

would leave any margin of profit for himself. You look round and see a comfortable dwelling for the farmer, also housing for his animals, but where is the housing for his help? There is none. That means that the hired man must be a single man and form part of the family, which is not always desirable. Then when the summer's work is over, the said hired man drifts into the city and is lost sight of.

Then the farmer often sells off most of his grain and his hay and only keeps as much stock as he can attend to without hired help.

This is a bad policy; it not only robs the farmer of a nice profit on fattening stock, but, worse than that, it robs the farm of fertilizer for the following year.

Every farmer should give a house and garden without rent, and also the keep of a cow, to his hired man. Then the wage would be less and the hired man could be employed all the year round.

This man's family, as they grew up, would have a taste for farming, and would not be likely to gravitate to the cities. This would aid the "back to the land" movement.

I have another fault to find with the farmer. When he sells his stuff and meets his obligations, he puts the overplus into the bank at 3% no matter how much need there be that it should be spent on the farm.

Nearly every farmer has a nice fat little bank account. And there it remains; nothing will make him take it out except a wedding, or a funeral, or for the purchase of a neighboring farm; a farmer has no dread of becoming land poor.

Thus the farmer shows that he either lacks confidence in his farm, or in his own ability to run it.

Does a business man who has three or four thousand dollars profit at the end of a year, put it in the bank and draw 3% for it? No, he puts it all back into the business and perhaps borrows some of the farmer's 3% money from the bank at 7% or 8% and risks it all; he has confidence in himself and in his business; the farmer hasn't.

Now, I have a scheme on. We have a large number of real estate men at present sitting in their offices holding down a chair and listening at the phone for an enquiry that does not come, or if it does it's from the bank to know when they are going to pay that draft. I want these men to form up a large joint stock company for us, for the purpose of purchasing