

are made for repayment in small amounts. The number of applications for loans approved to March 31, 1921, was 1,630 and the amount approved \$590,454.76. The number of occupations in which men have been assisted by loan is 83. In such occupations as plumbing, carpentry, cabinet-making, etc., the actual tools required by a journeyman are purchased to enable him to obtain employment at the prevailing rates. Without these tools this could not be done. It is estimated that \$150,000 will meet the loan expenditure of the Department during the present fiscal year.

The work of the Department of Soldiers' Civil Re-establishment has necessarily been of a temporary character, to be finished when the process of re-establishment is complete. That this work has already proceeded far toward completion is evidenced by the progressive decline in the number of its staff from 9,035 in March, 1920, to 5,485 in March, 1921. In spite of this transitory character, its work has been of a highly constructive and socially valuable nature. Setting aside the consideration that the expenditure on this Department is a debt of gratitude which the nation owes to its defenders, that expenditure is also a great investment in human life, in increasing the efficiency of human beings, many of whom are more or less impaired in earning power by their experiences in war. Impairment of human beings, however, goes on also in time of peace, and the experience gained in the course of the work of the Department of Soldiers' Civil Re-establishment may yet be of use in carrying on a permanent work of what may be called human conservation.

#### SETTLEMENT OF RETURNED SOLDIERS ON FARMS.

Canada is still a predominantly agricultural country. Generally speaking, Canada is prosperous when the crops are good and high prices prevail, and depressed when the contrary is the case. It was natural, therefore, that special efforts should be put forth by the Government to enlist as many as possible of the able-bodied returning soldiers in an occupation which is never overcrowded and which involves the opening up of large areas of new lands and a fundamental addition to primary production and thereby to the national wealth.

Such soldiers, however, were not all likely to be in possession of sufficient capital to enable them to commence farming on their own account. If they were to do so it was necessary that the Government should finance their operations. Accordingly in 1917 the Soldier Settlement Board was organized and empowered by chapter 21 of that year's statutes to assist eligible and qualified returned soldiers to settle upon the land. Loans were authorized for the purchase of live stock and equipment and the erection of permanent improvements on Dominion Lands and also for the removal of encumbrances on farms held by war veterans. In February, 1919, an Order in Council was passed extending the scope of the work and enabling the Soldier Settlement Board to purchase for returned men agricultural lands in any province. That Order in Council was confirmed by chapter 71 of the statutes of the same year.