

**Assistance to Veterans Settling on the Land.**—The Veterans' Land Act.—The principles embodied in The Veterans' Land Act result from a realistic study of the utilization of land in relation to the re-establishment of war veterans in civil life. Provision is made whereby a substantial part of the cost of each establishment (apart from those made under Sect. 13 of the Act) is borne by the State. The underlying reasons are, first, to bring ownership and a debt-free home within the vision of the veteran before advanced age and resultant disability overtake him; and, secondly, because past experience has shown quite clearly that the average veteran operating under typical conditions cannot successfully cope with the repayment terms of an indebtedness which represents approximately the full cost of establishment. At the same time the average veteran is not possessed of sufficient capital to enable him to establish at the outset the margin of equity that is generally recognized as essential to the soundness of credit operations.

Bearing in mind that members of the Active Service Forces represent many trades or occupations in addition to agriculture, provision is made in the Act for three types of establishment:—

- (1) For veterans who are experienced in agriculture, assistance is available to engage in farming as a full-time occupation, and encouragement will be given to sustain the "family farm" as a Canadian institution;
- (2) For veterans whose normal sphere in Canadian society is in industry or commerce, or in the field of agricultural employment, provision is made for assistance in the establishment of reasonably good homes on small blocks of land outside the high taxation areas. These small farms may provide much of the domestic food supply, but—of equal importance—they provide a better place to rear a family than a city workman can usually find elsewhere. Mechanics, carpenters, masons, electricians, "white-collar" men and war pensioners, who wish to live on small holdings of this type and serve both urban and rural needs, will find many attractive home opportunities under this part of the plan;
- (3) For the veteran whose normal occupation is in the commercial fishing industry on salt water or on our great inland lakes, provision is made to secure a comfortable home, a plot of ground and the equipment required for his occupation. Provision for assistance of this kind is directed to meet a problem which has long been associated with the daily lives of a class of Canadian citizens whose efforts toward economic and social betterment are frequently made very difficult by the hazards common to their occupation.

Provision is also made for the granting of loans at low rates of interest to Canadian veterans on the security of agricultural lands which they already own and on which they wish to resume farming operations. This provision is contained in Sect. 13 of the Act referred to above.

The terms of sale to a veteran are contained in Sect. 9 of the Act, quoted below:—

"9. (1) The Director may, subject to the provisions of this Act, and of any Order in Council made hereunder, contract with any veteran certified by him to be qualified to participate in the benefits of this Act for the sale to such veteran of land and improvements thereon, building materials, livestock and farm equipment up to a total cost to the Director of six thousand dollars subject to the following conditions:—

- (a) that the cost to the Director of the land and improvements and building materials shall not exceed four thousand eight hundred dollars;
- (b) that the veteran has paid to the Director ten per centum of such cost and the entire cost price of lands, improvements and building materials in excess of four thousand eight hundred dollars;
- (c) that the cost to the Director of the livestock and farm equipment shall not exceed twelve hundred dollars;
- (d) that the sale price to a veteran of land, improvements, building materials, livestock and farm equipment shall be, in addition to any sum paid by the veteran before contract made, a sum equal to two-thirds of the cost to the Director of the land, improvements and building materials;
- (e) that the interest rate payable by a veteran shall be three and one-half per centum per annum;