

**CIHM
Microfiche
Series
(Monographs)**

**ICMH
Collection de
microfiches
(monographies)**



Canadian Institute for Historical Microreproductions / Institut canadien de microreproductions historiques

© 1996

Technical and Bibliographic Notes / Notes techniques et bibliographiques

The Institute has attempted to obtain the best original copy available for filming. Features of this copy which may be bibliographically unique, which may alter any of the images in the reproduction, or which may significantly change the usual method of filming are checked below.

- Coloured covers / Couverture de couleur
- Covers damaged / Couverture endommagée
- Covers restored and/or laminated / Couverture restaurée et/ou pelliculée
- Cover title missing / Le titre de couverture manque
- Coloured maps / Cartes géographiques en couleur
- Coloured ink (i.e. other than blue or black) / Encre de couleur (i.e. autre que bleue ou noire)
- Coloured plates and/or illustrations / Planches et/ou illustrations en couleur
- Bound with other material / Relié avec d'autres documents
- Only edition available / Seule édition disponible
- Tight binding may cause shadows or distortion along interior margin / La reliure serrée peut causer de l'ombre ou de la distorsion le long de la marge intérieure.
- Blank leaves added during restorations may appear within the text. Whenever possible, these have been omitted from filming / Il se peut que certaines pages blanches ajoutées lors d'une restauration apparaissent dans le texte, mais, lorsque cela était possible, ces pages n'ont pas été filmées.
- Additional comments / Commentaires supplémentaires:

L'Institut a microfilmé le meilleur exemplaire qu'il lui a été possible de se procurer. Les détails de cet exemplaire qui sont peut-être uniques du point de vue bibliographique, qui peuvent modifier une image reproduite, ou qui peuvent exiger une modification dans la méthode normale de filmage sont indiqués ci-dessous.

- Coloured pages / Pages de couleur
- Pages damaged / Pages endommagées
- Pages restored and/or laminated / Pages restaurées et/ou pelliculées
- Pages discoloured, stained or foxed / Pages décolorées, tachetées ou piquées
- Pages detached / Pages détachées
- Showthrough / Transparence
- Quality of print varies / Qualité inégale de l'impression
- Includes supplementary material / Comprend du matériel supplémentaire
- Pages wholly or partially obscured by errata slips, tissues, etc., have been refilmed to ensure the best possible image / Les pages totalement ou partiellement obscurcies par un feuillet d'errata, une pelure, etc., ont été filmées à nouveau de façon à obtenir la meilleure image possible.
- Opposing pages with varying colouration or discolourations are filmed twice to ensure the best possible image / Les pages s'opposant ayant des colorations variables ou des décolorations sont filmées deux fois afin d'obtenir la meilleure image possible.

This item is filmed at the reduction ratio checked below /
Ce document est filmé au taux de réduction indiqué ci-dessous.

10x		14x		18x		22x		26x		30x			
12x			16x			20x		24x		28x		32x	

The copy filmed here has been reproduced thanks to the generosity of:

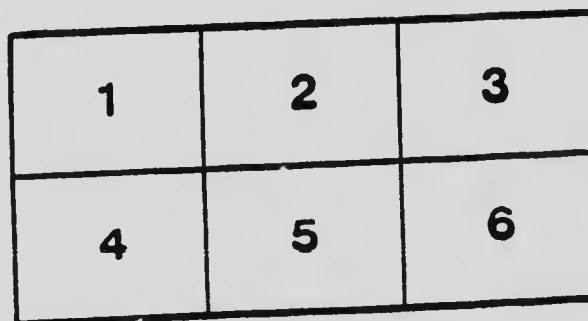
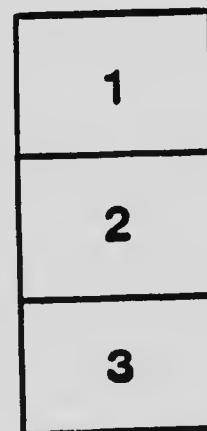
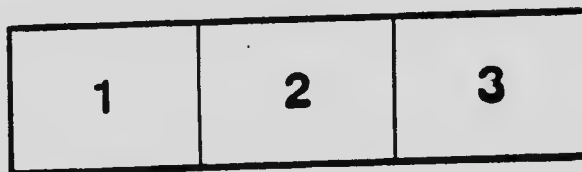
National Library of Canada

The images appearing here are the best quality possible considering the condition and legibility of the original copy and in keeping with the filming contract specifications.

Original copies in printed paper covers are filmed beginning with the front cover and ending on the last page with a printed or illustrated impression, or the back cover when appropriate. All other original copies are filmed beginning on the first page with a printed or illustrated impression, and ending on the last page with a printed or illustrated impression.

The last recorded frame on each microfiche shall contain the symbol \rightarrow (meaning "CONTINUED"), or the symbol ∇ (meaning "END"), whichever applies.

Maps, plates, charts, etc., may be filmed at different reduction ratios. Those too large to be entirely included in one exposure are filmed beginning in the upper left hand corner, left to right and top to bottom, as many frames as required. The following diagrams illustrate the method:



L'exemplaire filmé fut reproduit grâce à la générosité de:

Bibliothèque nationale du Canada

Les images suivantes ont été reproduites avec le plus grand soin, compte tenu de la condition et de la netteté de l'exemplaire filmé, et en conformité avec les conditions du contrat de filmage.

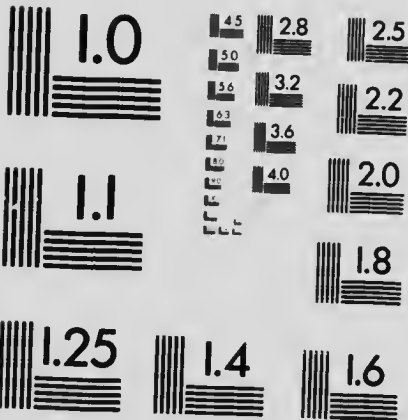
Les exemplaires originaux dont la couverture en papier est imprimée sont filmés en commençant par le premier plat et en terminant soit par la dernière page qui comporte une empreinte d'impression ou d'illustration, soit par le second plat, selon le cas. Tous les autres exemplaires originaux sont filmés en commençant par la première page qui comporte une empreinte d'impression ou d'illustration et en terminant par la dernière page qui comporte une telle empreinte.

Un des symboles suivants apparaîtra sur la dernière image de chaque microfiche, selon le cas: le symbole \rightarrow signifie "A SUIVRE", le symbole ∇ signifie "FIN".

Les cartes, planches, tableaux, etc., peuvent être filmés à des taux de réduction différents. Lorsque le document est trop grand pour être reproduit en un seul cliché, il est filmé à partir de l'angle supérieur gauche, de gauche à droite, et de haut en bas, en prenant le nombre d'images nécessaire. Les diagrammes suivants illustrent la méthode.

MICROCOPY RESOLUTION TEST CHART

(ANSI and ISO TEST CHART No. 2)



APPLIED IMAGE Inc

1653 East Main Street
Rochester, New York 14609 U.S.
(716) 482-0300 - Phone
(716) 288-5989 - Fax

THE FARMER AND THE INTERESTS

A Study in Parasitism

By

CLARUS AGER

TO BEAT THE FARMER into a clear conception of how he is, on every hand, paying someone to take from him the greater part of his produce, is the object of this brilliantly written book.

Every farmer should read it through three times: once, to realize what a fool he is; twice, how, and why he is a fool; and, three times, to make up his mind how he is going to assist himself and come into his own.

MACMILLANS PUBLISHERS TORONTO
COPY DEPOSITED NO. 31112

Law - Agri, & Commerce

THE FARMER AND THE INTERESTS





THE MACMILLAN CO. OF CANADA, LTD.

TORONTO

MACMILLAN AND CO., LIMITED

LONDON • BOMBAY • CALCUTTA
MELBOURNE

THE MACMILLAN COMPANY

NEW YORK • BOSTON • CHICAGO
DALLAS • SAN FRANCISCO

THE FARMER, AND THE INTERESTS

A STUDY IN ECONOMIC PARASITISM

By
CLARUS AGER

Selfishness is the taproot of all evil. In earlier times, might made right, and the strong oppressed the weak by their own physical force. In these later days might makes law, and the strong oppress the weak through the physical force of the State. Oppression by proxy saves the conscience, and is quite as effective as personal oppression.



TORONTO: THE MACMILLAN COMPANY OF CANADA,
LIMITED, AT ST. MARTIN'S HOUSE :: :: MCMXVI

107400

107400

107400

Copyright, Canada, 1916
By THE MACMILLAN COMPANY OF CANADA, LIMITED

DEDICATED
WITHOUT THEIR PERMISSION
TO
THE FARMERS ON THE CANADIAN PRAIRIES
WHOM I LOVE
WITH MY WHOLE HEART AND SOUL



PREFACE

Ideas rule the world. Man is as free as his thought. Contiguity imports contagion of ideas— isolation works sterilization. The farmer lacks ideas, his thought is circumscribed. His isolation in space on the farm breeds isolation of soul. He spends his days apart in toil; he is alone in body, soul, and industry. He develops individualism, he loses confidence in his fellows, his gregarious instincts decay, his powers of combination become atrophied, his co-operative faculties grow impotent. He is solitary, weak, and gullible.

He toils long and hard. He produces much, and, under the operation of the natural laws of supply and demand, he would receive a correspondingly large return, but having produced, he makes no manner of provision for retaining a fair share of his production. The economic laws of the state are deliberately framed to take from him the greater part of his production. He has the law-making power in his own hands, but owing to his individualism, he does not exercise this power.

Agriculture is the chief basic industry of Canada, and those engaged in it are the most numerous, the most necessary, the most moral, and potentially the most influential class in the community, but through lack of class coherence they have abrogated their chief functions as citizens,

and have reduced themselves to a condition of political inferiority and economic servitude.

The law-making powers which they should, but do not, exercise, are exercised by a small number of people engaged in the secondary interests, and particularly by those in financial, manufacturing, commercial, and transporting pursuits. These pursuits are carried on chiefly through artificial corporations, and the men who control these corporations control government, and exercise, through the Legislatures, the law-making powers of the state. Naturally they exercise these powers in making economic laws favourable to themselves, and so effectively has this been done that by reason of exactions on the farmer and advantages to themselves, the farmer, in the processes of production and exchange, is so exploited that the greater part of the wealth he produces is taken from him. The exploitation of the farmer by the interests has reached a stage where it is little less than thinly disguised legal robbery. The interests are every year growing relatively richer, the farmers relatively poorer. Agriculture on the fertile prairies of the west has already begun to decay, and a decadent industry means a decadent people. This study is an attempt, first, to hold up the economic mirror to the farmer, so that he may see himself as he is, and, second, to show the farmer the way out.

CLARUS AGER.

February 1st, 1916.

CONTENTS

Chapter	Page
I. THE TILLER OF THE SOIL - - - "Oh! that he were here to write me down an ass."	11
II. BANKING FACILITIES FOR FARMERS "Luxury makes rags, "Money makes banks, "Rags make money, "Banks make luxury."	22
III. THE RESTRICTED BUYING MARKET "A vicious tax is the greatest economic evil."	33
IV. TRANSPORTATION - - - - "The Railways are the government on wheels."	47
V. FARM SERFDOM - - - - - "For I am weary and am overwrought, "With too much toil, with too much care distraught."	59
VI. THE REMEDY : ECONOMIC CO-OPERATION - - "When the fight begins within himself, "A man's worth something."	79
VII. THE REMEDY : POLITICAL COHERENCE - - - "All your strength is in your union, "All your danger is in discord."	102
VIII. THE WEAPON : THE BALLOT - - - "This above all ; to thine own self be true, "And it must follow as the night the day, "Thou canst not then be false to any man."	128
IX. THE DEVELOPMENT OF RURAL EFFICIENCY - - - - - "Train the child in the way he should go."	145
X. THE RESULTS OF RURAL SOLIDARITY - - - - - "The Good Lord must love the common people or He "would not have made so many of them."	151
CONCLUSION - - - - - "Summe up in the morning what thou hast to do."	159



CHAPTER I

THE TILLER OF THE SOIL

“Oh! that he were here to write me down an ass.”

The tiller of the soil is, politically, an ass. From time immemorial he has been the human ox. He has bowed his neck to the yoke. He has borne the labour burden of the race. He has been driven in the furrow. He has at all times produced food and raiment in great quantities. Out of this he has been permitted to retain food, raiment, and shelter for himself and his family. The remainder of his production, and much the greater part thereof, has been taken from him without his receiving any adequate return therefor. This has been going on for ages, it is going on to-day, and there are few indications of it coming to an end. There probably has never been a civilized land in which the free tiller of the soil has retained a smaller share of what he produces than the farmer on the western Canadian prairies, and in saying this, I am not excepting any age or land, not even Armenia, under the unspeakable Turk, nor the Hindoo ryot 1,000 years ago, nor the down-trodden Hebrew 2,000 years ago. The western farmer produces much more than any of these, and he retains more in the aggregate, but he retains relatively a smaller portion of his total production than any other tiller of the soil at any time or in any place, excepting, in some

cases, the slave. By the tiller of the soil I mean the man who permanently lives on and tills the soil, whether as owner, tenant, or occupant. In this sense I am going to use the word farmer instead of tiller of the soil.

The fact that the farmer retains for his own use a very small part of his product is well recognized by all writers on political economy. This does not mean that he only retains for his own use a small portion in kind of what he grows, *e.g.*, that he consumes only a small part of the wheat that he grows—that, of course, goes without saying, but that he retains only a small part of the value of what he produces, after the process of sale or exchange of what he grows has been completed. The reason given by the political economists for this condition is the simple one stated above, that, political'y, and economically, the tiller of the soil is an ass.

This has been the standing condition of the farmer as far back as we have any record—he has always received but a small share of what he produced, and the reason has always been the same, that he lacked in civic sagacity. The strange thing is that with the spread of education, the improvement in scientific and mechanical appliances, the growth of agricultural knowledge, and the rise of democratic government, the relative condition of the farmer has not improved—on the contrary, it has grown worse.

Down to the rise of democracy, about one hundred and fifty years ago, let us say, 1760, the farmer never in any land, or at any time, permanently controlled government. He never develop-

ed any aptitude for government, which was in the hands of the social, military, financial, or commercial classes. There was almost constant complaint among farmers in every age and land that their lot was hard, and that they had more burdens imposed upon them than other classes, but the statement of their grievances invariably took the form of complaint to some one else to whom they looked for redress, and never took the form of an attempt to remedy their own grievances, either by compelling the existing government to grant their requests, or by dominating the government themselves. They had neither literary education, nor social position, nor civic skill, nor military training, nor financial strength, nor political sagacity, nor class cohesion, whereby they could dominate government, and they practically accepted a position of political inferiority and left government in the hands of other classes.

About 1760 democratic government began to assume shape in western Europe and North America, and gradually the people, through the ballot-box, came into their own, and for the last seventy-five years the farmers, with all other citizens, have had a direct voice in government, and that largely in proportion to their numbers. It would rarely be expected, under these conditions, that the farmers would have influenced government, at least, in these lands in which they were in a majority, in some degree towards alleviating conditions which they believed to be burdensome upon themselves, but, as I have said, conditions have grown relatively not better, but worse.

The reason is very simple and very plain. The farmer has shown no aptitude for government. During the one hundred and fifty years in question, no government in any self-governing country has been in the control of farmers. Not only that, but there never has been a movement to ameliorate the condition of farmers by legislation that has commanded the general support of the farmers concerned—on the contrary, there has been no such movement that has not been strongly opposed by large bodies of farmers. In a few instances, in Great Britain, the United States, Italy, Germany, and Canada, individual farmers have reached outstanding positions in government, but the farmers have turned against these men and ousted them from their positions. It is difficult to-day, in any of the countries named, for a farmer, that is, an actual tiller of the soil, to attain any dominant position in government, and to maintain it for any length of time. To put it in other words, it is difficult for any man to retain his class-consciousness as a farmer and maintain a dominant position in government for any length of time in a democratic country. There are many members of the legislatures of all the democratic countries who are farmers, but they are usually pawns in the game. They act nominally as representatives of the people, usually as representatives of farming communities, but as such they do what they are told to do by other men, who are not farmers. They do not conceive, nor originate, nor pass legislation, and they have no executive power. Denmark is an exception. In France, Switzerland, and Hol-

land, the farmer has made more or less advance in government. In Canada, the farmer exercises less influence on government than in any other democratic country.

Let us look at this in another light. Suppose a farmer in an agricultural country wanted to train his son for political life, and had given him a good education, and a thorough training in economics, by the time he was twenty-one. What would it be best to set the son at in order to achieve anything in political life? Farming? Not on your life—not even in a farming community. He should set him at law, or medicine, or manufacturing, or commerce, or banking, or railroading, or merchandising—in fact, at anything but farming.

Let us put it in another way! You take the best schoolboy, of say seventeen, that you can find—well bred, of good appearance, eloquent, talented, level-headed, well-to-do, give him the best educational and political training that money will buy, and keep him a farmer. I'll take a common scrub, lacking all the above advantages, and I'll start him out in business life. I'll not give him any special training, nor any special advantages. We will put them both into politics in a farming community at thirty years of age. Which one is going to be in the lead at forty? My man is every time. Of course, your man may get wise to the handicap of being a farmer, quit farming, and go at something else—then, of course, my man will be out of the race. In any event, to come from theory down to actuality, I can show you a score of scrubs, like my man, that

have been in dominant positions in politics for the last twenty years. Can you show me a single one like your man? The short and simple fact that cannot be gainsaid is that during one hundred and fifty years of democratic government, where the majority of the people are farmers, they have not only not dominated politics, but they have not even been an important factor in government. They have not even affected government to the extent of maintaining their relative economic position during that period. They get a less share for themselves of the total value of their production than they did one hundred and fifty years ago. With a majority of the votes in their hands, they have continued to accept a position of political inferiority, and have left government to the classes. Prior to 1760 the farmers did not have the franchise. To-day they have it, but they do not use it to ameliorate agrarian conditions, indeed, they use it to make their own position relatively worse.

The farmer is peculiarly the prey of the demagogue. His small-mindedness, jealousy, opinionativeness, and want of class-consciousness have made him so susceptible to the wiles of the professional politician that he can be led to the poll as easily as his horse is led to water. Like every other rule, this has its exceptions. Individual farmers are among the best men, politically, in the democracies, but these are exceptions. There is no political solidarity among farmers, even where their own interests are concerned, and this is particularly evident when one of the exceptional class of farmers presents himself for the

suffrages of his fellow farmers. They may look with some favour on him while he is a novice, but the moment a farmer becomes a power in politics, he is doomed. The classes turn upon him, the farmers desert him, and he is left stranded. Farmers fight, politically, as individuals. They never stand together in ranks and fight shoulder to shoulder; indeed, I think the word "fight" is too strong a word to use to describe the part the farmer takes in politics. Sometimes the farmer is a strong partisan and enthusiastic in political contests. Even then he does not put his time, energy, and money, nor his whole soul, into his politics, as other men do, and he is always an underling.

When it comes to a question of farmers getting together as a class, as the members of other classes do, and fighting a political battle for farmers' interests, all that can be said is that they do not do it. Farmers have been known to get together on a granger platform and make a sort of class fight, but even when they have succeeded in such a fight there has been no solidarity behind it, and they have quickly broken rank and lost what organization they had. The farmer listens to many political voices. He hears the call of his party, of his church, of his secret society, of his race and language, and, last of all, he hears, but seldom heeds, the call of his own economic class. In a word, farmers do not stand together for their own interests.

Who is responsible for the condition of the farmer? Some other class? No. All other classes combined? No. Who? The farmer himself, and

no one but himself is responsible for his condition. Is it any wonder that he is the beast of burden of the human race, when he will not raise a hand to help himself? He buys—at a price fixed by someone else. He sells—at a price fixed by others; he pays taxes, and rates, and tolls, and levies, and impositions placed on him by other classes, he obeys laws nominally made by his representatives, but which actually they know nothing about till they are instructed to vote for them, he is preyed upon by thousands of human leeches, and he won't exert himself enough to scratch them off. He lends his own money at three per cent., and borrows it back at nine. He maintains collection agencies under the name of courts, and actually pays them for collecting money from himself.

These, and many other, conditions could be remedied very simply, and very quickly, but the farmer won't help himself, and he won't support anyone else who tries to help him.

Is it any wonder the political economists write the farmer down an ass? They predicted, before the ballot came, that surely when it did come the farmer would change his own economic position. He has the ballot. He has changed his position, but he has changed it relatively for the worse.

Just a word here to make myself clear. The extension of the franchise to the common people has enlarged the outlook, broadened the interest, increased discussion, educated the voter, improved general conditions, and humanized government. In this advance the farmer has shared, but the neat point is that he has shared in a less degree

than any other class. From every economic advance in his position he gets a little. Other classes get a great deal. Take, for example, the railroad, which is a mechanical advantage to the people in the transportation and distribution of wheat. More wheat is grown and distributed by reason of the railroad, but the economic conditions of this distribution are such, under the ballot, that the farmer gets a very small part of this advantage, and other classes get a very large share. The financier, the shareholder, the consumer, the labourer, and a whole host of middlemen, in one guise or another, benefit largely, the farmer benefits a little. He would reap a large benefit if government were carried on in his interest, but it is carried on to soak him, or, to put it as the fact is, the farmer carries on the government to soak himself.

These conditions are general throughout the democratic world, and the undemocratic world. The strange thing is that, as a rule, the more democratic a country is, the less share of his own production does the farmer get. The other classes use their ballots to get an increased share for themselves. The farmer uses his ballot to get a decreased share. Under democracy, there is more politics to the square mile than under autocracy, and as the farmer plays the game of politics worse than anyone else, it logically follows that the more politics there is played, the less the farmer gets.

These conditions extend to a greater or less degree throughout the civilized world. Happily, there are in recent years a few exceptions to this general rule.

I want now to localize the matter to Canada, and to refer more in detail to some conditions here.

The condition of the farmer in western Canada is, as I have said, relatively worse than in any other part of the civilized world. We have abundance of uncultivated land—fertile, cheap, prairie soil, and an admirable climate, and these have helped to make farming wonderfully easy and profitable. Notwithstanding these favourable natural conditions, the western farmer has been ground down most shamefully. He has been made to carry all the load he could bear. The limit has been all he could stand, and keep in the collar. The natural conditions have been so good that the artificial conditions have been very bad without putting him out of business.

