	487 00	121 75	3,347	330,436 73	98 73	1,841	74,179 96	40 29
Sherbrooke.....	672	85,749 99	127 54	4	487 00	121 75	2,263	164,056 73	72 49	1,714	46,720 00	27 26
St. John.....	596	97,674 70	163 77	4	487 00	121 75	1,072	65,778 97	61 36	752	21,284 00	28 30
Charlottetown.....	252	36,320 00	144 04	4	487 00	121 75	378	27,109 33	71 72	264	7,262 20	27 50
Halifax.....	380	70,430 38	186 66	4	487 00	121 75	816	68,437 04	83 87	339	11,866 00	35 00
Total.....	38,363	6,009,741 33	156 65	36	5,277 00	140 58	37,743	3,148,253 70	83 42	24,456	958,811 82	39 20

STATISTICAL STATEMENTS

LIVE STOCK PURCHASED FOR SETTLERS

Districts	Oxen			Sheep			Swine			Poultry			Live Stock	
	No.	Cost \$ cts.	Aver- age cost \$ cts.	No.	Cost \$ cts.	Aver- age cost \$ cts.	No.	Cost \$ cts.	Aver- age cost \$ cts.	No.	Cost \$ cts.	Aver- age cost \$ cts.	Total	
														Total
Victoria.....													251,822 99	
Vancouver.....													714,106 94	
Vernon.....													153,482 12	
British Columbia.....													1,119,362 05	
Calgary.....													1,681,765 19	
Edmonton.....	6	650 00	108 33	604	8,388 14	13 85	1,696	32,618 35	19 23	14,310	13,589 68	0 95	2,070,960 92	
Alberta.....	6	650 00	108 33	2,085	25,199 04	12 20	2,578	48,464 24	18 80	28,165	26,495 00	0 94	3,752,726 11	
Prince Albert.....	27	3,380 00	125 18	385	3,489 00	9 06	221	3,612 50	16 35	2,504	2,561 90	1 02	676,157 48	
Regina.....	8	959 00	118 75	114	1,265 00	11 35	242	3,215 52	13 20	3,806	3,264 77	0 84	812,327 85	
Saskatoon.....	4	375 00	93 75	260	3,780 25	14 54	280	4,443 85	15 88	4,668	4,150 28	0 89	977,463 62	
Saskatchewan.....	39	4,705 00	120 64	739	8,564 25	11 28	743	11,274 88	15 17	11,098	9,976 95	0 90	2,465,918 95	
Winnipeg.....	35	4,001 00	114 28	565	7,557 75	13 38	875	13,464 88	15 39	10,549	9,841 80	0 93	1,705,906 02	
Toronto.....				923	13,384 16	14 51	1,803	32,922 38	18 26	17,351	13,344 43	0 77	783,733 47	
Sherbrooke.....	1	15 00	15 00	786	9,356 22	11 90	1,027	16,838 25	16 39	4,974	4,530 48	0 91	327,266 67	
St. John.....				846	7,819 15	9 24	357	5,650 30	15 82	2,520	2,261 55	0 89	200,438 67	
Charlottetown.....	3	100 00	33 33	437	4,954 90	11 29	124	2,197 00	17 71	1,453	2,863 00	1 00	80,806 43	
Halifax.....	10	1,425 00	142 50	505	5,592 00	10 95	111	2,069 07	18 64	1,468	801 25	0 55	161,060 74	
Total.....	94	10,886 00	115 91	8,718	110,362 73	12 66	9,637	163,735 91	16 99	188,873	155,180 62	0 82	10,562,239 11	

Average age of horses and cows purchased by the Board—
Horses—Western Canada, 5 years; Eastern Canada, 7 years.
Cows—Western Canada, 4 years; Eastern Canada, 6 years.

SOLDIER SETTLEMENT ON THE LAND

TRAINING

STATISTICS TO MARCH 31, 1921

Districts and Provinces	Number of Men in Training	Number completed or discontinued training	Number who qualified after training	Amount disbursed for P. & A. to March 31st
				\$ cts.
Victoria.....	23	170	32	9,923 99
Vancouver.....	60	491	131	22,271 15
Vernon.....	75	54	50	6,868 46
British Columbia.....	158	715	263	39,063 60
Calgary.....	45	142	87	9,612 25
Edmonton.....	81	181	136	22,341 61
Alberta.....	126	323	223	31,953 86
Regina.....	55	35	23	9,491 43
Saskatoon.....	53	150	41	5,024 90
Prince Albert.....	20	13	7	680 18
Saskatchewan.....	128	198	71	15,196 51
Winnipeg.....	56	216	91	14,809 91
Toronto.....	147	328	124	55,393 72
Sherbrooke.....	20	377	52	14,394 74
St. John.....	4	54	22	3,612 40
Halifax.....	6	101	24	6,797 79
Charlottetown.....	6	5	.....	1,362 81
Dominion totals.....	651	2,317	870	182,585 34

Percentage of men in Training in Receipt of P & A.—25.3%.

During the period of demobilization when a considerable number of inexperienced ex-service men were applying for benefits under the Soldier Settlement Act with a view to re-establishing themselves in farming as a permanent occupation, it was deemed desirable, in order to assist in the maintenance of their dependents and conserve their personal savings, to grant certain allowances to such men *while gaining additional agricultural experience*.

Applications now being received indicate that very few totally inexperienced men are applying for assistance. Conditions have also changed to such an extent that the necessity of continuing this *re-establishment measure no longer exists*.

Effective March 31, 1921, training allowances granted only to applicants who apply to the board and are recommended for training prior to that date; and who actually commence training under the supervision of the board, *before May 15, 1921*.

Of the number who completed or discontinued training 870 or 37.5 per cent were qualified to receive a loan, and 1,417 or 62.5 per cent were disqualified. With few exceptions all men in training who completed their course as directed by the board were qualified, the 1,417 who were disqualified being mainly composed of those applicants who discontinued their *training for various reasons*.

STATISTICAL STATEMENTS

HOME BRANCH SHORT COURSES—FISCAL YEAR 1920-21

District and Province	Attendance	Cost	Average Cost per Student
Victoria.....	4	\$	\$
Vancouver.....	73	3,100 40	72 10
Vernon.....	2		
University, B.C.....	10			350 00	35 00
British Columbia.....	53	3,450 00	65 10
Calgary.....			
Red Deer.....	70	9 50	
Lethbridge.....	46		
Edmonton.....	276	1,895 60	5 30
Grand Prairie.....	46		
Peace River.....	37		
Alberta.....	475			1,905 10	4 10
Regina.....	80	429 43	5 37
Moosejaw.....	83	No expenses incurred	
Saskatoon.....	88	451 50	10 50
Wadena.....	15	187 00	12 47
Prince Albert.....	90	854 55	7 12
North Battleford.....	30		
University, Sask.....			
Regina.....	1	1,677 35	67 10
Saskatoon.....	14		
Prince Albert.....	10		
Saskatchewan.....	411	3,599 83	8 76
Winnipeg.....	284	No expenses incurred	
Dauphin.....	87	"	"
Brandon.....	74	"	"
Portage la Prairie.....	61	"	"
Manitoba.....	506	"	"
Toronto.....			
Guelph.....	11	217 70	19 79
New Liskeard.....	6	52 40	8 73
Simcoe.....	15	145 10	9 67
Port Hope.....	13	116 25	8 95
Orillia.....	14	112 08	8 00
Ottawa.....	18	79 28	4 40
Ontario.....	77	722 81	9 39
Sherbrooke.....	33	128 45	3 89
St. John.....	43	162 34	3 78
Halifax.....	48	187 42	3 90
Charlottetown, P.E.I.....	25	808 68	32 35
Dominion totals.....	1,671	10,965 03	6 56

Complete returns in connection with attendance at these courses not yet to hand, but it is estimated that approximately 2,000 settlers' wives have been instructed through these short courses averaging a cost of \$5.48 per capita.

SOLDIER SETTLEMENT ON THE LAND

COLLECTIONS TO MARCH 31, 1921

District and Province	Total amount due Nov. 1, 1920	Total payments to date	Per cent paid	Total prepay-ments received to date	Total received to date including prepay-ments	Total settlers with due payments	Total making payments to date	Per cent paid	Total settlers paid to date including prepay-ments
	\$ cts.	\$ cts.		\$ cts.	\$ cts.				
Victoria.....	70,718 30	21,948 91	31.0	49,848 58	71,797 18	307	193	62.9	251
Vancouver.....	164,194 03	56,810 79	34.6	52,639 21	109,450 00	1,047	687	62.7	730
Vernon.....	85,477 15	41,197 69	48.2	35,552 99	76,750 98	589	408	69.3	444
British Columbia.....	320,389 48	119,957 39	37.4	138,040 78	257,997 86	1,943	1,258	64.7	1,425
Calgary.....	310,430 85	113,475 92	36.5	66,834 95	180,310 87	1,568	940	59.9	1,157
Edmonton.....	421,913 99	187,185 82	44.4	72,837 17	200,032 99	2,382	1,685	70.7	1,838
Alberta.....	732,344 84	300,671 74	41.0	139,672 12	440,343 86	3,950	2,625	66.4	2,995
Regina.....	192,434 79	95,903 84	49.8	12,749 94	108,653 78	1,156	727	62.9	778
Saskatoon.....	188,566 86	93,163 43	49.4	43,786 87	136,940 32	751	675	89.9	697
Prince Albert.....	86,232 42	36,320 11	42.1	23,309 09	59,629 20	811	488	60.2	640
Saskatchewan.....	467,234 07	225,377 40	48.2	79,845 90	305,223 30	2,718	1,890	69.5	2,115
Winnipeg.....	398,944 10	213,433 33	53.5	135,256 63	348,689 96	1,587	1,268	79.9	1,331
Toronto.....	214,311 52	173,269 40	80.8	174,149 43	347,358 83	1,117	1,021	91.4	1,192
Sherbrooke.....	57,742 42	31,350 77	53.7	25,914 79	57,265 56	229	149	64.6	162
St. John.....	54,007 84	37,390 04	69.2	57,613 07	95,003 11	371	358	96.5	451
Halifax.....	39,360 85	30,001 37	76.2	32,892 07	62,893 44	244	225	92.2	244
Charlottetown.....	30,845 93	28,178 44	91.3	10,738 11	38,916 55	202	199	98.5	224
Total.....	2,315,181 05	1,159,569 57	50.1	794,122 90	1,953,692 47	12,361	8,993	72.7	10,139

Of total payments due 50.1 per cent has been received to date.
 Of total amounts due 84.4 per cent has been received to date.
 (Including prepayments).

Of total settlers with due payments 72.7 per cent have paid in full or part.

STATISTICAL STATEMENTS

REPAID LOANS IN FULL, TO MARCH 31, 1921

Districts and Provinces	Number repaid Loans and gave up Farming	Number repaid Loans and continued Farming	Total Number repaid Loans
Victoria.....	20	7	27
Vancouver.....	15	23	38
Vernon.....	9	3	12
British Columbia.....	44	33	77
Calgary.....	2	44	46
Edmonton.....	18	33	51
Alberta.....	20	77	97
Regina.....	1	13	14
Saskatoon.....	5	7	12
Prince Albert.....	1	10	11
Saskatchewan.....	7	30	37
Winnipeg.....	11	13	24
Toronto.....	23	20	43
Sherbrooke.....	2	1	3
St. John.....	9	7	16
Halifax.....	5	5	10
Charlottetown.....	14	8	22
Dominion totals.....	135	194	329

ADJUSTMENTS TO MARCH 31, 1921

Districts and Provinces	Number of cases pending	Completed cases		
		Number	Capital invested	Receipts
Victoria.....	26	12	\$ 49,321 51	\$ 47,184 04
Vancouver.....	105	17	69,563 74	71,154 08
Vernon.....	52	13	62,175 83	58,804 49
British Columbia.....	183	42	181,061 08	177,142 61
Calgary.....	96	25	115,817 38	118,442 64
Edmonton.....	324	22	47,003 59	47,512 96
Alberta.....	420	47	162,820 97	165,955 60
Regina.....	79	10	37,607 28	39,234 14
Saskatoon.....	61	15	52,404 21	53,747 23
Prince Albert.....	61	6	3,045 74	3,045 74
Saskatchewan.....	201	31	93,057 23	96,027 11
Winnipeg.....	260	10	42,697 82	41,629 06
Toronto.....	91	13	45,710 29	44,539 54
Sherbrooke.....	53	12	60,461 88	59,682 99
St. John.....	26	20	58,543 37	59,430 37
Halifax.....	25	7	23,415 36	24,673 99
Charlottetown.....	11	18	40,940 79	42,254 62
Dominion totals.....	1,270	200	708,708 79	711,335 89

Total adjustment cases..... 1,470

SOLDIER SETTLEMENT ON THE LAND

STAFF

The number of staff at Head office and districts, including those employed in the field, at March 31, 1921.

The peak load was reached in June, 1920, when the total staff of the board was 1,579.

Since June, 1920, up to March 31, 1921, the staff has been reduced by 527 or 33.3 per cent.

The staff at March 31, 1921, was distributed as follows:—

District	Male	Female	Total	Salary cost (per annum) rate
				\$
Victoria.....	15	10	25	34,620
Vancouver.....	69	21	90	138,380
Vernon.....	31	12	43	66,180
Calgary.....	69	25	94	134,660
Edmonton.....	94	30	124	178,980
Regina.....	51	19	70	106,000
Saskatoon.....	56	25	81	116,420
Prince Albert.....	38	13	51	74,340
Winnipeg.....	78	30	108	156,320
Toronto.....	37	25	62	85,500
Sherbrooke.....	9	7	16	22,560
St. John.....	17	7	24	38,120
Halifax.....	11	8	19	30,100
Charlottetown.....	7	4	11	15,900
Head office.....	165	69	234	318,950
Dominion totals.....	747	305	1,052	1,517,030

Of the total number of men employed by the board, 95.6 per cent are returned soldiers, of which 89 per cent saw service in France.

One hundred and sixty-eight members of the staff are in receipt of pensions, viz.: 21 amputations; 5 loss of eye; 43 twenty-five per cent and over; 99 under twenty-five per cent pensions.

Of the total number of men employed by the board, 22.5 per cent are disabled, or were incapacitated to some extent during the late war.

STATISTICAL STATEMENTS

1920 CROP RETURNS

District and Province	Wheat	Oats	Barley	Rye, Flax, and Mixed Grain	Green Feed	Hay	Estimated selling value of Crops, including Fruits, etc., raised by Soldier Settlers in 1920
	Bush.	Bush.	Bush.	Bush.	Tons	Tons	
Victoria.....	3,678	8,165	80	400	2,392	2,685	194,192 00
Vancouver.....	2,705	157,212	3,830	3,622	3,035	8,896	759,000 00
Vernon.....	52,785	64,931	1,800	12,158		7,550	822,795 00
British Columbia.....	59,168	230,308	5,710	16,180	5,427	19,131	1,775,987 00
Calgary.....	641,642	1,179,579	115,419	44,340	16,178	45,572	2,406,457 00
Edmonton.....	245,002	1,966,993	126,395	12,765	15,161	57,130	1,530,680 00
Alberta.....	886,644	3,146,572	241,814	57,105	31,339	102,702	3,937,137 00
Regina.....	616,328	545,857	40,000	70,611	4,400	16,783	1,922,489 00
Saskatoon.....	338,901	707,654	26,049	15,677	5,559	23,099	974,840 00
Prince Albert.....	169,239	268,781	10,000		14,000	24,000	698,000 00
Saskatchewan.....	1,124,468	1,522,292	76,049	86,288	23,959	63,882	3,495,329 00
Winnipeg.....	555,804	858,049	169,293	62,000		74,305	2,168,000 00
Toronto.....	54,167	578,300	48,645	77,438	284	21,432	1,295,380 00
Sherbrooke.....	1,373	33,419	2,756	5,732	7,592	1,493	290,930 00
St. John.....	4,840	95,775	830	500	278	9,705	393,332 00
Halifax.....	630	40,518	157	1,417	119	6,930	318,963 00
Charlottetown.....	4,100	68,600	1,300	1,250	180	6,500	278,120 00
Dominion totals.....	2,691,194	6,573,833	546,554	307,910	69,178	306,080	13,953,178 00

Green feed—Weight green.

LOAN DISBURSEMENTS STATEMENT TO MARCH 31, 1921

District	Amount
	\$
Charlottetown.....	795,513 27
Halifax.....	1,154,827 02
St. John.....	1,509,430 55
Sherbrooke.....	1,815,533 41
Toronto.....	6,301,055 93
Winnipeg.....	13,143,651 53
Regina.....	7,909,182 42
Saskatoon.....	7,370,324 43
Prince Albert.....	3,288,897 66
Calgary.....	10,842,202 89
Edmonton.....	10,587,485 05
Vernon.....	1,557,915 33
Vancouver.....	8,253,500 21
Victoria.....	2,399,400 84
Total.....	\$76,928,922 54

SOLDIER SETTLEMENT ON THE LAND

STATEMENT OF LOANS IN FORCE AS AT MARCH 31, 1921

Total disbursements as per disbursement statement.....	\$76,928,922 54
Accrued interest.....	2,781,690 90
Total.....	\$79,710,613 44
Repayments.....	8,174,572 91
Net liabilities to the board.....	\$71,536,040 53

STATEMENT OF INTEREST TO MARCH 31, 1921

Interest charged on land and permanent improvement loans to last standard date.....	\$ 1,440,635 59
Interest charged on stock and equipment loans to last standard date....	16,055 31
Total interest charged to last standard date.....	\$ 1,456,690 90
Interest accrued to March 31, 1921 (approximate).....	\$ 1,325,000 00
Approximate total interest to March 31, 1921.....	\$ 2,781,690 90

COST OF ADMINISTRATION FROM BOARD'S COMMENCEMENT, JANUARY 31, 1918
TO MARCH 31, 1921

Nature of Expenditure	Amount
	\$ cts.
Salaries.....	3,271,376 46
Travelling expenses—	
Administration.....	127,445 29
Land inspection.....	330,692 97
Field supervision.....	622,928 75
Adjustment Branch.....	14,977 80
Home Branch.....	27,090 85
Collections.....	405 30
Loan Advisory Board and Qualification Committee.....	129,583 14
Services land appraisers and disbursements.....	84,534 03
Printing and stationery.....	359,376 89
Advertising.....	36,495 34
Legal fees and disbursements.....	298,434 26
Office expenses.....	346,867 40
Training centres expenses and equipment.....	71,088 69
Travelling equipment.....	208,708 78
Miscellaneous.....	83,102 10
Net cost of administration.....	6,013,108 05•

STATISTICAL STATEMENTS

LIABILITIES AND ASSETS AS AT MARCH 31, 1921

Particulars	Liabilities	Assets
Outstanding loans to settlers.....	\$71,536,040 53	
Net cost of administration.....	6,013,108 05	
<i>Recoverable Expenditures—</i>		
Matsqui Farm.....	\$ 91,350 73	
Crossfield Farm.....	14,835 00	
Prairie River expenses.....	19,511 71	
Clearing land.....	17,453 51	
Purchase Indian Reserve.....	325,071 25	
Purchase wagons.....	1,081 56	
	\$ 469,303 76	
<i>Expenditure not chargeable to S.S.B.—</i>		
Bonus expenditure.....	\$530,887 67	
Pay and allowances.....	178,926 24	
Students' training.....	1,912 47	
Department of Indian Affairs.....	310,000 00	
	1,021,726 38	
<i>Assets—</i>		
Soldier Land Settlement Assurance Fund—		
Sale of Pope lease.....	\$235,845 00	
Sale Hudson Bay lands.....	162,450 00	
Sale Doukhobor lands.....	117,068 24	
		\$515,363 24
Accrued interest.....		2,781,690 90
	\$79,040,178 72	\$ 3,297,054 14
Expenditure not chargeable to S.S.B. as above.....		1,021,726 38
Net liabilities to Dominion Government.....		74,721,398 20
	\$79,040,178 72	\$79,040,178 72

CHAPTER V
DISTRICT OFFICE STATEMENTS
PRINCE EDWARD ISLAND

STATISTICS TO MARCH 31, 1921

LOANS

Total number of settlers to whom loans granted..	313
Total amount of loans granted..	\$866,186
No. of settlers—	Amount
44 on privately-owned lands..	\$ 45,037 00
269 on purchased lands..	821,149 00
Total..	\$866,186 00
Total loans for purchase of land..	\$626,259 00
“ “ “ removal of encumbrances..	27,425 25
“ “ “ permanent improvements..	13,555 00
“ “ “ stock and equipment..	198,946 75
Total..	\$866,186 00

QUALIFICATION

Total number of applicants qualified..	483
Total number of applicants disqualified..	138
Total number of applicants in abeyance, recommended for training	21
Total number of applicants disposed of..	642

REPORT BY THE DISTRICT SUPERINTENDENT, N. W. LOWTHER,
TO DECEMBER 31, 1920

The Soldier Settlement Board commenced activities in Prince Edward Island in the fall of 1918, when J. D. Stewart, K.C., handled a few cases under the regulations of the old Act. In March, 1919, the work was taken over by the present superintendent, who opened an office in Charlottetown, in the new Riley building, on Queen street, where the district office has continued operations up to the present time.

In order to deal efficiently and expeditiously with the increasing stream of applications for qualification, it was considered advisable to appoint an Agricultural Committee. The following prominent local agriculturists were accordingly selected by Major E. J. Ashton, D.S.O., and rendered very efficient and satisfactory service until early in 1920, when the pressure of work was relieved and the committee dissolved:—

- A. E. Dewar—Charlottetown Royalty.
- E. B. McLaren—Georgetown.
- C. McLellan—Arlington Lot 14.

Owing to the further pressure of work, it was soon found necessary to engage the services of David G. Laird, B.S.A., as district agriculturist, who filled that

DISTRICT OFFICE STATEMENTS

position very admirably until he accepted a position in the University of British Columbia in September, 1920. He was succeeded in office by C. M. Williams, B.S.A., who had been very successful as district agriculturist at St. John, N.B. E. G. Reid was engaged as assistant superintendent and accountant and is still retained on the staff. The legal work has been divided among three local solicitors, viz:—J. D. Stewart, K.C., for Queen's County; A. F. McQuaid, for King's County and E. H. Strong, returned soldier, for Prince County.

We were also very fortunate in securing the services of the following men of wide commercial experience in real estate conditions in this province, viz:—

H. O. Hyndman—Charlottetown.
Frank R. Hertz, Charlottetown.
J. S. Hinton—Summerside.
William Cain—New Perth.

These gentlemen were also selected by Major E. J. Ashton, D.S.O., to aid and assist the superintendent in the consideration and disposal of applications for financial assistance.

We regret to have to record the death of J. S. Hinton, of Summerside, whose judgment and experience in land values was of an exceptionally high order. His advice to the board was of inestimable value, and a great deal of the credit for the satisfactory conditions now existing in this district is due mainly to him. We are pleased to report that the two first named members of this Loan Committee continue to assist the district office when occasion requires.

LANDS

We have not found it necessary to engage Land Appraisers on a yearly basis, but have employed them at the rate of five dollars (\$5) per day for each day actually inspecting. We have had three land Inspectors working for us during the past season. However, as soon as the winter sets in, no appraisals are made, since it is almost impossible to place an intelligent valuation on a property covered with snow. I may say here that every one of the farms purchased has been fully improved; that is, there are buildings already erected and the greater part of the land is cleared. The total area held by soldier settlers in this province is 26,225 acres, of which 17,316 are under cultivation; the average sized farm is 83 acres.

LOANS

Out of three hundred and ninety-four (394) applications filed, it was found necessary to refuse fifty-two (52) chiefly owing to the unsuitability of the property or to an excessive sale price. In many of the cases shown as approved, the loan was in the first instance refused by reason of the high selling price; if the vendor, however, later reduced his price to meet our Inspector's valuation, the loan was approved providing everything else was satisfactory. We have calculated that we have saved soldier settlers at least forty-nine thousand two hundred and eighty-eight dollars (\$49,288) actual cash as a result of reducing the purchase price which had originally been agreeable to the applicant. Then, again, in the great majority of cases, the vendor was persuaded to throw in quantities of produce, live stock, machinery, etc. It is very difficult to estimate the value of this, but we have placed it at no less than fifteen thousand dollars (\$15,000).

ADDITIONAL LOANS

We have received 291 requests for additional assistance, 185 of which have been approved, and the remainder refused. Generally, when it is explained to the settler

SOLDIER SETTLEMENT ON THE LAND

that we can easily grant him an additional loan but the mere fact of our doing so will only push him more deeply into debt, we find that he concurs with us. It is interesting to note that nearly all settlers later agree that our refusal of their application for further assistance was in their best interest.

On new farming equipment, approximately \$2,900.76 has been saved settlers up to the present through buying such equipment at the special prices arranged for by head office.

ACREAGE AND CROP PRODUCTION

The total number of acres held by these settlers is 26,225, of which 9,740 acres were given over to cultivated crops during the season of 1920. The following is an estimate of the total yields of the more important crops during the season:—

Crop	Yield	Crop	Yield
Wheat..	4,100 bush.	Hay..	6,500 tons
Oats..	68,600 "	Roots..	48,000 bush.
Rye and barley..	1,300 "	Potatoes..	90,000 "
Mixed grain..	1,250 "		

The season was a disappointing one from many standpoints; grain crops were a partial failure; in the case of wheat, practically a total failure; potatoes were seriously affected with blight in some sections, and prices of all kinds of farm produce were disappointingly low. A conservative estimate of the value of field crops produced last year by our settlers is \$278,120. Dairy and poultry products continue to demand very satisfactory prices, but no reliable estimate of the total value of same is available.

SUPERVISION OF AGRICULTURAL OPERATIONS OF SETTLERS

Since the commencement of operations in this district, 2,393 visits to established settlers have been made.

The province of Prince Edward Island is divided for supervision purposes, into three sub-districts corresponding to the counties. Mr. J. W. Callbeck, a highly successful and retired farmer, administers Prince county; Captain J. N. McEachern is in charge of Kings county, and the settlers in Queens county are supervised entirely by the district agriculturist and the district superintendent. Considerable difficulty has been experienced in the past in getting satisfactory Field Supervisors. The present arrangement, however, suits our situation admirably and is in every respect satisfactory.

Close co-operation is maintained with the local Department of Agriculture, Dominion Experimental Farm, and other branches of the Federal Department of Agriculture which are represented in this province, in carrying on educational and demonstration work. Short courses, organized and financed by the local department, are held every winter, various local officials of the board assisting at same and every encouragement being given to settlers to attend. During the winter of 1919-20, a special short course in domestic science was held in Charlottetown for the wives, sisters and other female dependents of soldier settlers. This course was highly successful, and a capacity attendance recorded.

Settlers are encouraged to avail themselves of the many local organizations available for co-operative selling of farm products and buying of supplies. Such organizations include the Farmers' Institute, the Prince Edward Island Egg and Poultry Association, Canadian Farm Products, etc., etc.

Up to the present time, our agricultural supervision policy has been largely decided by circumstances; settlers were being established so rapidly it was impossible to pay much attention to other details than initial purchases, subsequent disbursements of loans for stock and equipment and permanent improvements, maintenance of security and adjustments. The time has now arrived, however, when this pre-

liminary work has been largely completed, and attention may be given to the improvement of farming methods, improvement of livestock, improvement of home conditions, and, generally, raising the standards of our agricultural industry. Among the features requiring our immediate attention might be mentioned:—

Cultural Methods.—The education of settlers as to the basic principles underlying soil cultivation to the end that soil fertility may be increased, larger and more profitable crops produced and methods followed that are more suitable to the individual case.

Farm Drainage.—This feature is one of outstanding importance to many of our settlers. Surveys have been made in some cases but nothing further done owing to the very inferior nature of tile available. This industry has now been taken over by the Provincial Government and good tile will be procurable shortly, enabling us to develop this work.

Fertilizers.—The Provincial Department of Agriculture has recently completed arrangements for crushing limestone locally, same to be sold to farmers at cost. We are endeavoring to arrange demonstrations with this ground lime on properties of our settlers to show the desirability of such applications; special concessions in the way of priority of orders, special freight rates, etc., have been promised us for this purpose.

Improvement of Live Stock.—The opportunities for effecting great changes in this connection are unlimited; to accomplish results, however, community organization is necessary and to this end, we must work with and have the co-operation of other farmers in the community with soldier settlers.

The Provincial Department of Agriculture and the local representatives of branches of the Federal Department have been approached in this connection, and we have been assured of their earnest co-operation and assistance. Arrangements are now being made to conduct an energetic campaign along the line suggested, but this work will necessarily be handicapped through lack of funds.

COLLECTIONS

This is a very important phase of our work, and to make a success of soldier settlement, it is necessary and essential that the work of collections be handled with great diplomacy. The date set for payment in this province is November 1 of each year. At this time, the farmer should be doing his fall ploughing and should not be interrupted on any account. Settlers have asked us, "Will we leave our fall ploughing, thresh our grain and haul our produce to market, in order to make our payment on November 1?" The only answer we can give, providing the settler is making a success, is to tell him to carry on with his ploughing. Then, again, our soldier farmers plan on selling very little produce in the fall but prefer to carry it over until spring, when it commands a much higher price. Our settlers bring this fact to our notice and it is very difficult to tell them that they must sell their produce at sacrifice prices. Through our field work, we hope eventually to get our settlers into a system of farming whereby they will not need to sell any of their crop to make payments but will rely altogether on the sale of finished products of the farm. In fact, quite a few of the settlers are already fairly well established along these lines, but it will take time to get the majority worked into this system.

Then the question of semi-annual payments for men engaged in mixed farming will require careful consideration. Many requests have been received for the adoption of such a system and, believing the principle fundamentally sound, we have advised that a part of 1921 payment be made this coming spring. It is felt that the extension of this policy is very advisable in this District and we are working to that end.

Up to March 31, 1921, 98.5 per cent of the settlers have made payments and 91.3 per cent of the total amount due has been collected. Fifteen settlers have already

SOLDIER SETTLEMENT ON THE LAND

made repayments on their stock and equipment loans, although no payment was called for, and ten men have prepaid amounts totalling over \$10,738.11 on account of the loan advanced to them for land. We accordingly feel that our situation regarding collections has been, and is, extremely satisfactory.

ADJUSTMENTS

In the matter of adjustments, we have been guided largely by the principle that the settler should have every consideration to which his record and performance to date entitle him. The policy of giving a settler who has a fighting chance of making good the maximum assistance to that end, even to the extent of more or less jeopardizing the board's security, is much to be preferred to the adoption of the methods employed by commercial loan companies.

Each case is, of course, dealt with according to its individual merits, those settlers whose industry or honesty was obviously unsound being closed out at once, but, in the main, the principle outlined above has been demonstrated to be good business.

Adjustments in this district, including all the cases in which the original settler is no longer on the property, number twenty-nine. The reasons for failure in these cases, and the numbers falling within each category are as follows: ill health, 1; lack of sincerity, etc., 24; domestic trouble, 3; death, 1. Eighteen of these cases have been completed and the loans adjusted. A total of \$40,940.79 was disbursed in these eighteen cases, and the total amount recovered \$42,254.62. The other eleven cases are now in varying stages of completion.

HOME BRANCH

We have not yet found it necessary to engage the services of a district director for this province; the chief reason has been that the greater majority of our men are unmarried. In any cases of hardship that have been discovered, we have found that the Field Supervisor has handled the situation in a very admirable manner. We have been assisted by the Patriotic Society and find no difficulty in rendering necessary assistance. Conditions in this closely settled province are altogether unlike those existing in Western Canada. The greater majority of our settlers are living in the same community in which they were born and have the advantage of receiving advice and assistance from their parents. The value of such circumstances to the wives of settlers—particularly, to English brides—is very obvious.

Reference has already been made to a course in household economics which was put on last winter for the benefit of the wives of soldier settlers.

NOVA SCOTIA

STATISTICS TO MARCH 31, 1921

LOANS

Total number of settlers to whom loans granted..	361
Total amount of loans granted..	\$1,200,576 42
<hr/>	
No. of settlers	Amount
55 on privately-owned lands..	\$ 119,070 21
306 on purchased lands..	1,081,506 21
<hr/>	
361 Total..	\$1,200,576 42
<hr/>	
Total loans for purchase of land..	\$ 770,852 00
“ “ “ removal of encumbrances..	61,264 61
“ “ “ permanent improvements..	51,645 65
“ “ “ stock and equipment..	316,814 16
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Total..	\$1,200,576 42

DISTRICT OFFICE STATEMENTS

				QUALIFICATION	
Total number of applicants	qualified		892
"	"	"	"	disqualified	504
"	"	"	"	in abeyance, recommended for training	12
"	"	"	"	applicants disposed of	1,408

**REPORT BY DISTRICT SUPERINTENDENT, R. I. DONALDSON, TO
DECEMBER 31, 1920**

LANDS

At the inception of the board, five inspectors were employed on the per diem basis. As the working of the board progressed it became clear that fuller and more accurate information could be given on the applicant and the land applied for by



SOLDIER SETTLEMENT IN NOVA SCOTIA

Beautiful farm home of H. A. Francis, near Bridgetown. The apple trees seen in the picture yielded 100 barrels, and his returns from butter were \$40 a month.

the field supervisors, and this phase of the work has been handed over to them, except in occasional orchard propositions when one of our former land appraisers is employed.

The average farm purchased consists of 145 acres at an average price per acre of \$14.71.

Total acreage purchased, 48,720.

LOANS

The Loan Committee consists of H. M. N. Stanbury, Manager Canada Permanent Mortgage Corporation, the district superintendent, and the district agriculturist.

The general average loan per settler is	\$3,052 03
The average loan on purchased land	3,139 51
" " " " privately-owned land	1,755 65

SOLDIER SETTLEMENT ON THE LAND

ADDITIONAL LOANS

Additional loans are recommended by the field supervisor, who being in active service well knows the requirements of the settler. When considering these loans, the Loan Committee have before them the record of the settler's progress to date, and in consideration of this and what is necessary for successful operations, the loan is granted or declined.

