

as were so employed fifty years ago, would be as unreasonable as to insist that as many hand printers should be employed in printing offices as were required before the linotype was invented. In many communities the local grain market has become a legend. The waggon-maker who was found in every village and the blacksmith at so many cross-roads are few as compared with a generation ago. So rural free delivery and the mail order system are closing the village stores and forcing the merchant and his clerks into other pursuits, and few of these can be, or ever could be, persuaded to adopt farming. Abolition of liquor licenses and revolutionary changes in social habits have closed many of the village taverns. I think of a score of villages which I knew in my boyhood. In all there were fifty or sixty hotels. In a dozen of these there is now no house where even meals can be obtained. In none is there more than a single hotel. Ten of those villages have ceased to exist. Not one of those which survive has had any increase of population. In one the population has decreased from five or six hundred to less than two hundred. The middleman is disappearing solely from social and economic causes and not through the effect, direct or indirect, of fiscal policy. It may be true that there are fewer people on the land, but it is not true that general production has decreased. There have been revolutionary changes in rural conditions, but that farming is less profitable is a notion for which the facts give no support. There are few other branches of industry in which machinery has so multiplied production. Manifestly, too, if use of machinery has so increased a great deal of farm labor necessary under more primitive conditions must have been displaced and rural population proportionately decreased where a more intensive agriculture has not been developed.

## FARM PROSPERITY

It is stated that the deposits in the banks of British Columbia equal the deposits in all the banks of Canada thirty years ago, and that the deposits in the banks of the three Prairie Provinces exceed the total deposits in all the banks of the Dominion less than a generation ago. From year to year the whole country takes an acute interest in the Western wheat crop, and it is estimated that for this year at the prevailing high prices the grain crops of the Prairie Provinces represent a total value of \$800,000,000 or possibly \$1,000,000,000. But we seem to forget that there never has been a year since the West was opened to settlement that stock, dairy, and field products in Ontario have not exceeded in value the total agricultural production of all the Western Provinces. Many of us remember when farm mortgages were very common and chattel mortgages not uncommon throughout this Province, and when the bulk of farmers purchased at the village stores on credit. One is now told by mortgage companies that it is practically impossible to lend money on farm mortgages in Ontario, while chattel mortgages are as rare as wild pigeons in settled country. Such money as is borrowed by farmers is secured chiefly for purchase of stock, for drainage, for more land, or for other purposes which increase revenue and the value of the holdings. In all this one rejoices while one doubts if farmers have been the victims of political neglect or excessive taxation.

## LAND VALUES

What would be the effect upon the value of farm lands in Oxford if the industries of Woodstock and Ingersoll and Brantford were degraded to the status of rural foundries and those industrial centres transformed into pastoral villages. According to the Canada Year Book for