

but to scratch his crop. Some of the western farmers may criticize me for using that word, but I think they will not misunderstand me. The idea was to put in their wheat.

Q. You are speaking of the average man?—A. Yes, I am speaking of the average man and to get it in as quickly as possible and get it off as quickly as possible, get it to the market and get his work through. He was going to make a fortune in a few years out of the wheat, and he has been disappointed. In order to succeed it is impossible to carry on in that way, and the west is now going through a period of evolution where they are changing their methods of farming and laying the foundation for sound permanent prosperity and advancement.

Q. That is really your idea of the average western farmer?—A. Yes.

Q. It is not mine.—A. In the variety of opinion we get somewhere.

Q. But I have lived there 23 years. I do not visit them periodically and get an impression from some men in the city, and I know that 75 per cent of these men never thought they could get a crop by scratching.—A. I was probably unfortunate in using that word, but just at the moment it slipped off my tongue, I realized I should not have used it. They confine their energies to raising wheat year after year. When the Mutual Life Insurance Company commenced loaning in the west, their loans originally were practically confined to Southern Manitoba. The farmers had been working there for a great many years. When the Guardian first went in there, we considered we would not take a new loan because the district has been worked to death and the land has been mined out and has become dirty and it is impossible for the farmers to carry on successfully there. There is a large district in Southern Manitoba that has to be overhauled, has to be cleaned up, and the land has to have fibre put into it, but it will come back in ten or fifteen years. In the meantime it is a serious problem. That just emphasizes the point I have endeavoured to make.

Q. What was the yield in wheat this year?—A. It is quite indifferent. It was very spotted. The farmers of Manitoba on the whole—.

Q. Stick to the Southern part.—A. The Southern part, below Township 6 and 7,—there is also disappointment on the whole.

Q. I suppose we might be disappointed if one got 40 bushels, but do you know what the yield was in that district? Was it an extremely good crop this year?—A. It was not so good as in the centre and some of the northerly portions of the province. I might say in that respect our collections, as far as the west was concerned, were poorer in that district of the Province of Manitoba as a whole, than the provinces of Saskatchewan and Alberta.

Q. You blame the poor crop down in southern Manitoba entirely on the farmers down there?—A. I do not say it is on the heads of the farmers. It is to a large extent due in that southern district to the fact that the land is farmed out and the fibre is out of it; a great deal of the land is dirty and has to be built up again before they can carry on farming prosperously. An investigation of the facts will determine the soundness of my statement.

Q. Did you investigate the facts? Give us an illustration of what way you investigated the land as to its fertility and so on?—A. I have not made any scientific investigation as to the actual fertility of the soil, but I know we have a great many mortgages running for twenty years there, and owing to the poor results farmers have obtained there, we have a greater number of arrears than any other portion; they are not growing the crops. You go down and investigate those farms and you will see that the weeds have got ahead of the grain.