

the accessory of an efficient rural credit system, will mark the beginning of one of the greatest epochs in the advancement of rural Ontario.

One business principle, which the average farmer, in mixed farming communities, has heretofore neglected, is the systematic keeping of accounts. He knows whether or not he is making a profit on his total business, but he does not know which branch of that business is the source of most profit or which is incurring a loss. No business can be run to its highest degree of efficiency upon such principles. The farmer must keep accurate and systematic records of his receipts from and the expenditures and labor demanded by each branch of his business, that he may be able to eliminate those branches which are unprofitable and concentrate his efforts upon the profitable. Such a principle would undoubtedly tend toward a more specialized type of farming but, if not carried to such an extent as to interfere with the fundamentals of mixed farming, would prove much more advantageous to the individual farmer, and therefore to the Province as a whole.

With regard to life in the mixed farming districts, social conditions are far from favorable. The rural depopulation of the Province is attributed, by many, to lack of social intercourse. No man can live unto himself alone; he must have companionship with his fellows; and this is, too often, his chief reason for leaving the farm for the city,

where he is probably not as well off in any other respect. Such a condition, though prevalent, is not necessary. Social life cannot flourish in rural districts to the same extent as in urban, but there is no reason why it should not exist. The chief cause of this lack seems to be in the reluctance of all the people to take the initiative, for where this reluctance has been overcome, by one or two people, and social life in the community begun, it now flourishes as well as could be desired. Modern conveniences are being installed in farm homes—waterworks, modern heating systems and even, in some cases, electricity for lighting and power. Electricity is not generally distributed over the mixed farming areas as yet, but Hydro-Electric is still in its infancy and all look forward to a time, not far distant, when the coal-oil lamp in the farmer's home will be a relic of a bygone age, as it is today in the home of the cityman. Within recent years, the rural telephone and the rural mail delivery have been tried and have each proven an unqualified success. The automobile has come as a boon to those living somewhat isolated from neighbors, and is gaining in favor, year by year.

Hence we see that mixed farming in Ontario, although handicapped in many respects, is gradually overcoming the obstacles in the path of its development and will, in time, force a recognition of itself among the foremost industries of the Province.