AGRICULTURAL SUPERVISION

From the very first, the purchase of stock and equipment was all made under supervision, with the object of seeing that the settler purchased only stock suitable both in quality and numbers to his requirements. An appointment of a stock and equipment representative was made in Mr. W. L. MacFarlane. He inspected and purchased everything the settler needed after establishment. It was found very soon that one man could not perform this task, therefore an equipment clerk was appointed as an inside representative and Mr. MacFarlane worked in the field exclusively. Stock was scarce and prices were high, and as stock was urgently required, we had difficulty in buying at a reasonable figure. This work of purchasing kept up all summer and pretty well along through the winter. In November, 1919, the field staff was increased by one, due to the training centre closing, the superintendent therefore taking up the work of field supervision. During the winter many settlers required hay for their cattle. The winter being long and hard caused more settlers to require help for feed. In January, 1920, we found that we had 220 settlers fully equipped and ready for spring work.

To prepare for the spring work, and due to two members of the outside staff resigning, the staff was increased by five new men and two temporary assistants, giving us ten men in the field. These men were able to handle the situation and having smaller districts were able to give more time both to selecting stock and personal attention to individual requirements.

As settlers who purchased going concerns found that they were purchasing articles which were either worn out or of no use, the policy of the board was changed and no farms were thereafter purchased as going concerns, but the vendors who had stock and equipment suitable for the settler were able to sell such to the board. This gave the field supervisor a change to do more efficient work and eliminated the danger of settlers loading themselves up with junk before we had a change to help them.

REDUCED PRICES

Reduced prices were obtained from the following concerns: Frost & Wood Company, Massey-Harris Company, International Harvester Company, Cockshutt Plow Company, De Laval Separator Company, R. A. Lister Company, Enterprise Foundry Company, McClary Manufacturing Company, Brookfield's Limited, Chappell Brothers, Rhodes Curry Company, J. J. Snook & Company, Halifax Seed Company, Carter's Tested Seeds, Steele Briggs Company, Spraymotor Company, Potato Machinery Company, New Brunswick Fence Company, Frost Wire Fence Company, N. S. Fertilizer Company, Metallic Roofing Company, and others.

CLUB ORDERS

The field supervisors were instructed in arranging for the purchase of spray material, fertilizer, and seed, thus effecting a saving to the settlers.

DISTRICT OFFICE STATEMENTS

PURCHASES

This office to date has purchased the following with a total saving to the settler of \$5,492.92. This does not include any savings made by the field man when purchasing stock and equipment in the country, nor does it include savings effected on purchase of new implements prior to date of reports.

APRIL 1, 1919, TO SEPTEMBER 30, 1920

	Number	Average price
Horses	377	\$180 96
Milch cows	781	83 75
Other cattle	347	43 00
Sheep	505	11 29
Swine	107	22 37
Poultry	1,440	0 64
Total savings		\$5,492 92

SETTLERS IN TRAINING

A training centre was opened on the 9th June, 1919, at the Experimental Farm at Kentville, and continued all summer. There were at this school twenty-four men, eighteen of whom continued their course with a practical farmer, and of these there are now five qualified and four established on their farms—two required to make payments of which one has been made and one partly. At the closing of this school in November, all the men in training were placed with practical farmers. There have been altogether in training with practical farmers forty-six men.

Pay and allowances were granted to all those eligible and a total of \$6,327.66 to November 30 has been paid for this purpose. At present, there are seven settlers in training with practical farmers.

AGRICULTURAL OPERATIONS AND FARM MANAGEMENT

The field men this year have been able to give considerable time to individual cases. They have been able to come many times in personal contact with their settlers, and have advised and helped them in all phases of their farm management. This has had a beneficial result in many ways, such as selling milk or cream to a market where they could obtain better prices, better feeding methods, obtaining higher prices for farm produce, planning the farm operations in the spring, etc.

Several letters were forwarded to settlers dealing with subjects important at that particular period of the year. Letters forwarded by one supervisor to his settlers dealing with increased greenfeeds increased the returns of settlers in his district approximately by \$300.

A Live-stock Club was organized in Colchester county and two cow-testing associations formed, while in the valley the settlers were urged to join the fruit companies, which many of them did; this gives the advantage of co-operative buying and selling.

During the past summer, we have found it necessary to retake several farms from settlers who were obliged to give up farming or broke their agreements with the board. This necessitated much work and time due to the attention required in caring for our stock and seeing that the equipment and other property of the board were properly looked after.

Due to the work becoming less urgent and not as many men being established, the supervision staff has gradually been cut down to five, but in spite of this fact the field supervisors have made to settlers as many as 3,138 visits which do not include the many visits made to other than settlers in connection with their work.

ADJUSTMENTS

Number of completed cases	5
Amount invested in completed cases	\$18,013 70
Amount realized in completed cases	\$18,908 99
Number of salvage cases incomplete	23

For the main part, the failure to make good has been due to the man himself. In two or three cases, the land was not suitable for soldier settlement, but a man with initiative might have made something of it. Three men were obliged to give up on the wife's account, and one settler died.

ACCOUNTING

This branch is responsible for the proper accounting records of all settlers' loans, also for the proper records of contingency and expense accounts. The accounting system installed at this office has proved satisfactory, and we find that this system enables us accurately to record all financial transactions.

LEGAL BRANCH

The legal work has been done by a district solicitor in the office of the board, paid on a salary basis, and by eleven local solicitors throughout the province appointed by the Department of Justice and paid according to bills taxed by that department.

Searches of title and the closing of land purchases and loans on mortgage outside of the County of Halifax have been attended to by the local solicitors acting on the instructions of the district solicitor, the latter reviewing the abstracts of title before completion of the loans, and preparing the necessary deeds, mortgages and agreements.

To give figures based on the loans approved in the year would not give a fair summary of the year's work, as necessarily many of the loans approved in 1919 were not completed until 1920, while approvals toward the end of 1920 overlap into 1921; and in order to give an estimate it is necessary to take the approvals for 1920 assuming them to have been completed in the year. Estimating in this way, there were during the year 133 searches of title, which include cases of rejections, cases where the loans were cancelled after search of title twenty-three, and six cases of additional loans where mortgage was held but a short search was necessary to ascertain that no encumbrance had been registered since the recording of the board's first mortgage. Titles were not rejected until an effort had been made to cure the defects, and there were fourteen titles rejected as incurable, the remaining cancellations being for other reasons. Of the 110 searches culminating in loans, 89 were for land purchase and 21 for loans on mortgage security. In at least ninety per cent of the initial loans the approvals were under two or more classifications necessitating various additional agreements.

Uncancelled additional loans where the board already held title were approved to the number of 145, the greater percentage of which came under two or more classifications, and the various necessary agreements were prepared in the board's office and sent to the settlers direct with instructions for execution, namely, Settler's Agreement (Form 19), Stock and Equipment Agreement (Form 60), Charge for Permanent Improvements (Form 61), Seed and Fertilizer Agreements (drawn locally) and Feed Agreements (drawn locally). In a large number of cases not coming under loan approvals, settlers have applied for permission to cut and sell timber, and the necessary agreements have been drawn and executed.

Numerous questions have been submitted to the board by applicants and settlers affecting property rights, etc., and opinions have been given and disputes adjusted. This office has endeavoured, and has been successful, we think, in keeping the settlers and the board out of unwise litigation, finding a means wherever possible to effect a just and equitable settlement of questions in dispute which have not been few.

A large part of the legal work has been in connection with Adjustment cases; the preparation of notices of intention to rescind, quit claim deeds, rescissions, and the numerous problems arising out of the foreclosure proceedings and the disposal of salvage property. On this Adjustment work a separate report is given.

DISTRICT OFFICE STATEMENTS

CROP CONDITIONS

Generally speaking, this district is fairly prosperous. The falling in price of farm products has made it difficult for some settlers to make payments due, especially as their budgets for the year were based on much higher prices. However, outside of the island of Cape Breton where the drought made the hay crop a failure, and in Pictou and Antigonish Counties where all late grain was a failure, in many cases being made into oat hay, and the turnip crop was ruined by the aphid, the crops in the main were fairly good.

General progress in the preparation for next year's work has been good.

Failure of the hay crop in Cape Breton on account of drought will necessitate the purchase of hay by some settlers there. Weather conditions during the past season were dry, little rain and a great deal of sunshine. This latter made the apple crop, although not as large as last year, of a splendid quality. The dry weather at this time of the year rather held back ploughing in the early fall, but this was completed later, the fall being very open and some rain fell later on.

The climate and soil are conducive to mixed farming, especially dairying. The markets are large, although not always easy of access, but we have a good market in our many industrial centres that can take care of much more than is grown now especially in the meat and dairy line.

STATISTICS

Crop	Amount	Value
Hay	6,930 tons	\$138,600 00
Roots	108,890 bush.	28,337 40
Potatoes	60,637.5 "	63,669 38
Oats	41,611.5 "	40,113 48
Wheat	630 "	882 00
Barley	157.5 "	176 40
Other grain	1,417.5 "	1,969 07
Market garden . . . . .	.....	6,426 00
Small fruit . . . . .	.....	1,089 90
Green feed	119.07 tons	2,381 40
Apples	2,993 brls.	7,272 99
		\$290,918 02

New land broken	248 acres
Numbers settled on improved land	328
Number settled on unimproved land	Nil.
Apples—poor estimate, as the counties not used in figures are Kings and Hants.	

DISTRICT ORGANIZATION—DISTINCTIVE FEATURES

The district organization consists of a district superintendent, district agriculturist, stock and equipment clerk, loan clerk, accountant, district solicitor, senior clerk in charge information, files and pay and allowances; and five stenographers, all at the district office at Halifax. The outside staff consists of five field supervisors—one for the four counties of Cape Breton; one for the counties of Pictou and Antigonish; one for the counties of Colchester and Cumberland; one for the counties of Kings, Hants and Halifax; one for the counties of Annapolis, Yarmouth, Digby, Lunenburg and Queens.

There are no settlers in Shelburne or Guysborough counties. These five field supervisors, besides the general work of field supervision which means the advising of the settler in the many problems that come before him, are also the land appraisers, it being considered that the office at Halifax can obtain more accurate data on which to grant loans from men continuously in the field.

SOLDIER SETTLEMENT ON THE LAND

NEW BRUNSWICK

STATISTICS TO MARCH 31, 1921

LOANS

Total number of settlers to whom loans granted		491
Total amount of loans granted		\$1,504,135 47
No. of settlers		Amount
45 on privately-owned lands		\$ 64,682 86
446 on purchased lands		1,439,452 61
491	Total	\$1,504,135 47
Total loans for purchase of land		\$1,036,109 23
“ “ “ removal of encumbrances		37,244 36
“ “ “ permanent improvements		29,333 24
“ “ “ stock and equipment		401,448 47
Total		\$1,504,135 47

QUALIFICATION

Total number of applicants qualified		1,121
“ “ “ “ disqualified		373
“ “ “ “ in abeyance, recommended for training		15
“ “ “ “ disposed of		1,509

REPORT BY DISTRICT SUPERINTENDENT, WILLIAM KERR, TO
DECEMBER 31, 1920

LANDS

We have endeavored to safeguard the interest of all settlers in purchasing land. Our inspectors are practical farmers, men who are capable of appraising land, buildings, stock and equipment. Two inspectors have been employed during the season of 1920. In addition to these, one field supervisor made the inspections in his district. In the spring two of the other supervisors made a few inspections. Two Inspectors are still employed—one doing adjustment work, in addition to land inspection the other is paid by the day, and works only when required.

LAND LISTING

The question of land listing has not been given a great deal of attention this season, as we find that the greater number of our applicants are men who have been in the province for years, and have in mind a certain locality in which they want to locate, and generally have a farm in view before they apply to us. We, of course, have endeavored to supply information to men who may come in from other districts, or who for any reason are not acquainted with the district in which they wish to locate. Our inspectors have turned down many farms; also in many other instances secured a reduction in price, or recommended that purchase should not be made unless at a lower price than that which the applicant had agreed to pay.

Our records show an aggregate difference of about \$26,871 between the price of land applied for and purchase price approved by the board.

Average acreage of land purchased per settler	138.9 acres.
Average price per acre, including buildings	\$17.12
Total acreage purchased	64,147 acres.
Total number of inspections made	652

DISTRICT OFFICE STATEMENTS

LOANS

During the season of 1919, the applications for loans were dealt with by a Loan Committee, composed of men who knew land values and also had experience in loan business. These men met as often as required, on an average of about once a week for the season; more frequent meetings being held in the spring than in the fall months. The loan work has been handled largely by the members of our regular staff during 1920. We still retain the services of one of the original members of our Loan Committee, who assists at most of our loan meetings. The average amount of money advanced per settler for all purposes is \$3,207.62 on purchased land, and \$1,234.38 on privately owned land.

AGRICULTURAL SUPERVISION

The number and prices of live stock purchased in this district have been about as follows:—

Horses	858	—Average price paid,	\$165	each
Dairy cows	2,152	"	"	65 "
Other cattle	469	"	"	30 "
Sheep	1,182	"	"	10 "
Swine	791	"	"	16 "
Poultry	8,450	"	"	1 "
Causing in all an expenditure of \$365,277.19.				

SUPERVISION OF SETTLERS IN TRAINING

Many men applied who were not qualified to engage in farming until they were given further training. For this purpose a Training Centre was established at the Experimental Farm in Fredericton, in the spring of 1919.

The student farmers were here given a twelve weeks' course, under qualified instructors. The course consisted of practical work and lectures. At the end of twelve weeks they were placed with good practical farmers to acquire a better understanding of general farm methods. The maintenance of the Training Centre has been discontinued, as the number of inexperienced men applying is too small to warrant its continuance. Under our present method, when an inexperienced man applies for assistance, he is informed that he must take training with a good practical farmer. While gaining the necessary experience, he is under the supervision of the supervisor in charge of the district, who visits him from time to time reporting progress to the district office. If the applicant is considered to be suitable as a settler, he is eventually qualified; if not, he is informed that he had better devote his attention to some other occupation.

As soon as the settler is established, the great work of the field supervisor begins; that is, to assist the settler in instituting or laying the foundation for a sound policy on farm management. In this district the term "mixed farming" might be applied generally; different sections, however, specializing in the different branches—such as potato growing, fruit growing, dairy farming and beef raising. Thus it will be seen our field supervisors must be men who have a thorough knowledge of agriculture in both theory and practice.

Our supervisors are making a particular effort to encourage settlers to improve their livestock by selection and better breeding. In districts where pure bred sires are not available an effort is being made to organize live stock clubs, and in this way encourage community breeding.

I wish to state here that the officials of the Provincial Department of Agriculture have shown a willingness to assist us in every way possible.

An effort has been made to encourage settlers to keep farm accounts, books being supplied for this purpose. A few men are interested and are keeping books, so that

SOLDIER SETTLEMENT ON THE LAND

at the end of each year they will know just where they stand. We must, however, confess that the interest in this very important adjunct to success up to the present is not as general as we would wish.

Up to December 31, 1920, Supervisors in this Province have made in all 2,445 visits, besides answering all correspondence addressed to them by settlers.

COLLECTIONS

Up to December 31, 1920, we have collected 69.4 per cent of the amounts due November 1, 1920.

ADJUSTMENTS

Number of completed cases	21
Amount invested in same	\$60,854 95
Amount realized	61,622 05
Number of salvage cases incomplete	20

In some cases men had to give up their farms on account of their physical inability to do the work. In others, illness in the family made a change necessary. The main cause of failure, however, has been that the settler was not adapted to farm life.

HOME BRANCH

The work of this branch was not begun in this district until the middle of July, 1920. Therefore, it is too soon to say much about results.

The district director and her assistant have not yet been able to visit all the farms. They have endeavoured especially to reach the wives of settlers who are strangers in Canada; and also all necessitous cases arising through illness, and those who are in need of a special friend.

They report that they are welcomed by the settlers' wives, who express themselves as encouraged and heartened by the sympathetic interest of the Home Branch representatives.

The Women's Institutes, the Red Cross Society, the I.O.D.E., and the Canadian Patriotic Fund officials have heartily co-operated, when appealed to, in the work of this department. Material aid has been given where needed. Medical attention has been procured for those who were suffering for need of it, and altogether a very splendid type of work is being carried on by the Home Department.

Short courses of two days' duration are being arranged in the various centres, and it is hoped that these will be of value, especially to the newcomers to Canada and others who have not had much experience in farm life.

GENERAL CONDITIONS

Up to the autumn of 1920 general conditions were good. The majority of our settlers were making progress. The general reduction in prices has been very discouraging, as the cost of producing all crops grown in 1920 was so very high. Seed and fertilizer were purchased at the highest price. Through the spring and summer, very high wages had to be paid. These conditions affected particularly our settlers in the potato growing section. To make things worse, climate conditions during the planting season, and in some cases bad fertilizer, affected the seed, so that a poor stand of crop resulted. This, coupled with a rather poor growing season, made the crop very light.

Hay crops were also light, and in the southern part of the province much marsh and low meadow hay was wasted on account of high freshets, causing overflow of the low lands. Hay being scarce and high has made it very difficult to dispose of live-stock. In some localities it has been impossible to sell cattle at any price.

It can thus be easily seen that the season of 1920 has been rather a discouraging one for men who have just begun to farm. Our settlers are, however, for the most part, optimistic and feel confident that they will eventually succeed.

DISTRICT OFFICE STATEMENTS

The area of new land brought under cultivation in this province has not been very much. Raw land in this district means bush or woodland, and no great effort has been made to induce men to take up these lands. We have, however, purchased many farms that were lying practically untilled on account of being occupied by men unable to operate them, or owned by non-residents. By placing young and energetic men on farms of this class, many acres that were lying idle have been made to produce.

We estimate the area under cultivation, occupied by soldier settlers in this district at 17,410 acres, which produced crops valued at approximately \$449,577.

This is made up as follows:—

Crop	Acres	Yield	Selling value
Wheat.....	333	4,840 bush.	\$ 9,695 00
Oats.....	4,651	95,775 "	59,256 00
Barley.....	44	830 "	662 00
Mixed grain.....	20	500 "	200 00
Green feed.....	66	278 tons	2,534 00
Hay.....	8,478	9,705 "	224,100 00
Turnips, mangels, etc.....	462	2,180 "	14,100 00
Potatoes.....	2,307	168,550 bush.	108,900 00
Other vegetables.....	52	2,000 bbis.	6,000 00
Apples.....	97	1,190 "	5,990 00
Small fruits.....	30	30,800 qts.	8,140 00
Other crops (largely buckwheat).....	870		10,000 00
	17,410		\$449,577 00

QUEBEC

STATISTICS TO MARCH 31, 1921

LOANS

Total number of settlers to whom loans granted.....	341
Total amount of loans granted.....	\$1,744,991 46
No. of Settlers	Amount
11 on privately-owned lands.....	\$ 28,744 92
330 on purchased lands.....	1,716,246 54
341	\$1,744,991 46
Total loans for purchase of land.....	\$1,158,157 32
" " removal of encumbrances.....	16,622 17
" " permanent improvements.....	76,011 17
" " stock and equipment.....	494,200 80
Total.....	\$1,744,991 46

QUALIFICATION

Total number of applicants qualified.....	1,186
" " disqualified.....	820
" " in abeyance, recommended for training.....	326
Total number of applicants disposed of.....	2,332

REPORT BY DISTRICT SUPERINTENDENT, F. G. FORSTER, TO
DECEMBER 31, 1920

For administration purposes the district of Sherbrooke comprises the whole of the province of Quebec with the exception of that portion which lies north of the St. Lawrence river and west of the western boundary of the county of Joliette.

SOLDIER SETTLEMENT ON THE LAND

PRICE REDUCTIONS

In the purchase of land for soldier settlers a saving has been effected amounting to \$37,140 or approximately 3 per cent. The average cost of land per acre was \$34.19 and the total area 33,841 acres, with an average per settler of 116 acres.

ADDITIONAL LOANS

Applications for additional loans are carefully scrutinized, because it is the policy of this office to foster the spirit of economy among the settlers by discouraging all but the most necessary expenditures. Settlers are urged to make minor repairs themselves and also to provide the smaller articles of equipment. All expenditures of additional loans have to have the approval of the field supervisor before being sanctioned.



SOLDIER SETTLERS' EXHIBIT AT SHERBROOKE FAIR

Twenty settlers in the Sherbrooke District exhibited farm produce in a special section of Machinery Hall, and upwards of 16,000 people viewed the splendid specimens displayed. Six money prizes were awarded, the first of \$30 going to H. T. A. Webster of Lennoxville.

AGRICULTURAL SUPERVISION (STOCK AND EQUIPMENT)

Shortly after the inception of the board it became obvious that careful supervision was required in the purchase of stock and equipment for settlers; otherwise old and unserviceable stock, and worn out machinery would be purchased for settlers and would mean considerable loss in the near future. For this reason all stock and equipment now purchased for settlers must conform to standards laid down as to age,

DISTRICT OFFICE STATEMENTS

weight, etc. As a result the board is now procuring a much better grade of stock and its security is not so quickly depreciated nor is it affected to such an extent by market fluctuations.

The following stock and equipment purchased for settlers in this district:—

STOCK			
Kind	Number	Cost price	Average price
Horses..	643	\$ 83,124 99	129 28
Dairy cows..	2,175	159,192 23	73 19
Other cattle..	1,665	45,606 00	27 39
Sheep..	750	9,006 22	12 01
Swine..	963	16,235 25	16 77
Poultry..	4,833	4,398 48	0 91

EQUIPMENT			
Total cost..	\$162,968 53	Total saving..	\$1,627 24

SETTLERS IN TRAINING

One hundred and eighty-seven applicants were recommended for training at Lennoxville Training Centre and eighty-one took advantage of the courses there. Eighty-nine men were placed with farmers for practical training. Sixty-five have completed their courses and twenty-four are still in training.

Pay and allowances, \$13,047.83.

Per cent qualified, 28 per cent.

In the early stages of the work no difficulty was experienced in placing men with farmers for training. A number of men did not give entire satisfaction and just at present the demand for farm labour has decreased to such an extent that few men are now being placed.

Number of settlers trained, 65.

Number of settlers in training, 24.

SUPERVISION

The staff of field supervisors now in this district has been carefully selected and consists of three men with agricultural college training and two retired successful farmers. Each man is working in his home district and each one enjoys a very high reputation for ability and integrity. These men by personal contact with the settlers have been able to give valuable advice as to farm management, marketing of stock to the best advantage, choice of breeding stock, seed, feed, etc.

Practically every settler has been provided with a farm account book, and the majority of the settlers have commenced keeping accounts.

The local representative of the Live Stock Branch has always shown a most hearty interest in the work of the board and a commendable willingness to co-operate in any way possible. He has personally written to every settler on more than one occasion explaining the formation of breeder's clubs and urging all settlers to become members of such clubs.

The district stock yard supervisor at Montreal and the U.F.O. officials there have all shown a willingness to assist the Board and our settlers in marketing their stock co-operatively, and we look forward to being able to do so next year.

The management of the Sherbrooke Fair kindly gave this office space to hold a settlers' exhibit during the last fall fair. Through the generosity of some of the prominent local citizens a prize list of \$50 was offered to our settlers for the best exhibits of farm produce. Over fifty settlers entered this contest and some most creditable exhibits were submitted. Without exception the settlers exhibiting generously consented to donate their exhibits to the local hospitals at the conclusion of the fair. This phase of our work could be greatly enlarged on next year and no doubt excellent results obtained.

SOLDIER SETTLEMENT ON THE LAND

Up to the 31st of December, 1920, our field supervisors made 3,423 official visits to settlers. This does not include any visits by other members of the local staff.

CROP PRODUCTION

Settlers in this district during the last year produced:—

42,495 bush. grain valued at.	\$ 31,732 95
11,049 tons fodder valued at.	191,616 00
30,957 bush. potatoes and vegetables valued at.	27,694 00
1,049 tons roots valued at.	4,296 00
16 colts valued at.	640 00
2,360 calves.	14,355 00
694 lambs.	718 00
1,112 swine.	30,266 00
6,480 poultry.	5,184 00
Land cleared to date—371 acres.	

ADJUSTMENTS

The following is a summary of adjustment cases of this office up to December 31, 1920:—

Number of cases under adjustment.	55
Number of cases completed.	10
Number of cases incomplete.	45
Amount invested in completed cases.	\$53,323 88
Amount realized in completed cases.	52,355 59
Total loss.	968 29

The following is a brief summary of reasons of failure:—

Ill health.	11
Not sufficiently qualified and lack of initiative.	23
Domestic troubles.	4
Property over-valued.	2
Poor type of settler placed on poor proposition.	8
Abandonment.	3
Never took possession of farm.	2
Qualified, but not satisfied with farming after being established.	2

ONTARIO

STATISTICS TO MARCH 31, 1921

LOANS

Total number of settlers to whom loans granted.	1,442
Total amount of loans granted.	\$6,337,362 52
No. of settlers	Amount
94 on privately-owned lands.	\$ 220,035 42
1,348 on purchased lands.	6,117,327 10
1,442	Total. \$6,337,362 52
Total loans for purchase of land.	\$4,497,360 74
" " " removal of encumbrances.	138,325 02
" " " permanent improvements.	235,322 80
" " " stock and equipment.	1,466,353 96
Total.	\$6,337,362 52

QUALIFICATION

Total number of applicants qualified.	4,067
" " " " disqualified.	1,680
" " " " in abeyance, recommended for training.	508
" " " " disposed of.	6,255

DISTRICT OFFICE STATEMENTS

REPORT BY DISTRICT SUPERINTENDENT, F. D. SHAVER, TO DECEMBER
31, 1920

INSPECTION AND APPRAISAL

The diversified types of farming in vogue in Ontario have made it necessary that a specialist in each line be available for appraisal work. During the busiest part of the season twelve inspectors were employed, while five only are retained at present.

Since the inception of the work, 2,600 inspections including those through the sub-offices at Ottawa, Fort William and London, have been made. In each of these inspections the settler is protected as far as possible by employing in the first place Inspectors who are competent in giving values to land on a basis of their productive capacity and by the Inspectors checking the values originally placed by them through reference to recent purchases in the district and comparison with information obtainable from neighbours. Reductions in purchase prices asked, amounting to \$56,000 indicate in a measure the extent of the protection settlers are receiving through inspection by the board.

On the 2,600 inspections made, 1,738 reports were given favourable consideration, involving the purchase of 127,403 acres, and the advancing of amounts for the removal of encumbrances on 9,092 acres. The average acreage purchased for settlers has been ninety-one and the average per settler on which advances have been granted for the removal of encumbrances has been ninety-three.

The average price paid per acre for land purchased for settlers is \$40.03 and the average advance per acre for the removal of encumbrances of \$16.43.

The average loan per settler for land purchase alone is approximately \$3,400.

LOANS

General average loan per settler	\$4,236
Average per settler of total loans on—	
(a) Purchased land	4,323
(b) Privately-owned land	2,858

STOCK AND EQUIPMENT

Up to December 31, 1920, \$1,276,266.34 has been expended for the purchase of stock and equipment, divided as follows: \$721,088.22 for stock and \$555,178.12 for equipment. In the purchase of equipment through arrangements made with implement firms, dealers, etc., \$24,844.43 has been saved to the settlers, and we have little doubt that in addition to the elimination of the purchasing of undesirable stock, there has been a saving on the stock purchased by an amount much in excess of that on equipment. The expenditure for stock purchased for settlers in Toronto district:—

1,944 horses at an average price of	\$142 00 each
3,176 cows at an average price of	99 18 "
1,785 other cattle at an average price of	40 41 per head
882 sheep at an average price of	14 75 "
1,777 swine at an average price of	18 06 "
17,128 poultry at an average price of	0 76 each

SUPERVISION

Up to November 30, 1920, \$44,768.79 has been paid to the dependents of settlers receiving training, of which \$21,439.36 has been expended on those who have completed training or who have discontinued. This amount has been disbursed among 180 men, of whom sixty-three have qualified, ninety-three have been disqualified, sixteen have not been finally disposed of, and eight have temporarily discontinued. This latter amount does not include the amount paid to settlers in training whose allowances have ceased because of the expiration of the period during which they were granted but who are continuing training without allowances. It also does not include the amount paid to settlers in training who have been transferred to other districts before completing their course. On November 30, there were eighty-seven settlers still in training who were receiving allowances.

Of the sixty-three settlers qualified after receiving training, twenty-seven have been established on farms, seventeen have applied for loans but are not yet established, and nineteen have not yet applied.

COLLECTIONS

The success of the Act may best be judged by the collection returns. Of the 1,357 established settlers, 1,128 had payments due on November 1, 1920, totalling \$217,878.53. On December 31, 776 or 68.8 per cent had met their payments of \$130,780.48 in full, while 188 or 16.6 per cent had paid in \$25,000 on account. Seventy-eight of the most successful settlers exceeded their land payment by \$12,988.68 with six others, reducing their stock and equipment loans by \$596.09.

During the life of the office, thirty-three settlers have discharged their total indebtedness of \$98,873.12.

The calibre of the settlers may be gauged by the fact that after issuing two notices, but four settlers have failed to reply.

Out of 254 requests for deferment of payments, 174 were granted.

In view of the prevailing low prices and poor markets, the policy followed has been to allow any settler who is considered to be a good moral risk, and who is making a real endeavour to succeed, as much leniency as is considered advisable. Every effort is being made to keep the number of adjustment cases as low as possible.

ADJUSTMENTS

To date there are to report eighty-eight definite salvage cases, with the probability of this number being increased to the hundred mark before many months, by the adjustment of annual payment delinquents who have previously been reported as probable failures.

Of the eighty-eight listed, forty-two have received definite action since the department has been organized. The balance are not suffering through inaction as the board's security is being protected and immediate action was unnecessary. These will be taken in turn as time permits. Urgent cases are receiving immediate attention.

Of the forty-two the stock and equipment of twenty-three has been sold. There are at least ten more where sales are being held, or information is being obtained regarding missing articles. These thirty-three cases are now ready for the posting of notices calling for tenders for the property.

There are fifteen completed cases for which an expenditure of \$54,898.24 has been made and \$52,913.44 has been recovered. From this it will be noted that the average loss per case is \$132. In addition to the fifteen above, there are a number of transfers to soldier settlers in various stages of completion.

There have been three distinct reasons necessitating adjustment proceedings:—

1. The recurrence of war disability.
2. Poor settler through lack of initiative, industry and thrift with an almost inevitable unproductive property. Few thrifty settlers located on unproductive propositions.
3. Wilful abandonment, owing to the settler or his wife, or both, becoming dissatisfied with farming, from unknown causes.

HOME BRANCH

In the district there are 725 married settlers and so far about 500 visits have been made by Home Branch representatives. In a number of cases, a settler has been visited more than once. Bulletins or magazines (sometimes especially requested) have been sent to practically all of the settlers visited—also to others when requests from supervisors have come in. (It might be stated that in a great many cases it has been proved that the bulletins are really used and appreciated.)

About thirty-five or forty large parcels of new or second-hand clothing have been sent to settlers who were in need. In addition to this, about thirty families have been supplied with parcels of clothing, wool, flannelette, etc., through the Red Cross, Women's Institutes, and other organizations. Five or six layettes have been furnished for women who would otherwise have had practically nothing for their babies.

Large Christmas parcels, containing Christmas stockings, dolls, toys, books and games, and a few new articles of clothing, were sent to fifty families, representing 194 children, by the Toronto staff of the Soldier Settlement Board, with the co-operation of the Home Branch.

Three Domestic Science courses have been given in Ontario, one at Guelph in June, 1920, another at New Liskeard in November, 1920, and a third at Simcoe in January.

Payment of doctor's bills for about fifteen families has been obtained through the Red Cross and Canadian Patriotic Societies.

As far as possible each family with whom the Home Branch has come in contact has been considered sympathetically and individually, and all the encouragement and assistance possible given.

LEGAL

During the past nine months in over 1,300 cases documents of title have been forwarded to head office and the necessary check of agreements has been made.

Insurance.—On the 1st April, 1920, there were approximately 1,200 approved loans, and at the close of the year this number had increased to over 1,700. This number, of course, includes loans transferred from the Ottawa district office, and a number of these are still being adjusted.

The insurance in force December 31 amounted to \$4,021,404, of which amount \$650,000 covered stock and equipment and the balance buildings. This was placed at a cost of \$72,580.98, of which amount the board advanced \$39,400. Of this amount there was outstanding, on the 1st November, \$22,877.35. This amount has been reduced to \$6,678.45 at the end of the year.

The fire loss for the year ending December 31, 1920, amounted to \$15,974.33, nearly all of which has been received from the companies. None of the settlers who suffered loss by fire has been salvaged, although one is discontinuing operations and, of his loan of \$4,500 advanced by the board, \$3,900 has been recovered from the insurance company.

GENERAL CONDITIONS

Through a crop return which was below the average, and on which the majority of our settlers were solely dependent, the settlers began the winter of 1919-20 under a handicap. The spring of 1920 witnessed the price of all seed grain and feed abnormally high. However, although in the early part of the season the outlook was not promising, more favourable weather conditions during July resulted in a generally good harvest, enabling the majority of the settlers to meet their obligations in full, and begin the winter under much better circumstances than the previous year. In the Niagara district a violent electrical storm, accompanied by hail, did considerable damage, affecting in all twenty of the settlers. The mild weather permitted of most fall ploughing being done, so that with a favourable winter and spring the outlook for 1921 is very bright.

Fruit Farms and Small Holdings.—While mixed farming has been encouraged, applications for special lines have been dealt with on their merits. Applicants for fruit farming have been required to have experience in the particular locality in which they wished to settle. The settlement in the Niagara District, and fruit belts bordering on the lake, has been extensive. These have been so established that the proposition fits the individual and his responsibility increases with his experience.

