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# RURAL RECONSTRUCTION

**BY THE SAME AUTHOR.**

PEOPLE'S BANKS: A RECORD OF SOCIAL AND  
ECONOMIC SUCCESS.

Fourth Edition. 1919. P. S. King and Son.

(A Russian and a Japanese Translation have been published.)

CO-OPERATIVE BANKING: ITS PRINCIPLES  
AND ITS PRACTICE.

P. S. King and Son. 1907.

A CO-OPERATIVE CREDIT BANK HANDBOOK,  
with Rules.

P. S. King and Son. 1908.

CO-OPERATION IN AGRICULTURE.

Second Impression. P. S. King and Son. 1914.

CO-OPERATIVE CREDIT FOR THE UNITED  
STATES.

Sturgis and Walton. 1917

THE FUTURE OF OUR AGRICULTURE.

P. S. King and Son. 1918.

CO-OPERATION IN INDIA.

Thacker and Co. 1919.

# RURAL RECONSTRUCTION

BY

HENRY W. WOLFF,

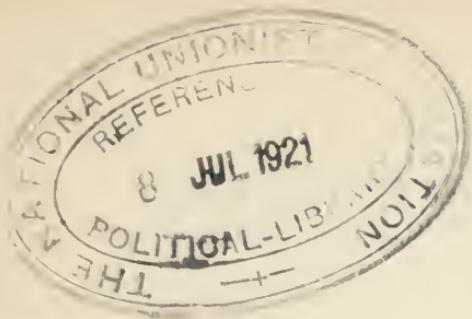
AUTHOR OF "PEOPLE'S BANKS: A RECORD OF SOCIAL AND ECONOMIC SUCCESS"; "CO-OPERATION IN AGRICULTURE"; "THE FUTURE OF OUR AGRICULTURE," AND OTHER WORKS.

"Our Civilisation rests at bottom on the wholesomeness, the attractiveness, and the completeness, as well as the prosperity of life in the country. Upon the development of country life rests ultimately our ability to feed and clothe the hungry nations, to supply the city with fresh blood, clean bodies and clear brains, that can endure the terrific strain of modern life. We need the development of men in the open country, who will be in the future, as in the past, the stay and strength of the Nation."

PRESIDENT ROOSEVELT in his "*Special Message*" of 1909.

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## PREFACE

IN offering—to employ “Mr. Pleydell’s” phrase—my “poor thoughts” on a subject at the present time uppermost in many men’s minds, I am anxious to record my sincere gratitude to the many public authorities and private persons in this country and in France, Belgium, the Netherlands, Italy, Russia, Japan, and elsewhere, but more specifically in Canada and its Provinces, and in the United States, who have kindly supplied me, with unfailing readiness and unvarying courtesy, with valuable and appreciated information.

For obvious reasons I have arranged my subject-matter under various heads, taking each aspect by itself. Such arrangement necessarily entails occasional reference to the same fact under different heads, as bearing upon different issues.

The subject dealt with, the present importance of which is unquestionable, has so many sides to it, that it appears to me that it could not well be treated in any other way.

H. W. W.

*May, 1921.*



# RURAL RECONSTRUCTION

## CHAPTER I

### THE CALL FOR RURAL RECONSTRUCTION

THE country is out for economic and social reconstruction in all parts of its complex machinery. Commerce, transports, credit, trade, everything is being subjected to the statesman's and the expert's scrutiny, with a view to providing new and better organisation for organisation old and defective. Reorganisation—and in many points of the system, where as yet there is none, fresh organisation—to repair the effects of long-standing neglect, has indeed become the *mot d'ordre* of the day.

In no part of our system assuredly is there more urgent and more crying need for new organisation than in our rural economy, in which legislation and custom have left overmuch chaos.

With respect to one branch of our rural economy, indeed, scarcely any more requires to be said. The need of reorganisation of our agriculture is universally recognised. The world rings with a demand for it, coming from all quarters and advanced from more points of view than one. For, on the point of what national agriculture should be, and what shape it should be made to take, opinions differ widely. But reorganisation of some sort every one asks for.

However, highly important as unquestionably agriculture is, agriculture, after all, represents only one branch of rural economy, and that, from a human point of view, not the most significant. For it stands, after all, only for a means to an end, not for the end itself. For the nation it constitutes part of its great national commissariat, which feeds, but does not fight or work. To those engaged in it, it represents employment, the main employment, by a long way, of the rural population, but still only a stepping stone to the gain of their daily bread and to ultimate prosperity. Now the folk to be given employment to and to be made prosperous must obviously count for more in the balance than their employment. Therefore, as the younger Pliny has it, even higher consideration is due to the rural population than to the calling in which they find their employment and the produce which results from it. Men, as he puts it, must count for more than wheat.

It is with truth, accordingly, that President Roosevelt said in his "Message" quoted on the title page, that agriculture cannot be judged to be in a satisfactory condition without satisfactory country life to form a congenial frame for it.

Now, on no point of the whole of our social and economic system, so it will have to be admitted, is reconstruction or reorganisation—and, as an avenue to it, inquiry—more urgently called for on the whole breadth of its extension than on country life in the sense in which Mr. Roosevelt spoke of it. The present condition of that "life" is universally recognised as unsatisfactory. There is no unity about it, no satisfactory interconnection among parts, no substance for contentment, nor any immediate prospect of such. It almost recalls Saint Paul's melancholy description of the whole creation as "groaning and travailing in pain together," waiting "to be clothed upon"—with hopeless, prospectless labourers, farmers and landlords disputing their several rights in proposals for legislation, repeated and supplemented almost annually, for about forty-five years past. Hence the misery in the lowest grade, socially speaking, of the rural population. Hence those continual desertions from its ranks which have produced a one-sided, unhealthy condition in our national existence, with one branch of its productive activity hypertrophied, and suffering in consequence, because industrial employment, like Kronos, devours its own children in, on an average, about three generations—while the other branch, in truth the root stock and parent trunk of national life, the nursery of our national manhood, presents itself as shrivelled up and shrunk, withering away, and comparatively unproductive as a result. And hence that most troublesome unrest which, so far as it affects industrial employment, keeps us in a constant feverheat of anxiety and apprehension, while, on the rural side, it stanches the flow of production.

We cannot, indeed, well look upon our country life so seen without remembering our old sins, continued through some centuries, both of commission and of omission, consisting not only of shameful neglect of that branch of our national family which we ought to have cherished and tended with particular care, but of actually robbing it of what it possessed to give it hope and contentment. We have, in fact, actually starved and crippled it.

Look at the other side of country life! For the well-to-do there is no home-life like that in our island. It forms the envy and ideal of country folk in all other countries, the model upon which they labour to build up their own, with its healthy existence, its sports,

its manly occupations and enjoyments, its social pleasures and cheering intercourse, and its happy freedom.

But look down at the other end of the social scale ! There has been long protracted misery there, denial of what Thiers termed “the necessary liberties,” drudgery, hopelessness, a dreary look-out into a future which would bring no relief. Hence, as a natural consequence, that regrettable falling-off complained of before our last Royal Commission on Agriculture in our rural labourers’ “efficiency” and productiveness, under which our agriculture is found to suffer. You cannot get the best possible work out of worn-out creatures. You cannot look for a real will to work in a man to whom all prospect of future improvement of his condition is barred. It is a man’s spirit which produces a will and capacity to work. Place a dead weight on a spring, and its elasticity and resiliency will be gone.

In respect of these things, we have maintained a position different from that of all nations round about us. There has been poverty elsewhere, backwardness, trouble, distress. But there has not been hopelessness to equal ours. Everywhere there has been a road left open to the rural toiler by which he might, if fortune should favour and he had the stuff in him, advance to better things. Once serfdom was abolished, he ceased to be that “vocal instrument” (*instrumentum vocale*) that the Romans frankly and expressively called him. He acquired a house of his own, a “castle,” in which to be “master”—like the French *charbonnier*—in which to find a firm footing, as on that “standing ground” which Archimedes postulated, from which it would be possible for him to “move the earth.” The French peasant had the “marshal’s bâton” in his rural knapsack, as well as his *piou-piou* brother in his military “sac,” as a possible attainment. The German labourer had the way always open to him to the position of a yeoman. The Belgian, the Dutch, the Danish were in a similar position. In the United States, a high authority points out, it is quite understood that the farmer of to-day is the labourer of yesterday, who “started in” with nothing but his arms. In Belgium, at our Workmen’s Compensation Congress of 1897, our chairman, M. Beernaert, remarked : “How many are there among us whose forbears only a few generations ago were not in the ranks of labourers ? ”

And if there was hope and comparative liberty, there was also joyfulness. Country life distinctly had its pleasures, pleasures which did not cloy, and in which there was no root of mischief, genuinely human, innocent recreation, such as Sterne has depicted as having

been witnessed and taken part in by him in sunny Languedoc and gay Provence.

The reason why things were not of the same cheering character among ourselves was this, that upon all our rural life lay, like a heavy weight, the incubus of the feudal system, handed down from ancient times and appropriate to them, but not to ours, a veritable stifling pall, under which there was no free breathing, and which in its social aspect we have managed to retain longer than any other nation. There is "feudalism" in northern Germany. But it does not affect country life. It shows itself in military aspirations and *régime*, and in politics. But so far as it could affect rural economy the last relics of it were wiped out, even in backward Prussia, by the Local Government Reform of 1875, which deprived "lords of the manor" of their last privileges and made them simply "large landowners" with no superior claim to anything. The privileges of "nobility" had been abolished long before. The Italian landlord is often grasping and oppressive. But that is as a question of money, after the manner, not of a feudal tyrant, but of a usurer. He has the land, which the poor rustic cannot do without. And the demand for it—among a population, whose great industry, in the words of Sydney Smith, applied to the Irish, is "the manufacture of children"—is great. He deals with it sometimes with the greediness of a veritable Shylock. But the Italian rustic has the whole world open to him. He is more versatile and more mobile than our sturdy country labourer, who excels him in other qualities. He goes out into distant parts, but almost invariably comes home again, bringing money with him, and settling comfortably in a new, sufficiently moneyed position. And at home he has learnt to beard his exacting master by the use of co-operative settlements, such as we scarcely yet know of here, but which have opened to him, by sheer self-help, a gate to the realm of independence and sufficiency.

Our own country life has retained all its essentially feudal features. It means *classes*—landlords, tenants, labourers, three cast-iron types. There are bulkheaded partitions between them—like the "gulf" which separated Dives hopelessly from Lazarus. The interests of landlords and tenants may sometimes blend, and there will be peace so far. But the labourer has no one—in the country—with whom to make common cause, and in such class-isolation he has remained.

It cannot be contended, to put this point first, that this condition of things, from which we are only just emerging in an unorganised way, has proved conducive to the best possible agriculture. We have become so used to this shape of the land system that we can

scarcely picture to ourselves a different state of things, and that we ignore its inconveniences and drawbacks, plain as they are to the unprejudiced eye—as we used to ignore the difficulties of locomotion before there were railways ; and the labour of domestic management when water had still to be carried up and down by hand, and there were sundry other inconveniences and troubles that modern improvements have since swept away, but that we bore good humouredly, because we did not know that they were really removable.

There it was, this land system of olden days—there much of it still is ! For we have not really yet got out of the old rut. There has been, there was bound to be, a frequent clashing of interests. I have been a reader of the agricultural press since 1863. There were spirited discussions even in those early days, when the motto was set up : “ Property has its duties as well as its rights,” and “ Land-lord’s right must not mean Tenant’s wrong.” There have been a succession of disputed points since. The period in which the atmosphere got most heated was of course that of the Farmers’ Alliance, of the work of which, as a committeeman of the East Sussex Branch, I saw a good deal. A Latin proverb has it that one house will not nourish two dogs (*una domus non alit duos canes*) ; and an Italian puts it that you cannot keep two feet in one shoe (*non si possono tenere due piedi in una scarpa*). We have tried to achieve this “impossibility” through generations. There must, under such dualism, always be a temptation to make the partnership practically existing something of a “leonine society,” in which, as Lafontaine says, “the plea of the stronger party will always be reckoned the best.” That is the famous French *Partage de Montgomery*. We have seen something of these divergencies of interests in the recent controversy about security of tenure.

Naturally, where there are two parties to an arrangement, rights on either side must to some extent be sacrificed, and so there results a bargain in which the truth of Lafontaine’s maxim often enough reveals itself. The effect of such bargaining to agriculture is, that it necessarily loses its freedom, becomes hidebound, with its development and advance hindered. We have failed to notice the full bearing of this, as already observed, as a consequence of long habit—“ my very chains and I grew friends,” as at Chillon. But to one who has been about in the world and has seen the benefit of fully free and unchecked development in the agriculture of other countries, the effect is very noticeable. Embarrassed by such conditions, our agriculture has got into a groove in which less remunerative cultivation than

would be desirable and out-of-place practices are perpetuated and the land is hindered—as Sir Thomas Middleton has shown—from yielding as full a return as might have been expected. There is variety, no doubt, as an agricultural writer of authority has recently well and admirably observed. But that variety is scarcely pronounced enough; it does not come up to that “diversification” which the United States Department of Agriculture particularly recommends farmers in its country to make their steady aim, so as to do full justice to all the varieties of conditions that prevail in different localities, as determined by the specific qualities of soil, climate and situation. Where is our—or rather Irish—cultivation of flax, at a time when we want fibre badly? Where are our fields of sugar beet, the value of which as a farm crop is among ourselves not fully realised? Where are those large breaks of potatoes that we might have looked for to turn into alcohol, which we greatly need? Our sun—which, as Lord Byron says, scarcely ever rises in the governing portion of the Empire upon which as a whole it “never sets”—will not ripen the wheat (which is indigenous to Mesopotamia, but upon the production of which we have based our farming practice) to the same perfection that the sun of its native country, of Hungary, the Beauce, Argentina, and, above all others, Canada will. Nevertheless it remains the sheet-anchor of our agriculture, apart from that widely extended “lazy farming” which in the case of English agriculture is a direct production of our out-of-date land system, with its limitations and its covenants, its unregulated selection of cultivators, and its rents fixed by “custom.” It is to be hoped that landlords have found their account in that system. But the constant, or very frequently repeated, tinkerings at our laws affecting agriculture, ever cropping up afresh, are an unmistakable proof that all is not as it should be, and that the grown foot requires a new last, and the grown frame a new measurement. The old clothes hem it in and prevent its free movement.

That rather degrading supervision which the Ministry of Agriculture has secured for itself in the latest Agricultural Act, which places landlords as well as tenants in a state of tutelage, and fixes upon them the stigma of not knowing their business as well as a gentleman in Whitehall Place, will not mend this state of things.

A stimulus to well-doing notoriously goes farther than a warning of punishment to come for ill-doing. The cause of bad farming is, as a rule, either disproportion of present working funds to the size and demands of the holding, or else a want of vocational capacity. In neither of these cases does the punishment threatened promise to

prove an effective remedy. Scolding and threatening will not give the insufficiently equipped farmer more capital. And depriving him of his livelihood, such as it is, would only saddle the country with a new and difficult problem. No more will threatened deprivation put more *nous* into the farmer's head. The complaint now justly made is not that the landlord deliberately selects incapable farmers as his tenants, but that capable farmers are too scarce to man the farms with, that the *mass* of farmers are incapable. Then, if the Government proceeds with its threat to "nationalise"—for that is what it comes to—not indeed the soil, as the land-nationalisers demand, but, which is a great deal more risky and may lead to a greatly magnified "Richmond Park"—the calling of agriculture, where is it to take good farmers from to replace the bad farmers displaced? You often enough, as the proverb has it, exchange your dull-eyed horse for a blind one. Calling the man a bailiff instead of a tenant will not make him a better farmer. And directing the entire farming machinery of the country from Whitehall Place is a sheer impossibility. The proper remedies for the evil complained of are Credit Facilities and Education.

In respect of "country life" for the millions of dwellers on the land of what I have classed as the third order—those who toil—the effect of our old manner of regulating matters has proved still more hurtful. There is no need to dwell afresh on the miseries, and, what is worse, the hopelessness, of the rural labourer's existence as it has been hitherto. In the Sussex woman's words, it has been a "being, not a living." Those miseries have been described by many pens, not least graphically by Mr. Jesse Collings, who had himself passed through the trying ordeal in his early days. But even his dismal tale does not really paint things at their worst. For his people had the grit in them, despite all hindrances, to raise themselves to a better position, which fate does not fall to the lot of the majority of the poor people referred to. Homeless, landless, prospectless, despised, treated often enough with kindness, but with a kindness that was markedly condescending and patronising and that emphasised the party wall separating class from class—there he stood, there he toiled, inefficiently, it might be, because hopelessly and without the reserve of comfort of any kind, homelife, or whatever it might be, allotted to him—which reserve alone, human nature being such as it is, will call forth really good work.

Of late, indeed, a truly striking change has come over our rural scene. The War, with its privations and needs, has made its effect felt. The feeding of the nation was in jeopardy. Every effort must

accordingly be made to secure food to keep the people alive, even to the adoption of such ridiculous performances as the ploughing up of Richmond Park for oats that would not grow, and the conversion of thousands of acres of good pasture into "wheat land" so poor as such as to produce nothing but wireworm. Despair makes drowning men clutch at straws. There was proof in what was achieved of what agriculture, stimulated into action, might accomplish, but also proof of what was wrong in our farming—as it stood as a whole under the land system which had outgrown its time, and cultivation which exhausted the soil instead of laying up new "heart." There were those millions of acres of poor pasture that had to be sown with wheat which, in spite of the generally true proverb about "breaking a pasture," they were unable to bring forth in sufficient quantity. The proverb referred to applies to pasture which has a right to be pasture, not to unsuitable land, laid down to pasture only from "laziness." And the land that was arable already did not yield as it should have done, just because there had been so much wheat grown on it before that it had become exhausted.

Among the labouring population the effect of the War was still more marked. "Hodge" at length had his chance. "The poor shall not always be forgotten."

"Soit tôt ou tard, soit près ou loin,  
Le riche aura du pauvre besoin."

Muscle was wanted, men to fight, men that would stand the work in the trenches, and men to man the subsidiary services. "Hodge" proved no shirker. He did his duty by his country like a man. But he came back from the War an altered being with claims upon his country that could not be ignored and a consciousness of those claims. He is asserting them now. There is no denying them, however much they may tax unwilling pockets in some quarters.

In this way the position of things has, in some respects at any rate, become, one may say, fundamentally changed. However, there is something decidedly unfinished about it. All appears in a state of chaos, a higgledy-piggledy condition that wants to be unravelled. The present situation is like the fermenting mass of mash, seething and bubbling in its fermenting vat, all action, all movement, heaving and rolling, but all also turbidity. Fermentation wants to be completed to produce the clear, pure liquid.

With the farmers devoted to old ways still in the ascendant among those who represent the larger agricultural interest, agriculture, lifted out of its old-world groove, seems decidedly disposed to drop back into it once more, to resume there its faltering, stagger-

ing course. There are so many to whom old ways have grown dear! In clearing a forest area fallen into bad condition—such as the recent Forest Inquiry has shown most of our so-called “forests” to be in, valueless underwood covering the ground, with rotten stumps peeping out here and there, and only an occasional good trunk rising up—there is needs a mass of rubbish that has absolutely to be cut down, probably with many a picturesque old tree among it, which, on artistic grounds, and grounds of cherished associations, old people are loth to see removed. Nevertheless, if utilitarianism, which now necessarily governs all things, is to be allowed its sway, go it must. It is about these picturesque, loved but useless cumber-ground trunks that the battle in respect of agriculture is now being waged. In a changing world, in which new wants pronounce and assert themselves as population grows and spreads, and as it penetrates into new ground—because multiplying men require more elbow-room—we shall, as Ovid insists, have “to change with it.” Agriculture is not exempt from such necessity of change. It is not the master, but the servant of the people. If the nation is to thrive, it will have to be made a profitable servant, a servant yielding all the work that the nation has a right to look for from it, multiplying the talent entrusted to it, if possible, to ten. And the question, a serious one to settle, is how that maximum of profitableness is to be attained. That will have to be the governing issue. It is idle to shed tears over the disappearance of a number of those splendid-looking large farms, with large, symmetrical breaks, all rectangular and shipshape, and neatly trimmed, when the population around, for whom the land was made, becomes eager to claim its part for living on, for forming happy homes and prosperous communities. It is idle to lament over the disappearing wheat, when the nation sorely wants other food, as not living by bread alone. We have had our turn of strenuous wheat growing. Of course, it was absolutely necessary, whatever the consequences might be, so long as the War lasted, and for a little time after. But we have come to see also the seamy side of that enforced, but otherwise faulty, farming. Milk, butter, cheese, meat—where are they? The human palate does not much relish margarine; and sugarless existence—since we grow no sugar beet to speak of—proved a “weariness of the flesh.” We used to have cream. That is now, at the time of writing, a delicacy reserved for modern Vitelliuses. Nevertheless, our praisers of past times go on insistingly harping upon wheat as our stock crop, in the production of which we are not a patch upon such countries as Hungary, Argentina and Canada. We have grown it,

to the best of our possibilities, under moral, if not always statutory, compulsion. That has served our turn, but we have our fields full of couch, foul in other respects, and exhausted ; and there is good reason to apprehend that Professor Wibberley was not altogether wrong when he warned farmers that they would find out what it means to have seriously reduced the stock of valuable "humus" in the soil—"humus" which, with Jethro Tull's and Saussure's theories having come into the ascendant once more, under M. Pion-Gaud's successful experiments, promises to claim afresh the consideration due to it. However, all that does not appear to affect the old school. In truth, to a great extent the lessons of the War appear lost upon our large farmers and their spokesmen—not a few of whom may scent in the "guarantee," promised as an inducement to grow wheat in preference to other crops, the herald of returning protection. Our larger farmers have indeed learnt, after a long time of hesitation, to appreciate labour-saving machinery. They began, two years after the conclusion of the War, to take even to the use of tractors, and high prices have driven them perforce into favouring the most elementary form of co-operation—their indispensable ally in their struggle with modern conditions—but only in the very egotistical shape of purchasing requisites—above all things fertilisers, feedingstuffs and seeds—in common, as a matter of economy become necessary. That is co-operation reduced to the narrow measure in which, if Milton tells us aright, the then still uncondemned Mammon admired "Heaven," on the ground of its precious gold pavement. If co-operation is genuinely to benefit agriculture, it will have to be reared up on a broader and stronger foundation. Those who have urged farmers to this are pleased to make a great boast of such success. But there is in truth not much "co-operation" in it. It is simply "combination"—for the continuance of which there is no sort of guarantee—for the purpose of saving a few pounds on a specific transaction, just as travellers may combine to hire a conveyance in common for a particular journey. However, on the other hand, in all other matters farmers appear to be dropping back comfortably into their old ways. There is wheat growing; there is "lazy" farming—millions of acres going back to poor grass; there are all the old shortcomings. As regards wheat, experiments have taught us that we can, to put it in a paradoxical way, produce more wheat by growing less of it—that is, produce more quantity by assigning less area and less frequent returns of it—while that plan will at the same time give us amply more vegetable, and, through it, more animal produce. And experi-

ments and study have also shown us that keeping land which is better suited to arable husbandry under pasture is sheer and decidedly reprehensible waste. Nevertheless, to make things easier for the occupier, and enable him to save on his labour bill—thus permitting him to make a show of holding more land than he really has money for—the land must go down to pasture, cry the people for food as they will. What difference is there, so I should like to ask, between such selfish laying down to pasture, acre by acre, purely for the sake of saving trouble and occupying more land than one's means permit—and the much denounced practice of putting wide areas out of common use to serve as deer forests? Selfishness is at the bottom of both practices; and in either case uncalled for loss to the community is the effect. The deer-stalking millionaire takes out his pleasure in sport, the "lazy" farmer takes it out in idleness.

The War is over, but the pinch on our resources for keeping the nation fed and clothed continues, and must continue, because with a, thank God, still increasing population, with larger wants for each member of it, comparative congestion is taking the place of wide elbowroom, and we have to make the best use that we can of such resources as are within our reach, on something like the same principle that during the War we insisted on wheat and potato growing and rationed produce. Land must be properly used, or else rationed. Under such circumstances waste of productive power cannot well be put up with. We shall have to make each rod of land do what it can.

And, besides food and room for all, we have specifically our rural people to think of, desiring that they should live upon it—and those myriads whom we hope still to attract to our half deserted villages. That is, in truth, the great problem that we now have to deal with. The War, with all that has, as the Americans say, "grown out of" it, has wrought a considerable change in the position of the "country," and the relations between "country" and heretofore all-engrossing towns. Under the pressure of new conditions the country is to-day coming by its own. "One of the great results of the War, which has not yet been sufficiently realised," so in effect—I do not pledge myself to the very words—wrote a contributor to *The Times* not long ago, "is, that it has tended to weaken the ascendancy of the towns and strengthen the position of the rural population. It has brought home to our people that if the life of our larger towns went up in a mist of fire, the slow peasant living upon the earth, bowing his head beneath the sky, would still go

on." Rightly he calls the change brought about a "fundamental" change. It is that indeed, and its social side almost overtops the economic. The rural citizen has his own importance to the State, his power and his rights restored to him. In the consciousness of his altered position he is breaking down old barriers. He is asserting his claim to a share in the possession of the land. We cannot, if we would, hold him back from this. We should be fools if we continued to try to do so. For he can, with his vigilance and his labour, his meticulous care and his minute observation, stimulated and impelled by his own interest, get more out of the land—alike in produce, in value, in benefit to the community, under the aspect of both trade and healthy population, to feed our towns as well as his native village community and in happiness—than its present semi-monopolising holder. But we *cannot* hold him back. He has grown too strong. He himself wants, as well as to share in the occupation of the land, also to help in repeopling it in his own way. We have done something towards such repeopling. But we have hitherto done it only in a patronising and gubernatorial way. We have invited people to settle, we have endeavoured to attract them to the land by material inducements. Our rural man himself, who knows better than we, can explain to those whom we would induce to settle, where and by what means good is to be got out of the land, and is likely to do the thing much better. We are holding out inducements—at public expense—to newcomers, more specifically to discharged soldiers, to settle upon the land, of the proper cultivation of which the majority of them probably know nothing. One would, indeed, wish many to settle and to prove good, useful and—this is important—permanent colonists—not such independ-able birds of passage as Sylla's and Cæsar's ex-legionaries, planted on the land in Italy, with the same design, proved to be, or the military settlers of only a few years ago on the island of Hokkaido.

However, a penny saved is even better than a penny got. Our main object, I take it, should be, apart from attracting newcomers, to try to keep those on the land who are there already—in Dean Swift's words—admonishingly addressed to ladies on the look-out for husbands—to be careful to construct "cages" rather than "traps." If we can only keep the majority of those who are born on the land on it, to spend their lives there, because they take a delight in it, and amid surroundings which are familiar to them, and in occupations which possess the same merit of familiarity, in dwellings that mean abiding homes for their families, we shall have quite enough population to repeople our land, and to repeople it to better effect

than newcomers, new to the habits and customs of the country, new to its life and its occupations, could do. By all means allow new blood to filter in, but above all things keep that in your veins which Providence has placed there.

Now that involves a new problem—the problem, as Mr. Roosevelt has termed it, of “country life.” People will not stay where they are not comfortable and happy, sufficiently housed, sufficiently fed, comfortably “neighoured”—to coin a new word—and given a prospect of getting on—getting on without submission to such severe hardships as the few, who by a stroke of luck have managed to rise, have invariably had to put up with. A man—and still more a woman, on whose action in this matter really more depends than upon the action of the man—to care to stay on a given spot, wants to be comfortable, not only with a home of his or her own, constituting the proverbial “Englishman’s castle,” and that “plenty of beef and mutton, with potatoes, vegetables and pudding to match,” which, according to Sydney Smith’s definition, constitutes “good government,” but also with other men and women close by with whom to associate and exchange thoughts.

We have brought about a notable change in the matter of wages—a change which has terrified not a few of our farmers, and is leading them rather to neglect their duty to themselves and to the country—the duty of “producing”—than bow to the spirit of modern time and pay their labourers the full hire according to present estimate—though the majority of farmers do not in the least grudge “Hodge” his better remuneration. However, wages are not all. And a weekly half holiday—wrongly identified with Saturday as a necessity—is not all either. And even the *agrément*s just spoken of, and all of which have not yet been provided, are not all. Man wants surroundings also. We are doing a little now to “brighten” country life and make it more entertaining. But, like other work of ours in the same direction, what we do in this respect suffers under the effect of that *damnosa haereditas* of strict division of our rural population into classes, which has been handed down to us from feudal times. Good people are kind—meaning thoroughly well—but the brew resulting from the intermingling of distinct constituents turns out not a clear liquid, but a cloudy, turbid emulsion with particles that will not mix, swimming side by side, in close touch, but keeping separate all the same. If real country life is to be brought about, further assimilation is needed, and that is to be effected only by means different from those applied at present, of putting new patches on old cloth. If we cannot do

that, our intended blending of classes must remain a source of weakness like the toes of iron sandwiched between other toes of "miry clay" in King Nebuchadnezzar's dream. The two classes of fibre, to return to the simile of the "patch," want to be milled together afresh into one cloth.

And even that does not complete our problem. In the country now, as long since in towns, labour has appeared on the scene as a powerful factor, well equipped for asserting itself and claiming all that is its own. Under such conditions ignoring it, as has been our wont hitherto, is out of the question. It is there. It knows its strength, and it knows its rights. As a productive factor it is indispensable. We cannot do without it. The man who under-farms in order to keep down his labour bill is wronging at once himself and the country, bleeding the sap out of the tree that is meant to grow into timber. And the country, wanting its modicum of cultivable land to be turned to the most profitable account, will not indefinitely stand this. Then what are we to do? We have raised wages. We could not avoid doing so. We are endeavouring to provide houses—which, after excessively prolonged neglect, proves a lengthy business. But these labours in truth only accentuate the potentiality of coming danger, rather than avert it. For it is the well-paid labourers, in a position approaching to independence, who brace themselves to a fight—not, indeed, in a Luddite or rick-burners' way, but by a far more formidable sort of warfare, such as we have had a specimen of recently in the threatened coal strike, and in the long succession of strikes and labour disputes preceding it, turning our national world topsy-turvy, and punishing those most who have the least to do with the cause of the dispute, the innocent and helpless and defenceless millions of people of moderate, for the most part very moderate, means, who had not the chance of granting to labour what it rightly or not rightly asked for, and on the top of that, thoughtlessly endangering our national industry and commerce. We are at the starting point of a new course. In the past agricultural labour was a factor that might be ignored with momentary impunity. Are we to see now the same troubles that have so grievously disturbed our industrial life and damaged it again and again very seriously—giving our "enemies" that "opportunity" for cutting us out, as which a familiar proverb describes dissensions—repeated on rural soil? Are we to invite strikes there, such as we have seen in Italy, where the garnered produce was left to spoil on the lorries, and cows were left unmilked and beasts unfed? Or are we going to take steps

betimes to reconcile from the outset interests which there is no need whatever to make antagonistic, and which may well be brought into peaceful harmony ? That question calls for consideration.

Evidently, then, there are quite a number of different issues wrapped up in the great problem of rural reconstruction. And to every one of them will due thought and reflection have to be given at the most opportune time of the beginning of the transformation, when the clay is still soft and can be moulded, when antagonism has not yet hardened into stiffness, when the plant is still tender and can be trained.

As it happens, on most of these subjects, opinions go far apart. Take the question of the land. There are Cæsarean operators who would settle the question by the rough cut of land nationalisation, sacrificing the mother to the unborn child of untried merit. Next, there are the co-operators, grown very powerful, who claim the land and its cultivation for "the consumer," making a bondman of the hapless farmer and the small cultivator. On the other side there are the *struldbrugs* of old time, who, like the Bourbons, have learnt nothing, who go on harping on the worn-out string of "property"—like the southern planters in the American civil war. Take land settlement : there is war between ownership Guelphs and tenancy Ghibellines, each jealously narrowing the issue to their one idea, like the big-enders and the little-enders. There are, in respect of agriculture, the champions of large wheat breaks and the advocates of small gardenlike holdings, each apparently determined to ignore differences in situation and condition of the land, and proposing to apply a procrustean measure to all land alike. There are agricultural reformers and land settlers who, realising the urgent want of ample working capital, make large claims upon the State. It is in their opinion "the others" who should be made to pay for what the cultivator or the settler is being persuaded to do. "Co-operation" is on every one's lips, as the nostrum to be applied indiscriminately. But in very few minds is there any understanding what "co-operation" means. There is hopeless confusion of thought on this score. Like the proverbial "charity" "co-operation" is by not a few supposed to imply "asking some one else to do something for some third person." With money taken from the taxpayer, the State is to assist people brigaded together by its influence and authority—and the persuasion of gentlemen of the "robe" and the "tunic" enlisted in its service—to do for themselves what their own interest ought to prompt them to do of themselves as a matter of business, of which they will reap the gains, and what under the spur of self-

interest they would be sure to do a great deal better and to better purpose. Then there is protection still held up as the one thing needed—to make produce artificially dear, when all the world is crying out that it is much too dear already, and the people want, above all, to have things cheapened. Labour is, on the one side, to be petted, on the other to be made war upon, to be denied employment by "lazy farming," or else to be taken into partnership in the profits. In respect of the creation of social community life in the village, suggestions and proposals are many. But there is as yet no co-ordination in them. They will have to be reduced to something like order. All round there is something like chaos in the whole business. The boisterous fermentation must at length be made to yield a pure, clear and consumable liquid. It is in aid of such process that the suggestions set forth in the following pages are offered.



## CHAPTER 11

### TRAINING FOR COUNTRY LIFE

THE first, and it may in truth be said, the main point to consider in connection with the problem of rural reconstruction is the human material that will have to be dealt with. Under both aspects coming into account, alike as making for economic—that is, in this case above all things agricultural—prosperity, and as providing for a sufficiently abundant, and prosperous and contented rural population, it is the human folk entering into the problem which have first to be thought of. It is they who can, by their skill and enterprise, make a prosperous agriculture ; it is they, once more, who can, as a host of social items, make such a network of social communities as will provide a trustworthy foundation for happy and contented rural life. A proper human *personnel* being provided, all the rest that is needed will follow of itself. A good tree will bear good fruit.

The most conclusive proof of the necessity of rural reconstruction is the paucity of that material, which forms the subject of so many and so frequently repeated complaints. And not only its paucity, but no less its generally depressed and despondent condition, indicating both mental and often also bodily inertness ; the general inefficiency of that portion of it which is called upon to earn its living by wage labour ; the failure of a large part of that other portion, which ranks as employers, to produce what the country expects that it should provide—a general dulness, inelasticity, unprogressiveness. The people are few, and most of them appear to have no heart to throw into their life and work. They plod on, using their country life as, according to a proverb, a man uses dirty water, ready to throw it away as soon as he can secure clean. Mental eyes are directed towards the town, the factory, or else towards foreign lands.

Now here is a state of things that imperatively calls for a remedy. You cannot have a prosperous country without a sufficient number of people to live in it, to labour, to produce, to accumulate wealth. You cannot have good labour, resourceful planning of work and enterprise without heart thrown into it. You cannot have “ heart ” thrown into it except you have a temper attuned to both occupation

and surroundings, finding pleasure in both and contentment in moving within them.

The greatest blot upon the prevailing state of things is that our rural population unfortunately quite unmistakably lacks such congenial temper.

Now, is not that, at any rate to some extent, our own fault ? Have we not foolishly so mismanaged things as to turn the "Merrie England" that was—"Merrie England" being rural England—by our own doings and misdoings into that gloomy England, sparsely peopled, backward in culture and to a large extent in enterprise, which is ? We have the word of historians for it that English country folk were "merrie" once, and relatively numerous. There was, as a matter of course, less schooling in those days. But there appears to have been more of that peculiar knowledge required for country life. Country folk knew the agricultural needs of their farms, according to the ideas of the day, and produced what ranked as abundance, according to the conditions of the time. The tradition of their comparative affluence survives in the popular pictures of "John Bull," with his smiling round face and his rotund belly. And they certainly took pleasure in their rural surroundings. There was no perpetual "speering" for a way to lead elsewhere. There was attachment to the country and to its homes, an attachment to the existing state of rural things.

The aspect has quite changed, by no means for the better ; and that to a great extent owing, as I have insisted, to our own false handling of things. The small man—who in olden time was in a position of independence, self-reliance and freedom, and was as active alike in his own and in the public affairs of his locality as Professor Freeman, to his undisguised joy, found his politically unchanged antitype, the Swiss *bauer*, a full-blown citizen, with a voice in things and no need to cringe before any one—has been driven out of his possession, his proverbial "castle," all that once made him feel what he did. His "Englishman's home" is gone ; so is his garden, his field, his share in the usufruct of his common. The Swiss *bauer* retains all these things. He has his home, his field kept fruitful by cultivation for which the promise of a full recompense supplies the necessary skill, and the glorious run of his "Allmend," which is the Swiss form of a "common," for his cattle. Accordingly he still feels as did his forbears who, being "all men" (that is all full-righted citizens), took for their tribe the name of *Allemanni*. He glories in being a *bauer*. The *Bauernsane*, of which he forms part, is in truth the most potent factor in his Commonwealth. He tills

his field well in the consciousness of his being free. He votes, takes a full part in the settlement of both local and national affairs, with the same independence as his more affluent neighbour, meets his wealthier fellow-*propriétaire* as an equal in the cantonal and national "councils," and revels in the sense of such equality. His tilling is good, because he has carried it on in a sense since he was a toddling infant. He loves his village because its life is part of himself, and he is in it every bit as good as any one else, be he ever so rich or so blue-blooded. He is, in short, in perfect harmony with his surroundings.

Does not the difference in circumstances affecting the rural denizen here and there to a great extent account for the difference in the bearing severally of the *bauer* and our "Hodge"? And does not the social classification, which we have forced upon the village, explain much of that distinct disharmony, glumness and want of mutual confidence and happy feeling that we observe with regret among ourselves? We have in truth taken away from the small villager everything that makes self-respecting life in the country possible. We have given him the vote, of course tardily—even the vote for the parish council in which alone he had a chance of asserting himself. However, the vote by itself is worth as little to our English rustics as was emancipation without land and without property to the Russian serf of the emancipating Czar's days. There was nothing there on which to turn emancipation to account. And to our houseless, homeless, fieldless rustic, kept in dependence, like less than a half-citizen, the mere vote is as barren of benefit.

However, there is more besides. The Swiss *bauer* is happy and contented, not only because he is free and has his own home and field and so on. He also has a very good education, designed specifically for the life and calling to which Providence had called him. We have been busy in the matter of popular education, as nobody surely can deny, ever since we took the venturesome "leap in the dark," and thereupon felt it to be incumbent upon us to "educate our masters." We have addressed ourselves to the job in good earnest. And we have been adding new touches to the work ever since. We see the results very plainly in our towns and among our industrial workmen. Where is the despised "factory hand" of fifty years ago? Some of his class have sat on the Treasury or the Front Opposition Bench in Parliament. Many of the same class administer justice as justices of the peace. In the shape of co-operative societies that same class conducts with admirable judgment and success the largest trading business in the world. In the shape of

trade unions and similar organisations it exercises most potent influence in the affairs, economic, political and social, of the nation.

But where is his rural brother ? He, too, has been enfranchised—though practically only about three lustra later. He, too, has been educated—unfortunately too much upon the same mould as his urban classmate. Is it not that which is in fault, that which has caused so great a dissimilarity in the results ? In the words of the Latin proverb, we have been giving bones to eat to the ass, or else chaff to the dog. One man's meat, so we ought to know, may be the other man's poison. The same sun which in the *Côte d'Or* ripens the juice of the delicate grapes, advisedly exposed to its warming rays, to a delicious wine, will shrivel up the more abundant and more luscious "Aramon" of the Midi to unprofitable refuse. Magnetise a piece of iron and it will automatically turn to the north, whatever position you may place it in. The Turks knew well what they were about when they sent their "blood-tax" Greek children to Egypt to be there turned into Janissaries. They there forgot "their own people and their father's house." For at least about five decades we have kept carefully magnetising our rural child with the urban magnet. What wonder that his mind turns instinctively townwards ? We have been janissarising our young Greek. And he has been brought to despise his *gens* and his own beautiful country, in which there is plenty for him to pick up. But that is not all. For we have—others are in the same boat ; the same complaint comes even from specifically agricultural and free America—not only treated our country child to town schooling, but we have necessarily, under essentially differing circumstances, given it that town teaching in a weakened, degenerated, watered down form, which could not possibly produce analogous results. Add that to the removal of those naturally, automatically educating influences of home life in a diminutive *exploitation*, and how can we be astonished at the emerging of a disappointing Frankenstein ?

What is it, so let me ask, that we avowedly educate children for—either at home or at school ? Is it to fill their young heads with a certain number of cast-iron formulae, which may or may not convey a distinct meaning to their brains, which may or may not prove useful to them in their future life, and which they are only too likely to forget after having mechanically got them by heart ? Or is it to fit them as well as possible under the circumstances, for the calling and life which is actually to become theirs, making them as useful in it as can be ?

The rural child is not a town child. We could not indeed tie him

down irrevocably to country life and country work. We must leave him free to choose eventually for himself what course he will pursue. However, *prima facie* he seems destined to live in different surroundings and to occupying himself in a different calling than his town brother. He is to remain a Greek, and not to become a Janissary. And that will be the best mode of bringing him up which best fits him for the part that he will *prima facie* be called upon to fill in life. His education is not to teach him what Disraeli's Contarini Fleming contemptuously called "Words, words, words," but to form his character and to open his understanding. That is the accepted object of education, wherever education has approved itself by its results, more especially on rural soil, where the opening of the understanding, the production of a capacity to assimilate knowledge according to developing circumstances, is judged to be of far greater importance than the filtering in of dry booklore. That is, to state one instance, a precedent recognised as brilliant, the principle of the famed Danish "People's High Schools" and, proportionately to their opportunities, also in the Danish elementary schools, which serve to prepare the ground. That is, once more, what we find in Switzerland, the fully "free" education of which country has served us in early years as a guiding light for our own educational policy. Swiss education opens the door to the university to the son of the humblest citizen, town or country. But throughout its organisation it keeps practical ends in view, preparing young people for the work which it is proposed that they shall take to in life. There is no procrustean sameness in it. And in those experimental attempts, of which more than one have been made, both in our own country and in others—more specifically in America—in which teaching, individualised as in Denmark, so as to bring the teacher's personal influence to bear upon each several pupil—being adapted to his peculiar character and faculties—the result has been distinctly in favour of what may be called "education" as contrasted with mere "instruction."

In our rural education we have unfortunately stuck far too much to mechanical "instruction," not even taking sufficient account of differences in circumstances as affecting the aim to be made for, and the methods by which such aims are to be attained.

Once more let us put the question: What is the object to be aimed at in education? Evidently such object should be to prepare the young folk being educated in the best manner possible for such course of life as they are intended to be led to follow, taking both surroundings and occupation into account, so as to make them as

fit and proper persons to fill the places designed for them as can be. The practical test of the value of the man is his fitness for his *rôle* in life. And the test of the value of the upbringing of young people accordingly must be the fitness attained by them for filling such destined place. We do not value a medical man or a lawyer in proportion to his proficiency in literature or a knowledge of languages. We want him to do his own proper business well. And wherever the calling requires early familiarity with its functions, as in seamanship, we take care to catch our pupils in an early age.

In respect of rural callings this very sensible principle has thus far been more honoured in the breach than in the observance. And in truth this is only one of the complaints leviable against our established system under its rural aspect. We are eager, as is only too apparent to-day, to promote and extend education. But, so far as regards the *country*, we do not seem quite to know how to do it. We have the steam full up, but how about the chart?