Let me remark at this point that it is artificial conditions that oppress the farmer here, as everywhere. If the farmer didn't have to carry anyone else on his back, his furrow would be an easy one. Given the prairie farmer with no artificial handicap, and his life would be pleasant, indeed, it would be a charming life. If there were no artificial restrictions put upon him, if he could buy in the cheapest market, and sell in the best market—if he had no taxes, nor levies, imposed on him except for the cost of government, if he got transportation at cost, plus a good profit to the railway, if he could get capital at what it is worth in the money markets of the world—the prairie farmer would be a prince. The natural conditions are as good as any in the world. In order to equalize matters, the artificial conditions

have been made worse than any in the world. In the agricultural world race, the prairie farmer has the best horse, so he carries weight to even things up. Every farmer carries an Old Man of the Sea behind him, and he doesn't even try to shake him off.

I am going to deal with three of the many restrictions that the farmer has placed upon himself, as follows:

- (1) He has made it very difficult, and expensive, for himself to get banking credits.
- (2) He has tethered himself so short that he can only buy in a small market, and has to pay enormous prices for his purchases.
- (3) He pays too much for transportation on what he buys, and what he sells.

CHAPTER II

BANKING FACILITIES FOR FARMERS

“Luxury makes rags,
Rags make money,
Money makes banks,
Banks make luxury.”

The Canadian banking system is the best in the world—for the banks; it is admirable for strong, financial concerns of any kind, that is, for the creditor class, such as jobbers, manufacturers, corporations, moneyed men, and that ilk; it is fair for medium concerns; it is unfair for the farmer, indeed, for the whole debtor class. Wealthy men get a million dollars together, they get a bank charter, they engrave another million dollars' worth of bank bills, and, presto—they have two millions of capital.

The alleged reason for allowing banks to double up their capital is to make money elastic and cheap. In so far as elasticity is concerned, it works out in practice to be inelastic; when money is badly needed the banks hoard it, when money is not needed, they cater for borrowers and cultivate speculation. In so far as cheapness is concerned, the Bank Act provides that no bank shall take more than seven per cent. interest. But this is simply a joker—every bank takes more than seven per cent. Every bank is intended to take, and takes, all the interest it can get, and the law provides no penalty for the banks breaking the

law. Our banking system was made for the commercial man, not for the farmer. The practice of the banks is to lend money on bills, notes, and similar securities, for not longer, ordinarily, than four months; that suits the commercial man; it does not suit the farmer, he needs to borrow for twelve months at least to enable him to raise and sell a crop. But, to make matters worse, the Bank Act prohibits the lending of money on land or chattels, which are the only security the farmer has. In fact, in framing the Bank Act, the farmer was not in the mind of the Legislature, and though the Bank Act is frequently re-enacted, the farmer is practically ignored. In the revision of 1913 a provision was inserted that a bank may lend money to a farmer on the security of threshed grain upon the farm. This is the only instance in the Act in which any provision is specifically made for loans to farmers, and as no practical scheme is worked out in the Bank Act for making the loans, the provision is only another joker. It was simply granger legislation, purporting to enable the banks to lend, but it was stillborn. The legislators and the bankers both knew when it was passed that it would be ineffective, but the legislators went through all the motions of passing real legislation. The provision has been effective only in one way, that is, where a farmer was indebted to a bank, and the security was doubtful, the bank has taken more security on his grain, and thus got ahead of other creditors. Not only is this provision ineffective to secure credits for farmers, but no little patch can be put on the

Bank Act that will be of any use.* In order to enable farmers to secure the necessary banking credits, the Bank Act will have to be recast so that the banks will not only be commercial and industrial banks, but agricultural banks as well, or, better still, so that a system of purely agricultural banks may be established.

Another scheme has been worked by the banks in relation to the savings end of the business. We have no general system of savings banks in Canada, such as they have in practically every other civilized country. The government, however, runs a system of savings banks, but instead of paying a reasonable rate of interest on savings deposits, the banks and the government collude together and pay a rate of interest on savings that is merely nominal, *viz.*, three per cent. The government pays four and one-half per cent. to London bankers for money. It should pay more to the Canadian depositor, because there is the added reason for getting money from the Canadian depositor that a savings system would induce saving. If, however, the government paid five per cent. on savings, as it should do, the banks could not get deposits at a less rate. The banks should pay five per cent., as it is not too high a rate to be paid on savings. In fact, it is paid by American banks immediately south of the boundary line, and thousands of dollars of Canadian money are deposited in these banks on account of the higher rate.

* Since this was written, another useless patch has been put on the Bank Act, ostensibly to enable the farmer to secure seed grain.

Combines are recognized by public opinion, and by law, as inimical to the public interest, but the banks have formed a combine, to which practically they all belong, which enables them to eliminate competition. The result is that the banks, in practice, all pay the same rate on deposits. Not only is the Bankers' Association incorporated, but the government, as stated above, actually works with it in effective combination to keep down the rate of interest on deposits. The banks effectively co-operate to fix the rate of interest on loans, so that competition between banks in lending is practically eliminated. The workings of the banks are so systematized that practically every bank is run alike down to the minutest detail. Their co-operation, through the Bankers' Association, and otherwise, enables them to work together in such a way that in their general relations to the public the banks are like one institution. The net result is that the banks pay three per cent. on farmers' deposits, and charge eight per cent. to ten per cent. on lending these deposits to other farmers. Traders pay seven per cent. to eight per cent., the special interests six per cent. to seven per cent. Bank profits are so large that the banks cover up their profits by all sorts of bookkeeping entries in their statements. Farmers' profits are so small that they cover them up with patches on the knees and seats of their pants, but, as a matter of fact, a large part of the banks' profits rightly belong to the farmer, and he would get them if he used his head a hundredth part as much as he uses his hands. Millions of dollars that rightly belong to

farmers are diverted into the hands of other persons every year, through our banking system. Banking is well said to be the art of lending other people's money and collecting the interest on it. The banks are lending farmers' money to farmers and collecting the interest on it, and they make more out of the transaction in net profit than the farmer who owns the money makes out of it.

Who is to blame for this condition? The bankers? No! the dunderheaded farmer himself. The banker is doing just what any farmer in the country would do if he were put in the position of the banker. Many a farmer has become a banker, and he is not one whit better in that position than anyone else. The fact is, no one is going to resist the temptation to double his money by the simple device of getting a bank charter—to take deposits at three per cent., and to lend them out at six per cent. to ten per cent., that is, if he can get a charter. There are now a good many difficulties being put in the way of getting bank charters.

Banks are conducted just as the Bank Act is designed to have them conducted. There is not one iota of blame attaching to the banks, the bankers, or the Bankers' Association, for the lack of banking facilities for farmers. The farmers are the banker's crop. The Bank Act is his machinery, and it is quite defensible that he should use it to the best advantage. The farmer has the power to make the machine, and this is the kind of machine that he stands for. It does not lie in the mouth of the farmer to squeal if the machine he has made, or, at least, that he is

assumed to have made, leaves only a little gleaning for him.

The farmer exercises little or no influence on Parliament in the matter of banking legislation—he has the power, but he doesn't use it. The farmers allow the Bankers' Association to dominate such legislation. When the matter of banking is in question, the Bankers' Association knows no party, nor creed, nor race, nor section. It is then a class machine devoted to the interests of its own class. It will naturally oppose, with all its might, any public man who shows the least trace of thought or independence in regard to banking legislation. But, on the other hand, a public man who maintains the farmers' interests in the matter of banking never receives, on that ground, any support from farmer electors.

The farmer does not, of course, know much of the principles of banking, any more than the banker knows about the principles of farming. There is this difference. If the banker wants to know anything about farming, he pays a farming expert to give him advice on the subject, and he acts on it. That is just what the farmer will not do in regard to banking. The farmers, as a class, never take the advice of the disinterested banking expert. They may, indeed, take the advice theoretically, but they never act together in their own interest on such advice. Indeed, they are more likely to act on the advice of a banker whose interests are opposed to those of the farmer, in banking affairs.

Not only is there the practical impossibility of getting farmers to act together in their class inter-

est in relation to banking legislation, but in the practical field of banking farmers do nothing to utilize existing opportunities to advance banking facilities for themselves. They do not even work together, commercially. Canadian farmers have millions of dollars invested in bank stocks or deposited in banks, but they exercise no measure of influence in any Canadian bank. It would be very simple for farmers to form a bank in the interests of farmers. They have the capital now in bank stocks, or on deposit, to establish one or more banks, but they have never done it, and there is no prospect of their doing it. While farmers do combine more readily, commercially, than politically, it is impossible to get them to unite to form a bank. They would distrust each other, and those who were doing the technical work of forming the bank for them. There is no doubt that, even under the existing Bank Act, if the farmers took hold of the matter, they could do a great deal for agricultural credits, and if they did establish a bank, it would be much easier to get modifications of the Bank Act that would facilitate agricultural banking. The very fact that farmers established and carried on a bank would be the finest possible object-lesson to farmers themselves in the development of class-consciousness. As the matter stands to-day, the farmer is caught coming and going—he gets a low rate of interest on his savings, and pays a high rate of interest on his borrowings, and he has even then no adequate banking credit; and the conditions are not improving, they are really growing worse.

So much for the direct losses to the farmer from inadequate banking facilities. The indirect losses are greater than the direct losses. Our banking system is admirable for the large concerns, and grows worse as we get down to the farmer. The whole tendency of this is to centralize banking credit higher up, where credit is easy under our system. Credit should be easier at the bottom, where it is most needed, that is, for farming and other basic industries, and our banking system should be so framed as to facilitate credit to these basic industries, especially farming. If the farmer had proper banking facilities, he would pledge his credit at the bank, and buy for cash from the retailer, who would pay cash to the jobber, who would pay cash to the manufacturer, who would manufacture for cash. Thus cash prices would prevail all the way down. The whole thing is reversed. The farmer has practically no banking facilities. He buys on credit, at credit prices, from the retailer, who buys on credit, at credit prices, from the jobber, who buys on credit, at credit prices, from the manufacturer. Credit prices thus prevail throughout, instead of cash prices. Indeed, the proper name for the system is not a credit system, but a tick system. The bank gives credit to the manufacturer, who gives tick to the jobber, who gives tick to the retailer, who gives tick to the farmer, who, in the last analysis, pays the whole thing. The manufacturer charges the jobber a profit, plus an enhanced price for tick. The jobber charges the retailer a profit, plus an enhanced price for tick, on a price already enhanced for tick, and the

retailer charges the farmer a profit, plus an enhanced price, on a price already twice enhanced for tick. These enhanced prices take the place of a banking credit all the way down the line. There is nothing more vicious than this mixing up of interest and enhanced profits. The consumer, in the end, is paying three rates of interest, and the poorer the farmer is, the more vicious is the system. Furthermore, credit is in this way got for consumption, which spells poverty, as readily as for production, which spells prosperity.

It works against the farmer selling as well as buying, particularly against the smaller farmer. The big grain companies have good banking facilities. They carry much of the grain of the West over the winter season. They make a large profit on it. They borrow the money on the grain itself and carry the grain. The small farmer cannot carry the grain himself and make this profit because he cannot borrow the money on the same grain that the big grain company can borrow on. Besides this, the vicious circle of credit practically compels the small farmer to sell on the first market. He owes the retailer, the retailer owes the jobber, the jobber owes the manufacturer, and they all owe the bank. There is a direct cumulative pressure all the way down the line.

At the present time the local merchant is being squeezed out by the catalogue houses. He should not be squeezed out. He is a necessity to the farmer. The difficulty is that the jobber and the department store pay practically the same price for the same goods. The jobber adds an average profit of at least 25 per cent. commercially, and

10 per cent. more for selling on tick to the retailer. The result is that the retailer has to pay practically as high a price as the department store sells at. The man that should be squeezed out, if any, is the jobber, not the retailer, and the only thing that is saving him just now is the vicious banking system. The manufacturer and the retailer should and will co-operate to establish distributing warehouses where no profit will be charged, simply the expense of handling and distributing the goods. The retailer will then get his goods at prices that will enable him to compete with the catalogue houses on even terms.

It is sometimes said that the farmer is not entitled to credit, in other words, that his credit is not good enough for the banks to lend him money. I admit his credit is not as good as it should be because he gets such a small return, but the fact is that he is now getting credit and those who are giving him credit, or rather tick or truck, are making money out of the farmer's business. If the farmer got credit direct and paid for it once instead of three times, as he does through the tick system, his credit would be much enhanced and his net returns increased. Not only does the farmer who purchases on tick pay for it through the nose, but the farmer who actually pays cash all year round pays too much because he is buying under a vicious credit system. He is paying not for the credit he is getting himself, because he is getting none, but for the credit that the retailer, the jobber, the manufacturer, and the other farmers are getting. The system is

wrong, and conditions cannot be righted by individual farmers paying cash.

Credit is now organized by the creditors, on their own terms, from the top down, it must be reorganized by the farmers from the bottom up. It must be reorganized on the basis of the welfare of the whole community, not on the basis of the selfish interests of the creditor class. The roots of agricultural credit must reach down into and grow up out of the farmers themselves.

CHAPTER III

THE RESTRICTED BUYING MARKET

"A vicious tax is the greatest economic evil."

The second point is the restriction by the farmer of his buying markets. Here he has, under the guise of supporting the state, built a little mercantile corral about himself and imposed penalties on himself should he ever nibble through the barbed wires of the tariff at the tempting green grass outside. It is so obvious that the farmer pays much more for his goods than either the intrinsic value of these goods or their price in the open market that it is not necessary to labour the matter to prove it. The farmer has allowed himself to be wheedled into maintaining a tariff system that enables other classes to prey on him. For every dollar he pays in customs tax to the revenue of Canada, he pays from five to ten dollars to the interests that prey, in enhanced prices.

It seems one of the very simplest things imaginable that if a farmer requires a wagon, or a lamp, or a handkerchief, or a table, or an automobile, or a blanket, or a chair, or cement, or clothing, or nails, or soap, or flour, or leather, or harness, or any other commodity, he should buy in the cheapest market. While in the normal and natural course of human freedom he would do so, the farmer has deliberately set up artificial re-

restrictions whereby other classes are enabled and encouraged to fleece him in the ordinary commercial relation of selling goods to him. A customs tariff was primarily intended as a tax to maintain government, and as such is a legitimate though a clumsy, unfair and expensive mode of raising a revenue. To be effective, such a tariff should be so levied as to encourage trade because the revenue is based on trade. But instead of using a customs tariff as a legitimate instrument of taxation and levying a tax that would yield the requisite revenue, the farmer imposes a rate of duty that restricts or prohibits trade and kills revenue. And he does it for the express purpose of preventing himself buying in the cheapest market and compelling himself to buy in a dear market. The result is that the farmer is supporting a whole horde of suckers who live off the enhanced price which he makes himself pay for what he buys. These suckers are taken from natural industries and employed in artificial industries. They prey on the farmer, but instead of their being dependent on the farmer, who supports them, they dominate him. Men who gain their whole livelihood from the enhanced prices the farmer pays for goods which they make or handle, have the cheek to tell the farmer that their upkeep by the farmer is a benefit to him because they furnish a market for his products. The surprising thing is that farmers can actually be induced to believe such absurdities. The fact, however, is that the farmers maintain and cultivate whole classes of the community whose energies are devoted to preying upon them.

The farmer has the whole world as a field to buy in and he deliberately cuts himself off from nearly all this field, and as a result of this restriction pays much more than the value of the goods he buys. He is told that it is unpatriotic to buy outside Canada and that he is building up the country by building a tariff wall about himself. He is told this by those who live off the enhanced prices the farmer pays. On the contrary he is told by the political economists and by everyone who studies the matter in a disinterested way, that it is not unpatriotic, but that it is the highest patriotism to buy in the cheapest market, but he is quite as ready to believe the man who preys on him as the man who seeks his welfare. There is a large number and, I trust, an increasing number of educated farmers who give the necessary study to the economic side of the question and who know that the result sought and obtained by the advocates of restricted markets is to limit or eliminate competition as a means of getting increased prices from the consumer. These educated men should be the natural leaders of the farmers in economic matters, but the rank and file of the farmers refuse to follow their lead.

The prairie farmers are to-day paying more than 15 per cent. of the cost of all their annual purchases by way of enhanced prices on account of the customs tariff, and only a small part of this goes to the government as revenue, the greater part of it goes into the pockets of manufacturers, traders and railway companies.

It is not very difficult to wheedle the farmer into paying more for any article than its value

in the open market, indeed he seems to enjoy the process of being wheedled. He considers that when he gets a free newspaper, a free railway ride, or a free ticket to a wheedler's meeting, he is being catered to and is getting something for nothing, and when the appropriate time comes, he stands up like a little man and lays an additional tax on himself and later when the bailiff comes around, he resents it bitterly and blames the laws, the country and everybody in it, except, of course, himself.

Only just recently the manufacturers were, under the guise of loyalty to Canada, carrying on a campaign to prostitute the patriotism of the people to put money in their own pockets. Here is an advertisement that the Manufacturers' Association has been running in the papers:

TRAMPLED TO DEATH

Suppose you were to read in the paper some morning that a disastrous fire had wiped the town of Amherst, or Galt, or Lethbridge completely off the map. That would be a hard knock to Canada, wouldn't it?

Yet, figuratively and literally, Canadians are ruthlessly trampling a town that size under their feet every year,—actually obliterating it.

Every year we Canadians import \$4,000,000 worth of boots and shoes from the United States. On them we pay over \$1,000,000 duty.

That \$5,000,000, if spent for Canadian-made boots, would keep six big factories busy the

year round, employing altogether about 2,400 hands, paying out \$1,500,000 in wages, supporting in all about 10,000 people.

Concentrate all these people in one place and you add to the map of Canada a good live town like Amherst, or Galt, or Lethbridge. Rather startling, isn't it?

When out of pure thoughtlessness you buy an imported boot, you crunch under your heel the opportunity to build up such a town.

In buying Canadian-made shoes you are paying for quality, not duty. Dollar for dollar they give you a value that is equal to, if not better than any others.

Next time be patriotic enough to refuse the pair the dealer offers you that is not

“MADE IN CANADA.”

This advertisement poses the whole question as to the farmer paying a higher price for Canadian goods than they can be bought for in the open market. The advertisement is dishonest on the face of it, as it alleges that Canadian-made shoes are equal in value to, if not better than any others, and it suggests thoughtlessness as the ground for buying imported boots, but it is not a fact that people buy imported boots from thoughtlessness nor are Canadian boots equal in value. The consumer buys boots, a pair at a time, and ordinarily he gives close attention to the matter with a view to buying the pair that suits him at the lowest price, and yet, as the advertisement states, we import \$4,000,000 worth a year from the United States and pay \$1,000,000

duty on them. The rate of duty from the United States has been 30 per cent. What a commentary this is on our Canadian manufacture of boots and shoes!

We buy \$40,000,000 worth of boots and shoes. We buy them in competition with American goods, paying 30 per cent. duty,—and we pay a price that just enables the Canadian manufacturer to get the greater part of the trade.

Boots can be manufactured as cheaply in Canada as the United States, but the manufacturer increases the selling price just a little less than the amount of the duty of 30 per cent., so that he can hold the market against American competition and no more. In the case of high priced boots, he doesn't hold the market because this class of goods will stand the payment of duty, extra freight and expense of import better than cheaper lines. Here is how it works out approximately on our \$40,000,000 of Canadian boots and shoes:

Cost of manufacture	\$15,000,000
Profit to manufacturer	5,000,000
Advance in lieu of duty	4,000,000
	<hr/>
	\$24,000,000
Freights	1,000,000
Costs and profits of merchandising..	15,000,000
	<hr/>
	\$40,000,000

Some manufacturers retail their own products—some sell to the retailer—others sell to jobbers, so that it is impossible in a single set of figures to distinguish between the profits of the manufac-

turer, the jobber and the retailer, but an enhancement of \$4,000,000 in price to countervail the duty of 30 per cent. is a minimum. I have no doubt that boot manufacturers will smile when I suggest they make only a profit of \$5,000,000, apart from the duty. Perhaps I am giving them credit for more conscience than they have. The enhancement on account of duty is small on certain lines of goods, on others it is large. Now an enhancement of \$4,000,000 in the manufacturer's price means, with profits thereon, \$6,500,000 to the consumer. In other words, the people of Canada are paying \$6,500,000 of a tax to the interests while they are paying \$1,000,000 tax to the government. Everyone who wears boots and shoes pays this tax, but the other classes throw this tax back from one to the other till it reaches the farmer who pays the greater part of it. The farming population pays a tax of more than \$1.00 per head per year as a bounty to the boot and shoe trade of Canada, which is one of the most predatory of the industries the farmer has to carry on his back.

Be it understood there is not the slightest advantage to anyone, except of course to the boot makers, in the farmers taxing themselves in this fashion. The wages paid are not as high as in the United States. The boot and shoe trade of Canada is well able to compete with the trade of the world, but there is now no occasion for it to do so as there is the accommodating farmer to bonus this infant industry. The farmer is caught by being told that the men in this trade make a market for his products—so they do—but they do not

pay a fair return in boots and shoes for the products they consume. They are in the same class economically as lunatics, criminals, indigents, paupers, brewers, and distillers. All these make a market for the farmer's produce, but the difficulty is that the farmer has to provide the price paid for some or all the produce that these classes consume. The difference economically between lunatics, paupers and criminals, on the one hand, and the bootmakers on the other, is that the farmer gets no return in production for such of his products as are consumed by the former but he gets a partial return in production from the latter. To the extent to which the bootmakers fail in giving a full return in production, to that extent is the bootmaker economically in the same class as the lunatic, the criminal and the pauper, and to that extent is the bootmaker a charge on the farmer.

If the farmer sells 50 bushels of potatoes to a lunatic asylum for \$20.00, he knows that he and other farmers have to provide the greater part of the \$20.00 which he receives—there is no return in production. If he sells the potatoes to the bootmaker there is some return to the farmer, namely, 4 pairs of boots, but the boots are worth only \$16.00 in the open market instead of \$20.00, but if he wants to get 5 pairs of boots worth \$20 in the open market, he has to pay \$25.00, that is, he has to provide \$5.00 besides the \$20.00 he gets from the bootmaker. This \$5.00 is a tax which the farmer levies on himself for the benefit of the bootmaker. The boot and shoe trade of Canada takes millions of dollars annually from the

farmer in this way for which it gives no return in value. Because the farmer gets \$20.00 in money for his potatoes, he overlooks the fact that he is not getting \$20.00 in production. Of course the labourer who actually makes the boots in the factory gets none of the \$5.00—it goes to the men who finance and control the trade. Every other privileged industry is bleeding the farmer in the same way. There is little wonder that the farmer is not prosperous.

