

your community, or some other with which you are familiar? What is the range of variation in values?

5. Apply the Hurd table of real estate values to any corresponding Canadian cities you know.

6. At what rate have farm-lands increased in value in your district? Is there any change in the utilization of the lands? Is tenancy increasing?

7. What have been the causes of the cityward drift? Is there any likelihood of it slackening in Canada?

8. Taking the assessment and population figures given in the text, and any others with which you are familiar, compute the average real property wealth per family of five thus assumed to exist in the towns in question.

9. Is land in a separate class from other goods or possessions, as to demand, or as to supply, or as to the ethical justice of the owner's gains? May there be differences of degree, if not of kind?

10. What is meant by suspended purchasing power? What different forms does it take in present-day communities?

11. What is the place of the bank in developing the loan-fund? Who reap the benefit?

12. Why was the taking of interest formerly prohibited or discredited? What change in conditions is responsible for the change of public sentiment on this point?

13. Why is it possible to pay interest? What are the chief theories on this point?

14. What is the bearing of the quantity of money on the rate of interest?

15. What are the forces making for and against saving? Would it be possible for an individual to save and invest too large a share of his income? for a nation?

16. What are the main sources of demand for capital? Is the European war likely to increase or to lessen demand?

17. Account for the variations in interest rates (1) between eastern and western Canada, (2) between pawnbrokers' loans, call loans, municipal bonds, and industrial stocks.

18. Within what range have interest rates fluctuated in the past hundred years? What conclusion may be drawn from their comparative steadiness?

19. How do you arrive at the capital or selling value of any property? What is the relation between the capital value and the annual or rental value?

20. What is the effect of a fall in the average or prevailing rate of interest, on bond values?