We are accustomed to oneness. Time was when for the better brought-up a classical education was the one rule; but of late years we have grown a little shaky about Greek. And, indeed, our native practical sense has, long before other nations, led us to allow Vulcan and Mercury a fair place by the side of Apollo and the Muses. Hence our early superiority among nations in the mechanical arts, engineering, industry, and all the "modern" side. The effect here particularly sought to be brought into relief is, however, observable with exceptional clearness in the history of our most formidable modern rival. All that rivalry, and the endowment for it, remained undreamt of, impossible, so long as Germany failed to specialise, adhering to the principle of pure classics. Between sixty and seventy years ago it began to specialise, creating its "real" course of studies, out of the erst despised and neglected rudiments. And the result of its so specialising was a truly astonishing development and an unanticipated prosperity, from which we have suffered.

We have thus far gone in matters of education on the old non-specialising tack. We have borrowed our rural educational system, designed for the country, from that prepared for the towns. Leaving patent differences of circumstances out of consideration, we have served out the same food to stomachs of essentially different constitutions and fixed the gaze of eyes with very different powers of vision on the same objects. The natural consequence is that, without coming near making our rural pupils as able students as the urban, we have certainly spoilt them for the country. We have put town ideas into their heads, fixed their desires on town aims,

taught them, looked down upon as they were by their urban neighbours, to consider their country callings of inferior standing, and to a considerable extent disgusted them with their surroundings and their opportunities—both of them things which, in truth, they have reason to be thankful for, because they mean health and strength, peace and quiet, and may be made to mean more secure and more abiding, if more slowly achieved, prosperity.

Now we could not expect country life and rural occupations to flourish under such conditions. Agriculture as a calling—but a calling which altogether governs rural life—has come to be neglected in part because it is not a “fashionable” study. The landlord’s son, going to Oxford or Cambridge—in many enough cases not for the purpose of learning but for the distinction of “having been there”—although he intends to be nothing in particular but a landlord himself, will not enrol himself as a student of agriculture but as a member of such or such college. The average farmer has something like a horror of “book-learning,” and, subscribing to King Solomon’s rule of “not meddling with those that are given to change,” adheres stolidly to his antiquated old leather-jacket traditional system of farming, which fails to “produce.” The labourer, with a smattering of town education in his head and out of patience with his hitherto far too poorly remunerated drudgery, has lost his forbear’s hardiness at agricultural work and his interest in it. The consequence is that he is complained of as being lazy and “inefficient.”

But, apart from agriculture proper, the entire fabric of rural life keeps going down more and more. Men’s and women’s thoughts stray elsewhere. What used to be familiar to, and cherished by, their ancestors has grown unfamiliar and indifferent to them, and if only every wish that springs up in their hearts were fulfilled, there would be precious few left to people “Sweet Auburn.” People would be earning more money elsewhere. Towns and colonies would be swallowing up the erstwhile rural population of our villages, and our beautiful countryside—that “Rural Reign” of which Thomson wrote with pride—would become a deserted wilderness but for the stately “gentlemen’s” mansions studding its plains.

Now these things ought not so to be. We cannot afford to spare our rural life. It would be a veritable sin to do so. And we cannot expect rural life to prosper as a “BB” town life. It has its own essential features, its own characteristics, and makes its own demands upon those who, by their own choice or else by the ruling of Providence, are destined for it. It has so many advantages on its side

—its healthiness, the beauties of Nature, the character of its peculiar occupations, as being—fatiguing, indeed, it may be—but not wearing out natural force, as is factory work, nor shortening life; the closer ties of family coherence, all members being more or less engaged in the same common work; the family-like relations developing among neighbours; its simplicity; the absence of temptations, not only to extravagant expense but also to the moral poisoning of life; and one might add more—that it ought for its own sake to be prized rather than rated low. Only, those who grow up in it want to be taught to value its advantages, because it is distinctly human to fail to appreciate that which has become thoroughly familiar, the benefits of everyday life. It is generally only *bien perdu* which is *bien connu*. Rural education wants to be made “rural,” to be clad in a distinctly rural garb, to be made to teach specifically rural things and to teach them in a rural way.

That does not in the least imply that such education is to become less educational than urban on account of its being rural. Wherever we see what has been called a “rural atmosphere” studied in rural education we find, on the contrary, concurrently with it, not a lower, but rather a higher, standard of school teaching applied. It is so in Switzerland, the country in which “ruralism” is most strongly developed and most held in honour; and it is so, pre-eminently, in Denmark, the country in which rural education, strongly rural as it is, has actually overtopped urban and made native folk consider ourselves but “poorly educated.” But let us look away from these rather hackneyed instances to our own kith and kin across the Atlantic. In no part of the world is at the present moment the preparation of rural children for rural life studied with greater care and assiduity than in the two great commonwealths that divide the immense continent of North America. In these two great specifically agricultural communities the value and importance of distinctly *rural* education are, though rather late in the day, at any rate now, thoroughly appreciated and understood. We may therefore do well, while we find the same difficult problem set to us, to fix our eyes for a moment on what is being done by our cousins and kinsmen, with great energy, great devotion, firm resolution, unsparing liberality, and, in its results, with good effect, among them.

“The greatest problem in American education to-day,” so writes the United States Bureau of Education, “is the rural schools problem.” And, proportionate to the importance attributed to it is the attention devoted to its solution. I have not a similar pro-

nouncement at my fingers' ends to quote literally from the great Dominion, but the educational reports from the Dominion and its Provinces prove the sentiment there prevailing to be precisely the same. In both countries does educational ruralisation keep full pace with the perfecting of instruction from the purely educational point of view. Some of the particular methods there applied are evidently not called for among ourselves. The circumstances are too different. In America the old one-room "red house," or else log schools, are being systematically got rid of as no longer sufficing for their purpose. They are being advisedly replaced by "consolidated" schools on account of their recognised educational defects. It is found that they do not any longer do justice to the expectations formed of normal rural schools. Their one teacher, employed indifferently for all subjects—a "maid of all work"—is found to teach these subjects too "indifferently." One small head will not hold all that he is expected, not only to know, but also to have so well at heart as to be able to teach it well, economising time by his apt teaching. And there is a strain upon his physical powers which tends to spoil his teaching. And supervision of such teaching by superiors is rendered difficult by reason of the number and dispersion of the schools. Hence the clamour for "consolidated schools," into which the old *démodées* one-room schools are being systematically amalgamated and for which a much more perfect equipment is provided, as well as a staff of better qualified teachers, treating their several subjects severally. Efficient teaching by masters of their subjects makes a very great difference in the results achieved. It economises time and also mental effort and fixes the matter taught ever so much more firmly and abidingly in pupils' minds.

Of course "consolidation" means bringing children together from more or less distant villages to common centres. That is done in the main with the help of motor omnibuses, which indeed cost money, but the use of which, coupled with the use of one building in the place of several, and an economy in the employment of teaching power, still ensures collectively a substantial saving. Of course, the driving to and from school in the omnibus—sometimes it is drawn by horses—provides great fun for the children and promotes a useful sense of camaraderie. The school being larger, the children in it being more numerous, and a spirit of emulation being awakened, the parents are found to take a more lively interest in the goings on there. And the teaching staff and teaching appliances being greatly improved, it is found that much greater effect can be given to the great aim which national leaders in the matter have distinctly and

resolutely set before themselves, of thoroughly "ruralising" rural education.

"Consolidation" of schools may not be held of equal advantage in our country, where conditions are essentially different. But it deserves to be borne in mind that even in America "consolidation" is applied deliberately only as a means to an end, which end is to improve rural education to the utmost and make it apt for its special purpose. In addition it is found that the "consolidated" schools have a very pronounced effect in stimulating competition and emulation, and also (which Americans set great store by) in making a rural school already to some extent (to be, if expectations come to be realised, greatly increased) something of a centre of social community life. The new schools, of which there were already 10,500 in the United States in 1918—the number having been since substantially increased—so writes Mr. E. P. Claxton, United States Commissioner of Education, "are organised with a view to preparing for the new agricultural era a permanent farming population, trained to farm work, and at the same time having high ideals of citizenship."

Is that not also one of our aims in this country, one of the goals that we should be making for?

Improving action has not stood still at this point. Improved education automatically stirs up to further attempts at improvement. "There is a decided movement," so reports the Bureau already quoted, "throughout the country to establish 'rural high schools' of an *agricultural type*." "The number of supervisors," so adds Mr. Claxton, "has been greatly increased. Special attention is being given to the creation of a 'rural atmosphere.'" At the National Rural Conference held at Sioux Falls, in South Carolina, in 1917, a resolution was adopted to the effect that all teachers at rural schools should henceforth be made to receive an agricultural training. Quite naturally, it was realised that this point of the educational system must be most forcibly pushed in the training of teachers. Accordingly, great exertions are being made in both countries referred to in this direction. In the United States the Federal vote for rural education has been quadrupled since 1904. Concurrently, State votes have been augmented. Thus North Dakota, taking the lead, has increased its grant from \$120,000 to \$225,000. The money, so it is felt, will all come back. "There is no country," so Senator Hill has put it, "which has ever spent too much money upon education."

By all means let us be careful to perfect our rural education rather than deteriorate it, by making it "rustic" rather than "rural"!

The main point is that in rural education a distinctly rural tone should be studied and preserved.

In other countries which have the best show to make of rural life and rural prosperity—with the sole exception of Switzerland, in which, as already observed, in view of the distinctly rural tone very strongly impressed upon the entire economy of the country, such precaution is considered unnecessary—Governments make a point of insisting that rural teachers should be rural folk, brought up in rural parts, in order to be able to pitch their talk to their pupils in a rural key. When it is urged that education shall be “ruralised,” it is not so much a change of subjects taught that is asked for as a change in the manner of teaching the subjects on the programme. Now here the way to be followed appears to lie plain before us. The best way of teaching children and young folk admittedly is by illustration. And in no quarter do apt subjects for illustration abound and lend themselves so readily to the purpose proposed as in the country. The dry “dull grey”—as Göethe calls it—nutriment of “theory” is not readily assimilated by infantile minds, nor, even if assimilated for the moment, retained long. Illustrate the thing by drawing upon the store of objects and processes familiar to your pupil, and the essence of the teaching is sure to be seized upon at once and firmly retained. Now, under this aspect rural schools have an advantage, if it were only used, over urban, which is really incalculable. But it wants a teacher fully acquainted with rural things to turn it to adequate account. Rural life is inexhaustibly rich in similes and illustrations apt to go home to infantile minds. And so varied are they that in truth there is nothing in teaching to which some telling illustration cannot be found in the rural world. We have the best precedent for their use in the Bible. Connect the subject to be driven home with some rural process, clothe it in a familiar rural garb, and it will not only go home readily, but stick. American writers keen upon this matter, urge that above all things this process should be applied to subjects of arithmetic and mathematics, that the dry bones of mere figures should be covered with living flesh and blood borrowed from familiar occurrences in home consumption and field produce, animals, measures of fields, roads, and the like.

Advancing one step further, it will be understood that in the majority of cases, in rural teaching the formation of an aptitude for the practice of agriculture wants to be kept distinctly in view. However, on the point whether or not specifically agricultural knowledge should be set down as an obligatory subject, opinion is for the

moment still divided. In continental Europe generally opinion still goes against the importation of such technical subjects into the ordinary curriculum, although of late room has not improperly been made in not a few quarters for filtering a knowledge of co-operation, as an aid to agriculture, into young minds. In country districts the teaching of co-operation almost naturally takes an agricultural shape. But otherwise in most European countries it is held preferable—just as in the higher schools and universities, so far as practical agriculture comes into question there—to keep the two subjects distinct. And that, to a considerable extent on Liebig's urging, on the same cogent ground on which, in America, one-room schools have been made to give way to better staffed "consolidated" ones—for the reason that a narrow programme of teaching permits a more eclectic selection of teachers, ensuring superior quality on each, and accordingly promising better results in the taught. However, in such countries the exclusion of agriculture from the index of subjects is accompanied by much greater latitude than prevails among ourselves in respect of the employment of school children in agricultural labour out of school time. In the potato-growing districts of Germany school children are in effect turned loose wholesale on the potato fields at lifting time, as a help to agriculture, which in such districts is mainly based upon potato growing for the distilling of industrial alcohol and the securing of the *schlempe*, or refuse, for the feeding of farm stock. And such agricultural work to all appearance does not in the least hurt the children employed nor retard their intellectual progress.

In America, where of course agriculture occupies a much more commanding position among callings practised than it does among ourselves, as being the stand-by of immense districts, instruction in the elements of agriculture is being made more and more a stock subject. Such instruction is now given in the majority of rural schools in the United States. And under the impetus which Mr. D. F. Houston has, while Secretary of Agriculture, imparted to the movement, new schools are constantly being added to the particular roll.

That naturally suggests another really very important point. Education in our present, really rather extended sense—as designed to infuse knowledge and inspire a love of rural life, and impart instruction on the agriculture calling—wants, in truth, to begin long before the rural infant is sent to school. It ought to be made to be drawn in practically with mother's milk. The child's very leading-strings and go-cart, figuratively speaking, should be "rural," with

a strong smack of agriculture in them. No impression gained retains so firm a hold upon a person's memory and thought as what is imbibed in the cradle and assimilated automatically in early infant life.

Now, with reference to this point, our out-of-date land system has handicapped us badly in comparison with our neighbours east and west. Everywhere outside our own country rural children are born to parents who have an *exploitation* of some sort, some little husbandry of their own at their command. From that simple husbandry the child instinctively extracts rudimentary agricultural knowledge and acquires habits and a natural taste for rural life. It cannot help observing what is going on around it. All that it sees quite naturally impresses itself upon its plastic and retentive mind. It learns to think "country" and to feel "agriculturally." It sees the flowers and the vegetables developing, stage by stage, the chicks growing. It has the whole process carried on in Nature's laboratory placed before its eyes day by day, and hour by hour. And that is one reason, among others, why, as Mr. J. Falconer Wallace has deposed, in the course of our late agricultural inquiry, a cottage garden is of greater value to our humble rural folk than an allotment. It is so to the small man's wife, who rears her vegetables in the garden. It is so to the family all round, because going to the more or less distant allotment means a job. You come, work and return. The garden is always handy at your very door. It is available for every free five minutes of time. In it the mother or the father works, or else rests. In it the child plays and learns horticulture, agriculture, nature-study automatically, in its very playing; and in this way it learns, at any rate in a rudimentary way, in their results to understand the wonders of which Job wrote. And with its shadowy understanding naturally comes a love of what it sees, and a taking for granted that these things are as they should be. That understanding and that love grow as the infant comes to take a hand in the work that has to be done. The work becomes part of itself, and in this way a link is forged between the little citizen of the world and its surroundings, which it needs a power of some force to break.

Most certainly that automatic learning of Nature *loie* wants to be followed up more scientifically in school, where nature-study—outside the schoolroom—ought in any case to be made to occupy a foremost place in the programme of school training.

The practical-minded Americans—both north and south of the long border dividing the dominion from the republic—have known

how to carry this auto-instructional system of teaching a good stage further for practical purposes, with the effect of obtaining admirable, practical results—results admirable in more senses than one, and fully worth noticing by ourselves.

Nothing, so it is generally admitted, is better calculated to stimulate a child's interest and zeal in any learning than being allowed to do something for itself, according to its own fancy and conception of what such thing should be. And, once more, nothing tunes up a child's interest to top pitch of wanting to learn everything about everything than having to do with some live object, be it plant or animal, being set to watch, study, still better to handle, feed, teach and train it, look after its well being and make it to accommodate itself to the student's ideas. Plant life is attractive in this way. The growing even of a simple pea plant or a flowering shrub in the child's own garden bed, or during the rougher season in a pot, teaches the child more botany and vegetable physiology than a whole course of lessons in the classroom. But the ideal object to have to deal with is an animal of some kind ; and such study acts upon sentiment as well as upon knowledge. It is not among people so brought up from childhood that are found the persons indifferent to plant life, not troubling whether their land brings forth full, good crops or bad, clean crops or foul, or else, worse, who treat animals with cruelty, or with unconcern to the quality of their produce. Nothing trains to kindness, or to appreciation of quality, like habitual contact, observation, entering into the life of other creatures in their parents' modest *ménage*. Well, that infantile tendency can, and assuredly ought to, be turned to educational account. The success of the practice which is to result from the learning will be effected.

Our own labourers' children—though it is among them that we look more and more for our future farmers, and for whom we are democratising agriculture—have for a long time had to go without such natural automatically instructive help to learning, or else have had it meted out to them with an only grudging and niggardly hand. In their parents' modest *ménage* there was no room for it. There was little enough of garden, less of field, restricted plant life, very little animal life that they might turn their attention to, and on which to whet their desire for knowledge and to expend their tenderness of sentiment ; in contact with which to initiate themselves in the principal duties and occupations of their coming life ; nothing at the same time to impart zest and brightness to their infant existence and on which to form their mind.

In the two great countries of North America—just as among the rural populations of the greater part of the European continent—under this aspect a happier state of things has prevailed. The rural population there consists in the main of small holders—many of them very small—but all with their own rented, or else owned, little farm, their field, garden, cottage or farmhouse, in which accordingly they could turn their economic independence to the best possible account—educatingly, for the benefit of their children, as well as economically for themselves—and infuse into their children such fondness for country life as comes naturally with the knowledge of its several springs, familiarity with their occupations and the enjoyment of directing nature's processes for one's own profit. We shall see how these opportunities are taken advantage of.

We ourselves, acting in a more advanced stage of economic development, appear more concerned, for the purpose of repeopling our own country, to rely upon recruits for country life to be drawn from our town, where the task of dealing with the upgrowing offspring of parents with scanty or no means indeed gives us plenty to ponder over. Now, if we are to draft recruits from industrial centres into country areas—not in itself a most promising task to take in hand—then certainly the best way of proceeding should be to catch our recruits young; and this process is not without its encouraging features, wherever it has been taken in hand in a more or less practical way. The pressure which the War, with its privations, has laid upon us, to utilise whatever productive forces we could find to dispose of, that could be spared from the camp, has given us something of a taste for such impressionment of urban young folk. Many—schoolboys and schoolgirls—who were sent into the country to try their prentice hand upon agricultural work have not only rendered after all very useful service, but have in addition evidently derived pleasure and satisfaction from their temporary employment, and through it acquired a taste for country life, which life, in its simplicity, never fails to appeal to unspoilt human nature, more particularly to child's nature and nature jaded with continual toil amid unhealthy, nerve-destroying urban conditions. And of those of our children who could not be spared to go out into the country to make hay and gather wheat, not a few have gleaned only less enjoyment from the cultivation of their town plots, which have providently kept us in cabbages and potatoes. This temporary quasi-rural occupation appears no less to have given them, together with a sense of satisfaction, a taste for field and garden work. Now, although in comparison with what obtains in other, in this respect

more happily situated, countries our ruralisation of town minds is only a second best. Still, if we are in earnest and seeking to repeople our countryside and cultivate its comparative waste, the tendency spoken of ought certainly not to be neglected, but we should make a point of catching our designate future small holders in youthful years and beginning the desired transformation while their temper is tender and mouldable. However, such mouldable temper wants to be worked up in the right way, not only by making it do things for itself—which is no over-inviting task—but by bringing a competent guiding mind to bear upon it in its work individually, not merely in the ruck—and not in the schoolroom, but also at rural work. It is the man—or, in the case of a girl, the woman—thoroughly knowing his or her subject, working directly upon the boy or girl, showing rather than telling them what to do and how to do it, and letting the young person produce something for himself or herself, that creates the knowledge which will remain and the taste which will become rooted in the slowly forming character. For, according to Pope, “as the twig is bent, the tree inclines.”

The Americans have been quicker to discern in what manner this inborn natural bent in the child’s character may be effectively turned to account for sound preparation for country life and country pursuits. A child’s mind is plastic, generative, full of hidden power. You may compare it to a grain of corn. Swaddle the grain up in mummy bandages and bury it in a pyramid, and it will lie inactive and inert however long time you may give it—thousands of years, as in mummy-wheat. Place it in the right soil, warm it with golden sunshine and water it with silver rain, give it its proper treatment and its proper nutriment in sufficient quantity, but in the right form, the ammonia and potash not as caustics, the phosphate not in the shape of old-fashioned half-inch bones or coarsely-ground basic slag, in which it will lie unassimilated in the soil for years—but so prepared as to be readily assimilable, and it will bear fruit a hundred-fold, plump, sound grain, qualified to serve both as food to the eater and seed to the sower. Lessons are good and books are good. However, for the task that we have in hand, seeing, handling, doing and exploring in the book “in which he that runs may read” is a thousand times better. With our “watered down town teaching” applied to the country we have to a considerable extent mummified our human grain. The Americans are now—since about a decade of years—going on a different and better tack—a tack which unmistakably leads by a shorter cut to the desired goal. They teach the child agriculture, so it is quite true, in elementary rural

schools. The late Secretary of the United States Department of Agriculture appears to have been keen upon that and to have encouraged it in every way. It is not for me to judge of American conditions. But I do not set much store by such school teaching. Theory wears out. The brain wearies of talk which has to mentally transform before it can be taken in. The eye does not tire and the hand learns in being put to work. When I was a farm pupil, sixty odd years ago, with a farmer of distinction, coming fresh from school, in which no agriculture had been taught, I was not treated to disquisitions upon the various points of agriculture. That teaching followed afterwards. I was simply set to do such practical work as happened to be in progress without any studied method, and so learnt in working, in the spirit of the well-known French proverb "*A force de forger on devient forgeron.*" And I think that that is the better method to follow for practical purposes.

Private initiative has discovered a better way still for awakening and developing the germinative power of the infantile brain, which the Agricultural Departments, alike of Canada and of the United States, detecting the excellent promise which was in it, have done their best energetically to encourage and to push forward. After all there is better rural teaching in taking nature as a guide than a printed book. The apostles learned more about man's duties and destiny by the banks of the lake and on their walks through the cornfields, being taught in the right way, and they acquired a deeper insight into the mysteries of life, than the learned scribes in their synagogues with the Talmud on their knees. Life was for most of us—more especially in the country—meant as a life of action.

It is action—seeing, handling, having things explained in sight and touch of what the explanation relates to—that imparts the living knowledge, the knowledge which will be grasped, and which may be counted upon to remain. Even illustrations are of comparatively little service if compared with a living object. Show a child, or a man too, illustrations of the various kinds of grasses—a rather important subject in country life—and, if I were a betting man I would lay heavy odds that, in face of the living grasses, it or he would go hopelessly wrong in giving the various species their names. We seem sometimes to forget how in our childhood we valued that little bit of garden assigned to us as our "garden" in which we grew what we chose, and pulled it up again, to see how it was growing ; or how we prized that rabbit, or guinea pig, or whatever the animal was, of which we made our pet ; how in the garden we watched ants

and worms and beetles, and so on, taking careful note of the most minute detail in plant or living creature. The very pulling up of the growing plants taught us more than what we should have learnt from being told about it.

Americans, alike Canadians and citizens of the great Republic, have, as observed, discerned how to turn this natural disposition to account. In the very infant school the child that likes is invited and welcomed at the periodical "school fairs"—the word "fair" standing in America for "exhibition"—in which—of course, to the tune of merriment and festal amusements, never leaving palate and stomach out of account—the products of their private plant-raising are shown, judged and awarded prizes according to their several merits. The tending is their own work, at their own choice. But there are advisers to teach and to explain and recommend, whose advice and recommendations are a hundred times more heeded than they would be unaccompanied by active practice. The child prizes the advice given to it, and asks for it. But all the same it feels the result to be that of its own judgment and labour, and it observes it all the more for this sense of having achieved something on its own responsibility. It has acted like a monarch who takes his minister's advice. And the lesson which it has learnt from that minister's advice and from the work of its own hands is precious in its sight, and is not allowed to fade out of remembrance. If the thing is rightly treated, still allowing for full self-determination, it gives the child an insight into the system of nature, and weaves a band of interest in, and affection for, the simple pursuits of country life firmly round its heart.

"School fairs" are, I believe, a Canadian invention. In any case the system is largely developed, and evidently with good results, in Canada, the province of Ontario apparently taking the lead. "School gardens," such as we likewise possess, are common to both countries, and yield good results. And the Americans think much of "Home-gardens," for which, of course, there are official and experienced masters, and which put the boy or girl cultivating on his or her special mettle. And the Americans also support elementary school teaching of agriculture effected by demonstration work, bringing the practical side of the issue to the front, on the Pestalozzian principle of instructing the brain through the eye.

However, all that is only the beginning. There are the "clubs" for both boys and girls, institutions by which American agricultural authorities rightly set the highest value, because they have proved themselves so remarkably rich in beneficial results. They are,

indeed, excellent for agriculture. But they are even more valuable still for country life, as bringing out the rural bent of the rural child, making the country child love the rural world into which it was born, by means of a familiarity which does not "breed contempt," but on the contrary admiration and affection.

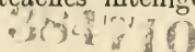
The organisation of such "clubs" began, I think, with the simple, but decidedly useful practice of setting boys to pick out particular ears of corn in their fathers' fields, which ears were destined, in virtue of their exceptional quality, to become the progenitors of pedigree "breeds." That practice of handpicking, for the production of exceptionally good seed corn has since been put to good use in France, and, by means of that exchange of seed between our two countries, which has of late become a regular feature in both British and French agricultural economy, and has decidedly approved itself by its most satisfactory results, has also benefited ourselves. In America such practice was rather badly wanted; for seeds had become hopelessly mixed. Purity was rather honoured in the breach than the observance. And purity is not the only quality which comes into account in the use of seed. There is good and bad in every variety. Every pure-bred colt or bull-calf does not make a desirable sire. So it is also in corn. Apart from the breed, the grains had to be selected. Commended by its results the practice spread, and it is allowed to have brought about a great change, much for the better. It has taught the coming generation of farmers a great deal about the proper qualities of seed grain and the proper way of growing corn, and has taught also the adults, through the boys, and so contributed not a little to the improvement and purification of American corn yields, which come to us, among other buyers, carefully standardised as the grain now is.

The gathering of selected ears, to serve for seed and "breeding," naturally led to the cultivation first of "corn" (maize), and next of wheat and other cereals, and eventually of almost every kind of cultivated farm plant, potatoes, other roots, alfalfa (lucerne) and so on. Competition and tuition under experienced guides, on measured little plots of "father's" land, with seed, fertilisers, implements, and whatever else might be needed supplied on credit—to be duly repaid, which such advances are conscientiously—and a prize in store for the best producer, that has taught the young agriculturists a great deal. They know now what seed to select, how to plant and cultivate it, and eventually reap its produce. And truly prodigious yields are recorded from such experimental plots, for the cost of producing which proper accounts have to be rendered. For mini-

mum cost comes into consideration in the judging, as well as maximum yield.

Even greater interest has, however, come to be evoked by competitive as well as instructive breeding of live stock by boys, and subsequently also—in respect of stock of certain kinds, more particularly poultry, but also calves and even pigs—by girls. A colt is, of course, among all animals in general, the beau ideal to the average boy. However, calves have grown very popular, but the crown of popularity has not improperly fallen to “the gentleman who,” in Ireland, “pays the rint.” Pig clubs appear to be the most numerous and also the most thoroughly appreciated by the authorities for the sake of their direct benefit. There are in these clubs pigs to be fattened, and also sows kept to litter. The clubs are commended for having produced a wonderful amount of good. The features kept in view in the competitions are purity of breed, the best practical results—say, the best litter, or the fattest animal—furthermore rapidity of results, more particularly in rearing, and cost of production. For a carefully compiled account has to be rendered on the financial aspect of the performance. Of course, there is tuition. There are “leaders” of clubs, and also “State leaders” for the movement in its wider extension. And the “county agent” or “county representative,” according to the country, gives his exegetic services. Under such tuition, as already intimated, remarkable results are achieved. It is not only that boys and girls—there are a good number of girls’ pig clubs now—learn to a T how to deal with their pigs, what pigs to select, and how to study feeding them. Under their influence, to state one fact, the feeding of hogs with rape, as an economical and effective method previously not known, has become very common, and large breadths of land are now sown with rape for this purpose. However, the teaching has a national aspect as well. Pigs used to be, if not actually razor-backs, at any rate generally of poor “scrub” origin. Now boys and girls have been taught to employ only pure-bred animals of good breeds. And thus, not only has their eclecticism in their custom compelled breeders to breed only pure-bred animals, in order that they may retain the sale, but the entire pig industry in the United States has been affected to its improvement. Also the number of pigs bred and fed has enormously increased. The public benefit of this was particularly marked during the war. For whereas, to state one instance, in the year 1916 the entire number of pigs in the United States decreased by about 5,000,000, the two States of Mississippi and Georgia, in which pig clubs are strong, showed an increase of 90,000. Would not a similar institution under

the same circumstances have proved a boon to ourselves ? Mr. J. D. McVean, of the Animal Husbandry Division of the Federal Department of Agriculture, records the statement of a local authority, that in his State " pig club work has created the greatest demand for breeding stock that the State has ever experienced. Also the market value of herds has greatly improved. Before this year (1917) it was hard to get a farmer to pay 10 dollars for a good hog ; now they pay 50 and 100 dollars. Pigs have become of greater intrinsic value." In the South, where, in Caddo Parish, Louisiana, the pig club practice had its origin, in 1914, pig breeding and pig fattening have been, through the action of the pig clubs, quite newly created. Before 1910 there was scarcely a pig to be seen there. Now pig herds are numerous, well bred and strong, and yield after their usual good manner. Members of pig clubs are also taught pig curing. For a large number of pigs are reared and fed up for domestic use, to feed the family on the farm. Mr. McVean, in the article already referred to (which appeared in the Year Book of the United States Department of Agriculture of four years ago) ascribes a most stimulating effect exercised on the pig industry in the United States to the pig clubs, and he goes on to say : " People familiar with the pig club work realise that it means more than the mere feeding of a pig to make a few dollars profit. They are realising that where the club work is followed to the fruition, it is a means of creating and broadening the vision, of awakening spirit, and of character-building. The improvement in the quality of the breeding stock, the increased interest in live stock production, the improved methods and the resulting greater profits are important factors in the economic and social development of the sections in which pig club work is carried on. The competitive idea grips the youngsters' interest and holds their minds open in a way that has not been approached by any other system ; incidentally, the opened mind is indelibly impressed with the points that indicate strength or weakness, merit, type, breediness, quality, vigour, prepotency, etc., in the pigs or other classes of live stock that come before them either in a contest, in college, or in business life. This article would be incomplete if no mention were made of the indirect results of the work. It establishes a point of contact between father and son, awakening a new spirit of comradeship between them. As a result more boys stay on the home farms. Fathers learn to appreciate their children and to give them fair play ; that is, they learn that in club work it cannot be a case of ' sonny's pig, but daddy's hog.' The financing of members by bankers teaches intelligent borrowing and good



business methods. The associations of the members, the contests, the trips to fairs, etc., open the minds, broaden the vision, and awaken the spirits of the members. The club work is a feeder of the agricultural colleges. It leads to community action and spirit, as it gives a rallying point to interest, a community interest. It is a means of tying up the heart interests of the members with life on the farm. It is a character building work. In short, the indirect results of pig club work are perhaps of equal importance with the direct results, though not so easily measured. The consciousness of the successful achievement, by a boy or girl, has a value that cannot be measured in dollars and cents."

Large as is the place which pig clubs now fill in the array of infantile and under-age educational club work, that club by no means commands a monopoly there. There are, as observed, clubs of all sorts, all of them educational, all of them popular and multiplying, all of them doing much useful work, telling on the present generation and on the coming one. Poultry clubs, calf clubs, corn clubs, alfalfa (lucerne) clubs, and others besides, have an equally good record. Canning and preserving clubs for girls are great favourites and mean a good deal, not only for the comfort and humble luxury at home, but also for the turning of farm produce into money, and in this manner for the increase of production. For the Canadian saying holds good very markedly on this educational ground : " We eat what we can, and can what we can't." There are cannning fairs held as well as pig fairs, and much canned produce is got rid of in this way, invariably at good prices, leaving a fair margin over for the producer. But the main object of the " fair," so far as selling comes into play, of course is to stimulate trade through the channel of ordinary channels. Poultry clubs, for either boys or girls, are at least as popular, and have done, and continue doing, a great deal towards the improvement of breeds, stimulating the egg-laying qualities, and extending the practice of this valuable branch of husbandry, which, from a mere pocket money earning by industry has become a source of rather substantial profit. In other clubs, having live stock for their object—there are still only comparatively few sheep and lamb clubs—improvement of breeds is likewise a main aim pursued, with distinct success. Fattening and rearing young stock, however, come mostly into account in the pig competitions. The fattest calf, fattened in shortest time, and at least cost, the best heifer, the best colt—all these things fetch rewards—cost of production being in every case taken into particular account. Then, as observed, there are the corn clubs, wheat, potato, or alfalfa clubs and

the like, not for picking out the best ears or the best plants, but for raising the maximum of produce at the minimum of cost. And truly remarkable results are obtained in these competitions, in considering which, of course, the smallness of the area occupied in each case and the opportunity given for most minute care, must be allowed for.

"These clubs," so wrote *The Grain Growers' Guide*, a leading agricultural paper in Western Canada, after the institution had gained a footing in that country, "have excited no end of interest among older exhibitors and fair visitors and have created a vast amount of enthusiasm, not only among the boy contestants but outsiders as well. They have proven instructive and have had the effect of identifying the boys with a practical, useful and fundamental phase of live stock improvement. They are educational to an extent scarcely foreseen by those who originated the plan. . . . The organisation of these clubs and their progress creates a great deal of local pride and co-operation. It proves a splendid publicity movement for the bank. It draws attention to pure-bred cattle in a way that other activities may fail to do. With this effect—and it applies to every section where the calf clubs have been started—it is easy to understand that they grow in popularity. It is easy to understand why banks are inclined to lend their support to the movement."

The useful institution spoken of, of course, costs money. For there must be festal gatherings for the purpose of exhibition, to attract visitors and intensify interest, also prizes, and jollification. The festal gatherings and merrymakings are in no wise thrown away, as competent judges allow. Apart from stimulating the zeal and interest of the children engaged—and of others, who watch the results—they also exercise a very powerful influence on parents and relations, attract them to the gatherings and lead them, while taking pride in the triumphs of their belongings, to study the means by which such triumphs are attained, which study results in "going and doing likewise." The "fairs" also bring in money.

Apart from the prizes, there must, too, be funds for the purchase of the animals to be experimented upon, for fertilisers and seeds and so on. Such funds the bankers of the American Bankers' Association have shown themselves exceedingly ready to advance at a moderate rate of interest, with no other security asked for except the borrower's bond, backed by his or her parents or nearest adult belonging. The money is lent for the period which it will take to bring the animal or the crop dealt with up to selling point. And

bankers declare that they make practically no loss upon such transactions. In truth, they gain more indirectly by their liberality than the interest for their money amounts to. For the children helped are not likely in after-life to forget their early benefactors. They soon—very soon, by reason of their profits—become depositors, and eventually customers, or “patrons,” as they are called in America. So the good seed “sown beside all waters” comes to bear fruit. The proceeds of the sales are quite understood to belong to the child. That is part of the banker’s agreement with the parent. And that is a great attraction to the competitor, who often enough garners in a fat harvest.

But there is, as already stated, more expense besides than what is entailed by the necessary purchase of the objects on which to operate. The meetings want to be got up. There are incidental expenses. And there are the prizes already spoken of, which in some cases take a substantial shape—a scholarship at a college, a trip to distant towns affording interest, and the like, besides the usual cups or trophies or books and implements and similar articles. Part of the money required for such expenses is provided by the authorities, mostly the States or Provinces; but a good deal is contributed by private persons, well-wishers to the cause and to their country—the bankers once more helping liberally.

There can be no question but that the boys’ and girls’ clubs constitute a potent factor for the advancement of agriculture and of rural life in all its aspects. This is readily acknowledged by the Departments of Agriculture, charged as they are with the care of both these services mentioned, and by other authorities concerned, whose praise is not egotistical. For the clubs were the idea of private persons.

Their beneficial effects are observable under three heads.

In the first place, there are the boys and girls themselves engaged in the work. They turn out to be, not only thoroughly primed in the work which they learn, by actually doing it themselves, but also impregnated with a love for husbandry and a “rural spirit.” There are few indeed such boys or girls who desert from the rural ranks or feel inclined to do so. The gay town displays its charms to them in vain. Of course they learn a very great deal about the various occupations in husbandry at an age at which knowledge so acquired sinks readily into the active young mind and remains rooted there. They learn the “points” of animals betimes. It is described as truly remarkable how well they learn to act as judges at competitions, being specially trained to this. They know how to handle

such animals. They treat them with kindness as a matter of course. It never occurs to them to do otherwise. They know how to raise and feed such animals and get them ready for the market. They learn all the minutiae about crop-raising and grow up farmers and connoisseurs of grain.

The second effect, no less precious, has already been incidentally referred to. Breeds of live stock and varieties of plants cultivated have become greatly improved, and are from year to year becoming more so. The number of live stock has substantially increased. Cultivation becomes of a higher order, which means more profit to the cultivator and more production, and therefore more profit to the nation. Husbandry becomes a different thing altogether, and "country life" becomes a different thing, too, with more "rural atmosphere" in the souls of the people devoted to it. Surely this benefit is well worth the trouble and money bestowed upon it.

In the third place, there is the effect, likewise already referred to, in the passage quoted above from the Year Book of the American Department of Agriculture, and about which more will have to be said in the succeeding chapter. Through their boys and girls the parents, stubborn and refractory stuff that they are, come to be impregnated with knowledge. What the county agent cannot instil into them, what their intellect refuses to absorb from books and pamphlets, the example of their children almost forces upon them and makes them take in.

The lesson to be derived from all this plainly is, that young rural folk, to remain "rural" in temperament, and to become fit and proper cultivators of the soil—which obviously is what we wish to make them—want, not only to be taken in hand early and individually, the individual child being taught according to its personal qualities and aptitudes, lest, as the Latin proverb has it, the donkey be fed upon bones and the dog upon chaff; but furthermore, that the rural child's mind wants to be fed with *rural* pabulum, having its attention forcibly directed to things which it sees around it, and to processes going on in connection with them, and lessons drawn from them which explain those things and processes, and familiarise it all the more with such; and, lastly, that the rural child, to grow up caring for the country and its occupations, and to become disposed to spend its life amid such occupations in the country, wants to be taught what it is intended that it should learn, by being made to *do* it, being shown *how* to do it, and informed *why* it is to be done in that way. It is not the book, not the master's desk, not the blackboard with its chalked figures, that is wanted so

much in this teaching, as the living voice of Creation, the teaching of Nature. The means by which these things are pressed into use for education may differ in various countries according to local conditions. The essential point is the spirit, which is adaptable to all circumstances indifferently, and which under all circumstances may be counted upon to bring forth essentially the same fruit.

## CHAPTER III

### TEACHING THE CULTIVATORS

WITH the admission, for a large part still only prospective, of a numerous class of new men into the ranks of our cultivators of land, the task of providing for further instruction in agricultural science among adults—recognised want that it was before—assumes, together with a very much widened field opened to it for its application, at the same time also a rather essentially changed aspect, of greater urgency and much intensified importance, which importance will have to be admitted to be truly national. Fifty-four years ago, when we widened the limit of our political electorate, we promptly set about “ educating our masters”—educating them to a knowledge of the use of their new power—in the fulfilment of which task it will have to be admitted that we have moderately well succeeded. Being now engaged in handing over our land to a new class of occupiers, all of them of course adult, we might be thought to be wanting in our duty to these men, as well as to ourselves, if we failed to provide for their technical instruction in their new craft—all the more that we find pessimist prophets enough among us, recruited from among the class of those hitherto regarded as experts in husbandry, that is, landlords and large farmers, who flatly deny the possibility of success in our enterprise and pronounce our undertaking hopeless. We have excellent stuff, to be sure, among those who already occupy land in small parcels, as brilliant examples of specialist knowledge and competency as we know that we have among the *élite* of our larger farmers—men who know to admiration how to deal with their specialist crops, and also men who know how to work their way up rapidly and successfully under a financial aspect from a small holding to a large, from comparative poverty to a position of comparative wealth. But we are planning to bring into the agricultural ranks all sorts of men—agricultural labourers, many of whom have, in the evidence given before the recent Royal Commission, been described as “ inefficient,” the rest carefully, and as if deliberately, brought up as only “ one-job ” men, to whom husbandry as a whole is still a sealed book. Moreover, townsmen, of whom it may be presumed that they know little about agriculture, and a host of retired soldiers and sailors, among whom, no doubt, will be found a goodly number of men used to farm work,

but also an at least equally large number of men who have never given a thought to farm or cowhouse or plough. These people are promised holdings, as if that meant an assured living worth so much, which would take care of itself. Holdings will not do that, unfortunately, and, unless we wish to justify the pessimist predictions referred to, we shall certainly have to see that our military and naval settlers have some idea of what they are about filtered into their heads.

Fortunately, among the class of actual and intending small holders, and small rural men generally, there is a very much better prospect of producing an educational impression than we know from experience that there is among the backward portion of the large and more substantial farmers, who consider that they know quite enough, and therefore close their ears to new instruction, going on comfortably farming as "grandfather" and "father" did. I certainly have found, in addressing meetings of such small men, a far more ready disposition to listen and reflect, to take up new ideas, to think and draw conclusions, than among larger farmers. Their mind has appeared to me more awake. Even though on specialist points they should be fully aware of their own superior proficiency, they realise also that those special points do not make up the *corpus* of agricultural knowledge, and show themselves willing to be told what they do not know. Among the backward of our larger farmers that disposition is known to be disappointingly wanting. Misinterpreting the meaning of the old proverb which says that an ounce of practice is worth a ton of learning, they consider themselves, with their practical experience safely proof against any charge of deficiency of knowledge, or backwardness, and not advancing with the times. Claiming the privilege of kings, to whom time makes no difference (*nullum tempus occurrit regi*) they hold that "grandfather's" practice, which was considered good in his day, it may be excellent, is good for all time. And in the late Mr. Buckmaster's words : "What they know they know, and what they don't know they don't want to be taught." There are bad farmers among these men, "lazy farmers," farmers just skimming the surface for what will make a "living"—while the nation is clamouring for "intensive" farming and bumper yields ; foul farmers. There are also excellent farmers by the side of them, steeped in practice and experience like themselves, but steeped also in knowledge, painstaking, clean, expert in all that pertains to tillage, to the rearing of live stock, to keeping the land in heart. However, they will not learn from these men. As a writer of undoubted authority observes,

they are sadly wanting in that "flexibility of mind" which alone qualifies a man for advancing with the times. Thus, in both grades of the land-cultivating host that the nation has to look to for its food and the utilisation of its land, there is plenty for the schoolmaster to do.

The War has, with its many direct and indirect consequences, brought about, at any rate, an inclination to a change for the better. The nation has made claims upon the farmer for increased output, to which the farmer has patriotically responded, often enough under orders a little wanting in reason and in opposition to his own better judgment. But there has been more. All sorts of things, including necessities of life and tillage, have grown dearer—labour particularly so. The prices of fertilisers and feeding stuffs have risen to luxury level—and at times these commodities were not purchasable at any price. That has made our farmer think of his pocket. He *must* buy certain things. Well, he has listened, to a moderate extent, to the admonition of those who have invited him, at any rate, for the purpose of financially bettering his own position, to join *soi-disant* "co-operative" supply societies which deliver goods cheap and under guarantee. That has kept some money in his pocket. He has now to get his land back into "heart." Under the difficulties presented by the market he has learnt to reflect what kinds of fertilisers he wants—in the place of "Mr. Smith's wheat manure," or whatever the dealer's pet article might be—and to inquire in which alternative shape he may at the most reasonable price supply nitrogen, or potash, or phosphate. That was something of a lesson in chemistry. Again, in the absence of a sufficient supply of labour, he has become willing to take to tractors and other labour-replacing and labour-saving machines, which under the peculiar circumstances were offered to him under rather preferential conditions.

All this is so much to the good. But will it remain effective? And does it go at all far enough? Has it really impressed a new stamp upon our agriculture, making it more productive, more profitable, helping it back to the proud position of primacy which it so long maintained among nations?