SOLDIER SETTLEMENT ON THE LAND

As all fruit lands are high priced, running from \$150 to \$300 per acre, the acreage must necessarily be limited, the average holding being about fifteen acres. A number have been assisted on straight market gardening and poultry propositions, but this combination has not been looked upon with favour in this district, and as a consequence the number so assisted has been small. On the whole, about one hundred propositions might be considered as small holdings.

Special Settlers.—Only two settlers have been established under clause 63 of the Act, both of these being blind. These settlers were otherwise physically fit and had the assistance of parents or wives. Men otherwise disabled have been discouraged as much as possible to undertake propositions on which they have to depend upon outside aid for performing the necessary farm operations.

Northern Ontario.—Only men who have been born in the district or who have had several years' experience in pioneer life are considered qualified for financial assistance in New Ontario. Two hundred and seventy-five of these have been established in the northern part and are controlling approximately 30,000 acres. As all unpatented is held under control of the Provincial Minister of Lands and Forests, the only lands on which assistance can be given are those on which settlement duties have been performed and patents have been issued. On such lands now occupied by soldier settlers, it is estimated that approximately 1,500 acres have been cleared and brought under cultivation. A very promising settlement has been made in the Temiskaming district and on the whole the policy of requiring a minimum clearance of thirty acres on lands in the district seems to have been sound.

PRODUCTION

A careful estimate has been made of the value of the crops produced on the 130,000 acres held by settlers in this province and the total value amounts to approximately \$1,500,000 as illustrated by the following statistics:

ESTIMATED TOTAL PRODUCTION AND VALUE OF FIELD, ORCHARD AND GARDEN CROPS

Crops	Acres	Estimated total yield	Estimated selling value
			\$ cts.
1. Wheat.....	3,036	54,167 bush.	109,780 73
2. Oats.....	16,883	578,300 "	297,515 85
3. Barley.....	1,838	48,645 "	39,555 90
4. Rye.....	903	12,808 "	14,780 25
5. Flax.....	72	27 tons 277 bush.	788 00
6. Pease.....	210	4,360 "	6,324 00
7. Mixed grain.....	1,767	60,270 "	42,749 00
8. Green feed (weight green).....	201	284 tons	7,100 00
9. Hay.....	21,123	21,433 "	548,361 00
10. Corn (weight as fodder).....	2,103	150 bush. 14,138 tons	85,264 00
11. Turnips, mangolds, sugar beets.....	669	6,892 tons	38,360 00
12. Potatoes.....	1,247	150,948 bush.	126,197 35
13. Other vegetables.....	425	4,709 "	27,441 38
14. Apples, peaches and other tree fruits.....	810	7,157 bbls 14 tons. 4,461 bush.	46,685 00
15. Small fruits (raspberries, strawberries).....	224	81 tons 600 bbls.	36,882 00
16. Tobacco.....	76	38 tons	22,200 00
17. Other crops.....	4,595	555 tons 14,595 bush.	41,581 00
	56,182		1,491,565 46

DISTRICT OFFICE STATEMENTS

Kind of Stock	Number	Value
1. Horses	3,252	\$ 455,280
2. Beef cattle	3,317	248,775
3. Dairy cattle	4,944	494,440
4. Swine	5,510	82,850
5. Sheep	1,643	19,716
6. Poultry	50,177	401,416
		\$1,702,277

MANITOBA

STATISTICS TO MARCH 31, 1921

LOANS

Total number of settlers to whom loans granted		3,231
Total amount of loans granted		\$13,445,460 47
Number of settlers—		Amount
886 on Dominion lands		\$ 1,489,396 63
183 on privately-owned lands		502,335 09
2,162 on purchased lands		11,453,728 75
3,231	Total	\$13,445,460 47
Total loans for purchase of land		\$ 6,910,362 14
" removal of encumbrances		202,881 32
" permanent improvements		2,105,750 60
" stock and equipment		4,226,466 41
Total		\$13,445,460 47

QUALIFICATION

Total number of applicants qualified	7,512
" " disqualified	1,015
" " in abeyance, recommended for training	378
Total number of applicants disposed of	8,905

**REPORT BY THE DISTRICT SUPERINTENDENT, F. J. FREER,
TO DECEMBER 31, 1920**

AREA OF DISTRICT

The Winnipeg District office is responsible for the administration of the work of the Soldier Settlement Board in the province of Manitoba.

LAND APPRAISAL

During the busy season of the current year this office employed twenty-one expert land appraisers. Each of these men had previously had wide practical experience in land appraisal and all phases of agricultural activity.

The appraisers during the past two seasons inspected and appraised 5,643 farming units comprising a total acreage of 1,054,410 acres. The district office has consequently a very comprehensive and valuable record of lands in all districts of Manitoba.

In addition to dealing with routine applications for loan this district office has maintained an extensive Land Listing Department. Many returned soldiers have appeared at the district office with no particular proposition in mind and have been able to locate themselves through the service of our Land Listing Department.

SOLDIER SETTLEMENT ON THE LAND

LOANS

In purchase loans the average amount of land purchased per settler in this district is 181 acres and the average price per acre is \$17.55.

The average loan per settler is \$4,109.57.

On the following classes of land the average loan per settler is:—

(a) Purchased lands	\$5,257 29
(b) Privately-owned land	2,612 19
(c) Dominion land	1,661 36

PURCHASE OF STOCK AND EQUIPMENT

The following figures set forth the purchase of live stock made under the supervision of the field staff of this district for the period from April 1, 1919, to December 31, 1920:—

Live stock	Number	Total cost	Average cost
Horses	6,412	\$1,149,611 19	\$179 29
Cows	5,420	363,572 48	67 08
Other cattle	2,385	89,206 33	37 40
Swine	854	13,092 38	15 33
Sheep	512	6,927 55	13 53
Poultry	10,392	9,637 70	0 92
Total cost		\$1,632,047 63	

The total moneys advanced by this office for the purchase of stock and equipment and permanent improvements are as follows:—

Stock and equipment	\$3,391,335 47
Permanent improvements	1,498,880 30
Total	\$4,890,215 77

The saving effected by the special soldiers' discount on equipment and building material amounts to \$169,982.63.

SUPERVISION

To facilitate the work of supervision the province is divided into twenty-two supervision districts. These divisions are arranged according to the distribution of soldier settlers in the province and according to transportation facilities. A supervisor is placed in charge of each district with headquarters at a convenient point in the district, and attends to all work in connection with the settlers in that locality.

The following are the supervision headquarters in Manitoba: Virden, Killarney, Carmen, Rosser, Winnipeg S.E., Winnipeg N.E., Stonewall, Portage la Prairie, Neepawa, Shoal Lake, Amaranth, Kinosota, Oak Point, Inwood, Arborg, Ericksdale, Ashern, Grahamdale, Dauphin, Ste. Rose du Lac, Swan River.

Since commencement of operations of the Soldier Settlement Board, the field supervisors of this province have paid 16,306 visits to soldier settlers, and, in addition to this, have made numerous visits to other points to inspect stock and equipment being purchased by settlers.

COLLECTIONS

The soundness of the financial aspect of the Soldier Settlement scheme in this district is plainly indicated by the splendid results secured in the matter of collecting the payments due October 1, 1920.

The past season has been a most difficult one for our settlers in this district, due to financial depression, with consequent falling markets. In addition many of these settlers have experienced the usual difficulties, hardships, and privations attendant upon the first few years of any farming venture. Consequently the moneys collected in this district this fall may be considered to represent a gratifying return on the public money invested in the Soldier Settlement scheme.

DISTRICT OFFICE STATEMENTS

ADJUSTMENTS

Total number of completed adjustments, cases..	24
Amount invested..	\$114,143 00
Amount realized..	105,380 00

In addition there are 188 cases of adjustment that are incomplete. In the majority of these cases all stock and equipment has been disposed of but the land has not as yet been resold.

The chief reasons for adjustment cases may be summarized as follows:—

- (a) Bad management by the settler.
- (b) Financial difficulties due chiefly to crop failure, loss of stock, etc., etc.
- (c) Ill-health.
- (d) Dissatisfaction of settler and wife with farm life.

HOME BRANCH

During the past season representatives of our Home Branch have visited the homes of 902 married settlers. As a result of these visits it has been possible to bring many meritorious cases to the attention of relief and patriotic organizations.



SOLDIER SETTLEMENT IN MANITOBA

Illustration of the splendid barn and comfortable home of Emile Keroack on his farm at Elm Grove. This settler has 160 acres of A1 land. He is a keen worker and as the picture shows takes pride in the orderliness of his surroundings. Mr. Keroack served in France having enlisted with the 221st Battalion.

These organizations have afforded our Home Branch the most cordial support and co-operation. The Manitoba Patriotic Fund has given relief to the extent of approximately \$7,000. The Manitoba Red Cross Society has supplied underwear, sweaters, stockings, etc., etc., and has in special cases paid for special medical service. Two Red Cross outposts have been equipped and nurses supplied in areas where a large number of settlers are situated. The Women's Institutes of Manitoba have come forward with splendid support and co-operation. Clothing has been received

from twenty-two institutes and eighteen institutes have made cash donations. The Y. M. C. A. collects magazines and forwards them to our field supervisors for distribution in the country. The Publications Branch of the Manitoba Department of Agriculture has sent bulletins on Farm Economics to such settlers as desired same. The Extension Service of the Department of Agriculture has also co-operated by putting on a course in dressmaking in one of the homesteading areas for the benefit of the wives of our settlers.

LEGAL DEPARTMENT

At the commencement of the board's operations towards settling the returning soldiers on the land the legal work entailed in securing the amounts advanced by the board was entrusted to practising solicitors, the work being allocated to one firm in each Land Titles District.

When demobilization began in real earnest and the troops were being returned in large numbers there was a consequent enormous increase in applications for the benefit of the Act, and the Board decided to discontinue the employment of private solicitors, and to try the experiment of installing their own Legal Department in the district office which deals with the whole of the province of Manitoba. Accordingly, a legal adviser was appointed on May 1, 1919, and the board's Legal Department in Winnipeg commenced to handle all the board's work on the 12th of May, 1919.

The staff at first consisted of the legal adviser, a student, and one stenographer. During the summer of 1919 applications for loans and for purchase flowed in in such an increasing stream that the original staff was found to be much too small to handle the work, and the staff was increased by successive stages to meet the increasing demand until it reached its maximum, which comprised the legal adviser, four qualified solicitors, two clerks, and the necessary stenographic assistance.

The appointment of different solicitors to each of the numerous Land Titles Districts in Manitoba had resulted in a wide dispersion of the board's transactions which had made it impossible with the rush of business to keep in touch with the progress of individual loans. The Legal Department in the board's own offices insured a more speedy handling of loans, a more intimate knowledge of their progress, and a close correlation between the Loan Committee, the Stock and Equipment Department, and the more technical end of securing the board's advances and obtaining title for the land purchased. This was particularly important in Manitoba because the dual system of titles (namely the Torrens or New System, and the old system of common law conveyancing) obtained in this province inevitably produced greater difficulty in closing a transaction than in the newer provinces where only the Torrens system is in use.

In the vast majority of cases it was found possible to permit a settler to disburse his loan award for stock and equipment before the title had been completely cleared up, relying on assurances that difficulties would finally be removed. Previously outside solicitors employed by the Board would not report title until the purchase was completed, and the settler was delayed in disbursing his stock and equipment loan. The board's own Legal Department has proved to be speedier, more convenient for the rest of the office, and far cheaper than the employment of outside solicitors. It has further proved of inestimable benefit to all Departments to be able to refer to their own solicitor the numerous questions that daily arise, and which would otherwise have resulted in mistakes being made which might have been expensive to the Board, or have necessitated payment of fees to some solicitor for his advice.

Since the 1st of May, 1919, the Legal Department has handled a grand total of 5,431 loans, involving a total expenditure of \$12,232,342.43.

This has been handled at an average cost per loan of \$4.11.

DISTRICT OFFICE STATEMENTS

In addition to this the board's Legal Department has acted in cases where criminal prosecution has been necessary, and in all litigious matters in which the Board has been involved, or in which it has seemed likely that the Board would be involved. Advice has been given to settlers on a multiplicity of subjects, and action has been taken on their behalf where it has not been necessary for the settler to commence a suit.

The Legal Department has further been consulted in all adjustment cases, and has, where necessary, protected the Board's interest against creditors of the settler or other outside parties.

SPECIAL TRACTS OF LAND

Riding Mountain Reserve.—Part of the Riding Mountain Forest Reserve known as the Clear Lake District, and being parts of townships 19 and 20 in range 19 west, has been under consideration by the Soldier Settlement Board and it is proposed at an early date to make this tract available for soldier settlement. A very careful appraisal of this property has been made by our most competent Land Appraisers. It is proposed that this tract of land be divided into about one hundred and twenty-seven farming units of from 240 to 320 acres each. It is hoped that the land will be thrown open for settlement in the spring. Its close proximity to railway facilities and its suitability for mixed farming would appear to make this a most desirable tract for soldier settlement purposes.

School Lands.—At the commencement of the summer of 1920, the board received many inquiries regarding those parcels of school lands situated in this province that had not been disposed of. Arrangements were made with the provincial authorities whereby these lands were made available for soldier settlement at a price fixed by two arbitrators, one representing the Provincial Government and the other the district of the Soldier Settlement Board. The arbitrators based their findings on the joint reports of the land appraisers of the Provincial Government and the Soldier Settlement Board. About 25 per cent of the lands inspected were found suitable for soldier settlement and the arbitrators placed valuations thereon, and these lands were made available. About 30 per cent of the lands made available have now been disposed of and the balance are available for purchase by qualified soldier settlers.

GENERAL CONDITIONS IN THIS DISTRICT

General conditions throughout Manitoba have varied greatly in the different sections of the province during the past year. In southwestern Manitoba from the international boundary north to approximately township 14, and from the Saskatchewan boundary east to range 15, crops were generally very poor, owing to light rainfall in that area. In districts lying north of township 15 and between lake Winnipeg and lake Manitoba the crops were also very light, and, in many cases, a total crop failure owing to drought and to frost early in July. Also in the districts east of the Red river and south to Winnipeg to the international boundary crops were generally poor due to the same cause. In other parts of the province crops have ranged from fair to excellent. The hay crop was fairly good all over the province and most of the settlers are well supplied.

The progress made by soldier settlers has, in general, been excellent. Those in the districts where there were good crops have, of course, secured a better start and made a greater showing than those in the poor crop districts, but even the latter have made a very fair showing and by hard work have their farms in splendid condition for next year and are on a fair way to becoming successful farmers.

It is interesting to note that of our total number of 3,228 settlers, 1,986 were established on improved land and 1,242 were established on unimproved land.

SOLDIER SETTLEMENT ON THE LAND

In some of the more newly settled districts where condition of settlement still involves considerable pioneering, the progress of settlers is of course much slower than in the more developed areas. Such conditions exist in a more or less degree in the following districts:—

- (1) Between lake Manitoba and lake Winnipeg, north of township 16.
- (2) West of lake Manitoba, north of township 18, for a distance of 15 to 18 miles west of the lake.
- (3) North and east of lake Dauphin.
- (4) The outskirts of the Swan River District.
- (5) All east of township six, east of the Principal meridian.

In these districts, most of the soldier settlers are on homestead and soldier grants and have loans from the board for improvements and purchase of stock and equipment. The land in these localities is generally partially wooded or covered with small scrub, and in many cases stony, so it requires a lot of hard work and considerable time to develop it. Especially is this the case in the area between lake Winnipeg and lake Manitoba.

Unfortunately, some of these districts (particularly those between the lakes) suffered a crop failure this year owing to drought and frost, which has made it exceptionally hard for many of the settlers, this being only their first or second year. However, they are working hard clearing and improving their land, and will eventually play a big part in the development of these large areas of the province.

It is interesting to note that the soldier settlers in Manitoba have, in the short time they have been established, brought 40,000 acres of new land under cultivation and during the past season produced 1,645,146 bushels of grain and put up 74,305 tons of hay. This development and production is, in itself, worth to the country the advance made by the Government for the establishment of returned soldiers on the land, and is a guarantee that the public moneys invested will be repaid in full.

PRINCE ALBERT DISTRICT, SASK.

STATISTICS TO MARCH 31, 1921

LOANS

Total number of settlers to whom loans granted	1,316
Total amount of loans granted	\$ 3,868,319 41
Number of settlers—	Amount
590 on Dominion land	\$ 986,467 00
167 on privately-owned lands	333,734 75
559 on purchased lands	2,548,117 66
1,316	Total
Total loans for purchase of land	\$1,613,033 81
" removal of encumbrances	73,907 75
" permanent improvements	502,369 00
" stock and equipment	1,679,008 85
Total	\$3,868,319 41

QUALIFICATION

Total number of applicants qualified	1,601
" " disqualified	372
" " in abeyance, recommended for training	40
Total number of applicants disposed of	2,013

DISTRICT OFFICE STATEMENTS

REPORT BY THE DISTRICT SUPERINTENDENT, F. J. O'LEARY, TO
DECEMBER 31, 1920

LAND STATISTICS

Total amount of lands inspected.....	640,000 acres
Total amount of land on which loans have been granted..	307,353 "
Total amount of land settled on to date by established settlers.....	265,000 "
Total land inspections made.....	4,000 quarter-sections
Number of inspectors employed when at maximum, year 1920.....	14
Total acreage purchased.....	93,600 acres
Average acreage of land purchased per settler.....	208 "
Average price per acre.....	\$17 00

LAND LISTING AND PRICE REDUCTION

The Land Listing Branch of the Land and Loan Department has not proved to be of any particular utility, as cases wherein an intending settler desires the board to locate suitable land are extremely few. Usually the settler has decided on the land that he wants before coming to the board.

Vendors of land to the board are always requested to reduce the original price of the land by sums ranging from \$200 to \$1,000, and it is estimated that at least a saving of 7 per cent has been effected on land purchased since the inception of the local office, which includes the reduction granted on the C.P.R. and the C.N.R. lands to returned soldiers.

AVERAGE LOAN PER SETTLER, ON:

Purchased land.....	\$5,663 37
Privately-owned land.....	1,718 31
Dominion land.....	1,497 72
General average loan per settler.....	2,375 20

AGRICULTURAL STATISTICS:

STOCK PURCHASED THROUGH THE BOARD

Year	Stock	Number	Approximate value		Total value		Total		
			\$	cts.	\$	cts.	\$	cts.	
1919.....	Horses.....	893	168	51	150,488	00			
	Cattle.....	1,297	60	12	77,976	00			
	Total.....								228,464 00
1920.....	Horses.....	1,152	171	98	198,129	00			
	Mules.....	6	116	66	700	00			
	Oxen.....	22	122	72	2,700	00			
	Cows.....	962	82	19	79,067	00			
	Other cattle.....	1,122	41	59	46,865	00			
	Sheep.....	56	11	89	666	00			
	Swine.....	89	17	95	1,598	00			
	Poultry.....	1,059	0	99	1,057	00			
	Total.....								330,582 00
	Grand total.....								559,046 00

SOLDIER SETTLEMENT ON THE LAND

PURCHASE OF STOCK AND EQUIPMENT

The combined value of stock and equipment amounts roughly to \$1,700,000. A discount has been obtained in every possible case and stock and equipment purchased for settlers through field supervisors has given very satisfactory results.

The method adopted by this office of immediately notifying the field supervisor when a loan has been approved for a settler, in order that he may get in touch with the settler and arrange for the purchase of his stock and equipment, during the period in which the loan is being completed by the solicitor, has resulted in protecting both the board and the settler from purchasing inferior and unnecessary stock and equipment. This, in my opinion, has been the best arrangement for insuring efficiency and economy in purchasing.

EQUIPMENT PURCHASED THROUGH THE BOARD

Equipment	Number	Approximate value		Total value		Total	
		\$	cts.	\$	cts.	\$	cts.
Binder.....	186	150	00	27,900	00		
Drill.....	206	130	00	26,780	00		
Wagon and box.....	830	125	00	103,750	00		
Gang plough.....	350	100	00	35,000	00		
Sulky plough.....	300	90	00	27,000	00		
Mower.....	660	75	00	49,500	00		
Sleighs.....	320	45	00	14,400	00		
Disc.....	520	55	00	28,600	00		
Brush breaker.....	550	70	00	38,500	00		
Rake.....	600	38	00	22,800	00		
Harrows.....	520	22	00	11,440	00		
Cream separator.....	190	80	00	15,200	00		
Harness (2 sets).....	800	110	00	88,000	00		
Total.....							488,870 00
Miscellaneous, including— Small farm tools, pumps, etc.....				10,000	00		
Grand total.....							498,870 00
Seed and feed.....							112,000 00
Lumber disbursements for years 1919-1920.....							190,000 00

ESTIMATED SAVING

It is estimated that out of the expenditure of \$1,700,000 which was disbursed for stock and equipment, there would be a saving of 10 per cent to the settler through the Board's power to purchase at reduced rates. The same would apply in the case of lumber in the Permanent Improvement Account, which amounted to \$190,000.

I estimate that the board saved the settlers \$189,000 on the purchase of stock and equipment, and permanent improvements.

SUPERVISION OF SETTLERS IN TRAINING

Canadian settlers trained and now having loans, two; Canadian settlers training now, five; Imperial settlers in training, nineteen. The settlers in training are visited regularly and reports forwarded to this office by the field supervisors. They are only placed with the best farmers in the various districts, and the wages have been satisfactory to all the settlers in training.

DISTRICT OFFICE STATEMENTS

About nineteen Imperial settlers are at present taking training. None of these has yet had sufficient experience to warrant granting a loan, but I believe several applications will be received next spring. Only in one case has an unsatisfactory report been received on any of the settlers in training, and even in this particular case recent reports indicate that he is anxious to make good. The Canadian settlers in training have invariably made good.

The farmers in the district have rendered every assistance in taking and caring for these intended settlers. All settlers in training in this district have been afforded the same supervision as an established settler.

SUPERVISION OF ESTABLISHED SETTLERS

Every supervisor in the field is an experienced farmer. All of them have home-steaded and know by experience the difficulties met in pioneer work. The field supervisors have received instructions that it is better to remain two or three days with a settler, in order to instruct him in the care of stock and equipment and general farm management, than to make frequent short visits. In this way the field supervisor has a splendid chance of getting into very intimate contact with the settler, and this contact can be turned to very useful account afterwards.

Many of the settlers are keeping a fairly accurate account of their expenditures and receipts. It is hoped to establish a more elaborate system with the settlers who are capable of keeping accounts. Settlers who are not familiar with farm accounts will receive special attention from the field supervisors.

Several Live Stock Clubs have been formed for the purpose of obtaining pure-bred males through the Government, but owing to the slump in the cattle market, it has been very difficult to carry on propaganda work of this nature. The supervisors, however, are strongly recommending settlers to engage in stock farming, as a side issue, so as to lessen the risk from present unstable market.

The Provincial Department of Agriculture and the Agricultural Department of the University of Saskatchewan have offered to assist us with speakers and we propose, during the early months of the New Year to have special meetings for the benefit of soldier settlers taking up pioneer work.

Our field supervisors carry on 90 per cent of the veterinary work in the district.

Seven thousand six hundred visits have been carried out by the field supervisors since the inception of this office.

HOME BRANCH

Married settlers.	538
<i>Nationality—</i>	
British.	317
Canadian.	160
American.	27
Other nationalities.	34
	538
Overseas brides.	164
Children.	1,002
Number of visits made to date.	286

The activities of the Home Branch, since first organized in July, 1919, have been many and varied, being decided by the requests received for assistance and information. They can be classified under four general headings: Educational, Medical, Technical and Information.

Education.—Training courses covering all branches of Home-Making held under the direction of the university come first. We are planning for three of these courses during the winter, and had ten of our settlers' wives attend a six weeks' course in Saskatoon this summer.

Seven travelling libraries have been sent out where the settlers are closely located. Over fifty individual families receive magazines regularly. Where families of children are too far from a school to attend, we secure assistance in arranging a course of study, so the mother or older sister may carry on.

Medical.—Assistance is secured through the Patriotic Society where it is needed, and for financial reasons could not be otherwise provided. Sixty cases have been handled in this office. Doctors' advice is secured when needed, especially relating to child-welfare. We have established two district nurses and one Red Cross Hospital, two more following in the spring.

Technical.—Covers definite information and assistance in connection with cooking, dairying, sewing, etc. Hundreds of bulletins have been sent out giving detailed and specific information, as well as personal assistance given.

General Information.—Is hard to define; whatever question is asked is answered, and if the answer lies with some other organization, correspondence is started in the right channels. Lost baggage has been traced, gratuities secured, employment found; information secured on selling houses, War Bonds, obtaining divorces, re-uniting parents and children, getting relatives out from England, and any of the hundred-and-one questions which may arise.

Associated Bodies have always cheerfully and generously co-operated with us. These are: Patriotic Fund, with money grants where the cases warrant it; Red Cross, with medical service, money and clothing; I. O. D. E., educationally; W. G. G. A., provides reading matter; H. M. C., welcomes new members to the district; Rotary Club, assists with local enterprise; Provincial Government sends out free libraries of fifty volumes.

ADJUSTMENTS

Number of cases recommended for adjustment	50
Number of cases under observation	12

Reasons for Adjustment.—Desertion, 20; Request, 10; Illness, 7; Family trouble, 5; Inability to farm, 4; Deceased, 3; Imprisonment, 1; total, 50.

Number of completed cases with land and stock and equipment disposed of	3
Amount invested	\$1,794 48
Amount realized	1,794 48
Number of cases incomplete	47
Number of cases where stock and equipment have been disposed of, but not the land	30

Classification of Adjustments.—On purchased lands, 11; on Crown lands, 39; total, 50.

LEGAL

The Legal Department was first organized on the 15th November, 1919. Prior to that date all the legal work for the board was done by two firms of solicitors in this city, namely, Messrs. Lindsay and Hutcheon and Messrs. Mulcaster and Heap. Their charges for the work performed for the board were fixed by a Tariff of Fees authorized by the board.

The present staff consists of a district solicitor and assistant solicitor, one law student and two stenographers. This is the smallest staff during the history of the Department. The largest was employed during the summer months and consisted of a district solicitor, two assistant solicitors, one law student, two clerks and five stenographers.

Initial loans	727
Additional loans	528
Cancelled loans	54
Total	<u>1,309</u>

DISTRICT OFFICE STATEMENTS

All questions relating to taxes and insurance are dealt with by this department.

Salaries and bonuses—December 31, 1920.....	\$13,197 39
Loans handled.....	1,309
Average cost to board per loan.....	\$10 00

GENERAL CONDITIONS

The general conditions existing in the Prince Albert District are more favourable at the present time than they have been since the inception of the Soldier Settlement Board scheme.

Crops were light last year, but an exceptionally open fall permitted much ploughing to be done, and large areas now await only the advent of spring till seeding is commenced.

Feed is plentiful and very few settlers have not sufficient to carry them through, horses are well fed and will be in good condition for spring work. Few deaths have been reported either of horses or cattle. Heavy fall rains have given sufficient moisture to give the crops a good send off and given an average rainfall this year, good crops should be obtained.

Shellbrook and Prince Albert South sub-districts are most adversely affected by drought, as the former has much light land and the latter is an old district, in many places infested with weeds.

Transportation facilities in Tisdale north and Prince Albert north are poor, and a railway operated at an early date would be of untold benefit to these areas. A line from Turtleford to Shellbrook would open up a very fine tract of country. The centre of this district is fifty miles from railway facilities yet settlers are favourably reported upon.

Considering the facts that the greatest part of our settlers took up land when prices were at the peak, that the winter of 1919-20 was one of the severest on record, and that this fall they experienced a slump in farm produce values, we have every reason to feel gratified at the showing made by the settlers. They are entering 1921 with bright prospects, and with careful piloting I have no doubt about the eventual success of 80 per cent of those on the land.

NEW TRACTS OF LAND OPENED FOR SETTLEMENT

Paddockwood is 26 miles north of Prince Albert—timbered country—black and white poplar, 2 inches to 8 inches, scattered. First-class soil—chocolate loam. Railroad, Prince Albert-Paddockwood, under construction, steel to be laid next year.

Loans granted, conditional to settler having 5 to 10 acres cleared. Loans only granted for stock and equipment and permanent improvements.

The district has a school, hospital, and a good main road from Prince Albert.

One hundred and fifty settlers were established on the land in this district. Most of the settlers have erected log buildings, dug wells and erected fences. They all show evidence of making good.

INDIAN LANDS

The following Indian Reserves were opened for settlement in August, 1920:—

Mistawasis.—Ten settlers have been established on this reserve to date, and now occupy 2,802 acres.

This is a parky country; soil, dark loam; good roads, close to market, close roads and good fresh water.

All the settlers have broken from 20 to 60 acres, which are ready for seeding in the spring.

SOLDIER SETTLEMENT ON THE LAND

Muskeg Lake.—Eleven settlers have been established on this reserve, since August 1920, and now occupy 2,628 acres of land.

This is a very open country; soil, dark loam; good roads, close to market, close to railway.

All the settlers have broken from 20 to 60 acres of the land, which is ready for seeding in the spring.

School Lands.—We have purchased 18,420 acres of school land and this land is considered the best we have in the district. The purchase of school land is scattered from our western boundary to the eastern.

Hudson Bay Lands.—The board has disposed of 2,720 acres of former Hudson Bay land, in the Battleford-Turtleford District, to soldier settlers.

Porcupine Reserve.—This settlement lies 8 miles south of the station of Prairie River—the first settler being 15 miles by road. The land intervening is of a good quality, covered with heavy timber now held as forest reserve. The land in the Porcupine Reserve is of good quality, light chocolate loam, covered fairly thickly with a medium light poplar, 2 to 3 years' growth, and willow. There are patches of heavier timber through the centre of the settlement following the Capear and McDonald rivers, largely used for building purposes. The water supply is fair. Where surface water is obtainable at 12 to 15 feet it is good, but on the west side of the settlement they will have to drill from 30 to 60 feet to get a permanent supply. A considerable acreage is only good for hay land, at present, due to the water being held late in the year by beaver dams—there being miles of dams built along the low land. Until the land is cleared and cultivated there will be danger from late and early frosts.

There are to date 101 established settlers, 56 of whom are married—150 children. Settlers not under the board number 254. These are all a good type of Canadian or British settler. They now realize the proposition they are up against, and with remarkably few exceptions are applying themselves to the making of a real success. The houses are average, chiefly log, though a few frame houses, comfortably built and furnished.

The community spirit is good as is shown in the organization of a Local Improvement Association, a Womans Institute and a Legislative Library. A community Hall has been built, 40 by 32, to meet the social needs of the district. School districts have been formed, and a hospital scheme is under way.

CROP REPORTS BY "SUPERVISION DISTRICTS"

	REPORT	CAUSE
Porcupine	Failure.	Frost.
Tisdale South	"	Drought.
Tisdale North	30 per cent loss.	Frost and drought.
Melfort	15 per cent loss.	Drought.
Prince Albert South	45 per cent loss.	"
Prince Albert North	Good.	
Shellbrook	20 per cent loss.	June drought.
Battleford	60 per cent loss.	August frost.
Turtleford	60 per cent loss.	August frost.

In areas where a loss of sixty per cent is indicated, this would only apply to a few settlers. The loss in the entire district, however, was greater than at first anticipated.

The drought in the first two weeks of July seriously injured the crop during its flowering period. This, however, was not evident until threshing commenced.

DISTRICT OFFICE STATEMENTS

STATISTICS

	Acres
New land brought under cultivation..	25,751
Land cleared..	16,463
Land broken..	16,428

STAPLE CROPS PRODUCED

169,239 bushels of wheat at \$1.25..	\$211,548	75
268,781 bushels of oats at 35 cents..	94,073	35
12,000 bushels of barley at 70 cents..	8,400	00
24,000 tons of hay at \$10..	240,000	00

LIVE STOCK

400 colts at \$35..	\$14,000	00
550 calves at \$15..	8,250	00

ESTABLISHED SETTLERS

On improved land..	403
On unimproved land..	747
	1,150

SASKATOON DISTRICT, SASK.

STATISTICS TO MARCH 31, 1921

LOANS

Total number of settlers to whom loans granted..	1,791
Total amount of loans granted..	\$7,362,859 80

Number of settlers—	Amount
145 on Dominion land..	\$ 289,807 00
282 on privately-owned lands..	703,879 07
1,364 on purchased lands..	6,369,173 73
1,791	Total..
	\$7,362,859 80

Total loans for purchase of land..	\$4,043,764	53
“ removal of encumbrances..	247,127	96
“ permanent improvements..	782,669	65
“ stock and equipment..	2,289,297	66
Total..	\$7,362,859	80

QUALIFICATION

Total number of applicants qualified..	3,881
“ “ disqualified..	772
“ “ in abeyance, recommended for training..	76
Total number of applicants disposed of..	4,729

**REPORT BY DISTRICT SUPERINTENDENT, W. S. WOODS, TO
DECEMBER 31, 1920**

The Saskatoon District as at present constituted comprises an area of approximately twenty-five million acres, and extends from the Manitoba to the Alberta boundary, a distance of 354 miles east and west, with an average depth of 100 miles north and south. The district boundaries cannot conveniently be described by township and range for the reason that the North and South Saskatchewan rivers mark our district limits for a considerable distance. The furthest north point, however,

is township 53, west of the third, and the furthest south, township 19, west of the third.

The northern line or boundary of the district commences at township 41, Manitoba boundary, running west to the 3rd meridian; thence north to township 44, running west to North Battleford, following from that point the North Saskatchewan river to the Alberta boundary.

The southern line commences at the Manitoba boundary, township 25, extending west to the South Saskatchewan river in range 6, west 3rd meridian, thence following the South Saskatchewan river west to the Alberta boundary.

LAND PURCHASE

The greater majority of the men settled, and the money expended, have been on purchased lands, 85 per cent of all the money having been expended on what is known as the "purchase plan."

REMOVAL OF ENCUMBRANCES

Next in ratio of importance is the removal of encumbrances from land which the applicant owned himself, the Board taking as security a first mortgage thereon.

