

The Commercial

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LESSONS FROM A SHORT CROP.

Last week, under the heading "Lessons of the Season," an article in these columns dealt with the many lessons which our agricultural population might learn from the weather conditions of the present year. By studying the changes from year to year in the weather, and the effect of these conditions upon the crops, it was pointed out that observant and careful farmers should be able to gain a great deal of knowledge as to the best methods of farming in this country. The subject was by no means exhausted in THE COMMERCIAL article of last week, but it is not the intention to take up the question again upon the same lines. There are other lessons to be learned from a short-crop year than those relating to practical agriculture, and lessons too of great importance to the material prosperity of the country.

At one time during the present season, the crop outlook in Manitoba was anything but encouraging. A much longer continuance of the weather prevailing during a portion of the month of June would have destroyed all hopes of anything like a crop this year. Happily, the weather conditions changed in time to very greatly improve prospects, and instead of a total failure, the majority of our farmers will have some return for their years' work—some not very satisfactory returns to be sure, but many others will make from a fair to good showing. In some districts, where the drought was most severe, a few farmers will have very little to go upon for the next year, so far as the returns for this season is concerned.

In considering the course of events during the past few weeks, the question comes up: "What condition would our people have been in to stand a crop failure, had the worst fears of some weeks ago been realized?" The fact that we have escaped the worst results does not remove the necessity for considering the question, and deriving such lessons from it as are at hand. Now, it is pretty certain that a crop failure would have caused considerable hardship throughout the land. In a new country where a majority of the people have been but a short time established, and have not had

time to surround themselves with the comforts and luxuries of life, much less to accumulate bank accounts, it could not be otherwise than that a crop failure would cause much inconvenience and hardship.

The lesson, therefore, to be learned from a crop failure (which happily, though threatened, has been averted this year) is, to always make allowance for the possibility of a failure of the crops in the near future. What has occurred once, or has been threatened, may occur again. The further question naturally comes up. "What preparations have our people made in the past to meet a possible crop failure?" In answering this, it is to be feared little can be said to show that our people have taken much thought for possible failures in the future. Our agricultural population as a rule have not shown sufficient care in contracting unnecessary liabilities. The desire to be surrounded with conveniences, and even luxuries to some extent, is commendable, but in many instances it is evident too much haste has been shown in procuring articles or going to expenditure which was not actually necessary. It has often been remarked by travellers through this country, that the amount invested by farmers in implements and farm machinery is simply remarkable. Many farmers who were only starting in the country, or who had only a small acreage under crop, would have machinery enough to farm hundreds of acres. The carelessness in looking after implements is also a frequent matter for comment. Plows are left sticking in the ground all winter, where the plowing left off in the fall, and binders are left lying in the field, until they are wanted the following year. In this way implements are soon used up, and must be replaced. The number of carriages sold to farmers in Manitoba is remarkable. Last year many dealers in small country villages sold from 100 to 150 carriages. These large sales of carriages would indicate that our farmers (the majority of whom have been in the country only a few years, and who as a rule brought very little capital with them) are fast becoming independent; but it may also be understood to indicate that our farmers are too ready to go into debt. Now a carriage is a very nice thing to have, and every farmer who is in good circumstances should have one, but he had better do without a carriage for a year or two than assume unnecessary obligations upon the strength of a

next harvest may show very poor returns.

All around, with commercial men as big crop the next harvest. Possibly the well as with farmers, there has always been a disposition shown in this country to discount the future too liberally. People have come to this country full of hope and enthusiasm, and they have overlooked the possibility of adverse circumstances arising here the same as in other places. There has been too much of the disposition shown to regard good crops as a certainty, and the result has been figured out in much the same way that the milkmaid reckoned up her chickens. Business men have overloaded themselves with stocks of goods, while the farmers have been going into debt too freely for implements, carriages, etc. The commercial history of Manitoba tells many a story of over-enthusiasm and over-confidence, thus opening the way to disaster.

In the case of the farmer who goes too deeply into debt, the country merchant is usually the one to suffer the most severely therefrom. Farmers very often do not deal as generously with the merchant who has furnished them with the necessities of life, as they should. They will allow their accounts to run on, without interest, for long periods of time, while paying out money sometimes for some of the unnecessary articles previously noted. In this way the evil of overreaching on the part of the farmer is visited upon the retail merchant, and through the latter to the wholesale trade, until it is felt throughout the entire community. Here then is a great point to be borne in mind by all conditions of men: When extravagance or the unnecessary assumption of financial obligations is liable to lead to the inconvenience of or cause loss to others, the greatest caution should be used. Under such circumstances care should be taken to live within present means, and not rely too much upon the belief that everything will turn out all right in the future.

THE BEHRING SEA MATTER.

This disagreeable question has again been fanned into flame by the seizure of a Canadian schooner while engaged in taking seal in Behring sea. The news reached Victoria recently of the seizure of the British Columbia schooner Black Diamond by a United States cutter. Victoria is largely interested in the seal-