We know that before the War came to shake us up out of our lethargy a great deal more teaching was pronounced called for to rouse the backward farmer from his stolid indifference, and that a serious difficulty was owned to, to make him receive any of that teaching. In substance, so it is to be apprehended, the situation has not much changed. Most of our farming is still in its old state,

and minds remain closed to tidings of better methods and a more rational and scientific practice.

Hence, our Government's insistence upon a right secured to it to supervise individual farmers' farming, and to apply punitive methods in cases in which it judges that not good enough work has been done.

Seeing that things are so, in spite of many inquiries instituted, reports presented and well-intended measures taken, it may be asked what there may have been amiss in what has been done to keep us in what pretty well every one admits to be an unsatisfactory position.

It cannot be seriously contended that our authorities—whatever their *laches* may have been in other respects—have shown indifference in the matter of agricultural education. They may conceivably not have chosen quite the right methods. But they certainly have displayed an earnest desire to supply what was lacking. They have recast our educational system—apparently taking, like the Americans, the Prussian system for their model, but re-shaping it with rather less originality than the Americans. There is provision made for education in all grades, from the farm school up to the university. If we do not actually, like the Americans, teach agriculture in our rural elementary schools, no one is likely to find fault with that, because circumstances in the two countries are so entirely different, that in our case that practice may well be judged not to be quite in place. The educational institutions provided are to a great extent admirably officered. There can be no fault to find on this score. If the Board of Agriculture does not ply the agricultural world with all that mass of, in the main, decidedly instructive and “to the point” literature with which the United States Department floods its country, the fully sufficient explanation is that, in the first place, Parliament has not placed it in anything like the same enviable financial position in which Congress has accommodated its own agricultural department; and, in the second, that our farmers are, in Lord Somerville’s words—when he was President of the original Board of Agriculture—“not a reading race,” and the difficulty is to make them read what there is, which, in general, is of decidedly good quality.

However, with all this provision made, farmers—the bulk of them, always excepting the *élite*—as complained, move only little forward. Much is set before them, as there is before hunger-strikers. But the meat is not consumed. We have provided water for our horse; but we have not discovered means by which to make him drink.

There are various reasons for this. The study of agriculture is

not fashionable—as it is in some other countries. Those who make a point of belonging to the “upper ten” will not, as a university study, recognise agriculture as a *τέχνη ἐλευθέριος*, a “liberal profession.” They are very ready to betoken an interest in it, and to prosper on its returns. But call themselves students of agriculture they will not. The ordinary professional farmer has something like a contempt for “book learning.” He will not even open his eyes to see the lessons—conveyed in characters familiar to him in “demonstrations”—which are, both in Canada and in the United States, found to be, and are used as, one of the most effective means, and most trustworthy and readily accepted methods of teaching. How many of those farmers go to Woburn or to Rothamsted? Well, those are rather experimental than demonstrational stations. But in Sussex we had—I mean the Sussex Association for the Improvement of Agriculture—half a dozen mainly demonstrational stations scattered over the county, so as to make one or other of them readily accessible to any one. We got a few farmers to come and see one or the other at our annual festive gatherings by invitation. But I doubt if they carried very much instruction away with them. They certainly did not supply any proof of having done so.

In the elementary grade things are not much better. Boys learn something. Now there are institutions for girls also. But the matter is carried very little forward. School days over, teaching becomes scanty, and lessons learnt are likely to be forgotten.

In a word—in the *simile* just impressed—the water is there; but the horse will not drink.

How can we make him?

When you have a stubborn, restive horse to deal with, which will not budge when in front of its waggon, it is not a bad plan to couple a pair of bullocks in front of it, to the pole, and make them drag the waggon along, with their gentle but steady pull, which, against its will, carries the refractory horse along with it and makes it go—after which it desists from its restiveness as ineffective.

Now, to make our farming horse go on, we have several kinds of powerful bullocks fully ready for our use.

One such pair of bullocks, suitable for the farmer’s case, and very effective, is, as observed in the preceding chapter, the children of the restive old folk who will not learn. We have not at all made use of this effective factor in education, the remarkably beneficial effects derived from which in the United States and in Canada have already been adverted to. This method has proved exceedingly effective there, and is accordingly being more and more pressed into

service. It is not only that seeing, as we know, generates believing. I have observed something of that sort in Alsace—a very agricultural country, blessed by Providence with a fruitful soil and a propitious climate, wealthy generally, and by no means backward in agriculture. However, after the German annexation, when the alien authorities, being particularly anxious to gain over the native opinion by paternal care for its material interest—as was evidenced by its favouring the Alsatian and Lorrain railways to the rather serious detriment of those of Baden and Hesse—introduced a number of rather valuable improvements benefiting both agriculture and industry, without stint of money, such as magnificent storages of water for power and irrigating purposes, the farmers or peasantry, hostile to the Government and sulking, would not be persuaded to take advantage of what came to their eyes from a contaminated source. It is Alsatian farmers, French to the core in their sentiments, who have told me this. For a long time the new improvements went a-begging so far as practical use was concerned. However, farmers could not close their eyes permanently to what was really to their material benefit, and with an *es isch doch guet* they would at length relent and condescend to accept the uncoveted boon.

In the case of the young folk, boys and young chaps playing the part of instructors to their fathers, there is more than this. Boys are as constitutionally anxious to learn as older men are sometimes unwilling. Everything that is new has a charm for them. They open their eyes and their ears to what they see and are told, and keep their understanding agog to take in every particle of instruction that is offered to them on any point which directly interests them ; and, indeed, their interest becomes keen. And their young mind is receptive and also retentive, just as their hand is pliant and adaptable. They have the chance given them of doing something by themselves, of distinguishing themselves, rearing the biggest pig or the heaviest crop of this or the other variety of plants, and showing their mettle and their skill. No tuition, down to the smallest detail, is lost upon them. Be their fathers ever so sceptical, ever so averse to innovations, on their own plot, or in their own sty or hencoop, they will do as so-and-so—being their accredited teacher —advises them, especially if there is a prize to win, as, of course, it is advisable to offer. But even the mere distinction to be gained acts as a powerful stimulus. And then the old man not only sees and comes to the conclusion that “ after all the thing is good ”—as the Alsatians put it—but he also feels shamed at seeing “ the young ‘un ” doing so much better than himself, growing—as has happened

in America time after time—so much larger a crop at the same expense, rearing the fattest pig or the best litter, or the best heifer or colt, or else yield of eggs, and doing so in the shortest time ; and telling him about the various points to be observed to accomplish such a result. The old man thus learns improved farming from his offspring, as I have seen wholly illiterate cultivators in Italy learn to write from their children and grandchildren in order to qualify for membership in a credit society, which would not accept members who could not sign their applications for loans themselves.

In the United States this teaching has been found exceedingly effective, even though the club practice, having been taken up by the Department and the State Colleges only in 1910 after some experiments by private action, is, of course, still only young. Thus in the south, where previously a pig was scarcely to be seen, a very flourishing pig industry has grown up—admittedly owing to the example set by the clubs. And there and elsewhere breeding of all sorts has been materially improved by well-bred animals being substituted for notoriously inferior ones. The same improvement of breeds extends to other species of animals, cattle and horses. In the rearing of poultry the effect has likewise been marked. And, like men farmers,\* farmers' wives have been brought to learn a lesson from their children, not in the keeping of the poultry yard only. There is a good deal more that girls learn in clubs. Another point in which the teaching of their elders through their children has proved of signal benefit is that of using pure seed of good varieties of grain, both of "corn" and of wheat. The young folks' selection of good seed in their fathers' fields and cultivating that on the "pedigree" system, has borne the desired fruit.

One does not quite see why the same method adopted among ourselves, *mutatis mutandis*, once we have the boys' and girls' clubs, should not produce very much the same results.

Another effective "pair of bullocks" to place before our unwilling horse is, to awaken that horse's self-interest in what we are trying to teach him, if we can only get at it, showing him clearly what he stands to gain in solid return by taking up what we recommend. In this matter we have thus far, so it is plain, not done very much.

And that opens up, incidentally, another question deserving to be taken note of.

In judging of our farmers' shortcomings—meaning, of course, the rank and file, not including the select leaders—a leading auth-

\* The word "farmers" stands in America, as it does in Ireland, for small cultivators as well as for what we term farmers.

rity of the present day, already referred to, says with great truth : " We may fairly say that the ordinary farmer is a pretty good master of his craft ; he knows how to manage his land, he has an instinct for stock, and he gives very little away in the practical day-to-day management of his business. He is, however, very closely bound inside the routine of his district ; he has little acquaintance with the methods by which other people attain the same ends, and is impatient of even attempting to think whether he cannot introduce modifications into his own system. He is apt to regard his style of farming as inevitable, something that Nature imposes upon him and that he ought not to attempt to alter. It is just this lack of flexibility of mind, this power to look abroad and consider his business in a detached fashion as a whole, putting aside for the time details which are otherwise essential, that marks the imperfection in the education of the farmer to-day."

To " want of flexibility of mind " our author might have added " breadth of outlook." For it is not only pliancy and adaptability that is wanted, but also a discerning the effect of methods or the carrying of new theories into practice. However, our author goes on to say : " America and the Colonies, so often quoted as examples of modern farming, have nothing to teach us, and the lesson of the highly-farmed continental countries—Holland, Belgium, Denmark—is not the transplantation of this or that industry, but that intelligence and foresight will be always finding openings for profit in various directions." Now, with what is there said about " America and the Colonies " I confess that I cannot at all agree ; and, in respect of the Continent, I would extend the sphere of observation a good bit beyond the three countries deservedly named. It is not, of course, suggested that our farmers should become mere copyists of their foreign or colonial craft-comrades and competitors, although at some points there probably is room even for that ; and we have, in point of fact, seen such points to be good and " copied " foreign procedure. We are doing so now in the matter of a " pure milk " market. We learnt that directly from the " Americans," whom our author particularly singles out as having " nothing to teach us." We are also to a considerable extent, now that we are bent upon developing our milk yield, putting our cherished native breeds of cattle, previously considered unequalled, on one side, in order to make up good milking herds of such approved pail-fillers as Holsteins and Frieslands. We might very well, as we have been recommended to do, copy Dutch methods in the utilisation of our peat. And when it comes to the Dutch wheat crop having been

increased, within very few years, from 20 to 37 hectolitres—*ces résultats sont dûs presque exclusivement à l'amélioration des semences*, so officially says the Dutch Ministry of Agriculture, which is not thereby blowing its own trumpet, inasmuch as the improvement is the work directly and solely of the Dutch National Agricultural Society—clearly we might do worse than follow this “foreign” custom in its methods of providing for purity and high quality of seed corn. There are more such cases that might be quoted. We are now all in favour of “Dutch” barns, and the methods of French cultivators of “primeurs” are not lost upon us. However, the object of our studying what is done abroad is, not directly to teach us new “tricks,” which may turn out to be altogether out of harmony with our local conditions, but to have our mind opened to new ideas.

There is nothing to open the mind and stimulate thought like the looking around us in other countries. And that is just the effect that we desire to produce in our average farmers. It cannot be said that they are not a thinking class, but their thoughts run in grooves, the high borders of which shut out all taking note of what happens to the right or left of the long-trodden horse-gear path. Seeing what is done elsewhere differently from what one is accustomed to at home instinctively and irresistibly awakens the thought: Why is the thing done differently from the way in which we do it? And thinking out the why and wherefore of the foreign method naturally leads people to inquire also into the “why and wherefore” of what is being done at home, make a man who has been used to doing things—as so many of our farmers are, merely because that is the way that he was taught, the way in which his father and grandfather and great grandfather did it. Make him inquire seriously why things are done in this way and your battle of teaching will be half won. From thinking about the Why, our man will be instinctively led on to reflect whether things might not be done here in a better way. And so his mind will become cleared and active. Just look at our travellers abroad, how they examine things attentively, minutely, closely, things the like of which they pass by without paying the slightest regard to at home.

How very much our almost studied ignorance of foreign ways stands in the way of improvement I had a telling instance of when undertaking to explain in this country the methods of co-operative banking which had been in most successful operation both in Germany and in Italy, not to mention other countries, for something like forty years, and was producing millions of pounds for working

capital. So little had our agriculturists heard of it that they wholly disbelieved my story, and not only charged me with romancing but tried to prove that the very thing, which nevertheless was an established fact, was inherently impossible. And so our agriculture has had to pass through a time when co-operative credit would have been a most precious boon to it, without such help.

I have, as it happens, two instances that I can quote from my own experience which show very clearly, what the taking notice of what is being done in other countries will effect.

One is the case of German agriculture. Fifty and sixty years ago, when our agriculture admittedly occupied the first place among nations, I found German agriculturists very keen upon studying it and learning about it at close quarters. I was in Germany at the time and was, of course, freely questioned. People wanted to see for themselves. The agricultural press of Germany was full of British methods. Quite a "library" of books was published about "English" agriculture. Dr. Löbe, the principal of the Agricultural College of Lützschena, in Saxony, brought out a bulky volume—and a very good volume it was—about English farm implements and machinery, which volume had a capital sale and really revolutionised German machinery and implement-making. I believe that at that time Garretts and Fowlers had not yet opened their German branch factories, for which Dr. Löbe's book in great part made the initial running. Even such books as one on English farm buildings, by one Andrews—a book which could not have the slightest value for farmers in Germany, where buildings of a totally different sort are required, and, according to local custom, are set up in an entirely different way—was considered worth translating and bringing out by no less an authority than the then Principal of the Agricultural Section of Bonn University, Dr. Hartstein. Germans came over to study our agricultural ways on the spot. And you now see the result. Germans did not blindly copy, as our author just quoted warns us on our part not to do. They stuck to their barns in place of our favoured ricks, and they continued raising their fodder crops on ploughed land, and keeping their beasts under cover in place of adopting our system of pasturing. But they learnt a good deal all the same, so much that, on some points—witness Sir Th. Middleton's report and Lord Selborne's confession made at Lincoln—they now beat us.

My other instance is that of our co-operative organisations. Thirty years ago I found them wrapped up in themselves, not knowing—so the late J. C. Gray, General Secretary of the Co-

operative Union has admitted to me—to what extent co-operation had developed abroad, and more especially how much foreign co-operators had already done for education. Being well acquainted with foreign co-operative organisations I made it my task to bring their doings under notice here, and when, in consequence—I had been called in France *le coopérateur le plus répandu*—I was invited to take the late E. Vansittart Neale's place on the committee formed to bring together the “International Co-operative Alliance,” I worked energetically to secure the adhesion of foreign co-operative organisations. That proved rather an arduous task. For all co-operative organisations had been used to stick exclusively to their own particular country. I had difficulty in securing the adhesion of German “neutral” organisations. I had to scheme in order to bring in the “socialists” of France—now the backbone of the French distributive movement—and the “democratic” organisations of Germany—in the teeth of the unwillingness of their dissenting countrymen to work together with them. Switzerland I had to visit three several times before I could get the Swiss organisations to join. Once we had the “Alliance” established, I made a point of obtaining at every congress held original reports from leading foreign co-operators upon the position of co-operation in their several countries. That was at first, in our own country, received with tolerant indifference. But its value soon came to be realised, and now that the “Alliance” is well under weigh, rejoicing in a good income, which at the outset was sadly lacking, and embracing a vast membership hailing from a large number of countries, the practice of maintaining and studiedly cultivating such foreign relations and the communication of foreign doings is carried even very much further than when I was at the head of the organisation. And there is but one voice, that that has done and is continuing to do an immense amount of good, not only to co-operation in general, but also to our British co-operation in particular. What was being done abroad had been quite unknown, undreamt of—just as it was unknown what great amount of generous activity foreign governments had displayed in promoting co-operation in agriculture, until my conspectus of such work appeared in our congress report of 1904.

Studying what is being done elsewhere in agriculture is likely to prove of similar benefit to our agriculture at home, and to the “country life” that we are anxious to create. Looking around us and seeing what others are doing elsewhere inevitably broadens the mind, awakens the intellect, and, making us to think, inspires us with new ideas.

We have admirable means now provided for us for engaging in such study. The Blue Books which our Government used from time to time to issue on such subjects were of very varied value. The reason, as the late Sir D. Colnaghi objected to me when charged by our Foreign Office with a task of that kind, for which he confessed that he felt unfit, is that not every consul can report on subjects altogether foreign to his own habitual labours. But now we have the monthly *Bulletin* of the "International Institute of Agriculture" at Rome, which is an admirable publication of its kind, giving ample and most interesting information on agricultural matters in all its parts all over the world. Whatever we may think of its originator, the late David Lubin's, seemingly Utopian plans for regulating the market prices of agricultural produce, for the creation of an office so well collecting such instructive information, he certainly deserves the thanks of agriculturists everywhere. The pity is that the information so offered is so little taken advantage of.

Now, on the point that I have ventured to put forward, the making people to realise that the matters taught by competent men, however uninteresting and indifferent such may appear to the average British farmer, have a direct material interest for him—that *tua res agitur*, or, to put it in English, that it is his own benefit which is at stake—foreign example teaches us a great deal. Classes, lectures, articles and books are dry methods for him who is used to field work and to taking in his information from living or vegetating objects. Classes are of little use to adults, at any rate except when they are accompanied by demonstration. Lectures are looked forward to as dry, dealing as they do with their subject, as a general rule, in an abstract way, which leaves the farmer, used to eye-teaching and practical talk, in doubt how they come home. A real discussion, in which our man might freely, without *gêne*, put forward his queries and indicate his doubts, would be more to the purpose. But we have very few such exchanges of opinion. Our discussions, as a rule, turn rather on class interests than on questions genuinely of agriculture. Farmers may come to hear an address upon some new feature in agriculture, such as sugar beet growing, the cultivation of tobacco—some time ago it was silos—or the like. And there they listen. Some of the more intelligent men may ask questions and determine to inquire further into the matter. But that is as a matter of possible business one particular case. Leaflets, books and articles are insipid matter indeed for the son of the land, and often enough leave little impress upon his mind.

What we want to do is to get hold of the individual, to show him

in the concrete case of his own farm what is amiss as things stand, and how such errors may be corrected, how he might make more money out of his farm, feed his beasts at smaller cost, or else make them yield him a more ample return, how he might better things by using such seed, or growing such crops, in the place of those that he does grow, or how by more scientific treatment he might increase the quantity or improve the quality, or else shorten the period of their vegetation. That would make our man think, of course, and his thinking is apt to go home and to produce results. We see the effect very markedly in some foreign countries where this plan has been adopted—and had been adopted not to be dropped again, but, on the contrary, to be extended and pushed home with increasing vigour, from stage to stage, just because it is found to produce good results. It is of all the more importance for us at the present moment, because we have, as already remarked, the problem of enlightening the adult cultivator brought home to us under a new aspect, with thousands, and it may be many thousands, of sparingly-lettered small cultivators coming crowding into the ranks, for whom certainly further instruction, progressing instruction, carrying them continually forward from one point to another, is needed. As it happens, we have examples set to us for this particular work, as well as for the other, the reaching of the medium or large farmer. If the admirable work done in the two North Americas, so to call them, by the United States County Agents, and the Canadian County Representatives, appears to relate in general more to the "farmer," the occupier of more than a small holding—though there are small men likewise in this "class"—in such countries as Belgium and Holland, to a great extent also in France, we have precedent presented to us of dealing with the very small man. In providing enlightenment for our cultivators in their several grades we are therefore not left without guidance.

The system, one might say, quite naturally, had its origin in Denmark, veritable hearth and home that it is of rural education. The ground was all prepared for it by the famous High Schools. The principle followed in those High Schools is not to cram young heads with specific information, but to form a disposition and competence to learn by spontaneous study and, above all things, to reach the individual, as an individual, adapting instruction and education—that is, the "drawing out" of capacities within him—according to his personal qualities. The prototype of the county agent, the county representative, the *agronome de l'État*, and so on, is the Danish *konsulent*, the first of such calling being appointed by the

Royal Agricultural Society of Denmark in 1860, to give advice on the introduction of rational methods for making butter and cheese. It will be gathered from this that dairy development engaged the close attention of the leaders of Danish agriculture already before Prince Bismarck brought down his sledge hammer blow on the smaller country in 1864, compelling Danes in self-defence to give a new direction to their agriculture. Like "Father Thaer"—who was our George III.'s physician in ordinary in Hanover—this pioneer *konsulent*, one Segelecke, proceeded quickly from private teaching to the organisation of a school specifically for young men laying themselves out for dairy farming, and also for dairy maids—which school proved exceedingly useful when, under German pressure, the great change came to be made in 1864, corn-growing Denmark being turned at once into a specifically milk-producing country. His ministrations were indeed found so valuable that groups of farmers combined, here and there, to appoint their own private dairy *konsulenten*. In 1875 the Royal Agricultural Society proceeded further, appointing a *konsulent* also specifically for live stock rearing. In 1877 it followed up such step by the nomination of other *konsulenten* for plant cultivation. So the movement developed. In 1887 the Government took the matter partly in hand, with money to go towards the maintenance of *konsulenten* by that time appointed, whose number had a year ago increased to seventy, namely, forty for live stock, twenty for plant cultivation and ten indiscriminately for both. An additional *konsulent* for poultry rearing has since been added in the course of the past year.

From Denmark the system spread into Belgium and Holland—later also into France, and last of all, to be there taken up with the greatest vigour and extension, into the United States, and in their wake into Canada, where practically every county now has its own "county agent" or "agricultural" or "county representative," and some counties have two, with assistants to support them.

One remarkable feature deserving of notice about this movement accordingly is, that it is just the countries which are particularly strong in agricultural education of the ordinary sort—by means of farm schools, agricultural colleges, and the like, supplemented by high schools, or else by carefully encouraged agricultural associations, taking their rôle as educational bodies seriously—such as the Low Countries and Denmark—which first took up this practice of additional, individualised button-holing and, so to call it, face-to-face teaching, which shows to what extent the "appetite" for

knowledge is whetted by "eating." It is "he that hath" that craves for more to be given to him. That surely is a recommendation of the practice.

Belgium took up the practice of appointing *konsulenten* (*agronomes de l'État*) only in 1885; and the Netherlands did so only in 1893, and then only for dairy purposes (*zuivelkonsulenten*). As in Denmark, the institution of *konsulenten* was, however, found so serviceable that by 1900 ten had been appointed, one for each province, and the number has now increased to twelve, being one for each of the eleven provinces, and two for one of them, namely, North Brabant. In addition two more special *consulenten* were appointed in 1909, to give advice on the rearing of live stock (*veeteels*). There are now, in addition to the *consulenten* named, also *landbouw-konsulenten*, for agriculture generally, and *tuinbouwconsulenten*, for horticulture, so that advice is available for every branch of modern agricultural learning.

Germany has seen no reason for appointing special *konsulenten*—its *wanderlehrer* are more of the type of our lecturers on agriculture sent out by the Education Department; only there are considerably more of them—because, like Sweden—which ranks first in this particular branch of organisation—it is strong in what are known as "control societies"—or else "control committees" of general purposes societies—which to a certain extent perform the same services as the *konsulenten*, although on behalf, not of the State, but of local societies, which maintain them. In Denmark, likewise, local societies act on their own authority and account, appointing *konsulenten*, who act for their particular district of the society only, whereas the *konsulenten* appointed by the State or with the Government's approval and pecuniary assistance (given generally to the extent of three-fifths of the entire cost), act indifferently for the whole kingdom. The "control societies" mentioned—which are also to be met with in Norway and in Switzerland—are extremely useful bodies. We have replicas of them only in the shape of "cow testing" societies or committees. But the "control" bodies do much more than merely test cows' yields of milk. They advise on the feeding, stabling, general treatment, handling of the animals, the selection of the cheapest and most appropriate rations of food, and on agriculture in general, capturing the confidence of members by their homely and familiar ways, and the stamp of expertness which their selection by their society gives them. Apart from these bodies, it ought to be borne in mind that the German system of agricultural education, for all grades of cultivators, if not precisely

suitable to our conditions, has been found very appropriate to German, and is largely and willingly made use of; that, moreover, German agriculturists are distinctly "reading folk," and associating and debating folk. "Associations" are their particular hobby. Heine has declared that if two Germans, strangers to one another, were to meet on the top of Mount Chimborazo, they would forthwith form a "verein," that is, an "association," and start a discussion on some point or other. German farmers' discussions, which are frequent and lively in their "vereine," turn, not on tenants' grievances and a demand for a protective duty upon corn, but upon points of agricultural practice. The intermixture of large, and as a rule cultured, landowners and small also helps generally forward towards the dissemination of information and the setting of examples.

France has had "Departmental Professors of Agriculture" in its several departments (eighty-nine), to which now three more have been added by the recovery of the territory lost in 1871, since 1879. The action of these professors was, however, limited, and their influence accordingly remained restricted. They were rather schoolmasters and *conférenciers* (lecturers) than "guides, philosophers and friends." The services of these men were nevertheless so highly appreciated that, as a parliamentary committee, presided over by M. Méline, reported in 1905, "their activity was marked by considerable development, such as the authors of the law of 1879 had scarcely foreseen." The teaching and advising apparatus was therefore considerably enlarged, with new functions assigned to its officers. The "decree" of 1905 has made real *konsulenten* of these "professors." There is, as already observed, one to every department, with, at present, 150 "special" professors added, to supplement their services on special subjects. Under the new law the "professors" of old have become "*Directeurs des Services Agricoles*," and one of their functions—which makes their office anything but a sinecure—is to superintend everything that is done within their department in respect of agricultural education—above all things to "vulgarise"—that is, to bring down to the understanding of small cultivators—the meaning of the laws both of their craft and of the country passed for the benefit of their craft; moreover, to organise demonstration stations, schools, experiments, co-operative societies, co-operative propaganda, insurance companies of all sorts, courses of lectures, winter schools, and so on. They are also expected to deliver a certain number of lectures on their own account. But, in addition to all this, they have, like the *agronomes*

*de l'État* and the *konsulenten*, to place themselves at the service of all agriculturists in their district, to be consulted by such, free of charge, by letter or by word of mouth, at these men's pleasure, to visit them when necessary and prompt them on all questions affecting their calling.

The Belgian Government likewise comes, through the *agronomes*, to the assistance of such men in this way, that it grants the purchasers of 5,000 kilogrammes of basic slag, phosphates, superphosphates, wool refuse and raw potash salts, or else 2,500 kilogrammes of nitrate of soda or lime, cyanamide, concentrated potash salts or sulphate of ammonia, also of 5,000 kilogrammes of feeding-stuffs, the right to have the goods so purchased analysed, free of charge, by the Government chemist, whose analysis decides the point of quality. If such lots be taken in instalments, the said right pertains to the purchaser in respect of one instalment.

In all the countries named stringent and very precise regulations are in force to ensure that the officers appointed, as has been shown, shall be thoroughly competent for their office on matters of theory as well as of practice. Moreover, they are to assist and advise cultivators in the purchase of seeds, feeding-stuffs, fertilisers, and the like, to ensure that they are genuinely served.

Very probably it was these European precedents which made their influence felt across the Atlantic, thanks to the excellent results which they achieved by individualising instruction and divesting teaching of its abstract generality and consequent dryness, and getting hold of the man in his own particular, either gain or else loss bringing, business. But in travelling across the water these precedents gave birth to a scheme which, by its comprehensiveness, its directness in application, and its remarkable results, puts us Europeans in a manner to shame. It is, in the United States, the "county agent," now appointed and heartily supported by the County Farms Bureaus, in Canada the "county" or else "agricultural representative," whom the authorities, the public and farmers look to for the advancement of national husbandry, the increase of production, the improvement of "country life," and, in time of stress such as that of the late War, for fruitful service in the expansion of food supply.

It appears to have been about the beginning of the century that the institution of county agents first made its way on to American soil, beginning in the south, which, with its greater needs, has given birth to more than one most useful movement in the province of agriculture, such as, for instance, the boys' and girls' clubs, which

with the county agent and under him rank as a second great means of profitable advance.

So illuminating a light could not be long kept concealed under a bushel. Members of Congress inquired into the work done, and, in order that it might be extended to the more spacious north and west, proposed the appropriation of public funds to its endowment. About 1906 the county authorities, discovering in the work accomplished evident seeds of good, began to contribute to the funds, which had previously been raised exclusively by voluntary action. The work began with demonstration plots laid out by the agents to which farmers were invited on certain occasions. Unlike our farmers in Sussex, as already related, the agent had the satisfaction of seeing them come in large numbers. He went over the ground with these visitors, explained what the demonstrations were intended to show and discussed the results in a familiar colloquial fashion. Farmers were soon brought to see the value of improved methods and gradually adopted them. The results of hundreds of these demonstrations in the county gave the farmers confidence in the ability of the agent, and thus grew up a great variety of work on the part of the county agent in imparting general instruction and advice to farmers when he was unable to visit their farms regularly.

Up to 1912 practically all the extension work of this character remained limited to the fifteen States of the south. After that it was begun to be taken up further north.

In 1914 the "Smith-Lever Act," also known as the "Agricultural Extension Act," was passed, making substantial funds available for extension work, under condition of a certain programme of action being pursued. That Act has led American Administration of Agriculture on an entirely new tack, not only promising, but already yielding, rich fruit in the shape of results, representing a wholly new and profitable policy. There had been Acts before to recognise the national importance of agriculture and make national funds available for its promotion, such as the Morrill Act of 1862, the Hatch Act of 1887, and the Adams Act of 1906. However, the Smith-Lever Act, emphasising the necessity of "extension," and providing means for such, struck out an entirely new path. It allotted 480,000 dollars, with another much larger sum to follow, to be applied according to the population of each State for purposes of "extension," mainly through the action of county agents.

The county agents were to carry this institution all over their particular county into the very homes of farmers—in addition to

receiving questioners and applications in their own offices—in the same way that as the *agronomes* of Belgium—on at least one fixed day every week, at such men's pleasure, also delivering lectures, distributing printed matter, attending meetings, promoting the formation of co-operative societies, of boys' and girls' clubs, laying out demonstration plots, directing farmers in the laying out of such for themselves on their own farms of the size of from one to ten acres, and in other similar ways.\* To be able to serve such purpose it was indispensable that they should not only be thoroughly well equipped with the necessary apparatus, for which adequate provision was made, but also that they should be able, competent men, found on examination to be equal to their charge, more specifically practical, and, above all things, adaptable and possessed of the gift of delivering agricultural instruction in a popular, readily intelligible, and interesting manner, divesting their teaching of the dryness and abstractness recalling the school pulpit.

"These agents," so writes Miss Helen Johnson Keyes in an article contributed to the *North America Review*, "go into the communities and there, on the farmers' acres, and in the houses, clubs, granges, schools, churches, demonstrate the results of experiments which have been carried on in the experimental stations,

\* The following is the standing instruction in respect of such agents' action :—

1. To demonstrate established agricultural facts that are of value to the community, but not yet generally practised.
2. To make available to the people of the county the results of agricultural experiments, and to assist in determining the application of these principles to local conditions.
3. To search for the best there is in the farm practice of good farmers in the county, and to give the widest possible publicity to their work.
4. To study farming in all its relations, and to assist in the establishment of a system of farm management that is most profitable and consistent with a permanent agriculture.
5. To be interested in and render such assistance as is consistent with his described duties to all work undertaken in the county for the improvement of farming or the advancement of rural life.
6. To develop and inspire local leadership and inculcate high community ideals, to stimulate co-operation, and help the rural people in their organised capacity through the farm bureau and all other local associations, to make farming an attractive business and country life satisfying to man, woman and child.

An official bulletin adds the following admonition : As a teacher he teaches by demonstration rather than by books, by object lessons rather than by lectures. Not only does he see that his demonstrations demonstrate, but he capitalises all the teaching forces in the county in giving the results of the tests or demonstrations the widest possible publicity. In carrying out his demonstrations he works with individuals, but the benefit to the individual worked with is to reach the community, through his demonstrations, and so benefit all.

colleges, and by the United States Department of Agriculture. This practical teaching, together with lectures, movable schools—which travel through the country and last from a week to a month at certain centres—correspondence courses, exhibitions, fairs, and the organisation of farmers' clubs for the study of agricultural and housekeeping methods, are, in brief, the machinery of 'extension work.' The purpose is the development of local institutes and leadership."

At the outset county agents were appointed by the State Colleges, acting as agricultural authorities in each particular State, but doing so in co-operation with the Federal Department of Agriculture, which, although leaving all executive action to the said college, never relinquished its grip upon the matter. So directed, the movement advanced and gave satisfaction. However, the war came with its many calls upon agriculture. And farmers grew impatient at what appeared to them too slow progress of expansion. They were exhorted to produce much. They wanted to know how to do it. There were scores of demands besides. The Treasury, the Department, the Food Supply Office, all and every office connected with the matter had calls to make upon the country. And the county agent was the only person who could answer such calls. He had in fact become the county factotum. Everybody, official or otherwise, applied to him, and he had to deal with all issues. That was as far as there were county agents. But there were still far too few. So farmers decided to take the matter into their own hands, forming county committees to expedite the matter, independently of official action. They were at first a little laughed at for their supposed presumption. But they persevered, forming their own committees, rejoicing in a variety of shapes, names and organisations, all of them well supported by good citizens who thought them so useful that they gladly contributed their dollars. That was, for the most part, the only support available for the new institution. Despised as these committees were at the outset, they have, so formed, become developed into what are now known and valued as "County Farm Bureaus"—in the words of an official pamphlet, "the headstone of the corner, a most valued institution and, in company with the county agent, the hope and certain pledge of further magnificent development." "It was," so says the pamphlet already referred to, "a most happy augury that a war, which was essentially a war for democracy, should have borne as one of its first fruits a greater democracy of agricultural education, whereby the farmers may themselves participate, in an effective organised way, in shaping the

national agricultural programme and in adapting it to their local conditions."

County farm bureaus have now become general all over the country, and are recognised as a most valuable institution, of the most useful services of which under another aspect I shall still have to speak in another chapter. Their services to agriculture, in conjunction with those of the county agents—their nominees, acting practically as their executive officers—of their assistants, and of the numerous "specialists" impressed into service to instruct on "special" subjects, of all of which obviously a county agent, being human, could not be expected to be equally master, are generally recognised as a substantial asset to the nation. They are made as representative as possible of the farming population of the county. Any resident in the county interested in agriculture, men and women alike, is eligible, and so are non-residents owning land in the county. Every member is required to pay an annual subscription, which is generally fixed at a dollar per annum. Care is taken to see every particular district represented. The Bureau elects its own committee and officers and holds its periodical meetings. The organisation is thoroughly democratic. Some of these bureaus publish monthly news sheets. Official publications give the following definition for the purposes of a farm bureau, as it is expected to be. They are as follows :—

1. To encourage self-help through encouraging, developing and exercising leadership in the rural affairs of each community.
2. To reveal to all the people of the county the agricultural possibilities of the county and how they may be realised.
3. To furnish the means whereby the agricultural problems of the county and the problems of the farm home may be systematically studied, and their solution attempted through a county programme of work to secure the well-being, prosperity and happiness of all rural people.
4. To co-ordinate the efforts of existing rural agricultural forces, organised or unorganised, and to promote new lines of effort.
5. To bring to the agents, representing the organisation, the State Agricultural College and the Federal Department of Agriculture the counsel and advice of the best people in the county as to what ought to be done and how to do it.
6. To furnish the necessary local machinery for easily and quickly supplying every community in the county with information of value to that community or to the county as a whole.

As remodelled after, and in accordance with, the lessons taught by

the War, so says a recent official publication, the farm bureau has now become what it was hoped that it might ultimately become, the recognised agency through which the State Agricultural College and the United States Office of Extension Work Department of Agriculture will co-operate in all extension work in the county, whether that work be with farm crops, farm animals or the problems of the home and community life. Instead of being merely an aid to the county agent work, it has become a local institution, educational in character, for administering and directing the extension work in agriculture and home economics, in the county, and for participating in plans for the inauguration and execution of such work.

To co-ordinate all such services, this service—at the head of which stands in every county the State College, of which kind of institution under the Smith-Lever Act every county possesses one, supported under the Act, by votes from the Federal Exchequer as well as by State funds—special provision is made. Thus there is in nearly every State a county agent leader, who stands at the head of the county agent service, and serves as link between it and the State College. The county agents, whose number is in some States considerable—thus Mobile has 114, Kansas 105, Illinois 102—form associations, which meet periodically and talk over matters. In like manner the State College stands in regular communication with the farm bureau. And the Federal Department keeps in touch with the entire machinery through the State Relations Service. Notwithstanding such official supervision, which is intended rather to help, where necessary, than to interfere, the organisation as a whole is kept thoroughly democratic, matters being left to the "self-determination" of the local elected bodies, though the declared tendency now is to relieve private pockets of the tribute which they have thus far willingly paid to the public service and put the entire burden upon the public purse. In the year 1918-19 private contributions amounted to \$767,946,\* in addition to \$1,006,114 from farmers' co-operative demonstration funds out of a total of \$10,087,240.

\* The complete figures are these:—

\$1,006,114	from the farmers' co-operative demonstration funds.
\$418,589	from the bureaus and offices of the Department.
\$2,580,000	from the Federal Smith-Lever Fund.
\$2,100,000	from the States ditto.
\$746,073	appropriated by State legislation.
\$2,347,219	from county funds.
\$221,349	from State college funds.
\$767,946	from miscellaneous sources.

The movement, once started, went rapidly forwards. In the northern and western States alone, which form one of the two sections into which the country is divided for administrative purposes under the Department of Agriculture (the south forming the other), from July 1st, 1917, to July 1st, 1918, the number of county agents employed increased from 542 to 1,136. The total number for the whole of the United States was then 2,513. In all, at that time, in the said section 1,257 counties were served by county or district agents. The number of counties represented full 80 per cent. of the agricultural counties, and answered for more than 95 per cent. of the total agricultural production of the 33 northern and western States. The 1,136 county agents had 223 assistant agents by their side, with 42 assistant county agent organisers to take part in the organising campaign and supervise the work of new agents. Under various heads 936 employees have to be added, so that the entire force stood at 2,069 in the northern and western States alone. On January 31st, 1918, President Wilson could announce that at that time the number of extension workers under the Smith-Lever Act had grown to 5,500 men and women, working regularly in the various counties, and taking to the farmers, large and small, the latest scientific and practical information, and that by the side of these paid officials stood a large host, whose number could not be precisely ascertained, "very effective voluntary organisers among the farmers themselves who are more and more learning the best methods of co-operation and the best methods of putting to practical use the assistance derived." The number of farm bureaus stood on June 30th, 1918, at 791, with 290,000 members. The formation of such bodies on the new lines was begun only in 1916.

The difference between the corresponding Canadian movement, which is still in its youth, being evidently derived from the "American," and that of the United States are only slight and mainly on the outside. The county agent is there styled "county," or else "agricultural representative"—the Province of Manitoba has no "counties." And he is nominated and paid by the Province, with additions from Dominion funds, entailing Dominion supervision. There are as yet no "farm bureaus." But in its essence, the movement is identical and it appears to be producing identical results, equally appreciated and welcomed.

It has seemed to me in place and desirable to enter pretty fully into this "extension" movement, with its organisation of "agents," "assistant agents," "farm bureaus," and whatever else there pertains to it, because it appears to me so full of promise, not for

the two "North Americas" alone, in which a substantial earnest has already been garnered, but also elsewhere. The movement of course raises the much debated question of State aid, a form of encouragement which has come to be greatly abused. Giving State aid for purposes of business, or at all coming near it, is, of course, a most deceptive assistance and should on all grounds be avoided. But there is no suggestion of that in this movement. The State or community aid given is all given for purposes of instruction ; and in that province it may be taken to be not only the prerogative, but the distinct duty of the community, to lend assistance and take the initiative. The object to be attained is that of getting hold of the individual, as constituting the sole means of raising the practice of national farming, in the hands of men scattered over a wide country engaged in specifically practical work, with scarcely any means of profiting by instruction *en masse*. There is only the community to undertake such a task. And very rightly we see the American authorities make it their endeavour to throw the work, once the ground is prepared, more and more into the hands of farmers themselves, even where they still consider themselves bound to supply assistance with funds. There is no reliance, no permanent reliance, upon a Development Fund in this ; no spoon-feeding such as we see abundantly practised in the quest of "votes" by some Continental Governments ; no paying part of the purchase price of fertilisers, feeding stuffs and machinery, such as we have witnessed in Ireland under a generous Department. It is teaching, followed by the admonition : "Having been taught, fend for yourselves!"

As for results, there are large figures to show to what extent county agents—who appear to have displayed considerable zeal as well as judgment—have been successful in cultivating the ground allotted to them. Still confining myself to the United States, they had in 1918 paid more than half a million farm visits, directly reaching 305,489 farmers—which shows what an important part of their work such private visiting is held to stand for. The average number of such visits per county agent was 435. In addition there had been more than a million and a quarter of farmers coming to consult agents on their receiving days, that is, an average of 1,108 per agent, which marks an increase on the figure for the preceding year of 238, when that figure in itself represented an increase of 223 on the preceding year, 1916. The agents collectively had contributed 86,565 articles dealing with some agricultural subject or other to the *Farm Bureau News*. They had written 1,636,512 letters to individual farmers, that is, an average of 1,419 per agent. That

does not include 6,737,971 circular letters, nor yet 100,150 *questionnaires*. The agents assisted in conducting 2,711 extension schools and farmers' institutions, at which the attendance amounted to 348,751. They conducted 1,803 observation parties representing 82,094 people. They started boys' and girls' clubs, co-operative societies, irrigation and drainage schemes. I have not these figures for 1918. But in 1916, when things were done on a very much reduced scale, there were as many as 1,188 drainage systems planned by agents, applying to 374,916 acres ; 223 irrigation systems, applying to 162,475 acres ; 11,163 analyses made for soil acidity ; and 301 local sources of lime developed. There were selections of seed made on 63,813 farms, and 1,268,237 acres planted with selected seed. There were, moreover, 3,215 farm survey records taken, 12,841 farmers instructed to keep accounts, 12,841 (co-operative) buying and selling organisations formed. The agents had furthermore conducted 34,613 demonstrations, involving 2,084,596 acres. Nearly 140,000 head of live stock formed part of definite demonstration herds, either in disease treatment, stock feeding or otherwise. In connection with these demonstrations, 13,017 meetings were held, attended by 401,819 persons. The saving to farmers, as a direct result of the demonstrations (confined to the demonstration herds and demonstration areas alone), was estimated to amount to 4,779,079 dollars.

So much for the official catalogue of services rendered, which I have not quoted altogether in full. What appears to me of far greater importance is the new spirit infused into agriculture by the services enumerated. Quite a new spirit appears to have entered into the farming community under such instruction. The agricultural millennium has not indeed been yet brought about. But so far as the agents have been directly or indirectly at work, the old torpor and "leather jacket" rule of past time, the habitual indifference of farmers to the teaching of allied science and modern development has passed away. Farmers have begun to believe in instruction. Farmers, both large and small, have begun to take an interest in things. They take pleasure in learning. Their mind has been awakened. They read. They think. They study. They observe. They don't quote "grandfather" as an infallible authority and insist on plodding on on the old trodden track. They do not close their eyes to demonstrations. They come in shoals to gather knowledge from them. They start co-operative societies without Development Fund money as a demoralising "leg-up." They flock to farmers' institutes meetings, which are meetings of a different sort

altogether from ours, more instructive and more thorough-going, occupying sometimes several days. They gladly form associations and local clubs in which the social side is not forgotten, but the *pièce de résistance* in which invariably is the discussion of technical questions, not purely tenants' grievances. In truth, the whole aspect of things appears to have become changed. The most telling proof of its utility probably is the rapid pace at which the movement is extending. The annual additions to its strength are considerable. And it ought to be borne in mind that the movement is still only in its early stage.

