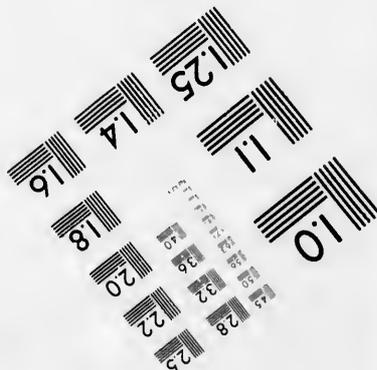
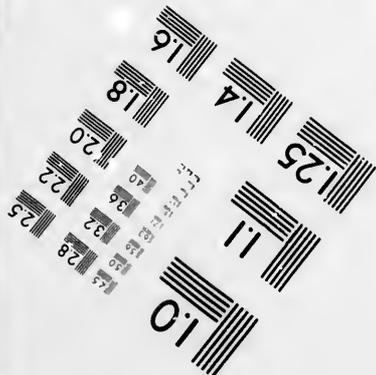
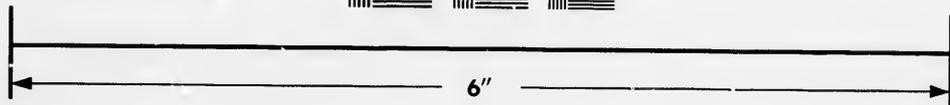
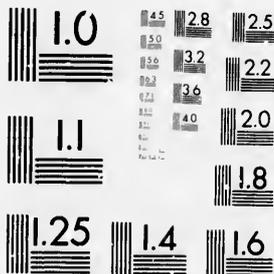


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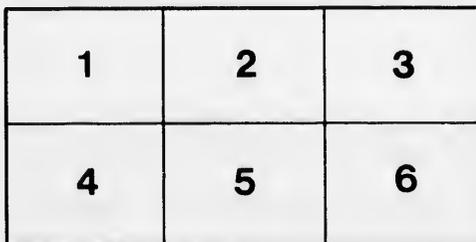
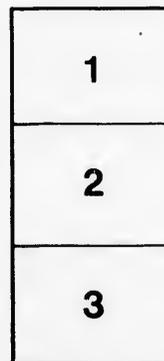
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# OUR FARMERS.

Their Condition and that of the Farmers of the United States.

## THE TWO POSITIONS COMPARED.

Editor of THE CITIZEN.

SIR,—The second question correspondents have asked is: Why is it that the farmers of the United States, as a body, are in less prosperous circumstances than the farmers of Ontario? I think that there can be no doubt about the implied fact. But let us examine into the truth of it before accounting for it. The materials abound for the subject has been very much discussed on the other side of the line. There is an embarrassment of riches in the quantity.

The New York TIMES, not long ago, instituted an investigation into the condition of United States farmers, and Bill Nye's comments fairly express the result. The humorist says: "The farms in our State are mortgaged for over \$700,000,000 (seven hundred million dollars). Ten of the Western States, I see by the papers, have got about three billion and a half dollars of mortgages on their farms, and that don't cover the chattel mortgages filed with town clerks on farm machinery, stock, waggons and even crops, by gosh! that ain't two inches high under the snow. That's what the prospect is for farmers now. The Government is rich, but the men that made it, the men that fought perairie fires and perairie wolves and Injuns and potato bugs and blizzards and has paid the debt and pensions and every thing else, is left high and dry this cold winter with a mortgage of \$7,500,000,000 (seven thousand five hundred million dollars) on their farms."

The New York TIMES says the farmers of the United States are staggerin under a

burden of mortgage indebtedness approximating nine thousand millions of dollars. The TIMES further says: "The greater portion of the money represented by the faces of these mortgages has not been expended in improving the farms, because the larger proportion of the farms were supplied with buildings before the mortgages were laid. The money has been spent to enable the farmers to live."

The Chicago TIMES says: "Farm mortgages are swallowing up millions of acres of land in the Southern and Western States and Territories."

Professor Henry, lecturing in Richmond, Wisconsin, said: "One of the richest prairies in the United States is that of the St. Croix Valley in Wisconsin. Of that valley he said: "To-day the richest part of it is almost without fences; the majority of the farm buildings, especially the barns, are poor, and the people complain bitterly of hard times."

Frank Wilkeson, writing in BRADSTREET'S—an American writing in an American journal of high character—says: "The apparent prosperity of Dakota is based upon the expenditure of the capital procured by mortgaging the farm lands. The farmers are spending their farms, mortgages are at 8 per cent. to 10 per cent., and the impoverished farmers have to pay an additional 10 per cent. on renewals, so that interest is really 11 or 12 per cent."

The Cleveland PLAINDEALER says: "The mortgages on farms in Ohio amount to more than 700 million dollars, and are gradually increasing, and this, too, in an old, well developed farming country."

Mr. Cleveland, in one of his latest messages to Congress, said of the farmers in the

United States: "Their lands are declining in value, while their debts increase."

A report made to the New York State Legislature in 1887 (vol. 2, No. 24, page 16, N. Y. Senate documents, 1887), says: "It is an indisputable fact that the farming lands of this State during fifteen years have depreciated at least 20 per cent. and many agricultural localities are decreasing in population."

