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Notes and Comments

(By G. Smith in the Financial Post)

So far 42,000 men in the Canadian armed forces have indicated that they would like to go farming after the war under some scheme of assisted settlement. More are applying daily. Gross cost of plans projected at Ottawa is estimated to be at least 100 millions, but close observers say that eventually it may be three times that.

At this time, still with the heavy fighting, as far as Canada is concerned, well ahead of us, it looks as if veteran postwar land settlement will equal the record of the first Great War, when 72,000 veterans qualified for settlement and actually 25,000 took up farms.

Profit by Experience

As a practical farm measure the soldiers' settlement scheme of the first Great War is generally conceded a gigantic failure. As a means of rehabilitating thousands of veterans and eventually restoring them to useful citizenship perhaps it was a success. This time, however, the two jobs are going to be separated.

Administrators of the Veterans' Land Act, successor to the old Soldiers' Settlement Board, will leave the job of restoring shattered nerves and bodies, primarily to the hospitals, the pensions board and the doctors. They are going to be responsible for practical land settlement only.

That is one of the lessons learned from the experience of soldier settlement after the last war, an experience incidentally that cost the Dominion treasury \$47 millions in cold cash and the general public, including many of the veterans themselves a good deal more. This time, The Financial Post is assured, the mistakes of 1919 and later are not going to be repeated.

Mistakes Made

First of these mistakes was the placing of practically everyone who applied on a farm of one sort or another. Regardless of whether the veteran had had previous farming experience or whether his wife was in the same position, he was allowed to purchase a farm and the authorities backed him to the limit. Moreover, he was left on that farm, sometimes years, after it was abundantly apparent that he could not succeed and was only harming himself and the property by remaining.

This time, according to the new legislation, only those with farm experience will be supported.

Just because a man happened to be born on a farm, which he may have left while still in his early teens will not be enough. He must have had real and practical farming experience. If he has not, and still wants to go on the land, then the authorities are prepared to finance a training course, up to two years, with some practical farmer. Furthermore, the farm established veteran after this war must show some reasonable progress. If at the end of a few years he has not done so then he will be strongly encouraged to get out of farming and into another vocation while he remains young enough to have a chance of succeeding.

This time, too, the veteran's wife will have to answer some questions. The authorities realize that farming, in most cases, is a family affair, that the life, social and business, differs sharply from that of the cities. Unless the wife is just as certain as her husband of success in the new field, then there will be no official blessing. At least that is the plan.

In the settlement scheme of the first Great War there were hundreds of cases of the man getting along fairly well, but his wife becoming discontented. She missed the social life of the cities, the shops, movies, schools and churches just round the corner.

She knew nothing of feeding chickens, wood-fired stoves or five o'clock risings. She was glad to encourage her husband to desert the farm on his first discouragement and during the short depression of the early 'twenties and the much longer one which started in 1929, there were plenty of times when the husband did become discouraged.

On the financial side, too, there was much to be criticized about the old settlement plan. It violated almost every fundamental principle of the old time-tested mortgage rules.

Instead of requiring a substantial down payment and then possibly a mortgage up to 60 p.c. of the value of the property, Ottawa asked nothing and loaned up to 100 p.c. on a \$5,000 farm. And, as if that were not enough, a veteran was also allowed to borrow up to \$2,500 on livestock, machinery and equipment.

The returned soldier in 1919 who assumed obligations up to the full maximum of \$7,500 for farm and equipment was saddled with a staggering debt and one which quickly became fantastic when agricultural prices began to boggan not so long after peace.

Hopeless Load

In far too many cases, realizing that full payment was hopeless, the veteran lost interest in paying anything. Partly the result of the emotional strain of their war service some of them refused to acknowledge any financial obligations to the government even after their original debt had been scaled down several times.

Eventually 40 p.c. or a total of 47 millions was written off those farm debts besides cuts in interests and losses where the government had to accept title to abandoned farms. This overloading has not been forgotten. This time veterans will be required to make a 10 p.c. down payment on their farms and equipment and it is planned to enforce more careful scrutiny of all loans.

An educational campaign will be undertaken soon to explain the new loan features to prospective soldier-settlers and to encourage them to save now so that they will have down payment and other capital ready when the time comes to beat their swords into plough shares.

With their own money invested as well as their labor, it is felt that the veterans will take more interest and pride in their farms; in other words, be much more likely to succeed. In addition to overloading in the old scheme there was also overestimating. In the words of one official, "Far too much money was paid for far too poor farms."

Run-down, badly equipped places, often unloaded on inexperienced returned soldier for \$5,000, were not worth half that figure and were actually sold later for a couple of thousand dollars.