The inestimable benefit of this legislation is apparent when it is pointed out that the encumbrances on these lands were in the bulk of the cases overdue, and bearing interest from 7 to 10 per cent, whilst the stock and equipment belonging to these settlers had been disposed of or heavily encumbered during their absence overseas.

DOMINION LANDS

The third and last class of settlement is that of loans to men who hold unpatented Dominion lands.

SECURITY

It has been rightly said that stock and equipment cannot be regarded as sufficient security for itself owing to the fact that under unfavourable climatic conditions or indifferent treatment it may suffer considerable depreciation in value. It is even questionable under prairie conditions of farming, especially in exclusively grain districts, where the stock and equipment investment is chiefly in horses and implements, whether normal increase from the stock is sufficient to offset depreciation due to ageing in the horses and wear and tear and weather usage on the implements. So in a prairie district where we have grown this season an average of almost 1,000 bushels of grain per established settler, it behooves us to carefully analyze our investment strictly from a security standpoint. Seventy per cent of our expenditure is in land and buildings, or "permanent" security, whilst 30 per cent is in stock and equipment. If one accepts the average impression that our investment in permanent security has been to the limit of the value of land, leaving no margin, they would be apt to draw the conclusion that 30 per cent of our investment is somewhat doubtful security, or security on foot and subject to depreciation. A careful analysis of the situation, however, reveals the fact that an ample margin exists to render our security on stock and equipment absolutely safe, as for instance—

\$380,000 paid by applicants in initial deposits.

300,000 margin in loans for removal of encumbrances, which the legislation limits to 50 per cent of the value of the land.

250,000 saved the settler in price cutting owing to our purchasing for cash rather than on terms.

110,000 already received in repayments.

240,000 being a conservative valuation of the breaking done on raw land brought under cultivation, or a total of—

\$1,200,000

DISTRICT OFFICE STATEMENTS

So that apart from the increased value of the land purchased owing to exceptional buying and the settlers' activities, the unprotected margin is approximately \$1,000,000 on stock and equipment, for which we have as a conservative estimate over \$2,000,000 worth of chattels. An indication of the soundness of our buying is that we have not yet been compelled to dispose of a single parcel of land that has come back to us, through the settler abandoning his effort, at less than we gave for it; also many of our settlers' purchased farms are now valued at 100 per cent more than we purchased the land for, and a very conservative appraisal of the increase in the value of land on which we have loaned money is approximately 25 per cent.

To sum up our operations, therefore, it can be said with every assurance that the money expended is invested on a thoroughly sound basis, the success of which is attributable to the fact that we have purchased for all cash from farmers who were needing the money for different reasons, and we have taken advantage of their extremity in the settlers' favour.



SOLDIER SETTLEMENT IN SASKATCHEWAN

Threshing operations on the farm of Mr. A. H. Kidd, near Lumsden. Mr. Kidd secured 160 acres through the Soldier Settlement Board and is rapidly improving his holding. He enlisted with the 60th Battery, C.F.A., and served in France.

LAND

Number of inspectors employed at maximum of season's work . . .	17
Average acreage of land purchased per settler during our operations	186.8
Average price per acre	\$16 63
Total acreage	257,040
Total number of land inspections since commencement of operations	
in this district	5,187
Number of inspections during present season	3,177

Of the 3,177 inspections made during the past season 1,316 were school lands, the unit of inspection being a quarter section.

SOLDIER SETTLEMENT ON THE LAND

Inspections have been carried out during the past season by means of Ford cars owned by the board, the mileage varying according to the season and the volume of work. For instance, in the month of October the average mileage of each inspector exceeded 1,600 miles. Five thousand one hundred and eighty-seven inspections have been made by this branch, 3,177 of which have been made during the present season. The average cost per quarter-section during the regular inspection season of 1920, that is, from and including the month of May to October 31, is \$10. This includes inspectors' salaries, expenses, etc.

SUPERVISION OF PURCHASE OF STOCK AND EQUIPMENT

Kind	Number purchased	Total purchase price	Average cost per animal
Horses.....	3,643	\$644,143 56	\$176 80
Cows.....	2,068	165,941 52	80 24
Other cattle.....	1,598	67,364 53	42 15
Swine.....	267	4,146 50	15 53
Sheep.....	257	3,735 25	14 53
Poultry.....	4,451	3,988 88	0 89
Total amount disbursed for stock.....			\$ 889,320 24
Total amount disbursed for equipment.....			1,157,844 88
Total amount disbursed for stock and equipment.....			\$2,047,165 12
Total saving on stock and equipment.....			\$53,403 54

It will be noted that the board has purchased 3,643 horses and 3,666 cows and other cattle. A recent review shows, however, that 1,247 of our settlers have 5,375 horses and 5,862 cattle in their possession, the balance being increase on the board's stock and privately owned stock.

SUPERVISION OF SETTLERS IN TRAINING

At the present time, we have 15 field supervisors. The total number of settlers which have been established to date is 1,656. Nine thousand eight hundred and eighty-one visits have been made by our field supervisors to established settlers.

The number of men recommended for training is 278, of which 186 or almost 70 per cent actually commenced the training they were recommended for. Of these 186, 34 have already been qualified. The recommendation for training, as has been pointed out, is often made in case some doubt appears to exist as to the settler's sincerity. If, however, after having been recommended to take training with a practical farmer, the settler undertakes to do this and shows good progress under supervision, there is every indication that his intentions are sincere. During the spring and summer months it is a comparatively easy matter to place applicants in training with farmers, the demand invariably exceeding the supply. In the winter, however, in districts where grain growing predominates work is not so plentiful.

The figures disclose the fact that practical training is much to be preferred to institutional training. Of the 17 men who completed institutional training more than 50 per cent were disqualified, only three being qualified, a further three recommended for practical training, and two transferred to other districts, whilst the percentage qualified in the case of men who completed practical training is 68 per cent. It is, therefore, generally accepted that practical training is the most effective method, not only to test the sincerity of the applicant, but also to best fit him for his responsibilities.

COLLECTIONS

Perhaps no phase of our work in this district has received closer attention and study than that of collections. The difficulties encountered in administering what is recognized as a re-establishment measure on economical business lines are obvious.

DISTRICT OFFICE STATEMENTS

The attitude adopted towards any government indebtedness by the average farmer before the institution of Soldier Settlement legislation may be appreciated by reference to the repayment of seed grain loans. Broadly speaking, it may be said that such indebtedness was only repaid when practically every other obligation had been met, and when it was necessary to do so to procure patent. So with the popularly accepted theory that the Government can wait, combined with a feeling that ours is re-establishment legislation and due to the men for their services, much the same as a bonus or gratuity, one may gauge the difficulties to be expected in making collections and in achieving the same results as a mortgage or investment company, whose collections are conducted along cold-blooded business lines. So many elements would appear to combine and conspire to keep our collections down to a minimum. Compared with the loan company we are asked to take into consideration disability, two partial crop failures, unprecedented seed and feed conditions last year, many of our boys getting married, many more having been the recipient of a new baby in their homes, and all of them just getting on their feet as regards becoming established in furniture, clothing, etc. Then a number of the boys qualified amid the deluge of applicants during demobilization, appeared rather young and immature for their responsibilities.

Considering all these factors, which would appear to militate against successful collections, and also considering the fact that during the threshing of this year's crop the grain market collapsed, we have every reason to be gratified with the surprising fact that our percentage of collections exceeds that received by local Loan and Implement Companies, that at the present date over 70 per cent of our settlers have met their payments in whole or in part, and that we have promises from a further 15 per cent; that of \$188,000 actually due we have received more than \$118,000 in cash to date.

It should be mentioned here that the crops in the immediate vicinity of Saskatoon were a complete failure, and the crops throughout our district run from 41 per cent to 83 per cent of the average, according to the supervision district, which means a mean average of approximately 60 per cent. The reason attributed for what success we have achieved is the genuine desire on the part of the great bulk of the settlers to meet their obligations. There is undoubtedly an earnest realization of their responsibilities evident and a desire to discharge them to the best of their ability. There is not the slightest doubt that had the early fall prices for grains remained stable far more money would have been paid into the board than the amount actually due. Our present records indicate that about one hundred settlers will be unable to make any payment this season, due to complete crop failure. A careful review is being made of each case, supported by a personal visit and report from the field supervisor. Those men who are unable to pay through no fault of their own will receive every possible encouragement and such material assistance as their cases appear to warrant. Close supervision of those settlers in their farming methods and efforts is made possible by relaxing supervision on those settlers who are now established on a sound financial basis, and who by their work have proven that they are well able to farm successfully and repay their loans without advice, help or tuition.

About 100 settlers are still to make payments during the winter, having been delayed in hauling their grain, waiting for sufficient snow to use sleighs or sufficient depth of ice to haul across the river, or waiting with our permission until market conditions improve sufficiently to warrant their marketing their oats. In view of depressed market conditions, extremely high cost of threshing, partial crop failure in districts, large payments due for seed and feed advances during last winter repayment of which was due this fall, collection results are extremely gratifying.

SOLDIER SETTLEMENT ON THE LAND

ADJUSTMENTS

Number of completed salvage cases	14
Amount invested in same	\$ 50,874 56
Amount realized	52,203 23
Number of salvage cases incomplete	41
Amount invested in same	\$153,227 04

Reasons for failure are summarized as follows:—

Death	2
Abandonment	12
Ill health	8
Domestic trouble	1
Fraudulent action	1
Personal request	23
Adverse report from field supervisor with recommendation from D.A.	3
Special circumstances in which district superintendent considers adjustment proceedings necessary	4
Criminal offence with imprisonment	1
Total to date	55
Total adjustment cases	55
Single men	35
Widowers	1
Married men	19
	55

This department deals with the cases of those settlers who have for different reasons abandoned their effort and ceased to become settlers under the Act. Less than 3 per cent or a total of fifty-five, of our settlers have become adjustment cases at the date of this report. Fourteen of these cases have been finally disposed of—land and chattels. Approximately \$50,000 was the amount of money invested in their cases, and \$52,000 was realized on their resale, so that no loss has been experienced financially. Of the fifty-five cases, thirteen have been owing to death, ill health, domestic trouble, fraudulent action or criminal offence. Twelve have abandoned their holdings largely owing to the unsettling effect the campaign has had upon them, and twenty-three have asked to give up for many reasons, in which the latter appears to predominate, the balance of seven having been placed in adjustment for such reasons as lack of effort or good intention, etc.

In view of the fact that the adjustment account shows a credit rather than a deficit, these adjustment cases cannot be described as failures. Rather may it be said that had they continued in their efforts they would, generally speaking, have been successful.

It will be noted that two-thirds of these cases either abandoned or asked to be closed out themselves, and an analysis of their reasons point to their failure being temperamental rather than physical or financial. Their adjustment cannot be attributed to market or crop conditions for the reason that the cases during the last three months only number fifteen, or about one-quarter of the total.

Great care is exercised in dealing with farms that for any reason have reverted to the board. Only after a very careful analysis of the reasons for the original settler giving up is a new settler permitted to purchase the land. If there is any suspicion that the factors which contributed to the first settler's abandonment might affect the next settler's progress, the Adjustment Committee immediately recommend that the land be disposed of to a civilian or other than a settler.

To sum up our adjustment situation on the basis that the proof of our scheme lies in its failures rather than its successes I have arrived at the following conclusions:—

- (a) Our adjustment percentage is extremely low under the conditions.
- (b) Two-thirds of our cases are owing to temperamental unsuitability which it was absolutely impossible to diagnose at qualification, as these men were qualified on what they did *before* the war.

(c) The remaining third, due to death, ill health, domestic trouble, etc., are a very small percentage and absolutely unavoidable under a scheme of the magnitude of the soldier settlement scheme.

It is also worthy of note, and a subject which I shall deal with when discussing the Home Branch, that 64 per cent of our adjustment cases were single men.

HOME BRANCH

The necessity of paying close attention to the settler's domestic or home life is demonstrated by our conclusion in the matter of adjustments, that two-thirds of such cases were attributable to temperamental reasons. Of the fifty-five adjustment cases only nineteen, or 35 per cent, were married men. Of this number there is no doubt that had the woman found farm conditions congenial the settler would have adapted himself to them. Thus, to assist, counsel and advise the woman in her many problems has been regarded in this district as a most important phase of the work. The war brides from Britain especially need encouragement and assistance in making their home life as attractive and congenial as is humanly possible. Many of these girls are unaccomplished from a domestic standpoint, and missing the social attractions of the old life find themselves in a mental oasis on a prairie farm, which naturally quickly breeds discontent.

This department comprises a district director and a home counsellor or visitor. Through their medium advice and help are conveyed to the settlers' wives by means of a personal visit in the summer months, supported by such literature on domestic economy, home dress-making, elementary physics, etc., and problems in which the applicant may evince an interest or desire to learn. These visits have been productive of a lot of good and many kindly expressions have been received from the women concerned.

In the winter months travelling conditions are not suitable for a woman visitor making a round of visits, and only cases are called upon where necessity appears to warrant. Supervisors are told to let us know if a Home Branch representative can be of assistance, and through their medium the Home Branch keeps in touch with the settler's wife during the winter months.

There are approximately seven hundred married settlers in this district. Up to the date of this report four hundred and twenty-nine initial visits and twenty-eight interim visits have been made upon these settlers' wives, and the Home Branch is endeavouring to fulfil the woman's every wish. Some have asked for books, or to get in touch with Art Exchange, and others are looking for a market for their needle craft. Literature of every nature has been forwarded to their homes; they have also during the past winter of 1919-20 been given the opportunity, without expense, to attend a short course on economics, arranged in their district.

Very material assistance has been rendered through co-operation with various organizations, such as the Patriotic Fund and the Red Cross Society. Due to the change in the personnel of this staff recently, I am unable to furnish accurate figures as to the amount of assistance that has been procured for these women through the medium of our Home Branch, but this amounts to very extensive figures. The Patriotic Fund, on recommendation of the Home Branch, have paid funeral, doctors', nurses', druggists', and hospital bills.

The Home Branch during the month of December appealed to the Red Cross Society for parcels of clothing for settlers' wives in districts where crop failure has been experienced, in twenty-three specific cases. The Red Cross Society responded with a parcel of clothing in every case, value of which in some cases was well over \$50. It has been necessary for the Soldier Settlement Board to pay transportation on these parcels from contingencies.

In two cases through the medium of our Home Branch surgical treatment has been procured for a child who was born with a cleft palate, badly disfigured, and also a child whose leg bones were badly bent. Both children have received surgical and hospital attention, free of charge, from the Red Cross Society and are now doing well. Through the medium of this branch the Independent Order of Daughters of the Empire have supplied many layettes for expectant mothers, and have undertaken to supply six each month in the future, whilst the Eastern Star Club have undertaken to furnish an additional two sets.

Whilst much assistance has been procured from outside organizations through the medium of our Home Department in the past, we feel the time has come when the interests of our settlers' women folk will be better served by assisting them to overcome their difficulties by encouragement and tuition in their domestic affairs to the end that outside relief will be largely unnecessary.

ACCOUNTS

This branch maintains an up-to-date accounting system, following the procedure and using the system laid down by head office. This department is able to furnish either to the settler or to any department requiring it an immediate statement as to the settler's present financial status. All disbursements on loans are made by them by means of warrant within about twenty-four hours of receiving duly completed purchasing orders from the Stock and Equipment Department. No disbursements, however, are made till such time as the Legal Department have notified them that the board are duly protected by the execution of the necessary legal documents.

This department is functioning most successfully under very efficient management.

LEGAL

This department is operating very efficiently. Two thousand five hundred and forty declarations have been executed without charge, and registration fees saved to the board in the eleven months that this department has been in existence amount to \$5,252.

The expense of the maintenance of this department to the time of this report, from February 6, 1920, is less than \$13,000, and a conservative estimate of the fees that would have been charged for this work by outside firms of solicitors is placed at \$50,000. The institution of the boards' own legal department is a remarkable improvement in both efficiency and economy.

GENERAL CONDITIONS

For soldier settlement purposes the Saskatoon district may be said to be best adapted to mixed farming. Development of this district to any appreciable extent commenced approximately fifteen years ago, although such older communities as Yorkton, Lloydminster and Battleford were settled as far back as the '85 rebellion. Although formerly regarded as exclusively a grain-growing district, during the past ten years this district has come to be recognized as more suited to mixed farming. In its character it is about 65 per cent open prairie, 25 per cent of open parklike country and about 10 per cent thick bluff and even heavily timbered in the northeast portion.

Considering its comparatively recent development the district is remarkably well served by railways, roads and telephones. Our settlement operations, broadly speaking, have been confined to within fifteen miles of existing transportation. We do not anticipate extending our scope of settlement to beyond this distance in the immediate future, for the reason that there are approximately three hundred parcels of undeveloped school lands and lands which have reverted to the Crown within fifteen miles, which are available for settlement.

DISTRICT OFFICE STATEMENTS

Mixed farming is being especially encouraged with our settlers rather than exclusively grain farming, owing to the suitability of the soil for this character of farming. The last large crop in this district was in 1915, since which time the crops may be classified as 1916, fair; 1917, fair; 1918, poor; 1919, poor; 1920, fairly good.

Lack of moisture in the early part of 1920 season affected our whole district and resulted in almost a complete crop failure in the vicinity of Saskatoon, whilst the yield generally in grain throughout the whole district will average approximately 60 per cent of the normal yield. Other conditions, such as hail, noxious weeds, gophers, etc., have been normal.

The yield of grain, while not large, would have brought considerable revenue to our settlers had it not been for market conditions. Wheat which cost \$2.25 per bushel in seed, and 24 cents per bushel to thresh, was sold at the elevator as low as \$1.19 per bushel, leaving the settler less than 90 cents per bushel for his labour and to meet his obligations and support himself and family. However, the yield was considered fairly good and such privation as may be experienced will be due to prices of agricultural products rather than crop conditions. Hay and feed are plentiful throughout the district and may be purchased at low prices, ranging from \$5 to \$15 per ton. Up to the time of making this report the season has been open and very little has been fed to horses or cattle, as they have been ranging on prairie and stubble, which with very light feeding has kept them in splendid shape.

The general feeling appears to be that if other commodities experience a reduction in price in ratio with that of agricultural products it will be better for all concerned, as healthy, substantial progress was extremely doubtful under conditions which prevailed when the farmer was receiving \$2.85 for his wheat, importing feed at \$40 per ton, and paying help \$8 per day. So back of all the complaints one encounters as to the collapse of the grain and stock market, one can sound a strong under-current of optimism and confidence, and a feeling that a reversion to pre-war conditions will be better for all concerned.

Therefore, with plenty of feed on hand, or procurable at moderate prices; with stock in good condition, and with the bulk of those settlers already established with their seed on hand, we are able to face conditions next season with optimism.

Another most important item which affects general conditions in this district is that about two hundred of our settlers will be commencing operations on raw land next spring. With feed oats and hay for their breaking operations procurable at such low prices as thirty-five to sixty cents a bushel, and five to fifteen dollars per ton, they can face their operations with equanimity.

GENERAL PROGRESS MADE BY SOLDIER SETTLERS

<i>Production—</i>	Total for District	Average per Settler
Size of average holding . . . . .	.....	208.99 acres
Area under cultivation upon establishment..	81,489	65.34 "
Area brought under cultivation since establishment..	22,473	18.02 "
Horses	5,375	4.31
Cattle	5,862	4.77
Wheat produced	338,901	271.77 bush.
Oats produced	707,654	567.48 "
Hay put up	23,099	18.52 tons

The above figures bear upon the operations of 1,247 settlers only, the balance of our settlers being more or less recently established without opportunity, thus far, to get into sufficient active operation to be considered, or included, in this statement.

Of course the keynote to all progress can best be sounded by a reference to the financial returns. Collections have been stated in my report on that subject to be extremely satisfactory. In analyzing our settlers' progress with regard to the future, however, we must refer to above table which shows that the average acreage held by

SOLDIER SETTLEMENT ON THE LAND

the 1,247 settlers who have already commenced operations is 209, of which 83 acres are under cultivation. Estimating the arable land on the average unit as 160 acres, we learn that another 80 acres at the least awaits profitable cultivation. If our settlers have been able to live and keep their families and meet their obligations under the conditions stated in this report with less than half their land under cultivation, the results for the future should be far reaching and the inestimable benefit of the scheme be more fully realized in a few years' time than at present.

It will be noted the average settler produced this year 840 bushels of grain and over 18 tons of hay. The amendment to the legislation, encouraging and assisting breaking of raw land, will undoubtedly with fair luck greatly increase this amount next year. It will be noted that 22,473 acres of raw land have been brought under cultivation, but it must be borne in mind that the lack of early moisture has impeded breaking to a considerable extent through the settler's own effort, and the amendment referred to will in the future enable him where advisable to have breaking done by outside assistance.

DISTINCTIVE FEATURES

School land inspected and prices fixed by arbitration..	1,316	quarter-sections
Sales held at Saskatoon..	14	
Farm units posted for sale..	676	
Settler purchases..	268	
Total land sold..	437	quarter-sections (69,920 acres)
Total price paid..	\$877,552	00
Price per acre..	12	57

GENERAL POLICIES

Settlers on improved lands..	863
Unimproved lands—	
Company lands..	74
School lands..	196
Poorman Indian Reserve..	27
Doukhobor lands..	27
Hudson Bay lands..	2
	326
Privately-owned lands..	238
Dominion lands..	168
	732
Total..	1,595

NOTE.—Whilst initial loans have been granted to 1,865 settlers, only 1,595 are considered “established” by virtue of disbursements for stock and equipment having been made, and having received a visit from the Field Supervisor.

In a district such as ours where there is still a vast area of undeveloped land within easy access of transportation, our policy is naturally to encourage settlement on raw land. If such land can be procured at the extremely conservative valuation of \$12 to \$13 an acre no sounder form of settlement exists. It will be noted that of 1,595 settlers just under 50 per cent were established on unimproved privately owned and Dominion lands. So that the policy adopted in encouraging this form of settlement as compared with the line of least resistance, namely improved farms, has been carried to fulfilment in this district.

NEW TRACTS OPENED

The only new tracts opened or community settlement undertaken in this district are—

- (a) Poorman Reserve.
- (b) Doukhobor lands.
- (c) Hudson Bay lands.

With regard to class “A,” Poorman Indian Reserve, approximately eight thousand acres of the best agricultural part of this Indian reserve was apportioned into

DISTRICT OFFICE STATEMENTS

twenty-nine farming units and thrown open for sale to soldier settlers on April 20, 1920, since which twenty-eight units have been sold. This forms the only compact area or community settlement in this district. It is a particularly fine tract and furnishes ideal conditions for mixed farming. The country is fairly open in its character, has rich productive soil and each unit has a fair proportion of bluff. In fact the whole area may be described as gently undulating park land. It is considered by observation during the past season that we have a very good type of settler established here, and excellent results are anticipated from this particular settlement. Being unimproved land, however, a couple of seasons must necessarily elapse before actual results can be shown.

With respect to class "B," Doukhobor lands, these comprise about nine thousand acres, divided into thirty-eight farming units, scattered over an area of twelve townships. Twenty-eight units have thus far been sold at reasonable and cheap valuation. This land was partially improved and progress indicates this settlement will be successful.

With regard to class "C," Hudson Bay lands, twelve parcels of such lands were made available at a sale held at Battleford on April 23, 1920, only two of which were disposed of.

THE TWO-FOLD BENEFIT

The results and the actual benefit to the country in this measure will be more evident as the settler progresses. The two-fold benefit of the scheme in rehabilitating the soldier as a producing unit into the agricultural life of the country, together with the rapid development of an enormous acreage of hitherto wild land, is so apparent that tribute is constantly paid by the local press, regardless of their persuasions otherwise, to the wonderful work being accomplished.

With half our settlers on unimproved lands, over 70 per cent of them having made payments; with feed conditions excellent; with prices falling in building materials, to be followed we trust by implements, we are looking forward to a most successful season of settlement and development in 1921.

REGINA DISTRICT, SASK.

STATISTICS TO MARCH 31, 1921

LOANS

Total number of settlers to whom loans granted..	1,820
Total amount of loans granted..	\$8,194,058 84
Number of settlers—	Amount
350 on Dominion lands..	\$ 702,108 68
148 on privately-owned lands..	514,451 28
1,322 on purchased lands..	6,977,498 88
1,820	Total.. \$8,194,058 84
Total loans for purchase of land..	\$4,617,353 88
" removal of encumbrances..	347,822 42
" permanent improvements..	900,161 32
" stock and equipment..	2,328,721 22
Total..	\$8,194,058 84

QUALIFICATION

Total number of applicants qualified..	5,419
" " disqualified..	844
" " in abeyance, recommended for training..	114
Total number of applicants disposed of..	6,377

SOLDIER SETTLEMENT ON THE LAND

REPORT BY THE DISTRICT SUPERINTENDENT, M. A. WOOD, TO
DECEMBER 31, 1920

The Regina district comprises an area bounded as follows:—

North line of township 25 to a point where this line strikes the South Saskatchewan river, thence following the south bank of the South Saskatchewan river westward to the Alberta boundary, east to the Manitoba boundary, south to the American border, and west to the Alberta boundary. This area embraces 1,523 townships.

The Regina district is subdivided, for the purposes of administration and supervision, into fifteen subdistricts, under the direct supervision of thirteen field supervisors, with headquarters as under:—

- No. 1—Headquarters.—Manor.
- 2—Headquarters.—Stoughton.
- 3—Headquarters.—Ogema.
- 4—Headquarters.—Assiniboia.
- 5—Headquarters.—Meyronne.
- 6—Headquarters.—Shaunavon.
- 7—Headquarters.—Swift Current.
- 8—Headquarters.—Swift Current.
- 9—Headquarters.—Morse.
- 10—Headquarters.—Regina.
- 11—Headquarters.—Sintaluta.
- 12—Headquarters.—Sintaluta.
- 13—Headquarters.—Broadview.
- 14—Headquarters.—Moosomin.
- 15—Headquarters.—Melville.

LANDS

Inspection and Appraisal.—The number of Inspectors employed, when at the maximum this year, was seventeen (17).

With regard to price reduction, every endeavour is made to secure for the applicant the best possible price from the vendor. The method adopted in this connection is that when it is considered that the vendor will accept a lower price than his option, a loan is approved by the Loan Advisory Committee at a price which the Committee consider the vendor will accept, but they endorse upon their approval that they would be willing to purchase at a higher figure should the vendor decline the original offer—the maximum amount at which they would be willing to purchase being stated. By this method a saving to applicants of some \$260,000 has been effected in this district.

Statistics—

Average acreage of land purchased by settler.. . . .	189 acres
Average price per acre.. . . .	\$20.85
Total acreage purchased.. . . .	246,078 acres

LOANS

General average loan per settler.. . . .	\$5,006 99
Average loan per settler—	
Purchased land.. . . .	\$6,319 23
Privately-owned land.. . . .	2,695 88
Dominion lands.. . . .	1,682 46
Number of original loans.. . . .	2,443
Number additional loans.. . . .	764
Total.. . . .	3,207

DISTRICT OFFICE STATEMENTS

STOCK AND EQUIPMENT

From the inauguration of the Stock and Equipment Department, in February, 1919, and prior to June, 1919, all purchases of live stock in the Regina District were made by live stock inspectors, under the direction of the western live stock representative, Winnipeg. Equipment purchases were controlled by an equipment clerk in the district office, under the supervision of the director of equipment, Ottawa. The policy of the western live stock representative was to establish and maintain live stock centres where settlers could inspect and purchase the stock they required. In the province of Saskatchewan, one was located at Regina, one at Saskatoon, and another at Prince Albert. The stock was purchased on the best markets throughout the province, and shipped to these centres, where it was cared for by the Board until resold.

The Regina stables were closed in June, 1919, and this supervision of live stock purchased was taken over by the equipment clerk. A staff of stock and equipment inspectors was maintained, whose duty it was to inspect all live stock and second-hand equipment which settlers were desirous of purchasing through the board, and to report fully upon the description of such chattels, their valuation, condition and suitability to settler's requirements.

In August, 1919, the Stock and Equipment Department and the Agricultural Branch were amalgamated under the direction of the district agriculturist. The services of special stock and equipment inspectors were then dispensed with and from that time, inspections of stock and equipment purchases have been carried on by field supervisors.

The value of supervision in the purchasing of stock and equipment has been forcibly demonstrated by the fact that approximately 30 per cent of the chattels inspected to date have been rejected on account of their not meeting with the board's requirements.

The purchase of female stock of good type which may ultimately form the foundation of a community breeding scheme is most strongly advocated. In this we wish to acknowledge the assistance rendered by the Provincial and Federal Departments of Agriculture, which has been much appreciated.

Purchase of second-hand machinery is not encouraged, and the purchase of "going concerns" positively discouraged.

Disbursements on stock and equipment, from April, 1919, to December 31, 1920:—

Kind	Number	Total price paid	Average price per head
Horses..	3,823	\$611,340 18	\$159 93
Cows..	1,179	94,583 08	80 22
Cattle..	1,106	47,831 71	43 25
Sheep..	114	1,295 00	11 36
Swine..	231	2,995 53	12 96
Poultry..	3,747	3,141 90	0 84
		\$761,187 40	

Total amount disbursed through Stock and Equipment Department for live stock..	\$ 761,187 40
Total amount disbursed through Stock and Equipment for equipment and permanent improvements..	1,512,103 42
Total disbursed..	\$2,273,290 82
Total saving on equipment..	\$100,958 81

SUPERVISION OF SETTLERS

Little has been done to date on community organization and educational work, as settlers generally have not become sufficiently well established to permit them taking

an active part in co-operative production, marketing or selling. Interest in this work, however, has been stimulated through the circulation of agricultural bulletins, by personal discussion with the field staff, and by encouraging attendance at local fairs, short courses, etc., conducted by the Extension Department of the University of Saskatchewan, and the Provincial Department of Agriculture.

Due largely to the efforts of field supervisors, three Live Stock Clubs have been organized in the Regina District, which has placed pure-bred sires at the disposal of soldier settlers in those communities. Regulations do not permit of the purchase of such stock through the board, but, the best quality of grade females are being secured and settlers are encouraged to use only the finest quality of pure-bred sires available.

The advantage of keeping an accurate record of receipts and expenditures has been discussed with settlers by their Supervisors, with the result that 1,390 Farm Account books have been issued to settlers in this district.

Progress, considering adverse climatic conditions, increased cost of material, unfavourable market conditions, etc., during 1919 and 1920, generally speaking, has been very gratifying. Out of 1,727 settlers established, only 54 have fallen into the hands of the Adjustment Department. Statistics on adjustment will indicate the reasons for these failures. Many, it will be noted, are due to uncontrollable circumstances, but the majority are directly attributed to financial embarrassment. The prevailing tendency, with the majority of applicants, is to embark upon a proposition without sufficient capital to meet living expenses, operative expenses, etc., until such time as the first returns from the farm are received. Experience gained through our supervision work has resulted in great stress being laid upon this point at the time application for loan is considered by the Loan Department.

Twelve settlers have repaid their loans in full, only one of whom has since disposed of his farm. Unfavourable market conditions this year have been responsible for much disappointment and dissatisfaction amongst the settlers. Anticipated profits in many cases have been converted into losses, and as a result many of our best settlers have been forced to acknowledge their inability to meet their payments to the Board this fall. Notwithstanding this fact, 44.44 per cent of payments due have been collected, and we have assurance that this amount will be substantially increased during the early part of 1921.

COLLECTIONS

Collections in the Regina District, during the collection period of 1920, to date, have been fairly satisfactory, in view of adverse conditions throughout the district. Adverse factors which have, to a large extent, governed the inability of some settlers in this district to meet their obligations to the board in full, are as follows:—

Climatic Conditions.—The peculiar manner in which the climatic conditions affected the crop returns throughout the entire district this year is remarkable. The excessive heat wave which passed over the district in the early part of July seriously affected crops which were in the fertilizing stage. Crops, however, which were in a more advanced stage of maturity survived the attack of this heat wave much better, therefore throughout the entire district some settlers have had very small crop returns, and other settlers—within a few miles—have been fortunate enough to secure very fair returns, on account of their crops having been farther advanced when the hot winds arrived.

Decrease in Grain Prices.—This factor has a great bearing upon the inability of a number of our settlers to repay, as a settler who had 500 bushels of wheat for sale, has lost practically \$500 on this account.

Despite these facts, however, the majority of our settlers realize that the board should receive the first consideration among their various creditors, and are paying

DISTRICT OFFICE STATEMENTS

every possible dollar they can spare, upon their indebtedness; however, it has been necessary for settlers to live during the past season, and they have consequently secured credit at local stores and, in some cases, obtained advances from banks, to carry them along. In cases such as these, the local people have the advantage of the Board, by virtue of their being on the ground when settlers haul their grain to the elevators—it, of course, being impossible for our field supervisors to be present.

Ninety-five per cent of the settlers in the Regina District are doing their utmost to meet their obligations, but some of them find it impossible, as their returns were insufficient for them to do so. This district office has not committed the board in the deferring of due payments to date. It will, however, be necessary to carry a number of these settlers over until next year. When authority is received from head office to defer payments, each case will be reviewed and dealt with on its merits.

ADJUSTMENTS

Very little difficulty is being experienced in this district in adjusting recent cases of failure of settlers to live up to their obligations undertaken to the board—in practically all such cases during the past three months, new settlers have been found to take over the obligation of the retiring settler, and little or no loss has been occasioned thereby, as it has been found that during the period in which the retiring settler occupied the property, considerable work had been done by him, thereby enhancing the land value, and offsetting any loss on sale of stock and equipment.

Number of completed adjustment cases.....	7
Amount invested in completed adjustment cases, including interest and adjustment charges..	\$21,506 00
Total amount realized from completed adjustment cases..	23,482 68
Number of incomplete adjustment cases..	47
Total number of adjustment cases..	54

Reasons for failure: Deceased, 1; medically unfit, 11; insane, 1; finances exhausted, unable to make payments, 5; abandoned farm on account of unsuitability of land, 9; abandoned farm on account of incapability, 3; abandoned farm, not sincere in fulfilling obligations, and absconding, 18; no apparent reason, 1; domestic infelicity, 3; family friction, 1; forced to sell for family reasons, 1; total, 54.

