

The Financial Problems of a Homesteader

EDITOR FARMER'S ADVOCATE:

Mr. Belrose, in the article in the FARMER'S ADVOCATE for Jan. 6th, is rather misleading when he likens homesteading to a holiday with rod and gun and where he speaks of homesteads worth two thousand dollars being secured with practically no outlay. Perhaps he is referring to that class of homesteader who merely sits on the homestead and barely complies with the regulations, and then leaves the country and offers the one-fourth section for sale. Is this the kind of settler required to develop Canada? There are so many of this class of homesteader that it makes it more difficult for the man who is really farming his land. If the land were farmed from the first, we should have the railroads extended earlier, and it would not be necessary for the man who does farm to poison gophers on the one-fourth sections all round his own. But then, by barely complying with the regulations, it means an expenditure of about eight hundred dollars for store bills, house-building, haulage of fuel, stopping-house fees, etc.

Of all the difficulties with which the homesteader has to contend, the greatest is the financial one. At the present time the majority of the homesteads are 40 miles from the railroad, and many are going 60, 80 and 100 miles from the railroad. Imagine the cost of living at this distance from town for three or four years, especially in the case of a man with a family. A man with a good trade could easily earn the value of a homestead in three years without undergoing the hardships of homesteading. If Mr. Belrose has a homestead, some of us would like to have a few facts and figures as to his outlay, and what he has to show for it.

I only filed last July, yet my expenditure already is four hundred and eighty dollars, and I have purchased nothing but absolute necessities. I estimate an outlay of at least \$343.00 for 1909, and \$300 for 1910, before I commence to harvest my first crop.

The following is a list of expenditures to date:

Team of oxen, harness and wagon.....	\$260.00
Homestead fee.....	10.00
Plow (second-hand).....	15.00
Stove.....	15.00
House (10 by 14, shingle roof and one thickness of shiplap).....	50.00
Small tools and cooking utensils.....	50.00
Store bill, stopping-house expenses, etc.....	80.00

Total..... \$480.00

After laying out this sum I worked out during the fall and earned \$80.00 which I have to spend to support myself on the place during the winter. All I have been able to do on the homestead is to put up 3 tons of hay, build the house, break 3 acres, and haul coal, firewood, and a few fence posts.

The problem now before me is to work out during the coming summer, and by so doing, work on the homestead will be at a standstill. If I take the alternate course, it means laying out \$130.00 (a low figure) for an extra team of oxen and harness, and breaking all I can during the season—say about 80 acres. Then I shall be hindered all the season unless I spend \$20.00 for barb wire to fence a pasture. During summer, store bill for supplies will amount to \$60.00, blacksmith sharpening plow points \$15.00, hire of mower and rake \$10.00. The breaking would have to be done in the fall, and disc hire would be about \$20.00, plus Local Improvement District tax \$8.00, making the total for 1909, \$343.00.

If I winter my four oxen with a neighbor for \$30.00 and work out during the winter of 1909-1910, it is not likely that I should arrive back in the spring of 1910 with more than would pay for the keep of the oxen and pay my store bill for the summer. The cost in 1910 will be: store bill, \$50.00; seed wheat for 80 acres, \$112.00; hire of drill, \$12.00; formaldehyde, \$2.00; gopher poison, \$1.00. We have no herd law here, and it would necessitate fencing the crop with a three strand wire fence at a cost of \$75.00; hire of mower and rake, \$10.00; Local Improvement District tax, \$8.00; total 1910, \$300.00. By this time I shall have laid out \$1123.00 before I commence to harvest the crop in 1910.

Oh! you exclaim, but you have the 80 acres of crop to fall back on! Well, sir, after the above heavy outlay there would be the cost of cutting, threshing bill, and erection of granary. Then comes a most serious problem. Suppose the railroad extension is postponed, as has been the case time after time, in what position shall I find myself with 80 acres crop of wheat to haul to town 60 miles away. The round trip is five days (a week's work for team) with the heavy expense of stopping-house fees, etc. At this distance from town one cannot order a car and ship direct, so it would mean selling to the elevator at the price they think fit. You will, therefore, see that there cannot be much profit in hauling wheat this distance to obtain 64 to 68 cents per bushel, as was paid here last fall. There are many farmers round here who came in with their families and have up to the present sunk \$2000.00 in house building, purchase of horses, implements, etc., and at the present time are in debt and know not which way to turn to extricate themselves.

