

which we should aim: what are they? A scientific distribution of rails throughout the country that will obtain the maximum of traffic at a minimum of cost. That result does not seem possible with railway companies "invading each other's territory" as has been the practice in the past. It must be admitted that the problem of determining the method is very far from being easy at this stage of our railway development. It requires courage and an honest fair treatment of honest investment. It is not going to be solved by looking at it.

### The Highway.

The railway is supplemented by the highway. Often it costs more to transport the farmer's produce from his farm to the nearest railway station than it does to move it from that station to tidewater. Good market roads are necessary if the farmer is to sell his wares at a profit. The whole problem of the highway, perhaps of land transportation in general, has been changed of late by the advent of the motor car; new methods of construction must be devised, and at the same time new opportunities in local transportation are afforded to farmers. One has only to set on one side the picture of a neighbourhood intersected with suitable roads leading to a market town, and served by motor trucks carrying loads of two or three tons at eight miles an hour; and on the other the much more familiar scene of a neighbourhood provided with wretched tracks over which two horse teams drag one ton loads at two miles an hour; and he will realize what a chance the new vehicle offers if our population has the enterprise and the capital to make the advance. A Good Roads Policy—national, provincial and municipal—a policy that will develop highways to the point only of meeting the *business needs of the users*—is an urgent need of the day.

### Financing the Farmer.

Transportation, by road and by rail, is only one aspect of the farmer's problem. He needs capital. If the smooth road leads past his door to the railway station, how is he to procure the motor which will enable him to make full use of that road? By having some command of capital. How is he to procure the farm machinery, the fertilizers and the other apparatus of production? How is he to manage the draining and purchase the pure-bred stock that will increase his profits? Again, by having some command of capital. Money is to be made in future if he has some ready money now. The farmer's finance needs diligent and careful consideration; especially the finance of the new settler on the prairies.

Our banking system must be spoken of with high respect; the product of private enterprise, it has grown into a remarkable instrument of credit and has promoted the industrial development of the country with an efficiency which merits due praise. But it appears to have omitted to devise some method whereby the pioneer farmer, in his earlier years of settlement, can be supplied with the cheap capital which will cause the most rapid and satisfactory enhancement of production.