Considerable difficulty has been encountered in the matter of disposal of salvaged lands, which are unfit for soldier settlement, on account of deterioration, through lack of cultivation and growth of weeds. Every endeavour is being made to dispose of such lands to other than soldier settlers. In dealing with land such as this, authority is being requested to lease the said land to either a returned soldier financially able to lease the same, or to other than a returned soldier, for a term of two or three years on the crop payment plan, in order that the lessee may be in a position to summer-fallow the land the first year, thereby improving the board's property, and producing therefrom a crop to his own benefit, by virtue of labour expended in summer fallowing, and rendering the land fit for resale at a later date. It is considered very unsound policy to allow salvaged lands to remain in a poor state of cultivation.

Public sales of stock and equipment for cash have not proven to be very satisfactory this year; owing to the small amount of money in circulation in the rural districts much better prices could be obtained holding credit auction sales, but too many disadvantages would accrue by disposing of stock and equipment by this method. Very little, or no difficulty, is being experienced in disposing of equipment to other soldier settlers.

HOME BRANCH

The Home Branch has been a great assistance to settlers, in rendering relief and advice in matters pertaining to the home generally.

A series of short courses was held in the months of February and March, for the purpose of providing instruction in home economics, applicable to conditions on farms in Saskatchewan, and incidentally to provide for the wives and relatives of settlers a deviation from their duties on the farm.

A course of instruction was provided, free of charge, by the University of Saskatchewan, and lectures of a high order were given. Transportation to the various points was provided by the Provincial Red Cross Society, including also taxi and livery bills, for the purpose of conveying the wives and relatives to their billets from the station. The total expenditure in this connection amounted to \$1,184.51.

At this point I would mention that, in this district, too high praise cannot be rendered to the co-operation and assistance—both financially and otherwise—which has been rendered to the board by the Red Cross Society.

Free billeting accommodation was provided by the citizens at the various points where the courses were held.

From February 2 to 7 a course was held at Swift Current, at which the attendance was 32 wives and 8 babies.

March 1 to 6, at Moose Jaw, attendance was 72 wives and 22 babies.

March 8 to 13, at Regina, attendance was 47 wives and 12 babies and children.

At Swift Current course, local arrangements were adequately made by Mrs. Bennett, of the Provincial Local Council of Women. She was successful in securing the close co-operation of the various women's and church organizations, and no effort was spared on the part of the local societies to co-operate with the board at this point. A nursery was provided, with an attendant in charge, by the Women's Auxiliary of the Great War Veterans' Association, and the various churches provided meals at the hall, throughout the term of the course.

Mrs. Allen, of the Provincial Local Council of Women, was responsible for the carrying out of the local arrangements for the course held at Moosejaw. Here again the close co-operation of affiliated societies and church organizations was received. Financial contributions were also made by the G.W.V.A., Rotary Club, Kiwanis Club, and as a result of these contributions the Local Council of Women defrayed the entire taxi bills, amounting to \$79, at this point. Passes were arranged for the wives and relatives to all the theatres in the city. Lectures and demonstrations were held in the Salvation Army Citadel. The various church organizations provided meals at the different churches.

Mrs. Omand, president of the Local Council of Women, made all local arrangements at Regina, and arranged the details in connection with providing of billets. Meals were served by church organizations at the different churches throughout the city. Passes to two of the theatres were issued, and the following organizations entertained the wives and dependents: I.O.D.E., Women's Auxiliary to the G.W.V.A., Daughters and Maids of England; and the Next-of-Kin Society gave an opening banquet at the Y.M.C.A. Hut. This course was concluded in the offices of the Soldier Settlement Board and the staff attended the farewell social evening and dance to the visitors. All lectures and meetings were held in the City Hall.

A joint course, between the Saskatoon and Regina districts, was held at Yorkton, April 4 to 10.

All the above-mentioned courses proved to be a success, and of great benefit to soldiers' wives.

General Co-operation.—The undermentioned officials have rendered very valuable assistance to the Home Branch of the Board, in the carrying out of its work in the Regina District:—

Mr. Bee, Provincial Secretary, Patriotic Fund, Regina.

Mr. Kerr, Commissioner, Red Cross Society, Regina.

Mr. P. H. Gordon, Recording Secretary, Red Cross Society, Regina.

completed early this spring. The cause of the failure was due principally to light precipitation, damage by grasshoppers and excessive heat during the month of July. The wheat crop was damaged a certain amount by rust in some localities, which materially reduced the yield and lowered the grade. Oats generally were well filled and yielded about thirty to forty bushels per acre. Light crop four years.

Subdistrict No. 2, Stoughton.

Subdistrict No. 3, Ogema.

Subdistrict No. 4, Assiniboia.

Crop conditions in these three districts do not vary materially. Profitable crops have been very much in minority, due principally to drought, excessive heat in the early stages of maturity. The soil in these three districts is not as rich in organic matter as the territory to the north of them, consequently does not retain the moisture nor stand the heat as well. The territory in the neighbourhood of Estevan also suffered severe damage through a hailstorm and cyclone which passed over the district during the early part of August. Fair crops were harvested off the better class of soil in the northern parts of Districts No. 2 and 3, particularly along the Soo line from Weyburn northward, and on the Arcola line from Osage to Regina. During the past four years crops in the southern part of these three subdistricts have been unfavourable, but splendid crops were harvested in 1915 and 1916.

Subdistrict No. 5, Meyronne.

About a 30 per cent crop has been harvested in this district. Returns have been slightly more favourable than in the districts lying immediately to the east. Loss is attributed principally to excessive heat waves, and to a certain extent also to weeds which have badly infested this district during the past three or four years, on account of crop failures which have caused many more settlers to abandon their farms.

Subdistrict No. 6, Shaunavon.

With the exception of about twenty-five townships in the extreme southwestern corner, crops in this subdistrict have yielded better than in any other part of the Regina District. Wheat yielded as high as forty-three bushels and flax in many parts threshed twenty and twenty-two bushels. In the twenty-five townships referred to, no grain whatever was threshed. The territory bordering this suffered a certain extent from drought and Russian thistle, but profitable returns were realized. Light crop returns were realized in 1918 and 1919.

Subdistrict No. 7, Swift Current.

Subdistrict No. 8, Maple Creek.

With the exception of the territory lying immediately west and north of Maple Creek (sand hills) crops throughout these two districts were good. The Swift Current, Maple Creek and Shaunavon subdistricts suffered most heavily from drought last year, but the majority of settlers have been "placed on their feet" by the 1920 crop. Crop returns in 1917, 1918 and 1919 were poor.

Subdistrict No. 9, Morse.

Subdistrict No. 10, Regina.

Average returns have been received from crops in these two subdistricts. On a strip of sandy land lying between the main line and the Riverhurse line west of Moose Jaw, there were many cases of partial crop failure, due to the land not being able to withstand the excessive heat in July.

*Subdistrict No. 11, Qu'Appelle.**Subdistrict No. 12, Broadview.*

These two subdistricts lying east of Regina had fair crops of wheat, but oat crop was the lightest for many years, damage principally due to drought and heat. The average yield of wheat ranged from ten to eighteen bushels, and as wheat was the principal crop in these two subdistricts profitable returns have been realized in practically all cases, except where the land was poorly cultivated.

Subdistrict No. 14, Moosomin.

From Wapella to the Manitoba boundary the crops were slightly better than the territory lying to the west and south. Drought on lighter lands was responsible for a few crop failures in the southern part of this subdistrict (adjoining Subdistrict No. 1), but returns in general were very favourable.

Subdistrict No. 15, Melville.

Rainfall in this subdistrict was heavier than in any other part of the Regina District and practically no crop failures were experienced except in a few isolated cases, where, due to poor farming, weeds have become too firmly established.

A few instances of the adaptability of the returned soldier are given as under:—

Settler Low, given permission to work out this winter, has secured work of a congenial nature, as referee at hockey games throughout the southern part of the province, for which he is remunerated \$10 per game, and he is earning an average of \$40 a week following this occupation.

Settler Ralph is procuring a livelihood by means of preaching throughout rural districts in the vicinity of his farm.

Two other settlers have secured employment on the Regina police force for the winter months.

All the settlers in this area are exhibiting very fine spirit and appreciate the assistance which has been rendered to them by the board. The majority of them have large areas of summer-fallow, to be seeded in the spring of 1921, and if they do not eventually succeed, it will not be through lack of effort on their own part.

NEW LANDS OPENED

Piapot Indian Reserve.—Fifteen thousand and forty acres of land, en bloc, on the Piapot Indian Reserve was purchased from the Soldier Settlement Board on April 21, 1920, by fifty-three qualified applicants.

This land, situated about six miles from Zehner, Sask., was entirely unimproved at the time sale was effected. The surface soil consists of rich clay loam about ten inches in depth over a clay subsoil. The ground is undulating in character and carries a considerable quantity of light poplar and willow scrub. This can be cleared with little difficulty.

Splendid progress has been made by these settlers during the past season. Apart from erecting the necessary buildings and fences, sinking wells and putting up about 1,200 tons of hay, 2,200 acres have been broken and prepared for crop in 1921.

Considerable difficulty has been experienced in procuring water. After a survey of the situation it was found necessary to obtain special authority to sink community wells, as an adequate supply of water could not be assured at a depth of less than 250 feet. Two of these have been completed and are operating satisfactorily. It is expected that two more will be sunk in the early spring. The cost is met by the board and charged to the settlers' land purchase loan under special ten-year repayment contract. The two wells in operation cost \$967 and \$925 respectively. In one case four settlers are bearing the expense and in the other the well is shared by three.

SOLDIER SETTLEMENT ON THE LAND

The Rural Municipality and the Provincial Department of Public Works have given assurance that satisfactory roads will be constructed during the coming season. Substantial grants have already been made for this purpose and many settlers are engaging themselves during the winter months clearing the roads for grading next spring.

Ochopowace Reserve.—This land was also sold on April 21, 1920. In this case there are thirty settlers farming 8,960 acres. Like the Piapot settlers, their progress has been most satisfactory.

One thousand six hundred and fifty acres have been broken and prepared for crop in addition to the erection of the necessary buildings, fences, etc.

The soil on the Ochopowace Reserve may be classified as a sandy loam with a light clay subsoil, the surface is covered with a healthy growth of prairie hay and carries a considerable quantity of light poplar which can easily be sold or used for fuel. An abundant supply of water is obtainable at a depth of from 20 to 60 feet.

The land is situated at a distance of only three miles from the village of White-wood, in one of the oldest and best established districts in the province of Saskatchewan.

STAPLE CROPS

Quantity and value of staple crops produced

Kind	Quantity	Value
Wheat..	875,000 bush.	\$1,500,000
Oats and coarser cereals..	475,000 "	350,000
Hay and fodder..	20,000 tons	280,000
		\$2,130,000

Acreage of new land brought under cultivation..	31,000 acres
Total acreage of land cleared by cultivation..	14,000 "
Total number of men settled on improved lands..	1,328
Total number of men settled on unimproved lands, including Dominion lands..	333

Approximate value of live stock produced

Cattle..	\$30,000
Horses..	17,500
Hogs..	10,000
Poultry and dairy produce..	35,000
	\$92,500
Total value of live stock, increase and produce..	\$92,500

EDMONTON DISTRICT, ALTA.

STATISTICS TO MARCH 31, 1921

LOANS

Total number of settlers to whom loans granted..	3,355
Total amount of loans granted..	\$11,520,663 25
Number of settlers—	Amount
1,185 on Dominion land..	\$ 1,926,472 07
358 on privately-owned lands..	702,482 38
1,812 on purchased lands..	8,891,708 80
3,355	Total.. \$11,520,663 25
Total loans for purchase of land..	\$ 5,475,742 04
" removal of encumbrances..	130,460 14
" permanent improvements..	1,143,298 11
" stock and equipment..	4,771,162 96
	Total.. \$11,520,663 25

DISTRICT OFFICE STATEMENTS

	QUALIFICATION	
Total number of applicants qualified		6,117
" " disqualified		781
" " in abeyance, recommended for training		244
Total number of applicants disposed of		7,142

REPORT BY THE DISTRICT SUPERINTENDENT, GEORGE McMORRIS,
TO DECEMBER 31, 1920

The Soldier Settlement Board commenced operations in this district with offices in Edmonton, early in 1918, co-operating with respect to the land settlement of returned soldiers, with officials of the Land Branch of the Department of the Interior.

Under the Act of 1917, loans were made on Dominion lands and privately-owned lands only, up to a maximum of \$2,500, to be used for the purpose of erecting permanent improvements on the land, and for the purchase of stock and equipment to operate the settler's farm.

With the commencement of demobilization, and the broadening of legislation affecting the settlement of returned soldiers on the land, the work assumed much greater proportions, entailing the employment of a larger staff and the perfecting of a complete organization for the purpose of inspecting and valuing lands, and doing a general business of a loan company, as well as the valuation of stock and equipment. The amount of business transacted in this office grew during the early months of 1919 very rapidly, until in August of that year, approval of loans for the sum of \$2,172,029 for that month were effected through this office for land settlement purposes.

The first meeting of the Edmonton Loan Advisory Committee was held on May 7, 1918. The original committee consisted of prominent local business men under an elected chairman, and with a representative of the board as a member. With some changes, the committee continued to work and meetings were held regularly until the appointment, on January 10, 1920, of a Resident Loan Advisory Committee, with the district superintendent as chairman. Since that date, this Resident committee has passed upon and advised with respect to all loans granted by this office.

Since the commencement of the board's operations the number of land appraisers employed in this district was constantly varied. During the winter the inspection work practically ceases, and very few appraisers are employed. In June, 1920, twenty-four appraisers were actively employed on land inspection work. At present we have one chief inspector and two other inspectors only, employed by this office. The work of our land inspectors has during the past proved very satisfactory. Since March 1, 1920, when accurate records were commenced, the total saving effected for settlers through our careful appraisal, amounts to \$1,334,910.50.

In a general way, the initial loan with respect to permanent improvements and stock and equipment, is made sufficiently large to permit the settler to get well on with his establishment. In this office, these initial loans average \$600 for permanent improvements where necessary, and \$1,500 for stock and equipment.

The following table will give in concrete form an idea of the work effected by our Land and Loan Departments:—

Total number of inspections made	6,392
Total acreage purchased (net)	330,040
Average price per acre of land actually purchased	16 50
Maximum number of inspectors employed	24

Particular attention has been given in this office to that phase of our work respecting the inspection and appraisal of lands. Prior to the commencement of the work of land inspection in the spring of 1920, all land appraisers were called into

conference at the district office and fully instructed in the provisions of the Act, the regulations of the board, and the form of their report, and generally made acquainted with the procedure of the district office, and the policy of the board. Instructions affecting all departments of their work were given each appraiser, and each matter upon which they would be expected to report in connection with land inspection, was carefully gone into.

At this conference, particular attention was directed to that phase of inspection work with respect to land for which application to purchase had been made, and appraisers were instructed to report every phase of the proposed transaction which might come to their attention. In the valuation of land, stress was laid on the fact that the valuations were to be placed on cash values.

Up to the present time, good land both unimproved and improved, has been obtainable in this district at a reasonable price, and our land appraisers have proved a great assistance and saving to the settlers.

TRAINING

The training of applicants for qualification in this district at the present time is practically confined to "practical training with farmers."

An institutional course was given in conjunction with the Provincial Department of Agriculture during the period November 15, 1919, to February 15, 1920. Thirty-five applicants from this district availed themselves of this course. Of those taking this course twenty-five have since qualified. Six have become established settlers in this district.

The amount paid for the subsistence of men in training up to the period ending February 28, 1921, from this office, is \$21,220.57, during which time one hundred and twenty-nine men in training were in receipt of allowances.

Little difficulty is experienced in placing applicants with practical farmers, except in winter months, and our records show that every opportunity is offered to the man in training by his employer to gain a general practical experience.

FIELD SUPERVISION

Field supervision in this district is a work of considerable difficulty. Large areas of pioneer country with limited or no railway facilities confront us, and the matter of transportation of the Field Staff in some supervision areas is a problem only to be overcome by the provision of Government-owned outfits.

The district is divided into twenty-nine supervision areas, and is covered by thirty-four field men under the direction of the district agriculturist.

Up to December 31, 1920, 18,410 visits to settlers have been made by our field supervisors.

SCHOOL LANDS

Early in 1920, arrangements were made between the board and the Provincial Government, for the appraisal of school lands in the district, which had been applied for as farms by qualified returned soldiers. An arbitrator was appointed by the Minister of the Interior, and one by the Provincial Government. These arbitrators met several times for the purpose of arriving at a value to be placed upon the land, but unhappily were not able to arrive at an agreement. In all 37 parcels of land were considered by the arbitrators, without being able to agree, and being advised by the Provincial Authorities that as in their opinion an agreement did not appear likely to ensue, our appraisals were stopped on July 8, and each applicant was notified as to the result, and advised to seek other land.

DISTRICT OFFICE STATEMENTS

BOBTAIL INDIAN RESERVE

During the fall of 1919, a portion of the Bobtail Indian Reserve near Ponoka, Alberta, was acquired by the board from the Indian Department, and disposed of to qualified settlers.

An area of 6,692 acres was obtained and divided into 30 farm units, having an average of 223.16 acres. These farm units were disposed of by ballot, and during the past year a prosperous community has developed on this ground.

ADJUSTMENT CASES

It has been found necessary, from various causes, during the past year to effect adjustment with respect to a small percentage of our settlers, in some cases repossessing the stock and equipment and foreclosing the loan.



SOLDIER SETTLEMENT IN ALBERTA

A portion of the oat field of Mr. L. M. Robertson, near Didsbury. This crop garnered in 1920 yielded about 100 bushels to the acre. Mr. Robertson, who lost a leg in the war, served in France with the 2nd C.M.R. He was able to pay his loan in full December, 1920.

A total of 311 cases have been definitely dealt with and adjustment proceedings carried out. The reasons making these proceedings necessary, have been approximately as follows: Death of settler, ill-health of settler, domestic trouble, fraudulent action, abandonment, etc., land.

The various classifications shown above must be considered as approximate only, as it is oftentimes very difficult to determine the exact cause of individual failures. For example, while the primary cause may have been domestic trouble, there may be other contingent causes which brought the settler to the district office with a request that he be permitted to execute quit claim. General discouragement due to the unsettled market conditions, has undoubtedly resulted in a number of settlers giving up farming operations.

On account of the drop in market prices, considerable difficulty was experienced in the district during the latter part of 1920, in disposing of the stock and equipment of settlers in adjustment.

COLLECTION RETURNS

During September, 1920, a conference of all our field supervisors and heads of departments was held at the district office, for the purpose of instituting an aggressive campaign. It was felt that this conference would serve a useful purpose, as many supervisors required instructions with respect to the repayment of loans, and the policy of the board in the matter of collections.

Considering the adverse market conditions which have prevailed during the past three or four months in this district our collection returns are on the whole very satisfactory.

It is anticipated that during the next three months, our collections will continue to come in, and these amounts will be greatly augmented by the spring of 1921.

SCARCITY OF FEED

It is doubtful if the district included in the administration of this office, has ever passed through a more trying period than during the past fifteen months. In 1919, a short harvest in many parts resulted in a scarcity of feed, and was followed by a long and severe winter, commencing about the middle of October, 1919, and continuing until the middle of April, 1920. Feed became very scarce and almost impossible to obtain towards spring. Some stock died, and the private means of many settlers became exhausted in their efforts to carry over their stock. In many instances oat sheaves sold at 25 cents each, and hay up to \$60 per ton.

This possible feed situation had been foreseen by the board, and stringent restrictions were placed on the purchase of live stock. These restrictions resulted in the prevention of many losses to settlers, and the board's policy at that time has been very favourably commented on by settlers.

On account of the hard winter, and the scarcity of seed and feed, it was necessary for the board to come to the assistance of many settlers, in respect to obtaining for them the necessary feed for their stock, and seed for their farming operations. This district was also called upon to disburse approximately \$47,000 during the month of April, 1920, for seed and feed, and a total disbursement was made for this purpose during the winter and early spring, of over \$128,000, this in addition to the normal disbursement of loans.

The spring of 1920 was extremely late and wet. Seeding was not accomplished until well on in May, and on account of the settlers' stock in many instances being run down, farming operations were slow and tedious, but more favourable conditions followed during the growing season. The frost held off until exceptionally late, and a good crop was harvested, only to be followed by such a slump in grain prices as to make the harvest of very little value in many instances, this on account of the original high cost of the seed; high cost of labour and threshing operations in many cases completely offset the return from the crop.

In addition to the drop in practically all kinds of farm produce—cattle, horses and hogs—it was very discouraging to the beginner, who had only completed the purchase of the stock and equipment at high prices.

In spite of these distinctly adverse conditions, our settlers in this district have made in most instances very satisfactory progress, as will be seen from the following production table:—

DISTRICT OFFICE STATEMENTS

AGRICULTURAL PRODUCTION TABLE

Total acreage controlled by board..	714,895
Total acreage under cultivation..	114,380
Acreage broken by settlers..	27,759
Average size of settler's holding (acres)..	240
Number of horses owned by settlers..	12,039
Average number of horses per settler..	4
Number of cattle owned by settlers..	24,436
Average number of cattle per settler..	8-1
Total number of bushels of wheat produced by settlers in 1920..	245,000
Total number of bushels of oats produced by settlers in 1920..	1,966,993
Total number of tons of hay cut by settlers in 1920..	57,130

THE HOME BRANCH

Since the organization of our Home Branch, this department has rendered very valuable service to our settlers and their families. A total of 873 visits have been made by home counsellors to the settlers' homes, for the purpose of rendering assistance or giving advice when requested. These visits are not made with any view to supervision or inspection, and no effort is made to interfere in any way with the home arrangements of the settlers. This branch has also distributed a great many bulletins to the wives of settlers.

The Home Branch in its work co-operates very largely with the Red Cross, Patriotic Fund organization, and the I.O.D.E., the Extension Branch of the University, and the Department of Public Health of Alberta, and other public welfare organizations. All these organizations have during the past rendered very material assistance in our work. Through the efforts of the Home Branch the Red Cross sent a nurse to Pouce Coupe, where a small hospital is now located. Also, through the efforts of the Home Branch, the Department of Public Health has sent a nurse to Red Willow in the Grande Prairie District, and contemplates sending nurses to Valhalla and Swan River in the near future.

STAFF

In June, 1920, our work was at its maximum: a staff of 231 was employed in this district. The staff now employed numbers 141, making a reduction from June to December of 90 members.

In closing this report, I wish to express my appreciation of the loyalty and co-operation of the heads of departments, and all the members of the staff in the work of this district.

POUCE COUPE SUB-DISTRICT

REPORT BY DISTRICT SUPERINTENDENT GEORGE McMORRIS

1. Number of established settlers, 65.

Percentage of salvage, 13.3 per cent.

Percentage of collections, 37 per cent.

2. Settlement is about 80 miles from head of steel.

3. There are three main routes of entry to the Pouce Coupe District, namely:—

(1) By river from Peace River crossing to Pouce Coupe land, thence by team to the settlement: 170 miles by river, 15 miles to north of settlement—road, 30 miles to south of settlement—road.

This route is open in summer only. Roads generally are good within the settlement. Boats run at irregular intervals, usually one per week. Owing to the fact that rail traffic to Peace River crossing is disorganized this summer this route is not of much use to the settlement.

SOLDIER SETTLEMENT ON THE LAND

(2) By trail from Spirit river. This is mainly a winter trail 55 miles from Spirit river to the east bank of the Pouce Coupe river. The trail enters about the middle of the settlement and settlers are at varying distances 10 miles to north and south and up to 40 miles west, thus the settlers at the north of the Sketchly settlement are 95 miles from Spirit river.

Most of the grain from Pouce Coupe is freighted out in winter over this route and the settlement depends on bringing in most of the heavy freight on return trips. This trail is impassable for heavy loads in summer, even with ample horse power.

(3) The mail route from Grande Prairie to Pouce Coupe. This trail is 100 miles from Grande Prairie to Pouce Coupe post office, 120 miles to the north of the settlement and 145 miles to the most northerly settlers west of the Cutbank river. This is a winter route only for heavy loads. It is possible in summer for light loads only and occasionally for automobiles.

CALGARY DISTRICT, ALTA.

STATISTICS TO MARCH 31, 1921

LOANS

Total number of settlers to whom loans granted..	2,430
Total amount of loans granted..	\$11,528,308 91
Number of settlers	Amount
490 on Dominion land..	\$ 827,259 00
210 on privately-owned lands..	707,372 00
1,730 on purchased lands..	9,993,677 91
2,430 Total..	\$11,528,308 91
Total loans for purchase of land..	\$6,161,285 71
“ “ “ removal of encumbrances..	301,557 20
“ “ “ permanent improvements..	1,244,654 35
“ “ “ stock and equipment..	3,820,811 65
Total..	\$11,528,308 91

QUALIFICATION

Total number of applicants qualified..	5,481
“ “ “ “ disqualified..	976
“ “ “ “ in abeyance, recommended for training..	167
“ “ “ “ disposed of..	6,624

**REPORT BY DISTRICT SUPERINTENDENT, THOMAS SMITH, TO
DECEMBER 31, 1920**

LANDS

By a process of elimination and close checking of inspectors' reports, we are now practically free of mistakes arising from carelessness or ignorance, and should a great discrepancy occur in the valuation of the same piece of land by two or more inspectors, this discrepancy can be looked upon as legitimate, and not accidental, as each inspector may have valued the land from a different viewpoint and would have good reasons for substantiating his valuation. Speaking generally, the reason for the difference in valuation of land by different men is on account of their various opinions of the value of raw land. I consider that when a general agreement has been reached on raw land value among our inspectors, the main difficulty in getting dependable appraisals has been removed. By raw land I mean raw arable land which can be ploughed right away.

DISTRICT OFFICE STATEMENTS

Several of the farms purchased by the board have been bought at a price considerably below the inspector's valuation. This in itself does not prove that he was wrong, but rather goes to show that the vendor was anxious to sell and that cash was needed, therefore, willing to take considerably less than he might get on ordinary terms of sale and after some delay. Land can be valued on a producing basis, but in several cases I have worked out, the actual cost to the board has been considerably less than the land was worth on paper.

Inspectors whom we were obliged to lay off this year were employed by some of the large real estate investors to value lands after leaving the service of the board, one of these inspectors getting a contract to inspect an area of 60,000 acres. I only mention this to show that our inspectors' valuations and judgment are held in respect by local men.

LAND LISTINGS AND PRICE REDUCTIONS

The work of this branch is mostly taken up in interviewing intending settlers requiring information on their own choice of location and farms listed with us and in other ways guiding them to locate good sound propositions, and while statistics are not available to indicate the results obtained from these interviews and the information given, yet there is no doubt but what this has been of great help to hundreds of settlers, and of considerable assistance to ourselves in disposing of their cases.

The following is a summary of the work of this department:—

Number of listings received..	4,540
Number applied for..	974
Number bought..	648
The average reduction in price, \$4.50 per acre.	

The average reduction in price—\$4.50 per acre.

AVERAGE PRICE PER ACRE

Average acreage of land purchased, per settler (acres)	200
Average price per acre..	\$18 00
Total acreage purchased..	359,437-34
Total number of land inspections made (quarter-sections)	6,270

LOANS

General average loan per settler..	\$4,880 53
Average per settler of total loans on—	
(a) Purchased land..	5,643 79
(b) Privately owned land..	3,744 41
(c) Dominion land..	1,972 37

STOCK AND EQUIPMENT PURCHASES

Figures are not available prior to April 1, 1919, but the following statement indicates stock and equipment purchases by the board at this office between April 1, 1919, and December 31, prices paid and saving effected on equipment.

Live stock purchased between April 1, 1919, and December 31, 1920

	No.	Total Cost	Average
Horses..	6,358	\$958,857 12	150 81
Cows..	5,706	479,411 17	84 02
Cattle..	4,410	175,217 06	39 73
Sheep..	1,435	16,648 90	11 60
Swine..	842	14,983 89	17 79
Poultry..	13,265	12,299 97	0 91

SOLDIER SETTLEMENT ON THE LAND

Equipment

Total cost	\$1,872,184 41
Saving over retail price	118,302 35

Considering the prevailing market values of live stock in the Calgary district between April 1, 1919, and December 31, 1920, the live stock purchased for settlers in this district have been purchased at a price well within the ruling market price for the period.

SETTLERS IN TRAINING

In the summer of 1919, more applications were received from farmers who wished to obtain help than could be filled by this office, while during the winter of 1919 and 1920, little difficulty was experienced in placing prospective settlers in training. There were therefore few men sent to the St. Eloi Training Centre which had been established at Crossfield.

Applicants who had been training under the supervision of the board during the season of 1919, and who had made good use of their time, were given the opportunity of taking a three months' course during the winter months at the Vermilion Agricultural School. A large percentage took advantage of this and no doubt the knowledge gained there has proved of great advantage to them.

During the past season we were fortunate in being able to secure employment for all the applicants who were advised to take training. This, however, is not the case at the present time, and it has been exceedingly difficult to place men for the winter, who have been training all summer. This, no doubt, is due to the fall in the prices of all grains and also of cattle, as farmers who had promised to employ some of our men all winter have had to dispense with their services.

Field supervisors are instructed to visit all settlers in training at least once a month.

The following statistics will give some idea of the work done by the Training Branch of this office:—

Allowances paid to settlers in training	\$8,556 36
Number of settlers trained	218
Number of settlers in training	62

SUPERVISION OF OPERATIONS

In the early stages of field supervision work the time of the field man was required to look after the supervision of purchases and the handling of special cases on instructions from the district office. Owing to the pressure of work, field supervisors had to keep going practically night and day in order to keep their work from piling up on them.

At the present time quite a large percentage of our settlers are equipped and have their farming operations well launched, and with this stage at hand, the field men get in some good constructive work in helping the settler who is not sure of himself (I would say 40 per cent of our settlers are in this class) to formulate a farm management policy for his particular proposition. Our field men are essentially practical agriculturists who are familiar with local conditions and by discussing farm operations with their settlers they endeavour to get each farm on a sound, economic, paying basis. This I may state is in some instances a rather difficult task, but the good work done by field men in this connection cannot be over-estimated.

Bookkeeping.—The field men endeavour to impress upon the settlers the importance of keeping some system of farm accounts. For the more or less technically educated settler the large S.S.B. Farm Book-keeping book is available, but for an average settler the Commission of Conservation Farm Book-keeping book serves the purpose very well. The effect of the field supervisors' efforts in this connection is

DISTRICT OFFICE STATEMENTS

indicated by the fact that there is a very small percentage of our settlers who are not at least keeping account of receipts and expenditures, while a number of the settlers have a fairly efficient system of cost accounting. While figures are not available, I would venture the statement that the most of the book-keeping done in the average agricultural community of southern Alberta is done by soldier settlers.

Co-operative Effort.—In the formation of live stock associations and in extension work, generally, this office has experienced the hearty co-operation of the Provincial and Dominion Departments of Agriculture. The Dominion Live Stock Branch in many instances have extended their regulations to the limit in order that our settlers might have the services of pure-bred sires for their flocks and herds.

Nearly every rural centre in southern Alberta has a U.F.A. local, and settlers are encouraged by the field supervisors to join these clubs in order to enjoy the advantages accruing from the co-operative marketing of live stock and produce, etc., and the co-operative buying of such equipment as fence-posts, feed, etc. Generally speaking soldier settlement is not dense enough to permit the successful operation of co-operative organizations composed entirely of soldier settlers.

Number of visits to established settlers	17,581
Number of visits to settlers in training	474

COLLECTIONS

Total collections as at the 31st of December amount to 47.22 per cent of the amount due, and while this is smaller than was anticipated yet it is found that our collections compare favourably with those of the large loan and farm machinery companies, who have for years made a specialty of their collection departments, and in view of the exceptional conditions which have prevailed throughout the west, settlers have met their re-payments as far as possible.

ADJUSTMENTS

By reason of close supervision a great saving in final adjustments has been made in settlers who for various reasons have had to leave their farms. Statistics referring to adjustment cases herewith:—

Number completed	18
Amount invested	\$85,085 91
Amount realized	87,155 50
Number of cases incomplete	81
Reasons for failures summarized —	
Death of settler	9
Domestic trouble	15
Abandonment	25
Non-residence	11
Discouragement (personal request from settler to sign quit claim deed)	14
Ill-health (precluding further farming)	17
Inexperience	4
Insane	2
Fraudulent action	2
Total	99

HOME BRANCH

The Home Branch was organized in this office on January 26, 1920, at which date all married settlers were circularized advising them of the inauguration of this department and the purpose for which it was organized.

During the winter months the work was mostly done by correspondence. Bulletins were sent out on such subjects as: care of the baby, poultry raising, canning, curing

meats, butter making, soap making, washing fluid, softening water, sugar saving recipes, bread making, packing eggs and salting vegetables.

Advice has also been given upon gardening, home decorations, finishing woodwork, pensions, gratuity, hospital arrangements, and organizing of schools.

Other assistance rendered to settlers and their families has been making arrangements for women to come to Calgary for treatment or operations in the Mount View Sanitarium.

Mothers' pensions have been obtained for three widows of settlers.

In co-operation with the Department of Education schools have been established in two districts.



INSTRUCTION IN BUTTER MAKING

The accompanying cut illustrates the practical course in butter making at the convention of soldier settlers' wives held at Red Deer, Alta.

From Public Health Department, Regina, 100 baby pamphlets; from Extension Department, Manitoba, 75 cook books; from Ogilvie Flour Company, 12 English and French cook books, and other necessary bulletins from the Provincial and Dominion Publication Branches.

Number of visits to settlers' home.....	644
Total number of settlers visited in hospital.....	68
Mileage by rail.....	5,887
Mileage by car.....	7,574

The assistance of this department is being thoroughly appreciated by the settlers and their families, as is evidenced from the following extract taken from one of many similar letters:—

DISTRICT OFFICE STATEMENTS

"Through your kind offices, I have received quite a lot of bulletins, giving me very useful information, that will be invaluable to me in the daily routine of farm work, and I write this note to show my appreciation of the work you are doing and the help you are giving."