To revert to the advertisement of the Manufacturers' Association, it is suggested that if we bought \$5,000,000 worth of Canadian boots and shoes, which are now imported from the United States, the industry would create the equivalent of a town of 10,000 people, the size of Amherst, or Galt, or Lethbridge. This would be a good thing economically if the people of the town were self-supporting, but a bad thing if they were not. The first loss would be \$1,000,000 of revenue to the country, being the duty we now pay, or \$100 per head for the population of the town. That sum of \$1,000,000 would have to be made up mostly by the farmers—in other words, the farmers would have 10,000 more people on their backs to carry, and they would get so much less a share of their own production. If these 10,000 people manufactured \$5,000,000 worth of as good boots and shoes as we now get from the United States for \$5,000,000, there would be no further loss than \$1,000,000. If they did not give as good value, there would be still more loss. The boot and shoe trade of Canada can manufacture boots in competition with the manufacturers of the United

States if it has to. The shoemakers of the United States for years sold shoes cheaper in Piccadilly and Winnipeg, than in Chicago, while they complained that they couldn't survive if they hadn't a protecting tariff wall around them at home.

We want 10,000 more people in Canada if they are self-supporting. If not, they are a burden. We got millions of immigrants in the course of a few years and they greatly increased the farmers' market, but the condition of the farmers has grown steadily worse. They have been getting a progressively smaller share of their own production, and it would not improve their position one whit if the home market were increased by 10,000 or 100,000 consumers next year, if the farmers continued to get the same small share of their production as they do to-day. We could increase our duties so that practically everything we use would be manufactured in Canada. The result would be to bankrupt the farmer. He would have 500,000 more factory hands for a market for his farm products, but he would have just 500,000 more on his back, and he would have to make up many million dollars which we now get in customs duties on imported manufactures. A home market for the farmer is a good market if those who compose the market are self-supporting, otherwise it is a bad market, or rather a tax.

It is a striking fact that not only in Canada but in every nation from Rome down, the special interests have avowed that the giving of special privilege to them has been evidence of patriotism. Our subsidized interests of the present time are

trying to commercialize the patriotism of the people and coin it into money for themselves.

The following advertisement appeared in one of the daily papers. It is a striking commentary on the advertisement of the Manufacturers' Association:

CRUSHED UNDER THE OLD MAN OF THE SEA

10,000 farmers have been financially crushed to death in the last year in Canada by the burden of carrying preying industries on their backs. They occupied an area equal to 50 townships, each 6 miles square.

Every year we Canadians import \$4,000,000 worth of boots and shoes from the United States. On them we pay over \$1,000,000 duty.

That \$5,000,000 if spent for Canadian-made shoes would keep 6 big factories busy the year round—employing altogether about 2,400 hands, paying out \$1,500,000 in wages, supporting in all about 10,000 people.

The boot and shoe manufacturers of Canada are invited to make and sell \$4,000,000 of boots and shoes for \$4,000,000 at the price they cost in the United States, and save the farmers \$1,000,000 duty.

We Canadians buy every year \$40,000,000 worth of boots and shoes made by Canadian manufacturers, employing 20,000 hands, paying out \$10,000,000 in wages, which are lower than in the United States,

and supporting in all about 80,000 people, making a city the size of Calgary—and paying out to a few capitalists many millions in profits, which are higher than in the United States on account of the 30 per cent. duty.

We Canadians invite the Canadian boot and shoe manufacturers to sell this \$40,000,000 worth of boots and shoes in 1915 at the same price they are sold for in the United States, \$32,000,000, and save the Canadian people \$8,000,000 added to the price on account of the duty.

By getting off the back of the farmer for one war year, by reducing profits as low as they are in the United States and saving the people \$9,000,000, many of these 10,000 farmers might get back on the farm.

One of the truest forms of patriotism at the present time is to make Canadian goods as cheap and good as they are in the United States, when every Canadian will buy goods

“MADE IN CANADA.”

All the pampered industries are weak in comparison with similar industries that stand alone in competition with the world. They would be swamped if the spoon-feeding were suddenly stopped because they are always infant industries in one sense, they have never learned to walk alone. The customs duties should be gradually cut off till every vestige of the so-called protection is destroyed. Year by year our industries would

learn to brace themselves against a little more competition till they did learn to stand alone. It is true there would be much adjustment, much change in the conduct of manufacturing business. Scientific management would have to be adopted. Some factories would go, those that could not in the long run carry on their business without artificial support, the closing of every such mendicant factory would be one more burden off the back of the farmer. The resultant prosperity would make work for every factory hand in Canada, and, if there were any who could do nothing but their daily factory grind, it would be a mere bagatelle to pension all such compared with what it costs to buy the greater part of what we require for daily use in a restricted market.

The tariff restriction dovetails in with the existing credit system in such a way that the banker, the manufacturer, the jobber and the nondescript middleman, including a whole horde of promoters, agents, commission men, brokers, drummers and collectors, are able to dominate the farmer and live off him easily and well with a minimum of labour or effort.

The farmer is made through the tariff and the credit system to pay very much more than his share of taxes. Indeed, he pays nearly all the customs duties in the last analysis. Others pay the duties in the first instance, but they either directly or indirectly pass back to the farmer the amount of the tax paid. Practically, every class but the farmer makes the prices at which it sells its goods, labour, or assistance, and in these prices it includes the duties it pays with an addi-

tion for profit on them. The farmer makes no prices. No ox ever does. The ox does not bargain for the amount of hay, chop and water he is to get. His master leaves him what he thinks will enable the ox to do the master's work. The human ox does not bargain for what he is to get, his masters leave him what they think will enable him to do the master's work.

Once more let me repeat that neither the manufacturers, the bankers nor the middlemen are responsible for these conditions. They operate under the conditions and they certainly do so to their own advantage and to the detriment of the farmer, but the point is that the farmer, through his alleged representatives in Parliament, approves the conditions.

CHAPTER IV

TRANSPORTATION

“The railways are the government on wheels.”

The third matter to be dealt with is railway transportation for farmers. The farmer pays two prices for railway transportation. I do not mean that he pays directly freight rates that are twice too high, though in many cases he does that, but taking into account what he has paid for the building of railways, including bonuses on steel rails, the damage done to him by railways, the indirect taxes and charges he has to pay, together with the freight rates he does pay, railway transportation is costing the farmer twice what it should cost him. The western farmer pays the greater part of the first cost of building the railway in cash, lands or public credits. Prairie roads are only sufficiently built at first to run trains over them, they are completed out of the freights the farmer pays. He pays enormous sums in improving railway lands that were given away to the railways and he pays the taxes for these lands—he pays heavy subsidies from time to time—he pays the damage done by the construction and operation of the railway—he pays interest charges on the cost of the railways that he paid himself and on millions of dollars of watered stock. He pays very high freights on what he sells and higher freight rates on what he

buys, and he has to pay freight rates on a haulage of hundreds of miles, yes, even of a thousand miles more than is necessary because he has shut himself off from both a buying and a selling market. The farmer knows well, no one knows better, that freight rates are altogether too high. What has he done about it? Nothing, except to find fault, pay the rates and support the rate-makers. What is he going to do about it? Nothing but find fault, pay the rates and keep on supporting the rate-makers. We have a Railway Commission that has something to do with freight rates, but does nothing material. One incident will illustrate. There was for many years a general freight rate on merchandise and a lower merchandise rate to merchants. Complaint was made to the Railway Commission that this was discrimination, as it clearly was. The railway company removed the discrimination by charging the higher rate in all cases. It was paying a ten per cent. dividend at the time, and the increased charges have since amounted to millions of dollars.

What did the members of the Railway Commission do? They smiled. There is no motive power behind the Railway Commission. What did the farmers do? They sent more Railway supporters to Parliament than before to see that freights were adjusted. They have been duly adjusted since, they have been raised, and farmers will go on and elect these railway men as their representatives again, and railway rates will continue to be adjusted and raised.

The railways make the rates, the government approves of these rates, the farmer pays the

rates. The farmer has no voice in controlling the rates. He pays the rates—he can control them, he doesn't.

The railway is a public utility, the people should determine what they pay for the service rendered by any and every public utility. In other words, the public should own or control all public utilities. The railway is a public utility, the people should control the railway at least, but the position is reversed, the railways control the people.

Let me give one illustration of the way in which the railways work. It would seem but a simple matter on the face of it that the railways should provide transportation facilities for freight, but the railways in the West did not wish to provide facilities for the transportation of grain and they gave grain companies the exclusive right to receive in private warehouses grain for shipment—thus grew up the elevator system. It was used to build up big grain corporations, and no better illustration can be found of the way in which the banking system, the tariff, and the railway work together to leech the farmer than the elevator system. The railway company and the bank stand back of the elevator companies which advance money to the farmer, and the tariff and the truck system compel the farmer to sell in a limited market which is largely influenced by the millionaire milling companies. The old elevator system before the Grain Act was adopted was the best hold the interests ever had on the farmer, in fact, it was too good to be held, and a little relief was given. What should have been

done then, and what should be done yet, is to make the railways furnish facilities for shipping grain just the same as they do other lines of merchandise. The result of the present plan has been to build up a great special interest known as the grain trade which has intertwined the elevator system, the banking system, the tariff and the transportation system into a combination that takes a large toll from the grain growers. Only one-fifth of those in the grain trade are really required to handle the grain business, the others are merely suckers. The grain trade is a very simple trade, handled in most countries, e.g., in England, by a few men and by clerks. Here it is a very highly complicated machine consisting of many corporations developed by the manipulation and combination of the privileges and monopolies put by the farmers in the hands of several of our vampire interests.

The outstanding fact is that in western Canada the railway, which is a public utility, is constructed chiefly at the expense or on the credit of the people but is carried on for the benefit of the special interests. The current practice of railways is to follow the golden rule of traffic and that golden rule is to charge all the traffic will bear. The railways consider their own interests first, then those of the other special interests, and last of all, if at all, those of the farmer.

There is no difficulty in remedying these conditions. All that is necessary for the farmers to do is to put in power a government, the members of which, or a substantial number of which are

in sympathy with the farmers and not with the special interests.

I can see no reason for blaming the railways for charging the present exorbitant rates. They are duly approved by government, supported by the farmers. When a farmer takes to railroad-ing, he is quite as ready to charge the extortion-ate rate as any one else.

The profits of farming on the prairie are not small, they are enormous, but the farmer gets only a small part of the profits. The greater part of them goes to the banker, the financier, the rail-road, the manufacturer, the sucker and to other assisted classes. If the farmer got the profits he makes, the Canadian West would be the most prosperous country on earth. It has made in one generation many millionaires, thousands of rich men, and tens of thousands of incompetencies. None of the millionaires, none of the rich men, and only a small percentage of those with com-petencies are farmers.

If the money that has been made in the West by farmers had been retained by them, there would be general prosperity not only among the farmers but among all classes. It would be widely distributed, it would be in the hands of produc-ers, it would be used as capital for basic industry that can hold its own, unassisted, in free competi-tion with the world. When the basic industries of a country are prosperous, the whole community is prosperous, but the preying industries may be prosperous while the community grows poorer. On the prairies farming is the paramount basic industry. Practically the whole community lives

off the farmer; there is a small outside trade in fish, lumber and coal, but apart from these the only export trade is in the products of the farm. Over ninety per cent. of the resident population lives off the farmer, directly or indirectly, besides which the farmers support thousands of outsiders. Some of these dependents are necessary and give full value in service, goods or money to the farmer, but the great majority of them are enabled by artificial restrictions and regulations to take money from the farmer for which they give no adequate return. The city population is altogether too large on the prairie, probably twice what it should be, the farming population is altogether too small. Under the existing artificial conditions, there are enormous profits to be made out of the farmer, people crowd into all kinds of business to get a share of these profits. The result is that where there is a cinch of some kind a few people make great wealth, e.g., in banking, manufacturing and transportation, but where there is no cinch, trade is overcrowded and unhealthy.

Let me take the three-tined fork as an illustration of how the credit system, the limited market craze, and the high transportation rates dovetail into one another to do up the farmer. The manufacturer manufactures on credit for a credit market, he pays high prices for buildings, plant, machinery, material, supplies and freight. He sells on credit at credit prices but he has the advantage of good banking facilities at reasonable rates. He manufactures on a non-competitive basis, he has a legal fence built around him to shut

off competition, and thus he lacks one great incentive to business efficiency. He is pampered at the public expense, which means chiefly at the farmer's expense. The farmer is told that there is competition between Canadian banks, between Canadian manufacturers and between Canadian railways. This is an absolute lie, and everyone knows it is a lie, except, of course, the farmer. He swallows it for gospel truth. There is combination between Canadian banks, between Canadian manufacturers and between Canadian railways. The three following tables are largely self-explanatory and indicate the enormous losses to the farmer by the existing conditions:

THE THREE-TINED HAYFORK

Restricted buying market—credit basis—high freights.	
Cost of manufacture including material, wages and overhead charges	17c
Manufacturer's profit	12c
Enhanced price to countervail duty	3c
Enhanced price for credit	2c
<hr/>	
Manufacturer's selling price	34c
Cost of freight	2c
Railway's profit on freight	1c
<hr/>	
Jobber's buying price	37c
Jobber's profit	9c
Enhanced price for credit	3c
<hr/>	
Jobber's selling price	49c
Cost of freight	2c

Railway's profit on freight	2c
<hr/>	
Retailer's buying price	53c
Retailer's profit	18c
Enhanced price for credit	4c
<hr/>	
Price to farmer	75c

Open buying market—cash basis—fair freights.

Cost of manufacture, including material, wages and overhead charges	16c
Manufacturer's profit	10c
<hr/>	
Manufacturer's selling price	26c
Cost of freight	2c
Railway's profit on freight	1c
<hr/>	
Jobber's buying price	29c
Jobber's profit	8c
<hr/>	
Jobber's selling price	37c
Cost of freight	2c
Railway's profit on freight	1c
<hr/>	
Retailer's buying price	40c
Retailer's profit	15c
<hr/>	
Price to farmer	55c

Open buying market—cash basis—fair freights
—co-operation.

Cost of manufacture, including material, wages and overhead charges	15c
--	-----

Manufacturer's co-operative profit	10c
Manufacturer's selling price	25c
Cost of freight (less than)	2c
Railway's co-operative profit (more than)	1c
Distribution price	28c
Cost of distribution	3c
Cost of freight	1c
Railway's co-operative profit	1c
Retailer's buying price	33c
Retailer's profit	12c
Price to farmer	45c

The freights in the tables are approximations only, as, of course, they vary according to distances and even cents have been used.

The hay fork is now manufactured in Canada by a combine which, of course, fixes its own selling price, the general customs rate is 22½ per cent., and prices are enhanced just enough to retain the market for the Canadian maker. Some forks are imported and pay the duty. The manufacturer makes an abnormal profit by reason of the tariff, the credit system and the transportation. He sells by the car load to a jobber, either directly or through a broker or manufacturer's agent. It is difficult to import in car lots because, though it may be possible to import certain lines of goods, there are other kindred lines on which the duty is prohibitive and this makes it more difficult to import in car lots.

The loss to the manufacturer from giving credit is small, but it and the cost of doing business on a credit basis are a factor in making the manufacturer's selling price. The jobber sells to the retailer on time, and here the credit factor is a large one. The retailer sells to the farmer on credit and here credit is a still larger factor in pricing. If the farmer had banking credit he would buy for cash, thus enabling the jobber to sell cheaper, and giving the retailer much greater freedom in buying wherever he wished. He is now largely limited to the jobbing house with which he has established credit relations.

If the protective duty were removed and the hay-fork could be bought in the open market, there would be a great reduction in price, the jobber and the retailer would both have an enlarged market to buy in.

If there were co-operation between the manufacturer and his labourer in manufacturing on the one hand, and co-operation between the manufacturer and the retailer in merchandising, it would be possible to reduce the number of jobbers very materially. Co-operation between the railway and its employees would also reduce freights.

The retailer is a necessary factor in merchandising. Farmers sometimes blame him for the high prices, but the fact is the retailer is just making a living, in many cases a precarious living. He and the manufacturer are necessary, the jobber can in many cases be eliminated and the efficiency of the manufacturer can be largely increased by putting him up against competition. The tendency has been for the manufacturer and

the jobber to make larger profits and to reduce the retailer's profit. The catalogue house is a new factor, and the final effect of this form of merchandising is going to be enormous. The retailer is complaining about the catalogue houses, but he should direct his complaint against the jobber and the manufacturer. In the long run the manufacturer and the retailer will have to get together on a cash basis and eliminate many of the jobbers.

The reductions in prices in the above tables under improved conditions are conservatively estimated. In the case of large articles, the reduction in price would be much more.

There is no distinction made in the public mind between credit for money loaned or for truck, that is, goods sold. There is a vast difference and there should be a clear distinction. Credit for money advanced should be cultivated and encouraged, it is true commercial credit, and that is just what I am urging the farmer to provide for himself. Credit for goods sold for construction is truck, and should be discouraged and even penalized. When a man borrows money, even if he is paying a high rate of interest, he knows what the penalty by way of interest is, and he is getting real coin of the realm for which he can get goods at a reduced price. When a farmer buys goods on credit, his vendor charges him with two enhancements on cost, a commercial profit and an addition for credit. The latter is a speculative addition which cannot be fixed on any definite basis between man and man, because the credit the purchaser is paying for is not his own credit

but the credit of all debtors who buy on credit. Trucking in this way is improvident and injurious to the community, and should be discouraged by the laws, not encouraged as it now is. The creditor, not the debtor, should be penalized as is now the case. In some provinces a debtor can be imprisoned for non-payment of such a debt; it would be far more equitable and effective if the creditor was imprisoned. He is the person to be blamed for trucking, not the debtor.

Credit for money should be encouraged, credit for truck should be discouraged—they are altogether different.

CHAPTER V

FARM SERFDOM

“For I am weary and am overwrought
“With too much toil, with too much care distraught.”

For seven months in the year the farmer and his wife get up at 5 o'clock in the morning and work till 8 o'clock in the evening, the toil is heavy and unremitting. For the other five months they work from seven to seven. They labour not only long hours, but the work is speeded up. Their work is constantly pressing them. In the old lands farmers work long hours, but they work more slowly: here, climate, atmosphere, and industrial, educational, and commercial conditions unite to make the farmer work hard—too hard. In one word, the toil is inhuman. The farmer works longer than his horses, because the horses can't stand it. As a matter of fact, the farmer can't and doesn't stand it many years. He works harder than the slave worked in the cotton field. It is true some farmers do not work hard, but they simply fall down and quit, the farmer has to work 15 hours a day or fail. He works his hired help as hard as he and his wife work, with the result that nothing but necessity drives a man or a woman to serve on a farm. Labourers, male and female, go to the towns and pick up a precarious living rather than work on a farm, and they are dead right. It is possible to get men to put in a

couple of months' work in harvest time when wages are higher, but it is impossible to get a permanent supply of men for farm labourers. They will work on the railroad with pick and shovel, they will mine, or lumber, or fish, or starve in preference to going on a farm. The only reason why a farm servant works these long hours now is because the farmer himself does it. It is practically impossible to get a man on a farm to work 15 hours a day if the farmer is not doing the work himself. Farmers' sons and daughters are anxious to get off the farm,—they see the shape of their fathers' and mothers' backs.

I see the farmer toiling behind the harrow in the hot sun from early morning till late evening, begrimed with sweat and dust, while the crows sit in the neighbouring trees, and utter their appropriate sardonic caws at him. The farmer thinks himself free, and he is free to toil, but he is imprisoned by a wall of circumstance that leaves him free to toil only for another, not for himself.

The scene makes me too hot for utterance. Not the mere toil, that in moderation is a boon to any man, but the fact that while the farmer is thus labouring, there is sitting somewhere in the shade a fat greasy sucker, waiting till the farmer grows his crop, when he will sally forth and lift the greater part of it. That is why I get hot. But I waste my heat, I can't do anything, all I ask is the privilege, figuratively, of kicking that lazy sucker and his kind out into the work-a-day world where they will have to earn their own living instead of battenning on the farmer, but the

farmer won't allow me to do it. I don't wonder the crows caw at him.

What results do the farmers get? The results vary greatly according to conditions, and they must be judged by the failures as well as by the successes. The capable farmer who has been farming for ten years, and who has enough capital, is making wages, and interest on his capital investment. The average farmer, with average soil and with average capital, is having a struggle to keep even. If the man is below the average, or the farm is below the average, or if the capital is short, in a large percentage of cases he goes to the wall. As I have already stated, conditions are growing worse. Fifteen years ago a man could begin farming and get a foothold easier than he can to-day. A little here, a little there has been added to the burden. The owners are leaving the farms to tenants, the father dies and none of the sons will take up the burden. More farms are vacant in the older settled districts. More farmers are constantly getting on the ragged edge of bankruptcy, the marginal economic condition, and a drought or a hailstorm, or an attack of sickness, or loss of horses, or a visit from the bailiff causes them to topple over into the broad stream of failure.

Conditions have been growing steadily worse for the farmer and steadily better for the special interests, with the result that for the three years before the war began, the farmers' profits were smaller than they had ever been and the profits of the banks, the manufacturers, and the railways were higher than they had ever been.

The worst result is the moral one. The ethical equation between the classes has been disturbed and the perversion of the natural laws of production and distribution to gratify the avaricious desires of one class in the community has led, as it always leads, to economic degeneration, in the despoiled class, and economic degeneration leads to moral decay. In the dominant class, it has led to parasitism, which is another road to moral decay.

In a paragraph in the press, the superintendent of the prairie branches of one of our largest banks has painted a bird's eye view of the little farming district on the prairie. Here it is:

“Dots on Map have Boundless Wealth.”

“You take an unknown, unheard of, little pin-point on the prairie. It cuts no figure and it is regarded as of no consequence. It has no visible elaborate machinery, no great factories, and yet it pours forth a vast volume of food products of the highest value to the whole human race, its extraordinary productivity being due to the rich fertile soil of the Northwest, and the kindness of Providence.”