A despatch to the New York TRIBUNE of February 8th says of the farmers in New Jersey: "Many of the best and oldest of them say they cannot make both ends meet, and that the outlook is not encouraging. Many farmers have made assignments and others are in the hands of the sheriff."

The New York *Post* recently called attention to the fact that one of its correspondents "counted in a drive on the main road from Lowell, Mass., to Windham, N.H., a distance of twelve miles, six deserted sets of farm buildings, besides several which had already gone to ruin, while fields and pastures were growing up to wood."

There are scores of just such witnesses. Now, Americans are not inclined to put the worst features of their social conditions in front. They are not accustomed to parade to public view the "sore spots" of their country. Some one has wickedly, but wittily said of them that there are 65 millions of liars in the United States, all industriously engaged in "booming" their country. When, then, they depart so widely from their custom and write about farm mortgages as they do, we must believe that in this instance they are telling, if not the whole truth, yet, a very large proportion of the whole truth. We would not have to add more than twenty-five per cent. to the nine thousand million dollars asserted to be the mortgage indebtedness of United States farmers in order to get at a true statement. We may take it as proved that United States farmers are in a bad way. ✓

But I may be told that the farmers of Canada are just as badly off as the farmers of the United States. The testimony as respects the United States farmer is that he is losing by reason of depreciation in the value of his land, and by going deeper and deeper into debt. If Canadian farmers are following in the footsteps of farmers across the line, then the records would show, here as in the United States, increased foreclosure sales, increased enforced sales of farm property. In order to obtain the materials to bring this point to the test, I examined the

official GAZETTES of the Provinces of Ontario, Quebec, Nova Scotia, New Brunswick and Prince Edward Island for the years 1878 and 1888, and found that there were in the former year 1,176 enforced sales of farm property in the provinces named. In 1888 there were but 494 such sales. If the farmers of Canada were in as bad a condition as the United States farmers, these records would surely show a larger number of sales in 1888 than in 1878.

But I may be told that these figures only show that the farmers of Canada are now in a very much better condition of prosperity than they were in 1878. They tell nothing of the relative condition of the farmers of the two countries.

I find the following statement in a Pennsylvania paper, Jan. 10th, 1889: "The Sheriff of Berks County yesterday sold ten fine farms in this county, aggregating one thousand acres. During the present winter the same sheriff has sold some twenty other large farms, besides the stock of twenty farmers who have failed. This indicates that farming no longer pays, as a similar state of affairs exists in other counties in this section." The Pennsylvanians, while admitting the deplorable condition of Pennsylvanian farmers, take refuge in the consoling thought, that in other States of the Union matters are just as bad. Thus the Pennsylvania RECORD reports the following conversation: Pennsylvania Farmer—"Been out to Kansas, eh?" Returned Emigrant—"Yes; was there ten years." P. F.—"What did you raise?" R. E.—"Most everything except mortgages."

On page 84, Michigan Report, Bureau Labour Statistics, 1887, there is a statement of mortgage foreclosures of farm properties in Michigan. There were in the year ended June 30th, 1887, no less than 1,667 foreclosures and 244 sales by levy of execution or nearly four times more than in Ontario, Quebec, Nova Scotia, New Brunswick and Prince Edward Island taken together, the total population of Michigan being 300,000 less than that of Ontario alone, and the value of farms about 230 million dollars less than that of the farms of Ontario (according to the latest statement of both, in my possession, 1884).

In Canada we know very little about chattel mortgages on farm implements, growing crops, etc., etc. An investigation into these evidences of indebtedness in the State of Illinois showed that in 1887 farmers

had given 25,442 chattel mortgages and 2,073 mortgages on growing crops. The result of the depression in agriculture in this State is that Illinois has lost in the rural districts, between 1880 and 1886, 84,521 of its population.

The condition of the farmers of Ontario may be gathered from the reports of the Ontario Government and from the statements of the loan companies. According to the official returns the increase in the area of lands in 1886, compared with 1853, was 1.4 per cent., while the increase in the value of lands and buildings was 1.7 per cent., it thus appearing that the value of farm property has increased more rapidly than the area.

Checking these returns by the reports of the land companies, I find that the Erie and Huron Investment Company report for 1887 that the arrearages were only 4 per cent. of the capital invested; that they were 22 per cent less than in 1886; that only two-thirds of one per cent. came back in the shape of property through foreclosure, and that the farmers in the vicinity of the company's headquarters in Canada had placed in the com-

pany's hands over a million dollars for investment. The Canadian Company said through their president, 1st, that the company had reduced their rate of interest by one per cent. in 1887; 2nd, that the prices obtained in 1887 from the sales of land were 25 per cent. higher than in 1886. The North of Scotland Canadian Mortgage Company reported that the amount of real estate which, in 1887, had reverted to the company through foreclosure was but \$30,000 out of \$3,000,000 invested. This same company reported in 1888 that there had been again a falling off in the rate of interest obtained; that while the company had £620,000 sterling of money lent in Canada, the amount of foreclosed property was less than \$40,000. The Canada Land Company reported for 1888 that for the total lands leased and sold, the average was 33 per cent. over the estimated value of 1886.

I find that having taken up so much space in investigating the relative condition of United States and Canadian farmers, I must defer to another time the presentation of the reasons why the American is so much less prosperous than the Canadian farmer.

GEORGE JOHNSON.

