

sent out representatives to Western Canada and demanded or asked the farmers to not only put in the land which they had summer fallowed, but also to put in land for the second and third and fourth time, and are they not responsible for a great deal of that?—A. That may be true, but whoever is responsible for it that is the net result of the situation to-day, that many many farmers find themselves in that unfortunate position because of the attempt to farm too much land in a way that it is impossible for it to produce crops on a satisfactory basis.

Q. You are, to all intents and purposes, laying the blame more or less wholly on the shoulders of the western farmer. I remember well the time when that propaganda was being put out by the Federal Government, and I remember that the present Minister of Agriculture pointed out that the Government was making a big mistake in doing that. He said that if the farmers of the west would continue farming along the same lines they would produce more grain in the long run.—A. I think his advice was absolutely sound.

Q. That is all right, so long as we understand the situation.—A. I hope the members of the Committee will not misunderstand me. I am not here in a critical mood, I am simply stating the bald facts as we have learned them. It is not that I want to damn the western farmer because he has followed that course. I do not; I am just endeavouring to point out some of the difficulties that have to be overcome. We must get the West down to a sound economic basis, and this is what I want to point out to this Committee. I have been very much interested in the evidence of the preceding witness, and even though I am connected with an institution that loans money at 8 per cent in the West, I am greatly interested in the western farmer and the farmers of this country getting money at as low a mortgage rate as possible.

*By the Chairman:*

Q. I think that we understand your attitude completely, but as there was an inference—possibly an unintentional inference—that the western farmer was responsible for this bad farming, I think it is only fair that along with that statement should go the explanation you have given.—A. I think that is quite right.

*By Mr. Milne:*

Q. I think, as a matter of fact, the western farmer has been trying to follow the advice that has been thrown out for the last twenty-five years, and it has led nowhere.—A. A good farmer in the west does not follow anybody's advice, but his own judgment, and before I get through I want to deal with the development that is going on in the west to-day and the reason for the optimism which we have in the Mutual Life office in connection with the western situation. It is not beyond repair, it is going to work all right, and it is just a matter of a short time until the west is going to be in a good sound financial shape. I will deal with that a little later on.

I want to point out this, in connection with the question that has just been asked me, about the advice that has been given. That is undoubtedly true. The cheapest thing in the world to give is advice, but I want to say this, that there never has been any place in the world, and there never will be any place in the world where agriculture can be carried on successfully in the way in which the average western farmer has carried on his operations during the last five years or so. Coming down to the present time, dealing with 1922—

Q. Before we pass that point, why do you lay emphasis on the western farmer? We have had evidence here that the eastern farmers are in the same difficulty as the western farmer.—A. Mr. Chairman, the reason I am dealing with the western farmer is because I am here to present the views, purely and simply in connection with the western farm situation. The reason that has

[Mr. Charles M. Bowman.]