

On "the mountain," farms run from \$60 to \$100 (£12 10s. to £20 16s.) per acre, according to their condition and buildings. Poor farms can be had for even less. On these higher levels, land where grapes will grow will cost from \$80 to \$150 (£16 13s. to £31 5s.) per acre; and land where peaches might be planted with good hope of success, from \$150 to \$200 (£31 5s. to £41 12s.) per acre.

Rates and taxes are a painfully important question for the farmer in the Old Country, but are ridiculously low,—a mere trifle, in fact,—in the country parts of Canada. The explanation is that the

Low Taxes. Dominion raises a large revenue by its customs tariff, and distributes a considerable proportion of it to the Governments of the various Provinces, which, therefore, have to ask very little from their constituents. The municipalities share with the Provincial Government the cost of the school system. The cost of pauperism, which in the Old Country is as burdensome as the pauperism itself is disgraceful, amounts to next to nothing in Ontario. Near St. Catharines I passed a nice-looking red brick house, not very large, and discovered that it provided sufficient accommodation for all the paupers in the county. It is simply a refuge for those old folk who through exceptional circumstances have lost their savings or have lacked the capacity to save, and have no relations to support them. The farm of 50 acres, on which the house stands, produces almost enough to make the institution pay for itself.

Road-making and road-mending form another serious drain on the ratepayer's purse in this country. It is not so in Ontario, even in those counties which, in the English fashion, get their road work done by contract. In Lincoln, the chief fruit-growing county in the Niagara district, this work is done by the farmers themselves. "I have my choice," says one of them, "between giving five days' labour with a team, and paying the value of this labour in cash. As the 'road boss' arranges the work so that you can do it before you get too busy on your own land, I always give the labour and save the money."

Talking of money, this seems a good place to point out that there is every possible security for the people's savings in Canada. The

Banks and Money. Government has a Post Office Savings Bank on the English system, but paying 3 per cent interest on deposits instead of 2½; and there are more than 30 chartered banks, doing business under stringent laws which make them more reliable than the banks of the United States. The coins used in Canada are the 5 cent, the 10 cent, the 25 cent, and the 50 cent piece, corresponding roughly with the English threepenny, sixpenny, shilling, and two shilling pieces; and the copper cent, the only coin of that material, worth a halfpenny. Gold sovereigns are coined in the Mint at Ottawa, but are rarely seen outside the banks. The \$1, \$2 and \$4 are paper money issued by the Federal Government, and the banks issue notes of \$5 (£1 0s. 10d.) and upwards.

It is almost as difficult to give exact figures showing the average cost and profit of raising a fruit crop as it is to say what it costs to raise a family. Not only does one season differ from another, but one man differs from another in his capacity to counteract the effects of exceptional weather and other circumstances. Almost innumerable variations in profit, too, are caused by differences of the trees and plants employed, by differences in the degree of care and skill bestowed on their cultivation and protection and on the picking and packing and shipping of the fruit, and by differences in the degree of commercial shrewdness and enterprise employed to select the best markets and to secure the largest proportion of the price. The solu-