This is a simple, truthful statement of what the little district is doing for the world and it is very illuminating as to the point of view of the banker. He sees a little hamlet and from it he sees a vast volume of food products of the highest value to the human race, and his mind passes by the farmer and harks back to the productivity of the soil, and Providence as the cause of it. He doesn't want to bring the farmer into the

picture. He knows the farmer is there, the living, moving cause of the vast volume of food products of the highest value, but the farmer gets so little of this vast volume himself that it is not pleasant for the banker to consider him. The presence of the farmer would at once induce the question "If the farmer produces such a vast volume of products of the highest value, why is he so poor?" It would jar on the moral sense to have him in the picture. The slave owner who boasted of the vast productivity of the cotton fields naturally felt delicacy about introducing the slave into his picture. The thing jarred on the moral sense.

Oh! wary bank superintendent, your glasses are well adjusted. You see the vast volume of food products of the highest value—you see the fertile soil—you recognize the kindness of Providence, and your bank vaults make clear to you that dots on the map pour forth boundless wealth. That is all you see.

But I see persons as well as property—I see human beings with bodies and souls, who till the rich fertile soil and produce the boundless wealth, and I believe that the kindness of Providence intended that a fair share of that wealth should belong to the human beings who pour it forth.

When I look closer, I see men and women all around the little dots on the map, toiling long hours, living in small, inconvenient, unventilated houses—clad in coarse garb—with few of the comforts of life—without its luxuries—in loneliness and isolation—many of them near the economic margin. I see them worrying over the risks of

the industry, hail, drought, frost, disease among stock, or sickness among themselves, because any of these may put them off the dot. I see that there is such strenuous toil that there is not time for culture, leisure, art, companionship or idealism. I see the trade mark of their toil and worry branded upon them too early in life—his bent back, her melancholy. Their hearts are heavy—the tenor of their talk is of the risks they run, the dangers they hope to avoid, the fears they have of the outcome of the season, the probabilities of paying their bills, the certainty that some of their neighbours are doomed, the regrets that they cannot overtake all the work to be done.

I see that they are at the mercy of the man from whom they buy and him to whom they sell—I see the increasing number of bills on the file, and I see that as the season of crop selling draws near they are more worried than ever, because the bills fall due before the crop can be sold. I see the collector on his beat, and always in the background I see the bailiff a few laps behind the collector. I see that as the years go by, a good many of them drop over the edge and disappear economically, a good many more give up the unequal struggle when an opportunity comes, and a few, a very few, fight it out through the long years and reach competency and independence.

I see that they are not satisfied with their lot—there is continual change, some going, some coming, but each one is fighting his battle alone, they are not helping one another. I see that they make great wealth, but it is taken from them by others and they are growing poorer, rather than richer,

themselves, and as I hear them pray "Deliver thou me for I am poor and needy and my heart is wounded within me," I wonder if this is the kindness of Providence the bank superintendent pictured.

The only compensation they have is the open country about them, which nourishes body and soul and keeps them and their children true men and women, tho' very foolish ones.

But I see another picture. I see the bank superintendent himself and many kin to him—they live amid large dots on the map—toiling short hours—living in good houses—with the conveniences of life—with many changes of raiment—with all the comforts and many of the luxuries of life—in social companionship—with abundance and to spare—I see that they have small cause to worry, they have every provision that has been devised against the risks of industry—insurance, hospitals, doctors. I see that their toil is enjoyable—that they have time for culture, leisure, art, companionship and idealism. Their hearts are light and care-free—their talk is of their hopes and joys, their successes, their prospects, their enjoyment and their pleasures—they too have regrets, but they are regrets that they cannot overtake all the pleasures that offer. I see them in mid life, him, hearty and full of ease, and her, amid natural and artificial happiness. They have plenty and to spare—they waste more than these others spend—the collector and the bailiff come to them too, but only to get directions as to how far they shall worry these others. I see that, as the years go by, they too drop out, but only that they may

have more ease and leisure. And I think, perhaps this is the kindness of Providence that the bank superintendent had in his mind when, in his cushioned pew, I hear him sing in mellifluous tones:

“I shall not want. He maketh me to lie down in green pastures . . . Surely goodness and mercy shall follow me all the days of my life.”

And they do not want any material thing. They want not, they waste, but they have fatty degeneration of both the liver and the soul.

I have taken up these three handicaps in farming (1) lack and cost of banking facilities, (2) restriction of the farmers' buying market, and (3) excessive cost of transportation, simply as outstanding instances of the method in which certain special interests ride on the back of the farmer. In all these cases the farmer himself has the remedy in his own hands, but he doesn't use it. Indeed, it is not logical to speak of his having the remedy. He has by his ballot actually put the interests in power, they schemed the various schemes, but the farmer has carried them out himself and he persists in carrying them out. What the farmer has to do is to remedy himself.

I do not think that any farmer doubts that this is a splendid agricultural land, that natural conditions are admirable, and that the farmer should be prosperous, comfortable and contented.

I do not think that any farmer doubts that artificial conditions have been created that detract from the favourable natural conditions, and take from him so large a part of his production that

farming is a hard life and one in which ability, hard toil, and some privation are required to make a fair living. He knows that the middleman who lives off him, with less ability, lighter toil, and little or no privation, succeeds better than the farmer. He knows, too, that the men higher up, the banker, the manufacturer, the jobber, the grain dealer, the speculator, the railway man, and all who herd with these, live in wealth, luxury and extravagance, while their toil is merely nominal. He knows that the farmer creates the greater part of this wealth and that it is in the distribution that the other fellow gets the lion's share, and he believes that the distribution is absolutely unfair to himself.

I do not think that any farmer doubts that by a reasonable and simple exercise of the law-making power, the distribution of the wealth he creates could be made fairer to himself.

He knows he has the power in his own hands, but he perpetuates the existing unfair, economic conditions and continues to create new adverse conditions. That is where the rub comes.

In Russia there is a political autoeracy that dominates government, in Germany there is a military despotism, in Britain there is a large measure of class government, in France there is government by the people at large, in Belgium, Holland, Denmark and Switzerland there is a greater or less degree of popular government, in the United States there is largely government by the people. In each and every one of these countries the farmer has better and cheaper banking facilities, pays less for what he buys, enjoys

lower freight rates and gets better prices for his products than in western Canada. A few years ago the farmers in the United States suffered nearly as badly as the Canadian farmers did then, but in recent years conditions have greatly improved there. Here they have grown worse. The American farmer now buys at a less price and sells at a higher price than the Canadian farmer.

In nearly all the countries mentioned, farmers' banking facilities are good, the prices of what they buy are fair, even the prices of those articles they buy from Canada are in many cases lower than the price the Canadian farmers pay for the same article, and in each and every one of these countries the railways are owned by the people or freight rates are effectively controlled by the people. The simple fact is that the farmers in the old lands could not go on if artificial conditions were as bad as they are here. The farmer here can exist on a smaller share of his production and a correspondingly larger share is taken from him. The special interests have certainly applied the Biblical maxim to the farmer, that from him unto whom much has been given, much will be required.

In Canada we have in form government by the people, but the corporations and the subsidized interests rule Canada more absolutely than the autocracies rule Russia, Germany, or any other country in the world. They not only rule absolutely, but they rule more selfishly. The farmer has been producing great wealth. The special interests have been dividing it up among themselves. The financial interests, the railway com-

panies, the manufacturers and kindred corporations have been most prosperous. They have got a larger share of the profit of growing grain than the farmer. They have been kicking the farmer because he doesn't produce more than he does—"Jeshurun waxed fat and kicked." Given a fat financial man, especially one from the east, who cannot see his boots over his stomach, he comes west in a parlour car, spends two days at each of the six best hotels between the Lakes and the Pacific, takes a few auto rides, and he goes back to Toronto and writes a wise article on the shortcomings of the western farmer. He probably doesn't know enough about farming to grow pumpkins, but he is downright anxious to do two things—(1) to urge the western farmer to produce more than he does now, because he and those who train with him get the lion's share of this increased production, and (2) to justify himself to himself for exploiting the farmer as he does and lifting the greater part of his crop. He therefore blames the farmer. But the fact is, the farmer is a competent business man, a more competent business man on the average than the urban dweller. It takes more brains successfully to conduct a farm under existing disabilities than it does successfully to carry on a privileged industry. The farmer has not only to work without artificial assistance but he is actually carrying an artificial load. The farmer who has poor business capacity is found on the farm, but only temporarily—conditions drive him off the farm into the town. The farmer who goes into urban business is far and

away more successful than the urbanite who goes into farming.

In order to be a competent farmer on the ordinary farm, it is necessary that a man have a very considerable range of capacities. He must be a grain grower, a stock man, and an operator of machinery, he must have financial and business ability, he must be able to boss workmen, he must be a labourer himself, and he must have business integrity. A farmer on the prairie without a handicap might lack some of these qualities and succeed, but under existing conditions, the farmer who lacks any of them fails in the end. It is only the hand-picked farmer who can hold his own to-day. One of the cute arguments of the interests is that the farmer is not farming properly, and that this is the cause of his deplorable condition. But the scribe of the interests is well satisfied to say this, he never comes down to the logic of hard facts by demonstrating it himself. I have only one request to make of this class of defamers of the farmer, and that is, "show me." When the defamer, with a small capital, under existing conditions, comes down to earth and shows me how he makes a success of farming, then I will admit he has an argument, now he has only scurrility. I admit freely, nay I proclaim the deficiency, the culpable deficiency, in one respect of the farmer, his lack of combination. Individually he is the superior of the urban dweller, collectively, as a class, he is inferior. Union is strength and in this respect the farmer is weak as water. The neat point is this, should the farmer permit economic conditions to be so bad

that the average farmer cannot get a reasonable return from farming?

Time was, within the memory of living men, when on these fair prairies there were neither banks, nor railways, nor manufactories. There were only the simple industries, farming, fishing, hunting, lumbering, milling, weaving, carpentering, butchering, tanning, tailoring, shoemaking, wagonmaking, merchandising, boating, teaming, lawyering, doctoring, preaching, money-lending. The result was prosperity, wide-spread, economic and moral well being. Any man who worked had plenty to eat, to wear, to use, and to give away. It couldn't well have been otherwise, the soil was as fertile then as it is now—and cattle as easy to raise. The farmer raised farm products abundantly, there was more produced than the people could use, and they accordingly were well-to-do. The farmer could borrow money under reasonable conditions, he had the whole world to buy and sell in, and there was no class of people in the community who lifted any of his products without a fair return. Transportation was high but it was fair, the farmer got transportation at cost plus a fair profit. The middleman was operating in an open market. In short, there were no privileges and no restrictions, and there was more produced than there was used, so the people couldn't help but be prosperous. There was a sheriff in those days but he was a terror only to wrongdoers. He was an agent of all the people, not of a class.

To-day the farmer on the same prairies produces more abundantly, he also consumes more,

but the margin between what he produces and what he consumes is greater than it was in early days. If he got this margin, he would be prosperous, very prosperous. He only gets a trifling part of it and he is poor—the interests get it nearly all and they are rich. The natural economic laws have been warped and twisted till the farmer is tied as tight as a shearling sheep and just for the same purpose—shearing. The farmer makes more wealth and more profit than he did under primitive conditions, but the wealth and the profit go to the interests.

The banker, the manufacturer, the middleman and the railway company all work together to fleece the farmer. I do not mean that they make a comprehensive plan covering the operations of shearing the farmer. Each one develops his own scheme for getting wool along the lines of least resistance, and these schemes have gradually articulated into one another till the whole thing works like a well-oiled clipping machine. When they get through with the farmer, there is just about as much left on him as the farmer leaves on a wether. I have heard a farmer complain when a sheep grew a short crop of wool, and in just the same way I hear the special interests complain if the farmer grows a short crop. The special interests do not consider the farmer's interest in the crop any more than the farmer considers the wether's interest in the fleece. They both cut as close as they can, and if they snip a bit of hide here and there, it doesn't matter, i.e., it doesn't matter to the farmer if he takes a bit of skin here

and there off the wether and it doesn't matter to the special interests if they nip a bit off the farmer.

It has become evident to the interests that the farmer is not doing so well as he has been doing, not because the farmer's share of the profits of farming is smaller—they are not worrying about that—but lest their own share of the profits be jeopardized. They are, therefore, casting about for means to increase their share of the products of the farm. They are full of advice. Here are some of many remedies proposed by the interests—more demonstration farms—more demonstration railway trains—better roads—advances of live stock—loans to farmers to increase crop acreage and live stock—assistance to townspeople to get on farms—government aid for breaking up prairie land—aid for creameries and cheese factories—government loans on mortgages—closer settlement—intensive cultivation—a government survey of farming conditions—farming commercial travellers. These remedies are all directed to various symptoms of the farmer's ills and many of them are worthy of attention, but none of them go to the root of the trouble. These remedies might control some of the symptoms, and if they did, to that extent they would assist the farmers, and to a greater extent, the interests.

There is only one thing that will effect a radical cure of the farmer's condition, and that is that the special interests get off the farmer's back. The interests diagnose the case perfectly—they know what is the real cause of the farmer's small pro-

fit but they don't want to remedy the real cause. The Old Man of the Sea never gets off his victim, and in very truth, such is human nature that he never thinks he should. Why should a broker, who makes \$5,000 a year dealing in farmers' forks and similar articles, owing to the restricted market, be expected to look on himself as an incubus to the farmer? The farmer has made the restrictions, or rather he has let someone else make them in his name, he in any event is permitting them to continue, and the broker is using these conditions to gather in \$5,000 per year. I think the broker is within his rights. I think the farmer is an unmitigated ass to pay the broker \$5,000 per year without getting any return.

The interests will do anything but the one thing needful. They know the true state of affairs, they stick well together, and in this respect they are the very opposite of the farmer—the farmers are one class, the interests are several classes, but the one class scatters, the several classes cohere. The bankers would be pleased if the manufacturers would let down the bars and if the railways would let down freights,—the banks would then get a bigger share. The railways would be pleased if the bankers would let down the rate of interest, and if the manufacturers would let down the bars—the traffic would then stand more freight. The manufacturers would be pleased if the banks and the railways would let down interest and freights—the farmer would then be able to pay more for goods. But each one stands by the other, and you don't hear a whimper in public by one about the

other. They are all sitting tight because if ever the farmer kicked and threw one of them, he would be likely to kick again and throw another. The interests know, they are wise, they stick together.

The banker may not like to see the tariff or freights go higher, but if they do he never squeals in public—the manufacturer may not like to see interest and freights go up, but if they do, he never squeals in public—the freight man may not like to see interest and the tariff soaring, but he never squeals in public. The special interests never were as united and as strong as they are to-day. They are strong financially because they have been getting the profits of the prairie farmer, they are combined as they never were before, they have the price, they have the organization, they have the newspapers—they are politically supreme in Canada. No government could withstand the banks, the manufacturers and the railways, no government would try to withstand them. They are really the government. They are riding the farmer hard and fast, and even the fear that they will ride him to death will not induce them to get off even temporarily. The special interest is a vampire, it sucks and sucks and the less it gets the harder it sucks. I don't see any prospects of the interests dismounting. The farmer has given them a leg up and he hasn't asked them to get off. No! the interests are not going to get off the back of the farmer till the farmer puts them off.

Since a time long before the days of King

David, the predatory nomadic Arabs have raided the farmers on the edge of the Syrian desert. But in practice the raiding is commuted for the payment by the farmers of a tithe of their products and this blackmail is called by the euphemistic name of "protection." Our predatory interests with their statutory right to extort can give points in the matter of protection to the untutored Arab, who is satisfied with a nominal ten per cent. The Arab doesn't keep a mansion, nor six servants, nor a yacht, nor three autos, nor a champagne cellar. It takes thirty-five per cent. "protection" to do that.

Our subsidized interests are money-mad, they worship the golden calf. The making of money should be only an incident of life but it has become, with the interests, exaggerated into the real end of life. Property, money, lands, capital, stocks, bonds, interest, dividends, and the power and luxury which these bring, are the only prizes they see hanging on the tree of life. They overlook manhood, womanhood, character, self-control, loyalty, culture, religion, morality. This debased view of life has its centre in the counting house of the interests and it radiates to every relation of life till even the church cries "give, give. as insistently as any. The corporation is the chief instrument for the realization of this view of life. The interests over-reach the farmer, on the one hand, and they grind down their own labourers and others in their power as much as they are able, on the other hand, in order that their dividends may be the greater. The grind-

ing of the common people in the mills of the preying interests is so gross a process that it grates upon even the most hardened human being, so the corporation is used as the instrument of their rapacity and it is a fitting instrument:

“A huge man-beast of boundless savagery.”

It is an artificial personality based on money instead of manhood, it represents the personification and deification of property, it is measurable only in terms of dollars. It has a mind but no soul, it has no inherent moral qualities to counteract this gross materialism. It has no wife, nor child, nor home, nor feeling, nor ideal, nor moral purpose, nor any of those human attributes that tend to elevate the race. The corporation is notorious as a law-breaker. What in man is immorality, is in a corporation only illegality. When a corporation steals it violates only the criminal law, not the eighth commandment, but even when it is a criminal, it has neither body to jail nor soul to damn.

The officer or servant of the corporation will defend in the corporation what he will not defend in himself personally, and he will do for the corporation what he will not descend to do in his own interest. He detaches himself morally from the corporation and acts for it on a lower plane than he acts personally.

Through the corporation, the special interests have captured so great a part of the wealth of Canada that they control it; property interests, not human interests, govern the country. They have grasped wealth without earning it, they have

become intoxicated with the stimulus of special privilege till they have reached the stage of money madness.

The corporation is not necessarily an instrument of evil, but it does lend itself most readily and effectively to over-reaching, illegality, and corruption in economic and civic life. It operates chiefly in the city, and there it exercises its most malign influence. The open country is the only antidote for the materialistic tendencies of the corporate interests. The farmer has lost his wealth, but he has thus far retained his human qualities, he still values men more than property. The grasping corporation is not on its native heath in the open country. I trust it never will be.

And, lest we forget, let me repeat once more, for this whole rotten condition, not the interests, but the farmers, are to blame. You, the individual farmer, out in the open, are clean and fair, but you are cultivating a crop of noxious economic weeds in the civic field that threaten to destroy every good growth. You hold the plough of politics, you sow the seed of privilege, you direct the harrow of commerce, you build the highways of distribution. No one else but you can clean the field. "Thou art the man".

CHAPTER VI

THE REMEDY: ECONOMIC CO-OPERATION

“When the fight begins within himself.
A man's worth something.”

There is no question about the farmer being in a bad way, economically, the interests recognize it, the business men realize it, the economists know it. It is only the farmer who is blind to it. It is easy to diagnose his case. He is producing largely, he is getting substantial gross returns, and they should be larger. But the special interests take the greater part of his production, and he retains for himself only enough to enable him and his family to exist and carry on farming operations on a much lower plane than might be done. On the whole, for the last few years, he is growing poorer. For a time the speculative value of his land was increasing, which gave him false hopes, but even this has now ceased. The farming population in the settled districts is growing less. The tenant is superseding the owner. In a word, farming is becoming decadent.

The position of the average farmer, under normal, healthy, economic conditions, on our fertile prairies, should be at least the following:

- (1) His hours of labour should not exceed twelve in summer, and ten in winter.
- (2) The share of his production retained by the farmer should pay wages for the farm

work of himself and his family, interest on his investment, insurance for the risks of the industry, and a reasonable profit.

- (3) The amount retained should enable him to live comfortably, pay his way, educate his children, establish them in life, and provide a competency for himself and his wife in old age.

In order to attain this position, the farmer must retain a much larger part of the value of his products, or, to reverse it, he must hand over a much less part to the interests that prey on him. This result can readily be secured by restoring the natural, economic conditions of life and industry, to do which it is necessary to undo the artificial restrictions which the farmer has placed on himself. He must make the interests that he is now carrying, dismount and walk on their own legs, and if they cannot do this, he must insist that the capital, and men, employed by these interests, engage in some self-sustaining industry.

Will the farmer do this? Only the farmer can answer that question. But one thing is certain, if he does, and before he does, he must be born again, born of the spirit of freedom, self-reliance, and manhood—of the spirit of consciousness, realization, and union. His spirit is to-day only removed a step from that of the serf—he is not the captain of his own soul—he harks to the gone-by ages, and meekly does what he is told. His spirit recognizes a master. He is an individual opposing an organized multitude. He must learn that his occupation is the noblest, most necessary, most fundamental, and the most profitable of all

the professions, and that it should be the dominant profession on this earth of ours. He must learn to lead, to follow, to obey, to command, to serve, to trust, to be loyal, to be unselfish, to be grateful, and to discipline himself. He must learn to think independently, to think for himself. The fight is between human souls, on the one hand, and wealth, and the power of wealth, on the other hand. Help will come only from within, not from without. Before the farmer had that two-edged weapon, the ballot, in his hand, it was chivalrous for the outsider to take his part, but it is neither chivalry nor common sense, nor ordinary business prudence, nor duty, for anyone to lend a hand to help the farmer out of the economic slough in which he insists on wallowing, the less so, when the farmer declares that he isn't in the slough, or if he is in, that he can get out without anyone's assistance. Beyond that, it is the most thankless task that ever falls to the lot of a mortal to help the farmer. He doesn't know the meaning of fealty to his own class, or loyalty to his own friends. I grant you, it does look hopeless. The worst feature of it is, that the farmer is meekly accepting an economic position in which he is not getting more than a labourer's wages, and that he is acquiescing in it without putting up a fight. True, he is whining about it, but when a man takes to whining, instead of standing up to fight when he is kicked, he is in bad shape.

There are, however, gleams of hope. The United States farmer has done surprising things in the last decade, it was thought impossible that he should do what he has done. The United States

special interests have been checked at the three points with which I have been dealing. The banking system has been remodelled, contrary to the views of the bankers. The customs tariff has been materially reduced, and freight rates are under some measure of control. All these changes have been made in the interests of the common people, and through them much substantive relief has been obtained. But the outstanding feature is the fact that the common people, composed largely of the farmers, have got together and checked the interests. It has given the farmers a consciousness of their own power, and this, above all, is what they need. The United States farmers revolted against the domination of the political parties by the interests, in one case breaking away from the political party, and in the other case, dominating the political party themselves. Their victory is not won—they have made temporary gains, but the interests will unite more closely than ever, and seek to regain the lost ground.

In Canada, during the same period, the farmers have accomplished nothing politically, on the contrary, they have lost ground, but the prairie farmers have done something economically in the way of co-operation, they have united in the Grain Growers' Associations, and in the United Farmers of Alberta, and they have established the Grain Growers' Grain Company. These measures of co-operation have given them some consciousness of their own existence as a class.