At the time that most soldier farms were bought farm

Sunday School Lesson

Lesson for March 7
BIBLE TEACHINGS AGAINST DRUNKENNESS

Golden Text: Strong drink shall be bitter to them that drink it. —Isa. 24:9.

The Lesson as a Whole

The strenuous times through which we have been passing, ever since the horrible tragedy and international crime of the Pearl Harbor massacre, have emphasized, perhaps more than ever before, the importance of temperance in order that a nation may be at its best to meet the treacherous and cruel enemies that would delight in the downfall of our Western democracy, if their fiendish ingenuity could bring it about. Yet, no matter how loyal we may be to our Government in these testing days, we cannot help expressing disgust and amazement when we see the rattling of many foods, and drinks, too, which are considered vital to the health of our people, while liquor is allowed to be sold without restriction, and even many of our soldiers are seen on trains and elsewhere drinking to inebriation. The parents of these boys have the right to demand of the Government that such restrictions should be placed upon the traffic in alcoholic beverages as to make it difficult, if not impossible, for those who have left our homes to serve under the flag of freedom to be ruined, body and soul, while in training preparatory to the tremendous tasks they have to face. On a recent occasion while traveling from an appointment, I witnessed a hot discussion between an irate woman and the dining car steward because only one cup of coffee could be served, while in the lounge car liquor flowed freely, and I noticed one group of two couples served with whisky and soda eight times in less than four hours, until all were flushed and quarrelsome. Surely, no lover of temperance could be charged rightfully with disloyalty because he inveighed against such an exhibition of one-sidedness in war rationing. While it is true that the manufacture of hard liquor is suspended temporarily, the enormous stocks available are a menace to the morale of the nation. When will men learn that the liquor interests are opposed to everything decent in life, and instead of being protected by law, should be outlawed for good and all?

Verse by Verse
1 Sam. 30:16—"They were spread abroad upon all the earth, eating and drinking, and dancing." The context tells of an Amalekite raid upon the walled city of Ziklag, at that time David's stronghold, though he was absent when the invaders came upon it. Returning home to find the city robbed and spoiled and many of its people, including members of David's own family, carried off as captives, he and his faithful band pursued the enemy and came upon them when they had cast discretion to the winds and were indulging in a drunken orgy, thus exposing themselves helplessly to the might of the enraged and wronged little band under David's leadership.

Verse 17—"David smote them and there escaped not a man of them." In their drunken state, the Amalekites were unable to defend themselves, and so they were utterly destroyed—a testimony to the debauching power of General Alcohol, who fought, in this instance, on the side of David. There is a warning and

an admonition here for all who go forth to fight in the conflict for righteousness, lest they too, become degraded and weakened by strong drink.
Isa. 28:1—"Woe to the crown of pride, to the drunkards of Ephraim." Here we find the Covenant People under the power of the same treacherous appetite. "Overcome with wine," they were powerless to stand against the foe that was even then knocking at their gates.
Verse 2—"The Lord hath a mighty and strong one... as a flood of mighty water." In His righteous government, God was permitting the armies of Israel's foes like an overflowing flood, to sweep across their land. He uses one nation to discipline another when He is forgotten and His Word ignored.
Verse 3—"The drunkards of Ephraim... shall be trodden under feet." Weakened by drunkenness, they would be unable to stand against their foes. God Himself would not defend them or turn back the enemy when His own people had gone so far from Him.
Verse 4—"The glorious beauty... shall be a fading flower." All that they had gloried in—their wonderful past, the might of Jehovah, their testimony to His faithfulness—should avail nothing now that they had so terribly failed through luxurious living and self-indulgence.
Verse 7—"They also have erred through wine, and through strong drink are out of the way." Deceived by the false optimism engendered by an overheated brain, then they were doomed to defeat and captivity. Their inebriation had so enfeebled and befuddled them that they were incapable of united, vigorous action when the armies of their foe came upon them. No "Magnet Line," however, strong, will protect for long an immoral and debauched nation.
Ga. 5:19—"The works of the flesh." In this chapter these works of the flesh are contrasted with the fruit of the Spirit (vs. 22, 23). The Christian still has the flesh within, but he is not to be under its control. The sins enumerated here are those to which the believer died in the cross of Christ, and he is to be careful not

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to permit any of them to hold sway over his life.
Verse 20—"Hatred, variance, emulations, wrath," etc. These are sins of the mind, and just as hateful to God as the evil use of any physical appetite. The man who walks with God will be delivered from them all.
Verse 21—"Envyings, murders, drunkenness, revellings, and such like."



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