hale and hearty, having made plenty to live on without working to the end of his days. Thousands of these retired farmers may be found living in peace and comfort in the villages and towns of Ontario. If there are no sons, or if the sons have made homes for themselves elsewhere, the farm is generally sold.

Ontario Trees—Black Maple.

Farms to Rent. Some times the owner prefers to get a tenant, or to entrust the farm to a practical man who will work it "on shares," that is, the owner and occupier dividing the proceeds of the crop. This gives an opportunity to the experienced man who is not quite ready to buy a place of his own. Most of the farms in Ontario, however, are the freehold of the farmers who live on them, and most of the men who go there from the United Kingdom will be glad to find themselves in a country where they can be their own landlords.

Capital Required. The capital required varies not only according to the kind and size of farm and buildings, but according to whether the buyer wants to pay cash in full or in instalments. The seller is generally quite willing to take a mortgage for the greater part of the price, charging moderate interest (I mentioned one case in which the rate was as low as 4 per