But, above all, the farmers of Denmark have achieved. They have developed from poverty to

affluence, from disorganization to organization, from individualism to co-operation, from a position of inferiority in the state to a position of dominance. They are an object-lesson to the farmers of the world, and were it not for what they have done, I would have thought it utterly useless to appeal to the Canadian farmers. But what the Danish farmers have done, the Canadian farmers can do. I wish I had the tongue, and the pen, to rouse them to a recognition of their decadent position, and to a realization of their power. Some day the tocsin will sound, and the giant will wake out of his economic sleep and transform these prairies into a veritable garden of peace, plenty, and power.

The whole life of the prairie farmer needs awakening, and reconstruction, but at the base of all there must be a change in the economic conditions, whereby the farmer will get a fair share of the reward of his own industry. To accomplish this, the farmer must (1) develop class-consciousness, (2) organize, cohere, and co-operate, (3) use the ballot.

Class-consciousness. It is useless for the farmer to hope for economic improvement without combination. He is a stark individualist. His farm is his little kingdom, he is in competition, not in combination, with his fellow farmers, he does not fraternize, he has no community spirit, he lacks class leaders, there are few, if any, community institutions, or community meeting-places, there is no communal life. This individualism obtains not only in the small, or local, community, but in the larger sphere of provincial and national

life. There is no organization of farmers, as such, that can speak for the farmers. There are organizations of bankers, manufacturers, railway men, merchants, professional men, mechanics, labourers, middlemen, teachers, and other classes, that voice the opinion of the class. There is no class sentiment among the farmers, and if there were such, there is no organization to express that sentiment. There is no class confidence, no fraternity spirit, no feeling of comradeship, no community interests, no brotherhood, no common ideal, no self-consciousness, on which to base a farmers' organization that can speak for the farmers. There are, of course, organizations based on some phase of farming, but there is no organization, based on the common class interests, that professes to speak for the farmers generally. The other classes, all other classes, meet as brothers, they have kinship, they recognize common interests, they unite on the basis of economic solidarity. They may be of different colours, diverse races, opposing religions, varied social positions—they have points of diversity, but they meet on the common ground of class unity. The farmer does not do this—he must learn how. He must cultivate the class spirit. He must educate himself, and his children, to the level of community life. He must emulate and encourage his neighbour in craft combination. He must teach his children communal loyalty. He must study the history of the Danish farmer. He must actually work and spend for the advancement of the agricultural interests. And confidence in his neighbours is the keynote of combination.

Much of this work may be done outside of any specific organization. One of the best agencies for this work is the rural school. The trustees and the parents should see to it that the farming spirit pervades the school, that the beauty and value of rural life are inculcated, that the comforts and advantages of agriculture are set before the young. How many schools on the prairie have ever performed this simple duty? Practically none. How many farmers take the trouble to keep before their children, in the home, the ideal of life—successful, peaceful, comfortable life—on the o'd farm? Few, too few.

The simple answer may come from the heart of the reader that the farmer doesn't want to stay on the farm himself, much less does he wish his children to stay. Agreed. The farmer who really likes to stay on the farm, under existing economic conditions, isn't very much of a man, but the farmer who has the real stuff in him is not going to let himself and his children be run off the farm by the adverse conditions, he is going to make farm conditions what they should be, and then he will want to remain on the farm. The lot of the prairie farmer should be an admirable one, he should do reasonable labour, he should have reasonable leisure and recreation, he should have a reasonable income—with these, he should be willing to spend his life and die on the old farm. Farming will never come into its own till the farmer is contented and happy on the farm, and rooted in his attachment to the soil. Then, by example, as well as by precept, he can teach his

children that the finest possible life is that of the prairie farmer.

The farmer must—I say, must—make the laws of distribution sufficiently fair to himself to enable him to keep his heart, and the hearts of his children, attached to the farm. It is a downright disgrace to the farmers that they have played the part of dumb, driven cattle till they condemn their own occupation, as too many of them do. I am not asking the farmer to keep the hearts of himself and his family in attachment to the farm, as it is to-day. I am insisting that he take up the white man's burden of making the economic conditions of farm life such that a white man, or a man of any other colour, and his sons and daughters will find life on the farm a comfort, not a burden. The very task of making conditions right will attach the whole family to the farm.

The school to-day is educating children away from the farm; it should be, and can be made, a vital force in keeping them on the farm. The ideal set up by the public school to-day is that of the individual man who goes out into the world and makes a salary of \$500 per month, or a fortune of \$500,000, and that of the woman who has fine raiment, leisure, social position, and a purseful of money. This ideal is wholly selfish, the school should teach nature, work, social service, and citizenship, not the mere getting of money. Teach the child these, and his heart will find satisfaction in the open country. Then do away with the existing economic injustice, and there will happen in Canada what has happened in Denmark.

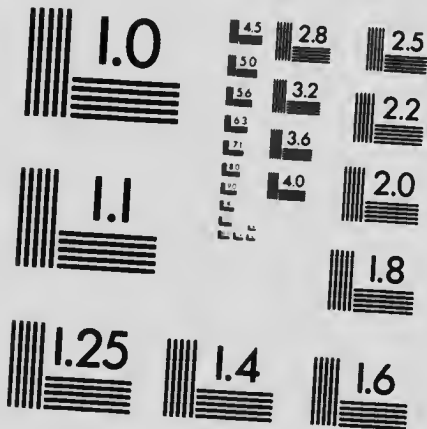
The Sunday school can be made to do like work. The school and the Sunday school are two of the democratic institutions left to the farmer, and he should use them. The church has got away from him, it once was governed largely by the farmers, but the denomination has become as great a corporation as the railway, or the bank, and the farmer has little to do with its management, except to pay the levy made on his local church. It is sympathetic with the interests, and they with it. The church, outside the Sunday school, is no longer a sphere in which the farmer practises, or exercises, his democratic faculties. But too often the church is used to get him to cast his ballot against his own class interests. The church stands for honesty, but given a railroad man, who has bribed half a dozen legislatures, rifled the public treasury, bullied his workmen, over-reached the farmer, and corrupted the electorate—if he pays \$100,000 out of his ill-gotten gains to missions, the church will say, "God bless you, my son, sit up higher." Generous financial support of some church is well recognized as the cheapest form of insurance against public attack for extortion or corruption. The interests have attached the church to themselves with golden chains.

Social communal life should be cultivated. Pride should be taken in the local country interests. Good roads, gardens, flowers, trees, the social circle, recreation, games, the graces and comforts that are available should all be used to their fullest extent to develop, and to cultivate a spirit of contentment, especially till economic conditions are better. In a word, the farmer must develop



MICROCOPY RESOLUTION TEST CHART

(ANSI and ISO TEST CHART No. 2)



APPLIED IMAGE Inc

1653 East Main Street
Rochester, New York 14609 USA
(716) 482 - 0300 - Phone
(716) 288 - 5989 - Fax

social life consciously along rural farm lines. He must recognize that the tendency to-day is away from the farm, and he must set himself to work to counteract this, and turn the current the other way. The farmer's son wants an education to go into business, the farmer's daughter wants an education so that she can teach school, and eventually marry the young professional or business man. The best blood is getting away from the farm, it is going to the city, where it deteriorates. Farm life must be made more attractive, and this can be done, to some extent, even under the present stress. There is one phase of advancement along social lines that strongly recommends it—it is inexpensive. It requires some thought, and a good deal of effort, rather than money.

To summarize, much can be done by individual effort, family influence, school work, Sunday school teaching, and by social union, to engender class-consciousness, and induce class loyalty.

But much of this work must be done by, and through, the local organizations. The farmer must support the district organizations, the Farmers' Institute, the Grain Growers' Association, the United Farmers' Association, the seed grain fair, the local exhibition, the local cheese or butter factory, the ploughing match, the good farming competition, the beef ring, the dairy association, the sheep breeders' organization, in short, whatever local farmers' organizations there are in his district. These are a positive benefit in themselves, but beyond that they are an educative influence in developing class coherence. The communal spirit must begin with the vicinage.

Loyalty to local class interests, open, express, notorious loyalty, is an essential.

And through all this, there should be kept before the old, and the young, the great slogan of the open country, that the land, and the profits of the land, should belong to him who farms the land, not to him who farms the farmer. I don't care whether it is in Russia, Mexico, Ireland, Denmark, or Canada, there is only one way to secure national peace, plenty, and prosperity, and that is by allowing him who tills the soil to reap the reward. Then, and only then, will all the people be prosperous and contented.

There must be leaders, both men and women, in this work, and the strongest, the best, the most intelligent farmers must take the lead in the work. It must be done on a democratic basis. Heads must always be counted, every farming man, every farming woman, the retired farmer, the manservant, the maidservant, the school teacher, and the Sunday school teacher. The whole rural population must be educated in cohesion. The consensus of opinion of the whole farming community must be considered and catered to. Not only must the permanent established farmer be taught that he is of the class, but the weak, the transient, even the derelict. Every man in the farming district should be permeated by the farming-community spirit. This can be done, it has been done, and it must be done right here on the prairie, or the decadence of the farmer is bound to grow apace. There is no means under heaven to secure such conditions as will build up a strong, self-reliant, prosperous,

agricultural community, other than the conscious combination of the farmers to that end. What the farmer needs more than anything is glue.

Coherence, organization, and co-operation. The road to co-operation leads up through class-consciousness, social fraternalism, spontaneous initiative, organization. As I have said, the development of class-consciousness may be largely outside any formal organization, but the formal organization is one of the best means of cultivating this consciousness. Apart from this indirect benefit, farmers' organizations are an essential to class progress. Coherence and co-operation can only be attained through organizations, both local and general. These organizations must be industrial, commercial, and political.

By industrial organizations, I mean organizations for the purpose of improving the methods of farming, such as ploughing matches, good farming competitions, seed grain fairs, agricultural exhibitions, farmers' institutes, good roads associations. These are essential in every community of good farmers. But apart from the prime end for which they are intended—the betterment of farming methods—they are of great value in bringing the farmers together and teaching them team-work. This is a by-product of these organizations, but one which is often as valuable as the main product. It is a good thing to grow two blades of grass, or two heads of grain, where only one grew before, even if the second blade of grass, or the second ear of corn, goes, as it does now, largely to a rank outsider, who does not toil for it, and the organization that

brings about this result is well worth supporting. The by-product of such an organization is the aid and incitement it gives to class coherence, which coherence is the only means of getting the benefit of the additional blade of grass and the additional grain for the men who produces them. It certainly must dull the spirit of the good-farming organizations to know that when, by improvement in the methods of agriculture they increase production, the greater part of the increase is taken from them, and only a trifling part left for the producer. Notwithstanding this, the farmer must persevere in the good work. He must stand up to his task like a man, because the poorer he gets, the easier it is to impose upon him. Good-farming organizations are a positive good in themselves. They are, beyond this, I repeat, a means of education in coherence.

The combination of farmers in commercial organizations is essential to the farmer in securing a fairer share of his production. Industrial combination has to do chiefly with the incidence of production, but commercial combination has to do with both production and distribution, and particularly with the incidence of these in which the farmer is most flagrantly imposed upon. Farmers must combine, both in producing and distributing, in buying and selling, and they must combine locally and generally, that is to say, there must be local organizations, centralizing in larger organizations, general organizations with local branches, and purely local organizations. There have been a good many farmers' organizations of which some, such as farmers' stores, granges,

manufacturing concerns, and local elevator companies have not been in the main successful, while other organizations, such as cheese factories, creameries, horse syndicates, live stock associations, and fire insurance companies have been very successfully carried on. All of them might be successful, there is no inherent reason why co-operative associations, such as local farmers' elevator companies, should not be successfully operated, except the broad underlying reason that there is not sufficient coherence among farmers to make them go. Take the local farmers' elevator companies, by way of illustration. Some of them have been very successful, they have been operated for years in competition with line grain houses, they have given satisfaction to their patrons, they have paid dividends to their stockholders, and they have been an influence in making competing elevators give better treatment to the farmers. But, on the whole, there have been too many failures among them, caused by the half-hearted support given to them by their own shareholders, and other farmers. Competing elevators have been able, by temporary advances in prices, to secure the grain trade of the farmers, even of the shareholders of the farmers' elevator. Strong elevator companies have, by this means, put many individual farmers' elevators out of business. The result has been well worth the effort and expense on their part, as they have in a very short time recouped themselves for the money spent in putting the farmers' elevator out of business besides giving a body blow to farmers' co-operation generally. It is evident that in-

dividual farmers' elevators cannot succeed so long as the farmers in the elevator's constituency can be seduced from supporting it by a temporary increase in the price of grain. Disloyalty is always fatal to any organization and it is absolutely necessary that the farmer develop the spirit of loyalty before individual farmers' elevators and similar organizations can be successful. Where the farmers' elevator has been successful, there have been usually a few clear-headed farmers in control of it, backed by a band of faithful men who could not be induced by an increase in the price of their grain to be disloyal to their own institution. Twenty loyal grain farmers, with average business capacity, would form a nucleus to keep an elevator in operation, but in many cases the twenty have been lacking with the result of failure. The one thing lacking has been the co-operative spirit. Without the development of this faculty of combination, the farmer is bound to continue to be the prey of any class that does combine, and not only is this the case, but it ought to be the case. It is not a mere question of business or commerce, it is a sociological question. It is a simple physical law that two bars of iron are stronger than one, three than two and so on. It is an equal¹ simple sociological fact that two men are stronger than one, three than two and so on. It is the law of accretion and combination. Ten men who unite are stronger commercially and economically than five hundred who scatter. The fact that the farmers have not lived up to the law of combination has been the cause of the failure of so many of their organizations. Where it has

been easy to combine as in the case of the Mutual Fire Insurance Company, co-operation has succeeded, where it has been more difficult, as in the case of the local farmers' elevator company, it has failed. The elevator business is an easier business to carry on from a commercial standpoint than the fire insurance business, and it is more profitable. The farmer has failed in the easier business, he has succeeded in the more difficult business because less active combination has been required in the difficult business than in the easy one. Farmers' stores have seldom been successful because consistent, permanent co-operation is required to make a co-operative store a success. Individual acts of co-operation, such as subscribing and paying for capital stock in the store company and buying from the store from time to time are performed by the farmer readily, but such individual acts of co-operation simply spell failure; there must be a persistent course of co-operative buying founded on active interest to make a co-operative store a success, and that can be based only on a heart schooled to the value of co-operation and a will determined to carry it out.

An outstanding measure of success has been attained by the larger farmers' organizations, The United Farmers, The Grain Growers' Associations, The Farmers' Elevator Companies of Alberta and Saskatchewan and The Grain Growers' Grain Company. The last three, which are commercial associations have been made possible by the inspiration from the first two, which are class organizations, devoted to the interests of the

farmer, and which, if supported by the farmers generally, might become organizations that could speak authoritatively for the prairie farmers. These five organizations have proved effective means of combination. They are supported by a large number of farmers and they have been of much direct benefit. The Grain Growers' Grain Company has prevented the diversion of millions of dollars from the pockets of the farmers to the bank accounts of the special interests; it has been well managed on the whole and the farmers have given it a substantial measure of support, but it may be said to be still only in its infancy. It depends on the farmers themselves what its future is to be. It is gradually widening the scope of its operations and strengthening itself financially, but it is not yet past the stage where the interests might, if a favourable opportunity arose, be able to crush it. The men who organized The Grain Growers' Grain Company and those who have carried it on have done a work so valuable for western Canada, under the most adverse conditions, that if it had been done for any other class in the community, the railways, the banks, or the financial corporations, some of these men would have been knighted. But, of course, no farmer is ever knighted. The men who have made The Grain Growers' Grain Company are men of vision and men of action. They have had the brains and the ability to execute and the courage to endure. They have achieved, not for themselves, but for their fellow farmers. They have made a rallying place for the farmers of the West, a centre from which has emanated much inspira-

tion to those who look and hope and strive for a new day for the man who tills the soil. Only a part of the farmers of the West support the Company and its position is therefore not sure. It should have the hearty support—the moral and business and financial support—of every prairie farmer who wishes to see a higher stage of development on these prairies. There has been a happy combination of idealism and hard, practical common sense in the conduct of the Company. It is a living, active embodiment of successful commercial co-operation among farmers, and even if the special interests succeeded in wrecking it to-morrow the history of its achievements would stand. The Farmers' Elevator Companies of Alberta and Saskatchewan work with it and they should all receive a constantly increasing support.

The United Farmers and The Grain Growers' Associations are class organizations devoted to cultivating the general well-being of the farmers, and they betoken a growing sense of the value of class combination.

There should be financial organizations as well among the farmers. There is enough money, \$250,000, invested by the prairie farmers every year in joint stock company shares to establish a bank. They should establish such a bank at once and support it with their deposits. It, in turn, would assist the farmer with loans to the extent to which the farmers supported it. The banking business is the easiest and safest business in Canada, the majority of the men in control of the banks in Canada to-day would have difficulty in making a living on typical prairie farms. No bank in

Canada has failed for many years, except through mismanagement, and no bank in Canada has ever failed because of loss on farmers' business. Farmers' banking business is the safest and most profitable banking business there is. It is infinitely easier to carry on a banking business among farmers than to carry on The Grain Growers' Grain Company.

The farmers should have a Trust Company dominated by farmers. There are millions of dollars of the money of farmers, living and dead, in the hands of Trust Companies and farmers hold many shares in these Trust Companies, but there is no Trust Company in the management of which farmers have a voice. The interests control the Trust Companies, and, as a consequence, the farmer's capital in these companies when he is alive, and his whole estate when he is dead. The interests thus get control of great amounts of farmers' property, the holding, handling and manipulation of which is of great value. There are large salaries and fees paid, good dividends are made, reserves are piled up, the inside knowledge of the stocks and shares of the companies is very valuable and there are many other opportunities which come from the control of Trust Company funds. The farmer gets no share of this. He puts in his capital and his estate, and in return gets a little from the fifth teat, while there is a full nail for the interests. Why doesn't he put his capital in one Trust Company and his estate business in that company also, if he will insist on putting it with a company? Why? Just because he is a wooden-headed individualist

who can be played by the interests. There is no reason why the farmer should not control his own capital—no reason except one, he has no class-consciousness, he does not organize, he will not co-operate.

Some one may reply that the farmers cannot do this. It is being done here and now. The Mennonites of the Rhineland Mennonite Reserve in Southern Manitoba have their own Trust System, comprising three strong, efficient, co-operative organizations. These act as trustees for the Mennonites and for others. One is incorporated, two are not. The result is that the Municipality of Rhineland is relatively the richest and most prosperous municipality on the western prairies. The people have now nearly enough capital for their own needs. The rate of interest is six per cent., they make practically no losses, there is no litigation, the expense is nominal. The system is wholly co-operative, it has been in operation for nearly forty years, and it is an outstanding success. The Mennonites brought the system from Russia, which our farmers are much inclined to look upon as a benighted country, but Russia is far ahead of us in rural coherence. The whole secret of the system is in one word, co-operation. In Russia the farmers co-operate with one another, but they are given to fighting the government, here the farmers fight one another and the interests govern.

Much can be done by the farmer for himself even under existing conditions by commercial co-operation. He should establish co-operative flour mills, packing plants, cold-storage warehouses,

farmers' markets, milk and produce companies, hide companies, and other similar organizations for doing his own industrial business.

He has enough capital now invested in concerns controlled by the interests to do this, but his capital is scattered. He should concentrate it and keep it under farmers' control. There is no lack of business ability among farmers. They and their sons are doing this kind of business for the interests, and they can do it themselves.

The farmer does not take kindly to following farmer leaders even in commercial matters. It is not exactly jealousy, but it is akin to it. Take five farmers of outstanding ability who proposed to start a commercial enterprise of any kind! It would be impossible to get their neighbours to invest in the enterprise. A glib-tongued promoter could get the same neighbours to invest in a gold-brick scheme. Let me illustrate! One of my farmer neighbours was a man of outstanding business ability, which he showed in his farming and in all his other business relations, but farmers would have none of him. I cannot explain just why. There was a measure of jealousy in it, though I think that term does not properly describe it. They did not seem willing that one of their own number should be given the position of leader among them. What the farmers would not do, business men have done. He is the manager of a Trust Company to-day, and a successful one. Four years ago he was a farmer. It is an easier business proposition to make a success of that Trust Company than it was to make a success of his farm. He could readily have worked out a

proposition for the farmers that would enable them to borrow money at six per cent., and to handle their trust business at a nominal expense. To-day he is lending them money at eight per cent., and making good fat fees on handling their trust business. The farmers who do this kind of thing are practically serfs and more than that they ought to be serfs. They have the souls of serfs.

The farmer must learn, as a condition of economic freedom, to co-operate in buying the tools of his trade and his supplies, in growing his crops and cattle, in storing and warehousing his products and in converting these into food products, in milling, in packing, in cheese and butter making, in selling his products, in providing capital, in social and school work, in savings, insurance, and protective associations, and in social, municipal, civic, political, and judicial concerns. The field is so large that I can only mention the lines of activity which the farmers' associations can occupy. If our farmers would study and emulate the example of the Danes in this field they would do well.

I wish to avoid the appearance of suggesting that farmers should attempt to monopolize any line of business. All they have to do is to enter the field and make a success of a very small part of any line of business—take, for example, pork-packing—in order to affect the whole trade in such lines; nor should they attempt to go into co-operative industry simply to make dividends. The function of farmers' associations is primarily constructive and regulative; they will give free-

dom, scope, and opportunity to the farmer in husbandry, which must always remain the chief concern of the farmer. In a word, the co-operation of the farmer must be directed to one great end, the conserving by the farmer of that share of his production which would come to him under the free play of the natural economic laws.

Neither should the farmer hasten into all sorts of co-operative combinations. Raw haste would be fatal. To attempt co-operation without the co-operative spirit would be simply suicidal. The farmer must develop the fraternal spirit. He must learn to fraternize, cohere, and organize, and thus grow into co-operation.

It is utterly useless for the farmer to attempt to accomplish anything by treating the symptoms of the economic disease as he is now doing. He has to go to the root of the thing and treat the cause, this is the only way to effect a cure.

CHAPTER VII

THE REMEDY: POLITICAL COHERENCE

“All your strength is in your union,
All your danger is in discord.”

The whole of the imposition upon the farmer is chargeable to his own account. He doesn't need to go beyond himself to find the cause of the economic burden he bears. It is true that temporary conditions, external to himself, aggravate or alleviate the weight of the burden. A series of bad crops, or smaller prices for his products, or adverse climatic conditions, or worse service by banks or railways, or a decrease in production make the burden heavier. On the other hand, good crops, higher prices for them, favourable seasons, better banking or railway service, or an increase in production make the burden lighter. There is, however, this difference, there is no increase in the share he gets of his production when unfavourable, external conditions press upon him. But if external conditions improve, the share of his production which he retains is made smaller.