A neighbor of mine proves up in the coming spring and has spent from \$1000 to \$1200 in the three years and all he has to show is the homestead worth about \$1600. It will take several years of good crops to get out of debt for his machinery. He is a practical all-

round man, a strenuous worker both summer and winter, neither smokes nor drinks and has denied himself in every way and cannot now even afford to keep a dog. And yet, sir, in the article referred to we are told that by judicious management one may secure a homestead worth two thousand dollars with practically no outlay.

Alberta.

B. C. JAMES.

Hired Man has a Suggestion

EDITOR FARMER'S ADVOCATE:

I don't see any reason why more hired men should not write. There are some intellectual men among them and if they could only be prevailed upon to express their ideas, it would open up branches of thought which would be of benefit to both the men and the farmers. I have been in this country, now, a number of years, and have been fortunate enough to get with the best of men. Men who took a pride in their farms, and believed in the system of thoroughness in everything that was done, and who subscribed to such papers as yours, and were not above discussing the articles therein with the hired man. The benefit from this is more far-reaching than it seems on the surface. Not only does direct benefit for both ensue, by promoting interest in the work (for what man will not work better for having the interest of his work at heart), but it instills into the mind of the man ideas, which, should he ever take or make a farm of his own will merge into practice, and in all probability spread their influence on some rising community. Would not the farmer be amply repaid, apart from the mercenary part, if he heard of the man who worked for him turning out a better place than his neighbor, and this, to a great extent, due to his influence and advice. So if I might add a suggestion to the farmer, it would be to do unto the hired man, as he would like to be done to, if their positions were reversed and to lend a helping hand in the way I have mentioned. I am sure it would be appreciated, and nothing would be lost by it and there would be lots to gain, and let the hired man contribute his quota to the papers.

Wallace Mun., Man.

J. A. A.

MARKETS

Wheat markets, the world over, have been decidedly bullish for the past week. After a considerable period in which narrow daily fluctuations were the feature, with, however, a slight upward trend, prices about Feb. 4th began to steadily advance. America led in the upward movement, English exchanges at times falling away, and in the week the May option advanced 4 cents, with a 3 cent advance for cash. The upward movement was largely of speculative origin, with, however, an increasingly strong demand for actual wheat, and a strengthening generally of the whole situation. The advance in American markets was more sensational than at Winnipeg or in European centers. The Patten crowd in Chicago are reported heavy buyers; their activity in the market being responsible for the sharp advances.

The market looks, and is, strong. Values have been to some extent forced in reaching the level they have attained, and a slump of some magnitude is expected to follow the advance. There is little likelihood, however, of prices breaking down to the point they started from ten days ago. The advance in wheat prices over a lengthened period is never steady. Prices one day advance sharply and may, for a time, maintain their new position, but as a rule, the causes responsible for the rise are over-estimated, and when the influence they exert has passed, or has been to some extent countered, a break must of necessity occur. In a season when the world's situation is such that every possible cause for advancing values is eagerly seized on, when on one hand, we have a strong speculative element, loaded to the limit with wheat, intent solely on creating conditions that will advance the value of the world's breadstuff, and on the other those who want the actual wheat, intent on keeping prices at such a level that the wheat bought on future delivery for actual milling purposes, will not reach a point where they, the buyers, will be forced out of their profits when the grain is actually ground and put upon the market, when a situation such as this exists, as it always does to some extent, but particularly in a wheat year like the present, when the world is dangerously near the low mark in supplies, there is bound to be some sensational movements in the price of grain. Violent upward movements have been forecasted for some time by those in touch with the situation, and the record of the past week is an example of what may be expected until the world is assured either of a good crop in 1909-10, or of no better than last year's return. Fluctuations will tend to become more violent as the season advances.

