

APPENDIX No. 3

Q. But that small strip represents a good many hundred square miles?—
A. Yes, it does.

By the Chairman:

Q. Mr. Bowman, I suppose this condition of finding it hard to make both ends meet obtains in other agricultural portions of Canada in the East as well as the West?—A. It obtains all over the world. The Ontario farmer got his gruelling in 1921. I think that if the figures were available of the losses of the Ontario farmer on his cattle in 1921, they would be appalling, and I know many mortgages went back on Ontario farms in 1921 and 1922 as a result of these losses. That is a condition that is not confined at all to the rural population. There are a lot of people in the urban municipalities just struggling along. They set a standard of living during that economic spree of 1919 and 1920 which they are trying to live up to now, and the result is that a very large proportion of the urban population are living beyond their incomes and going into debt, and there is a very serious situation developing. Sooner or later the urban population is going to get a bump, because you cannot have a wide chasm between the farm and the urban population. Either the farmer has to go away up or the other fellow away down, and until we get a meeting ground things will not be right.

By the Chairman:

Q. Mr. Bowman, you seem to realize the situation very well. Let me just say this. This is what I think our agriculturalists feel, that deflation has had its full operation with them.—A. Absolutely, I agree with that.

Q. But the classes, other than the agricultural classes, have been able, out of the national wealth, to retain a great deal more of what they had before than the agriculturalists have been able to.—A. I think, on the whole, that statement is in accordance with the fact.

Now, before I close—we have got along very nicely indeed, perhaps the Committee have enjoyed it as much as I have, and it has been very interesting to get the differences of opinion—.

The CHAIRMAN: Everybody who comes before this Committee and really wants to give us the real facts has a happy time. Some of the witnesses apparently did not want to give the real facts and they did not have such a good time.

The WITNESS: I was very much interested in listening to Mr. Ward's testimony this morning in connection with the question of credits and government action. I just want to say this. He referred to and outlined some scheme he thought feasible, the co-operation between the Dominion Government and the provincial governments. I just want to say this, in all frankness and all candour, as I believe it is true, that the Dominion Government and the provincial governments want to be extremely careful, under existing conditions, before they take any definite stand. It is true that in Denmark, Germany, and other countries they have been operating for many years very successfully, along certain clearly defined lines of rural credit, but I again say that as far as the West is concerned, before it is safe for any government to carry on any extended operation of that kind, you have to get the present mess cleaned up to some extent, and you have to get it down to the personal equation and figure out, "Is it, under existing conditions, until the western farmer has gone through the necessary evolution, a necessary improvement to carry on?" Mr. Sales shakes his head, but I just want to point out this, that the Province of Saskatchewan—perhaps I am on very dangerous ground, because there are some here from the Province of Saskatchewan who may be more conversant with the facts—.

[Mr. Charles M. Bowman,]