When I have written thus far the so-called Dominion war taxes have been proposed for the avowed purpose of raising more revenue. It is a simple matter to raise more revenue; all that is necessary is to determine the amount of revenue to be raised, then to divert to the government that

amount of taxation now being paid to the interests. But to that, of course, the interests would object and they are the government. They think that owing to the war there may be a higher price for farm products, and that, owing to this, the farmer's share of this production will be worth more than it has been heretofore. Continued aggression is a condition of maintaining a false position. They are determined that they, not the farmer, will get this increase, and the tax is so levied as to get this increase for themselves. The war is to them an opportunity to inch in. The customs duties further restrict the farmer's buying market. The net result is that at a time when the farmers of the West are so poor that many of them have not seed grain, the interests are determined to seize all the advantage from the prospective increase in prices. The greater part of the alleged war taxes are so levied that in the end the farmer has to pay them. But in addition to the tax he pays government, the tariff changes make him pay millions more in taxes to the interests. For every \$1,000,000 in revenue the government will get, the interests will get \$5,000,000. This is not a war tax, the war is the excuse. It may be said to be a war tax in one sense, it is a tax levied on the farmer in order to enable the interests to get the whole benefit of the increased war price of farm products.

Nearly all the new tax will be paid in the end by the farmer. The corporations will pay much of this tax in the first instance, but they will collect it from the farmer. They are perfectly justified

in doing so, that is the intention of the legislators, including the representatives of the farmers.

There has been a great improvement in the breeds of horses, cattle, sheep and swine in the last thirty years. It is easier to breed and grow to maturity a good draft horse than it was a generation ago. It is easier to produce a twelve hundred pound steer, or a good milch cow or a two hundred pound hog because by breeding the varieties have been improved. We have also better producing varieties of wheat, oats, barley and grasses than a generation ago. Has the farmer got the benefit of this improvement in the different kinds of live stock and grain? Not one dollar of it. As soon as there has been any improvement that enables the farmer to produce more than he has done, the interests have let out a loop in their purse strings and have levied another burden on the farmer. They have got the benefit, not the farmer. I have heard many farmers say in the last couple of years something like this, "Marquis wheat is going to prove a boon to me, I will increase my yield of wheat five bushels per acre and that increased yield will put me on my feet." I have said to some of them and I have felt like saying to all of them, "Why, you fool, can't you see that if the cultivation of Marquis wheat increases the yield of wheat five bushels per acre over the whole country it won't do you any good, the interests will levy on you for the five bushels per acre?" That is the fact.

Let me suppose an extreme case! Suppose that in 1916, there is introduced a variety of wheat that yields 30 bushels to the acre as easily as we

now grow 15 bushels—and in 1917 a variety of oats that doubles the present yield, and in 1918 a variety of barley that doubles the present yield—and in 1919 a breed of cattle that are only half as costly to make into beef as the present breed—and in 1920 a breed of horses of which two can be raised as easily as one of the present breed! What would happen to the farmer? I can hear my farmer friends say gloatingly, “We would all be rich in ten years.” But they wouldn’t be rich. If there should be such an unprecedented advance in agricultural production as I have supposed, it might be difficult for the interests to crank up the economic machine rapidly enough to overtake the increase and the farmer might get a temporary benefit, but it would be only a few years till the interests levied the full measure of the increased production. We have the alleged war tax now. We can have another increase on account of the inevitable war debt, then another increase to pay war pensions, and various increases in interest, and freights, because capital is scarce. When the interests are in the saddle anything will do for an excuse to drive faster. A patriotic excuse is the favorite excuse, and there never was a finer opportunity to display our patriotism. After the war is over the interests might become so patriotic that they would have Canada give a hundred millions pounds to Great Britain to aid in payment of war expenses. Who could object to such a loyal gift? Incidentally a tax would have to be levied to provide the hundred million pounds and the tax would be so levied, incidentally, of course, that the interests

would get five hundred million pounds out of the farmer while government got one hundred million. Excuse or no excuse, the interests would soon get the increase.

Farm production does not increase by leaps as I have supposed but it is steadily increasing through new methods of soil culture, improvement in machinery, more productive varieties of grain, better breeds of animals, improvements in transportation, and various other means. Thus far the prairie farmers have allowed the interests to get the whole increase in production, the farmer has got none of it.

When I homesteaded on the prairie 33 years ago, the farmer got just about half of the value of his production. If he produced \$700 worth from a quarter section of land he retained \$350. To-day he retains about 35 per cent. If he produces \$1,000 worth from a quarter section he retains \$350. It takes much more capital to farm a quarter section of land to-day than a generation ago, the farmer has to be more competent, the production is larger, the risks are greater, the net return to the farmer is about the same. The farmer handles much more money, but he handles it for his masters. He pays tribute to the interests. In slavery days in the South it was estimated that slave labour cost the agricultural slave-owner 40 per cent. of the slave's production. Under feudalism or serfdom the vassal or serf always got more than 50 per cent. of his production. I certainly see no reason why the predatory interests in Canada should wish a return to feudalism, serfdom or slavery, they get a larger

share of the production of the farmer under our system than they would under the most vicious system of feudalism, serfdom or slavery that ever existed. The farmer takes all the risk, he works harder than the slave or the serf would. He is free and more intelligent, he produces more and is easier to handle politically as he is than if he were a serf, or a slave. There is a chivalrous section of the people in every land and age to maintain the cause of the vassal, the serf, or the slave. But the farmer won't let anyone befriend him, he is as likely as not to turn and rend the man who tries to aid him; still he will not help himself.

Politically the farmers straddle. The interests combine, the interests govern, the interests are justified in governing according to the rules of the game. Every man has his ballot, the majority of the ballots govern, the farmers have the majority of the ballots, but they never cast them together and they never govern. The interests combine in balloting, the farmers scatter. That is what the economist means when he says that politically the farmer is a fool, and the economist is right.

The result is that the interests make the laws and make them to suit themselves, they send their representatives to the legislature for that purpose and their representatives carry out the purpose. There are representatives of the farmers in all the legislatures, but they are a negligible quantity: they scatter just as the farmers scatter, they kill one another's votes. The farmers are largely the debtor class and the laws are made by

and for the creditor class, consisting largely of the privileged interests.

The interests catch the farmer coming and going, they soak him on what he buys, they cinch him on what he sells. The scheme for over-reaching him on his purchases is twofold—(1) the creditor class by means of restricted markets, high freights, and lack of banking facilities, operating through the truck system, enhance the prices of what the farmer buys, and (2) the creditor class by creditor-made laws use the courts as collection agencies and make the debtors pay the cost of collection.

Our whole economic system is based on the idea of getting the debtor class to buy at enhanced truck prices, and then of giving the creditor class every possible weapon to make the debtor class pay these enhanced prices. As I have pointed out, our banking system is made for the creditor class. There is no place for the debtor class to get credit in money, they get credit in truck and every inducement is held out to the debtor class to truck. Then the creditor-made laws aid the creditor class in wringing these truck prices from the debtor. There is the chattel mortgage—an invention of the devil, if ever there was one—and the lien note and the conditional sale agreement, its twin brothers. I have heard arguments in favour of retaining the chattel mortgage for actual advances of money made on such mortgages. Apart from this I have never heard any defence of these villainous instruments. The chattel mortgage, lien note, and conditional sale agreement should be wiped out. These cost the farm-

ers thousands of dollars every year, and they are no manner of benefit to the community. They are a part of the truck system, whereby farmers are made to pay greatly enhanced prices for commodities.

Our courts are made for the creditor class. Our whole system of making the losing party pay the costs of the successful party is in the interests of the creditor, the man with money. It just means that the parties to every contested lawsuit are staking the amount of each other's costs, and the railway corporation can stake \$500 easier than the farmer can stake \$5. The corporation takes the \$500 out of the farmers to begin with. Party costs are a penalty on the man who seeks justice, he must submit to wrong or risk the penalty. The risk is little to the creditor, it is much to the debtor. The parties should be put on an even keel as far as this is concerned, and each one should be made to pay his own costs.

Party costs were originally levied on the man who had done a wrong, but the practice has been extended by the interests to all cases. These should be strictly limited by legislation to cases of actual wrong, such as oppression, over-reaching, deceit, fraud, and unnecessary proceedings.

Party costs are bad enough in contested cases, but they are villainous in uncontested cases. The farmer owes a corporation \$200, he admits the debt, he is willing to pay it but cannot do so. The corporation sues him for the amount, gets judgment against him for the debt and the court fees and a substantial sum in addition for costs. Then if the bailiff comes into the game the debtor has

to pay him. It will take anywhere from \$250 to \$300 to settle the \$200 debt. In other words the debtor pays the costs of maintaining the courts and the cost of collecting debts from himself, and all for the benefit of the creditor.

In some jurisdictions the creditors are not satisfied with that. If the debtor does not pay they have made provision for putting him in jail. The whole system is economically unsound. The creditor class has built up this system by which the debtor is treated as a wrong doer and the creditor as a much injured innocent. The court is for the benefit of the creditor, not that of the debtor. The creditor is more able to pay than the debtor, but the system says the debtor must pay for maintaining the court for the benefit of the creditor, and beyond that for collecting the creditor's debt.

The creditor has gradually so developed the laws that default in payment is treated as a wrong for which the debtor should be penalized in costs, and that no other facts except non-payment should be taken into account in determining party costs. Let me illustrate! Millions of dollars worth of farm implements have been bought by farmers on the solicitation of agents of corporations who induced the farmers to buy by deliberate lying about the implements sold. The agents got the farmers to sign contracts agreeing that the lying statements of the agents were not to be brought into question in the matter of the sale. Other terms of the contract were equally vicious. The courts enforced these contracts and made the farmers pay principal and interest, and notwithstanding the agents' lies made the farmers pay

the corporations' costs. The United Farmers of Alberta got legislation that put a crimp in this organized lying business and some of the other villainies in these implement contracts, and now in Alberta machine agents are limited in their lying to the same extent that a horse trader is limited, and they are very sore about it. But the business of party costs in uncontested cases still stands, and the bailiff still works for the creditor and draws his pay from the debtor. In all the other jurisdictions the agent of the corporation still has perfect freedom to lie in selling machinery and the fact of his lying cannot be taken into account even to the extent of relieving the debtor of the creditor's law costs. In other words the villainy of the agent cannot be brought home to his principal even to the extent of making him pay his own costs. The only fact taken into account is the fact of the debtor being a debtor.

Mark you, I am not blaming the over-reaching corporation or the lying agent for this state of affairs. Given the opportunity to make money easily by over-reaching and by lying and human nature will not resist the temptation, particularly when the man who does the over-reaching or lying has the goal before him of becoming a noble knight if he over-reaches or lies very successfully. I lay the blame where it belongs, on the farmer.

Here is an extreme case that illustrates the workings of the system. A binder that cost less than \$50.00 to manufacture was sold to a farmer. The farmer, from time to time paid \$300 on

account of the purchase price, interest, costs and other charges. He never refused to pay, but there being \$200 still left unpaid he was put out of business. Other farmers had to pay the \$200 for the corporation went on paying the same big dividends. The farmer is a derelict, the community is the loser, the corporation is immensely rich and its representatives are rolling in luxury. A number of the cinches the fool farmer puts into the hands of the pampered classes, came into play in the case of the binder, the restricted buying market—the high rate of interest—the enormous freight rate—the lien note—the chattel mortgage—the creditor's law costs—and the bailiff's charges. What language can be used in regard to a class in the community that sanctions such economic treatment of its own members as this?

Let me give one other simple instance of creditor legislation carrying out the same class idea. If a creditor gets a judgment against John Smith he can register his judgment in a Land Titles Office against the name of John Smith and it binds the lands of John Smith, but not only is the John Smith in question affected by it, but every other John Smith, John A. Smith, John B. Smith, or John C. Smith, who owns lands, has to go to the trouble and expense every time he deals with his own land of proving that he is not the creditor's John Smith. Not only is the creditor allowed to tie up the lands of his debtor, John Smith, but he is allowed to worry every other man who owns land whose name is John Smith or John Smith with variations. The only reason there is for such ridiculous legislation is that the creditor

makes the law. There is no reason why the creditor should not be required to register his judgment against the lands of his debtor John Smith, but that would entail some trouble, and in order to avoid the trouble he puts every other John Smith in the community who is a land owner to much trouble and expense. It is his law and he makes it to suit himself.

Another simple illustration; a personal one. For years I received notice from a bank that notes made by me were held by the bank. I made no such notes, but I had regularly to write the bank to repudiate these notes. If I didn't I would be liable to pay the notes to the bank. That may seem too ridiculous to be true, but it is a fact. It is creditor-made law and I feel free to say that it is good law—for the creditor.

The attitude of the civil law is against the debtor class of which the farmer is the greater part and getting to be a larger part. The laws are made by those whose interests are opposite to those of the debtor class and the laws reflect this opposition. The whole attitude of the criminal law is against the criminal class. It is meant to be so. It is deliberately made antagonistic. Our civil Dominion and provincial laws are in the same way antagonistic to the debtor, but the antagonism is covered up as much as possible. The feeling of the public toward the criminal is that he ought to be honourable, and so keep out of the clutches of the criminal law, and the way is open for him to do so. The attitude of the creditor class towards the debtor is that he should buy on credit but that he should not be a debtor. They

use every device which they can suggest to keep him in the debtor class, undue prices, high interest, enormous freights, the truck system, and then they turn the thumbscrews of the law on him because he is a debtor. There is no direction in which the debtor class can turn that is not barred high by creditor-made legislation or creditor-made difficulties. There is no thoroughfare for the debtor, he has to jump hurdles to get out of the debtor class. He cannot plant potatoes till he pays the creditor a tax for the privilege of buying a hoe, he cannot cook his potatoes without paying a tax on his coal, the pot he boils them in, the salt he seasons them with and the fork he eats them with. The provincial and the Dominion laws are alike in their attitude to the debtor. The Dominion laws are perhaps more antagonistic, but that is because the creditor class can get a longer leverage with many of the Dominion laws, and they apply to the whole country. Provincial laws vary in the provinces. They haven't that instrument of rascality, the chattel mortgage, in Quebec.

The farmer is outside of the circle that makes the laws, he does not know what it feels like to be able to say to his fellows, "It would be a good thing to change the law in this way, let us do it!" He has no proprietorship in the laws. But the creditor class feel that the laws are theirs. They have a proprietary interest in them, and it is quite in order for one of them to say to another, "That would be a good change in the law, let us have it made," and they get the change made. Does the farmer-ever consider who originates all the new

laws that are yearly made? It is very simple, a member of the creditor class thinks of some change in the law that will benefit him or prejudice some one else; he makes a note of it, and sends it to his representative, or sees the representative, and it is talked over by a few on the inside; it is brought up in the legislature and passed. There isn't one item of legislation in a hundred proposed by individual farmers. They do upon occasion propose changes in the laws, when they get together, in connection with school, municipal, or similar, matters; these proposals sometimes become law and sometimes they do not. The proposals that are enacted are those imposing burdens on the farmers; the proposals that are not enacted are those relieving the farmers of their burdens. One of the most astute Canadian politicians is credited with having said that the farmers are the easiest class in the community to legislate for, they never ask for anything, and they never get anything.

In both the provincial and Dominion spheres there are many matters of the highest concern to farmers which demand legislative and executive action. Here are a few among many provincial matters—

1. Legislation, financial aid, and advisory assistance in the establishment and operation of farmers' co-operative cheese and butter factories.

2. Legislation, financial aid, and advisory assistance in the establishment and operation of farmers' co-operative packing and cold storage plants.

3. Legislation, financial aid, and advisory assistance in the establishment and operation of farmers' co-operative pure bred stock associations.

4. Legislation, financial aid, and advisory assistance in the establishment and operation of farmers' markets.

5. Legislation, financial aid, and advisory assistance in the establishment and operation of farmers' protective, credit, benefit, savings and trust associations.

6. Legislation, financial aid and advisory assistance in the establishment and operation of farmers' co-operative elevator companies.

7. Legislation establishing rural agricultural High Schools and placing the conduct of these and of the rural Public Schools under the executive control of the rural ratepayers, in order that the pupils may be educated towards the farm instead of away from it.

8. A fair representation of real farmers in the governments.

9. The abolition of the chattel mortgage, the lien note, and the conditional sale agreement.

10. The abolition of party law costs, in undefended suits, except in cases of wrongdoing.

11. Legislation requiring all parties using the courts and their officers as collection agencies to do so at their own expense.

12. Legislation against fraud, oppression and over-reaching of those in a subservient position by those in a dominant position.

13. Legislation levying upon gambling, commonly known as speculation, in land, shares,

stocks and products of the forest, farm, mine and sea.

14. Official publication monthly of acts of government, including Statutes, orders-in-Council, receipts and expenditures, borrowings, appointments, dismissals, actions, prosecutions, grants, pardons.

15. Legislation prohibiting corporations holding public office.

These are only a few of the matters that should have the immediate attention of the provincial legislatures and governments. Some of the provinces have already dealt with certain of these matters. All financial aid given by the provinces to farmers' associations should be chargeable to the farmers as a class upon a fair allocation of provincial funds. At present only a trifling expenditure of public moneys is made in rural districts. Governments seem to vie with corporations in their efforts to spend money in the city rather than in the country. It is grossly unfair that the farmers should contribute the greater part of the revenue and that only a trifling part of it should be spent in rural districts.

In the Dominion sphere of legislative and executive action I will refer only to those matters which I have already mentioned. There are many other matters, of equally pressing concern that require the farmers' attention.

1. A reasonable representation of actual farmers in the Dominion Government.

2. A Bank Act providing for agricultural banks.

3. The right to buy and sell in the best mar-

kets without restriction upon, or privilege in the interests of, any class, corporation or person.

4. All railway tariffs, rules and regulations affecting the public to be made by Parliament through commission.

What would be the effect of even the few changes I have suggested? The effect would be that instead of the people leaving the farm for the city, they couldn't be kept off the land. A cordon of a thousand policemen around the prairie cities couldn't keep the people from getting out on the land.

I have no illusion in regard to even these few changes being made speedily; I know the farmer, and I know that the first thing is to make the farmer over, and I am not a believer in sudden conversion. These changes and many others will come through a process of education and evolution. Socially, the farmers do not fraternize; industrially they are disorganized; economically they are individualists; commercially they are weaklings; politically they are a rabble. As they grow into union they will grow into strength along all these lines. But there is no reason why the farmers, if they were so minded, should not make these and many other changes at once.

The interests will gladly see a certain degree of industrial and economic unity among farmers, they will quietly place obstacles in the way of commercial and financial co-operation, and they will bitterly oppose political organization of the farmers. The policy of the interests now is to keep the farmers divided between the two historic political parties, and thus enable the inter-

ests to hold the balance of power and maintain control of government permanently. They are able to do this, because as I have said the farmers are politically a rabble.

Given an army of a million men on the field of battle to-day without organization, without leaders without a treasury! How many disciplined, equipped troops would it take to withstand them? Perhaps 20,000, not more than 40,000, in any event. But if the million men were prone to shoot any of their own men who attained leadership, and given to following the opposing leaders, even 5,000 men would soon be masters of the million. The difference between organization and disorganization is as great in the political as in the military arena. In the political arena in Canada a few men dominate millions. The president of the Bankers' Association, the president of the Manufacturers' Association, and a representative of the railways, have more political power in Canada than all the farmers. If they want legislation in regard to banks, the tariff or railways, they call in their lawyer and a stenographer—they make a memorandum of what they want, it is proposed, and the representatives of the farmers do the rest. How and why is this? The banks, manufacturers, and railways are a trinity of political power; they combine and organize politically. More than that, they ought to be organized, they do just what they should do and what the farmers must do. If the farmers were organized politically, they would be in a position to have their representative make a memorandum of farmers' needs the way of legislative and executive

action, and it would be carried out. Now the farmers have no organization, they don't know what they want, and there isn't a man or even a body of men on the planet who can speak for them. Instead of organizing, they spend their time and energy in criticizing the men who do organize. There is nothing they can do that pleases the interests better than this, for so long as the farmers devote themselves to criticizing the interests for uniting, so long is it clear that they do not recognize what is the root of their own political impotence.

The first thing the farmers have to do to secure a fair share of political power is to recognize that the cause of their undoing is within themselves, and that in order to remedy the evil they must operate *on* themselves, not on the interests. If you talk to an individualist farmer about the economic or political condition of his own class, he will at once begin to criticize and condemn the interests, and his remedy, if he has one is to do something to curb the interests. The farmer must realize that he is the author of his own political wrongs, and that the cure for these wrongs is by positive action in his own interest by his own class. There is no external enemy to attack. He is now disposed to grumble at the banker for the high rate of interest and by way of remedy, to impose penalties on the banker or take some action against him to make him reduce the rate of interest. That is purely negative action and wholly useless. What he needs to do is to use his ballot to get agricultural banks established, and let the existing banker go his own way. In the

same way he grumbles at the high price he pays for goods and attacks the merchant for this. He should attack the thing positively, not negatively—he should insist on his right to buy where he can get his goods the cheapest as he certainly has a right to do. So with the freight rates, he goes after the railway company, but he should kick himself not the company—he should insist on his own right to make the freight tariffs. There is no manner of sense in breeding vampires and then scolding them because they suck. All that is necessary is to stop breeding vampires, then they won't suck. Here is an illustration. The farmer complains about the loss of live stock killed by the railways for which he cannot get compensation without suit, and frequently not even with suit. There is no difficulty in remedying the matter. A slight change in the Railway Act will make the railways responsible for the stock they kill, and a slight change in the provincial statutes doing away with party costs and providing for trial by jury will do the rest. Within a month after these simple changes are made, the railways will suddenly discover that there should be a stop put to that grand old sport of trains chasing horses to the first bridge, then killing them. There never has been a clear cut provision in our railway act fixing the responsibility of railroads for killing stock. There has been a variety of provisions all so complicated and twisty, that neither layman nor lawyer could be clear as to what they meant. If such a provision was finally interpreted by the courts to be unfavourable to the farmer, as it usually has been, and the farmers

complained too loudly about it, the railways got another provision put in the Railway Act equally complicated and twisty. This would stand the farmer off for a few years more and then the process could be repeated. A simple provision should be inserted in the railway acts, Dominion and provincial, making railways responsible, and a simple provision in the provincial court acts providing for trial of such and other cases by jury, not excluding farmers, and doing away with party costs. Any kind of a simple provision that really fixes the liability would stop the railroads killing cattle, for example: "Any person suffering damage by reason of horses, sheep, swine or other cattle getting on the company's property shall be entitled to recover from the company such damage in any court of competent jurisdiction, except where the company establishes that the cattle got on the company's property by the wilful design of such person, provided that the company may satisfy all claims for damage by paying such person within one month from the happening of such damage three-fourths of the amount of such damage if the damage happens at a level crossing, and five-sixths of such damage in other cases." This wouldn't suit the railways, it is too simple. Even if they accepted the principle of it, they would want a lot of little strings attached to it that would make it useless, e.g., that the month might be extended by a judge, that the money might be paid into court, that there should be certain exceptions, etc. It might be difficult to get the individual farmer to accept such a simple provision; the runners for the rail-

ways inside and outside the legislatures would tell the farmers that they should get all the damage done by the railways, not a part, and the individual farmer would be likely to believe them. Of course, organized farmers would recognize that what is wanted is a provision that will put a stop to railways killing cattle, and a simple provision making them responsible will do that.