Now I would ask : have we not here a most useful object lesson, a lesson which it might not be altogether amiss that our authorities, such as it concerns, and our farmers and small holders and their friends would do well to study ? The pith and kernel of it all is the getting hold of the individual, securing his confidence, bringing home to him by applications directly concerning himself, his farming, his stock-keeping, his sowing and reaping, the truths which the two progressive forces of science and practice, which between them supply the rays which make up the clear guiding light by which he is to walk, each by itself being incomplete, show him that his "lazy farming," though it seems to suffice to ensure to him his "living," really loses him money, which is within his reach, and is an offence—in certain circumstances it may be judged a crime—committed against the nation whose land he is tilling. It is the individual that wants to be got hold of, be the cost what it may. We speak in high falutin words of the great importance of our agriculture, of the absolute imperative necessity of making it produce a maximum yield. But, in comparison with our cousins across the Atlantic, we spend as good as nothing upon it. And what we do spend we do not spend all in the right way. We draw upon the Development Fund, which seems kind to its *bons enfans*—*quod licet Jovi (in Anglia), non licet bovi (in Hibernia)*, for organisations which make a good show, but are likely to turn out Potemkin villages, put up to please the eye of an imperial mistress, but with no stay in them. There is a discount in them for purchasers. But there is no sort of self-reliance which is the one pledge that there is of enduring success. The proof of co-operation is not in the size of the organisation created, nor in the official recognition accorded to it, but in its genuineness, in the co-operative spirit which pervades it. And that is, after all, only one point in the scheme to be worked out, one little plot in the area to be cultivated. Our farmers may save their 5 or 10 per cent. on the purchase of fertilisers and feeding stuffs, and with all that remain

poor, unproductive husbandmen. To infuse into them a spirit of inquiry, of thirst for knowledge, in the place of the old torpid indifference, a zeal for doing well, and making the most of their acreage, would be worth a hundred times more than forming associations which the Americans, more honest in this matter than ourselves, rightly call only "companies," the spirit which governs them being not the truly co-operative, but the joint-stock spirit aiming purely at "business." I would ask the question : Are we to remain rigidly wedded to our old ways, to which we have so long been faithful, with a result which is now recognised as inadequate and disappointing ? There is not much prospect of reconstruction in working with such out-of-date tools. Farming is a matter, if in its results of national, certainly in its pursuit of individual interest. To the farmer it is a "business proposition." It is in every case the individual who makes the success or the failure of his farm. Wherever he is intelligent, bright, open to new ideas, observant, and possesses the required means, he makes a success of the calling, sometimes a very brilliant success. By the side of such up-to-date farmers there are, unfortunately, a host of others, who cannot make more out of their land than will just keep them going. And then they complain that times are bad, that rents are high, and that the consumer must be taxed by a protective duty for their want of intelligence. The fault lies with himself. But to prove that to him, and to induce and stimulate him to do better, we must bring him to understand where the fault lies. The Danes have discovered the way to do better and have turned it to account to excellent purpose. Belgians, Dutch, French have followed them on the path thus shown. And eventually our cousins and nearer kinsmen across the Atlantic have come in to put the instrument of which the quality had been so well proved to wider, more vigorous and more systematic use. In all these examples has there been no "Go and do thou likewise" for us ?

## CHAPTER IV

### NEED OF ORGANISATION

APPROPRIATE education being assumed to have been provided for, the next, and under modern conditions, under all circumstances, an indispensable postulate for successful rural reconstruction will have to be reckoned to be appropriate organisation. Now at the present time *agricultural* organisation stands in no need of special advocacy. The necessity of it may now be said to be almost universally recognised. The world, indeed, rings with demands for it. Excessive prices, dealers' rings and wiles, the raised cost of labour, all these have pressed it upon farmers' attention. All the world seems organised against them and they alone stand unorganised, and therefore defenceless, opposed to a host of foes. It has taken a long time to bring about such general agreement in our country. Agricultural calling and social and economic relations alike, which go to make up country life, have been subjected to methodical organisation long since all around us, both in European countries and across the Atlantic, in both the New World communities peopled by our kith and kin. Agricultural organisation has also reached far Japan, and it is struggling for a promising beginning in India. We have read with admiration of Denmark's splendid organising achievements, which have made that little country rise, phoenix-like, from the ashes of national humiliation, under the remorseless tread of Bismarck's jackboots, to new, and even more brilliant, prosperity and productive capacity. We have heard of similar organisation in Switzerland, the cradle of those co-operative creameries, without which we should probably, in the early stages of newly-restored peace, amid a general disorganisation of business, both agricultural and industrial, have been driven to go for a time altogether without milk and its products. Once more, we have heard of the successful organisation practised among Dutch farmers with trustworthy guarantees given for the purity and high quality of the articles offered for sale. We have heard of effective organisation in France, which, so we have the testimony of Lord Reay, has there "worked wonders." We have heard our late King expressing admiration for the admirable work accomplished by means of agricultural and rural organisation, under Sir Horace Plunkett's judicious leading, in Ireland—which country, as the late chief of the Department of Agriculture and Technical Instruction

has testified, has under such influence been turned into a different country altogether from what it was. And when we cast our eyes upon our cousins beyond the seas, alike in the Dominion as in the great Republic of North America, we are amazed at the imposing number and magnitude of those "co-operative" organisations which purvey their agricultural produce with clockworklike regularity and surprising saving of expense. However little, many of those organisations may still deserve the predicate of "co-operative" in the sense which that term has come to bear in this quarter of the globe, being in truth only "mutual," and therefore rightly labelled "companies," they present an admirable picture of practical organisation, and undoubtedly work for good.

All these things have grown up, right and left of us, north, south, east and west, leaving our own country unfortunately almost wholly unaffected. Both our agricultural calling and our rural life have remained stationary and unorganised, and in consequence scarcely changing from what they were before.

And yet we have not been left without reminders of the necessity and urgency of reform. The pinch of want has made itself felt. There have accordingly been gropings and tentative soundings time and again. We have had voices raised in favour of organisation more than once. In respect of agriculture, we have had little experimental purchasing societies formed. Some twenty years ago a modest practical beginning was made when, under the chairmanship of the late Lord Wenlock, the "British Agricultural Organisation Society" was formed—in imitation of Sir Horace Plunkett's then already successful "Irish Agricultural Organisation Society." And it is truly painful for one who took an active part in that beginning, now that by reason of age, *alterum pedem in cymbā Charentis habens*, he is no longer capable of active organising work, to observe how very little effect that well-intended early move has produced—while a sister movement, likewise moulded upon the triumphant Irish model—which latter has indeed become the accepted pattern for all English-speaking communities—that is, the "National Agricultural Organisation Society" of the United States, formed practically only in 1916, has already a record of very good work to show, promising rapid further growth, and substantial good service, putting us laggard old-world bunglers humiliatingly to shame.

Of the reasons for our indifference and continued inaction it may be more convenient to speak at a later stage. Suffice it here to point out that, as it happens, in our case organisation in truth has

a more intractable and irresponsive soil to work upon than confronted it probably everywhere else. Whereas Swiss and Danes almost naturally organise, under stress of compelling necessity, French under the influence of inborn gregariousness, Dutch and Americans at the bidding of commercial utilitarianism, and Germans, with their ingrained habit of discipline, under the guidance of urging authorities, our farmers remain devoted to their inherited individualism, which will not, as long as it has its way, brook the slightest interference not compellingly imposed upon it, and maintains its own course in spite of all argument, exceeding in these qualities all other rural populations, generally individualist as they are. Let the coming storm threaten small craft as it pleases, they will still each paddle his own fragile canoe. Time with its chances and changes has no teaching or bidding for our average farmer who, in his unregenerate state, jogs on carelessly in his old "leather jacket" husbandry, whatever new experience or perfected science may teach. We have deliberately been content with things as they are, and as they have been handed down to us from time almost immemorial. Constitutionally we are conservative in our habits, but given to muddling and bungling. How long did not our military authorities persist in swearing by muzzle-loaders as the one true form of ordnance, after all the rest of the world had already decided altogether in favour of the breech-loaders which won Könuggraetz. Breech-loaders were here declared to be not "in it"; and we would stand or fall by the "Woolwich Infant." The same plea is now put forward by old fogies, whose reasoning has grown rusty, against progress in agriculture and rural life—organisation and co-operation being distinctly comprehended in that term. Necessarily the clearing of a new forest area involves the felling of obstructing trees, some of which may have grown dear to people. And among those which must in this connection perforce come down in the antitype of rural reconstruction, there are, as in the worthless underwood and old rotting trunks which, according to our Forest Inquiry Committee, figure so largely in what still remains to us under the complimentary designation of "forest," a goodly number of wholly useless cripples, which have nevertheless twined their shoots and tendrils so firmly round the hearts of those who have the charge of them that, in spite of all utilitarian considerations, they feel loth to allow the woodman access to them.

Once, on the other hand, so it is comforting to reflect, we become convinced of the value of a new departure, there is no race to exceed

us in support and prosecution of it. Our inborn practical sense and native energy, once aroused, lead us to make a thorough success of the change. Let us hope that it may be so in the case of agricultural and rural organisation.

We have, moreover, this excuse to plead in our apology for past inaction, that there is a marked difference in our disfavour, observable in our insular circumstances, as compared with those prevailing in other, in this matter more forward, countries. North America had practically a *tabula rasa* to begin upon, without any traditions, more especially feudal, to hinder it, no class distinctions or prejudices, and an agricultural, or more generally rural, population to deal with, largely composed of small farmers, willing to learn and thankful to be taught, with new communities to create out of waste. Denmark has its small *husmænd* actually driven to organisation by conditions which make it impossible for him to stand successfully by himself ; and in such action he derives invaluable support from the advantages which his good education in the " People's High Schools " affords him. In Denmark the rural population is in truth better educated—without any prejudice existing against rural callings—than the urban. France has its millions of small landowners, gregarious folk that they are, and on the top of this, driven by the dearness of bread, caused by an *insensé*—the late Paul Leroy Beaulieu's term for it—duty on corn, to co-operate in rural baking societies for the obtainment of their daily bread at a reasonable price. Organisation becomes a necessity for them, and Germany—not to prolong the list—has a rural population which might be held to have been specially created for organisation, with a preponderance of small but active and intelligent farmers, freeholders, having natural teachers, themselves directly interested in the success of agriculture, in the persons of larger proprietors farming their own land, scattered among them in just sufficient number.

We, on the other hand, have institutions handed down to us, from time immemorial, and old-world prejudices clinging to us defying time, binding us at all points, with more relics of a feudal system surviving than are to be met with anywhere. Our rural population accordingly, whether directly engaged in agriculture or not, is divided into castes, by bulk-headed divisions—landlords, tenants, working folk, gentry and plebeians. It is all division and separation.

Such separation of sectional interests is scarcely calculated to benefit the collective interests of agriculture or the nation. We see it in Parliament and in public action. We had a " country party "

once—which thought precious little about the economic interests of agriculture. We have landlords fighting unitedly still—no longer for “the ‘ares and the foxes,” but for their proprietary rights, which they hold to be endangered by the claims of the opposite party of tenants, acting likewise in common, to obtain security of tenure, which they insist that they have not now got. We have had a “Farmers’ Alliance,” we have labourers’ unions, now clamouring for class rights of their own. But where is an organisation for united action of all classes concerned with agriculture—an organisation which, speaking with authority as representing the whole of agriculture, would be sure to make the claims of agriculture understood and respected?

Agriculture as a productive force is felt to be in danger. Of course, our agricultural public being what it is, looking—united only in this—backward instead of forward, cultivating its fields mechanically, in a dreamlike adherence to old customs, we have old spavined and decayed stalking horses trotted out afresh, and we have demands—which, thank goodness, the working classes, now in the ascendant, will never agree to—put forward for “protection” and dear wheat. A struldburg of Tudor times, coming to life, would urge the claim of more sheepwalks and wool, and a super-struldburg of still earlier days might ask for a free run for his “scrub” beasts through an uninclosed national forest. Why play with the dolls of our infant days? Dear wheat is no salvation for the country, and subsidised wheat does not mean prosperity. There is more wanted. We have, as it happens, had a lesson, and a sharp one too, of what over-studied wheat-growing—a necessity in times of emergency, but a folly in ordinary seasons—means. Our public has been driven well-nigh to despair by the want of milk—the indispensable “food for babies”—and butter and eggs and the like. They have by such privations found themselves almost reduced to the state of mind in which Saint Wilfrid, coming south, found the population on the Sussex coast, newly commended to his care, who, in despair of finding food, drowned themselves in gangs in the sea, chaining themselves together in rows, in order to make sure of sinking. Shrewd north-countryman that he was, he taught these new charges of his how to put the sea, in which they sought their death, to better use by extracting food from it in the shape of fish, wherewith to save their lives. Our farmers have a similar lesson to learn in respect of their land, which, as we now know, by the light of recent testing, will yield all the more wheat by not being over-cultivated with it, but having leguminous, leafy

and rooty crops interspersed, to put the soil into better condition, shade it and enable it to accumulate “ heart,” while providing the nation with the other articles of food required for healthy sustentation of human life at the same time.

It is not protection that agriculture wants—worn-out nostrum that it is—but Mr. Roosevelt’s “ Better Farming ” and, to turn that to the best possible account, organisation. Organisation will not, to be sure, raise the market price of wheat, but it will ensure to each producer a better price for his own particular lot and enable him to produce it at less cost. The first—by bringing it to the proper market at the proper time through expert agency, in a much improved condition, that is clean, graded, standardised, of the proper “ breed.” The second—by teaching him to husband that now most costly commodity of labour and other outgoings. That is how the American fruit-grower, co-operative wool-grader, elevator-man, and how the French raiser of early produce make their profit, and the land prospers under the treatment, instead of becoming exhausted.

It is time that we forsook the *antiquæ viæ* of past centuries, now churned by unduly prolonged use into impassable mud, as they are, for new methods. For there are writings on the wall, which warn us that agriculture will have to set its house in order if the classes now interested in it are to retain their foothold. Already by the side of the tumult of labour unrest we hear mutterings of a coming storm, such as threatens to deprive the favoured class of landowners of their remaining privileges. After the report upon the coal industry, after the case made out—even by such a strong opponent of nationalisation for its own sake as is Mr. Aeworth—for the nationalisation of railways, there can be little question that before long—unless agriculture sets its house thoroughly in order according to modern knowledge, so as to make it substantially more productive—nationalisation of the soil—not necessarily in its cultivation, but in its primary ownership, as an endowment for the nation—will come upon the carpet as a question calling for present settlement.

We have already the great co-operative interest with its four millions of adherents strongly protesting, not only against individual ownership of land, but—quite mistakenly, I think—also against individual exploitation of it. Having fully adopted the socialist programme of the consumer’s interest reigning supreme, and all our instruments of production, commerce and transport being placed in possession of the community, they openly argue now in favour of collective ownership of land by the consumers, and cultivation

on the consumers' behalf by paid servants. On this ground they have in this manner placed themselves in marked antagonism to agricultural co-operators who would have co-operation their most useful helpmate, indeed, but retain the profits earned by their own skill and their own industry for themselves—just as industrial co-operators retain the wages which they earn by their own labour—and remain masters on their farms, as industrial co-operators remain masters in their own homes. The advocates of collective farming by the great mass of consumers draw too wide conclusions from a rather narrow premiss. Splendid results, as farming by co-operative distributive societies, with their almost unlimited working funds, for a supply of their own requirements, has unquestionably yielded, and much room as there undoubtedly is for a considerable further extension of such practice, making a universal practice of it for the whole kingdom would, so it is to be feared, produce only very poor national husbandry ; and it would altogether miss the point which is of even greater national importance than agricultural productiveness, namely, the improvement of social conditions, which we look for in the development of agriculture on the lines of small holdings now generally accepted.

However, there is no mistaking either the threat or the danger which the nationalising movement bodes.

There is therefore a distinct call for us to set our agricultural house in order ere it be too late. And, generally speaking, the agricultural world appears to recognise the fact. Only, among those who assent to the principle there are, so it is to be apprehended, many who are not quite clear within themselves how far that principle should be carried.

Naturally, being admittedly backward, and on the other hand surrounded by a veritable "cloud of witnesses," we look about among our neighbours for a useful lead. We have officially sent inquirers into Denmark and the Netherlands, and since Germany is very much under our observation and is admitted to have scored wonderful successes by her agricultural organisation—organisation being supposed to be her special forte—we now fix our eyes mainly upon that country whose agricultural organisation our own agricultural authorities have of late thoroughly explored. Now Germany without question has in this matter a great deal to teach us. Nevertheless, one would rather that our searchers for an agricultural policy would look elsewhere, at any rate as well, for such guidance as is needed under our particular circumstances. The United States and Canada afford us, for our present purposes,

I hold, even more instructive object lessons than much-studied Germany, at any rate, when regarded from a purely business point of view. Too much is, I think, made of the special talent for organisation with which Germans are popularly credited. Theirs is not that free organisation which alone would suit us, and of our capacity for devising which we have given proof in our formation of the great industrial co-operative movement, which in itself should supply good guidance to us on more points than one in our present quest, and from which it is that the Germans have themselves first learnt how to build up theirs. German penuriousness—extreme economy in the use of things—would indeed undoubtedly be a good point for us to copy. There is not a little waste in our agriculture. To a great extent, however, German organisation is an outcome from the firmly-acquired habit of rendering submission to authority, which has become a fixed trait in German character—a trait which would not overwell fit into our own. Their organisation is not in all instances happy, but by its very mistakes it teaches us, among other things, what it will be altogether wise to bear in mind, namely, that what suits one set of circumstances will not necessarily suit a different set. German farmers thought they had an Eldorado before them when they learnt by careful study how much money American “elevators” are earning for their co-operative owners, how they were organised and how worked. They carried that Promethean spark into their Pomeranian latifundia, applied it according to strict rule, the Government obligingly assisting them with a grant of five million marks—and found that they had an altogether wrong “sow by the ear,” the enterprise which was to have made Croesus of them spelling dire loss, in which the Government’s five millions were almost wholly swallowed up. The pretentious spark had failed to light a good fire. Less ambitious men, organising on purely German lines, on a humbler scale, made a moderate success of their co-operative granaries, promising well for future development. Different local conditions manifestly call for different action. There ought to be a lesson in this. All that suits America does not necessarily suit Germany, and all that suits Germany well will not necessarily suit us.

Since, in the matter of agriculture, “organisation” has thus far been invariably advocated as being fully identical with “co-operation,” and since manifestly for any organisation, which means the collocation of active agents for common action, harmonising of forces and “working together” in some one sense or other is indispensable, it has generally been concluded that the two terms cover

precisely the same ground and that there can be no other organisation except by what is technically known as "co-operation."

Now with regard to "co-operation" among ourselves, there are distinct factors to reckon with which do not arise elsewhere. "Co-operation" has in our country acquired quite a peculiar meaning. Germany and the American Commonwealths have, among the various forms of co-operation there adopted, agricultural co-operation standing in the forefront; also France, in which, moreover, industrial production rather takes the *pas* of distribution. Italy leads with a—strongly socialist—co-operative movement of rural workers of every description, whether agriculturists or not, capturing for themselves employment and the occupation of land, which latter they cultivate in freedom. Our own co-operation is almost exclusively distributive. And not only is it distributive, but our distributive co-operators—who, by almost monopolising the ground, have actually become to the outside world the accepted expositors of the co-operative principle—also emphatically urge that there is no co-operation deserving to be recognised as such except that of the distributive form, and that whatever other form is practised should be placed absolutely under the domination, and be exercised for the benefit of, distribution. And since it was working men's poverty—at the time when working men were still poor—which first suggested co-operation, and working men have ever been its stoutest adherents, co-operation has among ourselves distinctly become peculiarly a working men's movement, "giving up to party what was meant for mankind," constituting itself specifically the champion of "labour" rights and "labour" claims, pursuing "labour" ends, and—as happened at the Congress of Aberdeen, held in 1913—openly and officially proclaiming its aim to secure "supremacy" in the country. This "labour" side of our co-operation has become all the more pronounced since—thanks, no doubt, in great part to the admirable administration under which it has stood—"poverty" has long since disappeared among its principal adherents, and in the words of a late general secretary of the great Co-operative Union, its members have come to consist in the main of the "better paid artisans"—the poor, barring the kind help generously given them by the Women's Guild, being to a great extent left practically out in the cold. Quite apart from the political side of the question, which certainly does not fit in to an "agricultural" and "rural" programme—to a large number of farmers this identification of "co-operation" with working men's politics, and the mere cheapening of articles of daily want being

made the chief object of business dealings, are not altogether congenial and attractive. Not a few farmers are apt to consider such mere "store" dealing beneath their dignity—at any rate until they are brought to taste its sweets for themselves, as will still be shown.

Another, even more potent, reason for the indifference shown by farmers to "co-operation" is this, that "co-operation" has thus far been distinctly identified with the cause of small holdings, which is gall and wormwood to most of our "sitting" farmers, because they suspect in it a pretext upon which it is proposed to cut the "heart" out of their holdings, for transfer to the proposed host of new settlers, whom farmers certainly do not regard with an over-favourable eye. In taking such a view opponents manifestly place the cart before the horse, for it is small holdings that we want first, and co-operation is only to come in to help them on their course. However, prejudice will not readily be reasoned with.

In spite of all this, since co-operation is unmistakably wanted to give agriculture a new lease of life, and since practically the only form of co-operation extensively known in this country is the distributive, it is not surprising to find that those who directed our little beginnings in agricultural co-operation—that is, since 1913, the Government—should have sought assistance more particularly from the body representing that form—at any rate up to quite recently, when the representatives of the Co-operative Union were very unceremoniously and ungraciously, and most foolishly, shown the door without the slightest provocation or good reason for such action. As it happens, such assistance had been sought and virtually obtained in not quite the right way, that is, on a point on which it could be of no practical service, while it was unwisely rejected on the very important point on which it might have proved most helpful. For our industrial co-operators, admirably grounded as they are in the great principles of co-operation, are emphatically working men or administrative officers drawn from the industrial working class, and therefore, although fully familiar with working men's—and therefore also small cultivators'—wants, not overwell acquainted with questions of agriculture, at any rate of large and medium agriculture. But in agricultural organisation it is *agriculture* that we have to do with first—agriculture, which for the moment is still for the larger part not small holders' husbandry. Some of these co-operative assessors know—better than do the squires and "gentlemen" sitting at the same board of "governors"—about the economic needs of the small holders, though not about

the technicalities of the agricultural calling. But "agriculture" as a whole is as strange to them as architecture or medicine. On the other hand their aid must be invaluable in securing the confidence and sympathy of small men—for whom of course in the largest measure agricultural organisation is intended, and who are constitutionally apt to shy at "big men." Their accepted principle is democratic of the purest type, such as alone can attract small cultivators and keep co-operation on right lines. And they are in command of an ideal market for agricultural produce, such as is nowhere else to be met with, and for which the preferential use of the taxpayer's purse, and other facilities and privileges accorded on political grounds by favouring continental governments, supply no equivalent substitute. However, this precious "gold," being ready to their hand, our agricultural authorities have deliberately spurned, while accepting for a time—and for a time only—what was evidently meant more for a "label" and "drawboy" than for real services, the presence of "co-operator" members on their committee. The unwisdom of the rejection of these men has already declared itself in the formation of a special "Agricultural Section," which the Co-operative Union, eager to help according to the best of its power, in "repeopling the land" and diffusing popular prosperity, has formed within its midst and which is developing exceedingly well and is sure to prosper. Its emissaries being of the same stock as those whom they are intended to attract and teach, and being well understood to know their wants, are sure to have the "ear" of those whom they address and whom we wish to see settled on the land. When the Agricultural Organisation Society placed itself under government orders for the sake of pecuniary help to be given, the reason stated by one of its leaders, now a noble lord, was that it would thereby gain not only money but what was more valuable, "recognition." In a propagandist movement the "recognition" to be sought is that of the people to be gained over. Thus, in a wanton way has the nascent agricultural organisation movement been needlessly cut in two, with the prospect of generating rivalry and antagonism—of which the first heralds have already appeared on the scene in the shape of "co-operative" objections to "overlapping" as between the two movements. It is a thousand pities.

The inclusion of the existing co-operative movement in the newly developing agricultural organisation movement is indeed most strongly to be desired. There is nothing to create organisation and all that pertains to it, like co-operation already established.

And the existing co-operative movement is, as has been already observed, in a position to render most valuable service to the cause of agricultural organisation, while at the same time, in return, reaping substantial benefit from the extension of its own sway. However, by the side of that, it wants to be distinctly borne in mind that the agricultural movement is primarily, essentially and characteristically *productive*, and only secondarily distributive, or rather, according to the nomenclature now in vogue, one of "supply." Agriculture without doubt wants to buy cheaply and under guarantees of good quality, but its main object in practising co-operation and organisation generally is to produce more and to sell to better advantage—realising, in practice, the motto which President Roosevelt selected for his "Country Life Inquiry," a motto which Sir Horace Plunkett has not hesitated to make his own in Ireland : " Better business, better farming and better living." In agricultural co-operation the productive side most imperatively predominates, and agricultural co-operation can have nothing to do with the distributive programme of the country being turned into one large farm owned by and cultivated avowedly for the benefit of the Co-operative Store. We cannot expect to "repeople the land" in that way. Whoever tills wants also to reap. Nor is agriculture, tied to the car of distribution, likely to hold its own as a progressive and advancing force. It is the company commander using his wits who becomes the great general. The individual cultivator wants to have the marshal's *bâton* in view as a possible prize, if he is to do his best for the country. Co-operation is greatly wanted for agriculture, but mere co-operative purchase is an easy thing to organise. We have, in fact, had it, as already shown, on a small scale a long time ago, before any other country resorted to it, when, upon artificial fertilisers coming into vogue in England and Scotland sooner than they did anywhere else, farmers, small and large, united—either in registered county organisations (of which I in 1870 found nine in existence), or else in unregistered nondescript little local unions, such as in the United States still go by the name of "buying clubs"—for the cheaper purchase of superphosphate, then the favourite fertiliser, in some cases under a guarantee of quality. The most formidable obstacle in the way of the extension of such purchase is the lack of ready cash—of which many of our farmers know the pinch well. For under co-operation dealer's credit is taboo. I found this difficulty obstructing my intended path in 1883, when attempting to form a co-operative purchase society for farmers in my district of East Sussex. Everybody

agreed that the proposal was a good one ; but no one would put his hand in his pocket to take shares—simply because practically all farmers present were on their dealers' books, bound to their dealers by their debts, and accordingly not free agents. That led me to take up the cause of co-operative credit, which elsewhere has helped farmers very readily over the difficulty, but which our Central Chamber of Agriculture has in its wisdom, by unanimous resolution, declared to be “not wanted” among ourselves.

But the main object of agricultural co-operation undoubtedly is to further production and sale—which latter is but the natural and necessary sequel to production. So manifest is this that, even in extending distributive co-operation, *intended* to be distributive, in rural areas, such co-operative societies as that of Lincoln—an admirable society, doing excellent work, among other things, of this very description—have found it indispensable to include the organisation of sale of agricultural produce within their programme, indeed to make the co-operative sale of produce the bait wherewith to attract to distribution ; and in France, Count Rocquigny, describing in early days the work of French agricultural syndicates, judged the productive object of these practically co-operative organisations so patently predominant that he—not quite correctly—gave his book the title of “Productive Co-operation,” although the agricultural syndicates’ business at the time still consisted mainly of purchase.

Production, therefore, must in this connection necessarily stand foremost in importance, being, in Schulze Delitzsch’s words, the “roof” of the structure to be raised—purchase being the “foundation” and credit the “walls.”

But now, although common action in any case there must be—or how else is the army to be raised to be formed in ranks ?—and although co-operation in the technical sense which it has come to bear is indispensable, and to be studied and adopted wherever possible, “co-operation” in that comparatively narrow sense does not by any means cover all the ground that will have to be reclaimed and cultivated. There is a great work to be done—a work not merely of buying and selling—greater than many of those who clamour for “organisation” are probably aware of, and a work not by any means free from serious difficulties ; and to accomplish it we shall have to turn to account *every* instrument which presents itself as being serviceable.

Above all things, markets have to be systematised. That is, as the American Department of Agriculture has discerned, the most

useful, and in one sense also the most urgent work to be accomplished. To effect that, facilities of more kinds than co-operation can directly supply will have to be secured.

The further we advance in the progress marked out for us by President Roosevelt and Sir Horace Plunkett, that is, from "Better Business"—of which the most important part is "Better Marketing"—to "Better Farming," which involve education, "demonstration" and similar services, and eventually to "Better Living"—which calls for assistance collectively, culminating in the exercise of authoritative powers, as in the provision of houses and land, and it may be in the creation of entire new communities—the more do we find that co-operation alone, the efforts of puny men united to form large bodies, strengthened by union as in the proverbial "bundle of sticks," will not suffice for our purpose. Co-operation will create power sufficient to move those higher factors to action; it may render invaluable service in the use and distribution of their gifts, but it cannot do all that is needed.

All this the more since in the progress already sketched organisation is bound to undergo another change—a marked change—in the composition of the mass of its adherents. "Better Business" appeals—strongly, too—to those who are already engaged in agriculture, who have a money stake in it, of which they are naturally eager to make the most. It appeals to that most sensitive organ of British character, the "breeches pocket." The less outsiders have to do with the prosecution of that particular part of the business, the better will it be. For their help in business would mean taking from one not concerned in order to give to one concerned. The outside world is, moreover, not likely to sympathise overmuch with that phase of organisation.

Even for mere buying and selling we may do well to enlist the help or services of non-co-operative agencies, as we shall certainly, for the purposes of easier or cheaper transportation, have to appeal to railways and, it may be to other agencies of transport. And such bodies are not in all cases averse to affording seasonable help—whether that be from motives of pure public spirit, or else with a view to eventually reaping a harvest where they now sow "by all waters"—it matters little from one point of view. The bankers of the United States and of Canada, who now render very valuable assistance to agricultural and rural organisation—assistance which acts as a potent stimulus to progress—own frankly, and not by any means to their discredit, that it is the latter motive which to a good extent prompts them. More will have to be said about this. Even

in this country we have railway companies occasionally lending a very helping hand, such as we have had to thank the North-Eastern Railway Company for. It is a public service, but it is also a prudent planting of business, likely to grow to a big tree and to yield ample fruit. In the United States, railway companies—although occasionally fighting agricultural organisation fiercely—as in the case of the “elevators,” when in alliance with big profiteers—at other points go very much further than our own railways in assisting organisation, by providing valuable facilities for inspection and delivery of goods at departure and arrival stations, and allowing such goods to be forwarded in “track cars,” which may be directed and re-directed to new destinations while *en route*, at the sender’s pleasure, so as to avoid “glutting”—communication by wire being continually kept open, so that the sender knows at all times at what particular point to find his car, and may direct it without further charge, to the most tempting market. The value of such facility given is manifest, and in practice it appears to have a very stimulating effect upon markets. Equally valuable is the provision of convenient cold storage waggon and cold storage depôts—in respect of which, by the way, not a little is also done in France, where, as we know, since a long time, special trains are run at high speed to carry easily perishable goods, such as fruit, flowers and those valued *primeurs*—for which the south of France is famous—either to Paris or else to the Channel ports, for conveyance to England. And under the effect of American ‘cuteness’ even joint stock companies have become very serviceable—without any “profiteering,” which would lose them their business—in cases in which co-operative enterprise may be assumed to lack either the necessary ready cash or else the necessary technical skill to carry out the business altogether for itself. It is taken as an axiom in some of the busiest parts of the United States—busiest under our present aspect—that one co-operative organisation cannot carry its produce advantageously from seed-bed to table, or from mill to till, by its own unsupported action. The business wants to be divided into its several stages. The changing service in this age of highly-specialised business skill and keen competition calls for varied knowledge and varied competency at various points of the progress of goods to the consumer; and where there has to be a change, it may at times be not amiss to turn outside service to account. There are joint stock companies in America which enjoy the reputation of doing the transporting and selling of produce, for instance fruit from the richly-bearing Californian orchards, at a

minimum of cost, making up by specialised technical skill for what they lack of the "all-for-one," so as to be fully acceptable to the co-operative producers, who, in America, are wont to look out for all that they ought to get in money for their wares. Similar things happen in Europe. There was a lively discussion some years ago about an arrangement which the great Distributive Society of Basel—one of the best-managed and keenest-eyed societies in the world—had then concluded for the supply of butcher's meat on a very large scale. In the end it was generally agreed that the committee had done well, in the best interests of the Society, to accept the bargain. The German Agricultural Co-operative Societies—who had badly burnt their fingers in endeavouring to run nitrate mines in Chile on "co-operative" lines, could not possibly have secured a sufficient supply of potash salts advantageously in the same way. They combined to bargain collectively—all existing united organisations—with the mining companies, and obtained all that they could desire—up to the War, which interrupted potash mining. Another case in point is that of co-operative arrangements with insurance societies—for insurance of societies' members on reduced terms against various risks—which arrangements are very common. The Raiffeisen and Haas co-operators of Germany are too wide-awake to do as our own Agricultural Organisation Society has done, that is, to set up their own little insurance society for themselves, when—in a matter in which all success depends upon "bulk" and "business"—they had large organisations to contract with. Our Irish Agricultural Organisation Society showed itself as wise, contracting for the purpose with the powerful and well-managed Co-operative Insurance Society at Manchester. It is evident, therefore, that we may do well in some cases to organise beyond the limits of pure co-operation, at any rate till co-operation is strong enough to carry the whole weight.

When it comes to "Better Farming," we shall have to say to ourselves that, if we want to organise agriculture effectively, we shall have to begin by organising the men who carry it out. "The farmer himself," so in full truth said, at the first "Organising" Congress, held at Chicago in 1913, amid plaudits from the assembly, the late B. F. Harris, President of the Illinois division of "Farmers Educational and Co-operation Union," "is our greatest problem. Certainly the best product of the prairies is not corn, but man, and the quarter-section that produces a thinking man, full-fledged in all his powers, may well be said to have performed its mission." Buying, selling, dairying, maintaining granaries and

common electric installations, irrigation and the rest of it, are all useless unless the men who conduct these things are themselves rendered competent to work them, are turned, so to speak, into efficient "instruments" fitted to do their work well. Without such preparation all the rest of our organising work may turn out to be thrown away. For you cannot get good organisation out of a dolt.

Now, as things stand, it cannot be pretended that the men and women engaged in the work of agriculture come up to the description here contended for. There are perfect models of expertness and fitness among them, burning and shining lights, fit to serve as patterns all the world over. However, the inquiries lately instituted by Royal Commissions and Departmental Committees, and the opinions pronounced, after careful inquiry, by eminent authorities, such as Sir D. Hall in his "Pilgrimage of British Farming," show that, *generally speaking*, the *personnel* of our agriculture is not up to the mark. What we shall therefore have to begin with—logically, though not necessarily in order of time—is the education of the *personnel*, which has already been spoken of.

Now at this point the power of self-help in the shape of co-operation unquestionably falls short. There is, indeed, so it may be urged, no educator comparable to co-operation, once the person to be taught has been raised to a particular level. We see that all over Europe. We see it in India, where—in default of Government action—co-operative societies, uninstructed as most of their members are, but appreciating education, now buckle manfully to the task of educating their members and their children. But co-operation cannot possibly do the first work in education, nor cover the whole ground to be cultivated. You cannot appeal to the people to be educated themselves for sufficient effort, because want of education is the last thing the person insufficiently educated is aware of as applying to himself. Nor is there any direct prospect of "money" in education—such as there is, to allure people, in co-operative buying and selling. Also, a co-operative society, invaluable as it is for training unbusinesslike men to business habits and for sharpening wits by contact with others in matters of technical practice, is not the proper agent to employ for imparting all the education that is needed. It can teach many things. It is pretty sure to awaken a keen thirst for further education, but it cannot undertake the *entire* task by itself. "Better Farming" presupposes the possession of vocational knowledge, which it is only subsidiarily the business of co-operation to infuse.

The education required for "Better Farming"—which "Better

Farming" can be brought about only by education—comprises many things, organisation itself being one of them. So large, in fact, is the task set that other factors besides the collective effort of those to be benefited by it necessarily have to be called in to help. And they may justly and legitimately be called in, and called upon to contribute their share towards the work, even in money, because the result will not be personal benefit only to those being educated, but a public benefit to all those who expect to be fed by agriculture, and indeed to the whole nation.

That is the criterion by which the legitimacy of public assistance given to what may appear as class objects has to be judged.

We have an unconscionable number of appeals made to the "State" to assist farmers, and many other classes, too—each class of course pleading eloquently for itself—out of taxpayers' purses. In relation to the present point it is asked in order that there may be, at the cost of the consumers—whose interest it obviously is to have as *cheap* food as is possible—artificially created dear food. In India we are by design, and happily not without good results, fighting famine. Abroad we have lately been helping even our declared enemies—by whose inhumanity we have first suffered a great deal—on humane principles to stave off famine and high prices by our gifts. At home we are asked artificially to bring about what is the result of famine. On the other hand, while the taxpayer really is made to subsidise the farmer by contributing willy nilly, under the superior orders of the Government or of Parliament, to the farmer's business—as in supporting him with money for trading purposes, say, in buying and selling—the classes interested in the matter, and likely to be damaged by such preferential treatment—of which there has been plenty—naturally and very reasonably cry out that such proceeding is unfair to themselves, as of course it is. Except in times of war, when certain things *must* be had, to keep the population alive, no business is worth having, or retaining, which does not maintain itself, bringing by its practice additional strength to the community, instead of weakening it by drafts upon its substance. It is not by any means certain that in the public support given to what is called "organisation" under the Government's recent smiles—as much as £25,000 being made available for "agricultural organisation" that people ought to have provided for themselves—we have not, in spite of our boasted general loyalty to economic principle, been sailing very near the wind. And the intended beneficiaries themselves may find out that, as in Sterne's time, "All is not gain that is got into the

purse." Every little thrown into the wrong scale destroys the right balance. The proper principle to be followed was very clearly laid down by Mr. Gladstone in 1862, in the parliamentary discussion of the Industrial and Provident Societies Act of that year. Mr. Gladstone very rightly insisted that for purposes of *business* the State must *not* give public money to one sole interest. If the purpose to be befriended was considered good, in the public interest—as the provident action to be encouraged under the said Act certainly must be considered to be—the community might contribute encouragement, facilities such as exemption from stamp duty and official fees, the maintenance of supervising officers, such as the Registrar of Friendly Societies, to see that all is above board, and that the law is obeyed. In all this really, although individuals and classes actually draw benefit from it, the object supported is not individual or class profit, but the common good. And nothing is really so taken out of the taxpayers' pocket. But money should not be given. For, not only would that be unfair to pay "Paul" by robbing "Peter," that is, those out of whose pockets the money must come—without giving them any return—but such practice must also alluringly tempt to abuse, since "light come is light go," abuses such as, generally for political purposes, we have seen freely practised, under this very head, on the Continent. Those five million marks, already spoken of, contributed by the Prussian State towards the creation of "elevators," which failed; the loss sustained in the transactions of the State-endowed Prussian Central Bank; the lower tariff accepted on Prussian State railways for the carriage of agricultural produce; and those large purchases of agricultural produce made annually at prices advisedly kept above market rate—without the admission of competition—in which all mid-European Governments have freely indulged, at the public expense, were all effected for distinctly political purposes, to buy what the late Lord Randolph Churchill pithily called "votes, votes, votes," and, therefore come under the head of "abuse."

They have very clear views on these points in the great republic across the Atlantic. "Whatever the State may do towards improving the practice of agriculture," so wrote President Roosevelt in his "Message" to the "Country Life Commission," "it is not within the sphere of any Government to reorganise the farmer's *business*." And, explaining the very friendly attitude to agriculture taken up by his Department, Mr. Charles Brand, of the United States Department of Agriculture, says: "We proceed upon the principle that the Government ought *not* to do for the citizen the things which the

citizen can well do for himself." There may be poison in the gift; and there certainly is robbery in the tax which provides it.

Education, which in this application may be taken to cover very much wider ground than mere schooling, stands on a totally different footing altogether, so long as support given to it is rightly directed. Education, so it has long been admitted, is a *public* interest, even when applied to specific callings. The *entire* nation gains by it, when well carried out—certainly in the present case, where the point aimed at is to make the most of the whole nation's very limited endowment of land, and to make sure of providently keeping the population alive in time of trial. For the prosecution of education, accordingly, the State need not stint public money, whatever be the shape that that education takes, whether in school or in university teaching, in experiment, demonstration, analysis, lip-to-ear advice or otherwise. "The Government, through the Department of Agriculture," so says President Roosevelt, "does not cultivate any man's farm for him. But it does put at his service useful knowledge that he would not otherwise get." The Governments of our sister States across the Atlantic have well understood this. Alike in Canada and in the United States, at headquarters and in the several Provinces or States, agricultural departments have—under rather different conditions than prevail in the United Kingdom, so it must be admitted—freely and amply accepted this task as specifically their own. Every effort is there made—and generally judiciously and wisely made—in support of the promotion, above all things, of education among the farming class, beginning on the lowest rung, at the earliest years, in which elementary teaching is required, up to the highest points. The sums there expended by the community for this purpose are such as make our own corresponding expenditure look paltry. And in the United States, so it should be borne in mind, they are, as in Switzerland (which probably set the example) doubled by going-without-saying contributions from the local communities. And at all points is the State's paternal action visible—in the appointment of "county agents" or "county representatives," who teach the upgrowing farmers "face to face"—"mouth to mouth," as the Greek Testament really has it—in the encouragement of farmers' associations for the perfecting of technical knowledge and the promotion of common action, in the temporary forestalling of the effects of co-operative action in such matters as official analyses of fertilisers and feeding stuffs, which involve sellers' guarantees and the like. The last-named is a matter also much studied on the European Continent. In no country does the

Government mother hen watch so steadily and with so great care over its farming chicks.

However, though for the promotion of "Better Farming," being a public interest, we must needs go to seek assistance from the national Government and local authorities, the national Government and local authorities need not be appealed to for *all* help required—which, indeed, they would scarcely be in a position to give. In America, once more, as has been already shown—Bankers' Associations are very open-handed and zealous in the promotion of educational instruction for present and intending farmers, such as boys' and girls' clubs, pig clubs, calf clubs, corn clubs, poultry clubs, seed clubs, and the like—all of which render two most valuable services. One is, that they greatly promote technical agricultural knowledge. Upgrowing farmers learn in the best way possible, and at a time when teaching received sinks deep into the receiver's mind. The other service rendered is that, catching their pupils young, these institutions infuse into them, in the place of that anxiety to go for "betterment" and amusement into towns—which is steadily depopulating our rural districts—a love of rural life, rural surroundings and rural occupations, and to correct by their teaching the admitted defects of our general education, by "ruralising" it and training up young folk suitably for country life and agricultural pursuits. More will have to be said about this in giving details. On both sides of its activity indicated certainly such stimulation of education has proved most successful and beneficial, providing material enrichment for the country.

Furthermore, research and demonstration are most effective parts of education. We ourselves were the first nation to introduce agricultural experimental stations by private, but public-spirited, enterprise. "Rothamsted" may be said to have been the mother of all that exists. But the "mother," however fruitful in the production of knowledge, has not proved over-prolific in the generation of offspring in her own country. Certainly more is done in imitation of Rothamsted abroad, and very much more in the two American Commonwealths. Both research and demonstration lead automatically to "Better Farming," which is a national interest. Research teaches the experts, opens to them new provinces of knowledge. Demonstration diffuses the benefits of such increased knowledge abroad. The eye is ever so much more prompt an instrument for receiving knowledge than the brain—or, perhaps, rather, it opens most readily access to the ultimate seat of intelligence. Accordingly demonstration is by far the most effective method to be

relied upon to train to "Better Farming." Knowing at the time what valuable results experimenting and demonstration had produced in German agriculture, I, in the early 'eighties, ventured, at the semi-annual meetings of the Royal Agricultural Society, to press the matter upon the attention of the council of that body. In doing so I was to some extent supported by the late Dr. J. A. Voelcker. However, my voice was far too feeble to produce any effect. A good deal has, no doubt, in this matter been done since ; but not nearly enough. On this ground, recognised by the several authorities as being of the greatest importance, Canada and the United States have now far eclipsed, not only ourselves, but also the Germans, who were the first to take up the Rothamsted teaching systematically on a national scale. As will still be shown, teaching by demonstration is in those countries highly developed, and it yields excellent results, and appears destined to yield far more still in the future. What the ear takes in, even if the brain grasps it, is only too likely to evaporate. Newspaper paragraphs and advertisements are notoriously often deceptive. What the eye can take in will bear no gainsaying ; and the almost unavoidable result is : " Go and do likewise." Obviously, however, demonstration must not remain confined to experiments with plants, say, of different competing species or under varying treatment. Live stock wants to be demonstrated with as well. And not least important is, in the present day, demonstration with implements and machinery, which have become almost the ruling factor of farm work, and are bound to assert their importance more and more as time goes on. It is very difficult to impress upon mere readers or listeners the precise degree of value or utility possessed by some new implement or machine and the proper way of using it. The most speciously eulogised may turn out not worth the money, and the correct handling of these things is the standing crux of the problem. Practical use tells the whole tale at once, and practical handling teaches the *tran-tran* in a few minutes.

