56 SENATE

rain or frost experienced during the growing season. A man who can guess nearest to this quality is called a wheat grader by the public and a gosh darn fool by the farmer.

The price of wheat is determined at primary markets and goes down when one has bought

and up when one has sold.

All this reminds us of the story of the buyer, who, working for a group of millers from the East, came West to watch the wheat market. After a few days of deliberation he wired his principals to this effect:

"Some think wheat will go down, and some think it will go up. I think so too. Whatever you do will be wrong. Act at once."

The advertisement concludes by advising farmers to go into mixed farming and store their products with the cold storage com-That perhaps is as good an advertisement for mixed farming as the honourable leader on the other side (Hon. Mr. Dandurand) could possibly find anywhere. In the West we all agree that the growing of one crop is risky.

I should like to say that the wheat farmer can make himself self-sustaining on his wheat

Hon. Mr. HORNER: Hear, hear.

Hon. Mr. ASELTINE: It is not so long ago, however, that the wheat farmer was not self-sustaining. I know for a fact, from my own observation, that in our district many farmers did not even have a garden; they had no horses, cows nor chickens; they produced nothing that they could eat or sell, other than wheat. All the work was done with a tractor, and all the goods required were obtained from town, the store bill being paid at the end of the year, after the wheat erop was sold. They were able to work so efficiently with the tractor that a great many farmers thought it more profitable to grow wheat exclusively, buy all the goods they needed in town, and not be bothered with mixed farming. And for many years they were very successful. They sold their wheat in the fall, paid their store and gasoline bills, and then either settled down for the winter or went to Eastern Canada and spent the rest of their money. In the spring they came back to Saskatchewan and borrowed enough money from the bank to put the crop in. This process continued from year to year. So efficiently was this method of farming carried on for a number of years that a man with a tractor and up-to-date farm machinery could farm a whole section and a quarter of land, that is 800 acres, by himself, with only the help of a man for a few days in the spring and fall. In the whole year such a farmer worked only fifty-five days, and yet he was making money.

Hon, Mr. ASELTINE.

But that is no longer true. Commencing about 1929, when we felt the first effects of the depression, the farmer in the wheat growing areas has been endeavouring to make himself self-sustaining, and he now has his cows, horses, hogs and chickens, and an animal or two to kill for beef. He feeds these a limited amount of grain and has not only enough live stock and farm produce for his own personal use, but some to sell in the surrounding towns as a means of helping to pay part of his grocery bill. Whereas a few years ago his grocery bill used to run from \$1,200 to \$2,000, it is now considerably reduced, but still he cannot raise enough live stock and farm produce to pay all his expenses, and since 1930 he has been gradually losing ground, for reasons which I shall mention later on.

During the boom years from 1925 to 1928, inclusive, we in Saskatchewan were invaded by high pressure salesmen from the East and West. Our farmers, instead of paying off their mortgages, as they should have done when crops were good and prices high, bought at the instance of these high pressure salesmen all sorts of things, automobiles, tractors and farm trucks by the hundreds, pianos and radios, and not the ordinary kind, but expensive models. In the spring of 1927 a whole train-load of tractors was shipped to our town for one local implement dealer. I do not know how long that train was, but it looked to be about a mile. And every one of those tractors was disposed of. When you consider that that shipment was for only one dealer, that other dealers imported tractors by the car-load, and that for several years the annual sales of automobiles exceeded \$1,000,000, you will not be surprised to learn that the mortgages were not paid off during that time, and that these luxuries were gradually repossessed by the firms that had not received payment in full for them, and that the farmer is therefore in a bad position financially.

I submit that the farmer is not altogether to blame. He was simply doing what other people were doing. I should say that fifty per cent of the cost of those things was paid in cash, the balance being financed through large financial concerns in this country on conditional sale agreements, with interest at the paltry rate of twelve per cent. And, as I said before, during the years 1931 to 1933 the farmer lost practically all those articles which he had not paid for in full.

I should like to say a little about interest. rates. The farmers of Western Canada have paid hundreds of millions of dollars in interest, and they are still paying at high rates to the best of their ability. Farm loans have