The real difficulty is that the farmer does not think for himself, and he won't let anyone else think for him. Take this very matter of damage to live stock as an illustration! The principle of the thing is very simple if the farmer will think it out for himself. The railway is a mechanical contrivance which can be used to his advantage and that of other people. It is made for him, not he for it. He should control it and make it as effective an instrument to serve him as possible, and any inherent tendency it has to injure him should be reduced to a minimum. That seems very simple on the face of it, and it is as simple as it seems. But the situation in practice is just the reverse of this. The railway dominates the farmer and he is made to serve the railway. The railway magnate reckons up how many farmers are tributary to his railway, and they are really tributary for he makes their laws in so far as he is interested in these laws. Indeed, the farmers are not only tributary but subservient to him.

It is inherent in the operation of a railway that some damage is done to the live stock of the farmer. Reason and common sense would suggest that this damage should be reduced to a minimum, not only in the interest of the farmer,

but in the interest of the community, and that provision should be made to that end in the *Railway Act*. Then the unavoidable loss should be paid by the railway company, and should not be borne by the individual farmer. We recognize the principle in our laws that an industry should pay the damages incidental to the carrying on of the industry, and that these damages should be realized by the industry out of the public. The farmer should apply this principle to the railway and a simple provision would effect the purpose. The unavoidable injury to live stock is only a trifling matter.

It is utterly impossible to get any such provision in the *Railway Act* at present, as there is no one who can speak for the farmers. There is no lack of agents of the railways paid and unpaid. One of the great weaknesses of the unorganized farmer is that he is not in a position to pay anyone to look after his interests; he has never been educated to put his hand in his pocket and pay for active work on his own behalf. He is not in a position individually to pay; he is not organized, and cannot pay collectively.

The farmer must learn to pay his own way. He has thus far been quite ready to allow the interests or workers in the political parties to furnish the funds for political action. It is one of the rules of the game of life that the man who pays the piper should call the tune. The interests and the politicians naturally feel that they have paid and are entitled to own what they have paid for. It is true the interests have taken out of the farmer tenfold what they have paid, but that only

shows how great a fool the farmer is. The prairie farmer does not pay directly a dollar a year for the support of his own political principles, but he pays indirectly a hundred dollars a year to compensate the interests for what they pay out for the support of their political activities. Not only must he organize, but he must pay the cost of organization. So long as he lets some one else pay the cost, so long will someone else be the master of the organization. There is no organization possible without cost. The farmer lacks money, he is poor, and this is one bar to his organization, but he must pay out of his poverty, he it ever so little, he must pay his footing fee. Not only is it necessary that he do so to maintain organization, but he must pay before he can have the realization within him of proprietorship in organization. The farmer must pay, and part of his training is learning to pay.

Another phase of the same question is the externality of the farmer to government and politics. He is not only on the outside but he adopts the attitude of an outsider. He comes to government as a suppliant. Political leaders go on tour before elections, the representatives of the interests ride from station to station in the private cars of the leaders and tell them what the interests want and what the interests will do in the way of voting and providing funds. They do not waste words, they do not need to do so, all that is to be said can be said in a few sentences. What does the farmer do? He comes five hundred strong, he reads a long harangue about the condition of the farmer and his needs, and he

makes a great flourish of trumpets. He omits the vital part; he doesn't say what he is going to pay or what he is going to do. The notorious facts are that he is not going to pay anything, that so far as political organization is concerned the farmer is a negligible quantity, and as to his voting, he may be going to support the leader five hundred strong, but there are five hundred other farmers ready to join the battle of ballots with him and vote for the other leader. In a word, the farmers are politically a rabble. They go out after the interests with a brass band. They pass resolutions, they orate, they cast defiance at the interests, then they vote both ways, and that's all. Meanwhile, the minions of the interests are doing their masters' work and doing it effectively. The interests have a strong press, they advertise in it, they feed it; it responds to their caress and does their work. The farmers have no political press, they will not pay for it, they do not even advertise. The interests have money, money which they have taken out of the farmer; they organize and pay for their organization. They induce corruption and pay the price. They raise politicians as the farmer raises pigs, at the hog trough. They have the railways at their beck and call to carry voters, and all other means of transportation. Their object is to split the farmers' vote and they do it effectively.

The farmers must organize themselves at their own expense, they must fight corruption for corruption is their enemy. They must formulate their own political platforms composed of positive policies, things they are going to do for themselves,

not things they are going to do to the interests. They must work more and talk less. What do the interests do? Pass high-sounding resolutions against the farmer? Not a bit of it! They sing small, they catch the farmers by telling them they are good fellows and the interests are their best friends, and there are always fool farmers who believe them. I have heard it said that the honest man needs no political organization, consequently no money for organization. That is nonsense. Civilized society functions through organization. It takes money to organize an army, or a church, or an industry, or a crusade, or a manufacturers' association, or a piracy, or a political campaign, or a farmers' union. Money is the sinews of peace as well as of war.

CHAPTER VIII

THE WEAPON: THE BALLOT

“This, above all; to thine own self be true,
And it must follow, as the night the day,
Thou canst not then be false to any man.”

The ballot is the farmer's weapon if he will use it to fight the interests and not his fellow farmers. Through it, influence upon government, either provincial or Dominion, is the simplest thing in theory. The farmers are in the majority, they can elect their own farmer representatives, and presto the thing is done. But that assumes that the farmer has ordinary horse sense; he hasn't. His cattle herd, his sheep flock, but he, God help him, is not as wise as the silly sheep. Farmers can secure a fair share in the government of the country only by voting together.

At present they cast their ballots in such a way that the ballots neutralize one another and the farmers have no political power. They must vote together, that is the one essential; whether they unite in an existing political party or form another party or eschew partyism altogether, is a matter of method and expediency but unite they must. In the United States the farmers in the Democratic party stayed in that party; the farmers in the Republican party largely joined the Progressives. The result was that whether the Democrats or the Progressives won the farmers would get a large measure of relief. But it must

not be overlooked that the measure of relief they gained was won not by union of their own forces, but by splitting their forces. They did not reach the stage at which they could unite, but they reached the stage at which they refused to follow the old party leaders unless the party platform was a farmers' platform. The leaders of special privilege in the United States made a mistake in not yielding more to the farmers than they did, if they had been more politic they might have remained in full control. As it is, the farmers did not get control of even a fair share of government in the United States, but they did get largely the legislation they wanted. Because the farmers did not unite they run large chances of losing the ground they have gained.

It would be a great advance if the Canadian farmers attained that measure of independence which the United States farmers attained, that is, if they would refuse to remain in any political party that does not stand for a farmers' platform. There is going to be no economic advance for the farmer till he stands up like a man for his own rights. When he is prepared to do this on his farm, at the hustings, at the political meeting, at the party convention, and on polling day, his economic future is assured. He is in a position to dominate both political parties in Canada if he will do it. If either party refuses to be dominated by him, he can dominate the other party and put it in power, and as a last resource he can form a third party. But so long as the farmers are willing to be led by the ears by party spellbinders, so long will they stay in the political

wilderness. "Others than children may be quieted with tales well told." The farmers must develop enough self-reliance to determine what they need economically, and having done so they must stick together, and the trick is done. I am not suggesting for a moment that the farmers will do this to-day or to-morrow or the next day. The special interests will make every effort to keep them divided between the two political parties as long as possible, in order that they themselves may be the determining factor in every election, and then, whichever party is in power they will control that party and dominate government. The farmers can readily stop this. They must put the interests of the farmers first and the dictates of the party machine second. So long as the farmers are willing to be clay in the hands of the party potter, so long will the farmer be made, politically, into the meaner vessels. The farmer must turn potter.

The farmers should do what the banks, the manufacturers, the railways, and the labour men have done; they should form organizations, and put their leaders in control of their organizations, and these organizations should combine into one or a few general organizations and the heads of these organizations must be authorized to speak for the farmers. Organization means that the farmers must combine, submit to majority rule, formulate policies, select and instruct leaders, and follow these leaders loyally. There is a long process of education before the farmer reaches this goal. There will be many failures and heart burnings, it is an upward road to travel. The

present duty is to set out on the journey, to get on the road.

That takes me back to the same point at which combination in other class concerns, begins. The farmer must develop class-consciousness in his political, as well as in his other class relations. Indeed, the growth of class interest cannot well avoid being general to a large degree. It is true there may be growth in industrial and commercial combination without the development of any political solidarity, but there will be a tendency for farmers, who unite in their industrial and commercial relations, to draw together in their political relations. The order of development then is, social and informal class union, growth of class-consciousness, then formal organization and co-operation for industrial and economic purposes, coupled with the growth of political consciousness of interest, and finally, political solidarity.

There may be economic class co-operation while there is much political divergence, but the tendency of economic co-operation is to induce political co-operation. The interests will of course oppose all co-operation among farmers except industrial co-operation, that is to say the interests will not oppose industrial combination in increasing production, they will support it, but they will oppose any form of combination that tends to secure a greater share of his production for the farmer. When it comes to the farmer combining even to get a limited share in government, the interests will fight to the death because even a limited number of farmers in any govern-

ment will make it impossible for the interests to exercise a proprietary control over that government from the inside. Suppose in a government of fifteen members there were five farmers, or in a government of nine members there were three farmers, or in a government of six members there were two farmers, it would be impossible for the government to be dominated secretly by the interests. I refer, of course, to real farmers of land, not political farmers. The moment the interests have to come out in the open as the farmers have to do to put their case before government, their pull is at an end. The interests will oppose every measure of political combination among the farmers. It, therefore, behooves the farmer to develop his economic co-operation to some extent apart from his political co-operation. It is, as I have said, only a question of expediency when the economic and political organization can be merged. The method of the bankers' and manufacturers' associations is very simple; these organizations are non-political in their avowed aims, and they profess to be non-partisan politically, that is to say, the economic side of the organizations has wholly swallowed up the political. The question as to what political party these organizations will support depends on the question of which political party is the most subservient to the organizations. Subserviency consists not only in giving these associations what they want for themselves, but in refusing to give the farmers what they want. If the interests unite to support or oppose any item of policy in the Dominion sphere in which they are deeply concerned, no govern-

ment would deem it wise to counter their views as it would assuredly mean the defeat of the government at the polls. There may be very little said openly, but the interests strike none the less forcefully because they do not declare war before they strike. Their aims are ordinarily selfish and inimical to the public welfare and their weapons are corrupt, but their methods of organization are good. The organization of a pirate may be better than that of an ocean liner. In this case the political pirates are certainly well organized, the prairie schooner is not organized at all. There is more truth than humour in the old joke that the decline of piracy at sea was contemporaneous with the rise of piracy by the railways. The real humour of the situation is that piracy by land has been approved of and legalized by the fools that live on these inland seas, the prairies. The organization methods of the pirates are admirable, the farmers should learn them. I don't, of course, include in these methods, the weapons they use, one of the chiefest of which is corruption, which above all things the farmer must eschew. I know how satisfying is the old adage that you must fight the devil with fire, but in this case it is good policy to be virtuous: the farmer has not any fire, and the only weapon he can use is good old-fashioned hard work. The farmer has been too prone to use wind as a weapon.

The farmers must free themselves politically from the bondage of political partisanship; they must unite and co-operate politically as a class, even as the interests now do. They must educate themselves into political solidarity in the teeth of

the fierce opposition of the interests. They must formulate their own policies, and they must insist on the political party to which they now belong adopting their policy as a condition of their continuing to support that party. So long as they permit any political party to order them to shut their eyes and open their mouth and meekly accept what is put therein, so long will they be economically and politically nondescripts.

It will be said in reply to this that I am urging the farmer to adopt a selfish course, which I condemn in the interests. Not so. I ask a fair field and no favours or handicaps. If the interests adopt that policy, I will heartily support it. I base my argument on the principle that the farmer is entitled as a matter of right to that share of his own production which would come to him under the free play of the natural laws of production and distribution, subject, of course, to the payment of his fair share of the cost of government. That is to say, the farmer should not be penalized by law for the benefit of any other class, nor should any other class be privileged at the expense of the farmer. I say further that the application of that principle is neither more nor less than justice, and that it will result in great prosperity for the people of Canada; a prosperity which will extend to every citizen of the country who can give a return in production for what he receives. If any of the predatory interests cannot in a reasonable time meet these conditions then they are parasites and should be put out of business. The existing condition is wrong; as I have said the banks, manufacturers and railways

have, for the last three years under normal peace conditions, been making exceptionally large profits, while the farmers and those economically dependent on them have been making the smallest profits they have made for years, or none at all. That is an artificial condition which is wholly unfair and injurious to the people at large. The course I am indicating is an ethical and altruistic course; it is equitable, fair, and just to everyone.

The farmer does not become money mad. The open country is an antidote for money madness. Contact with nature keeps him sane. I do not know why it is, but it is so. I have known individual farmers to grow miserly, but these were always regarded as abnormal. Farmers as a class are satisfied with prosperity, competency and a fair division of wealth—indeed I might say truthfully that they are satisfied with less than they should be satisfied with. They lack that divine discontent which is the basis of all progress. In Denmark, the farmers have achieved supremacy, they are prosperous and contented, there is not a trace of any attempt at over-reaching any other class in the community. In short, the farmer is willing everywhere when he combines to play the game without an advantage and on the level.

The farmer must expect that, when he undertakes to act in his own behalf, the interests will counter with their usual tactics. One outstanding argument of the interests has been and will continue to be that the riding of the farmer by the interests is patriotic, and that the farmer should permit himself to be ridden as an exercise of his

patriotism, but that, on the other hand, any attempt by the farmer to rid himself of the burden of carrying the interests on his back is setting up class antagonism in the state. In a word, the interests control government and they take the position that when government acts for their benefit, it is action by the state and not class action, but when the farmer acts against government dominated by the interests, it is class action and unpatriotic. If this argument is sound the spoliation of the farmer by the interests constitutes patriotism, and any attempt on the part of the farmer to defend himself against such spoliation is disloyalty. It needs only a modest degree of common sense to realize the fallacy of such an illogical position. The farmer must determine to exercise that degree of common sense. He hasn't done it in the past.

Now for a few words of warning! The farmer must not, in the course of emancipating himself from the political bondage in which he has placed himself, attempt to run before he can walk. He must educate himself and grow into co-operation, and education and growth take time.

He must proceed by evolution not by revolution. It is a simple law of motion that matter in passing from one point to another must pass through the intervening points. It is a social law that advancement from one condition to another must be made through the intermediate conditions. Economic freedom grows from more to more. It takes time, design, energy, and combination to make civic progress, but there is a double value in such progress; the end is a good in it-

self to the body politic but the process develops the individual and makes him a better citizen. By the time the prairie farmer has achieved economic justice for himself he will have grown into a more virile citizenship—one danger is that he may refuse to hasten slowly—in that way alone will be arrive at his desired goal. The farmers of France have achieved a strong position economically, but they achieved it not at a bound through the French Revolution against the privileged interests, but through positive co-operation on their own behalf.

The farmer must not only discard the political weapons of the interests, but he must approach politics from the opposite side to the interests. They expend much money on politics solely from the selfish point of view, each of them puts in a dollar in order that it may take out five dollars. It irks them not that they take these dollars without earning them from someone else who has actually earned them. The common good is below their horizon. The farmer must rise to a higher plane than this. He must learn to spend and be spent for the common good. He must put a dollar into politics without expectation that he himself will be permitted to take five dollars, or any sum, from another who has earned it. He will stop the raiding of the farmers and will receive a due economic reward in the end through the common uplift, but he will receive no individual or personal advantage that does not accrue to every other as well as to him. In short, he must approach politics from the social not from the individualistic standpoint. His work is to prac-

tise good citizenship as a social duty not in the hope of individual reward but in the hope of a higher, broader, and better social good. We recognize in our daily life that honesty is the best policy but we practise honesty in business for higher and better reasons than mere business success—so with sobriety and other virtues. Economic success is a by-product of the practice of these virtues but we practise them as social duties not as commercial investments. The same thing applies to good citizenship, economic gain is a by-product of its exercise, but the solid basis on which it rests is social duty not investment. It is unselfish not selfish. One of the greatest dangers is that the farmer may aim too low, and in this case low aim is failure.

Farmers do not fraternize, but when they do get together they have one tendency, which they must suppress, the tendency to pass high-sounding resolutions—mere words. When the leaven of class-consciousness begins to work, nothing will be more natural than to give vent to their feelings by this method. There are three objections to it. (1) It reveals their position to the enemy, which, it is needless to say in these war days, is bad practice. Such resolutions are likely to be exaggerated. I have said that organized farmers will not attempt to over-reach the interests, as a matter of fact they couldn't do it if they tried. But any company of farmers can pass a resolution advocating in a revengeful spirit the dismounting of the interests and the mounting of the farmers in their place, in other words, the taking away of the privileges of the interests and the

giving of privileges to the farmers, or the abolition of the disabilities of the farmer and the imposing of disabilities on the interests. That kind of thing is firing a gun that kicks harder than it shoots. (2) Then there is the farmer who has a resolution favouring some socialistic scheme which is going to make the farmer prosperous overnight. He must be suppressed at any cost, he is a menace, he stands ready to make the body of farmers ridiculous and ridicule is one of the strongest weapons there is. (3) Then there is a third and more serious objection, that is, that enthusiasm which spends itself in this way is wasted. Whenever a number of farmers get enthusiastic enough to pass resolutions, they should vent their enthusiasm in work, not wind. The farmer can accomplish nothing by wind power, he must use man power, and zeal and enthusiasm is of value only when it is converted into work, either the putting of a dollar in the treasury or the doing of a genuine day's work in the interests of the class. He must be loyal to his class, hold his tongue, and work.

There is danger to the farmer from his know-
ingness. There is no help under Heaven for him
till he admits he is wrong. He must clearly real-
ize and openly confess that he is now travelling
in the opposite direction to that in which he
should go. He must consciously, right about face
and fall into step with other farmers. His prayer
must be "Good Lord, I have been an ass, give me
good, hard, common horse sense and backbone."
It is a painful process for any man to admit his
own folly, and especially for the farmer. His

opinionativeness is such that even when he can scarcely read or write he is cocksure in regard to the most abstruse, economic problems. He must turn, he must accept leadership, and follow his leader or become economically a serf. He must submit to class discipline. This is the crux of the whole matter. His farm is his little kingdom and he runs it as an absolute monarch. He does how and what he will, and he does not brook interference from anyone. He carries his individualism into his citizenship, hence his weakness. Let me illustrate! I was discussing with a farmer the difficulties he was having, owing to his breaking the rules of the local co-operative cheese factory of which he was a patron. I urged him to conform to the rules he had helped to make not only in his own interest but in the interest of all the patrons of the factory. I pointed out that the rules were fair, and that if he obeyed these rules he was likely to prosper but that otherwise he would be shut out from the factory and suffer loss. He ended by saying, "I am not going to have anyone interfere in my affairs, I'll run my business as I d—n please. If I go bust that's my own concern." He went "bust". This, of course, was an extreme case of individualism. But it is a difficult matter for the average farmer to discipline himself to submit to class rule even when he helps to make the rules. He has been accustomed to till his soil as he wished, to raise cattle and dairy as he liked, to buy and sell when and where it suited him, to borrow and lend money as he pleased, to join farmers' organizations when he got ready, and to vote according to his individual

fancy or not at all. He has carried this individualism, or as he would term it, independence, to such a limit that his influence in determining his own economic position is negligible. He has a well-defined prejudice against class co-operation. He must overcome this prejudice, he must learn to discipline himself and do all things as he and other farmers in the various organizations determine. He must yield up his individualism and work in combination with other farmers, and this can only be accomplished by a gradual process of education in co-operation. It is being done in other countries, and it must be done here. The alternative is that the farmer will sink into complete economic servitude. He can do nothing without co-operation, and he cannot co-operate without disciplining himself. He has the two alternatives my farmer friend had, he can continue a stark individualist and "go bust" or he can discipline himself and prosper. There is, of course, no element of coercion in such discipline, it is purely voluntary, just as his co-operating now with his political party is voluntary. I need scarcely add that the farmer who does learn to discipline himself becomes thereby a stronger man, and a better citizen, apart altogether from the economic advantage therefrom.

There is still another danger; much of the farmer's economic co-operation must be effected through corporate combination and the corporation is a dangerous instrument, as I have pointed out. In every farmers' corporation the human element and the moral purpose must be kept in the foreground. The test will come when the co-

operative corporation has to meet the competition of the selfish corporation on its own ground, when it has to resort to the devious methods of its rival or fail. It must then have the courage to fail financially rather than adopt such methods. Instead of attempting to meet the devious methods, the farmer must put a stop to such methods.

I have made little reference to the great numbers of people who cannot be classed either as farmers or privileged classes, all sorts and conditions of men, rich and poor, strong and weak, educated and ignorant. The interests of a great many of these are bound up directly with the interests of the farmer; they live off the farmer; when he is prosperous they are prosperous, when he is poor they are poor. These people are anxious to aid the farmer if the farmer wants aid. Many wealthy men, fair-minded men, intelligent men, recognize that the farmer is being deprived of much that he produces and stand ready to assist him in getting fair play. There is no difficulty in educating the public generally in the simple economic truth that when the basic industry of a country is prosperous the whole community is prosperous. But the simple fact is that the farmers as a class are politically shiftless, they are not trying to help themselves, and of course no one can give them aid. There is no lack of help if the farmer sets to work to do the job. It is not simply a fight for his own order, but a fight by his order for the people.