LEGAL DEPARTMENT

It is estimated that since the inception of this department, a saving to the public in registration fees has been effected to the extent of approximately \$16,000, by reason of the policy adopted, which requires the vendor of land to the board to pay the registration fees on the transfer to the board. This estimate is based on an average transfer fee on purchases of \$10, and I am sure this figure is a very conservative one.

GENERAL CONDITIONS IN DISTRICT

General conditions in this district are very fair. No part can be described as flourishing at the present, but on the other hand no part of it is suffering from want. This is largely owing to the fall in prices of grain, stock and other products. Farmers are holding their grain for an increase, and money is not circulating as it would had the grain been disposed of. General conditions throughout the district are better than they were a year ago in spite of higher prices obtained at that time.

There has been throughout the past year, a gradual readjustment in all directions, and from the settler's point of view, although he may be temporarily hard up for cash, he can face the winter with abundance of feed, and assurance that his stock are not going to suffer, which in several localities he was not able to do last year.

The open winter has enabled a great amount of fall ploughing to be done, and in all the general conditions in this district may be described as extremely favourable and we can look forward with confidence to 1921.

GENERAL PROGRESS BY SETTLERS

The general progress of established settlers is satisfactory, and while those who had an average crop have not realized as much revenue as anticipated owing to the fall prices, yet with an anticipated decrease in the cost of operation and with an average crop next year the majority of settlers will be in a sound financial position as our oldest settlers now have all the equipment they need, and will also have the advantage of increased acreage in crop.

The attached statistical statement shows the progress which has been made in bringing additional land under cultivation.

NEW TRACTS OPENED

Pope Lease.—The most important of these is the "Pope Lease" in townships 29, ranges 21 and 22.

The Pope Lease lands were practically all bought at the sale held in the Calgary office, and all applicants were satisfied with the locations they received by ballot. Considerable publicity had been given this land and great interest was taken in its disposal by both civilians and soldier settlers. The land is well situated and soil is good. Farmers established in the vicinity were particularly anxious to secure entry for these lands and as it was sold to soldier settlers at a reasonable price the prospects for them to meet their indebtedness to the board and become established farmers are excellent.

The transportation facilities have improved since this land was sold to our settlers. At that time the distance from a railway was thirteen miles from the

western boundary and eight miles from the eastern boundary; since then the Canadian Pacific Railway have been constructing an extension, which runs parallel to and almost touches the south boundary, which when completed should place all our settlers within six miles of transportation.

This settlement may be regarded as an ideal one from the board's point of view, fulfilling as it does the best requirements of settlement, and taken up by a class of men from whom the board is justified in expecting the best results. These men waited a long time for the final disposition of this land. The majority of them knew the locality well before the war, and they constitute the best type of soldier settlers, being young and experienced, and showing by their determination to take up raw land that they are far sighted and prepared for hard work. This settlement by its success will fulfil the basic principle of the soldier settlement scheme, which is greater production from the development of raw land.

Every encouragement in the way of practical concessions is given these men by the board and they have every opportunity of making a success of their farming operations. The majority of them have been hard at work this year, and the following is a summary in brief of the cultivation done and the improvements made by the eighty-two settlers.

Total breaking	2,631.5 acres
Building	\$17,010 00
Fencing	2,605 00

Estey Estate.—The property known as the Estey Estate, purchased en bloc by the board, was divided into suitable units and sold to soldier settlers in 1919, with the exception of some 400 acres adjoining the farmstead which was reserved as a training farm for students. Some of the lands sold were already under crop but the majority were unimproved.

These parcels on which crops were growing did not show to advantage at the time as climatic conditions were against crop production that year, and it was not until early fall that the country got sufficient rain to restart the growth; after this rain, however, a good crop of green feed was obtained by those settlers who had been fortunate in acquiring improved parcels on which crops were growing.

In consequence of the high price of lumber, feed and all stock and implements necessary for them to get a start, their loans did not procure for them the advantage which under other circumstances might have been expected.

In spite of these drawbacks, these settlers are making good progress. Their buildings are a credit to any community. They each have brought from thirty to fifty acres under cultivation and are going strongly into dairying; the majority of them have taken advantage of the "Alberta Cow Bill" Act and have each procured from four to six head of milch stock in addition to those purchased through the board, and are now shipping cream and raising hogs and poultry. Too much cannot be expected of them for the first two years as lack of private funds meant that they had to live from "hand to mouth" for the first year. This was perhaps their most serious handicap.

This part of the province is a strictly mixed farming area, water is easy to get, several springs are on this property and others in close proximity, and the growth of forage crops and pasture is good. The fact that these settlers are within easy distance of a city the size of Calgary provides them with a good market for all dairy and poultry products; this gives them a decided advantage. Several creameries are to be found within a radius of twenty miles and their products can be shipped from a central point adjacent to their location where the products of the district are collected and hauled for a nominal tariff to the railway or to the creameries.

The prospects for their future success are good and at the end of 1920, these settlers are able to sit back and take their breath, and survey their work to date

DISTRICT OFFICE STATEMENTS

with some degree of satisfaction. They and we realize that while their returns are not of such a spectacular nature as those on grain growing areas, nevertheless, a good income is now practically assured.

CROP FAILURES AND WEATHER CONDITIONS

Total failure of crop due to drought has been experienced this year in districts bounded by the international boundary, and east of range 24, north to township 7, east to range 23, and north to township 26, territory bounded east by the Saskatchewan boundary; this condition has been experienced during the last three years.

Partial crop failure has been experienced in all territory west of the above district, and south of township 13; this condition has prevailed in this district for the last three years.

The territory bounded by the Saskatchewan boundary on the east and township 37 on the north, on the west by range 16, south to approximately township 25, and following the line east to Sullivan lake, and from there south to township 26, obtained this year an average yield for wheat of ten bushels per acre.

The balance of the territory in the Calgary District with the exception of those settlers who have taken up land west of range 4, west of the 5th, had fair returns this year, at least fifty per cent over 1919 crop, and equal to 1917 and 1918. That territory west of range 4, west of the 5th, produces little else but feed and that being oats only, this district being principally adapted to ranching and stock raising.

FARM STATISTICS, 1920

Total number of established settlers..	2,185
Total area of farms.. acres	492,363
Area new land broken up since establishment.. "	44,554
Area cleared permanent pasture or prairie (land not in scheme of rotation but capable of being brought under regular cultivation).. "	314,377
Area bush land, etc., that can be cleared and brought under plough.. "	23,155

Estimated Total Production and Value of Field, Orchard and Garden Crops

	Acres	Estimated Total Yield Bush.	Estimated Selling Value
Wheat..	42,776	641,642	\$1,026,627 20
Oats..	33,702	1,179,579	471,831 60
Barley..	5,771	115,419	80,793 30
Rye..	1,279	31,999	28,799 10
Flax..	1,372	12,341	24,682 00
		Tons	
Green feed (weight green)..	5,392	16,178	323,560 00
Hay..	35,177	43,972	659,580 00
Sunflowers..	100	1,600	8,000 00
		Bush.	
Potatoes..	110	22,000	16,500 00
Other vegetables..	100	2,000	2,000 00
Summer-fallow..	25,150	.....	.....
Total area under cultivation..	150,929	.....	\$2,642,373 20

Estimated Quantities of Live Stock in Possession of Settlers

Kind of Stock	No.	Kind of Stock	No.
Horses..	12,012	Swine..	4,500
Beef cattle..	9,151	Sheep and goats..	3,500
Dairy cattle..	7,487	Poultry..	9,400
Total settled on improved land..			1,665
Total settled on unimproved land..			703

VERNON DISTRICT, B.C.

STATISTICS TO MARCH 31, 1921

LOANS

Total number of settlers to whom loans granted	939
Total amount of loans granted	\$4,069,585
Number of settlers	Amount
79 on Dominion land	\$ 134,982
123 on privately-owned lands	288,026
737 on purchased lands	3,646,577
Total	\$4,069,585
Total loans for purchase of land	\$2,407,748
“ “ “ removal of encumbrances	132,524
“ “ “ permanent improvements	639,428
“ “ “ stock and equipment	889,885
Total	\$4,069,585

QUALIFICATION

Total number of applicants qualified	320
“ “ “ “ disqualified	89
“ “ “ “ in abeyance, recommended for training	125
“ “ “ “ disposed of	534

REPORT BY DISTRICT SUPERINTENDENT, C. CHALMERS JOHNSTONE,
TO DECEMBER 31, 1920

EXTENT OF OPERATIONS

The Vernon District, with office in the city of Vernon, B.C., was for administrative purposes, cut away from Vancouver District on the 16th March, 1920, and comprises practically the whole of the Dry Belt, taking in as it does, the Ashcroft, Kamloops, Nicola, Okanagan, Salmon Arm Districts, together with the East and West Kootenays and the area of the North Thompson river, an area of approximately 50,000 square miles.

This in mountainous districts such as the two Kootenays, with scattered areas of fertile land fit for settlement and with only third rate railroad and steamer service, means high costs in land inspections and field supervision staff. In the more compact and settled Okanagan District, the absolute necessity of a plentiful supply of water for irrigation purposes, combined with the complicated and unsatisfactory condition into which many of the big land corporations have allowed their water affairs to fall, made a very careful examination of actual water supplies as well as records and lands necessary. This raised considerably the first cost of inspection, and necessitated hard and continuous work on the part of the district solicitor and his staff.

As the result of the board's stand on this subject in the district, and the work of the district solicitor, the Keremeos Land Company has amended its water agreement to meet our views. Several districts have formed, or are about to form, themselves into water municipalities under the Provincial Act. This situation, while considerably improved, will still need careful watching and handling, and the three inspectors still retained, are, during the winter months, in addition to assisting the field supervision staff, used for investigating various questions in regard to the water question in the Kamloops, Okanagan and Kootenay Districts.

DISTRICT OFFICE STATEMENTS

QUALIFICATION

Approximately 10 per cent of applicants were found to be disqualified.

Approximately 25 per cent of applicants were recommended for training and in abeyance.

Approximately 65 per cent of applicants were found to be qualified.

LANDS, INSPECTION AND APPRAISAL

When this district was taken over from the Vancouver administration last March, seeding operations were on, and it was found that a very large number of applications were outstanding with very few inspectors in proportion to the need and that further applications were being received every day. The staff of inspectors was therefore augmented until for a short period the maximum number employed was twelve; of these four were employed by the day. As soon as the situation became more normal, the number was reduced from time to time.

Three appraisers in this district are at present retained in the service.

It is probable that the interior of British Columbia owing to varied soils, climatic conditions, dry and moist localities, and varieties of farming pursued, is the most difficult part of the whole Dominion to appraise from a soldier settlement point of view. An inspector, to do the best work, must shut his eyes to the residential, speculative, and scenic advantages, paying attention chiefly to the productiveness of the soil and the marketing facilities. Incidental also to the task of appraising is the work of examining water supply, water records, and the interviewing of various municipal and Government officials who have the supervision of these matters. In addition in the Okanagan and Salmon Arm Districts, an appraiser should be an expert horticulturist, able to diagnose correctly the condition and diseases of fruit trees as well as being able to fulfil the other foregoing requirements, and the board is fortunate in the past season in having had two such men, namely H. H. Creese and H. S. Atkinson, in the service.

The policy of our Loan Board in offering reduced prices for land in many cases is more than justified when it is shown that approximately 5 per cent saving was effected, the actual figures being:—

Price asked.	\$575,410
Price paid.	550,301

Total acreage purchased in the past season amounts to 15,444.43 acres, at an average price of \$33.68 per acre, and averaging 88.25 acres to the settler.

LOANS

General average loan per settler.	\$3,830 95
Average per settler of total loan on—	
(a) Purchased land.	4,453 96
(b) Privately-owned land.	2,161 94
(c) Dominion lands.	1,288 80

STOCK

The total purchases in stock and the average per head is indicated by table undernoted:—

DISBURSEMENTS FROM MARCH, 1920, TO DECEMBER 14, 1920			
Stock	Number	Disbursements	Average
Horses.	384	\$60,830 00	\$158 41
Milch cows.	498	53,977 00	108 38
Other cattle.	265	9,852 77	37 18
Sheep.	388	5,511 00	14 20
Swine.	121	2,035 15	16 81
Poultry.	2,377	2,177 60	0 91
Total disbursements.		\$134,383 52	

SOLDIER SETTLEMENT ON THE LAND

It is not possible to give amount saved in purchase of stock as in all cases except purchase of going concerns, bargaining is conducted verbally by the Field Supervisors, and only the actual price paid recorded. Five per cent on above figures or approximately \$6,500 would be a conservative estimate of the saving effected.

SUPERVISION OF SETTLERS IN TRAINING

There is no training centre in this district. All applicants for an institutional course are transferred to the Matsqui Training Farm in the Vancouver District.

Applicants for practical courses have been placed with farmers on properties which represent as nearly as possible the type of farm for which the applicant will ultimately apply.

Very few of our men in training have yet come forward for qualification, but on the completion of one year, the minimum practical course, a very considerable number of the sixty-eight men now in training will be eligible.

There are at present twelve settlers in training who are in receipt of training allowances. These men were placed with farmers by the board and are also in receipt of small salary.

Winter employment on fruit farms in this district is extremely difficult to obtain. With the opening of next spring, however, there will be the usual demand for farm labour.

A minimum training of one year is required and after April, 1921, a very considerable number of cases deferred will come forward for qualification.

By employing only practical and experienced supervisors the great majority of our settlers have benefited by their advice in farm management and marketing. Settlers are encouraged to join the local farmers' institute and to follow closely new developments especially when applicable to the local district.

The board has secured an arrangement with the Provincial Department of Agriculture in this district, whereby our settlers receive special benefits in winter schools of agriculture and horticulture. A large number of settlers and men in training are in attendance.

Initial visits to settlers..	808
Routine visits of inspection and special reports..	5,653

ADJUSTMENTS

Total number of cases in hand..	55
Of these there are completed	7
Incomplete..	44
Pending..	4
In 23 cases 10 per cent was paid.	
In 22 cases 10 per cent was waived.	
In 10 cases 10 per cent not required (free lands).	

In the seven completed cases—

Total invested was..	\$28,514 47
Total realized was..	26,642 17

Gross loss..	\$ 1,872 30
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This loss is represented by three cases and if we deduct interest thereon amounting to \$429.76 we have a net loss of \$1,442.54, giving an average loss per case of \$206.08. The greater part amounting to \$1,181.21 was incurred in one case and was caused by the dishonesty of a settler, who, during the winter of 1919-20, sold most of his stock and absconded with the proceeds.

Of the forty-four incomplete cases seven are simply matters of transfer from present settler to others. Reasons for failure are: Ill-health; domestic troubles; abandonment; bad judgment in selection of land by settlers combined with careless incompetent inspections by appraisers, whereby lands were acquired on which it is impossible for men to make a living and comply with the Act.

DISTRICT OFFICE STATEMENTS

HOME BRANCH

The Home Branch has been actively established in this district only a short period, but the work is progressing well and is undoubtedly of great educational value among certain classes of settlers' wives. Short courses at various centres have been and are being given in domestic science, preserving fruits, vegetables, and meats, etc., while the officials co-operate with recognized established bodies such as the Woman's Institute and I.O.D.E., etc., in recognized cases needing relief.

Successful and beneficial co-operation is also carried on with the Returned Soldiers' Commission, Patriotic Society and S.C.R., under the able administration and direction of the Provincial Director, Mrs. A. L. Gordon.

LEGAL BRANCH

The establishment of this branch has undoubtedly been a great factor in establishing the settler on the land with the least possible delay and expense, as compared with the old system of employing outside lawyers who generally treated the board's work as to be done in spare moments.

In this district also it is invaluable in connection with the searching and establishing of water records, a most important work which previously was apparently greatly neglected, and in connection with this it is pointed out that before averaging the cost per loan, a certain sum should be deducted in order to allow for such work as this, a great deal of which is incidental to lands purchased before this district office was opened.

At the present time the district solicitor has his office in Vernon with a sub-office at Kamloops, the point of registry, it being found that under this arrangement the district solicitor is more available not only to the district superintendent when required, but also to settlers and intending settlers requiring advice and assistance.

GENERAL CONDITIONS

This district organization has no features to distinguish it from other similar district organizations, with the possible exception that, from inception, the Loan Advisory Committee has been composed of district officials, who it may be noted, have a good practical working knowledge of the area under their administration.

It may also be noted that every man serving in the Vernon office at the present time, served in the front line in France and Belgium, and that many of them bear the scars and disabilities resulting from that service.

One thousand acres of land has been cleared and brought under cultivation.

Staple Crops.—Approximate figures are given on conservative basis: 2,000 tons of hay, 1,000 tons of potatoes, 2,800 bushels of grains (various), 160,000 boxes of tree fruits, 8,216 tons of onions and field roots, 400 tons of tomatoes.

Value estimated on December market conditions, \$570,768.

QUANTITY AND VALUE OF LIVE STOCK

	Horses	Cattle	Swine	Sheep	Poultry
Number	108	554	1,090	208	2,037
Value	\$5,425	\$13,850	\$10,400	\$2,080	\$814

Exact figures are not available but the above may be considered conservative.

REPAYMENTS

It is noted that of 595 settlers with payments due 234 paid in full while 105 made payments on account and some further payments are still expected; while this, after taking into consideration the adverse conditions of 1920, is considered good and while

SOLDIER SETTLEMENT ON THE LAND

present indications point to the present year as likely to be a prosperous one, it is pointed out that this year will practically be the first one in which stock and equipment repayments combine with land repayments, and undoubtedly this will be the testing point.

Further, when it is remembered that many settlers will also have arrears from 1920 to pay, it is considered that a serious situation may arise, which will have to be met. Settlers with good crops in their orchards will most probably meet their obligations, but it is by no means certain that general and mixed farmers will be in as good a position and it is suggested that, if feasible, some arrangement should be made, whereby a settler in such circumstances might pay his land interest only, together with his stock and equipment repayment.

VANCOUVER DISTRICT, B.C.

STATISTICS TO MARCH 31, 1921

LOANS

Total number of settlers to whom loans granted.....		11,407
Total amount of loans granted.....		\$6,333,928 21
No. of Settlers		Amount
10	on Dominion lands.....	\$ 12,871 80
153	on privately owned lands.....	309,019 49
1,244	on purchased lands.....	6,012,036 92
<u>1,407</u>	Total.....	<u>\$6,333,928 21</u>
Total loans for purchase of land.....		\$3,669,331 01
" " " removal of encumbrances.....		86,663 79
" " " permanent improvements.....		943,935 38
" " " stock and equipment.....		1,633,498 03
Total.....		<u>\$6,333,928 21</u>

QUALIFICATION

Total number of applicants qualified.....	4,036
Total number of applicants disqualified.....	1,559
Total number of applicants in abeyance recommended for training.....	853
Total number of applicants disposed of.....	<u>6,448</u>

REPORT BY DISTRICT SUPERINTENDENT, F. C. BROWN, TO
DECEMBER 31, 1920

This office was opened on February 25, 1919, previous to which the work for the entire province of British Columbia was conducted from Victoria. From the date the Vancouver office was opened until March 18, 1920, the board's business for the entire mainland of British Columbia was handled through this office.

Six hundred and sixty-two files were transferred to the Vernon District office on March 18, 1920, disbursements in respect to which at that time amounted to \$2,115,181.73.

LANDS

The number of appraisers employed when work was at its maximum this year was twenty-seven. This number includes those employed in the Vernon District prior to March. Provincial and Dominion Crown agents, who acted for the board in isolated districts, are included in this total.

DISTRICT OFFICE STATEMENTS

The number now employed is five, three of whom are on a yearly salary, the others being paid by the day only when employed.

INSPECTION AND APPRAISAL

The total number of inspections made this year in the Vancouver office district is 2,082. This number includes many inspections of properties listed with the board regarding which information was required for the benefit of men seeking land.

Owing to the difficulty of procuring suitable lands in British Columbia which come within the prices soldier settlers can afford to pay, it is often necessary to inspect anywhere from one to four or more properties before the applicant is suitably settled. This involves more time and expense, especially in the Fraser valley, than possibly in any other district in Canada.

Every effort is made to safeguard the interest of settlers in the purchase of land through intelligent, trained land appraisers and supervisors, and in securing reductions in prices where properties are found suitable.

When the board first commenced its operations, there had been but few sales or exchanges of farming land for several years owing to the war. There was, therefore, no definite standard of prices. This made it difficult to deal intelligently with values.

With the records we now have, together with our map system, over-valuations will rarely occur. When our appraisers' reports are received, we immediately compare the valuation given with the price we have paid for adjoining or similar properties, and have thus compiled a standard of valuations and prices in the different districts in which our settlers are locating. Our present appraisers too have had an extensive experience and are conversant with prices and conditions throughout our territory.

One special feature that we have put in practice in this office is the arrangement we now have for the field supervisors to send in a report on the property applied for, which report is considered along with the appraiser's report. As the field supervisor is working permanently in a definite district, or area, he is more in touch with local conditions and the history of the farm lands generally than the appraiser, who only visits the district when an inspection is requested. This double check ensures us that the interests and security of both the settler and the board are properly safeguarded. It is perhaps the best step we have taken to satisfy ourselves that the property to be acquired is a suitable one.

The number of loans refused during 1920 may, in a measure, be indicated by the amount of ten per cent deposits which were returned to applicants, the amount being \$66,957.78. This represents actual cash deposits with the board with the settlers' applications, and which was returned as the properties were unsuitable.

PRICE REDUCTIONS

As no accurate records have been kept from the beginning, it is not possible to give a correct statement of the amount of money saved through our efforts in obtaining reductions in prices of land. The amount, however, has been considerable and is estimated in excess of \$200,000 on total purchases of land alone, exclusive of buildings, of \$2,890,537.

The fact that a large number of settlers have already sold out at a considerable advance over the purchase price, and that many have been offered attractive prices for properties acquired through the board, indicates that on the whole the interests of the settlers in the matter of land purchase have been safeguarded. I find very few settlers who are not satisfied with their purchases, and who do not consider their properties worth more than what they paid.

SOLDIER SETTLEMENT ON THE LAND

LOANS

The total number of original loans granted to settlers in the Fraser valley and central British Columbia, which comes under the jurisdiction of this office, is 1,748.

The total number of original loans granted through this office since the commencement of operations is 2,410.

Of this number there are active at the present time..	1,343
Loans cancelled..	236
Struck off settlers' strength (adjustment)..	74
Loans approved, but documents not yet completed..	60
Loans repaid..	35
Loans transferred to Vernon..	662
	2,410

TOTAL ACREAGE

The total acreage purchased for these settlers is 63,919 acres.

Of this amount it is estimated that 19,614 acres are cleared, and 44,305 acres uncleared. The cleared land represents cultivated land, pasture, meadow and unbroken land, the majority of which can be brought under cultivation.

AVERAGE ACREAGE

The average acreage acquired by each settler is 52.8 acres.

Because of the great difference in the territory covered, this average may be divided and shown:—

	Acres
Average acreage acquired by each settler in the Fraser valley..	29.4
Average acreage acquired by each settler in the Coast district..	77
Average acreage acquired by each settler in Central British Columbia..	172

Average Prices Paid

Average price paid per acre throughout the territory..	\$45 20
Average price paid per acre in Fraser valley..	92 45
Average price paid per acre in Coast District..	20 80
Average price paid per acre in central British Columbia..	13 00

These amounts represent the price paid for land alone, and do not include buildings that were on improved properties at the time of purchase.

LOANS

General average loan per settler is \$4,214.

Average per settler of total loan on:—

(a) Purchased land..	\$4,578 00
(b) Privately owned land..	2,243 00
(c) Dominion land..	2,060 00
Number of original loans..	2,410
Number of additional loans..	654

These figures include loans transferred to Vernon District office in March, 1920.

AGRICULTURAL SUPERVISION

A good deal has been accomplished in obtaining reduced prices on all equipment and building supplies. The majority of the wholesale hardware dealers, as well as the lumber companies, have given liberal discounts and it is estimated that in lumber alone a saving of at least ten per cent has been made. The total estimated saving on purchases made through this office is \$47,088.08. This saving applies to equipment only, as no records have been kept of savings effected in the purchase of stock.

DISTRICT OFFICE STATEMENTS

The total number of live stock purchased is as follows:—

Description	Number	Cost	Average price paid
Horses..	1,510	\$231,860 80	153.55
Milch cows..	2,550	296,910 51	116.43
Other cattle..	1,269	76,989 83	60.67
Sheep..	666	10,903 25	16.37
Swine..	1,268	18,139 05	14.30
Poultry..	59,171	47,285 39	.799
Total amount expended for purchase of equipment and building materials..			\$1,132,222 37
Total saving effected on equipment and building materials..			47,088 08

From the above might be deducted the purchases made on account of settlers in the Vernon District who were transferred to the jurisdiction of the Vernon District office in March, 1920.

Total requisitions for stock and equipment passed at this office for 1920.. 11,447

AGRICULTURAL TRAINING

Apart from the supervision of men in training under the board, the field supervisors visit and report on all men who are in training under the Department of Soldiers' Civil Re-establishment, as these men must eventually appear before our Qualification Committee.

In March, 1919, arrangements were made with the Dominion Experimental Farm, Agassiz, for men to be placed at the farm for training and for regular courses under qualified instructors. The first real training course was commenced there on April 3, 1919, and carried on throughout the entire farming season.

In November, 1919, the board purchased the Hygienic Dairy property at Matsqui in order that ample facilities for training might be available. This farm consists of 480 acres, practically all of which is cleared and under cultivation. On January 3, 1920, a seven-weeks' course, both for men who had had no previous training and for men who had completed a season's work with practical farmers, was commenced; 163 settlers attended these courses at Agassiz and Matsqui, 61 of whom were qualified, 43 transferred to other districts, and 59 disqualified.

We were particularly fortunate in having good instructors, especially during the courses held at Matsqui. Many of our field supervisors have specialized in various subjects and are qualified instructors.

Since the commencement of operations here the total number of applicants recommended for training is..	1,076
Number who commenced training..	397
Number transferred to other districts..	123
Number who commenced training still remaining in this district..	274

This number is made up as follows—

Number qualified..	87
Number disqualified..	87
Number in abeyance..	20
Number still in training with farmers..	80

Total who commenced training with farmer..	283
Total who commenced training centre course..	164

Less total who had both training with farmer and training centre course..	447
	50

Less total still in training and in abeyance..	397
	100

Total finally disposed of..	297
-------------------------------------	-----

Total pay and allowances for men "with farmer"..	\$13,904 78
Total pay and allowances for men at training centre..	5,600 03
	\$19,504 81

The figures for pay and allowances are as at November 30, 1920.

SUPERVISION OF AGRICULTURAL OPERATIONS

The Federal Emergency Fund of last winter practically made supervision, as required by this office, impossible. This lasted for approximately two months, when the regular work was once more taken up; 673 special visits were made on this account.

The staff of field supervisors was increased to a very great extent in the spring, and general supervision immediately showed signs of improvement. As the summer progressed, the bulk of our established settlers became fairly well equipped with stock and equipment, necessitating much less work in this connection. The same applies to a great extent to permanent improvements under the heading of "Buildings."

Live Stock Clubs for buying are unnecessary in the Fraser valley, but in the central interior and, to some extent, the Cariboo, Provincial Live Stock Clubs have been taken advantage of by our settlers.

These Live Stock Clubs, formed of a minimum of six, are supplied with a buyer by the Provincial Government, who undertakes to fill the orders of the various members of the club, and if the members deem it desirable they may elect a representative to assist him.

Cattle to a great extent have been purchased in Alberta under this system, but it is hoped before long to have more purchases made in the Fraser valley, where better milch stock is available.

Pure bred males are plentiful in the Fraser valley, but the central interior, through the Farmers' Organization has taken advantage of the Dominion offer, and has at present several pure-bred males obtained from this source. This has been done to a great extent through the Farmers' Institutes; nevertheless our settlers are reaping the benefit whether members or not.

Co-operative buying and selling is fostered as much as possible by our field supervisors. The Fraser Valley Milk Producers' Association fills this need in the Fraser valley both as to the sale of dairy products and the co-operative purchase of feed, while the Central Interior Co-operative is doing the necessary work in this connection in their particular district.

Buying among settlers has been encouraged and at the present time we have lists compiled from the various supervisors showing where small fruits can be obtained from soldier settlers. These lists are in the hands of every field supervisor in the Fraser valley. The same applies to poultry products, such as hatching eggs and baby chicks.

Co-operation of the Provincial and Dominion Departments of Agriculture, with particular regard to educational work has been followed so far as possible.

We made full use of the provincial departments at our last short course, having had three lecturers from that source to speak frequently in the class room.

The university short courses in the valley, while not frequent in the past, have been made good use of by our soldier settlers.

We are looking forward to further short courses this winter, also pruning demonstrations. The university has agreed to lay special stress on farm management topics as they affect the soldier settlers.

NUMBER OF VISITS TO SETTLERS

The total number of visits to settlers in this district as shown by records is 9,815, made up as follows: 2,014 initial visits and 7,801 other visits.

It is not possible to give the exact number, as in the early stages of the board's operations strict account was not kept of all visits; furthermore the supervisors are required to make many visits to settlers in connection with various matters, reports covering which are not forwarded to head office; consequently no official records of these visits are kept. A careful review of the work to-day, however, shows that no less than 17,000 visits have been made to settlers.

DISTRICT OFFICE STATEMENTS

COLLECTIONS

Collections to date have really exceeded expectations. In September it was felt that the adverse weather conditions and crop failures throughout the various districts would result in settlers being unable to make any substantial payments on account. In August a complete survey of crop conditions was made and reports indicated that we could expect to collect in excess of sixty per cent of the amounts falling due on October 1.

One thousand and forty-seven settlers had payments of various kinds falling due, the total amounting to \$164,194.03. Up to December 30, 553 of these settlers had paid either in full or in part the amounts due; 196 paying in full. Arrangements have been made for monthly payments from 121 settlers and this number will be considerably increased before spring.

The following will show in detail the amount of money received at this office since October 1, and which represents payments due on October 1 and repayments. These amounts show that the settlers have responded exceedingly well:—

Amount of land payment and broken interest			
due..	\$115,130 83,	collected \$34,052 90	29.5 per cent
Seed and feed..	31,182 23,	" 7,486 65	24.0 " "
Insurance..	15,559 81,	" 4,103 03	26.3 " "
Taxes..	840 46,	" 274 85	32.7 " "
Sundry..	1,480 70,	" 330 96	22.3 " "
	164,194 03,	\$46,248 39	

REPAYMENTS

Repayments land loans..	\$34,012 34
" stock and equipment in full..	7,338 22
" " " " over 50 per cent..	382 27
" " " " less than 50 per cent..	13 40
Total..	\$88,494 62
Total percentage of collections..	53.9 per cent

In justice to these settlers, it should be mentioned that about eighty per cent of those having payments due this year in this district have only had one full season on their farms and have, therefore, had little opportunity of placing themselves in a position to meet payments at this time. A very large percentage of men applying for land in 1919 did not become established until after July and in few cases were they able to obtain crops of any value.

ADJUSTMENTS

The number of completed cases to date is..	15
This total is made up of 9 salvage cases and 6 transfers.	
The amount invested in the completed cases was..	\$61,742 43
The amount realized in these cases is..	62,603 08
Number of salvage cases incomplete..	80
Out of these chattels have been disposed of in..	22 cases
Chattels have been partly disposed of in..	30 "
No chattels disposed of in..	15 "
There was no stock and equipment loan expended in the balance	13 "
	80 "

The reasons for failure in eighty-two of the above cases are attributed to the man; in one case to the land; twelve cases due to circumstances beyond the settler's control.

It has been found upon careful investigation that the majority of men who have given up have done so because of their failure to adapt themselves to farm life, or that they were physically unfit to carry on farming operations due to return of

disabilities received on war service. The man who is both physically and mentally unsuited to farming as an occupation is generally advised to give up his undertaking, as he has little chance of ultimate success.

Many farms which have to date reverted to the Board have been resold and there is every reason to believe that our losses through salvage will be small. Many of the properties reverting to the Board are worth considerably more than the amounts paid for them.

There will be quite heavy losses in some cases through depreciation in stock and equipment, but, on the other hand, certain gains will help to offset these.

HOME BRANCH

British Columbia was the pioneer province in Home Branch work, and the first instruction given was on a farm seventeen miles from any settlement, and consisted of teaching the young wife of a settler to make bread, but a greater need was found: that of prenatal instruction, which was given and arrangements made to safeguard this young pioneer at the birth of her child, as there did not seem to be much use in teaching her to make bread unless she were likely to live to profit by her lessons. This showed the necessity of instruction and relief going hand in hand, and the many troubles that were encountered in the house to house work brought in a new feature: that of social service.

The first-class instruction was begun at an isolated point on the mainland and proved exceptionally successful, as all work of this kind has been wherever it has been attempted. Such subjects as the curing of meat, making of bread, care of milk, canning of fruits, vegetables and meats, the dressing of chicken, etc., were given. Bulletins and circulars on all these subjects were procured from the various Dominion and Provincial Departments of Agriculture and distributed in the homes of settlers desiring information. Circulars on seasonable subjects were sent out from time to time, as the year advanced. In remote parts, where fish could be had at certain seasons in almost unlimited quantities, bulletins were sent instructing on the pickling and curing of fish by the most modern and approved methods. By such means as these, settlers' resources were very much augmented. It was felt that extended instruction on such subjects as poultry keeping, dairying, horticulture and home economics were especially desirable, and the Home Branch in Vancouver organized a short university course of six weeks, by which fifty women have benefited. This was the means of arousing very much enthusiasm and interest, which is one of the greatest factors in farm success, and each woman who has been fortunate enough to secure such a course of instruction is a valuable citizen in her community. A few of these women came to the class showing a decided distaste for farm work, and more or less for the change and rest, but were infected by the growing enthusiasm and went home with a new outlook on life. They had found a new interest, outside the regular house routine, and would never again despise a dairy, garden or the poultry yard. They had had a glimpse of the scientific side of their cooking and housework and its relation to the well-being of their families and themselves.

