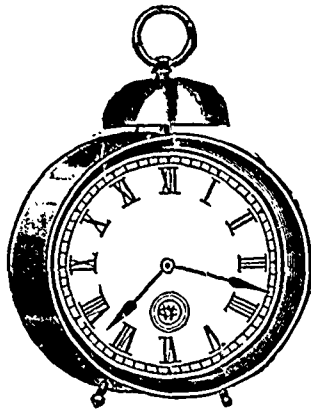


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Farm and Home Indebtedness.

Some results of the investigation by the census office into the subjects of farm and home ownership and indebtedness have been made public. A comparatively preliminary tabulation, made at the request of Senator Peffer of Kansas, for ten counties in southwestern Ohio, including Hamilton county, and ten counties in Kansas, west of Topeka, has been put forth this week. According to this statement, in the Ohio counties 37.10 per cent. of the farm families hire their farms; of the families which own their farms, 20.32 per cent. are encumbered to the extent of 36.97 per cent. of their value, at an average rate of interest of 6.85 per cent., which makes the average annual interest charge \$97 to each family owning a mortgaged farm. The percentage of hired farms in 1880 was 21.96 or about one-third less than the present percentage of farm-hiring families. Of the homes of Hamilton county, 78.05 per cent. are hired. In the nine other Ohio counties 49.76 per cent. are hired. Mortgages cover 25.90 per cent. of the owned homes in Hamilton county and 17.60 per cent. of the owned homes in the other nine counties, the home debt of the ten counties being 42.76 per cent. of the value of the mortgaged homes, with the average rate of interest of 6.30 per cent. making the average annual interest charge \$85 to each family.

In the Kansas counties, on the other hand, 33.25 per cent. of the farm families hire their farms; the percentage of hired farms in 1880 was 13.13, or less than half the present proportion. Of the owning families, 64.38 per cent. have mortgages on their farms to the extent of 37.96 per cent. of their value, bearing the average rate of interest at 8.12 per cent., which makes the average annual interest charges \$114 to each family. The home-hiring families in the Kansas

counties are 48.31 per cent. of the total, and of the families that own their homes 41.19 per cent. have mortgages thereon to the extent of 38.95 per cent. of their value at an average rate of interest of 8.69 per cent., making the average annual interest charge \$74 to each family owning a mortgaged home. Purchase money and improvements were the objects of incurring 53.79 per cent. of the farm debt in the Kansas counties and 67.60 per cent. of the home debt. In the Ohio counties these objects represent 74.75 per cent. of the farm debt and 79.85 per cent. of the home debt. The average value of an owned and mortgaged farm in the Kansas counties is \$3,691; of each home, \$2,193; of each farm in the Ohio counties, \$3,848; each home in Hamilton county, \$1,020; of each home in the other Ohio counties, \$1,872. In the Kansas counties the average farm incumbrance is \$1,402; home incumbrance, \$356. In the Ohio counties the average farm incumbrance is \$1,422; each home incumbrance in Hamilton county, \$1,768, and in the other nine Ohio counties, \$726.59.

Looking first at the figures in relation to farms, it will be seen that the proportions of the whole number of families hiring their farms in the Ohio and Kansas counties respectively do not differ very widely, being 37.10 per cent. and 33.25 per cent. respectively. Of the families owning their farms, the proportion having mortgages thereon is over three times as great in the selected Kansas counties as in those in Ohio. The incumbrances represent very nearly the same per centage of value in both cases, being 36.97 per cent. in Ohio and 37.96 per cent. in Kansas. The interest rate is lower in Ohio than in Kansas, the rates being respectively 6.85 per cent. and 8.12 per cent. The average annual interest charge is less in Ohio than in Kansas, being \$97 per family in the former state and \$114 in the latter. The percentage of hired farms has increased in the selected counties in both states since 1880, the increase being greater in Kansas than in Ohio. In the latter state

the percentage increased from 21.96 per cent. in 1880 to 37.10 per cent. in 1890, while in Kansas the growth has been from 13.13 per cent. to 33.25 per cent.

Turning next to the figures for homes in both localities, it appears that leaving Hamilton county out of the comparisons the percentages of home-hiring families are very nearly equal in both Ohio and Kansas. In the nine Ohio counties considered outside of Hamilton 49.76 per cent. of the homes are hired, while in the Kansas counties the percentage is 48.31. Of the owned homes, however, the percentage having incumbrances upon them is between two and three times as great in Kansas as it is in the nine Ohio counties outside of Hamilton, the percentage being 41.19 per cent. in the former and 17.60 per cent. in the latter. The mortgage indebtedness is proportionately somewhat greater in Ohio than in Kansas, being 42.76 for the ten Ohio counties, including Hamilton, and 38.95 per cent. for the Kansas counties. The average interest rate is naturally less in Ohio than in Kansas, being 6.30 per cent. in the former and 8.69 per cent. in the latter. The average annual interest charge on homes, however, is greater in Ohio than in Kansas, being \$85 in the former and \$74 in the latter.

It appears that a larger proportion of the total indebtedness was incurred on account of purchase money and improvements in Ohio than in Kansas. Of the farm debt 74.75 per cent. was incurred for these reasons in Ohio, as against 53.79 per cent. in Kansas, while of the home debt, 79.85 per cent. was incurred for these reasons in Ohio, as compared with 67.60 per cent. in Kansas. The average value of the owned and mortgaged farms is slightly greater in Ohio than in Kansas, the figures being \$3,848, and \$3,691, respectively. The average value of the homes in Kansas, however, is somewhat greater than in the nine Ohio counties outside of Hamilton, the figures in this case being \$2,193 in the former and \$1,872 in the latter. The average farm incumbrance is slightly greater in Ohio than in Kansas, being \$1,422 in the former, and \$1,402 in the latter. The average home incumbrance, on the other hand, is somewhat greater in Kansas than in the Ohio counties outside of Hamilton, being \$356 in the former case, as against \$226 in the latter. —Bradstreet's.

The Colonist for April gives its readers a treat. It publishes in full Miss E. Clara Hind's paper on "The Mennonites; or, The Heroes of a Flat Country." Readers will remember that when Miss Hind read this paper before the Literary Society of the Central Congregational Church at Winnipeg, it created an agreeable surprise. The Colonist now gives the paper in full. It is by far the ablest effort that has yet been made by any essayist in this country to describe the Mennonites. Get a copy from the publishers, Winnipeg, and read it.