The fight against the interests is the fight of the common people. The farmer is not the only

man who is held up and made to deliver by the interests, and the other common people will gladly join with the farmer in seeking freedom from economic oppression. I am addressing myself particularly to the farmers for two reasons—(1) The farmers are the men on whom the greatest tribute is levied; they produce the most and they are preyed upon the most, and (2) the class co-operation of the farmers is the only means of remedying the evil. I am appealing to the farmers because the first thing to be done is to develop class-consciousness in the farmers. When that is done there will be no difficulty in getting the other common people to line up with them.

Much depends on leadership, though it will probably be harder to induce following than leading. Almost every farming community has natural leaders, men with education, ability, and means; these must be willing to spend, to be spent, and to bear with criticism, and all without hope of reward. It is a matter of social service which they must take up as a burden. There will be permanent disregard and eternal oblivion for the man who achieves leadership among the farmers as there has ever been. It is better to recognize that at the beginning. There is a small army of so-called retired farmers who might do much for their class if they would. At present they are an incubus to the country. There should be a permanent open season in cities, towns, and villages for making away with retired farmers. If they could be induced to take up class work among the active farmers many of them would achieve leadership.

Let me reiterate two main points! (1) The banker, manufacturer, and the railway man are not to blame for the system. They are mostly farmers, or sons of farmers, and good fellows. It is the system that makes the men wrong, not the men that make the system wrong. The farmer is to blame. (2) There are no difficulties in the way of the farmer emancipating himself from the tyranny of the interests, except the artificial difficulties he has created. Political class co-operation will remove these difficulties quickly and effectively. The ballot is the weapon.

CHAPTER IX

DEVELOPMENT OF RURAL EFFICIENCY

“Train up a child in the way he should go.”

Bookwalter, in his incisive work on the rural problem, says, “it is the uniform testimony of history that agriculture in all nations, in time, becomes subordinate to the urban element, resulting inevitably in the decline and decay of the nation”. It is with regret that I have to admit the correctness of his deduction from the history of the dead past, but he has ignored the fact that the Scandinavian peoples, and particularly the Danes, have developed rural efficiency, and that in Denmark the rural population dominates the urban element, and that as a consequence the nation is waxing stronger every year. In no country in Europe was the rural population in a more subordinate condition than in Denmark fifty years ago. An inspired bishop, Grundtvig, knowing well the condition of the people, had a vision of a rural population transformed by education, and raised from poverty, ignorance, and subordination to affluence, culture, and dominance. He laid the foundation, and those who followed him have more than realized his vision. The central thought in Grundtvig’s philosophy of education is that the rural people should have an education that fits them for rural life. That seems a simple and self-evident truth, but it is a truth which, down to his

time, was not apprehended in any part of the world, and which is not yet apprehended in Canada. The life which the farmer lives close to nature, in the open, is the very antithesis of the life of the urban citizen, and yet we give the same educational training to the rural as to the urban children. The current training given to all the children of all the people is that which fits for urban life. It does not fit rural children for rural life, it unfits them. Our public and high schools, in educating rural children, systematically seduce them from the farm and unfit them for farm life. The whole world of nature lies open before the rural teacher and the pupils, but it is not used as the instrument of education; instead of nature books are used as the instrument of instruction. Instead of developing the powers and faculties of the children, and drawing out what is potential in them, we reverse the process and fill them up with book learning, and the same filling is used for urban and rural children. The rural schools are just a weak imitation of the urban schools.

When our public schools were established, the classical university was the current institution of higher education, and classical education was the ideal of higher education. The grammar school was established as a feeder for the university, and it was designed to give the rudiments of a classical education. The common schools were established to give an elementary education, and they, naturally, led up to the grammar school. The conception of education which underlay the common and grammar schools alike was the classical one that education consisted of scholastic

learning, and that this learning could be got from books alone. If a pupil took kindly to book learning in the common school, he passed up to the grammar school, and if he mastered his books there, he passed on to the university. These ideals and aims have been carried into the public and high schools of to-day.

Classical education is designed to fit men for the learned professions and for other urban positions in life, and is fairly effective in that regard. But a classical education unfits for farm life. The net result is that a school system has been established which is in a measure suited to the urban children, but is wholly unfitted for the open country.

This form of school has become fully established everywhere. The government of our rural schools has been more and more centralized, and the methods of teaching have become crystallized into a formal system. The school district, the school-house, its internal arrangements, the programme of studies, the method of teaching, the text-books, the time-table, the teacher, the examinations, have all been standardized, and no place has been left for individuality or personality.

Farming is pre-eminently a masculine avocation, but the man has been eliminated from the rural school. The man who has character and driving power will not submit to being hemmed in by petty regulations, so the rural teacher is ordinarily a young girl. The net result is that the schools are fitting the children for urban life, and unfitting them for farm life, and there is a trek from the country to the city.

Bishop Grundtvig recognized the unsuitableness of mere book learning for fitting rural people for rural life, and he planned open country schools. These have been established throughout Denmark, and have spread to all the Scandinavian countries. The aim of these schools is to fit the rural children for open country life. The ideal that is held up before the children is that of service—unselfishness. This is the very opposite of the ideal in our rural schools, which is personal success—selfishness. They aim at service, and they hit the mark; we aim at success, and we hit failure. They follow the Great Teacher's method of teaching by indirection; the known facts and particulars of farm life are used as instruments of education. Vocational work is done for its cultural value. The pervasive facts and everyday incidents of life are used in the schools as a means of training the pupils. Preparation is made for real life. Love of the open country is engendered, rural life is idealized, the farm home is socialized, rural citizenship is fostered, patriotism is instilled, class-consciousness is awakened and co-operation developed. In a word, the children are taught to love the open country, and they are educated to live the open country life. Culture is induced, the children grow up to love literature and art. National spirit is cultivated, and it bears fruit in conscious love of country. Citizenship becomes a recognized duty, and every boy and girl learns that there are real civic duties to be performed. The children realize that they are being trained for the open country; they love the life, and they are contented. They grow up in

loyalty to their class, they trust its members, and co-operation with them in social, economic, and civic concerns becomes second nature. These schools not only induce culture, but they develop industrial and economic efficiency.

I am not theorizing about what might be done by these schools, I am making a very modest statement as to what they have accomplished wherever they have been established.

The farmers must educate their children to be rural citizens, and to do this, they must have community schools. So long as the rural school educates the child for urban life, so long will the farmers be unfitted for farm community life. It is not surprising that the farmer does not function as he should in the realm of rural citizenship—he has not been educated for it. The surprise would be if he were efficient in that for which he was not educated.

The conditions of economic and political inferiority, which has characterized the farmer down to the present time, has been founded in want of rural education. Looking only on the dead past, Bookwalter is right when he indicates decadence as the fate of the farmer. But a new star has risen in the northern constellation, the star of hope, and its light is the glorious light of rationalized education. The future of the Danish farmers is an assured one; the farm children are being educated for farm life.

The door of opportunity is wide open to the prairie farmers to emulate the Danes, take control of the rural schools, and transform them into seminaries of genuine rural culture. Do they wish

their children to have a real preparation for farm life? If they so wish, let them up and storm the kingdom of education, even if they have to take it by violence. Education is the only means of developing efficient rural citizenship.

CHAPTER X

THE RESULTS OF RURAL SOLIDARITY

“The good Lord must love the common people,
Or He wouldn't have made so many of them.”

The old adage that God made the country, and man the city, expresses a permanent truth. The appeal of the divine to the farmer is through nature: the mysterious sky, the open country, the gentle mist, the singing birds, the welcome rain, the fragrant earth, the animal life, the growing crops, the devastating drought, the sweeping wind, the bracing cold, the stilly night. Nature is to him a wonder, and a mystery, and a virtue-preserving influence, it speaks to his soul, and bids him step up, not down. He hears the voice of evil, too, but it speaks to him mostly through the artificial works of man, and man in the open country has not developed the organized pursuit of evil.

In the city, the appeal of the divine to man is in the massive building, in the ornate church, through the artificial media of priest, preaching, formula, music, bells, art, vestments. It is concrete, he knows its workings, he pays for it, he controls it, he makes it, it is his. It is the divine voice heard through a man-made machine.

In the city where men mass, evil is contagious without inoculation, but in addition to this natural infection, there is the organized appeal of evil, which is as concrete and material, as designed

and efficient, as the appeal of the divine, and it is more selfishly and effectively made.

In the city there is confusion, intensity, artificiality, incitement, distraction, haste, noise. Nature has been banished, and has no balm, nor is there any place of repose and contemplation for the soul.

In the city the few rich seek surcease and compensation in artificial benefits, luxury, wealth, service, amusement, physical enjoyment, but the many poor have none of these compensations.

The city is a huge human incinerator, which consumes men, women, and little children, and the country is the source of supply.

The city is now dominant. What will happen if the farmer exercises a fair share of political power and influence? The farm is pre-eminently, (1) the creator of material wealth, (2) the breeding-place of the race, (3) the source of virility, (4) the fountain of reserve force, (5) the school of morality and religion.

The economic and political equality of the farmer spells the advancement of the whole country in material and spiritual welfare. It means the enhancement of the relative value of humanity, as against property. The first step is to remove the unjust economic conditions that divert from the farmer the greater part of the wealth he makes. The farmer, having obtained an equitable share in government, will abolish the adventitious conditions which bear upon him and other common people, and will restore normal, natural conditions of production and distribution, under which every man will have a fair field and

no favour in exercising his capacities, in doing his work, in carrying on his industry, and in retaining the products of these. The man who has special privileges will be shorn, the man who is under factitious restrictions will have the restrictions removed; there will be a levelling-up, and a levelling-down, it will be the day of the common people. There will be greater efficiency and increased production.

Instead of the farmer getting thirty-five per cent. of the wealth he produces, the position should be reversed. He should get sixty-five per cent. If he got sixty-five bushels of wheat out of every hundred he produces, sixty-five cattle out of every hundred he raises, in a word, \$65.00 out of every \$100.00 he makes, there would be such an upward bound that the economic condition of the farmer would be completely reversed. He would get \$650 out of a production of \$1,000 from a quarter-section of land, instead of \$350, as he does now. By a fair exercise of economic and political power, he will achieve this result. From a condition of economic serfdom he will rise, in a few years, to a position of economic independence and self-reliance. Production will be greatly stimulated. The rural school, and the rural church, will be full. The agricultural towns will flourish again. The rush to the city will become a rush to the farm, till a normal balance is reached. The interests are now trying to drive men back to the land to produce for them. There is just one way, and only one way, to get them back, abolish artificial restrictions, restore natural economic conditions, let them produce for them-

selves, not for the interests, and it will take bayonets to keep the people off the land.

The conditions of farm life will be made natural and reasonable, the farmer and his wife will employ farm servants at fair wages and upon terms of farm service, not farm slavery. The farmer and his family will work reasonable hours, with the assurance that they will get a fair wage for their toil. They will enjoy their work, and there will come material and social advantages, and consequent satisfaction and content with farm life. God made the country, and he made it right, man has damned it. All that is needed to make it God's country again is for man to lift his curse from it. The blight of the selfish interests is spread over it now, and that blight will continue till the power of the interests is broken, and the farmer comes into his own.

There will be a more equal distribution of wealth than at present, not only in the open country, but in the city. The interests take from the farmer the wealth he creates, but they do not distribute it among their workers. It is now largely divided up among the few who dominate the interests, through the manipulation of the corporation. The interests will be shorn of their power to grasp wealth which they do not make. The labourer will receive a much larger part, relatively, of what he produces, and there will be a much more equable diffusion of wealth than there now is, which, in turn, will make for efficiency in production.

But great as will be the material results of the exercise of power by the rural communities, the

moral and spiritual results will be greater. The whole country is now dominated by the corporate interests, and the seat of power is in the city. The moral influence of the city is bad, it is the habitat of organized evil, of crime, vice, immorality, intemperance, and its miasmatic influence tends to spread into the open country. That influence lowers the general tone of legislation, of government, of education, of morality, of religion. If the position were reversed, and the moral influence of the open country were dominant, there would be an upward moral trend, both in the country and the city.

The form of our government is democratic, but the spirit of it is now wholly oligarchic. It may be fittingly described as corporate autocracy or plutocracy. There is nothing more vicious than the form of free government without the substance, it is much worse than avowed autocracy. Eternal vigilance is the price of liberty, and the common people have not been vigilant. They have been purblind, and have allowed the interests to rob them, under the guise of law, to the great injury of the country. Farming is decadent in the first generation on the most fertile soil that man has ever turned with the plough. Moral decay is sure to follow in the wake of economic decay, as it ever does. The farmer is in a condition of economic servitude, but he is still politically free and strong enough to assert his freedom. The farm is still producing efficient men. Decadence is progressive, it feeds on itself, the weaker the farmer grows, economically and morally, the more corruptible and servile he be-

comes, and the less able he is to federate. "What force is necessary with the weak but their own weakness?" When we reach the stage at which the farm begins to produce a lower type of men, we are on the down grade, and it is hard to stop. Delay is dangerous. The time for united action is ripe, over ripe, the economic and spiritual rewards are great. Would that the farmer would rise in his might, and assert himself!

In a few years he can make these prairies a perfect garden of prosperity, and not only will he rise himself, but he will carry a whole people with him. The real end of good citizenship is true manhood, and the exercise of such citizenship by the farmer will result not only in material prosperity, but in the development of stronger, better, and nobler men and women.

One of the greatest social, economic, and moral evils of the day is the growing aversion of our people to physical toil. The farmer is, individually, every inch a man when it comes to work, he recognizes that work is a boon, not a curse, and he is the largest factor in maintaining the spirit of work among the people. On the other hand, the fact that he works so hard himself, while permitting others to live off him, is a clear inducement to parasitism in others.

Is this mere theorizing? It is not. It is proved by all human experience. The historic example, on the one hand, is Rome. The decline and fall of the Roman Empire was the decline and fall of her farmers. As long as her farmers were strong, so long was Rome mistress of the world. But the day came when her privileged classes oppress-

ed the farmers by unequal enactments and despoiled them by high rates of interest, and by unfair debtor and creditor laws. The result was rural decadence, both economic and moral, followed by degeneracy in city and country, till finally she fell. There were men enough on the Roman farms, but they were serfs and slaves. The fertilizing stream of strong men from the country to the city failed, and the city decayed. The decay of the farmer always spells the decline of the nation.

The outstanding example, on the other hand, is Denmark. Fifty years ago, Denmark was as poor a country as any in Europe. To-day it is, according to population, the richest. Fifty years ago, the Danish farmers were decadent; they asserted themselves, they developed class-consciousness, economic co-operation, and political coherence; to-day they are dominant. By federation they have advanced socially, economically, and spiritually, and they have taken the whole people upwards with them. The laws of distribution have been made equable, and the debtor and creditor laws have been made fair. The nation was poor, almost bankrupt; it is now rich; the farmers were economically decadent, now they are wealthy; They were industrially weak, to-day they are industrially strong; the distribution of wealth is general. In art, in literature, in national solidarity, in love of country, in morals, the Danish are pre-eminent. There has been developed a new, higher, and better type of manhood and citizenship. Why this great change? The Danish farmer, the source of national strength and progress, found himself, and realized himself, and the

whole people have been raised as high as the source.

The Canadian can do all the Dane has done, and more. Potentially, the Canadian farmers are young, strong, and virile. They can do marvellous things for themselves, and for this beloved land of ours, if they will arise as one man and assert their manhood. The salvation of the community is in the hands of the farmers. If they won't save the people, there is no one else who can.

Failure of the farmer in this noble quest means the economic death of the farmer. And the quest is a noble one, the elevation of the whole body of people to a higher citizenship. The farmer has, like the laureate's noble knight of service, already overcome Morning-Star, and Noon-Sun, and Evening-Star, and now he faces economic Death, and he must fight or fall. He must have ideals, he must follow the gleam, he must be unselfish and altruistic, and, like Sir Gareth, he must be fearless and ready to say:

“Ye cannot scare me, nor rough face, or voice,
Brute bulk, or limb, or boundless savagery,
Appal me from the quest.”

CONCLUSION

“Summe up . . . in the morning what thou hast to do.”

I will conclude by summarizing, in short form, the substance of the foregoing pages:

1. Farming is the basic industry of the Canadian West, the prosperity of the farmer is essential to the prosperity of the country.
2. The farmer toils long and hard, under adverse economic conditions; he produces largely, and makes great wealth.
3. By reason of artificial restrictions, and other economic disabilities, including lack of banking facilities and high rates of interest, heavy freight rates, and restricted buying and selling markets, and by reason of the privileges given to special classes, the farmer retains only a small share of his production.
4. By reason of the artificial restrictions and disabilities imposed on the farmer, and the privileges given to other classes, these classes have, and use, the opportunity to prey on the farmer, and take from him the greater part of what he produces.
5. The ease with which wealth is made by the privileged classes, and the hard lot of the farmer, increase the tendency to leave the farm for the city, with the result that the rural population is relatively too small, and the city population too large.
6. The farmer is relatively frugal, and uses his

capital chiefly in productive industry, but the share of his production retained is not sufficient to enable him to carry on his farming operations with efficiency, much less to enable him to maintain economic independence, with the result that farming is decadent.

7. The privileged classes make much money with little labour, with the result that a large part of it is wasted in luxury, extravagance, share-jobbing, stock-gambling, and speculation, and is thus diverted from productive industry.

8. The wealth produced being thus largely wasted, or used in speculative enterprises, outside capital for productive industry, including farming, is being constantly brought in, with the result that, economically, the country is in a much poorer condition than it should be.

9. The restrictions on the farmer, and the privileges of the special classes, are maintained by means of the combination and co-operation of these classes, but with the acquiescence of the farmer, and these classes are not blameworthy for using the opportunity which the farmer gives them.

10. The farmer is the author of his own wrongs. He does not exercise good citizenship. He is an individualist, he lacks class-consciousness, and political sagacity, he does not combine and co-operate, and he has neither economic nor political power.

11. The farmer should abolish the existing adventitious restrictions placed upon him, and the factitious privileges granted to special classes, and should establish economic conditions under

which he and other citizens will get the benefit of natural laws of production and distribution. Among other things, he should organize credit from below, he should buy and sell in the best markets, he should provide transportation, coming and going, at cost, plus a handsome profit.

12. The farmer can, to some extent, improve his economic position by the development of class-consciousness, and consequent economic combination and co-operation.

13. The abolition of the existing spoliation of the farmers, and the establishment of fair economic conditions, must be accomplished chiefly through the exercise, by the farmers, of a fair measure of control over government; in order to do this, they must act together, politically, on the basis of their own economic interests, and as a means to this end, they must organize under their own leaders, they must pay the cost of their own organization, they must fight political corruption, and they must cease to be dominated by the minions of the interests; in a word, they must exercise good citizenship.

14. The lack of rural education is the fundamental cause of the inefficiency of the farmer as a citizen, and in order to induce a condition of permanent efficiency, including cultural education, economic independence, and political equality, it is necessary to educate the farm children in country life schools, which will fit them for rural citizenship.

15. The results will be increased production, fair distribution of what is produced, the establishment of the farmer, and the common people in

general, in a position of economic independence, and the advancement of the material and moral concerns of the whole body of the people.

FINIS.





INTERESTING BOOKS ON AGRICULTURE

ELECTRICITY FOR THE FARM Illus. Cloth \$1.25

By Frederick Irving Anderson

This volume gives a practical working knowledge of electricity for use as light, heat and power. It tells the farm mechanic how to instal his own plant and enjoy the benefits of electricity by making use of the natural resources at his command.

MANUAL OF FARM ANIMALS Illus. Cloth \$2.00

By Merritt W. Harper

In this practical guide on the choosing, feeding, breeding, care and management of horses, cattle, sheep, and swine, is contained that information which hitherto the animal owner has had to cull from numerous sources. By calling attention to the diseases and ailments common to farm animals, the reader is shown the importance of securing reliable aid when the subject is beyond his knowledge or skill.

DRY FARMING Illustrated. Cloth \$1.50

By John A. Widtsoe

The first attempt to assemble and organize the known facts of science in their relations to the profitable production of plants without irrigation in regions of limited rainfall. The enlarging group of dry farm investigators will be materially helped by this clear presentation of the subject.

DAIRY CATTLE AND MILK PRODUCTION Illus.

By C. H. Eckles Cloth \$1.60

Each of the dairy breeds of cow is discussed in this book, their characteristics and adaptations being pointed out. The material contained is so thoroughly practical that many farmers and dairymen will be glad of an opportunity to own a volume which gives the most recent knowledge on the subject by one whose experience is practical.

*Send for free Illustrated Catalogue of
practical books on the Farm and Garden.*

MACMILLANS, Publishers, TORONTO

INTERESTING BOOKS

3 3286 50047 7217

RE

FARM MANAGEMENT Illustrated. Cloth \$1.75

By G. F. Warren

In this book, Professor Warren shows the way to such efficiency of farm organization and management that the farmer may be able to produce the best crops at the lowest price, dealing with the most important phases from the selection of the farm to the marketing of its products. All in the plainest of language.

AN INTRODUCTION TO THE STUDY OF AGRICULTURAL ECONOMICS Illus. Half leather \$1.25

By Henry C. Taylor

This book goes into existing conditions and assists the modern farmer to consider the cost of production and the price at which he can with profit sell his products; treating of such subjects as the selection of land and suitable crops, the right site for a farm, etc.

THE MARKETING OF FARM PRODUCTS Illus.

By L. D. H. Weld Cloth \$1.50

This book is filled with stimulating suggestions for the farmer. It points out the place that marketing occupies in the general field of economics, and explains the general organization and methods of marketing.

RURAL DENMARK AND ITS SCHOOLS Illustrated

By Harold W. Focht Cloth \$1.40

The story of Denmark is told in these pages, and of the many successes which have come to the country largely through its remarkable school system organized when it was in a poor condition. The author relates how, within two generations, Denmark has made a record for itself and taken an honourable place among the producing nations of Europe; how its agriculture is unexcelled both as regards production and distribution; at the same time showing how other nations may profit by the splendid example set by this little country.

THE PRINCIPLES OF SOIL MANAGEMENT Illus.

By Lyon, Fippin and Buckman Cloth \$1.90

This practical work has been completely revised and rewritten to date, bringing the book abreast of the present knowledge of soils.

*Send for free Illustrated Catalogue of
Practical books on the Farm and Garden.*

MAGMILLANS, Publishers, TORONTO

