



45 Holstein-Friesian Cattle 45

DECEMBER 22nd, 1914

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it that would equal the cost of the improvements he had put upon it. As it was, he sold it to his brother for \$8,500, who said that the price was more than the farm was worth and that he would not have paid it had it not been for his desire to keep the farm in the family.

A Huge Indebtedness
"Prof. Dean has made the statement that the farms of Ontario are mortgaged to the extent of \$100,000,000. The farmers are paying 5½ to 6 per cent. interest on this great indebtedness, and yet when we borrow money to make improvements the most we can hope to get out of our farms in the way of interest is 5½ per cent. Note the awful loss that this means.

"Mr. Flavell of Toronto has drawn public attention to the deplorable condition of agriculture in Ontario. He said that we are lazy, incompetent and shiftless, and that we don't know how to farm. I agree with him as I believe that we do know our business better it would be impossible for Mr. Flavell to become a multi-millionaire in a few years by simply dealing in the products which we produce.

Parallels Cases

"A few years ago the supply of teachers in Ontario was so short that our provincial government recognized that conditions were critical. The government saw the case and stated plainly that the reason young people were no longer willing to become teachers was because they were not paid enough, and it arbitrarily passed a law guaranteeing a certain minimum wage to all teachers. I am not finding fault with the government's action but I would like to point out that the government does not seem to grasp the fact that the farmers and young men who are leaving the farms of Ontario to-day, are doing so because they do not see how they can obtain a fair return in dollars and cents for their labor and investment. We know that this is the case, and are dissatisfied with existing conditions, but as yet we do not seem to know just how to go about improving them.

A Small Labor Return

"Our Ontario government has conducted experiments with the object of showing us the greater profits that can be made from properly caring for our orchards. Not long since I read a bulletin which had been issued by the Department of Agriculture at Washington, which showed how simple it was to make money by raising horses. Both governments had utilized experts to conduct their investigations and to obtain the results they did. Neither had consulted each other, but both had set down the cost of the farmer's labor at \$1.50 a day. What do you think of that? The government values our labor at 38¢ an hour, when bricklayers and good mechanics obtain 30¢ to 50¢ an hour. Is it to be wondered at that our boys notice these things? There would be something seriously wrong with them if they did not.

A Poser

"The government spends large sums of money and employs experts to tell us that to improve our conditions we must increase our output. We are told that we will be public benefactors if we grow two blades of grass where one grew, and that our aim should be to produce two tons of hay where we now produce one. Let me ask if this is the method that the most successful business men in our cities employ when they desire to increase their profits? Instead of increasing their production do they not instead, gain control of the natural resources of our country or form combinations and mergers behind our tariff

walls, and by reducing production increase the price to the consumer to the highest possible notch? Have they not proved that just as the proportion as they are able to control production it is possible for them to increase prices.

"We now know from sad experience that the years when we have large crops are those in which low prices prevail, and that the years when crops are small we obtain the best prices. In the face of all this we are urged to increase our production, but we are not furnished with any proof that when we do our net returns will be any better. Do not get further from this that I am in favor of saving farmers combine to control production. My only object is to show the inconsistency which exists between the methods that we are urged to follow and the methods that seem to meet with general approval and with successful financial results when conducted by "BIG BUSINESS."

Where the Money Goes
"You have all wondered at times how it is that you receive such a low price for your products while the consumer has to pay such a high figure for what he consumes. You have wondered also what makes the price so high for many of the articles which you must buy. Let me show you a little of how it is done. Suppose a manufacturer desires to import certain goods. The first thing that happens is that his goods are held up in the Customs House until he has paid a substantial sum in the form of duty to the government. Then, doing this, however, and in order that he may get his goods through the Customs with the least possible cost, he probably calls in an appraiser who assists in getting the goods through the Customs House, and who charges a substantial fee for so doing. Should the manufacturer not import these goods but manufacture them completely himself, we may depend upon it that he will charge as much for these goods as the tariff will permit.

"This manufacturer does business on land, a foot frontage of which may be worth as much as your whole farm and buildings. He naturally allows himself interest on the value of that land and sees that it is added to the cost of the goods. The rent alone may equal the value each year of two or three farms. In addition he has his tax bills to pay. The bonded indebtedness of the city of Toronto is \$80,000,000. The interest on this huge indebtedness is added to the taxes which business men include in their cost of doing business. City taxes are generally pretty high, because they include the cost of all local improvements, streets, the fire brigade, parks, police, public buildings, schools, the water supply, and other urban advantages. All these things are paid for in the form of taxes which business men include in their cost of doing business. They add on also losses sustained through bad debts.

Cost of Selling

"Most business men find that one of their heaviest expenses is the cost of selling their goods. They employ salesmen and high salaries, who tour the province stopping at the best hotels, to sell their goods. Many business men themselves are high flyers who generally think it necessary to live in the most expensive restaurants and drive the most expensive automobiles. All these charges are added to their cost of doing business.

"When the travellers sell the goods to the local merchants, the smaller towns and cities the same procedure is gone through once more. The living of the merchants, the salaries of the employees, their municipal taxes, the interest on their high land values,

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