

end of March 1957, there were 29,655 policies in force with a face value of \$90,045,191. The death claim experience has followed a consistent pattern and is closely related to that observed for the general population.

### 3.—Death Claims Intimated, Years Ended Mar. 31, 1946-57 with Cumulative Totals 1921-45

Year Ended Mar. 31—	Returned Soldiers Insurance		Veterans Insurance	
	No.	\$	No.	\$
1921-45.....	6,874	15,086,330	—	—
1946.....	331	636,100	3	11,500
1947.....	282	533,969	26	72,500
1948.....	304	597,985	54	169,500
1949.....	337	655,898	91	233,000
1950.....	402	679,621	108	318,580
1951.....	379	720,810	122	370,000
1952.....	418	817,559	178	461,500
1953.....	412	813,446	189	544,500
1954.....	421	821,930	187	495,500
1955.....	428	799,440	177	512,740
1956.....	434	813,743	216	590,868
1957.....	447	842,608	225	639,048

## Section 4.—Land Settlement and Home Construction

**Veterans' Land Act.**—The Veterans' Land Act Branch is organized into eight Districts comprising 32 Regional Offices and 243 field areas across Canada. A resident Field Supervisor is responsible for each area and each Supervisor has an average of 250 active accounts involving a gross initial public investment of close to \$1,500,000. Each Field Supervisor is responsible for the sound appraisal of properties and the implementing of the Branch's supervised credit program through which veterans are assisted in the organization and management of their farms.

There are also 93 Construction Supervisors throughout the country whose main duties consist of giving practical advice to veteran-builders and supervising the actual construction, remodelling or extension of homes and other buildings. A continuous and progressive on-the-job program of staff training is conducted to ensure that the Supervisors keep abreast of the latest developments and newest techniques in land appraisal, farm organization, farm management and construction.

During the two years ended Mar. 31, 1957, \$23,963,805 became due under Veterans' Land Act contracts with veterans who paid, including pre-payments, \$24,142,354. As a further indication of the effectiveness of the supervised credit program of the Branch, less than 2 p.c. of the active accounts had arrears in excess of \$200, if on annual or semi-annual payments, or \$100 if paying monthly.

Nearly 22,000 settlers are using pre-arranged systems of making payments, 14,359 of whom are using post-dated cheque plans. A further 6,376 have given orders on pensions or have made salary assignments and, at the end of March 1957, there were 1,134 share-of-crop agreements in effect in the spring wheat areas of the Prairie Provinces. In addition, 2,610 veterans have completely repaid their contract debts.

The settlement of veterans of World War II and the Special Force under the Veterans' Land Act falls within four broad categories: farming or fishing as a full-time occupation; part-time farming in rural or semi-rural areas to supplement income from other employment; settlement, in general, or on pioneer land under agreements between the Federal Government and the provinces; and home building on city-sized lots by veterans who have been approved for a loan under the National Housing Act and who act as their own contractors.

The amounts of financial assistance and the repayment terms differ for the various types of settlement. A veteran being settled as a full-time farmer on other than provincial land may obtain financial assistance under Part I of the Act to a maximum of \$6,000 including \$1,200 for livestock and farm equipment, and \$3,000 under Part III of the Act.