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EDITORIAL

Get the weeds while young and tender.

Put in a few swede turnips early in June.

There is a wide difference between broker's stock and live stock.

Spraying should spread to potatoes, as it has done to all kinds of fruit growing. It is essential.

What with gold bugs in the parliamentary lobby and June bugs on the farm, the man with the hoe must keep his weather eye open.

If there is a slack time just now, it would not be out of place to look over the haying machinery and see that it is all ready to take the field.

The trouble with speculations is this: that apart from the risks of absolute loss they absorb time and energy that might better be devoted to one regular business.

Are people who borrow money to put to good use as an investment in farm improvements and equipment most progressive, or does a high rate of interest hold up agricultural development?

Forty-five per cent. of Ontario farms are mortgaged, but the mortgages are small and growing smaller. A prosperous farming community means good business all the way around.

It is said that the money required to build and maintain one dreadnought would found, equip and operate a university on a par with Harvard. Do we want dreadnoughts or Harvards?

It is surely about time that members of parliament dropped the childish and useless habit of spending so much valuable time proving that "the other fellow" was as bad or worse than they are.

If a railway contractor worth several millions is not yet on "easy street," how can a farmer with six hundred dollars in the bank be considered in that class? What a difference in measuring wealth?

A late season generally brings rapid growth and rushes the farm work. Be ready for the hoeing, cultivating and harvesting a few days ahead of time. Better by far to be a day or so early than a week late.

"One side proposes, the other acquiesces." If this is so are our representatives in parliament working for the good of the country, the good of "The Authority," or the good of the political parties which they represent?

Truly this is a funny world. Parliaments bonus promoters to pay lobbyists to lobby parliament for more bonuses and concessions—an endless chain which dips in the country's cash, carries the people's money and dumps it in the coffers of Big Business like an elevator carries wheat from the hopper to the bin above.

Ontario Farm Finances.

In the annual report of the Minister of Agriculture for the Province, of Ontario there appears an estimate on the financial condition of the farming community of this Province which will be of interest to our readers. According to information obtained by the various District Representatives in the different counties in the Province, 45 per cent. of the farms in Ontario are mortgaged to some extent and of these mortgaged farms the mortgages would amount to about one-third of the total value of the property. This means that mortgages against farm property in Ontario represent only about 15 per cent. of the total value of that property which as the Minister states is a very encouraging sign.

Another fact of interest is that a considerable percentage of these mortgages are held by farmers. Opinions over the Province were unanimous that mortgages are steadily decreasing, payments were being met promptly and mortgages in large numbers are being wiped out each year.

Bank deposits have increased materially in recent years. In one county the bankers estimated that deposits had increased from 20 per cent. to 30 per cent. in the last few years. In another county it was estimated that from 70 to 90 per cent. of the money deposited in local banks was put in by farmers and in still another county it was estimated that 75 per cent. of the farmers had savings running from \$700 to \$12,000 each. The total amount of money deposited by Ontario farmers was estimated at \$100,000,000, and the aggregate wealth of farm property in this Province is estimated at \$1,405,950,940. The amount of money on deposit represents an average of about \$600 per farm, but all the surplus money is not in the banks although unquestionably a considerable portion of it is.

Are You on "Easy Street"?

After reading the foregoing figures relative to the financial condition of the farmers of Ontario, many city people were led to believe, and some daily papers went so far as to make the statement that Ontario farmers were on "easy street." Very few of the men actually engaged in farming would agree with this statement, and if the people responsible for it or who believe that it is the case were daily facing the multiplication of problems which from year to year must be met squarely by the man on the land, they would be in a better position to understand the difficulties under which the farmer labors, and would not begrudge him the money which he is able to save from his yearly operations.

It would be interesting to know the average ages of the owners of farm property, whose financial returns have been so estimated. We hear the cry day after day that the young people in the rural districts of this Province are leaving the land as fast as they can, and that in many sections the population is smaller than it was some years ago. This being the case it must be a fact that the middle-aged and older men are the farmers and farm owners of the present day. Taking this into consideration and remembering the fact that these men have spent their lives on the farm, \$600 per farm of a bank account does not seem to be any too large if compared with the thousands and millions made by some of the successful men in other lines of endeavor. If it takes a man practically all his productive years to pay for a farm of from fifty to two hundred acres, averaging possibly one

hundred acres, and valued at an average of from \$5,000 to \$6,000, and he can with this save only \$600, and if he owns and works the farm himself is still forced by circumstances to work most of the time, we can scarcely see in it a flowery bed of ease. The man on the farm under present-day conditions is almost forced to work and work hard, no matter whether he has money in the bank or not. Labor is scarce and work must be attended to, otherwise sufficient interest cannot be made on the investment to maintain the place, and get a living for the farmer and his wife.

And the wife and family must be considered in these statements of finance. Has the former not in many cases worked just as hard and longer hours than her thrifty husband? Has she not slaved and saved that a small bank account might be accumulated after the mortgages and notes had all been met? Yes, in many cases she has worked all too hard. And then there is the family. Even where the young folks have gone to the city they generally have spent a few very useful years on the farm, many until they were over twenty-one years of age, and from the age of fifteen or sixteen until they left home done a man's work. On those farms where the boys and girls have stayed at home, the farm and the little money in the bank represent the earnings of the whole family, and on any of them represent the work of the man and his wife, and usually a few years labor of their children as they reach the age of productive effort.

True conditions are improving on most farms; prices are higher and expenses are greater, but much of the former drudgery has been eliminated from farming, which we are always pleased to uphold as an occupation, but lest some may be led to believe that the farmer is getting too much, is growing rich faster than he should, it is better that all sides of the case be considered. And again it is well that those who are dissatisfied with their occupation on the farms should know and understand that farming is making steady progress in this country, and that with hard work and close application it is possible to make a living, pay for a home, and save a little money as well as enjoy the freedom, fresh air and beauties of nature which we hear so much about in this twentieth century. The figures given are worthy of no little attention, and should serve to show that, all things considered, wages for all those who work, and interest on investments, the farms are not making their owners unearned fortunes, are not making capitalists, but are yielding returns which ensure a good living for their operators and a little besides, which, as before stated, if interest and wages were deducted, would be far from the "get-rich-quick" order.

Does the Absence of Mortgages Indicate Prosperity?

It is just a question whether an estimate of the number of mortgages is the fairest criterion of conditions in the country. It was brought out at the recent conference on Marketing and Farm Credits in Chicago that the districts which show the largest percentage of mortgages were usually the most aggressive and progressive. They were going ahead. The money was being used to good advantage in the farming business. If a man can borrow money at a fairly low rate of interest and can use it on his farm to make a little higher rate of interest, it is good busi-