With better vocational schooling and college teaching, discussion, face-to-face instruction, research, and its discoveries made available for farmers by good practical demonstration, farming ought to become steadily better in quality if, in addition, such helps as necessarily have to come from authorities, simply because there is no one else there to render them, are given by authorities. There ought to be facilities afforded for the formation of societies—not purely buying and selling societies, but also societies for joining together of common interests and for discussion. For a

good part of the value of instruction given and demonstrations shown will be lost if they do not awaken that thought—to weigh the arguments employed and lead people to apply the lessons learnt according to their own peculiar circumstances.

We are terribly behindhand on this point—which point is very becomingly appreciated in the United States and in Canada—and the advice only recently given, with all the authority of the office in Whitehall Place, that farmers' associations should be formed, not for purposes of discussion but mainly for purposes of business, shows that our appointed leaders fail to appreciate the merits of the case. In the United States and in Canada the successful business organisations of farmers originated in discussional associations. We observe that on the other side of the Atlantic and on the European Continent agriculture is everywhere the most advanced where there are the largest number of farmers' societies for discussion and common study. Belgium is an instance in point. But the progress made in North America is, at a more initial stage, equally telling. The results in Germany are striking.

There must indeed be encouragement also, though there be no financial support given, for associations formed for purposes of business; and we in our country ought to know how much there is sometimes to be done in the way of clearing away hindrances and stimulating progress by legislation. We have, in fact, done a good deal of such work, and that work has told in results. But improvement never stands still.

“Better Business” and “Better Farming,” although exhausting the objects of interest to many, no doubt, of those practically engaged in agriculture, or else solicitous for the nation’s supply with food, make up, after all, only half the prize that rural organisation is designed to strive for. “No one at all familiar with farm life,” so wrote President Roosevelt in his “Special Message” nominating his “Country Life Commission,” “can fail to recognise the necessity for building up the life of the farmer upon its *social*, as well as upon its productive side. . . . The strengthening of country life, therefore, is the strengthening of the whole nation.”

Farmers are men, their families consist of women and children; and men, women, and children, being human beings, cannot be expected to do justice to their vocational business unless their calling also provides for their comfort as well as for their profit, giving them security of social standing and access to the amenities of life. Such things, as matters now stand, have been accorded to the tiller of the soil and the breeder and fattener of beasts that we feed on

only in a very restricted measure. Hence the dissatisfaction prevailing in our rural districts ; and hence that steady flow of the population from country to town, which all profess to deplore, though there are a good many who do not appear concerned about mending matters. "To improve our system of agriculture," so Mr. Roosevelt goes on, " seems to me the most urgent of the tasks which lie before us. But it cannot, in my judgment, be effected by measures that touch only the material and technical side of the subject ; the whole business and life of the farmer must also be taken into account. . . . Our object should be to help develop in the country community the *great ideals of community life, as well as of personal character.* . . . Everything resolves itself in the end into a question of personality." "The most important impress this conference can make upon the farmer himself, as well as the country," so said Mr. B. F. Harris, already quoted, at the first Marketing and Farm Credits Congress held in the United States, "is that above all things we are working for a bigger, better, fuller country life—for a rural civilisation such as the world has not seen—to build anew and broadly upon the bedrock of agriculture."

These words apply to ourselves with almost greater force than they do to the people to whom they were originally addressed, because, although Mr. Roosevelt had to do with a country in which it might almost be said that organisation was totally wanting in our present sense, whereas we have here a sort of rural organisation handed down to us from times now pretty ancient, our organisation—unfortunately rather firmly rooted in the soil and difficult either to abolish or to correct—has shown itself lamentably out of harmony with the present time, and we shall have a deal of stubbing to do before we can proceed to new planting. Nevertheless the task must be taken in hand, or the decay already pronounced, generally acknowledged and deplored, must infallibly proceed further.

What all concerned with the advancement of agriculture in this country will have to turn their attention to is, not the comfortable farmers with their 200, 500 or 2,000 acres apiece, who, if they are even only tolerable men of business, are sure to enjoy already a fair standard of life, with all attainable comforts and pleasures open to them, but the small men with whom we are now earnestly endeavouring to people our country, in a social and generally economic, even more than in a purely vocational, aspect. Unmistakably, without any prospect or desire to see the large farmers rooted out—they are necessary at certain points and in a certain proportion—the future of rural economy belongs mainly to the small men. And our object in

"organising" agriculture must be mainly to give the small men not only every facility, but, beyond that, every inducement to fulfil our wish and settle in large numbers where we desire to have them settle, figuratively speaking, "under their several vines and fig trees," which means in comfort as well in appropriate prosperity, with life made pleasant to them, so far as human action can make it so. It is the well fed, kindly treated horse that ploughs and draws its weight well; the servant who is made comfortable who does his work best.

We are to organise, or else re-organise, country life. We want to re-people deserted villages, render neglected plains and hillsides agriculturally more productive, spread populousness, prosperity and wealth over the entire country outside towns. To that end we must provide comforts for the people who already are in the country districts and for others whom we wish to see settling there, and a settled satisfactory order of things, under which they may live and prosper. Less broad in its sympathies and in its conception of its duties than its sister departments in Canada and the United States, our Ministry of Agriculture, acting through large agricultural organisation societies now wholly dependent upon it and under its orders, has altogether ignored this part of the work to be done. In truth, it does not possess any proper organs through which to attempt that work. For a little eloquent haranguing by men quite unconnected with humble country life, will not accomplish the task for the performance of which people of the same class as the intended converts, knowing their wants and talking their language, are required. We have, and have in truth for a long time had, more than enough of such superior oratory: "Organise!" Admirably intended as they are and all along have been, these admonitions produce little effect.

Country life, indeed, wants to be made, not profitable only, but in every sense attractive to those who dwell and are expected to dwell in the country, attractive in a sense which, besides securing pleasure, such as will at least place it, in point of attractiveness, on a par with town life—although differing in the form of its attractions—but in addition will impart a healthy tone to mind and character. Dwellers in the country want to have, not only farms, but also "homes," and easy access to pleasant social intercourse. To provide them with farms—not, to be sure, in the best of all ways—is our great endeavour at present. The Americans are more in earnest in this. "We must promote the *owning* of farms by people with the requisite intelligence and experience," says Secretary Houston. "I need not," so he goes on, "point out the advantages

which communities of owned farms have over those of tenant farms."

To assist in this, bankers are readily offering their aid in the shape of credit, which helps greatly in organisation.

Beyond this, also, Americans have understood the nature of this great and beneficial task for which the Chairman of the Agricultural Commission of the American Bankers' Association, Mr. Joseph Hirsch, advocates "a national drive." They are doing much to provide new roads—a thing now happily not required in this country—proposing to vote 200,000,000 dollars for the purpose. They are pushing sanitary improvements. "I shall not be satisfied," said Secretary Houston, "until efficient sanitary agencies are set up and hospital and clinical facilities are provided in every rural district." They are improving school teaching by making one fairly large, well-staffed and well-equipped school out of a number of small and less efficient ones, and two-teacher establishments, even in country districts, sending motor cars round to convey the children to their destination. And they are laying themselves out greatly for the enlistment of women's work in rural life. The idea of doing so—which has now greatly "caught on" in pretty well all countries—in truth took its birth in the United States, from which M. de Vuyst carried it into Europe—his own country, Belgium, first of all. That does not mean only that women are to be rendered more useful as workers in farm and field. They are—both in the United States and in Canada—emphatically called "home-makers"—their special intended task being to make "homes," without which, being comfortable and attractive homes, there can be no country life satisfactory to those who are called upon to lead it. More will have to be said about this, as about other points already touched upon. The present is not the proper stage for entering into details. Evidently this is a point at which we greatly fail in comparison with our trans-Atlantic brothers and cousins. Germany educates its "home-makers." British travellers in France remark upon the striking difference in humble country dwellings on this side of the Channel and on that. Beyond it, women manage to infuse something of beauty and cosiness into peasant homes, with their peculiar knack of decorating rooms and creating neatness, besides providing more toothsome dishes for the table. Our own peasant has his dwelling—if indeed they be lucky enough to secure one; but as a rule it lacks all the attributes of a "home"; and yet, abroad ours is the country of all others, looked upon as the preserve of "homes" and "home life." Decidedly, as in Sterne's days,

"they manage these things better in France." But they are more in earnest still about organising "home life" among our trans-Atlantic relatives.

There is one undesirable blank in present rural life that we have thus far eclectically fixed our eyes upon. The country admittedly is dull. "In our Arcady," so wrote Canon Jessop, "a laugh is never heard." There is none of that *variatio* which *delectat*. There are no attractions in its life, as there are in the life in towns. Well, let us give these rural people who, as we assume, run away from the country and go into towns, because in the one they have no amusements, while in the other apparently they have plenty—give them clubs, and concerts, and libraries, and cinemas, and those "circuses" which thirty-eight years ago the late Lord Salisbury would have it that they would prefer to "the vote!"

That is all very fine and, as I have said, all admirably intended. But then, the people who run away from the country do not by any means all run away into towns. A large number of them—the best, in fact, and the largest number—go beyond the seas, to seek there land to till on their own account and a free home of their own. If that outflow is to be stopped, or seriously reduced, a genuine "home"—untied, independent, making our man *charbonnier* "*chez soi*"—must first be given.

That is a problem for authorities and housing societies, for county councils and allotment associations. But the further step wants to be taken into consideration. For the conversion of the abject, cap-in-hand villager into a self-conscious, self-reliant, full-blown citizen is not the work of a day. There is much that is being done elsewhere towards the organisation of happier, more self-respecting and self-governing communities, which will have to be spoken of under other heads—women's institutes, *cercles de fermières*, and the like, not of the "slumming" pattern, which tends in this way. We have thus far looked at the matter from the patronising side: "Be kind, tell them to do this, teach them to do that," and so on. The aim of proper organisation is: "Induce people to do these things for themselves." The thing wants to be in grain, not a mere veneer. Patronage is patronage, whatever shape it take, whether that of a circus or a library, or else that of a coal charity—the still unfortunately inert mass moved, and moved in the first instance from the outside, if there is no organ in the inside strong enough to do it. Well, then, open the sluice—but let the outpouring water run by itself. We have very apt examples to give us a lead, showing—*mutatis mutandis*, of course, for our circumstances are not those of

foreigners—how the thing may be done. Take, for instance, the Raiffeisen Society. It was started by one who was neither village labourer nor small holder. It avowedly seeks the aid and collaboration of people in easy circumstances, men and women, who among ourselves would be “patrons.” But they are not “patrons.” They give their help in a way which has the signal merit that it cannot corrupt or demoralise. Giving it, they take their places by the side of those whom they wish to benefit as perfect equals, claiming no prerogative. Under this aspect they become perfect democrats. And their creation flourishes. It has filled the land, spreading blessings and peace abroad. And the system has penetrated into far-off climes, among people of all races, creeds, colours of skin and languages, and produced everywhere precisely the same good that it has in its home. The fact that in India it is recognised as the modern substitute for the vanished and regretted “village community” shows to what extent it can, as a democratic, equalising and uniting factor, serve the purpose of an organising institution.

The same effect may probably be called forth under a more or less different kind of organisation. The methods do not matter so long as the principle is preserved. The prevailing customs and traditions of each country must in every case be taken into account. *Aliter cum aliis agendum.* I have seen practically the same effects produced by somewhat different organisation, the same spirit being there—which spirit overcomes difficulties and renders even faulty rules workable. The main point is that in organising for country life we must work with the proper country tools, employing organisers qualified for their office, promising to secure for themselves the confidence, and therefore the willing hearing and ready following, of their intended pupils, and seek to create union, common action and mutual goodwill; but also that we should, in harmony with the spirit of the age, lose sight absolutely of those class differences which up to the present have played so strongly marked a part in dealings in the country and formed an obstacle to the progress that we all equally desire, cast off patronising and condescension, and produce a spirit of democratic equality, banishment of *gêne* in one another’s company, which plan alone can carry things well forward, such as we see in America, in France, in Switzerland, and in Denmark—everywhere, in fact, where rural organisation has secured a good record.

There is a great deal that organisation, be it co-operative or non-co-operative, can effect in connection with rural reconstruction for social purposes. Not to dwell at this point upon the very fruitful

action which co-operative organisation may boast of in the matter of land settlement, there is the important housing problem to take into consideration, for the solution of which, recognised as it is as of truly "burning" importance, one would suppose that every available means should be pressed into service, and in which, apart from that undoubtedly necessary public action called upon in this country, organisation, no matter whether from above or from below, might prove highly useful. The "General Savings Bank" of Belgium—to state one example tempting to imitation—is under this head doing, within its own limited area, really magnificent work, making the savings of "the people" serviceable for the supply of the wants of "the people," and thereby raising up prosperous and contented communities, which is probably quite as useful action for the nation as our "sending up the price of Consols." Just the same as in the question of land settlement, one great difficulty in this matter is the raising of the requisite money. The "General Savings Bank" provides such on very liberal terms, and its offer is readily made use of. In Germany, where the "Social Insurance Institutions"—that is, working men's health, old age and accident insurance corporations—render the same service out of their readily amassed huge treasure—as does in the matter of land settlement the Prussian *Rentenbank*, likewise on easy terms—it is the co-operative housing societies which are in the ascendant, in country districts as well as in towns. In Belgium it is rather philanthropic societies which absorb the money, formed on the principle of "philanthropy *cum* so much per cent." How much, indeed, organisation may be made to do to procure the provision of the necessary capital, by means of credit, which is the result of confidence awakened, is to be seen in Italy, where the *affitanze*, beginning almost literally upon nothing, have by their excellent organisation alone, paving the way for trustworthy management, induced capitalists to supply all that was wanted, until, stimulated by the example set, the State came in to help with public money. In all these cases we have not to do with the provision of money, such as is practised in our own and in the American Building Societies or similar bodies, but with organisation of the beneficiaries, organisation of communities, creating a link which binds families together, giving them common objects and keeping them in close touch with one another. Upon what may be effected on such ground the *Società Umanitaria* of Milan might teach our would-be organisers not a little.

And then, for social purposes, for community organisation, the binding together of rural families in clusters and groups, in which

there is kindly touch, mutual helpfulness and a feeling of cohesion, there is the work which our great Co-operative Union has made its own, but which has thus far made but little impression upon our rural world. What excellent service it may render we see on a small scale in the county of Lincolnshire, on a larger in Switzerland, where the country has profited by the benefits offered as much as have the towns. Our Ministry of Agriculture will apparently not look at this, in truth the most important side of rural reconstruction, nor yet its dependent, the officialised Agricultural Organisation Society, which has, as if of set purpose, rudely shown the door to the representatives of the Co-operative Union, whom we, in my time, advisedly did our best to bring into alliance with ourselves. The United States Department of Agriculture is a good deal more wide-awake in this matter, recognising and appreciating its high importance. It particularly lays itself out—in consonance with the principle laid down by Mr. Roosevelt—to cultivate this province of work, success in which cannot fail to react most beneficially and stimulatingly, both upon agriculture as a calling, through its county agents and special officers, and upon the nation at large. Not content with stimulating the organisation of village communities, it also urges actively to the formation of co-operative distributive societies, village stores, of which species of organisations we have some specimens working well, but only comparatively few. The "farmers," so it appears to be thought in Westminster Broadway, do not need the plebeian institution. We found, in my time, when we advisedly joined hands with the Co-operative Union, a very different state of things prevailing. Once the connection with the Co-operative Union had been established, our large farmers showed themselves most keen upon benefiting by the privileges of store membership and, indeed, at the close of the year, it was found that our agricultural members had bought very much more from distributive societies than they had sold to them. It is a mistake to despise "the day of small things." Ten per cent. saved on the purchase of articles is an economy worth cultivating for the large man as well as for the small. For the small men in the villages or their isolated settlements the establishment of stores, with their carts plying from house to house, means a great deal, and signifies a great deal more than the mere cheapening of domestic requirements. For the organisation of co-operative distribution brings about the social binding together of those who deal at the store, closely in towns, very much more closely in the country. There is a freemasonry among "co-ops.," which tends to hearty social union

and blossoms richly in such products as education—upon which large sums are actually spent—halls, libraries, social gatherings and the like. All these things, which we are now labouring to provide through patronising philanthropic help, under co-operation spring up of themselves, with no one to have to say “thank you” to.

“Where the community at large is not financially prosperous,” once more to quote President Roosevelt, “it is impossible to develop a high average personal and community ideal.” “All the laws and activities which I have indicated,” so declared the late “Secretary” (that is, in our nomenclature, “President”) of the United States Department of Agriculture, Mr. D. F. Houston, on a recent public occasion, “have as their object, to improve farming, to make farming profitable, to make rural life attractive, and to make rural life healthful; and if we can attain these objects, we need not fear a decline of agriculture. We shall not want ‘back to the land’ agitation. It will then be difficult to keep people from going to the land.” Does not such prospect make one’s mouth water?

If our agriculture is to respond to all the calls that are now made upon it, there certainly will have to be “Better Living” in country districts. Towards the achievement of such end co-operation can do a very great deal. At this point the “Agricultural Section” of the “Co-operative Union,” being composed of the very class that is to produce our “Better Farming” by small men, and that requires “Better Living,” promises above all things to prove successful. For it knows what is wanted to attract people of their own class to the soil. Well-wishers to rural well-being—of whom there are plenty—if they only would organise themselves so as to acquire the requisite power for action and unity of plan, to proceed, in the main on identical lines, and support one another—could undoubtedly render most valuable help; and they may be expected to lend their aid—not condescendingly and patronisingly, which would spoil the whole thing, but in a spirit of brotherhood. Authorities can help not a little, especially the highest representative administrative authority, if it can only rise to the height of the occasion, as its sister establishments beyond the Atlantic have done. And Parliament will have to help, not only by improving previously adopted schemes and past legislation. For the creation of new communities, such as we have in our mind’s eye, requires money, in amounts and for periods such as co-operative action cannot accommodate itself to—especially if, as is to be wished, ownership (individual or by societies sub-leasing to their members, as in co-

partnership tenancy) is accepted as the aim. The demands made in that case upon the new settlers are such that the less cash down is asked for from them the better will be the prospect of success, and the more is the new community likely to thrive. Lord Ernle has set us an admirable example of how to do this at Maulden. The work of settlement done in Germany, under the Provincial "Commissions," and in Italy, Roumania and Serbia by the *affitanze collettive* and their replicas, provides further guidance. In other ways the American Commonwealths, Belgium, and to some extent France, afford us useful leading.

Another non-co-operative form of effective assistance applied to organisation in country life is that adopted by our useful Allotment Associations. These societies distinctly advocate and favour co-operation among the settlers, for whom they provide allotments, and, as one of their most active members, Mr. E. O. Greening, has recently explained in public print, they find their work speed best where there is co-operation established. Yet they themselves are not co-operative. They are composed of public-spirited philanthropists, who make an offering of their labour and guidance to those who need such help for the relief of such persons and, at the same time, for the benefit of the community.

Looking at the whole question of organisation, no one surely can help coming to the conclusion that in this province there is a great work to be accomplished, to the achievement of which not only the present agricultural interest, nor yet only the governing authorities, but many besides will have to lend a helping hand, if it is to be done as expeditiously and as thoroughly as one would wish to see it done.

I have dwelt on the necessity of organisation and our tardiness in resorting to it. Well, we have tried our hand at it, at any rate so far as agricultural business is concerned. For in respect of "country life" we have not yet got much beyond just playing with the subject in our old-accustomed patronising way. For even our women's institutes, though rightly being multiplied in number, have not yet caught quite the practical tone of their American prototypes. And, whatever we have done in respect even of agriculture, we have unfortunately done in not quite the right way. And, with "Dora" having entered into our political blood, State initiative, State financing and State supervision and dictation being called in for everything, there seems little prospect of our getting out of the old, well-worn groove leading to disappointment. Rather does it appear likely that we shall sink deeper and deeper in the anti-self-reliant swamp: the absolute dependence upon State benefactions.

It cannot be said that we have remained without good leading. For we have had Sir Horace Plunkett's splendid example before our eyes for a good twenty-six years, grounded, I may say, on pure self-help and the interest and zeal evoked among beneficiaries. For the few thousands of pounds of public money which—not without good reason, under exceptional circumstances—Sir Horace borrowed from the State during the earliest stages, dwindle into nothing by the side of those truly huge sums which the English Ministry of Agriculture has secured from the Development Fund for its almost entirely spoon-fed pet child, the imitation society in our country. The very use of those few Irish thousands has in truth brought out only the more clearly the excellent self-reliant power of the Irish society. For when the late Sir Th. W. Russell very inconsiderately and suddenly called in the small balance remaining due, the society got over the trial with comparative ease, to rise all the stronger from its ordeal, relying thenceforth upon itself only.

We tried "agricultural organisation"—as has already been indicated—in 1899 by the formation of the British Agricultural Organisation Society, intended to be a faithful replica of the Irish Agricultural Organisation Society, Mr. W. L. Charlton, who was a pupil of Sir Horace's, being the originator. The late Lord Wenlock—a devoted co-operator, who had started a co-operative society in his parish of Escrick, and as Governor of Madras Presidency had told off Sir Frederick Nicholson to carry out a careful inquiry into co-operative credit practices in Europe (which inquiry resulted in a masterly report still worth studying), was the President of the Society. The late Earl Winchilsea's faultily-devised and ill-starred "National Agricultural Union" coming hopelessly to grief soon after, the rump of that "Union" sought amalgamation with our society, which amalgamation was consummated in 1900. We dragged along for some time in a not over-prosperous condition. Sir Horace Plunkett had in Ireland found many public-spirited men—mainly landowners—to provide funds for his patriotic work. Here in England—Scotland for a considerable time kept practically altogether unsympathetic, saving up its "bawbees" for other purposes—similar contributions came in only sparingly. Landlords generally gave us the cold shoulder. The squirearchy was, indeed, well represented on our committee, with its unrustic friends to support it. But, although fervid advocates of "co-operation," and though honestly zealous in their new task, few of these gentlemen knew much about that "co-operation" which they were out to promote. Accordingly many mistakes were made. For a long

time we lacked confidence among the very class that it was our business to attract. The committee—quite unintendedly—took at any rate the appearance of a political party hue. For some time I was the only Liberal upon it, and co-operators, whose banner we were supposed to be bearing, in consequence eyed us with undisguised distrust. That left us few co-operators actually on the committee without valuable support in our resistance to spurious, amateur co-operation. However, we went on pegging away perseveringly, and in the main undoubtedly pursued the right path. The societies that we started were formed on the right principle, the self-help principle, and have in the sequel unmistakably shown their unquestionable value by their action and development. It is a great mistake to measure co-operative advance in early stages by the number of societies formed. With money and influence you may stamp them out of the ground as Pompey did his legions. The proof is in their services and their staying. What you have to look to first in co-operation is principle. If that is good, numbers are sure to increase as results advertise them, whereas faulty co-operation, with whatever flourishes brought upon the scene, is sure to bring about its own decay. We have, among other cases, seen the advantages of *andare piano* on such lines, in India, where registrars have advisedly to some extent restrained the impatience of would-be co-operators, and have so kept their organisation safe. It is *multum* rather than *multa* the organisers have to aim at.

The gulf so created, as has been explained, between our society and the Co-operative Union was happily bridged over in 1906, when I took advantage of an invitation given to me to read a paper before the Birmingham Congress to plead the desirableness of a close *entente* between agricultural and industrial co-operation. The Co-operative Union accepted my plea, and a joint committee was forthwith formed, which took up the matter warmheartedly, and so brought about a good understanding and collaboration, showing itself in satisfactory results, in points alike of good feeling and good business—which business developed both in buying and selling, from and to co-operative societies.

It has pleased Mr. Leslie Scott, K.C., the present chairman of the now wholly transformed Agricultural Organisation Society, to state publicly in an address given to the Farmers' Club and published afterwards in the *Journal of the Board of Agriculture*, that before his taking over the reins appointment of members of the committee had been purely by nomination, and Mr. M. H. Carr, the "Director General" of the Society, has repeated that statement

in the last annual report of the Society. Now this statement, "charge" or "allegation" is entirely in conflict with facts, and ought never to have been made—at any rate outside a court. Barring, of course, the very first occasion, when we, as intending founders of the society, met together of our own initiative, we members of the committee *never* took office except after having been democratically elected by ballot, after proposal communicated to all members. It was Mr. Runciman who, as a professing Liberal, destroyed this wholesome practice in 1913, when, as a Zeus striking down a presumptuous Phæthon with his thunderbolt, he unexpectedly took possession of our Society—as the Prussians did of Belgian and French towns—and usurpingly constituted himself dictator. It was he who displaced the *elected* committee and substituted for it a body glorying in the more dignified title of "Board," every member of which, now rejoicing in the title of "Governor" and drawing allowances for attendance, he nominated on his own authority. From that moment the Society became to all intents and purposes a section of the Ministry of Agriculture. With most of the funds thenceforth coming from the Government, with a member of the Civil Service "Director General," and two representatives of the Ministry of Agriculture *ex-officio* members of the "Board," to check and direct its proceedings, the Society can scarcely be termed anything else. I may speak freely about this matter because, at the age of eighty, I personally am clearly quite out of the running for office. But speaking as an old co-operator, who has seen agricultural co-operation organised practically all over the world, I may say that here, by the blow ruthlessly dealt by a statesman posing as a champion of democracy, more grievous damage was never done to the cause of co-operative organisation.

The *coup*, if somewhat clumsily engineered, was effective. Its object is apparent from the results; for with the help of that powerful persuader, gold—which a winged-footed Mercury brought to the assistance of the Whitehall Place Zeus from the Olympic Treasury of the Development Fund—the Society, independent as it erst was, has, as already pointed out, been made practically a subordinate to the Ministry of Agriculture, to fetch and carry for it at its pleasure and dictation. It is the "devil" of that officialism, which the late Lord Salisbury on one occasion so happily caricatured, when he spoke of the "nuisance man," and which, with its Gargantuan appetite, is threatening to swallow us all, neck and crop, which prompted the manœuvre.

We were poorly endowed. The squires and farmers of England

were not, like those of Ireland, disposed to provide much in the way of funds for a movement in which they through their blindness as yet saw no profit for themselves—only for the country and those plaguy small holders. Our brilliant annual meetings at Grosvenor House and Stafford House and similar aristocratic mansions showed a splendid galaxy of landed aristocracy, to all appearance much interested in the proceedings, but precious few there were among these stars of society who evinced any sympathy with the movement “in their pockets.” Though on the right tack, we had, accordingly, to go on pinchingly, and unable to respond to the calls that were made upon us. That was the Board of Agriculture’s opportunity. About 1911 the Board of Agriculture offered us its help with a subsidy to be made dependent upon its being represented on the committee and having a decisive say in our business. We old stagers seemed to smell a *mus rattus*, and on the motion of so well-proved a friend of agriculture, and one who so well knows all its needs as Mr. Adeane, rejected the offer—I think unanimously. Our president, the late R. A. Yerburgh, in the place of the subsidy offered, on his own part generously offered to guarantee an annual additional income of £1,000. So we thought that we had done with the matter.

However, we had reckoned without the Liberal Government, champion as it was of private initiative and self-reliance. At our next committee meeting two Under-Secretaries of State, who were members, appeared on the scene and used all their persuasive power to induce us to rescind our resolution and to accept the offer. (One of these two gentlemen was destined to become subsequently President of the Board of Agriculture.) The gentlemen found a warm supporter in a semi-official member, since deservedly advanced to high office, who argued that by acceptance we should secure, not funds only, but also “recognition”—a prize which Sir Horace Plunkett’s society had secured, in the teeth of unconcealed official opposition, through its good work. Like Douglas Home’s “erect and proud Caledonian” (a majority voting with the Under-Secretaries) we drank the poison, and our “spirit” of self-reliance died and was safely buried in the Government grant. That grant amounted at first to not more than about £1,300—which seems a small sum for which to sell one’s freedom and the promise of raising up a genuinely co-operative structure.

However, there was more to come. In 1913 Mr. Runciman, having become President of the Board of Agriculture, decided to put the society, annexed as it now was, upon a luxurious footing.

The Development Fund agreed to allow itself to be drawn upon for very large sums. The old committee was dismissed and a Board nominated by the Minister was substituted. From that date forward the word "society" was a mere euphemism. Whitehall Place ruled. The result was soon to disclose itself.

As a society beginning on *tabula rasa*, decided to proceed on the lines of co-operation, we had felt that we wanted members, we wanted genuinely co-operative organisation—which only few of our members understood ; and the great acknowledged need of agriculture as a business undoubtedly was a market, ready and friendly, on whose support one might at all times safely rely. Well, there was the Co-operative Union. It had members for us ready—one might say waiting. It had well-trained and seasoned co-operators to keep us on the right tack. It had a fully-organised apparatus for business, perfect in its constitution, its dépôts, its centres, branches disseminated all over the country, with an admirable transport service at its disposal, which could not fail to be of the greatest value to us, and a truly ideal and absolutely willing market favouring us. What shifts and devices have foreign Governments not found themselves driven to, to provide a receptive market for favoured agriculture, which gave them its votes ! Taxing the community to the top of their bent, they have given agriculture cheap railway rates at the cost of other interests ; moreover, lavishly endowed credit institutions ; money besides ; and they have directed their "spending departments" to make their purchases preferentially from agricultural co-operative societies, not looking over-scrutinisingly at the prices. The market was thus designedly bought. But here, among ourselves, we had a market ready made, with receiving offices scattered all over the country, with a practically insatiable appetite for agricultural produce, with an expressed and truly sincere desire to buy preferentially from co-operative societies—quality and price being of course in accord with those of the ordinary market—and ready money in the till waiting to be picked up. Those same emporia were at the same time handy for agriculturists to buy their domestic or vocational requirements from. There was a wholesale society ready made, already versed in agricultural business and doing a large amount of such, with an unequalled transport service at its command, the very thing that our society needed, if, in its blindness, it did not really desire it. And that same wholesale society had a banking department which would serve us admirably as a ready-made central bank for our proposed credit service. Seeing what trouble Whitehall Place had—altogether gratuitously—taken

to obtain the consent of a score of joint stock banks to advance money to unquestionably solvent credit societies, the readiness of that well-equipped and co-operatively sympathetic bank ought to have been an attraction.

Surely nobody, with the most potent wishing cap upon his head and the boldest imagination, could have asked for anything better, or, indeed, half as good. And it was we, of the independent Agricultural Organisation Society, who had planed the way for alliance with this body, for the picking of this ripe fruit. Mr. Runciman, when President of the Board of Agriculture, had at any rate laid it down that by the side of his own one directing "representative," who was to have the casting vote, there should be two representatives of the Co-operative Union on the committee.

With a degree of folly not to be equalled, the new Board, after Mr. Runciman's retirement, broke down all this useful edifice that we had carefully reared up—at a time, be it pointed out, when distributive co-operation already had its own views about the proper utilisation of agricultural land, which seem to bear a rather threatening aspect for farmers and might be considered worth propitiating. Inclining to Socialism, distributive co-operation claims the management of such land for the consumer. It already owns or rents enormous breadths of land to farm for its own purposes, and it is employed in systematically extending its operations. With the unrivalled advantages at its command for raising produce intensively and turning it to profitable account, that is a safe business. Was that a foe deliberately to provoke to hostility?

However, one fine day the two members of the Co-operative Union—still continuing as "Governors" on the "Board" of the Society—were coolly informed that their presence there was no longer desired. Here was a slap in the face, the courtesy of which could not be concealed. Naturally the members of the Union took offence. There were already sore points between the two bodies, which sensible people were endeavouring to heal. There was "overlapping." Distributive societies had sat still and said nothing, while the two bodies were friends and allies, but now that war was openly declared they were no longer willing to stand such things. It could occasion no surprise to see a proposal brought forward at the next Co-operative Congress to form an independent "agricultural section" of the Union, or that such resolution was readily passed. It could no more occasion surprise that the Co-operative Wholesale Society, ready equipped as it was, should take the matter into its own hand, organising a huge agricultural

depôt at Clitheroe, which, thanks to the admirable transport service of the society, can supply all Lancashire ; and, furthermore, that the same powerful society should organise a sale of milk on a large scale—not only for its own farms. There are many farmers already thankful to be able to dispose of their milk to this establishment. And we have not seen the last of such opposition action.

In this way has the Ministry of Agriculture deliberately and wilfully turned a ready and most valuable ally into a declared foe, to the undoubted detriment of agriculture.

And as regards country life, and rural reconstruction, the folly of the act committed is still more apparent. Rural society is already quite sufficiently divided by survivals from feudal times. But here is a great gulf deliberately dug between favoured “farmers” and the mass of people with whom we hope to repeople the land and make it bring forth, in the Biblical phrase, “by handfuls.” It is not majors and captains, briefed by a learned K.C.—however distinguished in military service—apart from “the people,” be their eloquence ever so “Attic,” who will gain the confidence and active collaboration of the people to be influenced. They can tell them that they will buy their basic slag and their sulphate of ammonia cheaper through a society than from a dealer, and so get them, in times of dearth, to join a “society.” But that “society” will not therefore necessarily be “co-operative.” The “people,” to be gained over, want men of their own class, knowing their wants, ways and habits, feeling with them, thinking with them, and talking their own language, to persuade. “Farmers” do not care much for small cultivation or smallholders, but the country wants them. In quite needlessly, unprovokedly, and to all appearance deliberately, bringing about this rupture and estrangement, cutting rural society, which the nation are anxious to see united, in two, the Ministry of Agriculture has rendered the country, which it is called upon to serve, a distinct and most serious disservice. So far as agriculture is concerned, this is indeed a downright staggering piece of suicidal folly.

With only a slight, literal or verbal, emendation, Cicero’s famous hexameter very accurately describes the policy adopted by our Ministry of Agriculture with regard to the Agricultural Organisation Society :

“Cedant arva togae ; concedat *peritia linguae*,”

There is more spoilt than the metre.

That may be most excellent fooling, but it is not sound organisation. In no other country, however eager Governments may there

show themselves to befriend agriculture and country life by patronage and interference, do we meet with similar misguided action. Government influence in the matter is rampant in both France and Germany—in not a few points it is excessive. But it is there advisedly grafted upon the free initiative of the people to be benefited themselves, and applied through expert channels. Governments are active, very much so, in the same cause, in the Netherlands and in Belgium, and so likewise in Denmark and Switzerland. But all are careful to select teachers and agents known for their competence and intimate connection with the work to be done, and to leave the initiative to the intended beneficiaries. The Government of India is most solicitous for the welfare of the teeming mass of peasantry in its wide dominions. But it employs only skilled and competent teachers, not men either of “the long robe” or the military tunic. In Canada and the United States, Governments seek out and follow up every opportunity for furthering the two causes mentioned that offer themselves. But they are particularly careful to select for service only men and women of the calling, fully conversant with their subject, and to leave the actual work of organisation to farmers and countryfolk themselves.

Under the circumstances described it can occasion no surprise that all the old members of the Committee of the Agricultural Organisation Society, with the exception of only two—and they comparatively newcomers, with the Government stamp plainly upon them—have disappeared from the list. The principle under which they enrolled themselves and which they laboured to make dominant, that is, the principle of private initiative and self-help, has been deliberately abandoned, and there is no more room for its champions.

From such sowing little good produce can be looked for, whatever momentary lustre golden Government fertilisers may call forth—no crops qualified to withstand a severe winter or else a summer of withering drought.

We can organise, and must organise, but clearly not in this insensate way. If we are to do good, we want the right persons to set to work, under the right direction, in the right way. We cannot allow needless strife and antagonism in interest between rural classes of inhabitants, but, on the contrary, want the closest possible union. It is a shortsighted policy altogether which assumes that “farmers’” interests are served by crossing those of small folk. If there were necessary antagonism, evidently it would be, in Pliny’s words, the “human beings” who would have to be allowed to carry the day over “wheat.” But there is none. The country wants both.

And they, each of them, stand in need of the other. It is only ignorance brought into being by greedy shortsightedness which can detect causes of antagonism between the two. In any case, if we want to see country life, in Mr. Roosevelt's enlightened sense—rural reconstruction, as we call it—made effective, we want shoals of people on the land, populous villages, well-distributed land. For such purpose we require the help of co-operation, with its large host of men and women admirably fitted to help folk of the class to be "settled," with the same wants, the same ways, the same ideas and ideals, the same speech. We want a co-operative store in every village, or a society's cart calling there daily, to become, not the emporium of trade only, but the centre and nucleus of social and fraternal union. We want co-operation in agriculture and co-operation in domestic life. We want social, educational, character-forming institutions. The aim that we should make for is clearly marked out ; and we have the means for attaining it ready to our hand, if we will only employ them. But this is not a matter for bobwigs and khaki. Scientific institutions may render admirable help. So may mechanical industries. Agriculture, small as well as large, is dependent on both of them. But the impelling force, the leaven that is to penetrate the lump, and turn it into good bread, must come from the people themselves. You may lead, inform, inspire their organisation. But the actual action in the work must necessarily come from those who are to benefit by it. It is only work so done that will stand. Government officers can help ; but it is for the people themselves to "do." It is time we gave up toying with the problem. There is real work to be done. And with Ireland, Canada, and the United States pointing the way—not to mention other examples—there can be no occasion for us to doubt how we ought to proceed. Our political reconstruction began with the cry : "Register, register, register ! " In rural reconstruction our *mot d'ordre* should be : "Organise, organise, organise ! "

## CHAPTER V

### CO-OPERATION

If co-operation—in the sense in which that term is now commonly employed—does not, as observed, cover the entire ground of what is here pleaded for as “organisation,” it certainly constitutes the larger portion of it, and the most powerful moving factor in it. Without co-operation—real and genuine co-operation, such as Rochdale devised and as men like Vansittart Neale and Ludlow spent their lives in labouring for—organisation, such as we require for the regeneration of rural life, is not conceivable. Certainly not that community building, which we picture to ourselves as a way to the ideal condition of rural organisation, which is to repeople our countrysides, replenish our villages and bring happiness and contentment to the mass—now to be largely augmented, as we hope—of tillers of the soil. That is because for such work unity of sentiment and dovetailing of interests, close touch and general mutual confidence are indispensable prerequisites. And there is no unifier either of sentiment or of interest, no producer of mutual trust and confidence like co-operation.

Of the value and the remarkable creative power of co-operation there can to-day be no occasion to speak. Those two qualities stand brilliantly evidenced in the splendid and wonderful success of our own co-operative distributive movement; in the rapid upgrowing of co-operation to a great power elsewhere, following on the heels of emancipation, the “one hope”—in a Russian statesman’s words—for the resurrection of his distressingly divided country; in the astonishing success attained in India, and in the scarcely less creditable benefits which co-operation has brought to agriculture and country life in Germany, Austria, Italy, Denmark, Belgium, France, Sweden and Norway, and already in the New World, with the Balkan States, Spain and Portugal following in the wake. There has, indeed, never been a Midas touch like that of this beneficent power, nor so fruitful a generator of popular education, stimulating, with the growth of worldly possessions, the thirst for knowledge and the longing for higher treasures, and slaking it, and knitting people together by a community of feeling into one enlarged family. Look at those happy communities in Rhineland, united, under Raiffeisen’s magic shaping, described by a Hungarian professor as “a world of

brotherhood ! ” Look at the confidence boldly expressed by Indians, proud of their co-operative “ intizam,” of the regeneration through co-operation of their cherished and regretted “ village community ” ! Look at the new communities, composed entirely of workers, joining in the common enterprise, growing up in Italy in the shape of collective co-operative land settlements ! For the small holder and the cultivator of a still humbler rank, such as allotment-owning labourers and all the corona of artisans and village tradesmen of our country, now so eager for the creation of such a population, there is no prospect of happy upgrowing in family-like neighbourliness without co-operation.

However, these are not the only people to be benefited. By this time also the better endowed and higher-graded members of the rural community have discovered and recognised the great value of co-operation as an aid to business ; and there are few among them now who will declare, as the late Clare Sewell Reade did some twenty-five years ago, that “ the large farmer is his own co-operator,” or, as a distinguished chairman of the Central Chamber of Agriculture did a few years ago at Crewkerne : “ Don’t take the advice given you by Mr. Wolff; *don’t co-operate, stand every one for himself only !* ”

What great value practical-minded men attach to co-operation, on the ground of the material benefits which it will secure specifically to agriculture, is apparent from the assiduity devoted to its extension among our dollar-seeking cousins in the United States.

One thing it will be advisable here to point out in connection with this subject. We have become so accustomed to the sight of the magnificent emporia of distributive co-operation established in industrial centres, that we are likely to be tempted to forget that in the rural world co-operation, though retaining altogether the same principles, and the same canons for practice, assumes outwardly a rather different character. Distributive co-operation is “ distributive ”—which does not, indeed, mean that it limits its objects narrowly to the cheapening of groceries and dry goods. It distinctly proposes to itself higher aims, some of which have of late taken a very ambitious turn. But it is essentially a *consumers’ movement*. It places the *consumer’s* interest so overtoweringly above every other consideration, that it now even openly and advisedly makes it its aim to do away with individual farming, and asks that agricultural, as well as industrial, production shall be placed, as a subordinate service, under the mastership of distribution, in the way in which husbandry is already carried on on the farms already owned

by co-operative societies and cultivated for their exclusive benefit, for the distinct purpose of supplying independently the produce which is to be sold at the stores. Something of the same sort has already happened in connection with the "Co-operative Dairies" in Ireland, owned at the time by the Co-operative Wholesale Society, and managed so as to supply butter for industrial co-operators in England.

Now undoubtedly co-operative distribution has a very large and most important part reserved for it in rural regeneration—not alone, but above all things, for the benefit of small holders, allotment holders and village artisans, whose modest household economy urgently calls for such a beneficent cheapener and improver of articles concerned—more particularly at the present time, when the economic aftermath of the War has still to be gathered in with other hardships and privations. There is no other agency which can reduce prices, while at the same time guaranteeing quality, like co-operation.

The other benefits of distributive co-operation hitherto so much appreciated, as serving as a highly-effective savings bank, may become ostensibly reduced, as time goes on—more particularly if anti-co-operators should succeed in inducing the State permanently to levy a tax upon those over-payments which have most improperly been dubbed "profit."