The Soldier Settlement Board has no funds with which the Home Branch may relieve matters, but its staff does take counsel with the settler and advises as to the best use of the means which he already has, and, if financial aid is necessary, enlists the co-operation and aid of the various organizations which have for their object the relief of just such cases as have been cited above. The Canadian Patriotic helps in maternity cases or where the bread-winner has been laid aside by illness or accident; also, when the soldier, his wife or family require operations or extended treatment. They deal with soldiers' dependents or with the soldier himself regarded as husband or father. The Returned Soldiers' Aid Commission deals with the man as an individual, and has by timely help enabled many a man to reach his goal of success.

DISTRICT OFFICE STATEMENTS

It is invaluable when swift action is needed and settlers burned out have received help from the commission twenty-four hours after the disaster was reported. When lives are at stake or an emergency of any sort arises, its help is swift and ready; for real misfortune, over which the settlers can have no control, is the sort of thing of which it takes special cognizance. The Red Cross, I.O.D.E., Navy League, Victorian Order of Nurses and various departments of the Provincial Government have co-operated in giving service of various sorts, as requested by the Home Branch. The Soldiers' Civil Re-establishment takes on the strength, with pay and allowances, all soldiers suffering from a recurrence of their disability occasioned by their military service overseas.

The Home Branch frequently acts as arbitrator in cases of domestic trouble and the different parties aided to come to a wise conclusion by the aid of their dispassionate judgment. One case, which had even reached the police court, was settled satisfactorily in the quiet atmosphere of the Home Branch office, and in three cases home-breakers were deported and forced to confine their operations to the United Kingdom. Cases of T.B. and diabetes have been treated successfully in their own homes; libraries have been secured for isolated districts and, in one case, a soldier who had been discharged without teeth was delighted to find his case taken up by the Home Branch and the missing teeth replaced through their activities.

Social service is a wide subject and in Home Branch work embraces child welfare, prenatal advice and instruction, domestic troubles and problems, the relationship of the settler and his family to the community and to all the institutions which make up our complicated civilization; the Home Branch is an intelligence office, a labour bureau, a clinic, a clearing house, a confessional and a doer of an endless variety of odd jobs; all of which has for its object the well-being of the soldier settler and his family on the farm.

The following financial aid has been procured through the efforts of the Home Branch for settlers in Vancouver district alone:—

Canadian Patriotic Fund	\$1,632 50
B. C. Returned Soldier Commission	1,291 00
I. O. D. E. Scholarship	150 00
Red Cross Society	440 00
G. W. V. A. to mentally deranged settler	100 00
Batiste Costume Company	88 00
Cream for one settler	35 00
Magazines to settlers in hospital	12 00
French Red Cross	150 00
Total	\$3,898 50

GENERAL CONDITIONS

From an agricultural standpoint general conditions throughout the district are not favourable. Partial crop failure places many settlers in difficult positions, as in most cases this was the first full year on their farms and they have payments to meet, and those who are unable to meet them have a pretty heavy load to carry over.

The demoralization of the beef market, prices for which for 1920 show a decline of practically ten cents per pound live weight between the high and low points of the market, in addition to partial crop failure, has done much to make conditions from an agricultural standpoint, still worse.

The settler, who in an ordinary way would not have been overstocked but with a partial, or in some cases, a total loss of hay, has necessitated the sale of much stock, dairy and beef.

With these conditions prevalent throughout the larger portion of our territory, the market for dairy stock is extremely bad. The result has been that many settlers will have to dispose of some of their stock at a much lower price than was paid for it.

Poor prices have also applied to profits on sale of sheep and hogs. Poultry feed, while lower than last year in price, has not come down in proportion to the price of eggs compared with last year.

Small fruits yielded a poor crop throughout the district, particularly strawberries, and the poor strawberry crop was accounted for by injuries due to late frosts. Prices for small fruits, however, were good, and we find that all specialized farmers in this line, who had a crop this year, are in fairly good shape. Most of our settlers in this line, however, will have their first returns next year, and many of them who have started in mixed farming will have a small area coming into bearing to help out their general returns.

There is an optimistic note among ninety per cent of our settlers in spite of this year's poor crop, and the feeling generally is that 1921 will return good crops and greatly assist those who lost this year to get on a good footing.

Tubercular and other diseases have affected, to some extent, our settlers; this, however, in a very small proportion.

The board's security on land purchased has steadily improved, and with a comparatively small number of exceptions, each settler's farm is worth more now than at the time of purchase; this is due to a large extent to the progress made by settlers.

GENERAL PROGRESS MADE BY SETTLERS

Notwithstanding the fact that most of our settlers became established at a most unfavourable time, a time when prices for all commodities were at the highest peak, and that their first real harvest was a great disappointment due to bad weather conditions, they have on the whole made progress.

This progress is shown principally by way of improvements to their holdings through land clearing, breaking, erection of buildings and fences, underdraining, planting of small fruits of all varieties, development of commercial poultry flocks, etc.

Progress has been made in all branches. The most marked examples are found in visiting the men who took up partially improved places and who have made great strides in land clearing, and the men in small fruit districts who have set out many thousands of berry plants and laid the foundation for a paying business.

A large acreage of land has been seeded down with expensive clover and timothy seed and will yield returns for several years with comparatively little further investment.

The amount of land clearing done by settlers in the Fraser valley and north is remarkable and speaks volumes for the enterprise of soldier farmers.

Up to October this year 4,342 acres of new land has been cleared and broken and made ready for cultivation; this practically within twelve months. A large part of this was actually in crop this past season.

This new land brought under cultivation is an important addition to the productive areas of British Columbia, and only those who are familiar with the work of land clearing in British Columbia will realize what soldier settlers have done in so short a period.

We can look forward to even greater areas of new lands being cleared by the end of 1921 under the board's policy of aid and encouragement in land clearing.

The average price paid for uncleared land in the Fraser valley is under \$40 per acre, and in central British Columbia and other parts of the province under \$8 per acre.

The lands cleared add to the settlers' equity and the board's security a further margin of not less than \$100 per acre on the average throughout, or a total of approximately \$430,000. This amount added to settlers' initial ten per cent deposits, and this fall's payments on land purchase account, will show the settlers as having made some material progress on the whole and that the board's security has not suffered, notwithstanding the disastrous crop failures.

DISTRICT OFFICE STATEMENTS

Five hundred and fifty-two settlers made payments in full or in part and many of those who have paid only in part will make monthly payments to liquidate amounts due between now and next fall. Most of those who to date have not paid anything on account will do so between now and July next.

PRODUCTION OF CROPS

The total area under cultivation by 1,245 settlers in this district in 1920 was 13,673 acres; all kinds of crops were grown, and the estimate of yields made just prior to harvest shows:—

167,369 bushels of grain.
2,909 tons of green feed and fodder corn.
8,896 tons of hay.
3,775 tons of mangels and beets.
185 tons of vegetables.
205,033 bushels of potatoes.
1,316 bushels of apples, peaches and other tree fruits.
20 tons of small fruits.
The estimated selling value is, \$759,304.

Live stock produced shows:—

50 horses.
233 beef cattle.
1,288 dairy cattle.
140 range cattle.
4,500 hogs.
200 sheep and goats.
40,400 poultry.

When one reviews the conditions of the past year with hardships and discouragements the settlers had to contend with, it is impossible to speak too highly of their spirit of optimism and determination. On every hand there has been evidence of hardship, but this has been backed by pluck and resourcefulness. Hundreds of settlers have been flooded out, losing all their crops, but in very few cases have they come to the board for assistance.

The few men who have not shown progress are being given every opportunity and encouragement to stay with their undertakings and succeed, except in cases where it is shown that the man is unsuited to farming and does not take hold with the intention of making farming his vocation. In such cases success is impossible and salvage proceedings will be instituted by early spring.

POLICIES

The policy of aiding settlers to clear more land has proven sound. It is not only leading to the development of more improved farms with the prospect of much greater production but affords the settler the much needed opportunity to obtain a little money to meet his obligations during the period when his farm is not producing. The settler is thus kept at work improving his own place instead of having to find outside work in the winter time.

Settlers are continuously encouraged to improve their holdings by bringing more new land under cultivation and to maintain or improve the productive quality of the soil that has already been tilled.

Increased production by good farming methods is the key note of our advice to established settlers.

A number of meetings of settlers in districts in the Fraser valley have been held recently and have resulted in a better understanding on the settlers' part of the

board's regulations and the difficulties of the district office in carrying on the board's work in all its phases and administering to the needs of all classes of settlers to the satisfaction of all.

Generally speaking the settlers appreciate the opportunity the Soldier Settlement Act has afforded them, and are living up to its requirements both in spirit and in deed.

STAFF

During the year, with the falling-off in the number of applications for assistance under the Act, the district staff has been gradually decreased to meet actual requirements.

The number of employees reached the highest point in April when the total numbered 148. The inside employees numbered 112, the field staff 36, and the monthly pay-roll (not including bonus) was \$17,112. At the close of the year, the staff had been reduced to 70 inside and 26 outside employees, a total of 96, and the pay-roll to \$12,316 per month. The reductions represent a decrease in the number of employees of 35 per cent and in salaries of 28 per cent.

DISTINCTIVE FEATURES

Owing to the large number of settlers specializing in poultry it has been necessary to employ two poultry specialists as supervisors. This, to a degree, means double supervision for poultry settlers, as well as others engaging in mixed farming but who are developing small commercial flocks. These two men, during the fall season, actually handled themselves over 17,000 birds, culling out over 5,000 in order to eliminate any undesirable birds.

SPECIAL LOCALITIES

No special mention of the Fraser valley, where conditions are so well known, need be made. The bulk of the settlers under the jurisdiction of the Vancouver office are located in the Fraser valley. The districts of Surrey, Langley, Matsqui and Chilliwack have the largest number. We have about 650 settlers in these four districts and the great majority will succeed and be in possession of valuable farms in a few years' time. Further extensive settlement in these districts cannot be looked for as land is high in price and there are few farms offering that will come within the requirements of the board's regulations in respect to acreage under cultivation.

Nicomen Island, in the Dewdney District, might be mentioned on account of the floods which took place in June and July through the dykes giving way under pressure from the Fraser river. We have twenty-two settlers on this island whose crops were totally ruined, with the exception of a few early vegetables and small fruits. This necessitated selling a considerable amount of the stock held by the settlers and this unfortunately was done at a considerable loss, as prices for stock had then dropped considerably owing, chiefly, to similar conditions in a slighter degree in other parts of the valley. The mild fall, however, has greatly aided these settlers in the matter of feed, as the stock retained has even up to the present required little feeding, there being considerable good pasture.

Lulu Island, in the municipality of Richmond, where we have a large number of settlers, suffered severely throughout the wet fall season. This was due largely to poor drainage. Many of the settlers there will require assistance in the matter of drainage, which is so important to their chances of success. The municipality is doing considerable to make good drainage possible, but the settlers, whose farms have been flooded for the past few months, will require special assistance. Much of the soil shows acidity and fertilization will be very necessary.

DISTRICT OFFICE STATEMENTS

The Bulkley and Nechako valleys, where we have about eighty settlers, might be especially mentioned. Many of these settlers purchased lands held by the Provincial Land Settlement Board at low prices. Many have received loans on their pre-emptions, the advances being for the purchase of stock and equipment and permanent improvements. Practically all of the settlers in these valleys are doing splendidly by way of improvements to their holdings. Nearly all buildings constructed are of log and do a great credit to the builders. The districts are chiefly adapted to dairy farming and every encouragement is being given to our settlers to improve the quality of their dairy stock, it being recognized that more good cows for these districts are necessary.

A creamery was established at Vanderhoof, in the Nechako valley, this year and this afforded settlers all along the line an opportunity of shipping cream. In all probability a creamery will be started at Telkwa, in the Bulkley valley, early next spring.

I firmly believe that ninety per cent of the settlers along the line of the Grand Trunk Pacific will succeed and repay their loans. The men are of the pioneer type who chose to go north and develop their own farms.

The Cariboo District also deserves special mention in this report. We have approximately thirty-eight settlers there and the same can be said of their activities and progress as has been said of those in the Bulkley and Nechako valleys. The district around Quesnel is more adapted to dairying than any other branch of farming, and assistance for settlers to market their products has now been given through the establishment of a creamery at Quesnel.

CROP FAILURES

This question has already been dealt with quite fully under the heading of "General Conditions." As already stated the chief cause was dry weather during the growing period, followed by incessant wet weather during the grain harvesting period; the strawberry crop was injured by late frost. Some localities suffered severely through floods during the high waters of the Nechako, Lillooet and Fraser rivers in mid-summer. These floods were caused mainly through a heavy snow-fall in the north country during the previous winter, followed by a very late spring and a warm summer.

Statistics regarding agricultural operations of settlers under jurisdiction of Vancouver office:—

Total area of farms held by settlers through board and privately.	69,786 acres
Area of land under cultivation in 1920	13,673 "
Area of new land cleared and under cultivation or, made ready for cultivation	4,342 "

Estimated total production of field, orchard and garden crops

Crops	Acres	Estimated yield	Estimated selling value
Wheat	198	2,705 bush.	\$ 6,949 00
Oats	3,099	157,212 "	78,606 00
Barley	210	3,330 "	4,035 00
Rye (failed, wet)	10	. . . . .	. . . . .
Flax	2	12 "	30 00
Peas	75	2,250 "	4,000 00
Mixed grain	80	1,360 "	820 00
Green feed (weight green)	1,588	3,035 tons	58,625 00
Hay	5,074	8,896 "	274,420 00
Corn (weight as fodder)	237	2,874 "	29,500 00
Turnips, mangels, sugar-beets	563	3,775 "	58,830 00
Potatoes	1,299	205,033 bush.	196,239 00
Other vegetables	93	185 tons	10,700 00
Apples, peaches and other tree fruits	140	1,316 bush.	10,050 00
Small fruits (raspberries, strawberries, etc.)	785	20 tons	26,500 00
Tobacco	4	. . . . .	. . . . .
Other crops (damaged)	200	. . . . .	. . . . .

SOLDIER SETTLEMENT ON THE LAND

Estimated Quantity of Live Stock produced by Settlers

Horses	50	Swine	4,500
Beef cattle	233	Sheep and goats	200
Dairy "	1,288	Poultry	40,400
Range "	140		

VICTORIA DISTRICT, B.C.

STATISTICS TO MARCH 31, 1921

LOANS

Total number of settlers to whom loans granted	534
Total amount of loans granted	\$2,395,314 72

Number of settlers		Amount
91	on privately owned lands	\$ 203,907 53
443	on purchased lands	2,191,407 19
534	Total	\$2,395,314 72
	Total loans for purchase of land	\$1,417,683 20
	" " " removal of encumbrances	113,756 67
	" " " permanent improvements	371,730 87
	" " " stock and equipment	492,143 98
	Total	\$2,395,314 72

QUALIFICATION

Total number of applicants qualified	947
Total number of applicants disqualified	590
Total number of applicants in abeyance, recommended for training	36
Total number of applicants disposed of	1,573

REPORT BY DISTRICT SUPERINTENDENT, I. T. BARNET, TO
DECEMBER 31, 1921

LANDS

The vendors of property are invited to list their land with the board. However, the vast majority of the present listings are not of a suitable nature for the board to handle, from the descriptions given by the vendor; and in most cases the prices asked are more than the board considers the property worth. At the present time, little use is derived by intending settlers from the listings which are now received.

Average acreage of land purchased per settler	48
Average price per acre	\$70 88
(These figures do not include removal of encumbrances).	
Total acreage (acres)	21,160
(Not including encumbrances).	
Total number of land inspections made	829

LOANS

The Loan Committee has dealt with 1,330 original and additional applications to date, not including applications received from the mainland, before the opening of the Vancouver office. During the rush season of last year, as many as sixty applications have been dealt with at one meeting. At the present time, the Loan Committee of this district office consists of the district supervisor and acting district agriculturist, and when in doubt in any particular case they have the advise and assistance of Mr. W. C. Ricardo and Mr. McIntyre Dean, both of whom are successful farmers, and well conversant with conditions existing in this district.

General average loan per settler	\$4,677 06
Average per settler of total loan on—	
Purchased land	5,134 12
Privately-owned land	2,248 63

DISTRICT OFFICE STATEMENTS

STOCK AND EQUIPMENT

We have arrangements with local farmers and merchants on the island to supply us with the following equipment with discount as shown hereunder:—

	Retail	Less	Per cent
Massey-Harris implements..	"	"	7½
Implements, miscellaneous..	"	"	7½
Harness, new..	"	"	10
Lumber..	"	"	5
Building material..	"	"	5
Fencing..	"	"	10
Seed..	"	"	5
Feed..	"	"	5
Grubstake..	"	"	10
Household equipment..	"	"	10
Hardware..	"	"	12½
Poultry supplies..	"	"	10
Bees and supplies..	"	"	5
Dairy supplies, new..	"	"	10
Fruit trees..	"	"	5
Bush fruits..	"	"	5

Furthermore we have an arrangement whereby the Farmers' Institute supplied us with stumping powder, fuse and caps at a saving of between 25 and 30 per cent, and all the large poultry dealers supply us with hatching eggs and day-old chicks at a discount of 5 per cent.

Statistics regarding live stock purchased for settlers and efficiency and economy in purchasing stock and equipment

Stock and Equipment	Number	Retail price		S.S.B. Price		Saving		Average	
		\$	cts.	\$	cts.	\$	cts.	\$	cts.
Horses.....	388			57,308	15				147.70
Milch cows.....	902			114,878	56				127.36
Other cattle.....	368			20,681	38				56.19
Sheep.....	610			9,400	01				15.41
Mules.....	2			200	00				100.00
Swine.....	561			8,495	59				15.14
Poultry.....	43,917			34,157	15				.777
Rabbits.....	44			52	75				1.30
Implements, M.H. new.....	211	9,144	05	8,515	40		638	65	
Implements, miscellaneous vendors.....	497	30,956	46	28,796	71	2,159	75		
Implements, second hand.....	678			25,015	48				
Harness, new.....	111	5,840	46	5,309	51	530	95		
Harness, second hand.....	203			5,990	60				
Lumber.....		103,609	92	98,676	12	4,933	80		
Building material.....		42,066	23	40,063	08	2,003	15		
Fencing.....		16,897	47	15,361	34	1,536	13		
Clearing, cost of.....				14,587	04				
Breaking, cost of.....				5,964	02				
Draining, cost of.....				2,497	22				
Wells, cost of.....				4,695	91				
Labour.....				32,242	79				
Seed grain, etc.....		15,266	87	14,539	88	726	99		
Feed.....		48,090	84	45,800	80	2,290	04		
Grubstake.....		1,750	93	4,319	03	431	90		
Household equipment.....		5,252	37	4,774	89	477	48		
Hardware.....		18,315	05	16,280	05	2,035	00		
Poultry supplies.....		12,661	38	11,510	35	1,151	03		
Bees and supplies.....		534	95	509	48	25	47		
Dairy supplies, new.....		9,199	41	8,363	10	836	31		
Dairy supplies, second hand.....				2,215	35				
Fruit trees.....	1,690	1,615	26	1,538	35	76	91		
Bush fruits.....	493,748	4,724	08	4,499	13	224	95		
Improvements made.....				36,612	34				
Buildings.....				49,849	60				
Crops, standing.....				2,169	75				
Unclassified.....				10,537	31				
Totals.....		328,925	73	746,408	22	20,078	51		

SOLDIER SETTLEMENT ON THE LAND

AGRICULTURAL SUPERVISION

The training centre for Victoria is on the mainland, and comes under the supervision of the Vancouver office. Eighty-one students have been sent to the Training Centre from Victoria office.

The experience gained by the settlers-in-training with farmers has on the whole been good, and practically all of those now established are making good progress. Little difficulty in placing men with farmers has been experienced (except in the winter months, when but few applications are received), and in the coming spring men recommended for training should have no difficulty in obtaining employment with farmers.

Supervision of settlers-in-training in the early days was negligible, owing to lack of field supervisors; but for some time now the settlers have been visited frequently, with good results; \$9,370 has been paid in allowances to settlers-in-training.

COLLECTIONS

Considering the adverse season which was met with this fall in this district, owing to the excessive rains at harvest time, collections can be considered fairly satisfactory.

ADJUSTMENTS

Number of completed cases.	12
Amount invested.	\$49,321 51
Amount realized.	47,134 04
	\$ 2,137 47
Net loss.	16
Number of salvage cases incomplete.	

These failures are chiefly due to lack of farming experience on the part of the settler and lack of sufficient capital for immediate needs to tide the settler over until he had regular returns from his farm. Other cases were caused by domestic troubles and ill-health.

HOME BRANCH

The following is an approximate list of relief given by the various organizations through the Home Branch in securing relief, assistance, additional comforts and security for those in need among our settlers on the farms:—

Donation made by Red Cross to cover transportation expenses of settlers' wives attending classes.	\$' 50 00
On recommendation of Home Branch the Returned Soldiers' Commission issued to thirty-one families the total sum of.	1,690 95
The Patriotic Society have helped seventeen families through the Home Branch, expending.	1,731 00
The Women's Canadian Club issued, on recommendation of the Home Branch, to one family.	25 00
Through the Home Branch the Navy League issued to one family.	10 00
The Ladies' Auxiliary for Sailors has helped fourteen families through the Home Branch with Christmas boxes, valuing approximately, per box \$10.	140 00
The Lady Douglas Chapter, I.O.D.E., has supplied, through the Home Branch, fifteen Christmas boxes to settlers' families, valued at not less than \$10 per box.	150 00

GENERAL CONDITIONS

The year 1920 has been a severe test to many of our settlers. The spring was late; the summer season on the whole was quite favourable up to the time of harvesting, when a rainy season started, practically as soon as the grain was ready to cut. From that time until the end of the year the weather was exceptionally

DISTRICT OFFICE STATEMENTS

wet, the result being that many settlers lost heavily on their grain and root crops, which they were unable to harvest. Nineteen hundred and twenty being really the first full year for the majority of our settlers, it has been a serious setback to them; and for those who had a minimum of assets set aside to meet such contingencies it has resulted in a serious situation. The following table gives the precipitation for the months of August, September and October, as compared with the average precipitation for the various districts on Vancouver island and adjacent Gulf islands. It will be readily seen from this table that the rainfall was such as to be a very severe setback to farmers on the whole, and more particularly to our settlers who in many cases were harvesting their first crop:—

	August	September	October
<i>Victoria</i>	1.61	3.62	4.03
Average . . . . .	.61	1.52	2.96
Difference	x1.00	x2.10	x1.07
<i>Cowichan</i>	3.32	4.73	5.20
Average . . . . .	.84	1.35	3.01
Difference	x2.48	x3.38	x2.19
<i>Nanaimo</i>	2.87	4.94	4.51
Average . . . . .	.81	1.97	2.97
Difference	x2.06	x2.97	x1.54
<i>Denman Island</i>	3.27	6.68	8.92
Average . . . . .	.93	2.34	5.38
Difference	x2.34	x4.34	x3.54
<i>Little Qualicum</i>	4.40	6.75	6.90
Average . . . . .	.87	1.82	3.96
Difference	x3.53	x4.93	x2.94
<i>Alberni</i>	3.07	8.72	10.96
Average	1.04	2.96	6.23
Difference	x2.03	x5.76	x4.73

There has not been the usual amount of development work carried on in this district, by either the Provincial or Dominion Government during the past year, as there was in pre-war days. In normal times a certain amount of revenue was always looked for from this source.

The general progress made by the soldier settlers on the whole has been excellent, considering the fact that the large majority commenced their operations with a very small reserve capital—in many cases this capital consisting practically of war gratuity. Every assistance possible, compatible with regulations and business principles, is being afforded the settlers, and our best efforts are being put forward to establish worthy borrowers on a firm basis. Vancouver island in general at the present time is still in its early stages of development, the major portion of the land taken up by our settlers being still in bush; and it will require time and an unlimited amount of perseverance and hard work to gradually clear the additional acreage. We are strongly encouraging our settlers to slash and burn, and to seed to pasture; the lack of rough pasture to-day being a serious handicap to those carrying any number of live stock, as it is evident, where only a small acreage is under cultivation, that the settler cannot afford to use his cleared land for pasturage purposes.

Gulf Islands.—The Gulf islands, which are adjacent to Vancouver island, and on which soldier settlers are situated, are Denman, Galiano, Saturnia, North and South Pender, Mayne Island and Salt Spring Island. The settlers on these islands are chiefly engaged in dairying and to a smaller extent in poultry raising. This is more especially so on Salt Spring Island where there are thirty-five settlers situated under the board. This island has an area of about seventy square miles. It is divided into two distinct communities: the northern community at Ganges harbour is the larger, and the majority of our settlers are established there. The holdings there are on the whole of smaller area, and a good deal of poultry farming, combined with dairying, is being carried on. There is a Co-operative Creamery

at Ganges, which makes dairying a profitable business. The island has a climate very suitable for small fruits, but it is impossible to develop the small fruit industry owing to the present transportation facilities. However, during the past summer a Co-operative Fruit Association has been organized, under which small fruit farming may be undertaken with a reasonable prospect of success. The board has also been instrumental in organizing three Pure-Bred Stock Associations on Salt Spring Island, under the Federal Government regulations governing pure-bred stock. Great interest has been evinced by our settlers in these organizations, and it is mainly due to the activity they have displayed that so much progress has been made. With an improvement in the transportation service to and from this island, it has an excellent future before it, as the climate is very temperate, and the price of land is not so high as in the more thickly populated districts on Vancouver Island.

Duncans.—In the Duncans District our settlers are fortunate in having a very progressive and well-organized Co-operative Association, of which many of our men are members; and not only are they able to sell their products through it but large savings are effected in the purchase of feed, seed and various other farm supplies. This saving is a very material item to the large number of farmers who are specializing chiefly in poultry in this district, and who buy nearly all their feed for their birds. Already several of our settlers are carrying flocks averaging 1,000 laying birds to a settler. Steps are now being taken to provide facilities for handling the fruit that is being grown in the district. When this is accomplished the conditions under which the men in this locality will be working will be most favourable.

Comox.—In the Comox District, surrounding the town of Courtenay, where over 100 men are established, the majority of them are chiefly devoting their energies to dairy farming, more especially to the raising of Jersey cattle, which is the predominating dairy breed in the district. A Creamery Association is established here, and marketing facilities are being improved from year to year. As the population increases, farms are being subdivided, and more intensive methods of farming are being employed. More attention will eventually be paid to the growing of cash crops, such as potatoes and small fruits, as greater facilities for the marketing of them are made.

Settlers are doing much to overcome the insufficiency of cleared land, which is their chief difficulty here, where land is heavily timbered. It has been intimated that the Provincial Government will bring down legislation, during their first session of Parliament this year, whereby the Government will bear one-third the cost of stumping powder. If such goes through it will be of immense assistance to our settlers in their clearing operations. To date, 765 acres have been cleared by men who have taken up land under the board. This is a splendid showing when it is taken into consideration that the most of this land was heavily timbered, and would cost anywhere from \$100 to \$200 or more, per acre, to clear at the present cost of labour. It goes without saying that by so doing they have increased the value of their holdings immensely. A large percentage purchased land on which there were no buildings. Buildings sufficient for their needs for some years to come have been erected, and these buildings in many instances have increased the value of their holdings from 50 per cent to 100 per cent, and often more, over and above the actual outlay for building material and any skilled labour employed in erecting the same.

SUCCESSFUL EXHIBITORS

Our settlers have taken a keen interest in increasing the numbers and quality of their live stock, and were very successful at the fall exhibitions in the various

DISTRICT OFFICE STATEMENTS

localities last fall, which the following table of their winnings at these exhibitions will show:—

	1st	2nd	Reserve	Total
Live stock..	19	12	2	33
Poultry..	14	9	4	27
Roots and field crops..	45	37	11	93
Dairy produce..	2	1	..	3
Women's and children's departments..	18	20	2	40
	98	79	19	196
Total number of prizes..				196

SPECIAL PROBLEMS

At the inauguration of the board's work, settlers were chiefly allowed to follow their own inclinations in the selection of land, regardless of whether or not there was a portion of the acreage cleared, or whether the whole was a bush farm. It has been found that the majority of settlers have insufficient funds to tide themselves over a year or two, and propositions on which they cannot expect any returns for at least one or two years. The policy, therefore, has been changed, so that at the present time the smallest acreage that can be purchased is five cleared, cultivable acres, on which the board considers the settler has a reasonable chance of success and of meeting his liabilities—this acreage applying to specialized lines of farming. For general mixed farming the rule has been made that there should be at least twenty acres which can be immediately put under cultivation. This gives the settler a reasonable chance to produce sufficient feed himself to carry the ordinary amount of live stock which is found on a farm of this nature.

STAPLE CROPS PRODUCED

Since settlers have taken up their land there has been 765 acres of bush land cleared and brought under cultivation.

Estimated Quantity and Value of Staple Crops

Crops	Acres	Estimated total yield	Estimated selling value
			\$ cts.
Wheat.....	196½	3, 678 bush.	8, 092 00
Oats.....	364	8, 165 "	7, 297 00
Barley.....	18	290 "	362 00
Rye.....	8		
Pease (including seed grown for garden peas).....	10	150 "	950 00
Greed feed (weight green).....	487	392 tons	28, 020 00
Corn (weight as fodder).....	36	385 "	2, 060 00
Hay.....	1, 389	2, 685 "	81, 120 00
Turnips, mangels, sugar beets.....	174½	1, 798 "	18, 824 00
Potatoes.....	172½	13, 469 bush.	18, 511 00
Other vegetables.....	117½	4, 280 "	6, 604 00
Apples, peaches, and other tree fruits.....	97½	90 tons	13, 950 00
Small fruits, raspberries, strawberries, etc.....	72½	102 "	30, 600 00
Other crops: sweet peas, seed.....		375 lbs.	150 00

It is difficult to estimate the total production and value of field, orchard and garden crops in this district for the following reasons:—

The majority of our farms are of a small acreage and many men are producing various lines of products and selling them over a wide range of prices, according to

SOLDIER SETTLEMENT ON THE LAND

the market facilities at hand, and the quality of the product. There is a large quantity of fruit produced which is used for home consumption, and possibly a small surplus sold in the locality by certain farmers.

In reference to the acreage in fruits, this includes acreage that has lately been set out and has not as yet come into bearing, which accounts for the small yield per acre in some cases. For this reason it is very difficult to get anything like accurate figures from the individual farmer. In the case of field crops, owing to the adverse weather during the harvest season, much of the crop that was produced was lost, and therefore the yield for these lines of crops can only be estimated, throwing out the average yield which would be produced in a normal year from the acreage sown.

Live Stock in possession of Settlers

Kind of stock	Number	Kind of stock	Number
Horses	406	Swine	603
Beef cattle	50	Sheep and goats	592
Dairy cattle	1,280	Poultry	28,950
Total settled on improved land		483	
Total settled on unimproved land		41	
Total		524	

In reckoning *unimproved farms* only those on which there was no acreage cleared when the land was taken up by the settlers are included under this heading.

CHAPTER VI

SYNOPSIS OF SOLDIER SETTLEMENT ACT

The Soldier Settlement Act, passed in 1917, and amended in 1919 and 1920, has for its main purpose the granting of financial assistance to returned men to settle on agricultural land and follow farming as a permanent vocation. The Act constituted a board of three members. This board has defined its principles of policy as follows:—

Qualification.

- (1) To settle on the land soldier citizens whose best interests will be served by engaging in farming.

Security.

- (2) To assist in settlement only on land of good value, well located, and of such fertility as to ensure profitable returns in farming.

Closer Settlement.

- (3) To develop and close in settlement in areas contiguous to existing or projected railway lines.

Reduced Prices.

- (4) To secure for soldier settlers by means of collective and special purchase arrangements the best value obtainable in live stock, implements, building material and other necessary equipment.

Supervision.

- (5) To guide and assist soldier settlers in the management of their farming activities, so that the best results may be secured.

Home.

- (6) To provide such guidance and assistance as may be most helpful to the settler's wife and family in the development of the home and its economic and social relations, as a factor in the success of the settler.

THOSE WHO ARE ELIGIBLE

The Act defines a "settler" as a person who has been, during the great war, engaged in active service in a military force—

- (1) of Canada—and has served out of Canada; or, wherever he may have served, is, by reason of disability incurred or aggravated as a result of such service, in receipt of a pension or has received a pension or gratuity in lieu thereof.
- (2) of His Majesty or of any of His Majesty's Allies—and being ordinarily resident in Canada when he enlisted in or otherwise became a member of such force, has served thereafter out of Canada, in a theatre of actual war; or,
- (3) of His Majesty or of any British dominion or colony—and has served out of the country wherein he enlisted or otherwise became a member of such force in a theatre of actual war.

No such person, however, is eligible who has been discharged on account of misconduct.

The widow of any person enumerated in classes 1 or 2 who died on active service and who, but for his death, might be a settler, also is eligible.

Imperial ex-service men—members of the Imperial or other forces, who are eligible from the standpoint of military service but who were not resident in Canada at the outbreak of war, will be required:—

- (1) To appear before a Qualification Committee in the district in which they desire to settle when question of their suitability will be determined.
- (2) To work on a farm in Canada until the necessary experience is gained. This period shall not be less than one full year for those who have had farming experience in Great Britain and two years in the case of those who have not farmed; and,
- (3) To pay down twenty per cent of the purchase price of the land as well as stock and equipment.

FREE GRANTS OF LAND

The board may issue free to any settler a soldier grant for not more than 160 acres, provided, however such settler has not already purchased land from the board, has secured an advance of money for the clearing of encumbrances or is the owner or has a vested possessory interest in agricultural land or such area as, in the opinion of the board, constitutes an average farm or is of the value of \$5,000. This soldier grant may be in addition to any ordinary homestead grant of 160 acres to which settler is entitled as a civilian.

