with the markets of the world, through the medium of the electric lines, offers in itself one of the greatest inducements to the interurban lines running through a farming community. The establishing of freight stations and platforms in the various towns and cross-roads enables the handling of freight and express more carefully and with greater dispatch, and also makes a convenient place for the transfer of the merchandise. As the industrial and commercial needs press the interurban roads to keep pace with the demand for greater freight transportation, this need will be met in the same energetic and progressive manner as has characterized the past development of passenger transportation.

The great ease with which agricultural products can be brought into the large cities has enhanced farm values through the various territories served by the electric lines, together with the shipments of local produce into the cities, the counter-current of development of groceries and other store products to the various towns along the line takes place. That the various municipalities may be benefited from this new class of service, the farmer must be brought into close touch with the benefits of this service, as it concerns him.

Much has been told the farmer by the State Agricultural Institutes how to prepare the ground, till the soil and plant, to produce the best results, but very little has been told him how to find a market for his product after its development. It has been my interesting work in the Middle West, and is at present with the company that I represent, to bring the farmer's attention to the most important agency that has wrought a revolution in bringing the country into close proximity with the city and to familiarize him with the intermediate relations which exist between the transportation companies and the farmer. I am a firm believer that as the farmer goes, so goes the nation. To anyone who has studied the farming conditions in the Middle and Western States, this is most forcibly impressed. It is not a question to-day of the farmer taking his cue from Wall Street, but Wall Street being subservient to the will of the farmer.

The community in and about Philadelphia is splendidly served as far as the farmer is concerned by the up-to-date service of the transit companies, which have recently established a fast express service at freight rates between the various points and the city of Philadelphia. The company with which the writer is connected has established a brokerage department in connection with its express and freight service between Allentown and Philadelphia along the Lehigh Valley and through the North Penn region, whereby the farmer can secure a market for his commodity without going to the city or taking up his time. The company does not charge the farmer for this service. This is a great feature of the express service, and one which has never been handled by an Eastern trolley line before.

The time is past when the farmer does not put a valuation upon his own time and that of his team. To-day in the management of the farm, these two factors are entering in the maintenance account to a large extent. When the farmer can place his commodities upon the cars of the trolley lines, he can not only utilize his own time, but that of his team to greater advantage at home, rather than driving to market.

I have purposely tried to impress upon you the close relationship that exists between the farmers and the electric transportation companies in the great work and development of the farms and the products and the placing of the same within the reach of the masses at sane and rational prices. The farmer in the aggregate is not receiving for his product to-day any more than he did ten years ago, but the consumer in our large cities is paying from 50 to 100 per cent. more for the same goods, and it is certainly evident, even

to the casual observer, that the middleman is the one who is reaping the major part of this advance, and to-day the one agency that is doing more to break down the middleman's profit is the freight and express service of the interurban lines.

The electric lines of the United States occupy no mean position in the commercial and mercantile interests of the country, and are in a position to play a very important part in the future development of the country. According to the last census, there are in the United States 1,279 operating companies, 40,088 miles of operated track, operating 89,601 cars. These companies have a total stock and bond issue, authorized, of \$7,182,781,212, and outstanding, \$4,682,106,217.

I firmly believe that the establishment of city markets at various sections of a large city, with tracks running directly to the same, so that the market garden products may be delivered directly to these markets, also various freight terminals to be established as near the centre of the metropolitan districts of the city as conditions may permit, would be one of great advantage to such city.

The city of Philadelphia, unfortunately, owing to the wide gauge of the city tracks, cannot allow direct communication without transfer from most of the outlying electric lines.

These matters should all have the attention and the endorsement of the engineers in laying out the future transportation plans for the city. The desire of the farmers to ship their goods over the electric lines in preference to steam roads is an evidence and proof of the benefits of this service.

The company, which the writer represents, is probably doing more to-day than any other electric railway company to develop this class of business, and transversing as it does the highly productive counties of Montgomery, Bucks and Lehigh, for a distance of fifty-eight miles to the north of Philadelphia, this company is in a position to serve the city to great advantage. So rapidly has the business of transporting farm products developed that this company has ordered several new cars to give increased service. The field of transporting farm products by the trolley lines, as far as the section in and around Philadelphia is concerned, has hardly been entered into as yet, and the large volume of business which will be developed by the trolley companies and the increased advantages which will revert to the city of Philadelphia cannot be estimated.

The recent advent of one of the largest old-line express companies on the Lehigh Valley Transit Company's line is but an added feature to the progressive and up-to-date methods that are being instituted for the benefit of the Philadelphia markets.

The key to the success of any interurban trolley service is its terminal facilities in the large cities. A system of trolley freight terminals must be established to better bring the producer and the consumer in close touch, eliminating all possible chances of the middleman. A fair adjustment of rates on the part of the city line with the interurban roads must be made, that the through rates for transportation between the farming districts and the city will be so attractive that the farmer will ship his product by means of the trolley rather than by any other. These are all factors which must be taken up in the city of Philadelphia in order to bring about the desired results. At the present time the city lines are receiving the same percentage of the through rate for a haul of five or six miles as the interurban lines are receiving for thirty or forty miles. It seems to me that these two factors, namely, terminal facilities and rates charged by the city lines, are most important and of vital interest to the city of Philadelphia in the development of the electric freight service.