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EDITORIAL.

A well diversified system of farming is the soundest, safest, most interesting, and, as a rule, the most profitable.

The multiplication table is not to be relied upon recklessly in agriculture. Because a certain line of production succeeds well on a small scale, it does not follow that it would pay proportionately well on a large scale. As a rule, it does not.

The extreme difficulty of making a highly-specialized farm pay well is illustrated by the data in Dr. Snell's third article on rural economics. Broad diversification, with a leading specialty, is for many of us the best line of policy.

The practical, down-to-date information on orchard planting, published in this paper since the New Year may easily be worth a hundred—perhaps a thousand—dollars to an intending planter about to commit one or another of the many mistakes warned against.

There is not only a decline in the American birth rate, but an investigation by the Division of School Hygiene, Boston, Mass., Board of Health shows that only 35 per cent. of the children of school age there are healthy and normal. Some of the defects and disorders are serious. When a city of the intelligence and culture of Boston makes so bad a showing, the conditions in other great cities will no doubt be also alarming.

Quite a widespread interest is being aroused in the bean crop, and many requests come for information thereon. We are pleased to publish a good article on this subject from a practical grower, who recommends an inter-cultivated bean crop instead of a summer-fallow. It is undoubtedly a good crop, though apparently not equally well adapted to all localities, sometimes failing where it is confidently expected to succeed. There is, too, the possibility of overproduction. Where the crowd rush in, it is sometimes well to go slow. This much by way of caution. To anyone who wishes to try the bean crop in a small way, we should say, "Go ahead."

One of the most disquieting tendencies in United States finance is the steadily increasing amount of money which life-insurance companies have been called upon to loan their policyholders. In 1900, one leading company had over \$14,000,000 so loaned, but in 1910 nearly \$100,000,000; in the same period another had increased its loans from \$1,500,000 to \$71,000,000, and a third from \$7,372,000 to \$65,000,000. These increases were from less than one per cent. of the total insurance to nearly 5 per cent., and few of them are ever paid back. Originally designed to enable policyholders in financial stress to keep their premiums paid up, the borrowing is now done largely to use in business, to speculate with, and even to buy automobiles. It is one of the disastrous characteristics of city life and city ways that people are spending more than they should, and a great deal of it in luxury and folly. The practice referred to is reckoned so dangerous that legislative discouragement may have to be applied. In Canada we believe this tendency has not so manifested itself, and the new insurance act is very restrictive in that particular.

Large versus Small Farms.

Any farmer who has missed the excellent series of articles on rural economics, concluded in the present issue, would do well to get hold of the three preceding numbers, commencing December 21st, and read the four installments at one sitting. In these articles, Prof. J. F. Snell, of Macdonald College, reviews succinctly the published results of an agricultural survey of four townships in Tompkins County, New York State. Dr. Snell has presented to our readers the results and conclusions under four heads, viz., "Large versus Small Farms," "Diversified vs. Specialized Farming," "Good versus Poor Cows," and "Education versus Self-training."

It is a good while since we have come across anything so illuminating on the business side of farming, and, while most of the findings tally quite closely with our previous views on the various points investigated, it is none the less satisfactory to substitute knowledge for opinions, as the evidence thus accumulated enables us in some measure to do, whilst not overlooking the fact that further researches in other communities might qualify conclusions in certain particulars.

The second installment, published December 28th, discussed the profits of large versus small farms, comparing them on a basis of labor income—i. e., according to the definition laid down—the income from the work and management of the farmer himself after all expenses, all other labor, and interest at 5 per cent. on all capital invested, had been allowed for. If a farmer's labor income is \$500, it means that, as a result of his year's work he has made 5 per cent. interest on his capital and has cleared \$500 above all farm expenses, besides having the use of a house and such farm produce as the place furnished for home consumption. Taxes were not allowed for in the calculations, but help furnished by other members of the family than the proprietor himself was allowed for at wages of similar hired help.

The survey under consideration indicated quite emphatically that, as a rule, large farms pay better than small ones. That is to say, the proprietor reaps a larger labor income for himself. Large farms were found more economical of both human and horse labor, and likewise more advantageous in regard to the employment of machinery, which can be better afforded, and also employed more effectively on the large farms. We repeat the words of the investigators themselves: "For greatest efficiency, a farm should be large enough to employ fully at least two men the entire year. One man is at a great disadvantage in many farm operations, and, in case of sickness or other exigencies, the disadvantage is still greater. For general farming, these figures show that a farm should contain at least 150 acres." The twelve most successful farms in the survey averaged 223 acres, being over twice the size of the average farm in the county (107 acres).

While not at all surprised at these findings, having long considered that the farm area of maximum economy was probably in the neighborhood of 150 to 200 acres, still we are not convinced that the last word has been said. Is there any sufficient reason why, with more thorough tillage, one hundred acres should not supply full yearly employment for two men, or, at least, one man and a boy? But leaving this possibility out of consideration, and conceding the economy of large farms, is there not another side to the matter?

Is economy of production the ultimate aim of rural economy, or should our ideal be the greatest good of the greatest number? Assuming that two hundred acres will yield somewhat more return when two men are employed under one management than when the two men own a hundred acres each, does this necessarily establish the superiority of the former arrangement? Which is better for the State, and which is better for the individuals concerned? We must not look at these questions from the standpoint of the employer alone. What is best for the employee—to continue as wage-earner, or to acquire a farm of his own?

Of course, these questions are to a certain extent academic, seeing that they must necessarily be matters of individual decision and adjustment. Each man of foresight and perseverance will naturally do what he considers best for himself, individually. It were sentimental to do otherwise. Drifters and improvident persons will continue to work for others.

But it is just as well to have rational ideas on these matters, and, for our part, we should prefer to see rural Canada very largely a community of self-employed yeomen than one where the few direct the labor of the many, incidentally pocketing the profit thereon. May not co-operation eventually secure to the man with few acres certain advantages now possessed by the large farmer, and may there not be indefinite opportunities for enlarging the third dimension of small farms? Let the man of small means still aspire to a home of his own, for there is much satisfaction, even if only moderate profit, in the poet's ideal of "a little farm well tilled," where the landlord collecteth not and the help problem is unknown.

The Sheep Commission.

Live-stock men, particularly, are looking forward with interest to the report of the Canadian Commission on the conditions and revival of the sheep industry, to be submitted to Parliament during its present session. The appointment of the Commission was due to the regrettable decline of sheep farming in Canada which had forced itself upon the attention of the Live-stock Branch of the Dominion Department of Agriculture. A thorough investigation was realized to be the first and necessary step, and upon the advice of Dr. J. G. Rutherford, Live-stock Commissioner, the work was wisely entrusted by the Government to W. A. Dryden, son of the late Hon. John Dryden, whose natural and acquired qualifications are well known; and to W. T. Ritch, son of a successful Scottish sheep farmer, who, upon the completion of his education, engaged in the British wholesale woollen trade, which caused him to spend a great deal of time in Australia, New Zealand and South Africa, with occasional trips to Russia, India, the Argentine Republic, Canada and the United States, during the course of which his knowledge of the sheep and wool industries was greatly increased. It was during the course of a hurried business tour in Canada that by chance he was introduced to Dr. Rutherford, and his engagement on this important commission resulted, with the approval of the late Minister of Agriculture, Hon. Sydney Fisher. Their investigation has covered the industry as it exists in Canada, Great Britain and the United States, and this, coupled with the prior knowledge of Messrs. Ritch and Dryden, should place sheep-rearing and the wool trade before public men and the people in a clear and