Prior to May 1, 1921, all Dominion lands within a radius of fifteen miles of a railway in the four western provinces were reserved for soldier settlement. This reservation, however, has been cancelled, except in so far as it applies to lands withdrawn in the Porcupine Forest Reserve, the Riding Mountain Reserve, Hudson Bay lands, Doukhobor lands or any individual parcels reserved for the purpose of dealing with cases of soldiers still pending or reserved for other special reasons. The Minister may, at his discretion, withdraw for soldier settlement any other areas. In the case of newly-opened areas, soldier settlers will be given one day's priority over civilians.

FINANCIAL ASSISTANCE

There are three classes of loans:—

1. To qualified settlers purchasing land through the board:—
 - (a) Up to \$4,500 for the purchase of land;
 - (b) Up to \$2,000 for the purchase of live stock, implements and other equipment;
 - (c) Up to \$1,000 for the erection of buildings and other permanent improvements.
2. To qualified settlers on Dominion lands in the western provinces:—
 - (a) Up to \$3,000 for the purchase of live stock and equipment and permanent improvements, the amounts advanced to be dependent on the settler's security.
3. To qualified settlers who already own agricultural land:—
 - (a) Up to \$3,500 for removal of encumbrances but the amount so advanced shall not exceed 50 per cent of the appraised value of the land.
 - (b) Up to \$2,000 for the purchase of live stock implements and other equipment.
 - (c) Up to \$1,000 for the erection of buildings or other permanent improvements.

Such total indebtedness under class 3 shall in no case exceed \$5,000.

In the case of a settler going on a purchased farm he is required, to pay ten per cent of the purchase price of his farm cash down. In all cases where assistance is granted the settler must be in a position to maintain his family until adequate returns are forthcoming and to purchase seed and feed.

TERMS OF REPAYMENT

The first of October has been fixed as the standard date on which annual payments on all loans made under the Soldier Settlement Act become due and payable in the provinces of Manitoba, Saskatchewan, Alberta and British Columbia. The first of November is the standard date east of Manitoba.

On unimproved lands (except Dominion lands).—On loans for the purchase of unimproved lands and for the erection of permanent improvements thereon the first payment shall be made not later than the second standard date following the date of sale or advance, and shall consist of accrued interest only from date of sale to the first standard date. Beginning the first standard date, the interest for one year shall be consolidated with the amortized payments over a period of twenty-five years and the first of these payments shall be made the third standard date following the date of sale.

On loans for stock and equipment (in connection with unimproved lands) no interest is charged for two years, but thereafter such loans are repayable on the amortization plan in six annual instalments, commencing not later than the third standard date following date of sale or advance.

On Improved Lands.—Settlers on improved lands begin repayments on loan for land purchased, permanent improvements, and stock and equipment on the second standard date following the date of sale or advance. The stock and equipment loan is repayable in six equal annual instalments with interest amortized. There is no free interest.

On Dominion Lands.—On loans for stock and equipment, no interest is charged for two years, but thereafter loans bear interest and are repayable on the amortization plan in four annual instalments, commencing on the third standard date following the date of sale or advance. Loans for permanent improvements are repayable in not more than twenty-five annual instalments.

Prepayment Privileges.—Soldier settlers have the privilege of prepayment of whole or any part of their loan at any time without notice or bonus. Such prepayment does not in certain instances relieve the settler from the performance of settlement duties prescribed by the regulations.

INTEREST

Loans bear interest at the rate of five per cent. They are subject to the approval of the board and expenditures of advances are under the direct supervision of the board's officers.

SETTLEMENT REGULATIONS

Loans are subject to actual settlement regulations, every settler being required to take up actual residence on the farm and make farming his ordinary vocation.

Stock and equipment remain the property of the board until the loan is discharged and sale of such is not lawful except by special permission of the board.

RESERVATION AND ACQUIREMENT OF LANDS

Provision has been made in the Act for the purchase of property compulsorily or by expropriation. The board may declare a "settlement area" where lands are being retarded from cultivation and set such lands aside for the purposes of the board. In such cases owners are required to furnish within thirty days a statement naming

the price at which they are willing to sell and such other information as may be required. If the price is satisfactory the board may purchase, otherwise the matter may be referred to the Exchequer Court. The board may enter upon any land in a "settlement area" and call upon the court to take possession of it.

The board may also arrange with the Government of any province for the acquiring or utilizing of any Crown or other agricultural lands of such province. The board may acquire from His Majesty by purchase any Indian lands which under the Indian Act have been validly released or surrendered. School lands may also be acquired by the board by arrangement with the provinces interested, the price to be fixed by two arbitrators, one to be appointed by the Minister and the other by the Government of the province.

AGRICULTURAL TRAINING AND SUPERVISION

The board may make provision for the placing of a settler with a farmer for instruction in farming and for the training of wives and dependents of settlers. The period of preliminary training is normally one year. The board may employ field supervisors to give advice and guidance to established settlers in their farming operations.

CHAPTER VII

TYPICAL SETTLERS

Of the 25,000 returned men who have taken up land under the soldier settlement scheme, there are many whose progress has been noteworthy. A survey of the whole field has brought into view a number of striking cases, where men who were engaged in other pursuits prior to the war have developed an unusual aptitude for the vocation of farming and already have given evidence that they will make good. The human element is one of the chief factors which make one man succeed where another would fail. There are a few men who, though handicapped by the loss of an arm or a leg in the war, have established themselves alongside others with full physical equipment and have shown that they are not lagging behind their neighbours in the race.

A One-legged Farmer.—One of the Prairie Provinces furnishes an example of this: On adjoining half-sections there are two men—one a returned soldier whose leg is off above the knee; the other is a physically perfect man. Last summer the soldier settler had 140 acres in crop, promising a handsome yield and his land was in A1 condition; besides he was milking eight cows. The neighbour had only 20 acres in crop, and compared with the other, was but an indifferent farmer. The soldier settler out of the proceeds of his crop repaid his loan to the board and is now well away towards a sure success.

A good Sport; a good Soldier; a good Farmer.—In the vocation of agriculture there is no room for the sluggard. Men who are successful in other walks of life—in business, or in a professional calling—are likely to succeed as farmers if they have the energy and the adaptability. Here is the case of a top-notch hockey player who was a captain of artillery in the war, rising by hard work and strict application from the rank of private. Like many of our sportsmen who enlisted in the Great War, he had an excellent record overseas, and on his return located under the Soldier Settlement Act on a farm in northern Saskatchewan. With characteristic energy he put 108 acres of his land in crop, broke a large additional amount of land, and is one of the many cases on new land in that vast province which promise excellent results.

The "Allies."—On adjoining farms in northern Alberta there are settled under this scheme two foreigners; a Belgian and a Swiss. They are known in the district as "The Allies." They have done excellent work in developing their land. They, however, are desirous of forming new alliances and after getting their house in order and their land in good shape they have written the Home Branch of the Soldier Settlement Board to be placed in communication with eligible ladies who will agree to share their fortunes.

A Lancashire Boy.—The opportunity to become a farm owner has been taken advantage of by many men who came to Canada before the war and secured employment on the land. Many of these are achieving success. A typical case may be cited. A city boy from Lancashire, England, came to Canada about 1910 and worked for a farmer until the war broke out, when he went overseas. On his return he bought land under the board in eastern Ontario. When visited in the summer of 1920 by a member of the board, he was earning \$400 a month from the sale of milk, running a ninety-acre farm and doing all the work himself.

These examples illustrate the opportunities that are open to determined men of good character to become independent within a very few years. A long list of other cases may be cited as typical of what is transpiring in every portion of the Dominion.

A War-Widow.—This is a rather exceptional and remarkable case in many respects. Exceptional, because the settler in question is a woman, and remarkable, as it demonstrates that even a member of what is generally known as the weaker sex, can succeed, provided she is endowed with the requisite determination to surmount the many difficulties that beset the path of the homesteader in this country. It is also a tribute to the foresight and understanding of those who were responsible for the Soldier Settlement Act being so far-reaching as to embrace cases of this nature.

Mrs. Stauffer is one of those loyal, patient women who when the call went through the Empire for men to stop the German hordes, proudly consented to her husband responding. Then later, in the autumn of 1917, after months of anxiety, came the message that told her that her husband had made the supreme sacrifice. Widowed, with two boys, six and seven years of age, to support and educate, she determined to take up farming, as she had lived practically all her life on a farm and had a good general knowledge of it.

Learning that the Soldier Settlement Act provided for assistance being extended to soldiers' widows, she began searching for a suitable homestead and soldier grant, and in July, 1918, filed on the southwest quarter of section 3, township 74, range 3, west of the 6th meridian, and the northwest quarter of section 34, township 73, range 3, west of the 6th meridian, near Sexsmith, Alberta, on the line of the Edmonton, Dunvegan and British Columbia Railway.

In September, 1918, an initial loan of \$300 was approved for Mrs. Stauffer to be disbursed for breaking and the purchase of building material. In February, 1919, an additional loan of \$1,500 was approved for the purchase of stock, machinery, fencing wire, and building materials. During the summer she was busily engaged in erecting buildings, and making ready for spring operations, and in April her house and stable being partly completed she took possession. She engaged a farm labourer to do the heavy work, and in a short time had broken and seeded six acres in oats, and prepared her fence-posts. By the end of July she had broken an additional twelve acres of new land and erected one mile of fencing. At this time she applied for, and was granted an additional loan of \$1,000, with which she purchased some horses and cattle, and completed her buildings. By October she had finished breaking an additional thirty-eight acres of new land, erected another mile and a half of fencing and cut and stacked forty tons of hay. Her revenue in 1919 was necessarily very small, but she had sufficient feed for her stock, and she contrived to support herself and her children on the proceeds of the farm, and the income derived from the sale of cream, butter and eggs. All this time she was taking out logs (which she had cut into lumber at the mill), cutting 500 fence-posts and working on her buildings.

It was at this period that she met with her first serious misfortune—six head of cattle dying from a cause that was later discovered to be poison weed. When spring came she applied for an additional loan of \$200 to purchase seed, and pay for some breaking. She then put in a crop of sixty acres, erected three-quarters of a mile of fencing and put in a good garden. During the summer she brushed, cleared and broke an additional ten acres of new land, cleared some more brush, and put up her hay for the season.

Shortly after this her second misfortune befell her. Just as the crop was ripening, a hailstorm visited the district and in a few minutes, of the golden grain that had a short time before been waving gracefully in the breeze, and had cost months of unremitting toil, there remained nothing but a field of battered and broken stalks. What little could be cut was only fit for feed. This disaster would have discouraged many a strong man, but Mrs. Stauffer possesses the spirit and resourcefulness of those

men who pioneered this country, and believes that difficulties are only made to overcome. Her revenue from this source being cut off she set out to augment her income in some way in order to meet her liabilities. Securing permission from the Soldier Settlement Board, she placed her farm in charge of a reliable man, and taking her children, went to the village of Sexsmith where she obtained work for the winter. It is her intention to return to her farm early in the spring when she will put in a crop of seventy acres.

In the comparatively short time that she has been working this farm, she has made splendid progress, and has greatly enhanced the value of her place. Her ultimate success is assured.

PRINCE EDWARD ISLAND

Prince Edward Island furnishes many illustrations of what can be accomplished by enterprising returned soldiers who have gone back to the land. The province generally has experienced a season of bountiful crops and a great majority of the soldier settlers have already demonstrated their ability to cope with the varied problems of farm life.

D. Clifford Moore, formerly a gunner of the 36th Battery, C.F.A., acquired 100 acres, of which 40 is in bush, near Union road. He went on his property in April of 1919 and in the past year had 30 acres seeded to the following crops: wheat, three acres; roots, four acres; oats, eight acres; mixed grain, four acres; other crops, eleven acres. His success in caring for potato crop was marked and his services were in great demand for spraying, even among the old-established successful farmers of his neighbourhood. From milk he secured returns aggregating \$800, his revenue from all sources being \$2,200. He was able to do a good deal of repairs to his buildings, met his fall payments to the board promptly and is in good shape for this year's operations.

A settler, who had little previous agricultural experience, but who made splendid progress since being settled in June, 1919, on an 80-acre farm near Winsloe, is Otto W. Campbell, who enlisted in the 105th Battalion and served in France with the 26th. He also has a portion of his farm, about 15 acres, in bush. He secured a loan of \$3,600 for land purchase and \$780 for stock and equipment. In the past year he seeded eighteen acres to wheat, oats, mixed grain, and roots, and his receipts for the year amounted to \$1,720, a portion of this being for sale of milk. He has made extensive improvements to his buildings and fences and his success seems to be assured.

NEW BRUNSWICK

The beautiful Kennebecasis valley is the scene of the farm operations of a number of returned men. The board has assisted a large number of former soldiers to re-establish themselves on the land in many sections of the province, and with few exceptions, they are showing that they have the ability to succeed. A great many of these men go in for stock raising, from which returns are satisfactory.

Frank Kyle, formerly of the Forestry Corps, is located near Sussex on a 100-acre farm, which he purchased through the board with the assistance of loans amounting to \$5,070. His crop value the past year was estimated by him to be \$2,325. His receipts from milk alone were \$1,500.

Edward J. Brown, also of the Forestry Corps, was located near Sussex in the summer of 1919. His 200 acres cost him only \$1,215, and he put in stock and equipment to the value of \$1,200. From milk his returns were \$500, and other farm revenue brought him receipts up to over \$1,100. He is making extensive improvements and no doubt will greatly increase the value of his farm in a very few years.

NOVA SCOTIA

Many returned soldiers have been settled under most favourable conditions in the province of Nova Scotia and reports from the district office indicate that with few exceptions the men are making satisfactory progress.

By hard work and strict attention to business, John Hare, who located in October, 1919, on 175 acres near Belmont, Colchester county, came through the season of 1920 in splendid shape financially. His loans amounted to \$4,700. Of his farm 50 acres is in pasture, 70 acres in bush. The cultivated portion of the farm was seeded to potatoes, oats, roots and garden crops. The potatoes yielded him \$625; oats, \$375; roots, \$120; hay, \$875; garden crops (one-half acre only) \$525, while his butter returns amounted to \$360. Hare was formerly a member of the 186th Battalion.

A combined fruit and stock farm is that of James Cunningham, near Mount Denson, Hants County. Mr. Cunningham did patrol service in the Navy and on his return from active service in 1919 he purchased with the assistance of the board a 150-acre farm, 10 acres of which is orchard, 20 acres pasture and 60 acres wood. From apples alone he secured a revenue of \$1,800, and his milk returns averaged \$200 a month. He also had receipts of \$600 from potatoes and \$320 from roots—in all taking over \$5,000 from his farm during the past year. His loans totalled \$6,500 and he is already in a splendid position, although his farm experience at the outset was very limited, showing what men of the right stamp can do.

QUEBEC

The province of Quebec, particularly the Eastern Townships, has a number of returned soldiers who took advantage of the offer of financial assistance to enable them to take up farm land. A number of these farms changed hands because of the increasing age of the former owners; others had become unproductive because the younger men had failed to return from overseas, or had drifted to the cities and towns. The "Back-to-the-land" movement has affected nearly 500 ex-service men in the province. That the great majority of these men have made progress in the development of their holdings is shown by a perusal of individual reports, a number of which are included.

A settler who shows splendid progress is J. H. A. Gevris, of the 22nd Battalion, who has 165 acres near South Durham. Seventy acres of this area is broken and 55 acres is in pasture, the land being sandy loam and clay loam. To finance his proposition Gevris borrowed \$6,950 from the board and was established in October of 1919. His principal revenue was from the sale of milk which had yielded him \$690 up to November 1. Other revenue was from oats, hay, and the sale of stock. This settler has cleared 30 acres of new land and plans to materially increase his crop area the coming season.

One of the first soldier settlers in the Hemingford District was John A. Brown, who took up a farm of 55 acres in April, 1919. His activities run into a variety of lines as shown by a report of his receipts for the year which total \$1,760. From maple sugar he secured a revenue of \$200; hay, \$360; potatoes, \$50; apples, \$75; sale of stock, \$100; oats, \$175; milk, \$800. The advance for land purchase was \$3,600, which he obtained from the board, as well as \$300 for permanent improvements and \$1,850 for stock and equipment. Of his farm 40 acres is cleared.

ONTARIO

Scattered over the province of Ontario are many returned soldiers on the land whose prospects of success are beyond the stage of doubt. A few cases of men who have made substantial progress are here given.

TYPICAL SETTLERS

In the vicinity of London was established in October, 1919, J. C. Bailey, formerly of the 135th Battalion who served in France with the Second Pioneer Battalion. He purchased through the board 50 acres of improved land, for which he incurred a debt of \$4,500 to the board, and he also was assisted in the purchase of stock and equipment to the extent of \$1,743 and \$560 for permanent improvements. He has an orchard of seven acres which in a normal season will yield considerable revenue. He also produces garden truck for which he finds a ready market. On his 50 acres he produced five acres of wheat, seven of oats, four of roots, fifteen of hay, while he used ten acres for pasture in addition to his orchard. From cream alone his revenue was in the neighbourhood of \$600.

S. G. Smith, formerly of the 86th Battalion, who was raised on a farm in Ireland, and previous to the war had two and a half years' experience in Ontario, secured through the board a 50-acre farm near Chantler, in Welland county, with the help of a loan of \$4,800. He seeded nine acres to wheat, six to oats, one to roots, while he had 19 acres of hay and ten acres of pasture. His principal revenue was derived from the sale of wheat, milk and hogs.

MANITOBA

Although somewhat handicapped by the effects of wounds which he sustained in the war, A. Lagimodiere, of Lorette, Man., was settled by the board on 240 acres of land in August, 1919. The greater portion of this—170 acres—was tractor broken, but the settler put in his crop and harvested with horses. In spite of the fact that by reason of war scars he is forced to wear leg supports, he is a great worker and has developed his holding in a remarkable way. He has a good herd of cattle and a complete outfit of machinery. Lagimodiere was a private in the First Divisional Ammunition Column. He secured a loan of \$7,030; part of which was for permanent improvements, \$1,000; stock and equipment, \$2,000. He has 100 acres of wheat, but, unfortunately, his yield was poor, owing to the drought and other causes, and he harvested only 700 bushels. He had 400 bushels of barley, 380 bushels of flax, 300 tons of hay, besides which he had returns amounting to \$650 from his nine cows and \$240 from the sale of pigs. His total revenue was \$3,890, which placed him in excellent position to meet his obligations and to carry him over till next harvest.

H. A. Cuffe, of the 24th Fort Garry Horse, has succeeded in two years in developing 320 acres of unimproved land near Isabella, on the Canadian National railway. He started in April, 1918, on a quarter-section without, he says, a dollar of his own to put into the land, but he managed to borrow \$2,000 from a friend. In 1918 he broke 75 acres, which he seeded the following year to wheat and oats. In the past year he broke 50 acres and built a frame house, stable and three portable granaries. He secured a loan of \$5,900 from the board for the purchase of another quarter-section. In the fall of 1920, this settler states, he had approximately \$5,000 in crops and had broken 35 acres of his land, summer-fallowing ten acres and fall-ploughing 50 acres. He is in a position to pay his obligations to the Soldier Settlement Board, to wipe out his indebtedness for his original quarter-section and has \$1,300 worth of stock and equipment paid for. He was a commercial traveller in England before coming to Canada in 1907, but worked on farms in Canada during the seven years prior to enlistment.

J. K. Alexander, who rose from the ranks in the Canadian Expeditionary Force, settled on a half-section of unimproved land near Dropmore, on the Canadian National railway, in May, 1919. He secured advances amounting to \$7,300, including \$4,500 for purchase of land. He rented a quarter-section, and, while operating this in 1919, he managed to get 80 acres broken on his own land, and this season he has

broken an additional 60 acres. He has completed a new frame house 16 by 20 by 14 feet, valued at \$2,000; besides this he has built portable granaries and a frame stable. The buildings are valued approximately at \$3,000, although the loan from the board for this purpose was only \$1,000. He also fenced his whole farm.

NORTHERN SASKATCHEWAN

Many excellent reports have been received of returned soldiers who have begun life anew in the Prince Albert District of Saskatchewan, securing financial assistance from the board to enable them to take up land. A good deal of the land so settled was unimproved, but the ex-service men almost without exception have grappled with the problems of pioneer life in such a way as to encourage the belief that they will be independent of the board's assistance in a very few years.

P. Matthews took up a homestead and soldier grant (320 acres) north of Tisdale. He served with the 27th Battalion in France and came under the operations of the board in the spring of 1919. He has 25 acres broken, of which he put in 15 acres to oats, which he will feed to his stock. He also took off a good quantity of hay. The assistance obtained from the board amounted to \$850 for permanent improvements and \$1,655 for stock and equipment.

C. H. Carleton, former member of the 46th Battalion, became possessed of a quarter-section of unimproved land 14 miles from Tisdale in the fall of 1919. He had in the following spring 15 acres broken, which he seeded to oats and barley for feed. He has fenced his quarter, put up good buildings, and has his 15 acres well worked for this spring. He is a good farmer and is going the right way about it to succeed.

SOUTHERN SASKATCHEWAN

A settler who has found the raising of hogs very profitable is N. P. Olson, a captain of the R.A.V.C. He started operations in April, 1920, near Kerrobert, taking up a quarter-section of improved land and securing financial assistance to the amount of \$6,300. He started with five registered sows and forty-nine feeders, six grade sows and one boar, and has built up a business netting him \$1,671 since April, 1920. This year he hopes to increase his stock and carry at least 200 hogs. He has a three-year contract with a local creamery for all their buttermilk.

M. G. Baker, a sergeant of the 2nd Divisional Trench Mortar Battery, took up, in September, 1919, a quarter-section of improved land near Kindersley. He seeded 90 acres to wheat and 40 acres to oats, and his returns from wheat alone were \$1,900. He had no capital after buying furniture and household goods, but he earned \$140 during the winter, and the past season he bought three horses, a cow, and a calf without the assistance of the board. His cows and poultry paid for his household expenses. He has four pigs which he will kill for home use. This settler paid the board \$770 and has retained enough for living expenses for this season—a very good start—and his prospects are regarded as bright.

In the Regina district of Saskatchewan many settlers have shown remarkable progress. On the whole crop yields in the district were satisfactory, although drought and other visitations were responsible for diminished returns in some areas.

A Roumanian settler who was in the war from start to finish is Dan Podorencu. He enlisted in 1914 in the 32nd Battalion and served overseas with the 10th, returning to Canada in 1919. He was wounded twice. This settler spoke English with much difficulty when he joined up. He returned with an English bride, and she has been of material assistance to him in the management of the farm. He secured a loan of \$2,750 for improvements and equipment of one-half section, which he took up in 1911.

TYPICAL SETTLERS

Of the half-section 165 acres was broken, and last spring he seeded this area to wheat, oats, and flax. Since resuming operations he has broken an additional 35 acres, built a house 24 by 16 feet, which is plastered throughout, a barn, a granary, dug a well, and fenced 80 acres. His location is near Horizon.

A Japanese settler, Taisuke Tanaka, who lost an eye on service, did a very excellent season's work. He borrowed \$5,325 from the board for the purchase and equipment of a quarter-section near Swift Current. This was in August, 1919. Only 40 acres was broken, but he got busy and broke 60 more acres, seeding 40 acres to wheat, 19 acres to oats, and 16 acres to flax. His yield of wheat was 875 bushels, while he had 15 loads of feed from his oats and 150 bushels of flax. This man is considered a good prospect. He has a Japanese wife, and two children. He enlisted with the 209th Battalion and served overseas with the 10th.

SOUTHERN ALBERTA

In the southern district of Alberta tributary to the city of Calgary a fair proportion of soldier settlers came through the season of 1920 with credit. Indeed, there were many who were fortunate in securing returns sufficient to wipe out a considerable portion of their obligations. Many of them paid their stock and equipment loans in full, although not under any obligation to do so, but their resources were such that they found it advisable to clear their stock and equipment as well as make amortized payments on land loan.

B. E. Fulton took up a half-section of land near Wayne in October, 1919. He had 150 acres broken. The board advanced \$5,000 for the purchase of the land, \$1,000 for permanent improvements and \$1,590 for stock and equipment. Fulton had 65 acres seeded to wheat, 15 acres to oats, 30 to barley, 15 to flax. He also had 15 acres of green feed. With the sale of grain and stock he had returns amounting to about \$3,400. Fulton was a sapper in the 89th Canadian Engineers overseas.

C. M. Boyd, who served with the First Depot Battalion in England, went on the land under the auspices of the board in July, 1919, taking up a quarter-section near Gadsby, securing loans amounting to \$5,450. He had 100 acres of wheat and 22 acres of oats. His land yielded bountifully and he had returns from grain and sale of milk amounting to about \$4,500.

NORTHERN ALBERTA

DOMINION LANDS

Many returned soldiers who filed on Dominion lands and availed themselves of the assistance to be obtained from the Soldier Settlement Board, are meeting with success. Amongst this class of settler, the case of Adolphus Lamoureux may be taken as fairly typical.

This settler, who has lived practically all his life in the province of Alberta, is fifty years of age, and has a wife, a son of sixteen years and a daughter of eighteen years. Enlisting in the beginning of 1916 in the 151st Battalion, he saw considerable service in France, and in April, 1918, was discharged, being physically unfit for further service.

Being an experienced farmer he decided to take up land under the Soldier Settlement scheme. Having previously exhausted his homestead rights he was barred from filing again. He still had the privilege however, of filing on a soldier grant, and after a careful search for a suitable quarter-section, he made entry on the southwest quarter of section 19, township 60, range 9, west of the fourth meridian. This land

is situated about six miles from Lac St. Vincent, and about twenty miles from St. Paul des Metis, within a reasonable distance of the new line of the Canadian Northern Railway, which was recently constructed through that country.

With that sturdy pioneer spirit, which is so necessary in a new country, Lamoureux immediately set to work. A log house which was on the land, he soon converted into a habitable dwelling, and built an addition to it. He erected a new log stable, and a log milk house, dug a well, and also broke 16 acres of new land. Lamoureux then made application for a loan, and in August was granted a loan of \$1,400 for the purpose of purchasing stock and equipment, and fencing and breaking some additional acreage. With this money he bought four good horses, three milk cows, two heifers, one brood sow and a litter of pigs, forty-five hens, and a sufficient farm equipment for his immediate requirements. During the winter he supported himself by working out occasionally, and on the proceeds of the sale of cream and eggs. By spring of 1919 he had commenced the erection of a new log barn, fenced his land, put in a crop of 16 acres of wheat and oats, and started in to break some more land. In July he applied for and was granted an additional loan of \$1,100 for the purchase of more stock and equipment, and permanent improvements. By autumn he had broken twenty-two acres of new land, completed his barn, and put up his winter's supply of hay. He successfully harvested this crop which was worth approximately \$1,000.

During the winter of 1919-20, which was one of the longest and most severe on record in this country for many years, this man was faced with hardships and difficulties which would have discouraged many men. Owing to the abnormal length of the winter, the feed which he had so carefully husbanded proved inadequate, the revenue from his cream and eggs was cut off, and there were times when he and his family were hard put to it for the bare necessities of life. He had no savings to fall back on, as all his small capital was invested in the farm, and he was confronted with the problem of buying feed for his stock, and that at a time when hay was commanding from \$60 to \$80 per ton, and even ordinary oat straw, when procurable, was even purchased, in many instances, at as high as \$25 per ton. This Lamoureux overcame by exchanging the work of himself and his horses for feed and a little money which was devoted to the maintenance of his family. In spite of all these difficulties he managed to improve his place, and by spring he had completed a new granary, slashed seven acres of new land, cut sufficient firewood for the season, cut 400 fence posts, and had taken out sufficient logs for a new barn. He also succeeded in bringing his stock through the winter, and had his horses in good condition for his spring work.

In the spring of 1920 Lamoureux put in forty-two acres of wheat and oats. During the summer he broke an additional ten acres of land, and put up thirty tons of hay. This fall he successfully harvested his crop, and his stock now shows an increase of five head.

As the result of his progressive and well directed efforts, the value of his farm has been very materially increased, he has some good stock, a first-class outfit of machinery, is in a position to meet his payment to the Soldier Settlement Board, and his success for the future is assured.

BRITISH COLUMBIA

VANCOUVER ISLAND

Vancouver Island, B.C., affords some striking examples of what a resolute man may accomplish in a short time with the assistance he is able to secure from the Soldier Settlement Board. Owing to the restricted areas of cleared land, the farm holdings are small, and settlers for the most part engage in intensive farming, such as the production of small fruits, dairying and poultry raising from which ample returns are secured to meet their obligations.

TYPICAL SETTLERS

Instance the operations of Captain J. G. C. Wood, formerly of the First Canadian Pioneers, who settled on twenty-five acres near Keatings in December, 1919. He had ten acres broken, two acres of which he seeded to wheat, but the major portion of the cultivated ground was taken up with the production of loganberries, raspberries and strawberries. The revenue from his small fruits in 1920 was in the neighbourhood of \$6,000 and he had some returns as well from milk. His obligations to the board total \$7,500. He purchased the place as a going concern and since being established he has finished the interior of his house, made extensive alterations to his stable, installed a gravity water system with pipe connections in his house and barn and has sufficient water surplus to irrigate his cane fruits, if that should be required. He also has put in considerable tile drainage. It is the intention to clear about two acres of new land each year, thus giving the land time to go through a thorough hoe crop rotation before planting.

Another soldier settler who has realized handsome returns from the sale of eggs, poultry, milk and butter, aggregating during the year \$2,978, is R. S. A. Jackson, formerly of the 18th Field Ambulance. He is near the town of Duncans, where he has 15 acres of black and red loam, one-half of which is covered with light timber, chiefly fir. His loans total \$7,000. Commencing operations in June, 1919, and specializing in poultry, he acquired 85 laying pullets with about 750 day-old chicks, 50 per cent of which were cockerels. He now has 400 pullets, 175 breeders and 30 cockerels. He also has 20 R. I. Red capons, which will weigh when fattened eight or nine pounds, and he has a standing offer for these at 65 cents a pound. He expects next year to go in more extensively for caponizing. Mr. Jackson entered a pen of White Leghorn chickens in the International Egg Laying Contest and received four diplomas of merit and a bronze medal, one of his birds laying the second highest number of eggs. He also entered a pen of White Leghorns in a Dominion Egg Laying Contest at Agassiz, leading when this report was written. He refitted all his old chicken houses, erected a new house to accommodate 250 birds, also a 1,000-chick brooder house and has cleared over an acre of ground. He also rented some land close by which he sowed to wheat, from which he harvested enough wheat for several months' feed. This settler also has a fine Jersey grade cow which took first prize at Duncans. He expects to go in for poultry raising on a more ambitious scale the coming season. The sales record from September, 1919, to November 15, 1920, shows 3,036 dozen eggs sold for \$1,975.24; bird sales aggregating \$818, while he also had revenue from milk and butter amounting to \$184.

VERNON DISTRICT

A much favoured district of British Columbia is the Okanagan Valley. Soldier settlers have been assisted to re-establish themselves on high-grade fruit lands in that district with satisfactory results.

Mr. H. H. Drake, who enlisted with the 50th Battalion and went to France with the 10th Battalion, was established on a 10-acre fruit ranch near Penticton in January, 1920, and in a recent exhibition at Penticton he was successful in carrying off a number of prizes for his fruit. He made six entries and took first for five boxes of Stayman Winesaps; second for one box of Stayman Winesaps; first for plate of five fine Stayman Winesaps; first for plate of five Wagners; third for plate of five Jonathans, and third for plate of five Grimes Golden. He had a very good crop this year, from which he expected, when the Supervisor visited him on August 11th, to realize from \$2,400 to \$3,000. He is well satisfied with his venture, has by hard work put his place in good shape and has a very excellent prospect. Since being established, he has planted 50 McIntosh Reds, pruned, cultivated and sprayed his trees and repaired the flumes of his irrigation scheme. Part of his land, not in orchard, he put in garden truck and has about 750 tomato plants. He has also four acres of alfalfa.

VANCOUVER DISTRICT

A notably successful soldier farmer in the Chilliwack District is T. P. Wicks, who, although over fifty years of age had a good war service and promises an exceptional career on the land. While in France he obtained some pumpkin seed from a Poilu who had obtained it from Algeria while on active service there. His pumpkins took first prize at the Chilliwack show last fall. In May, 1919, he took up 21 acres of land with crops in. He engaged himself with a fishing outfit, while his wife managed affairs at home, and was able this way to earn sufficient money to pay his deposit when he got the board to purchase the land for him. He built a silo and remodelled his stables, stocking his farm with four grade Guernsey cows, pigs and chickens, and acquiring a good line of implements. The income from his cows in ten months was \$957. He also secured good revenue from the sale of pigs. In many other lines Mr. Wicks has excelled. He took first place in the general exhibit of produce at the Chilliwack Fair; also three other first prizes for squash, pumpkins and grapes. He exhibited corn 14 feet high and peas nearly 10 feet. He has installed city water and electric light in his house and started an apiary. He sold \$200 worth of pork, \$50 worth of potatoes and has five tons of potatoes and 1,400 pounds of onions yet to sell.

What may be accomplished in the growing of small fruits on a small holding is illustrated by the operations of N. B. Harris, who has $7\frac{1}{2}$ acres near Port Haney. Mr. Harris served with the 4th Canadian Machine Gun Company and was settled in June, 1919. Although 1920 was not a good year for strawberries, nevertheless his chief returns were from that fruit and he had returns also from raspberries and blackberries, in all totalling \$1,450. The acreage under cultivation was: strawberries two acres; blackberries one acre, and raspberries three-quarters of an acre. He also sowed three-quarters of an acre to rye as a green manuring crop which is one of the methods adopted in this district in maintaining the fertility of the soil. In 1919 this settler had crop returns amounting to \$2,250; his total loan from the board was \$3,500 for land purchase.



Canada.

Soldier Settlement on
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