There is, in truth, not a vestige of "profit" in those accumulations—any more than there is in that overpaid income tax which the Inland Revenue Commissioners return to payers. The full shop price has thus far currently been charged for goods at the stores, *out of consideration for "the trade,"* which was apprehensive of being "undersold." The stores would have been perfectly justified in underselling, and in all probability will have to do so, if they are pushed to it. Their dealing without any necessity of advertising, of operating with artificial allurements to buyers, without shop credit allowed to purchasers, and therefore with no possibility of bad debts, and with an assured, dependable custom, is by its very nature so much cheaper than that of the dealer that the goods sold will stand a lower price. The shop prices actually charged, as a matter of course, leave a goodly margin over at the end of the season, which has generally been found to figure at about 10 per cent. of the money paid in. In the early days that margin, misnamed "profit," paid in the shape of a "dividend to custom," served as an attraction to members, who had not yet fully apprehended the co-operative idea. There were people who foolishly rated the value of their society according to the figure of "dividend" paid. There

are such people still. It has been the same thing abroad. In Switzerland I have found a very flourishing distributive society which, after doing away with it, restored the "dividend"—in opposition to the opinion of some of the best of its leaders—because it was found that both custom and membership declined when the "dividend" system was discarded. To a large number of people indeed that system is a boon. For it is not every one who can bring himself of his own motion to lay by the odd penny. To the small Irish farmers, for instance, who gladly started their little "co-operative bank," it would have been of immense benefit if the House of Commons had accepted the "Thrift and Credit Societies Bill," which in 1910, after a very searching inquiry by a most competent Select Committee, the members of which grew perfectly enthusiastic for the principle, the House of Lords passed unanimously, and the object of which was to authorise the smaller credit societies to engage also in co-operative trading, so as by such means to collect a small working capital. The small village credit societies formed by these Irish small holders were lamentably wanting in cash, and could not spare sufficient for such inspection and audit of their banks' business as would have been desirable. Help from the State towards that audit and inspection it was not desired to ask; and from the Vice-President of the Department of Agriculture and Technical Instruction of that day it seemed hopeless to look for it; for he showed himself decidedly hostile to the movement. Trading added to the credit would, by the "dividend to custom" permitted under it, have brought these societies the small amount of cash that they needed, besides freeing their members—at any rate to some extent—from thraldom under the greedy and heartless gombeener. The 10 per cent. saved on the year's household expenses and the like would have gone a long way towards paying the inspection expenses. However, with a full programme of intended legislation before it, and "King Gombeen" supreme upon the Irish benches and in the Department of Agriculture, the government of the day thought good to let sleeping dogs lie and leave the Bill, sent down by the Upper House, in its pigeon hole. Hence, very naturally the present eagerness of the Irish farmers to push a village store movement, and with good cause. For as long as the gombeener sits as a monopolist at the receipt of custom there is no room for hope of an economic regeneration in rural Ireland. Apart from this, 10 per cent. saved, 2s. out of every pound, whether it be in the shape of "dividend" or of cheapness of wares, would at the close of the year mount up to a tidy economy. And our people

would have a dealer to deal with whom they might implicitly trust. And they would have laid a good solid foundation for all other co-operation.

However, in England, at any rate, where there is no serious gombeening to contend against, the matter has a rather different aspect ; and even though the direct cash-saving effect of distributive co-operation should be weakened by reducing the original selling price of goods below the accepted shop rate, so as to do away with the " profits," quite enough inducement to thrift would still remain, and so would the guarantee of quality. The mere elimination of shop credit in itself would make for thrift and business habits ; but apart from that, in truth it has been found that the " high dividend " system—which works admirably among the " well-paid artisans " who, according to the testimony of the late General Secretary of the Co-operative Union, J. C. Gray, make up the body of the co-operative host—leaves the poor (for whose benefit the co-operative movement was really chiefly intended) out very much in the cold. The " Women's Guild," operating with women's hearts, in Sunderland and elsewhere, on the opposite lines, taking a safe portion of the " overplus " off the price at the start, and offering goods of the kind that poor people desire, of genuine quality, in small quantities, at the very lowest possible price, might not, indeed, have produced commercially quite as showy results as the splendid emporia of the well-to-do artisan class can boast. But it brought real relief into a goodly area of humble quarters and undoubtedly did real " co-operative " work.

Our experience in the Agricultural Organisation Society has shown that co-operative distribution is distinctly acceptable to the agricultural public. Even well-to-do farmers knew how to value a co-operative supply of good and cheap wares—beyond the mere requisites of their vocational business. My chief motive, when pioneering the friendly relations happily established for a time between the Co-operative Union and the Agricultural Organisation Society, was, to provide a ready market for our agricultural produce. However, before very long it was found that our agricultural co-operative societies or their members had bought much more from the Co-operative Wholesale Society, and other co-operative distributive societies, than they had sold to them.

For the substantial farmers dealing with co-operative stores constituted a convenience. But for the humbler class of country dwellers it may be said to represent a precious boon. Think of the benefits likely to accrue from it to our rural plebs ! For co-

operative distribution, rightly described by the originator of German co-operation, that is Schulze-Delitzsch, as the "foundation" of the co-operative structure to be reared up, is in very truth the foundation of all forms of practicable co-operation, which cannot do without it. If there be only the mind to raise them, other co-operative services grow out of it, as branches do out of a tree. Therefore to all rural folk wishful to organise and co-operate, my advice under ordinary circumstances is: begin with supply and distribution—substantial farmers with the collective purchase of business requirements, smaller folk with the collective purchase of both such and also of all domestic necessities.

And to do so is so easy! The machinery for it is in our country all ready to hand. The whole apparatus is prepared, and needs but the penny in the slot and the handle to be turned to set it going. There is the great and powerful Co-operative Wholesale Society at the head, which can do almost anything, and has shown that it can do it cheaply and better than even the Government itself, with all its resources and authority, owing to its admirable organisation, more specifically of distribution and of transport. And local stores branch out from it over the entire breadth of the country. There is no place in which rural folk could not easily "hitch on" to an existing commercial centre—which practice will now, in the generality of cases, prove preferable to starting independently for itself—on the smallest of scales as it would be—in an entirely self-contained village society. The well-devised arrangement made by the Industrial Co-operative Society of Lincoln will serve as an excellent model. That society serves a wide country district, sending out its carts at regular times to deliver goods—and also to bring home agricultural produce—fowls, eggs, vegetables, butter, etc.—which it disposes of to the best advantage in its trade, so halving the usual middleman's profits between producer and consumer. One would like to see a similar arrangement adopted all over our island. It would make our rural population a more prosperous mass of humanity, fully prepared for other forms of co-operation. For the co-operative principle is most easily learnt in distribution.

However, to agriculture as a calling, no matter how large or how small its units may be, reaching down to the very humblest cottage holdings, co-operative supply and distribution represent, after all, only a subordinate part of the business to be done. Agriculture is distinctly a productive calling. Even its supply is ancillary only to production. By production it lives; and for production it was created. Its value to the country as a whole lies in its production

alone. Here we have the dividing line, the watershed, so to speak, separating our form of co-operation from the industrial, to which separation it owes its own quite peculiar character. For agriculture the consumer's cry of "Everything for the consumer" will not do. Eventually, of course, the consumer will prove master. It is the demand which settles the price. But we are still in the workshop, where the man who handles the implements of the trade is king, not in the market, where, in ordinary times, the consumer reigns. And co-operation is to help us in the making of things. Effective organisation of sale will not make them either cheaper or better, because it gives the maker no inducement to make them so. We have the proof of this in the results of distributive societies' farming. Unquestionably such "farming" is an excellent thing for the society which carries it on. It procures for it the produce to be sold cheap, of absolutely dependable quality, fresh from the soil, and at the precise time when it is wanted for sale. It also teaches a very valuable lesson in agriculture, as demonstrating the benefit of a generous application of fertilisers, feeding-stuffs and labour for the perfecting of high farming, considerably modifying the accepted value of the theory about "diminishing returns." However the evidence offered by trained agriculturists before the latest Royal Commission makes it quite clear that, effort for effort, and outlay for outlay, it does not yield as good results as does correspondingly generous farming under the direction of skilled agriculturists. Nor could it do so. *Non omnia possumus omnes.* Lord Macaulay's well-known simile about piano makers and bakers not being able to interchange parts applies here as in many other cases. Farmers would do as badly as in the capacity of store managers. *A chacun son métier, et les vaches seront bien gardées.*

Let us give all the credit that is due to it to the distributive movement! It is one of our chief national assets. Our great Manchester Wholesale Society was admitted, in my hearing, by the very experienced organiser of the visit of the "American Commission" of 1913, the late David Lubin—himself a great trader—to be "the thing coming nearest a miracle that I have seen." That branch of our co-operative movement has, in truth, done wonders for our artisan population, raising it in the scale not only of wealth, but also of knowledge and culture, and moral and social status, to a substantially higher level. The bigness of the results is surprising. According to the returns for the year 1919, the Co-operative Union (which does not embrace actually all co-operation established, but which is mainly distributive) comprised 4,038,755 members, grouped

in about 1,470 societies. The collective share capital figured at £66,385,566 ; the annual sales at £197,459,114.\* The figures for the English Co-operative Wholesale Society for 1918 were 2,854,584 members of shareholding societies, £3,195,737 share capital, £65,157,960 sales (now increased to about £90,000,000). In the year 1918 the society had made a loss of £16,483, owing to its self-sacrificing action during the War, when it catered and distributed goods for the Government and advisedly kept prices down for the benefit of the public. But in the preceding year it had netted a "profit" of £1,150,732 ; and all previous years show a substantial overplus. So strong financially is the position of the society, that it could recently most successfully float an issue of debentures of £2,500,000. The Scottish Co-operative Wholesale Society represents, as acting in a country with a very much smaller population, almost greater proportional strength. Its working capital, being composed of share capital (£623,674), reserves, deposits, and insurance funds, stood in 1918 at £5,773,569, its annual net sales at £19,216,763, its net "profit" at £481,318.

The value to the nation of these two societies has been brilliantly demonstrated by their services to the community during the Great War. It has raised up a magnificent fabric, supplying almost literally every one of its numerous members' very varied wants, among such insurance, which insures people's lives at a nominal cost of only 5 per cent. of the premium income—as compared with 25 to 50 per cent. in joint stock companies—maintaining its own great banking department, farming some 50,000 acres in this country and more in Canada, having, its own plantations in India, Ceylon, and elsewhere, its own colonial possessions for the supply of raw material for its large soap works and the like, keeping its own flotilla of ships to carry its goods across the seas ; its gigantic corn-mills, in which it grinds its corn ; and its immense depots in which are stored, ready for distribution, vast quantities of goods of every description, agricultural requisites of every sort included.

From their great centres the two large societies mentioned cater for their co-operative *clientèle* of somewhere about four millions of people, saving them millions of money in the year, greatly assisting them in the education of their children, emancipating them from previous bondage, and raising them in every respect. What great value the societies may in emergencies represent to the nation is evidenced by the services which they have rendered without stint or consideration of self during the past Great War.

\* The corresponding figure for 1918 was £248,979,685.

In the matter of public supply the hand of the co-operative movement has been traceable practically at all points. And for a very substantial part of its commissariat work the Government has been dependent upon Co-operative Societies, more particularly the Co-operative Wholesale Society at Manchester, which it has rightly consulted, seeing what immense advantages that society had in its power to bring to the public service through its widespread, perfected organisation, the huge machinery of its commercial relations for supply extending over all the globe, the technical proficiency of its managers and its enormous resources. If there has been a steady supply of necessaries of life, if prices have after all been kept on an durable level, and if "rationing" has been reduced to a minimum, that is to a considerable extent due to the Wholesale's assistance. If housewives have rejoiced in the "flat" price of tea, kept at a moderate height, throughout the kingdom, it is the Wholesale Society which they have to thank for it. If a fair supply of dried fruit has been maintained at, once more, after all, a fair price, that has, again, been owing to the purchases made by the Government through the Wholesale's agencies in Spain and Greece, on the society's lines of trading. If supplies from the East have been kept up to the mark and at not excessive rates, that was, again, thanks to the society's directing the trade, showing the Government how, by means of its practice of direct supply—instead of lining the pockets of profiteering intermediaries—goods could be secured at a cheaper rate and more reliably. Soaps, salt, matches, tartaric acid, condensed milk, desiccated cocoa-nut, soda crystals, and more besides, all were kept within humble purchasers' reach to a not mean extent through the Wholesale's helping to meet the demand. In respect of flour, too, the most important raw material for the staff of life, the Wholesale Society's assistance eased the way for the hungry population. In America, both in the United States and in Canada, and in Denmark, the Wholesale Society's buyers became the Government's recognised buyers, who conducted the business on Wholesale lines. Its experts proved most valuable members on Government committees and consumers' councils, and the services of more than a score of Wholesale managers were formally enlisted as the Government's "advisers." And if soldiers received their parcels of Christmas pudding, and also of other articles, promptly and in sufficient quantity, once more the Wholesale Society has helped towards such result. And its "parcels for smokers," on a duty-free basis, must have proved very godsend to soldiers at the front. A quarter of a million such parcels went out, with no less than 50,000,000 cigarettes, 150,000 cigars

and 6 tons of tobacco. And not only so. Within a month after the declaration of war it was the Wholesale Society which supplied 10,000 suits of uniforms per day to clothe, not British only, but also Indian, Belgian, and American soldiers. The Government was permitted to make use of much of the society's ample warehouse room. Throughout the war the society helped to keep prices down, disposing of pre-war supplies at pre-war prices, sugar at 3s. less than market rate, and maintaining the 5½d. loaf. All this constituted a large-scale object-lesson of a most striking description, demonstrating the superiority of co-operative trading methods and showing, not only how well consumers can, when properly organised, cater for themselves, but also how very much more capable are private venturers to conduct business of this sort than a Government with all its "departments," its rationing and "controllers," by means of "nationalisation."

Mr. Clynes who, in his late capacity of Food Controller, had ample and indeed exceptional opportunity for observing services rendered by the co-operative societies, writes in *The People's Year-Book* : "The great services rendered by the co-operative movement in connection with food difficulties, especially during the earlier years of the War, and during the time when the competition of co-operative societies with private interests did something to keep down prices and steady supplies for the benefit of the consuming public throughout the kingdom, were at the time rather tardily acknowledged by some responsive spokesmen on behalf of the Government. But they were well understood by those who took any active part in dealing with the food difficulties which the war created."

The services rendered by the Scottish Co-operative Wholesale Society are on much the same lines. The Government has freely made use of the advice and active assistance of its highly skilled experts, placed at its disposal for Government Committees and as Government agents, and has benefited much by the supply of goods, to the extent, in all, of £1,084,870, delivered to it at the old cheap prices for the service of the forces. It scarcely needs to be mentioned that both establishments have also supplied several thousands of their employees to the forces, keeping open their places for them, and making good out of their funds the difference between Army pay and the salaries received in the service of the Wholesales to the enrolled. Both societies gave up large buildings in their possession to war employment. Thus the Scottish Wholesale surrendered its magnificent mansion Calderwood Castle, to be used as a refuge for Belgian refugees.

Here is a brilliant example, without our going abroad, to Germany or elsewhere, to show what co-operation may accomplish—co-operation thus far applied only to the supply of requirements of an industrial population. Does it not make one wish to see a similarly powerful fabric raised up for the benefit of agriculture, and, through food-producing agriculture, for the nation at large, which at the present time has its eyes steadily fixed, with large expectations for, and large demands made upon, agriculture? But from our particular point of view, one would still rather think of the millions of humble rural homes to be made glad by this beneficent fairy dealing out from her cornucopia blessings to make those long neglected small folk richer, happier, more useful to their country, more valuable all round. A saving of something like 10 per cent. on household purchases—and others, 2s. in the £—will in the course of the year tell up to a good deal. And it may be made to go towards the supply of cash, for other, more directly “agricultural,” co-operation, the provision of funds for which not rarely occasions difficulty.

Such achievement is well within our reach. Beginnings have already been made. In our own country we in fact began before any other nation, with co-operative supply for agriculture, some decades ago. However, at the point then reached—a very unpretentious one—the movement has stood still, while industrial co-operation has soared upward with an eagle’s rapid flight. Our agricultural population moves along slowly; and it is not at all certain that even at the present time its leaders are guiding it on quite the proper way, or that it has very great inclination to follow even if the guidance were more reliable.

For examples of what has been accomplished we stand in no need of looking abroad. In Germany and France agricultural co-operative supply has been built up, very gradually and very laboriously at first, societies beginning by simply collecting orders and transmitting them—acting, as it was put, “as letter-boxes.” We fortunately need waste no time on such preparatory gropings for the reason already stated. We have a tree ready made upon which to graft our improved slips. We have the ground ready explored by societies such as the Eastern Counties Farmers’ Co-operative Association. There are more; and we have even more powerful guns still to bring into action. The secret of success in collective purchase lies in the fulfilment of two conditions: “bulk” and efficient organisation of transport and distribution. In both these points our Co-operative Wholesale Society—which already does a large specifically agricultural business, quite independently of the Agri-

cultural Organisation Society—has no superior, probably no equal. It is on the ground of such equipment—special stress being laid upon the second item—that is, a most efficient system of transport and distribution, that, after the representatives of the Co-operative Union had been unceremoniously turned out of the “Board” of the Agricultural Organisation Society, the Co-operative Wholesale Society started its own large purchasing and distributing centre for Lancashire at Clitheroe. Our agricultural co-operators cannot be held to have acted wisely in rejecting the proffered hand of a society that would have proved an extremely valuable ally. Their early toddlings on the Toad Lane path were simply laughable. They were pressed upon us by an all-powerful “inner circle.” No wonder they proved practically still-born. The agricultural co-operators of Ireland found themselves in a very different position. There is the Saint George’s Channel flowing between Manchester and Ireland, and the Irish operating ground very plainly forms a realm by itself, with different habits, different likings, different needs. Hence, Manchester being out of the question, the formation of an independent Co-operative Wholesale Society was clearly indicated by geographical circumstances. And with fair support, and an admirable, self-denying lead, our Irish friends knew how to organise such, and so to develop it, that it is already giving an excellent account of itself, and promises to give an even better. In England neither have we the need of separate action, nor have we the lead for engaging in it, nor yet the support and the hearty working together, such as can result only from genuinely democratic organisation, under which every part feels that it is an integral portion of the whole, that it has a full voice in the government and that its own interest is at stake—which conditions are fulfilled in the Irish society, but for the time scarcely yet in that of England.

Up to the completion of purchase, industrial co-operation will serve us intending rural co-operators exceedingly well as a guide, light and example. But for agriculturists, collective purchase, however valuable in itself, so far as rural folk are concerned, constitutes really only a preparatory step to the more important further co-operation, of which the main branch of our industrial co-operation will know nothing. There is one point still, indeed, on which we shall do well to follow the example of our industrial co-operators, and that is the point of collective insurance. But that completes the measure of acceptable teaching to be derived from this source. With its millions of adherents and its provident habits well developed after long experience, industrial co-operation has, as already

observed, proved distinctly successful in judicious combination of the two services of distribution and insurance interlocked into one another. One telling proof of this is the result attained by the Co-operative Wholesale Society, which, after taking over the business of the first independent Co-operative Insurance Society—an exceedingly well-managed concern—managed to increase its receipt from premiums from £100,000 to £903,000 in very little time. And no doubt that income will go up still higher. The combination of the two services has enabled the Insurance Society to provide for life insurance at the almost incredibly low cost of only 5 per cent. of the premium payment, which is a great boon to people with diminutive incomes. Joint stock companies have, as observed, to allow for 25, and even 50 per cent. reduction, and even co-operative organisations, such as the German working men's insurance funds, have not been able to bring the costs down below 10 per cent.

Insurance against fire, hail and animal mortality and disease cannot, indeed, be managed on the same economical lines. However, in one respect the advantages which co-operative insurance can assure to itself in comparison with joint stock action must be apparent. No matter what the risk to be insured against may be, hail or fire, or animal mortality—but more particularly if it is the last named—co-operation can be worked locally by committees of co-insurers, who will, in their own interest, see that values are correctly given and that every care is taken to avoid damage and that, the damage being after all done, what value remains as salvage will be turned to proper account. A trifling allowance out of proceeds to the local committee—acting as valuer and inspector—will suffice to keep its members' zeal at a sufficiently high pitch.

At this point we necessarily part company with industrial co-operation. For industrial co-operators' ideas with regard to co-operation are bounded by their own interests as *consumers*. Co-operative production—for the producer's benefit—most of them taboo as "individualist," while contentedly supporting non-co-operative production by working for it as wage earners. Now it is sheer nonsense to set down co-operative production of any sort, whether industrial or agricultural, as "individualistic." The co-operative producer, like the co-operative consumer, works for the emancipation of his class, for its elevation from the rank of simple wage-earners, subject to another man's will, to the position of self-employers. The consumer judges that the money earned by "dividend" upon distribution will effect the object proposed, to be followed by the buying up or crowding out of capitalist productive

concerns, in which to give their employees, as M. Secrétan has put it, a collective master in the place of a single one. That is, as we have learnt from repeated strikes and threats of strikes in co-operative concerns, no dependable means of bringing about "industrial peace." The co-operative producer attacks the task from the side of labour. He begins by making his workshop his own. And as he succeeds, the movement spreads, and so production becomes generally "co-operative," while "labour" at the same time becomes emancipated; and placed in a position to assert its right at a much earlier stage; indeed, from the very start.

The rural co-operative cultivator resorting to co-operative production likewise aims at emancipation—emancipation, not from an oppressive employer, but from the even more grinding tyranny of a host of toll-taking middlemen or else the monopolising large trader, who commands the one market, to the use of which the rural producer is practically limited. Co-operative organisation, so it has been found, will effectually shield him against both these oppressive forces and make a free man of him.

In some—for the present still only very few—cases the small farmer or agricultural labourer will resort to co-operative production for another purpose, namely, the cultivation, in common with others, with a view to a better return from co-operatively occupied land. Interesting as this subject is, and not without practical importance in its bearing on the future, it will be more convenient to consider under the head of land settlement.

Of agricultural production as a preparation for collective sale, we have in this country for the present still only a small volume; and a small variety of forms to show. There is, above all, of course, co-operative dairying, which the conditions of the hour have made a practical necessity, which turns perishable milk into more time-resisting butter and cheese, and which will soon, we may hope, render us an additional, under a sanitary aspect, even more valuable, service. In Ireland there is a very little tobacco-curing, less flax-dressing, and already some little bacon-curing. Sugar-making, although it almost imperatively requires the joining of forces of a number of producers, cannot come into account as *fully* "co-operative," inasmuch as the substantial difference between the several stakes is still found to militate against the principle of "one man, one vote."

On the Continent, and also in America, there is considerably more co-operative production, let alone that the various forms here enumerated have been extended over a far larger surface. Denmark

is all alive with co-operative bacon factories and dairies, which have brought prosperity to its fields. Germany and France both distil co-operatively their potatoes into "industrial" alcohol, which repays the value of the potatoes and leaves very valuable feeding material over. Seeing that our country is peculiarly suited for potato growing—potatoes being the one crop in which, according to Sir Th. Middleton's exposition, we beat Germany in average yield—it may be hoped that our Treasury will soon see fit to allow potatoes to be used for the production of that useful article which is so much wanted in domestic and industrial economy, but which war prices have made obtainable only at a quite excessive price. Potatoes are a paying crop, and such employment of them would be a decided help to small cultivators. There is also some distilling of sugar beet, which yields the purest form of spirit known, such as is by preference employed for the manufacture of perfumery. There is also much starch and some syrup manufactured out of potatoes. And straw is co-operatively compressed into boards. There is co-operative peat-cutting. There is more besides. And when we come to mere co-operative selling—which is the second stage to production—we have abroad something noteworthy to see. We have at home co-operative sale of fruit and of live stock, though not to anything like the extent to which such commerce is practised abroad. And when it comes to the co-operative sale of grain—grain carefully prepared for market—intent as we are upon grain growing, we are left altogether behind in the race. But some people elsewhere make a good thing of it.

Now I cannot undertake to enter here into particulars of the several forms of co-operative sale and co-operative production practised. I have dealt with this subject in some detail elsewhere.\* But it behoves me to point out in a general way the advantages which such co-operation secures and to show its effects.

What first suggested co-operative sale unquestionably was the common-sense reflection that if, say, twenty or thirty women, each now carrying her own small basketful of eggs, poultry, vegetables, or whatever the produce might be, to market by themselves, were to combine, one woman would be able to do all the work required, and there would be much time and labour saved. The next consideration presenting itself probably was that, by dealing straight with the consumer, a good deal of middleman's toll-taking might be avoided, and so some money saved for the seller. When it comes to

\* See "Co-operation in Agriculture" and "The Future of Our Agriculture."

the sale of live stock—over which, co-operatively conducted, people have bungled a long while, groping their way to find the proper method to adopt—the difficulty to be overcome proved much more serious. But along with such difficulty, at this point, more than at any other, one of the most solid advantages which co-operation brings to the individual revealed itself. There is no other industry so largely dependent for its successful prosecution upon the assistance of ancillary crafts and sciences. “Agriculture,” so wrote Sir John Sinclair, the first President of our first Board of Agriculture, “though in general capable of being reduced to simple principles, yet requires on the whole a greater variety of knowledge than any other art.” That “variety” has not become less, but rather very much more. The modern cultivator, large or small, requires the services of chemistry, physiology, mechanics, engineering, bacteriology, and more besides. Well, co-operation can place at the service of its members, necessarily ignorant on many technical points, expert assistance such as will fully make up for their own ignorance, and that at a purely nominal cost. The farmer selling his own beast, or a few beasts, at what to him is the nearest market—because he cannot afford to go to one at a distance—is at a distinct disadvantage when pitted against an expert dealer, who knows precisely which market is best for a particular article, and can beat down the seller—who does not like to take his animal home again—with his expert’s lingo, to his heart’s content. A co-operative society is in a position to overcome all these obstacles. It provides its expert advisers—advisers of various kinds, in this case one versed in the secrets of the live stock trade, who knows the markets, with their several peculiarities, and can select the right one for each animal ; who can arrange for the transport of a number of beasts, sufficient to warrant the longer journey, at the most economical rates ; and who meets the wily dealer on equal terms, as knowing all the tricks of the trade, and having the right words ready on his tongue. We know now by experience what a very great difference that makes in the selling of produce.

As time went on, further advantages came to be disclosed. If in purchase “bulk” rules, so it does to a great extent also in sale. The vendor who has large quantities of goods to offer is in a position to speak with his enemy in the gate in a very different tone from that mildly struck up by the seller of a small lot.

And that has led on to a further advance in trade still. Trade nowadays requires things not only “bulked,” but also “classified” and “standardised”; more carefully “packed,” and brought to

market in a presentable shape. And to produce quantities of "classified" and "standardised" produce, a co-operative society is in the best position, inasmuch as it comprises a number of producers whom it can influence. The result secured has been very marked in that enormous trade of classified fruit which has sprung up, mainly under co-operative action, to some extent in this country, on a much more imposing scale between ourselves and our great colonies, simplifying business and making it at once more profitable to the seller and more convenient to the buyer. However, other goods besides fruit have benefited no less by the innovation. "Classification" and "standardisation" have improved goods all round, to the benefit of consumers and the steadyng of sale to producers. Eggs, butter, potatoes, and other vegetables, have all profited by the change. People know now of a greater certainty what they stand to get, and what each label implies. The grain trade has shared very largely in such improvement of business methods effected wherever grain growers have had the spirit and the enterprise to combine for collecting their grain in common granaries for common sale. That is not yet in England. In all other branches of business the collective dealer, who comes into the market with a large volume of classified goods, occupies an incomparably more commanding position than the isolated producer offering his job lot. He is no more the submissive, cap-in-hand servant of the wholesale buyer, but enters the lists armed with the same weapons as his opponent. We ourselves observe the effect in the very successful "fairs" and "markets"—some few of which, still only on a modest scale, have been opened in this country and flourish well, mainly for livestock and vegetables. But very much more pretentious, and more successful, specimens of the same trading are to be seen abroad, in the Netherlands and—specifically for live stock—in Germany and Austria, where there are huge co-operative markets of which co-operator sellers are the regulators and masters, but which are numerously attended by buyers, who gladly submit to co-operative rules because they know that they will buy good, tested and graded produce.

Here, indeed, is the result of "bulking" goods, disposing of them in large quantities. But there is more than "bulk." And that "more" involves a promise of service more valuable still to the community. What the collectively selling producer aims at is not a thumping snatch-profit here and there, a matter of smart bargaining or a lucky "hit," but a dependable steady sale at staple, foreseeable prices, a sale that can under all circum-

stances be depended upon, which makes of his husbandry a safe and steady business, exempt from occasional "ups," to be, as a rule, more than offset by calamitous "downs." To secure this, he must be at the top of the market in respect of reliable quantity. And to achieve such result he is in the best position of all dealers. For, dealing with a host of contributors, he must of necessity test and examine the incoming goods with scrupulous care; and, acting among fellows, he is in a position to do so with a degree of authority commanding greater confidence among them than any one else could hope for.

The sellers are all in the same boat, and they know it. The managing committee has no selfish ends to serve, such as might conceivably be suspected of influencing an outside buyer; but only such as are of equal benefit to all. When the Danes, driven out of the German market by Prince Bismarck, decided to seek a place in the English market, they soon found out that, to succeed there, they must beat their competitors, not only with the quality of their goods, but also with the dependableness and regularity of their supplies—butter and eggs, for instance—in winter as well as in summer. They could not have accomplished this without co-operation. And in their dealings co-operation first of all exhibited its remarkable aptitude for studying "quality" beyond the ordinary level. It was co-operative egg societies which first introduced "candling," co-operative dairies, I think, which first resorted to bacteriological testing, so as to make sure that their milk would be a hygienically safe article. That innovation, indeed, proved well worth its cost. For it secured to co-operative dairying the recommendation of "the faculty," which counts for something in the market. And such care for the quality of the goods may be taken to bid fair to prove a valuable help to securing a further great benefit of, indeed, unspeakable value to the public.

Milk is our most nutritious, most indispensable, article of diet—an article without which our children would grow up crippled, foredoomed to a feeble life and an early death. But milk, as we have hitherto drunk it, is—like the biblical pot of pottage before it was restored to sanitary condition by Elisha—charged with "death."

Shortly before the War the frequent occurrence of epidemics possibly to be attributed to milk, very naturally attracted the attention of the authorities of New York State and City. A purely partial examination of the literature of the twenty-five years ending in 1917 has, in effect, shown that within that period 195 epidemics of typhoid, 95 of scarlet fever, and 36 of diphtheria, to say nothing

of sundry outbreaks of septic sore throat, were plainly due to milk poisoning. Such epidemics ranged from 25 to 30, upwards to 100 cases each, and, as Mr. James E. Thomas, chief of the Milk Inspection Bureau of the Food and Drugs Department of Health of the City of New York writes : " You can estimate for yourself the loss of the country through these cases." And he adds that each case of typhoid in which there is recovery is estimated to stand the country in \$350.

As milk comes into the trade there are dust, hairs, dirt, cow dung, mud, pus, animals, scabs and other abominations in it, which even the most careful straining will not remove. As milk comes from a sound and healthy cow, provided that it is kept clean, it is sound enough, practically free from bacteria. However, we live in a contaminated world. The very source from which that valued milk is drawn is poisoned. Of the many impurities which float in the milk, as we have been in the habit of receiving and drinking it, the larger number of those dangerous bacteria, which threaten the consumer with tuberculosis and other complaints, come, as Dr. Navington, Director of the Laboratory of the Department of Health of Toronto, has shown, from the intestinal canal of the cow itself. Those bacteria certainly no straining of any sort can remove. It is the infected cow that wants removing from the herd. But even that only partially remedies things. For, as even very little keeping in the wide-mouthed open pails or buckets exposes the milk to the by no means imaginary danger of all sorts of filth dropping into it, so it is also apt to bring about a rapid multiplication of deadly bacteria. Therefore, unless we are prepared to perpetuate for ourselves, and for our even far more susceptible children, the danger of infection with fatal disease, we shall have to take measures which will insure that our milk, after coming from the cow, shall be treated in such manner as to exclude the danger indicated. We have in milk, as indeed Dr. Nasmyth, of the same Laboratories Department of Health in Toronto, declares, " potentially the most dangerous food in use. It is a veritable culture medium for bacterial growth."

In three towns in the State of New York, where there were bad outbreaks of scarlet fever—the last-named the most frequent result of milk poisoning—causing in one year between 500 and 600 cases of illness and over fifty deaths, it was found that all the cases were due presumably to milk poisoning. There was found in one dairy, from which the milk consumed had come, at least one cow affected with one of the said diseases ; no similar cases occurred in families in the same district who secured milk from some other source.

We have, indeed, in respect of this matter, been strangely neglectful in our own country. Our kinsmen beyond the Atlantic have shown themselves far more wide awake to the necessity of the case. In the Final Report of the Departmental Committee on the Production and Distribution of Milk, Lord Astor, presiding, referred to the beneficent action, taken with remarkably happy effect, in this matter in New York. That State, still more the city, of New York has indeed done excellently. However, our Canadian Provinces, and such cities in them as Toronto, Brantford, Hamilton, and some others, have been no less active and successful. Seeing that we have now at length, late in the day, entered upon the same path of reform, a brief account of what has actually been done in America may be not out of place.

Inquiry has shown that there are a whole number of causes of contamination, among which, however, some defect or impurity in the cow, as observed, stands first. To put a stop to this scourge, a Milk Act was passed in the State of New York in March, 1914, which, of course, it is for the municipalities to apply by the addition of such bye-laws as appear called for to them. The Act is an empowering Act. The matter took practically the same course in Canada, where Milk Acts have been passed in various Provinces, among such—and with admirable effect—in Ontario. And in consequence of this, mortality and the number of cases of sickness have promptly gone down to a very notable extent. The effect produced in Toronto has already been mentioned. In New York City, where in 1898 the death rate of children under five years was 672 per 10,000 population, by 1916 the figure had been reduced to 336. The general death rate for typhoid was 3·1 and 4·4 for the same two years respectively. For diphtheria and croup, distinctly children's diseases, the rate in the latter year was only one-third of what it had been in the former. As between the two years named, the general death rate had been reduced from 202·6 to 138·9, the latter being almost the lowest death rate in the world. These surely are results worth noting.

At the same time, so far from adversely affecting the sale of milk, the improvement in its quality had increased the consumption, showing that people are quite content to pay higher prices for their milk, and consume a larger quantity, when they can have confidence in its sanitary quality. Whereas in 1898 the quantity of milk sold in New York was about 8,000,000 40-quart cans, by 1915 it had risen to 20,000,000 cans, that is, roughly,  $2\frac{1}{2}$  times the former quantity, whereas the population had not reached the double of what it had been; and although the service spoken of as a matter of course

places a greater pecuniary burden upon the community, which has to entertain the inspecting and controlling staff, it is not much of a tax upon milk producers. For a pasteurising plant, which is the main expense, costs very little. Seeing at what rate the sale of milk has gone up, and in what proportion the guaranteed milk fetches better prices, the small outlay for the producer can scarcely come into account. The benefit to the community, on the other hand, is evidently well worth the outlay incurred by the inspection and control imposed. Apart from a considerable reduction of deaths and cases of illness, it provides for the community a healthy next generation by the access given to pure and good milk, which encourages parents to provide a larger supply of a most health-giving food to the growing population.

The remedies applied, of course, include the inspection of shops, cow-houses—now replaced by highly modernised “barns,” in which cleanliness is most carefully studied—the persons coming into contact with the cows or the milk and so on. There is, in fact, nothing left uninspected. Physical impurities are detected with the help of the Wisconsin disc-test, under which treatment a part of the milk to be examined is passed through a disc of cotton wool, which, of course, retains the impurities and tells by the depth of the colour imparted to the wool what the proportion of impurities is. Some discs come out very dark indeed. Dealers are required to take out a “permit,” without which the sale of milk—save in very small quantities—is not allowed, and which commit them, under threat of heavy penalties, to the observance of sundry safeguards; a whole number of them are set down on a card. Those safeguards include cleanliness in the surroundings and the people handling the cows, sterilisation of the utensils used, the use of pails or buckets with narrow openings, about  $\frac{1}{15}$  of the ordinary width, to exclude the danger of dirt, or dust, or impurities from milkers and attendants, or loose hairs of the animals dropping in—the last-named constituting, as has been found, a favourite settling place for bacteria. Above all things, pasteurisation at a prescribed temperature of 105° F., with immediate cooling down to 50° or 60° F. following, is insisted upon. In New York now about 90 per cent. of the total milk sold is pasteurised; in Toronto as good as all. And the milk issuing from such process has to be sold in either bottles or else sealed containers. The sale of “loose” milk is entirely interdicted.

In Toronto, so Dr. Navington writes me, “in general, we have achieved our object well. The milk sold is pasteurised, is perfectly safe, is of good quality and has, as a consequence, resulted in a

material lowering of the infant death rate." A return published shows that, while in 1910 the death rate in respect of children within their first year was 157 to 1,000, by 1917 it had sunk to 81.

As—not, indeed, a perfect, but under the circumstances the best available—means of preserving the milk so kept hygienic in its healthy state, "score cards" are issued, on which, after inspection, marks are noted down for the various safeguards prescribed—constituting, as already stated, a considerable number. The maximum number of such marks attainable is 100, of which 40 are apportioned to "equipment" and 60 to "method" or "handling." "Grade C," which is now nowhere allowed—except in rural districts, from which it cannot be excluded—must score a minimum of 40 points so ascertained (but on both counts); "Grade B," which is now allowed to be sold unpasteurised under certain restrictions, in New York, a minimum of 60 (if pasteurised, only 55); and "Grade A," a minimum of 75, which the city of New York has for its own district raised to 93. The testing has told upon the number of dairies keeping in business. In the Toronto district, where similar methods are employed, the number has gone down from 232 to 100. For "Grade A," in New York, each cow has to be subjected once a year to the tuberculosis test; for "Grade B" only to the annual physical examination. Pasteurisation, so it has been found, will reduce the number of bacteria from 100,000 or upwards up to 1,000,000, to from 10,000 to 30,000 only, the latter number being the maximum figure allowed.

Recent investigation has shown a more perfect method to be practicable, which has now in New York city superseded the old method, and which has been found to answer fairly well. Under this newer method the bacterial count, which, says Dr. Thau, "if a milk producer does not follow out the principles laid down, will find him out immediately," plays the dominant part.

Of course, the "bacterial count" does not do away with the much easier safeguards to keep out simple dirt. The disconcerting discovery was made that to a not inconsiderable extent the theory upon which the system—which we at present appear to be disposed to copy with almost excessive fidelity—is based was built up on wrong premises; above all things, that the "bacterial count," which had been accepted as the determining factor, is a wholly untrustworthy guide. Milk, so it was ascertained in the course of researches instituted by bacteriologists in the two experimental stations foremost in their activity, of Geneva and Ithaca (both in the United States), might be full of bacteria and yet perfectly sound

and wholesome, or else comparatively free from bacteria and yet seriously poisonous. To take one telling instance, the "sour" milk which became remarkably fashionable in our country some years ago under the benison of the Bulgarian Professor Metchnikoff, and which, prepared in a less scientific manner, constitutes a highly valued staple article of food, prized for its sanitary qualities, throughout the German- and Slav-speaking countries—as, in medical men's phrase, "not only digesting itself, but helping to digest also other food" in virtue of the lactic acid produced in it by fermentation, closely resembles gastric juice—literally swarms with bacteria. However, there are good bacteria as well as bad. The sanitarianess of milk, accordingly, depends rather upon the quality than the number of bacteria present in it. The influence of "surroundings"—to which we attach so very great importance—has, likewise, in the words of Dr. R. Breed, of the Geneva station, been "greatly over-estimated." He has had milk brought to him for testing produced in the old-fashioned way on a small farm, "with the simplest equipment, where the man himself was doing the work and the wife was taking care of the dairy utensils," and found that the milk thus produced was "invariably of a higher quality than that from some of the farms that had much finer dairy equipments." And, again, the danger of bacterial poisoning arising from "dust, dirt," and even "cow-dung" dropping into the milk, has been set down at much too high a figure. Of course, those unappetising admixtures are much better left out; but on experiment it has been found that they are not by any means the tempting settling places for bacteria that they have been taken to be, but, in truth, are, under such aspect, almost innocuous. The point to which, accordingly, above all things, examination ought to be directed—more particularly in countries like New York State, where, under stringent legislation, "milk standardisation" has come, to a considerable extent, to mean "milk adjustment," by the addition or else the removal of "butter-fat," now accepted as the decisive test—is, according to Dr. Breed, less "surroundings" than the "handling" of the milk itself. "An inspection of this type is more likely to produce a real control of the quality of the milk itself than the dairy inspector's, based upon the dairy score card."

Under the influence of these discoveries recourse is now being had to a new method of examination, of which, thus far, no notice appears to have been taken in this country, and which, even so, cannot yet be accepted as a final solution of the problem.

Under that system, so the report says, a "Report card,"

divided into six chief sections, "covering certain great questions, namely, the health of the cow, the health of the persons handling the milk, the water supply" (a most important point), "the condition of the privy, the conditions in which cows are kept, the construction and condition of the cow stables, the construction, condition and methods of handling the utensils, and the methods of milking and cooling takes the place of the old 'score cards.'"

The innovation here described has proved most successful. The ordinary "raw" milk, marked as "Grade C," which is in any case allowed to be sold only for cooking purposes, has nearly disappeared from the market. "Raw Grade B" milk is likewise already taboo. People drink "Grade B" pasteurised or, by preference, "Grade A."

Thanks to the meritorious initiative and persistent efforts of Mr. Wilfrid Buckley, who has organised a model "clean milk" dairy, which is a perfect model, on his farm Moundsmere Manor, near Basingstoke, and, with the help of the National Clean Milk Society (of No. 2, Soho Square), has set up a vigorous agitation in favour of milk reform, our Government has rather late in the day taken action with a view to bringing about in this country a reform similar to that which has already so greatly benefited our cousins in the two great States of North America. The action taken, up to the bringing in of an empowering Act, has been only timid and tentative. It was felt that, to make what reform was possible palatable to the public, progress must be made gradual, as it has with good results been advisedly made in Canada, where "education" of the public has been enlisted as a beneficial aid to precept. In his writings Mr. Buckley has made the great danger threatening the public involved in the sale of uninspected milk absolutely clear, and given admirable directions for successfully combating the danger. At Moundsmere Manor he has also been able to furnish conclusive proof that "clean milk" will not go a-begging, though production in its case costs more than that of the impure liquid, and the product must accordingly be offered at a higher price. There are customers in plenty who do not grudge parting with a little more money for the purpose of obtaining an innocuous article. Under the control of the Ministry of Food there has during the War, and for some time after, been a careful inspection of milk designed for sale as "clean," that is, graded milk, for the sale of which, as such, special licences had to be taken out. The tests for "clean milk" applied are more in number than those applied in America, the full score being 500, instead of the American 100, 400 of them being set down to "method" (handling of milk, etc.), which comes more into account

in the matter than "equipment" (cleanness of stables, etc.), for which only 100 are allotted. There are in addition 100 points extra for "health" milk, to be offered for sale as "Grade A," or "Grade A (certified)." The only two grades authorised up to the passing of the new Act—both being regularly examined by the bacteriologist—must score at least 250 points out of the 400 for "method." But the regulations introduced do nothing to prevent the sale of ungraded or "Grade C" milk, such as is in New York, and also in Canada, kept absolutely off the market. That simply acted as a help to dealers in "clean" milk, as stimulating recourse to their shops. The new Act, which has come none too soon, is purely an empowering Act, entrusting the application of the powers conferred under it to local authorities. In the interest of the country it may be hoped that those authorities will know how to apply them, not only with strictness, but also intelligently, so as not only to enforce the observance of precautions, but also to make sure that the precautions adopted are the right ones. In our study of the question we appear to be still a stage behind the Americans, relying almost exclusively on the examinations of "surroundings" and the "bacterial count."

I trust that, in view of the great importance of the subject just called attention to, my introduction of it at this place will not be judged an improper digression. One object that I had at heart in doing so was to express a hope that, in copying the example of our transatlantic cousins, we shall in one respect do better than they. They have confined their action mainly to towns, leaving rural districts unconsidered. Obviously, especially in new and only incompletely settled countries, action of the kind presents considerable difficulties in rural districts. However, although strengthened in their general constitutions by climatic conditions in the country, more particularly by the inhalation of "clean" air, country folk are quite as much exposed to toxic dangers as urban. Only part of them are producers of the milk which they consume. Our long-settled country presents much fewer difficulties to preventive action than the Americas. Therefore, in proceeding with "Rural" Reconstruction, in this matter, also, the rural population ought to be considered. Towards such action co-operative dairies appear to promise to provide a useful help, for it is in their dépôts that the milk is gathered together before it goes out to consumers. And bacteriological inspection, such as has worked admirably in such large co-operative dairy establishments as those of Copenhagen and Dresden, with the effect of producing guaranteeable "clean"

milk, shows how well the two services of organising collective sale and ensuring purity can be combined. And co-operative dairies ought accordingly to be made to serve as examples to be followed.

