

The system of supervision inaugurated by the Board keeps track of the operations of all the men to whom loans are granted. In the early stages of a settler's farm career he will be visited possibly two or three times. The supervisor gives him advice concerning the best methods to be employed in making the farm a success. He is advised to purchase the live stock and machinery he needs, while in all cases care is taken to see that he is not overloaded with implements he does not need or with stock he cannot feed. If the settler shows satisfactory progress, supervision is relaxed. It may be, however, that the settler will not accept the advice proffered. In that case the supervisor can only assist in the purchase of his stock and equipment and visit him to see that he is not impairing the value of the Board's security. If it is found that the Board's security has been diminished by the actions of the settler and that he is losing ground and will not be able to meet his obligations, the matter of securing a return of the land to the government comes up for consideration. It has been noted that in many cases of failure the men have been those who steadily declined to accept the friendly advice and assistance of the supervisor. The field supervisor is in a position to understand the needs of each individual settler and advises him as to what should be purchased and what will be paid for by the Board. If he buys stock on his own initiative, he is not entitled to financial assistance to pay for it, unless the supervisor finds that he has purchased to advantage and that the animals are necessary to his progress.

A Home Service Branch of the Soldier Settlement Board was established for the purpose of giving help and encouragement to the wives of the settlers, many of whom are from the Old Land. The Home Service Branch has gained the hearty co-operation of such organizations as the Red Cross, Canadian Patriotic Society, Women's Institutes, G.W.V.A., etc. Free courses of instruction in home economics and farm subjects, such as poultry, dairying, etc., are provided by the Board with the co-operation of Provincial Departments and many organizations, including extension departments of the universities, Red Cross, etc. Thirty-three courses have been held and approximately 2,000 women have taken advantage of the instruction offered.

For economy of administration and efficiency in collections, standard dates of payment have been fixed in all contracts. In Ontario and the east, that standard date is November 1, and in Manitoba and west of that province it is October 1. In the fall of 1920, 12,361 settlers who had been established in 1918 or 1919 had payments of \$2,315,181.05 falling due. On March 31, 1921, 8,993 or 72.7% of these settlers had paid \$1,159,569.57 or 50.1% of the actual payments owing. In addition, 1,146 settlers made part payment in advance—that is, before they had any payment at all due. These prepayments amounted to \$794,122.90, so that the amount actually collected in instalments amounted on March 31, 1921, to \$1,953,692.47. Considering the collapse of markets in the middle of threshing, it is felt that the showing is a remarkably good one. Settlers numbering 329 have repaid their loans in full. Of these 135