Prices day by day for the past week were as follows:

	Mon.	Tues.	Wed.	Thur.	Fri.	Sat.
No. 1 North-ern.....	103½	103½	103½	105½	105½	106½
No. 2 North-ern.....	100	99½	100	101½	102	102½
No. 3 North-ern.....	97½	97½	98	99½	99	100½

No. 4.....	93	93	93½	94½	95½	95½
No. 5.....	88	88	88½	89½	89½	90
No. 6.....	81	81	82	83	83	83½
Feed.....	70	70½	70½	71	71	71

No. 1 Alber-ta Red ..	101	101	101½	101½	101½	103
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Oats—						
No. 2 White	40½	40½	40½	41	40½	40½
No. 3 White	39½	39½	39½	40	40	39½
Feed	38½	39½	39½	40	40	39½
Feed 2.....	37½	38½	38½	39	39	38½

Barley—						
No. 3.....	48	48	49	50	50	50
No. 4.....	45½	45	46	48	48	48
Feed	41	41	41½	43	43	43

Flax—						
No. 1 N. W.	127	127	128	130	129½	130
No. 1 Man.	125	125	126	128	127½	128

Option market for the week was as follows:

	Monday—	Open	High	Low	Close
Feb.....		102½	103½	103	103
May.....		105½	105½	105½	105½
July.....		106½	106½	106½	106½

Tuesday—					
Feb.....		102½			102½
May.....		106½	105½	105	105½
July.....		106½	106½	106½	106½

Wednesday—					
Feb.....		102½			103
May.....		105½			106½
July.....		106½	106½	105½	106½

Thursday—					
Feb.....		103			104½
May.....		106½	107½	106½	107½
July.....		107	108½	107½	108½

Friday—					
Feb.....		104½			105
May.....		107½	107½	106½	106½
July.....		108½			107½

Saturday—					
Feb.....		105			105½
May.....		107	108	108	108
July.....		108	108½	108½	108½

PRODUCE AND MILL FEED.

Bran.....			\$19.00
Shorts.....			20.00
Chopped Feeds—			
Barley and oats.....			24.00
Barley.....			22.00
Oats.....			26.00
Hay, per ton car on track,			
Winnipeg (prairie hay).....	\$6.00 @		7.00
Timothy.....	9.00 @		10.00
Baled straw.....	4.00 @		5.00

BUTTER, CHEESE AND EGGS

Fresh turned creamery bricks.....	33		
Storage bricks.....	27 @		30
Boxes, 26 to 14 lbs.....	29½		
DAIRY BUTTER—			
Extra, fancy dairy prints.....	24 @		26
Dairy in tubs.....	21 @		23

EGGS—			
Manitoba, fresh.....	40		
Cold storage, candled.....	33		
Pickled.....	31		

POULTRY—			
Turkey, Manitoba.....	18 @		
Turkey, fine Ontario (undrawn and case weights).....	17 @		19
Spring chicken, per lb.....	15		
Ducks, per lb.....	15		
Geese, per lb.....	13 @		15

VEGETABLES—			
Potatoes, per bushel.....	70 @		75
Carrots, per cwt.....	\$1.00		
Beets, per cwt.....	1.00		
Turnips, per cwt.....	75		
Manitoba celery, per dozen.....	40 @		50
Cabbage, per cwt.....	1.50		
Onions, per cwt.....	1.75 @		2.00
Parsnips, per cwt.....	2.00		

HIDES—			
Frozen (subject to usual tare).....	7½ @		7½
No. 1 tallow.....	5		
No. 2 tallow.....	4		
Sheepskins (late taken off).....	40 @		75
Lambskins (late taken off).....	40 @		75
Wool (western unwashed).....	7 @		8

DRESSED MEATS—			
Beef carcasses, per lb.....			7½
Hind quarters.....			9
Front quarters.....			6½
Dressed hogs.....			8½
Dressed lamb.....			11½
Dressed mutton.....			10½

LIVESTOCK, WINNIPEG.

Butcher cattle \$3.50 to \$4.00; sheep (quotation no offering) \$5.50; lambs, \$6.00 to \$6.50; hogs, \$5.75; heavy hogs, \$4.75.

TORONTO.

Export steers, \$5.20 to \$5.40; butcher cattle, \$4.60 to \$4.80; cows, \$2.25 to \$3.50; store cattle, \$3.60 to \$4.00; sheep, \$4.00 to \$4.50; lambs, \$6.00 to \$6.50; hogs, \$6.75.