However, let us look farther. There are more services that co-operation can render to Rural Economy—more particularly the economy of the small cultivator and his brother, the village artisan or small trader, severally, wholly or else probably partially, engaged in husbandry—all such services tending more or less in the direction of furthering production and sale. If co-operation can, as has been already intimated, on the one hand, supply the, as a rule only partially instructed, small husbandman with a capable head—in the shape of advisers expert in the several branches of knowledge, on the treasures of which his craft is bound to draw, such as chemistry, physiology, breeding, markets, etc.—it has also, on the other, highly valuable aids to offer to his hands, in the shape of help to labour or replacement of labour. The introduction of electric power and light into the operations not only of field tillage, but also of work in the rural household, has in a sense revolutionised agriculture and domestic arrangements in the country, wherever it has acquired a sufficiently firm foothold. A remarkable stimulus has lately been given to such revolution, not in this country only, by the embarrassing shortage of labour caused by the War. France, even more hardly visited than ourselves, has on this ground by its example spurred us on by its even greater activity. Otherwise we have, as usual, shown ourselves slow and immobile in the matter. As an aid to labour by linking units together, co-operative action is, however, in respect of labour really as old as is the settlement of small folk on the land. Small folk, indeed, could not carry on their business well without such linking. The one or a few pairs of arms of the occupier of a small farm and his family will not suffice for all operations to be performed, just as the one horse that many a small holder has to be content with on his holding will not—except in a few places in Scotland—suffice for his ploughing. Neighbours have come to one another's assistance since they became adjoining settlers. And in the new rural world now to be formed, which is to be composed of village communities greatly enlarged, or else newly created, there will be very frequent and urgent need for such co-operation. Primitive men learnt to work in groups; and generation after generation has kept up the practice in a practical way. However, in later days such co-operation has come to be organised and put into well-ordered shape, and it functions all the better for such improvement. The French have their *associations syndicales*, the members of which

execute work concerning them all and requiring a comparatively large force of muscle and limbs (such as surface draining, the cleaning of ditches and so on), in common, carrying co-operation to the point of bombarding the sky collectively in order to break up gathering hail clouds, and of collectively fumigating their vineyards to keep off the frost. Indian *rayats* combine to dig wells and make embankments. In Belgium there are the *warteringues*. And in Germany and Italy we see co-operation in labour well developed and in large use. In Italy, more particularly, the institution of combined labour is a widespread institution. From mere hand labour the practice has, with distinct advantage, been carried to the point of common owning of implements and machinery—from large machines, such as threshers with steam engines, down to simple stubbing tools, cake crushers, choppers and self binders. Such co-operation disposes entirely of the objection so often urged against small husbandry, namely, that it cannot avail itself of the help of large labour-saving and therefore cost-economising machinery. It does secure it ; it derives from it all the benefits which its use carries with it ; and it thrives upon such use of it. Jack has become as good as his master. And it is wonderful how easily and readily members of such associations learn to accommodate themselves to one another's needs. At the outset it was thought that all of them would most certainly ask for the same implement at precisely the same time, so that one man would get all the benefit and the others would be disappointed. There is nothing of the sort. In some few instances, indeed, small implements have had to be duplicated, triplicated or multiplied beyond that. But in general, with a little give and take, arrangements have proved remarkably easy. For early season work members have indeed to be content with the use of a drill or a threshing machine or a steam plough for a limited period only—more to be allowed when the main push would be over. But all this has settled down readily and amicably. Even horses are kept in common and let out without difficulty to serve the wants of different applicants in turns. And the system has proved applicable to a great variety of articles in use, the number of which keeps increasing as new implements are brought out, from tractors and steam ploughs, disc harrows and so on, down to liquid manure pumps, seed drills and subsoilers. And the organisation of this service in truth costs so little money ! Where there is a Raiffeisen credit society, providing money without issuing shares, therefore without payment down, you can operate largely. There are steam threshing machines with engines, tractors and the like,

which have been purchased without any of the members ever having had to put his hand into his pocket, just as there are co-operative dairies which have cost no money except what was produced out of their own yield. The credit society has purchased the machinery, and the letting of it has paid for it. Even where there is no credit society, the thing may still be managed cheaply. Here is the case of the Kilmallock society, in Ireland, a typical case. Ireland appears invariably ahead of us in these things. Let me tell the story of the progress made in the secretary's own words: "At the suggestion of Mr. Wibberley an Association was started some eleven years ago. We got our association registered with shares of £1 each. In a very short time the association numbered about eighty members. A small entrance fee was charged, and 2s. 6d. as first call per share was got in. The local bank (the Munster and Leinster) was approached for a loan to purchase machinery. The bank—on the personal security of twenty-five or thirty members—willingly lent the association all the money that was required—in fact there was nearly £500 due at one time. The first machine purchased was a reaper and binder, then a manure distributor, a horse potato sprayer, a corn drill sower, turnip seed sower, a couple of potato diggers and lastly, a 16 h.p. 'Mogul' oil tractor and threshing machine. Certain hire was charged for the use of all these, which went to pay off the bank overdraft. What I have just said will give you some idea as to how the money was raised to buy these machines with having paid only 2s. 6d. each member. I would like to add for your information that our first plan of working some of the machines was not satisfactory. For instance—the binders—instead of one there should be twenty to meet requirements of the association. Ten or twenty members may have their corn ripe the same day or week. It could not cut for them all. This caused trouble and disappointment. To remedy this state of things the binder was sold. The members formed themselves into local groups of four or five, and each group purchased a binder for itself. This system was adopted with some of the other machines also."

The great fact remains that with the judiciously enlisted help of co-operation and an easy credit, at the cost of only half a crown out of each pocket, the eighty or a hundred members obtained in course of time—and that not a very long one—an entire arsenal of machinery and implements for labour-saving use and dispatch on their farms, and the community is much the better for their venture. That case does not by any means stand alone. Very rightly has the Irish Agricultural Organisation Society taken up the cause, and in the

interest of Irish small holders, and very small holders, encouraged the extension of the practice. And very rightly, once more, did the English Board of Agriculture some years ago secure the services of that pioneer of modern husbandry, Professor Wibberley, of Cork University—the inventor of “continuous cropping”—to spread the knowledge of such co-operative implement keeping abroad all over England and Wales. Some useful articles upon the subject by Professor Wibberley will be found in the *Journal of the Board of Agriculture and Fisheries* for 1915. We shall want a great deal more such co-operative implement owning as our countryside comes to be repeopled with small and tiny cultivators, grouped in communities and extracting at the same time produce and happiness from the soil.

Of such co-operative implement keeping the co-operative employment of electric power and electric light, already referred to, is one bound to be taken up, and in one respect it is the most beneficial and most valuable. On the benefits which it has brought to large farming there is scarcely any need to dwell. That is by this time widely understood. Electric power will move any variety of machinery, whatever be the force required, from the largest to the smallest, without wearing out human muscles, and carry light into recesses where, with inflammable material stored all round, other illuminants would be quite out of the question. The power is now so adaptable and so easy to transform and to carry about in a movable distributor, that there is no difficulty in fitting it on to any implement—the chaffcutter, the gristmill, the liquid manure pump, the mechanical milker, anything—any more than to the mechanical plough or the threshing machine. It will work in the fields, thresh the corn, move heavy loads. It will light up the farmyard, the inside of barns, stables, sheds or houses. In Germany, where its employment was, in the face of difficulties which we know nothing of, first resorted to on a large scale, there are large installations, spreading out over many square miles, the installation being originally planned for agricultural work only, but now taking in little towns, both for lighting and power purposes. Thus, while ministering to Agriculture in the first instance, it has become a public benefactor. It is also largely used for domestic purposes, not for lighting only, and has in this way proved a most acceptable innovation. In the farmyard the introduction of this new power has exercised a most telling effect for good upon the servant and labour question. Servants and labourers not unaccountably grew tired of, and disgusted with, the heavy jobs which, for want of any other moving force to

execute them, they necessarily had to be set to. They accordingly deserted their posts and were not to be replaced, because every one shunned this hard labour. Electric power, taking the collar-work off, easing sensibly the physical work, at once brought them back to their old occupations. Labouring folk and servants alike became reconciled to their old employment and re-entered service, giving up grumbling! The same power, as a matter of course, renders precisely the same benefit where there is no "service," and where the small householder or husbandman and his family are alone there to discharge the duties attaching to their several positions. And how very useful this new substitute for human muscle-power may prove in both cases is demonstrated by the fact that even in the German East, where small holdings are comparatively scarce, it has been frankly owned that the largest call upon electric installations, which there have had to be specially created, comes from small peasant holders, who make up the main number of customers. On our island we have electric installations pretty well all over the country, having their seats, of course, in urban or industrial centres. The installations there set up can without difficulty provide what is needed in the surrounding rural district. That has, in fact, already been done to some extent; and it appears to have worked well and to have supplied what is wanted. But even in secluded places the difficulty of providing electric power is not now really very formidable. In the United States, where there are many isolated farms, and power is not accordingly very readily at command, it has been found that a course of water of about 10 feet breadth and 2 feet depth with 5 feet head, and a flow of about 2 feet per second, will generate sufficient power and light for such a farm with its homestead. The Yankees have, of course, not been slow to turn such an extremely valuable auxiliary to their farming to account. Electricity is well drawn upon to light up rural dwellings and till, even distant fields.

It may be of passing interest to mention that the application of electric power and light to agriculture appears to have begun with their use in co-operative dairies—automatic generators that they are of many allied forms of co-operation, such as distribution, egg and poultry selling and the like. Germany appears to have led the way in this—thirty or forty years ago. Those dairies found electric light and power a material convenience to themselves; and, possessing it, and having a use for it only during certain hours of the day, they were glad to supply outsiders with it for payment, to reduce their own expenditure—villages, surrounding farms, railway

stations, and so on. Within the last few years we ourselves have made some headway with the use of electricity for agricultural purposes, mainly in the north, going so far as even to milk cows by electricity—which is not altogether in harmony with the “clean” milk policy. For milking machines—none of which have thus far proved anything like perfect—with their several parts difficult to clean thoroughly, on account of the joints and elbows, are likely to prove rather prolific generators of bacteria. Whatever we may have done, however, we want to do a great deal more. And as rural communities come to grow up and to fill with inmates, it may be hoped that we shall see a rapid development.

Another task—now generally recognised as being most urgent—in the performance of which co-operation may be profitably turned to account is that of providing the rural population with the much-wanted dwellings. If there are to be more busy bees, there will of necessity have to be a corresponding number of hives. Statesmen and Government are racking their brains with pondering how to devise schemes for meeting this acknowledged want. Co-operation could not accomplish all that is actually called for under this head, and even co-operation could do nothing to speak of without funds being poured into its till by either capitalists or the community. The capital outlay is too large and requires to be tied up for too long. But, with some capital supplied to it from outside, co-operation may be made to accomplish not a little—as it has in fact done elsewhere. The most instructive example of such action is to be found, once more, in Germany, where the earliest adoption of those working men’s insurance schemes, which have now become general, above all the Old Age Pensions Funds, resulting in the piling up of millions of money collected with railway speed, provided ample cash to work with. Co-operative unions (more particularly that of the Schulze Delitzsch societies) took up the work—above all things in rural districts, in which up to that time it had been found to present the most serious difficulties—difficulties surviving even now. Good headway has, however, been made—with the use of old age pensions money willingly rendered available at a low rate of interest, such as in this country the savings banks, storing up working men’s nest-eggs, might well provide. And the administrators of Old Age Pension Funds have found that they can trust co-operative building societies with advances to a much larger extent than other bodies, going up to the high point of 97 per cent. of the value of the building to be erected. There appear to have been no losses to speak of, if any at all. But dearer money, coming with the preparations for the

great War, has put a spoke into this wheel, which probably the War itself has brought to a complete standstill.

Co-operation has been busy on the same task in Belgium, but only to a small extent. And in that country, under a different system—a very good one—adopted by the General Savings Bank, which is a national institution, it is rather un-co-operative building societies, based upon a definite number of shares subscribed, for the value of which their holders are liable, which derive the greatest benefit—precisely because there is in them a fixed capital to make responsible for the loans. However, co-operative building societies likewise benefit by the practice. But since their capital necessarily is a variable quantity, which accordingly cannot be pledged, that benefit is smaller. Those Belgian building societies, however, do a great deal of excellent work. They make the acquisition of a dwelling—in rural parts as well as in urban—very easy to the acquirer by advancing practically the entire capital required for the building. The Savings Bank provides nine-tenths, but there are philanthropic societies, which supplement such advance by the missing tenth, on which business, their managers have assured me, they make no loss. The Belgian General Savings Bank, by the way, was—under the direction of its late director, M. Omer Lepreux—the first institution to introduce the most useful method of combining life insurance with building business, so as to wind up the building account in any case at the borrower's death, to the benefit of his family. This Belgian organisation of building finance is decidedly worth studying by our social reformers. I did my best to bring it under their attention by inviting M. Omer Lepreux to attend the fifth of our International Co-operative Congresses at Manchester in 1902, on which occasion he delivered a highly instructive report, which was embodied in the *Proceedings* of that Congress. The process has been still more improved since then.

In other countries building societies are, of course, highly useful provident institutions—like our own, which have for the most part served as models for them—but not really co-operative. In the United States they have accomplished an immense amount of good, both in their modern shape, which is very like that of our own, and in their original form, in which they provided actually *everything* that was required, except the site—upholstery, furniture and all the complete outfit—the acquirer taking up shares of a value equivalent to the outlay, and paying up the amount so borrowed by periodical instalments, the last of which fully cleared his account.

There is one more, perhaps, even more directly useful service to

mention which co-operation is made to render to rural folk engaged in agriculture. That is assistance in breeding live stock. The attention now rightly, and none too soon, being directed to the improvement of our cowherds for milking purposes invests this question, at any rate for the time, with additional importance. Our Government provides stallions and gives pecuniary aid—subject to certain conditions—to societies forming to maintain stallions, bulls, boars, and, it may be, rams, for common use. Governments elsewhere do the same thing, and there is no denying the utility of the encouragement so given. It is designed to bring home to our agricultural public the importance of a point, which may be said to be not even now fully understood—that is, the financial value of good sires—to which should be added, also, good dams—to produce sound profit-yielding stock. In the bovine species, above all others, the dam is a decisive factor—long under-valued—since it is from it mainly that the milk-yielding quality of its offspring is derived. In the matter of neat cattle, the cow-testing, which may likewise be worked by co-operative societies, as it is a great deal abroad, only lately come into fashion in this country, after it had rendered admirable services elsewhere for decennia, is at length making the light of such knowledge to shine in dark places. But the progress made, even in this useful and urgently called-for direction, is still only slow and small. Wherever co-operative spirit is fully awakened now, elsewhere—and to a small extent even among ourselves—small agriculturists will combine to form their own breeding societies, favouring some particular breed. Thus we have our Shorthorn, Ayrshire, and so on, societies, and late in the day we have come to appreciate the remarkable milk-yielding qualities of the Frisian and Holstein breeds, and formed societies for the propagation of these heavy pail-fillers—which are, of course, suited only to certain districts resembling the marshy countries that they come from. The Swiss, whose three well-known breeds share to the full, abroad and in America, the popularity of the Dutch and Holsteins, have similar societies; and so, indeed, have the Germans and French in great number, but, as a rule, maintained with Government support. In Switzerland co-operative breeding has been carried a step further. For there are societies formed—a good number, too—for breeding pedigree cattle, with herd-books of their own, to serve for breeding purposes—which among them form a co-operative herd, and the beasts in which, of course, when there is a demand, command a considerably higher price than other beasts—generally speaking, four or five times as much. The herd once

being formed, whether of Berne, Schwyz or Fribourg cattle, no cows are admitted except herd-book animals to be mated with collectively owned herd-book bulls. In this way the breed is kept pure, and the small man with one or two cows of the herd nets as much for each calf or heifer as does the large breeder.

The useful practice, quite lately advocated in this country, of periodically testing, not only single cows, but whole herds, for their yield of milk, is altogether in keeping with this Swiss method. It is usual in Switzerland to exhibit, and treat as one, whole families of cows and their offspring, and judge of the sire and dam according to the milking qualities exhibited by the collective group.

Co-operation may, for the purpose of Rural Reconstruction and the assistance of small folk settling on our neglected plains, be turned to even greater use still. There is the land to be got, on which to settle—whatever be the form of occupation selected, whether as freehold or tenanted property. Co-operation has rendered truly admirable services in assistance given for these purposes, not only materially cheapening the cost—while at the same time benefiting also the vendor or landlord—but in addition making the holdings more profitable and more convenient to hold, by creating clusters of mutually helpful neighbours, and a valuable social nexus, imparting a pleasurable character to life, as establishing entire communities, with all the means of mutual helpfulness and the pleasures of society at their command. Very great good has been accomplished in this way, helping—as under the practice devised, in the first instance by the Italian *affitanze collettive*, which have been copied, as they deserved to be, in several other countries already—the very poorest to enter into possession or use of land. We have some beginnings of the sort, but as yet only little of value in actual practice—though a fair number of societies have been formed upon paper. A special chapter being here allotted to Land Settlement, this subject will there be more fully discussed.

Here, I think, may be said to be a catalogue of services renderable and actually rendered by co-operation—supply or distribution, production, sale and other forms—rich, almost overflowing, with promise to our new rural world. There is one service still to be mentioned, in one respect perhaps the most useful of all, that is, the provision of working capital for farming, house-holding or commerce and trade. But that service deserves a chapter to itself. Without co-operation, it may be said the prospect of rural regeneration producing a prosperous rural world, with happy rural community life and a good regard for labour, is hopeless. With co-operation,

heartily accepted and genuinely practised, a new existence may be said to be made available, a new horizon opened, not only for agriculture as a calling, but more in particular, and above all things, to those millions of humble folk with whom it is our desire to re-people our now deserted stretches of land, in order to relieve our towns, increase our agricultural production, and open a career of happy activity leading to wealth to those who people them.

## CHAPTER VI

### PROVIDING THE FUNDS

CREDIT in respect of the carrying on of agriculture has occupied a prominent place in our national agenda ever since the inquiry into the state of agriculture by Royal Commission held in 1894.

Up to the time of the great depression—roughly speaking, in “the eighties”—which provided the call for that inquiry, agriculture had kept jogging on, generally speaking, at its old easy-going trot. The land was the landlord’s. And the landlord was the Little Providence to his tenant. He would even sometimes, as I have shown elsewhere, go the length of supplying his tenant, who was to pay him his rent, with a loan on his “valuation.” Supposing that things should in any year go wrong, there was the landlord, the monied man, as he was assumed to be, who could reduce rent or remit it altogether. He was human and could be talked to. Rents generally were not heavy, as we now fully understand. And for the farmer in need of temporary help, assuming that he was generally “good” in character and in financial status, there was the private banker in the county town always willing to accommodate his substantial customers with an occasional overdraft. Cultivation had already made considerable advance beyond its condition in the happy sixties. The call for outlay had become more pressing. But claims upon the farmer’s purse, for machinery, fertilisers, feeding stuffs and the like, had not yet become anything like as exacting as they are to-day.

The “depression” threw the whole thing out of its old balance. Black year followed upon black year. Through the farmer, and also in other ways, the pinch came home to the landlord, whose situation had not in any case before in all circumstances been a bed of roses. On the top of that came the recognised necessity of “intensive” farming with a big purse. Agriculture made more calls upon the farmer’s pocket, and between the two necessities emptied many a one. Banks began to amalgamate. Private banks quitted the field, being swallowed up by larger, as small fish are by sharks and whales. Joint stock companies, whose board in London would not allow the old easy cash credit—which never was a favourite with London bankers, except as an accommodation to large commercial houses of first-rate standing—took the place of the accommodating gentlemen in county towns.

The Report of the Royal Commission mentioned emphasised among the various wants specified, specifically the want of credit, if agriculture were once more to come by its own. But the difficulty was to devise means for procuring such credit. Of course, the State was at once thought of in its modern capacity of "universal provider"—that "scoundrel (*Racker*) of State," as Frederick the Great had called it when protesting against the unceasing demands made upon its chest. The State was freely appealed to, as has become our manner. The State does not indeed stand on trifles now in its generosity to "interests." But it had at the time not yet advanced to its present extreme stage of improvidence. And credit to agriculture proved a hardish nut to crack. Lending money is, and was, easy enough business. But how about recovery? And how about making sure of proper employment on the right object? A private moneylender may use his own judgment and calculation and appraise his own risk, which he takes, exercising his own discretion in the acceptance or refusal of the application. The State can make no difference between good and bad, nor adapt its safeguards to the particular case. All citizens are equally citizens, and its methods necessarily become mechanical, formal and hard-cast. Hence, in part, it comes about that the old difficult, but most important, point of credit is still under consideration, still being debated and still remains undecided.

In our country, at any rate, the difficulties standing in the way have not yet been overcome. Meanwhile the need has become more marked. Far more is now required for agriculture than used to be the case. We are electrifying and tractorizing and motoring everything. Tenants have become owners, often enough against their real wish, finding themselves with larger liabilities laid upon their shoulders, with all their money locked up in their land. Banks have not become more manageable. They are, of course, accommodating enough to people who can show that they have ample means to stand the racket—means readily to be made answerable for their liabilities. But the trouble is that in most cases where credit is particularly wanted the means to answer for credit will not reach far enough—other liabilities having grown. The State has set its hand to the work in an amusingly prenticelike fashion. It formally secured the consent of more than a score of big banks to grant cash credits—in cases in which they would have willingly granted such on their own account—on a Government guarantee. But how to guarantee that guarantee in the interest of the taxpayer—how, in other words, to ensure that the case should be good

enough to justify the guarantee given on behalf of the nation? Again, as a later move, the State would lend money directly if the county council in its turn would recommend the case. However, that modification of the plan makes the task to be accomplished only a little less practicable. How is the county council to make sure that its applicant is a good man, that he will loyally employ the money obtained so as to make it produce more in agriculture than it costs, and that it will be conscientiously repaid?

Not to go into particulars, briefly put, these schemes have led to practically no result. A few thousands have been advanced where a good number of millions are required, and creditless agriculture stands where it stood before.

Meanwhile, on the top of the new demands of modernised husbandry, the problem to be solved has still further grown very materially in size. For we have embarked upon a policy of land settlement. We are cutting up estates right and left, and are preparing to cut up more, and inviting Tom, Dick and Harry to come and settle on newly-formed small holdings. There are not a few Toms, Dicks and Harrys willing to do so. Only the Toms, Dicks and Harrys in question want to be equipped with money to be able to do it. They possess precious little of that commodity of their own. And we have gone further. Not satisfied with our civilian Toms, Dicks and Harrys, we have asked discharged soldiers to come and become agricultural colonisers. And the number of them who respond is probably not a little swelled by the very unfriendly attitude assumed towards the discharged soldiers by our trade unions, which very patriotically do their best to keep them out of civilian employment. But these soldiers are, if possible, in still greater want of ready money to operate with than the poor civilians already referred to. And, obviously, credit to these men involves greater risk than credit to most others coming into account, because the latter may be assumed when coming forward at all, to be coming forward as knowing something about the cultivation of land, whereas our discharged soldiers—differing in this respect materially from their comrades whom Canada is treating so liberally to the same end—are likely for the most part to be new men, unacquainted with agriculture and not overcertain to remain in it.

The question of credit has accordingly become not only substantially larger but also essentially more difficult. For most of the men previously thought of, whom we talk of as "farmers," are pretty sure to have, at any rate, some of those possessions upon the command of which, under our banking and moneylending con-

ditions as they now stand, credit may be obtained, at their disposal, whereas the small holders coming newly into the field in their thousands—as we desire—are likely to be blessed with considerably less of that convenient commodity which, as matters stand, secures credit, and in many cases with none whatever.

Under such conditions, not only is there much less prospect of the State being able, out of its own chest supposed to be bottomless, to supply what is needed, but, in addition, the entire nature of the credit to be given—if it can be given—comes to be changed, and credit will for its security have to be based upon something else than tangible and attachable and readily convertible property.

Now the accomplishment of this task is a problem upon which men making a special study of it have been engaged abroad for seven or eight decades back, and for which they have found and provided a decidedly—indeed triumphantly—successful solution, wearing different shapes, so as to suit varying circumstances, but based throughout upon the same immutable principle. Self-help has been called to the rescue. And self-help has settled the job.

Since, under the altered conditions of the problem, attachable property will, in many cases at any rate, have to be dispensed with as immediate security, inasmuch as farmers' chattels want to be kept available for use, and farm produce constitutes a most undesirable security to hold, it is plain that the security to be asked for will in the main have to be personal; and, that being so, the points first suggesting themselves for consideration are the estimate to be formed of the character of the applicant for a loan, a judgment upon the profitableness of his proposed enterprise, in order that the debtor's value may not deteriorate, and the prospect, or certainty, of repayment.

However there is another point still which may justly and precedently be raised, and that is, why the State should be called in at all to act as moneylender, as many people demand, supposing that borrowers are able to help themselves. The *dignitas nodi* for the intervention of this "deity" has thus far certainly not been made out, save in quite exceptional cases, such as are not likely to be met with among ourselves—say, in the poverty-stricken districts of Southern Italy, where, in truth, security of tenure accorded to the small tenants would be a far more effective remedy for the evil to be dealt with. Even among the poorest of our Indian rayats self-help has been found capable of providing what was needed. Indeed, State help, where applied under circumstances like those here contemplated, has distinctly failed to produce half as satis-

factory results as self-help ; and it has certainly not proved capable of raising anything like the enormous sums—amounting in Germany to hundreds of millions of our reckoning—that self-help has seemingly conjured up out of nothing. State help necessarily has to be kept within certain limits, because the capital made available has to be voted by the Legislature. That is not its worst defect. The help to be given has, of necessity, to be regulated in a mechanical, hard and fast, way. The State cannot discriminate between A. and B. And, obviously, in the giving of credit, discrimination between a proper case and an improper one, and a proper person and an improper one, is of vital importance. Also, in credit, rules want to be elastic, so as to be adaptable to a variety of cases. The hard and fast regulations to which State help necessarily must bind itself have in practice either deterred deserving applicants by their severity, or else have let in unqualified persons by their flaccidity. Credit wants to be very elastic in methods, but rock-firm in its principles. And that it cannot be under the handling of State officers, who have to act according to fixed, formal regulations, on behalf of a master who has to deal with citizens having equal rights, not with customers who may be supplied or refused at pleasure. State-help institutions, where resorted to, have had to be recast again and again, as practice revealed more and more defects and shortcomings. We have had an example of that quite recently in France. Germany has supplied similar instances, and telling evidence also of the failings of State aid. And a fresh, telling instance of great significance has occurred in the same country while these pages were being written—the great Union of German Traders' Credit Societies, a body more than 2,000 societies strong, which was originally promoted by the State, and for the supply of which with the necessary funds in great part the powerful State-endowed Central Bank (*Central-genossenschafts-kasse*) was created and endowed up to now with £3,750,000 public money, having advisedly—as one of its officers, Herr Mager, recommended it to do years ago—forsaken State aid and formally and genuinely become an integral part of the old Union of Co-operative Societies avowedly based upon self-help, which was founded by Schulze-Delitzsch. The recasting of State rules inevitably requires time, during which there is an interregnum of imperfect handling. Nor can Legislatures, in which measures have to be brought forward to pass, rather than to be the best of their kind, be accepted as the most competent tribunals to judge on such delicate points as those involved in precepts for the handling of credit. Self-help institutions, once a

law is given them under which to form, have invariably known how to adapt their provisions to existing wants in view of changing conditions. And since their administration is discretionary, there has been no awkward interregnum. Moreover, self-help institutions have shown themselves possessed of the invaluable advantage of securing to their customer-members establishments of their own, independent of the smiles or frowns, the caprices or meddling, of outside bodies—establishments that may be relied upon to last, and that cannot be taken away to satisfy the whim of any one. And not only in the dispensing of credit has their “elasticity” been splendidly shown and approved itself. They are “elastic,” at their own will, also in other matters. In Germany and Italy, be it noted, self-help banks have spread banking—which at the start they found neglected and very insufficiently provided, and faulty in the bargain—over their entire country and radically improved it. Together with a credit counter they have opened a banking counter for all purposes to the small man, to his own and to the community’s benefit. They have there acclimatised the use of cheques. And they have effectively planed the way for other most valuable services spoken of on these pages under the heading of “Co-operation.”

It may be that in bringing forward self-help at once, as if it were the only alternative to State help, I may be thought to have been moving too fast. Perhaps I ought to have referred first to assistance by services possible, other than either State or self-help, such as non-self-help monetary institutions are in a position to afford. One notable such case is that of the banks and associations formed in the United States, however, under the Farm Loan Act, with which that of the assistance given in Canada by the associated banks may be coupled. In the United States the National Union of Farm Organisations, a powerful body, is now trying to convert this State-endowed and State-governed institution into a more co-operative organisation, in which the Farm Loan Associations, providing money of their own, and being given the representation due to them, are to have the great say.

It must be evident that the power of action of such bodies will, under the conditions detailed, be extremely circumscribed. Their practice is to some extent, even in the two cases just instanced, based upon quick transactions. There are few that can grant credit wholesale for terms such as are indispensable in agriculture, be it large or small. Special institutions of quite a novel kind would have to be created for the purpose, and the prospects of financial gain which such might offer are scarcely of a nature to attract

sufficient capital, which, to be sufficient, would have to be very considerable.

The American Farm Loan Banks and Associations have lent out considerable sums, showing how greatly credit for agriculture is needed. But that has been in the main out of State advances. And it is much too early to form a final judgment as to the success of these institutions, quite apart from the point recently formally raised of their legality under the Federal Constitution. And, seeing how very different are banking conditions in all other countries, certainly in our country, it cannot be said that, even if the American scheme should be found permanently successful, it could in any wise serve as a precedent for imitation elsewhere.

The Act appears, however, to have proved very effective in preparing the ground for co-operative credit. For, as was to have been foreseen, American farmers are not content to have an Act passed for their benefit administered for them by the authorities. The Government proceeded, as now appears, wisely—of course, with the assent of Congress—to make large sums of public money available for credit purposes, for the distribution of which it appears to have looked mainly to the Farm Loan Banks, working each in its own appointed district. Wisely, once more, the Government, showed itself chary in authorising joint stock banks to serve as intermediaries, putting off its sanctioning of them. The private money subscribed in the shape of shares amounted at the outset to only very little. However, farmers formed their “associations”—of which there are now over 4,000. And these, employing the Government credit, but working to a considerable extent already with share capital and deposits, now rightly claim to have a voice in the management. The obstacle to the application of the Act raised by the grudging mortgage loan banks—which are, unlike the German, used to a very high rate of dividend, and resent having the Farm Loan Board money played off against them, under a provision to limit dividend to 6 per cent.—has brought wind to the sails of this uprising against Government tutelage.

For all that, of course, the Farm Loan Act—which has attained a certain degree of popularity—may be destined to prove very useful in the direction aimed at, especially as it is being administered with an evident desire to put it to good use, by able men, experienced in business, and evincing unmistakable interest. One may hope that the ultimate result of all this fluctus will be *bonâ-fide* co-operative credit, managed and financed by the farmers themselves. There is a good prospect of this, now that the Farm Loan Associations,

composed of actual and potential borrowers, have risen in rebellion against Government monopoly in the administration, facing their opponents in the serried ranks of their organised Union.

The points to be made sure of, as observed, are the good title of the applicant to credit ; the certainty that the credit given will be rightly employed, so as not to jeopardise repayment ; and the certainty that it will be repaid. Now for such purposes, joint stock banks—more particularly as they are now constituted—and even farm loan banks, which appraise credit seekers in a capitalist way, are only very inadequately equipped. To be able to judge of the qualification of your applicant, you must know him well, you must be in constant touch with him, and be able to maintain a constant watch over his doings. Such conditions are to some extent fulfilled in the case of the old private banker dealing with a select few of his farmer-customers—not, be it borne in mind, of the small holder class, of whom we are now mainly thinking. To establish such conditions with a large number of small holders may be ruled out as wholly impracticable for a joint stock bank, and much too troublesome, not worth the trouble, if it were practicable. Even under Scotch cash credit—which has proved a veritable boon to its country—was the minimum limit of credit granted kept much above what would now be necessary for our purposes. At the present time it is very much higher still. And Scotch bankers, having at that time—to ourselves a backward, to Scotland then a most pushing time—the printing press at their command for an absolutely unlimited out-turn of paper notes, in which they dispensed their credits, went in this matter to far greater trouble than bankers would care to submit to now. They took as many as ten and even eleven sureties to one loan, about all of whom they made inquiries. Joint stock banks may, indeed, do something in the matter ; but that will not go nearly far enough. A noted bank in Cornwall is understood to have done so—without having any reason to regret it. And at the present time bankers in Ireland are showing themselves distinctly accommodating, even in cases of very small loans. However, the area of their possible action must necessarily remain circumscribed. And they, after all, give to farmers and small holders what at any time they may take away again. Naturally they consult their own convenience. There is no guarantee that the benefit will continue.

Self-help banking is based upon this patent fact, that of all possible judges of a person's character, of his honesty, trustworthiness, good living, and also of his capacity for the conduct of his business, the most competent and trustworthy are that person's neighbours.

And when, once more, in addition to their capacity to act for such purpose, you make them to join with that person in his responsibility for his loan, when his default might well mean ruin to them, you can absolutely not obtain a better security. In this manner is the purely personal, and in such shape “unbankable,” security of the individual case converted, by combination, into a bankable security such as lenders and depositors—who, of course, are lenders—whether they be private individuals or financial institutions, can accept as a basis for business. For of course ultimately the money to be loaned must in a large measure come from the great money market. And even deposits coming from local persons require some such kind of security. To rely upon the contributions of members alone would degrade the institution to the status of a mere loan society, with an altogether inadequate endowment for the purpose that we have in view.

Now this system of self-help banking does not come to us as an untried practice, big only with promise. It has been at work in foreign countries, all around us, in the sight of all who cared to see, for something like seven decades, and has answered admirably, yielding really astonishing results, shedding blessings around it, not in agriculture and rural life only—results which have surprised the world. In our immediate—European—neighbourhood we ourselves are left quite alone without their stay to our economic fabric.

If it be asked for what reason, with such an ample “cloud of witnesses” to attest the goodness of the practice, with a crying want declared and universally recognised, and with an approved remedy for our evil within so easy reach, we have not yet made that remedy our own, it is not easy to suggest a satisfactory answer, except it be this, that we are constitutionally a slow-going race, nervously afraid, as Sir G. Cornwall Lewis has shown, of all new practices, and that we have a confirmed habit of buying our Sibylline books at the dearest possible price, as witness Irish Home Rule, which we despised at the cheap price at which Mr. Gladstone offered it to us in 1886 and 1892, but which we are now eager to pay for at an infinitely heavier sacrifice. Witness, again, industrial banking, which for a long time was condemned as “foreign” and “un-English,” until we found foreign countries with its help whipping off the cream off foreign commerce, which was escaping us. Witness, once more, our long disparagement of arable farming, which can raise large quantities of green food and roots, without diminishing, rather while adding to, the yield in grain. It is the same in the present case. We have

looked at co-operative banking, eyed it askance, belittled it, then approved it in theory. Mr. Asquith as Prime Minister refused to grant an inquiry into it on the ground that its utility had been already so fully established that no further inquiry was needed—and then authorised his representative in the House of Lords, the then youthful Lord Denman, a Junior Lord of the Treasury, emphatically to forbid the banns of co-operative credit with a theatrical Rouherlike “Never,” which time is sure to belie as it has belied M. Rouher’s veto.

The objection has been raised that the system is “foreign.” “Give us something ‘English,’ ” so said Mr. Leroy Lewis, in 1895, with all the patriotic ardour which recent naturalisation had inspired, “and we will consider it.” And the Central Chamber of Agriculture, of which Mr. Lewis had been chairman, according to Mr. Lewis’s own testimony, endorsed that saying with an unanimous “Amen.”

The system is no more foreign in essence than is ordinary banking which we got from the Lombards, or than Lincolnshire warping, a capital process, which we got from the Dutch. Indeed, it is less so, for it was our “friendly societies” organisation which suggested co-operative banking, as a useful development of the same principle, to Schulze Delitzsch, the chosen friend and trusted ally in co-operation of our E. Vansittart Neale, the “father” of our “Co-operative Union.” Schulze Delitzsch’s first co-operative bank began as a friendly society; so did Raiffeisen’s; and so did M. Luzzatti’s. “Our co-operative banks,” so M. Luzzatti has formally declared, “have sprung from the womb of the friendly societies.” Co-operative banking rests on precisely the same basis as does other co-operation, which is still in this country regarded as a distinctively British speciality, applied abroad by copying it.

Under another aspect co-operative banking is merely a co-operative expansion of “cash credit,” which unquestionably is a Scottish invention.

A more plausible cause explaining our backwardness and timidity is the fact that the particular form of co-operative credit thus far most pressingly recommended to us for application in agriculture involves the acceptance of a form of liability bearing a name—it is only a name, as will still be shown—which we not unreasonably hold in abhorrence, that is, its unlimited form. Now, that is a difficulty that can very easily be got over; for unlimited liability is essential only in one form of co-operative banking, and can, if another form is accepted, readily be dispensed with.

It ought to be borne in mind that at the time when co-operative banking was first introduced, all liability was necessarily unlimited, because limited liability had not yet been thought of and was in no country authorised by any statute. In itself it offers, combined with undeniable dangers—which, however, may be guarded against—also some distinct advantages, which in the countries used to that form of responsibility are thought to be well worth retaining. We may do well to remember that in the United States, just as in Germany and Austria, “limited liability” is understood to extend beyond the actual value of the share. In what is known as the “Raiffeisen” system of co-operative banking, ostensibly unlimited liability, the unrestricted liability of all members of a society, to that society’s creditors, for just debts is indispensable, because that system in its purity dispenses altogether with shares, and in no case tolerates any shares of any magnitude, and so there is nothing to rely upon for security except liability; and also because unlimited liability—which the members are called upon to limit for themselves by periodical resolution, which sets a distinct bound—saves depositors and other purveyors of loan money the trouble of inquiring into the value of the assets of the society, the general transactions being designedly individually small. Raiffeisen forbade shares, because he advisedly desired to meet the requirements of even very poor people, who might not be in a position to take up shares, and also because his system was designed, not for industrial centres, but only for small rural districts and mainly for use in aid of agriculture, which requires loans for long periods, such as a bank based upon shares, involving quick returns, can only in exceptional cases grant. The share bank receives its deposits and must have the money so received back in little time, so as to keep its till fairly full. The term generally recognised for repayment is three months. That does not suffice for agricultural purposes. Our unlimited liability bank can deal with its security of liability pledged as an owner of land or of a building can deal with such property in mortgaging it, raising money again and again as he happens to want it—without ever borrowing too much, in order not to have any cash lying idle. In respect of every particular loan, time is there of little consequence. Fresh money may at all times be raised on the standing security. The loan can, when wanted, run on for ten years and more. The Schulze Delitzsch, or in its amended shape, Luzzatti, type of co-operative banking has made very large sums of money available for agricultural purposes—possibly more in aggregate amount than its rival. It has done so dealing to a considerable extent with large farmers, whereas the

Raiffeisen type has chosen its borrowers chiefly among small holders, and smaller men still. However, it is the Raiffeisen system and its offshoots and congeners which have become mainly connected with agriculture—just for the reason that its institutions are specially adapted to rural conditions. It has been largely befriended by Governments—most particularly in its debased forms. And Governments have a habit of blowing their own trumpet with a large expenditure of lung power. Thus it comes about that it is echoes chiefly of the Raiffeisen action of the co-operative host which have reached our rural and agricultural quarters, and those who compose them have naturally looked upon them with mixed feelings, desiring on the one hand to have the credit, but shrinking, on the other, from incurring the liability involved, the nature and object of which they have misunderstood.

There is another feature in the Raiffeisen system which has caused its fame to ring loudly in our ears. The system has a glorious record, truly astonishing in its story of success, as a morally and socially elevating agency, and a socially uniting force. Indians rejoice loudly in detecting in it a modern substitute for their cherished but practically defunct “village community.” It has made people honest, well conducted, sober, good fathers and mothers, good livers and careful cultivators. It has raised poor people practically from the proverbial “dunghill.” Its moral effects are by philanthropists rated higher than its economic—great as the latter are. And not least valued is, by the same people, Raiffeisen’s truly masterful device enabling wealthier people to assist their poorer neighbours without demoralising them by giving. This is a special merit of Raiffeisen’s. Wealthy people are to come in, to assist with their knowledge of business, their intelligence, their credit, their money, if that should be needed. But their help must not take the shape of a gift. Everything that is got is to be honestly earned by the beneficiaries. There is here an improved version of M. Dollfus’ *Aidez-à-faire*. As my friend Carlo Contini, himself an expert in the matter, declared at one of our French Co-operative Congresses, “the Raiffeisen system makes people enthusiasts.” I must confess that I look to that system for very valuable services indeed in our reconstruction of rural life, as bringing people together, uniting them by powerful bonds, and preparing the way among them for all other forms of co-operation.

But do not let us look upon it as a necessity! I am here dealing with the “credit” aspect alone of co-operation. And for credit, where there are the means forthcoming—very slender they may be—

the alternative system, for which, in company with my friend M. Luzzatti, the originator of the Italian system of co-operative banking, I hold strictly limited liability—liability limited to the actual value of the share to be preferable—is fully sufficient and effective. That system is built up on a different basis from that of Raiffeisen. The effects that it looks for are purely economic. It is a moralising factor in the sense in which Minghetti and the late Lord Goschen both have spoken of “good economy as producing good morals.” It is bound to look for good character in its adherents, because it can afford to deal only with persons whom it knows to be trustworthy. “The best security of a co-operative bank is the character of its members,” says M. Luzzatti. But its main object is to provide cheap and ever-available credit—available as a matter not of favour, but of right—and the other banking services of every description, even for men with only very small means and in small amounts, such as might not suit the more pretentious joint stock banks, which look for much “business.”

A brief explanation of the principles of co-operative banking may possibly make the matter more clearly understood.\*

In this place a very general explanation only will have to suffice.

A number of persons—I am now thinking only of country districts—who desire to place themselves in a position to obtain credit when they may want it, and also, it may be, other banking services, and who find themselves under a difficulty to obtain such services from an established bank, by reason either of distance, or of the smallness of their wants, or of want of familiarity with banking customs, join together to secure those services for themselves. Established banks, accordingly, have nothing to fear from co-operative banks, as the late Lord Avebury has freely acknowledged to me by letter. Rather have they distinct services to look for from them—as the German Bankers’ Congress, composed in the main of large bankers, assembled at Hamburg in 1907, has explicitly recognised. All financial business must ultimately swell the flood of the large market, as all rivers and rills finish by emptying themselves into the sea. Italian joint stock banks have accordingly readily helped the uprising co-operative banks in their weakness—not from altruism, as M. Luzzatti has emphatically declared, but as finding their account in it. And in Germany we find the powerful Dresdner Bank willingly at the back of the two great federations of co-

\* For fuller exposition of the subject I must refer to my books : “People’s Banks: Record of Social and Economic Success,” “Co-operative Banking,” “Agricultural Banks: Their Object and their Work,” “A Co-operative Bank Handbook,” and others.

operative banks, severally of the Schulze Delitzsch and the Raiffeisen type, serving to both as ultimate supplier of credit. The co-operative banks will bring to the larger banks custom, directly, by borrowing from them and lodging surplus deposits with them ; and they will eventually supply them with new customers by raising up people who now cannot afford to keep a banking account, such as ordinary banks value, to a "bankable" level. The difficulty with rural people that I have now in view is this, that on one or other of the following points, or on all, their case falls far short of what a large bank would consider acceptable. They cannot spare the time to go to the bank, or else they cannot make themselves understood by the "fine gentlemen in frock coats," used to very different business, or make their case understood by them. American bankers, quicker in discernment of small matters than our own, have come to discern this and have in consequence, to provide a medium for establishing intelligence between the two heterogeneous parties, appointed "farmers" on their several staffs to conduct farming business. But even that device will not serve to cover the whole ground. Our rural folk, moreover, as a rule, have no "bankable" security to offer in exchange for credit ; and naturally banks will not lend money on any other. In short, here are two worlds to bring into contact, without any visible link or common feature between them—worlds which do not understand one another, which do not even speak the same language, but which certainly require to be brought into contact, because they have distinct need of one another. They move on different planes, and the question is how to bridge over the gulf which separates them and establish contact. We know that in rural districts credit is badly wanted for business, for quite legitimate business purposes. We also know that where there is a want and there are no means of satisfying it, the devil will readily creep in to gather his harvest in the shape of usury. Usury is, in fact, rife in our farmers' and small cultivators' world in a variety of shapes, not only in cent.-per-cent. bills, but also in dealers' credit, at something like the same rate, reducing impecunious men to a state of peonage—let alone the continuance of backward and unprofitable cultivation. And usury, as Léon Say has rightly laid it down, can be grappled with only on the spot, at close quarters. Moreover, small men, having their work to do, upon which their living depends, on their holding, have not much time to spare for going any distance to a bank. Therefore, it is indispensable, if they are to be able to raise money by credit, that they should have the lending counter close at hand.

