

**Farm Improvement Loans Act.\***—The Farm Improvement Loans Act, 1944 (c. 41, Geo. VI, 1944), is designed to provide short-term and intermediate-term credit to farmers. Under its provisions, the Dominion Government authorizes the chartered banks of Canada to make loans over a three-year period and up to \$250,000,000 under a 10 p.c. Government guarantee against loss. The maximum of an individual loan is \$3,000, the interest rate is 5 p.c. simple interest, and the repayment periods are from one to ten years, depending upon the amount borrowed and the purpose for which the loan is obtained. The Act restricts loans to farmers.

There are two broad aims behind this legislation, the first of which is the improvement and development of farms. Loans will be made to enable a farmer to equip his farm with modern, labour-saving equipment, more and better live stock, and to make such other improvements necessary to maximum farm production. The second is the improvement of living conditions on farms. These loans will enable the farmer to provide his home with electrification, refrigeration, heating systems, water systems, and all those things that make for comfort and convenience in living and that do so much to eliminate the drudgery of the farm housewife.

There are seven classes of Farm Improvement Loans: (1) Purchase of agricultural implements; (2) purchase of live stock; (3) purchase of agricultural equipment or installation of a farm electrical system; (4) alteration or improvement of a farm electrical system; (5) fencing or drainage; (6) construction, repair or alteration of, or addition to, farm buildings; and (7) general improvement or development of the farm.

Despite the shortage of material, supplies and labour to Dec. 31, 1946, a total of 13,030 loans have been made under this Act for an amount of \$9,808,566.

### Research and Experimentation

In its efforts to aid the farmer in the solution of his problems, the Department of Agriculture conducts, on a broad scale, scientific research and experimentation on the control of pests and diseases, the nutritional requirements of plants and animals, the micro-biology of soils and foods, the breeding and testing of new varieties of plants and animals, investigations of crop production and cultural methods and many other matters. The two main divisions of the Department that carry on such work are Science Service and Experimental Farms System.

**Science Service.**—The work of Science Service is directed toward the solution of practical problems of agriculture through the application of scientific investigation. The work is carried on in co-operation with other agencies within the Department, not only at the central laboratories at Ottawa but at branch laboratories all across the country.

Throughout the war period, much of the research work was concentrated on pressing problems connected with the need for greater food output. Now, attention is being given to other matters of importance to the future welfare of agriculture in Canada.

In the field of animal pathology, special study is being given to such cattle disorders as contagious abortion or Bang's disease and to hæmaturia or redwater disease. Swine fever and the causes of losses in young pigs are being investigated, while with poultry major attention is focussed on pullorum disease and on the control of coccidiosis.

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