Well, the people spoken of, as we assume, join together. We are now dealing with strictly limited liability organisations. They take up their shares, the value of which will have to be regulated according to their circumstances. It is, of course, advisable to fix it so that even poor people can afford to take up a share, but on the other hand, it is evident that small shares can command only small credit. Schulze Delitzsch was for large shares, in order to compel members to save up money and so convert themselves by degrees into small capitalists. He allowed a long time for paying up, but the paying up must be steady. Once you can get them to understand the benefit of accumulating money for the said purpose, a better effect is secured by the method which M. Luzzatti has made his own, namely, of having small shares, but making them to be paid up—by instalments, it may be—in comparatively short time. M. Luzzatti favours a period of ten months, one tenth every month. But that is a matter of detail. Not a few of his banks allow twenty and even thirty months. Our law allows a member to acquire an "interest," which means a holding in shares, independently of deposits or advances, up to £200. Shares may, as observed, be large or small. I know one Italian small folk's bank which does exceedingly good work with its four-shilling shares. The money raised in the form of shares is not really intended as money for lending purposes. Its main object is, by offering security, to stand the racket in case of any loss, to attract other money in the shape of deposits or loans, with which the bank will then carry on its business, taking such money at a low rate of interest and lending it out at a slightly higher rate. The bank is not there to earn a large profit in order to be able to pay its members a high rate of dividend. It is there to render its members a service, supplying them with credit—and other services—at the lowest possible cost. Accordingly, all that it wants to do in the matter of a good balance sheet is to have a sufficient balance over at the close of the year to carry a proper allowance to reserve. Excess profit would mean that it had been charging its members too much, and ought to be met by reducing the charges. Dividend on shares must certainly be limited to the current market rate for money.

The chase for profit which, when indulged in, has meant deadly poison to co-operative banks, being ruled out, the bank has all the easier task set it in discharging what is a vital point in its duty, the obligation to study safety, avoidance of risk conscientiously, rigorously, one might almost say, religiously. Risk must not be run. As a matter of fact, inquiries made from time to time have

shown that co-operative banks, properly conducted, are the safest banks that there are. "It is inconceivable," so said to me Signor Maggiorino Ferraris, at that time Italian Minister of Posts and Telegraphs, "how a co-operative bank conducted according to rule can come to grief."

"Safety" is the foundation on which the co-operative system of credit is reared up. Sir Robert Morier, in an interesting report communicated to our first British Co-operative Congress on such banks—which he could not help seeing at work during his term of office as representative of our country in Germany—names as the three main pillars of the system the three following points: (1) maximum of responsibility; (2) maximum of publicity; and (3) minimum of risk.

All these three safeguards obviously are directly subservient to the one great end of riskless safety.

The co-operative bank interposes itself between the credit-seeking member and the source from which all money dealt in must ultimately come by pledging its collective liability for his loan, just as in Scotch cash credit do the two or more, up to eleven, sureties. Obviously that creates a security upon which people may well deposit or lend the money which the single borrower wants—and that not only by the collection of backing liability—for not only does the bank, with the aid of the "publicity" already stipulated for, and by which great store is rightly set, by means of the good practice upon which its existence is dependent and which, as will be seen, it studies with great care, establish a character which in itself secures credit, but it makes on its own part ample provision for keeping its debtor on the straight path.

It is at this point that one feature distinguishing co-operative from ordinary banks manifests itself with great force. The ordinary banker lends, even if he does not formally take attachable security to cover the risk, on the ground of his knowledge that the borrower will be able to repay, being a substantial man. It does not matter to him what use the borrower will make of his money. He may, if he so chooses, spend it in the most improvident way, to his own ruin. The co-operative bank will permit no improvident borrowing. It advisedly limits credit in the very act of making it available to those unendowed with "bankable" security. In a sense it turns the very employment of the loan into security. Its standing rule is that the borrower, in making his application for his loan, should state the object for which he asks for the money for the bank's approval. The bank will then judge, through its appointed officers,

whether the employment is one promising to repay the outlay made upon it with increase so as to improve the borrower's position or not. If the object is found to be a good one in this sense, the loan is granted under conditions of amount and time for repayment corresponding to the case. In the unlimited liability banks, of which I shall still have to speak, this rule wants to be observed with un pitying strictness. The borrower is to receive all that he needs for his purpose, for fully as long as it will require to repay itself. For he is not to be made to tax any other source of income for its repayment. But he will not be allowed either more money or more time. A limited liability bank, in which business is in the main based upon the presence of share capital, in which, also, business may be assumed to be generally fairly brisk and turnovers are likely to be rapid—as in industrial centres—the bank can, without danger or hesitation, relax this condition to this extent that, like the Scotch banks, it grants cash credits, which, as a rule, run for a year at a time, being renewable at the end of the term, and covered, for purposes of recovery, by an acceptance, with power given to the bank to call its money in before the expiration of the term in the event of shortage of money or the discovery of the borrower being no longer deserving of the credit accorded. Where this course—which is most convenient, both to the bank and to its borrower—is resorted to, care is invariably taken to make sure that the borrower is "good" and that his credit may be assumed to be well employed. It is a question of character and standing, and also of general observation of the man's doings. Any discovery that conditions are otherwise would lead to the immediate calling in of the credit.

In unlimited liability banks, without shares, or with only very small ones, in which, accordingly, liability of members constitutes the only available security, such granting of cash credit is, as a general rule, distinctly unadvisable, as involving danger. These banks are generally very small, their members are, as a rule, comparatively poor folk—otherwise they would take shares—unused to business. Their transactions are not likely to be either large or frequent, but they will require long terms. Under such conditions over-easy cash credit might tempt borrowers to improvident borrowing. Therefore, the simple specific loan practice ought to be adhered to. Cash credit has been, all the same, practised by some rural unlimited liability banks in Germany—avowedly for the purpose of saving the officers trouble; but we have seen what that has led to in the great collapse of 1911. Much better leave cash credit alone.

But, to return to the general subject. As a matter of course our

bank wants to make sure of its borrower, so as to make its loan to him safe. Its first source of security, of course, is his election by his fellow members, who will have to answer for any default. He must not be pressed to come in on the principle of "the more the merrier." His intended fellow-members want to sit in judgment upon him. "The best security of a co-operative bank," as already stated on M. Luzzatti's authority, "is the character of its members." Some optimists consider the test of election sufficient as security for a certain minimum credit. Others hold that, either in addition to this or else independently, the money that he has paid in to buy his share or shares should entitle him to credit up to a certain limit—for, in case of default, the share might be seized. Neither assumption will stand the test of examination on business principles. For, after all, members may be mistaken in the judgment of their man; and obviously the share in question is of value to the bank only while it is in the hand of the member, the bank holding the money. To seize the share as pledge is to seize a scrap of paper. A bank all shares and no money would be worth nothing. It is, therefore, essential that borrowers should be made in every case to pledge, in addition to their share, some kind of security, which had far the best be personal—as it necessarily will have to be in the majority of cases—covered by an adequate number of sureties, whose formal consent to act the bank must make sure of. Personal security has this advantage, that it demobilises no possessions of the borrower, as borrowing on the security of chattels or farm stock or produce might do—which things, moreover, are most inconvenient security for a bank to hold. Sureties, as we have seen in the Lords' and Commons' Inquiries into Scotch Banking, constitute admirable sentinels to watch over the conduct of the borrower whom they are sureties for, and do not allow him to go wrong for their own sake.

The outer ring for the observation of the borrower are the members collectively, who have pledged their common liability for the money which they raise and out of which they grant their loans. Their "maximum of responsibility" begets a "maximum of watchfulness," for which the bank is systematically organised.

It ought, once more, to be borne in mind that the co-operative bank is not a business institution dealing with customers distinct from itself, from whom it would be justified in taking toll for its services. It is the members themselves in their collective capacity, dealers and customers in one. It begins in comparative poverty. People who have much money will by preference go to an ordinary bank. Léon d'Andrimont, the "father" of Belgian "People's

Banks," while pleading for his own institution, expressly bid such men do so. Accordingly, for the money which the bank lacks it will have to provide something else, to serve the same purpose, for its services are not to be rendered for nothing. That "something else" is watchfulness and active participation in the business, which the member, himself in search of occasional credit, must not grudge. A co-operative bank wants to be, so to put it, an "animate" machine, with life, consciousness, a sense of responsibility in every spring and every wheel of its apparatus, all members working together to render the business which is transacted, in view of all, safe. It is to further this that the "maximum of publicity," which Sir R. Morier pleaded for, is intended. Publicity is like the oxygen of the air, which keeps things pure and sweet, and healthy. Of whatever is done knowledge should be accessible to all members. There is no need for secrecy in respect of anything, except only the individual savings deposits made, of which nothing whatever is disclosed. Borrowings, cash balances, all else should be open to members' knowledge.

The executive administration is of course placed in the hands of an elected committee, which may be looked upon as representing the "managing director" of the concern, and which ought accordingly to be small and composed of men capable of the conduct of affairs, which in a small bank is very simple. As the bank grows larger it becomes advisable to appoint technically trained officers, who, of course, are entitled to draw a salary. For early days officers drawn from the membership, and working gratuitously, with probably only a light burden of work laid upon their shoulders, are sufficient. These are the people who actually take and deal out the money. But in large banks they do not invariably deal it out altogether at their own discretion. In many banks there is a special "credit committee" to assess members to a permissible credit, setting a limit, up to which the committee may trust them with loans—provided that the case is otherwise in order—without further to-do. Should applicants ask for more, they will be required to furnish additional security. The committee thus nominated is not, however, left unchecked. To check it there is a supervising council, or council of control, corresponding to the "board of directors" in a joint stock company, which holds the supreme reins of office for the term of its tenure of office. In this capacity it is authorised to go, should occasion require, so far as even to dismiss members of the executive committee, should it judge them to be failing in their duty. That "board" from time to time—generally every three

months—reviews all that the committee has done. It may act as auditor, auditing the accounts. That is not, however, advisable in large banks. For the object of its existence is, rather, to judge whether the committee has used its discretionary powers aright, to see whether the committee has in its acts sufficiently safeguarded the interests of the bank—kept loans within proper limits, made sure of adequate and good security, seen to it that the security has not deteriorated, and so on. It also inquires into the employment given to specific loans, into the periodical part-payments stipulated for, and the rest of it. At the close of the year the “board,” like the “committee,” presents a report, reviewing, among other things, the acts of the “committee,” so as to place the annual meeting, which is the supreme authority in all matters, and in which it is essential that membership, not the amount of the several holdings in shares, should determine the vote, each member having a vote, and only one, in a position to judge and to give its discharge and approval.

Such is, in brief outline, the organisation of the co-operative banks now spoken of. The epitome of it here given has advisedly been kept brief. In the practical application there are modifications in various countries or unions in details. Thus in Italy the managing committee is much larger and the current executive work is entrusted to three *sindaci*, elected from out of the number of the committee (*consiglio*), acting in turns, one at a time, on whose shoulders thus a rather heavy burden is laid. It is the committee (*consiglio*) which acts as controlling body. In Belgium the control of the committee’s doings is entrusted to one *censeur*. In France, so far as co-operative banking of this type goes, which is not a great distance, supervision is committed to three *censeurs*. In essentials the system remains everywhere unchanged. It will of course depend upon the conduct of the executive authorities and the vigilance of members, how the bank develops. The experience of some seventy years has shown that in itself the organisation is absolutely sound. Loss is as effectually guarded against as it possibly can be in any man-made sublunary institution.

It will have been observed that the credit given is hedged in with a quadruple row of safeguards—counting the election of the member as one. Of course credit business, in the sense here spoken of, is permitted only with members. No outsider is entitled to a loan, or ought to have one. For the investment of surplus funds investment outside the bank will sometimes prove inevitable. But that is another matter altogether. The granting of credit to members of the executive and controlling bodies has presented some difficul-

ties. However, these have in practice been well got over. The proper policy for the bank will of course be, in order to ensure to it sufficient and ever-growing strength—for the stronger a bank is the more and the better service will it be able to render—to keep on steadily increasing its capital, even apart from the incoming of new members, who subscribe for shares. It is the capital, coupled with good business management, which secures to the bank the credit upon which itself depends.

No definite hard-and-fast rule can be laid down as to the amount of loan money which a co-operative bank may take, in proportion to the capital of its own. Some banks consider themselves safe in rising to a high figure. In general, the proportion of five loan capital (meaning deposits as well as fixed loans) to one capital of its own (meaning thereby share capital and reserve funds) is considered safe and convenient. Among various sources of obtainable loan capital deposits deserve the preference, as supplying probably the cheapest and also the best “lying” money, with—in a bank whose depositors are also its responsible shareholders—only a remote possibility of large withdrawals. Also one essential object of a co-operative bank is recognised to be that of systematically promoting thrift. M. Luzzatti has called his co-operative banks “perfected savings banks.” And at a meeting of the Royal Statistical Society, at which I read a paper on “Savings Banks at Home and Abroad,” in 1897, Sir E. Brabrook, then still Chief Registrar of Friendly Societies, and a recognised authority on subjects of thrift, pointed out that thrift societies managed by their own members—such as co-operative banks are—are distinctly preferable for their effects to institutions in which money contributed by depositors is handled and disposed of by others, be such even officers of the State. They are far more educational. As thrift societies co-operative banks have a truly admirable record. And, as Directors of Savings Banks in Italy, in districts in which the two classes of institutions work side by side, have assured me, the saving which co-operative banks promote, is *new* saving, made *in addition* to what is brought, without any perceptible diminution, to their own counters.

It seems astonishing with what rapidity and to what imposing figure co-operative banks of the type here spoken of have amassed share capital and attracted deposits and business. And that figure grows from year to year. And all this starting from the humblest of beginnings. What is now the great People’s Bank of Milan, which owns near a million of share capital and transacts an enormous

business—having among other customers about three hundred other co-operative banks to do business with—began in 1865 with a subscribed capital of just £28. To satisfy a jeering public of the good conduct of its business it posted its balance-sheet outside its door every night. By the end of the year its position had become established. The co-operative banks of Cremona and Novara have lately outstripped it in business. Supported by branches, they cover large areas with their transactions.

It is the same thing in Germany, where the Schulze Delitzsch Union now numbers more than 3,000 societies, and does a business which means £150,000,000 to £200,000,000 kept steadily circulating and fructifying in the country. Most of the business done, both in Germany and in Italy, is of an industrial character. But very large sums, running into hundreds of millions, have been provided for agriculture. The large bank of Cremona just spoken of—one of the very best co-operative banks existing—is distinctly a bank mainly for agriculture. Its district is a district of large farmers and small cultivators, working side by side. Other Italian banks, such as those of Lodi and Rovigo, are likewise predominantly agricultural in character, as are also in Germany the banks of Insterburg, Gotha and Cosel—and plenty more. This type of bank has certainly brilliantly proved its quality, and deserves much greater attention than has been accorded to it by our intending rural reformer.

However, its type of business will not suit every one. That business presupposes the taking up of a share or shares, which to small cultivators in country districts may be inconvenient, and to poor cultivators, village tradesmen, costers and labourers may be impossible. It is, however, not only poverty which may hinder the taking up of shares. The industrialist deals with money and keeps his cash liquid. Money is to him part of his trading apparatus, intended to be kept crossing and recrossing his counter. The agriculturist has his money, whatever it may be, locked up in farm equipment and produce, and it is produce rather than ready money in which he deals. Furthermore, the industrialist requires his borrowed working capital only for a short time. He turns it over quickly. It comes back to him in, say, three months. The cultivator requires his money for very much longer. For there is only one harvest in the year, and that one harvest sometimes fails. And improvements and outlay often enough take several years to repay themselves. However, to the limited liability share bank long credit is a snare, because it locks up capital.

It was not only these considerations which led F. W. Raiffeisen

to devise a different system of credit. But they have in a very great measure served as an inspiration to it, and served to extend its adoption and to identify it in public opinion specifically with agriculture.

Raiffeisen's main aim was to bring help to the poor, even the very poor, whose sufferings and losses owing to the want of working funds he had witnessed—the poor in country districts, owners of peasant holdings, as they might be, or others without such holdings. Since cash could not be conveniently asked for from them, at any rate without causing severe privation, and in many cases without keeping out persons who ought to have been admitted as needing assistance most—according to a self-evident maxim, of which Léon Say has made himself the exponent—there must, to meet the requirements of such people, be unlimited liability. The joint liability of a number of men, all of them possessing something, and certainly all of them anxiously desirous—in their own interest, and as a matter of honour, in the face of their neighbours and fellow members, for whom they make themselves answerable, as others do for them—not to be sold up, will secure credit from outside, and it will certainly command sufficient confidence to attract proportionally substantial deposits in its own district. For it represents, after all, capital and highly intensified responsibility. The question of attracting credit from without occasioned difficulties at the outset. The system was new. The movement was at first dependent upon its well-wishers, who might have a little money to put in. However, it soon got over this obstacle. A public inquiry established its soundness. Capitalists came to trust it and were not disappointed. In course of time even the Imperial Bank of Germany, recognising its solidity and security, opened to it a large credit on preferential terms. And now it occupies a commanding position in the money market, with plenty of counters open to it from which to obtain what it may want in excess of its own resources, let alone that it has attracted so much money in deposits that many of its little banks have cash to spare over and above what they need to disburse in credit. For it is a peculiar merit of these banks that, systematically encouraging thrift, they powerfully attract confidence and attachment in their own district. Local people will sooner deposit in them than in the public savings bank, because they can see what becomes of their money, which is not carried up to some great "wen" (Cobbett's word), "to appreciate Consols," but is laid out productively in the locality itself and for its own benefit. They also like to have a savings

bank which is administered by their own neighbours and nominees, whom they can speak to and whom they know that they can trust.

In respect of agriculture, the method adopted of having a large elastic fund of liability to draw upon and to pledge and pledge again, as more money comes to be wanted, possesses several distinct advantages. In the first place, it serves practically as a cash credit open to the bank, under which only as much money needs to be raised and paid interest upon as is actually needed at the time, leaving, therefore, only a very small margin of money unemployed in the till. In the second place, it enables the bank to grant loans for long, even very long, terms, which other banks can do only sparingly. The principle adopted is, that no money shall be granted except for fully approved purposes, and in the case of such only with adequate, by preference personal, security given; but that for an approved purpose as much money shall be advanced as will fully satisfy that want and for as long as will suffice to enable the loan to repay itself out of its proceeds.

However, the object which mainly inspired Raiffeisen and prompted his enterprise was, as observed, that of assisting rural poor—of whom there were an untold number, and who for want of money suffered very bitter privations. He was not thinking of agricultural cultivators alone. He would come to the rescue of any one, the very “beggar on the dunghill,” provided that he was found to be honest and to have a paying enterprise on hand. Accordingly, there could for him be no shares. Raiffeisen did not even approve of entrance fees. There must, if he could have his way, be no tax whatever laid upon the incoming member’s purse. It was his character that would come into account. In practice, a small entrance fee has, however, been found decidedly useful, and even small shares—such as the German Government has in its country insisted upon seeing issued—will not stand in the way of the acceptance of the system.

Liability being unlimited, the safeguards already enumerated have to be insisted upon with particular strictness. The district to be worked in must be small, consisting by preference of only one parish, so that there may be effective touch among members, and every one may be able, without trouble or offence, to observe how others are going on. Special care must be exercised in the election of members. Now here it comes to be seen how unlimited liability, which members periodically limit themselves by formal resolution, approves itself as an effective safeguard, instead of acting as a threatening danger. A member having only a limited stake

in the concern will elect Tom, Dick or Harry, without much distinction or compunction, trouble little about the choice of committee and council men, eye the balance sheet with comparative indifference, and stretch any number of points in the dealing out of credit not to disoblige his neighbours. Probably he will not even take the trouble to watch affairs, nor care to attend society meetings. Make the liability unlimited, and all this at once becomes changed. Through self-interest, since our member may be made to pay, all those faculties are awakened and kept tense which we want to enable the bank to obtain and deal out its money, because, so armed, it will be able to answer for repayment. Once more, being made unlimited, liability will make members scrutinise applying candidates carefully, make them consider well whom to elect to any office, to study the balance sheets which are mostly—as often as the committee meets—hung up in the registered office for inspection at will by members. It will make them inquire who are the borrowers and watch such men, to make sure that they employ their loans as was agreed upon and continue to lead a creditable life, that the repayments come in in proper time, insist on strictness in the observance of conditions and help to keep everything safe and shipshape, so far as they can. There can be no idea of pelf in the bank. There being no shares—at any rate to speak of—there can be no dividend nor any other pickings. The officers are required to perform their duties—which in a small society are, after all, not over-exacting—gratuitously. Terms for loans must, of course, be so fixed as to keep the bank on the right side, with some margin over. However, that overplus does not go into members' pockets, but goes wholly into a collective fund, which must not be shared out in any case, not even in the event of the bank being wound up—lest it be wound up for the sake of the spoils. It serves as reserve fund and, as it goes on accumulating, as a property of the bank which will enable it eventually to dispense with further borrowing.

Thus, assuming that all rules laid down are faithfully observed, every crevice seems closed against rapacity and abuse. And there is, figuratively speaking, a tree planted, like that of Nebuchadnezzar's dream, giving grateful shade and shedding nourishing fruit all round.

The benefit of the credit made available for long terms does not end with the single borrower. It is these banks which have advanced large sums for the purchase of implements, the financing of co-operative dairies and other co-operative societies for the utilisation of agricultural produce—repaying themselves in the latter case

by a tax of so much, say, on every gallon of milk employed in a dairy, or a similar unit in other productive undertakings—and also for the purchase of land, which has, under their administration, been bought and cut up into small holdings and allotments decades before our statesmen thought of such a thing.

And we must not look upon these societies as banks only. They are co-operative societies for *all* purposes. They buy and sell, they organise common work, they knit together the population of a village as into a family. I have elsewhere quoted the Hungarian Professor von Dobransky's rapturous praise of this "world of brotherhood," in which "the isolated man finds himself transplanted into the bosom of a community, whose resources multiply a hundred-fold the productive power of its labour, and crown it with success." There is co-operation in everything. Good will takes the place of neighbourly animosity. And morals improve, because everybody in the village wants to be in the bank, in order to enjoy its benefits, and as long as he is a bad liver he is mercilessly rejected. He mends his ways and the door is opened to him. Drinking, gambling, thieving, all come to be suppressed. And that is the same experience wherever Raiffeisen societies have come to be formed—in Serbia, in Rhineland, in Saxony, in Italy, in France, in Belgium and in the Netherlands.

Thus far I have spoken of single banks only. But, obviously, if there is force and benefit in the union of individuals, such force and such benefits naturally come to be greatly enhanced by union in masses.

Financially, union secures the command of a larger supply of money. The overplus of one bank will balance the want of another, just as in the single bank the overplus of the depositors will meet the requirements of the borrowers. A union occupies a very much stronger position than a cluster of isolated banks would do. That principle of union has, in Germany, been carried to such a point that there is in each of the two connections, whose different constitutions have here been explained, a powerful apex bank, in which all business becomes focussed. That apex bank is for both unions alike at present the "Dresdner Bank" which, as its officers have assured me, finds its account in the connection and which, so I may add, by way of caution, is admitted to be rendering to the said co-operative banks gathering under its sheltering wings benefits distinctly exceeding those which the likewise powerful and pretentious bank set up by the Prussian Government with £3,750,000 of Government money, for the very purpose of financing co-operative

societies, has shown it to be in its power to render. For the Raiffeisen Union has used the Government Bank as a central bank for a time—till it discovered the “serpent in the grass.” That serpent was the Government institution’s attempt to bring the co-operative banks into subjection to itself, fetchers and carriers, rather than beneficiaries. With so powerful a business bank at their back, co-operative banks need be in no fear of running short of money.

Organically, union secures another extremely valuable benefit. It admits of control being made very much more searching and stringent. And control is the soul of this business. On the top of what is being done in each individual bank, the “Union” controls and inquires into the conduct of business, employing controllers with much larger experience and wider technical knowledge than local banks can command the services of. And its control becomes very much more effective, because it is an advantage for the single bank to be in the union, which gives it a certain *cachet* of quality, accepted by the public and the money market. But, being in the union, it will have to submit to union rules and judgments.

In extreme cases it may be turned out of the union, and that will spoil its position and its credit. The effect of such union control has been that not only has business become much sounder and more careful, but banks inside the union have become far more of equal quality, which is a distinct advantage in the command of credit.

I have known banks of the two descriptions here described, and of others formed in more or less faithful imitation of them, intimately for quite thirty years. I have watched their business and the progress of their movements in detail, and pursued the expansion of their system practically over all the world—always excepting our own backward island; for Ireland has adopted and benefited by co-operative credit. A more useful institution, so I may say, more productive in itself, and more fruitful in the subsequent creation of secondary benefits, spreading co-operation out over further ground, I do not know. If I am asked whether I give the preference to one or other of the two systems reviewed, I must distinctly answer: No. Either is the best in its own proper sphere. Sentimental considerations make out the Raiffeisen system, to me at any rate, as the most attractive. It stoops down so low; it assists the very helpless; it moulds character; it has worked veritable wonders in the reclamation of bad characters and entire bad neighbourhoods; it knits people together and generates family feeling. And it enables men with money to come to the assistance of their poorer neighbours and help them on their legs in the very best way without demoralising

them by gifts, as so many of our charities do ; it helps them in a manner which strengthens their fibre and stimulates their self-reliance. In other words, it makes them work out their own salvation for themselves. To have discovered a way of doing this is a highly meritorious achievement, for which we have to thank Raiffeisen.

However, in quarters where the other system is called for, the Raiffeisen system would be altogether out of place. It will, in any case, answer only in country districts, where the conditions for its satisfactory working exist. For large effects and larger communities the Luzzatti system—which for countries outside Germany and Austria I decidedly prefer to its intrinsically equally excellent, but to ourselves more cumbrous parent, the Schulze-Delitzsch system—is, without doubt, the one to choose. And it works admirably for the ordinary purposes of agriculture also, and generally for rural purposes.

I cannot but hold that for our rural economy the adoption of co-operative credit would be a most substantial gain. To establish small holdings on a large scale without it appears to me absolutely hopeless, if there is to be success. Our authorities have been tentatively reconnoitring the ground with attempts of State aid. That may be in part because something pretending to be "co-operative banking" has been tried in not only a half-hearted, but also an altogether bungling way in this country, by people who doubtless had plenty of good will, but who did not understand the principles, and who have accordingly quite naturally failed. For the work of these bungling experiments, State aid has, as already observed, likewise been tried, and has not fared over-well. State aid has been tried elsewhere, and by the side of the results of genuine co-operative credit its effects cut but a poor figure. State aid never could produce the immense sums which will be required for credit to agriculture, and to rural economy in general, which co-operative credit, on the other hand, has throughout shown that it can easily raise. And State aid could never produce the qualities which genuine co-operation never fails to bring into being—self-reliance, better business ability, careful and trustworthy reckoning up of the chances of new enterprises before they are entered upon ; and to secure additions to production. A mere lean-to, such as State aid essentially and necessarily only is, is a useful stopgap expedient. But a solid house, such as co-operation sets up, is decidedly worth more.

We want credit. That is generally admitted. The large farmer wants it. It is not every one among his class that can make sure that he will at all times obtain all that he needs from a joint

stock bank. That kind of lending is not altogether to the taste of our big bankers. And to him who cannot a Luzzatti bank, with shares and limited liability, would be a boon.

For the small man co-operative credit is an absolute necessity if he is to thrive as we wish in this country.

Much as I love Raiffeisen co-operation, I believe that in this country, where co-operation is pretty generally understood, having been long practised, limited liability banking, being so nearly akin to the co-operation now carried on by our co-operative societies, will commend itself more than unlimited, with all the latter's unquestionable and excellent qualities. The Irish began with unlimited liability banking. It served its purpose well. The War came in to bring further gain to agriculture. Prices went up, and now that they have got up upon firm ground Irish farmers appear more disposed to practise limited liability banking. Indians will scarcely hear of limited liability. They believe in unlimited liability, which they can thoroughly understand, though, oddly perhaps, at the same time they are strongly in favour of having shares. Certainly in India co-operative banking has proved a wonderful success. Introduced only in 1904—practically not till 1905—co-operative banking is acknowledged to have imparted a new aspect to Indian country life, opening to the dweller in the country a new horizon and giving him the prospect of recovering his cherished village community.\*

For our own small holders—and also not-holders—co-operative credit may, as observed, be pronounced indispensable. They need it to provide working capital for them, and training to business and leading on to other co-operation. We have dawdled too long. It may be argued that before small holdings became a genuinely accepted policy, an institution to be spread out over all the country, the call for co-operative credit was not so urgent. It has become urgent now. And since we have been talking about it so long, and praising it and inquiring into it, obtaining (more than ten years ago) an enthusiastic endorsement of the recommendation to adopt it from a most competent Select Committee of the House of Lords, which the full House readily subscribed to, having the most encouraging example of our great Asiatic dependency before our eyes, and having the unquestionable utility of co-operative banking, attested by a late Prime Minister, Mr. Asquith, let us hope that we shall at length also think seriously about putting it into practice to the benefit of our country as an integral part of rural reconstruction.

\* See my "Co-operation in India." Thackers. 1919.

## CHAPTER VII

### BUSINESS METHODS

ONE lesson which the several inquiries into the condition of agriculture instituted during the last twenty-six years have thoroughly brought home to the public interested admittedly is this, that our agriculture properly so-called, the cultivation of the *ager*, and, indeed, all our cultivation of land, taken as a whole, is not carried on on as businesslike lines as, in the interest of the community, as also of the cultivator himself, it ought to be. Accordingly, farmers, small cultivators and landlords—in truth, all classes of *ruricola*—indifferently, are being steadily admonished to bear more and more in mind that their occupation is a *business*, and wants to be conducted *on business lines*. One consideration which ought to weigh heavily in the balance, as bearing on this point, is that, according to the testimony of men well versed in agricultural doings, during the prolonged “agricultural depression,” not by any means forgotten, it was not the best *agriculturists*, the men best versed in vocational work, who weathered the crisis with least hurt, but the *business men*, who came to agriculture, often enough without previous technical knowledge, but with a mind trained to calculation and experience in keeping accounts and drawing lessons from them.

We have, so it is true, now admirable business men among our larger farmers, combining accountancy knowledge with admirable vocational proficiency; and among our smaller cultivators, also, we have men who calculate closely, minutely and judiciously, and make sure that they turn their land and their opportunities to the best possible account; and men, also, who keep books with a degree of accuracy such as would do credit to any accountant. As regards the last-named point, when we read of one of our leading agriculturists keeping a separate ledger for *every* particular field of his, we feel disposed to ask ourselves how much further businesslike method in farming could go.

But, looking at the mass of our farmers as a whole, and our smaller men, we shall have to own that there is a foundation for the charge so often levelled at these two classes, and that neither accurate book-keeping nor businesslike thinking and calculating forms a peculiar *forte* of theirs. Many of them continue to allow themselves

to be governed by inherited unprogressive routine, which keeps their farming in an antiquated and certainly not over-profitable condition. However, in these modern days the routine of our grandfathers will no longer suffice. Old landmarks have been swept away; old machinery has worn out. As money has become the ruling force, so business methods have become its indispensable weapon. The touchstone of business results is now applied to every enterprise. It has taken some time for the new rule to assert itself in agriculture, even so far as it is now at all practised. But its day has come, or, at any rate, has dawned.

The useful lesson, however, at any rate has not been lost upon those who do the thinking for the tillers of the soil. A veritable passion for calculation and "costings" has taken possession of our statesmen, who now insist upon analysing the cost of production of everything down to the minutest detail. That, as a matter of course, includes book-keeping, thus far the very bogie of our husbandmen, a practice hard for men bred to handle the plough rather than the pen to observe, but which we are now endeavouring to make general in husbandry on the most approved commercial lines, with double entry and all that.

Now it deserves to be pointed out that there is "costings" and "costings"; and there is also "book-keeping" and "book-keeping." "Costings" is to us a new thing, the passion for which has probably been inspired by what we have heard of as going on in the more forward countries of America, where it ranks, since some years, as a recognised institution. However, the particular "American" kind of "costings," done for the most part under the authority of the Bureau of Farm Management in the United States Department of Agriculture, is a different thing entirely from that of which our own statesmen have become enamoured, and which has suggested our "Costings Committee" and the latest Royal Commission on agriculture. The American "costings" stands in close relation to the localised and nationalised method of education, of which I have already spoken, by means of personal contact and mouth-to-mouth tuition. There can be no denying that it would be in the highest degree useful in this country, supposing that we were to brace ourselves to sufficient effort to supply it. For in one respect the farmer for whose teaching it is designed very nearly resembles our own typical farmer, who badly needs instruction in the calculation of profits derivable from his several crops—and, indeed, in a great deal else besides. He is a small or, at least, a medium farmer, for the average size of farms in the United States is under 150 acres,

and he has a somewhat rustic cast of mind. But under another aspect, so it is true, he differs very materially from our corresponding tiller of the soil. For he is not anything like as tightly bound by tradition and long-established custom. On the contrary, he comes to his business with an open mind, whatever his past life may have been ; also, of course, he is bound by no sort of caprice of a landlord, for, so far as he is a tenant, his landlord is a speculator, who does not care how his tenant farms, whether he " conserves " the quality of his soil or not, since his own profit is to be made purely on the sale on the ground of " unearned increment." Many of these, to a great extent newly settling, farmers know little ; but the little that they know is not enclosed in a hard crust of prejudice. Instead of priding themselves upon their supposed knowledge, insisting, in the words of the late Mr. Buckmaster, that " what I know I know, and what I don't know I don't want you to teach me," they are thoroughly conscious of their ignorance as applying to their new surroundings, and distinctly desire to be instructed. In contrast with our typical farmers they are downright eager and anxious to receive instruction. For the most part American farmers are occupying owners, and if otherwise, generally speaking, tenants only *pro tem.*, until they will have made sufficient money to be able to purchase their own holding. Presently the chrysalis will emerge from its husk a full-grown butterfly. In any case, with none of the shackles, or else aids, of an inherited land system tying, or else supporting, them, they have taken up their farm from the very outset as a " business proposition." Otherwise they will lose their stake. How thankful they are, under such circumstances, to learn from competent instructors the remarkable success of " farmers' institutes," demonstrations, county agents' visits and consultations, and similar means devised to eke out their modicum of knowledge shows. Distance is no hindrance to their attending " institute " meetings in their hundreds, up to a thousand or more, miles away from their homes. Well, to instruct these people, among a variety of useful methods of teaching resorted to, this one of " costings " or " analysing farm business " has been invented, and has been freely applied. It means that certain officers—appointed by the Department of Agriculture, but paid, apart from the money made available under the Smith-Lever Act (spoken of elsewhere), also by the several States and other bodies—officers expert in the matter, visit farmers on their farms, or else, at any rate, revise their accounts, talk things over and inquire into particulars, point out, not what is the average cost of growing a quarter of wheat or maize or potatoes or whatever

the crop may be (which is what our statesmen appear to be keen upon), but what it actually costs them on their own particular farm to produce this, that or the other crop, to keep their live stock, deducing from all this information which branch of their husbandry yields them a profit and which is carried on at a loss.

Here is the official explanation of the object of such work :—

“ A farm management demonstration aims to teach a farmer a practical method of summarising and analysing his farm business as a means of determining the profit or loss incurred in conducting it and of deciding upon modifications which promise to increase the net income of the farm. These demonstrations are conducted in most cases by county agents with the assistance of a farm management demonstrator, who is co-operatively employed by the college and the United States Department of Agriculture. On July 1st, 1917, the work was in progress in 300 counties in twenty-seven of the northern and western States. Both at the State Agricultural College and in the Department of Agriculture there are specialists in various branches of agriculture and home economics, who aid county agents in their work and also give direct instruction to farmers in counties where there are no county agents.”

It must be evident that such practice constitutes a most useful help to farmers, marking a great stride towards conducting farming on genuine business lines, even though it represent only one side of the subject, namely, what is actually being done at a profit and what at a loss, without supplying the other instruction, which is to show how things might conceivably be carried on on more profitable lines. That other side, although it does not come under the particular head here treated of, is not by any means neglected, for the 2,500 county agents or so employed (the figure in January, 1918, was 2,351), supplemented by special experts and farm demonstrators, are careful to point out to farmers in detail at what points they could probably do better by adopting different methods —just like the valued “ control ” officers in Sweden, Switzerland and elsewhere. Such work, no doubt, demands a great deal of officering, which is, as it happens, in the United States not stinted. But the expense incurred has certainly thus far proved worth the money. The results are considered distinctly satisfactory.

Farm demonstration goes further. The Farm Management Bureau has in course of time come to point out to farmers generally what books it will be well to keep, and how to keep them.

It will be at once remarked that the “ demonstrators ” work possesses the great merit of having actuality about it. The talking

is not about generalities, but about actual facts concerning the inquirer closely. The farmer sees at once that he stands to profit by it, because it will bring him in dollars, besides teaching him a useful lesson. And I think that I may venture to say that the work is not really as laborious as at first blush it would appear to be, for in the same district farming is usually very much of a piece. The rule which applies to A. applies also to B., and A. and B. learn from one another. There are numerous meetings, lectures and "institutes"—the last-named often a matter of more than one day, affording opportunities for, and, indeed, directly inviting, exchanges of information. The official agricultural Press is in America very much more active than is ours, and American farmers read.

Under such treatment as has been described, so it will readily be understood, farming stands a very good chance of being brought under sound "business" conditions, and made a real "business" of. The shackles of old habits and traditions drop off of themselves, and the farmer instinctively and naturally takes to operating his farm as the manufacturer does his factory or the merchant his business, freed from prejudice or the slavery of routine, simply with a view to making a profit out of it. His problem is not one of improved book-keeping only, such as we at the moment appear greatly bent upon—and which is, as likely as not, soon to become a matter of mechanical routine without conveying to us any lesson as to trustworthy reckoning, just as antiquated husbandry has become. It is an object with life in it, with perfect freedom of movement, because our man has become acquainted with the aids and hindrances amid which he is called upon to steer his course and can, therefore, use his powers unrestrainedly. Such "costing" and "farm management demonstration" is, therefore, fully worth its outlay.

Now, what we are doing here in Great Britain is all of a different order—undoubtedly useful in its own way, as a technological inquiry, but for its practical results not to be placed on a par with what has been just described. Certainly we study "costings"; and we do so with assiduous care and searching minuteness. However, what the measure of our doing so suggests is, that an all-managing Government desires to arrive, by a comparison of reports, at a mean or average figure showing how much it costs to produce a quarter of wheat—just as on the institution of its "Book Club" the *Times* newspaper calculated on the ground of a careful inquiry what might be accepted as the normal price for bringing out a book of so many pages—with a view, apparently, of completing its regula-

tions for the production and sale of wheat, with an inoperative guarantee at one end of its interference, and a regulation wage for labourers at the other. If that could be done, possibly, rents also might be tarifated "from above," a new tilting ground would be opened for the opposed interests, one of which is, on the ground of the ruling high price of corn, pleased to charge the farmer with habitual "profiteering," whereas the other sheds tears over the alleged disappearance of all profit from husbandry. But it would be some set-off to know that; so provided with material modern "Cockers" might be afforded the satisfaction of minutely calculating what breadth of land precisely it will be necessary to sow with wheat in order to supply the nation with bread-corn, and at what price farmers might be allowed to sell that gift of Ceres. That would be a substantial further advance towards nationalisation of the soil and its cultivation, and as substantial a step towards sterilising agriculture. For if every item in farming business were officially regulated and watched over in such a way, all stimulus to "do better," which is the lifeblood of business, would be hopelessly taken away. Tarifated business excites no interest, stimulates no energy, is powerless to increase production and results in no progress.

As it happens, it is quite impossible to ascertain such "normal costing." The cost of producing a quarter of wheat depends upon many factors—soil, "heart," season and, not least, personal skill in cultivation—and, in consequence of this fact, varies greatly in different cases. And even the attempt made to ascertain it as a fixed quantity is, from a practical point of view, a mistake. For farming is, as we are now fond of insisting, a "business," like all other descriptions of business—banking, manufacturing, dealing—success in which is proportioned to the skill and *savoir faire* of the man who practises it, and to his energy in "going one better" than his fellows—reducing cost, it may be; or else improving output, quantitatively or qualitatively, so as to net a better gain. James Hope knew how to do this in the matter of potatoes; Bates and Booth knew it in the matter of breeding Shorthorns. That is how business progresses, not by stereotyping processes, outputs and costs; and that is how a country arrives from the, say, 15 bushels of wheat per acre produced on an average in a country like the United States, at our 30, or in a particular exceptional case, 58 bushels; and that is what the country wants.

But, leaving the point of policy out of consideration, to arrive at a "normal" costing is, as a matter of fact, impossible, and is bound

to become more and more impossible, the farther we press on our demand for raising a maximum quantity of wheat, because that compels us to descend lower and lower in the impressment of unqualified soil, far too much of which we already—save in periods of emergency, which “know no law,” such as wars and the time immediately following—cultivate, that soil not being really fit to grow wheat at a profitable rate, and produce it otherwise than as a hothouse might produce oranges or grapes, at an excessive cost. It is not only that, as Dr. Russell rightly urged in the course of the late Royal Commission Inquiry, you can grow wheat at anything between 60s. and 90s. a quarter. Dr. Russell’s limits might indeed be still further extended. From the answers given by witnesses—very experienced men most of them, with good heads on their shoulders—it is plain that very much of the “costings” estimated rests on most questionable conjectures. Farming is a most complex business, the “costings” period of which exceeds a year. Individual farmers put down the cost of fertilisers at a mere guess, at so much to this crop, and so much to the next, as fancy may direct them. Several witnesses complained that sheep keeping was a dead loss to them. “Then why do you keep sheep?” “Because I could not grow wheat without it.” Leaving the question altogether out of account whether under such circumstances wheat growing was at all in place on such soil, here evidently we have to do with will-o’-the-wisp account keeping. Much of what was set down to the debit of sheep plainly ought to have been carried to the debit of wheat—and that might have proved what has been already suggested, namely, that the soil was not economically suited for wheat growing. The false reckoning actually made up has pleased the advocates of excessive wheat growing. But there can be no question that it is wrong. It is indeed a matter of the greatest difficulty to assess different portions of such outlay as that for fertilisers to different crops. The fertilising effect may in favourable cases extend over a fair number of years. In other cases a wet season may wash away the entire value into the subsoil in less than one year. The same reflection applies to certain operations in cultivation. Not to speak of such operations as mole draining—the value of which, of course, depends upon the nature of the soil—subsoiling may or may not benefit more crops than one. People have, moreover, been found to judge very differently of the price at which they should set down produce consumed on the farm—“sold,” as the Americans say, “by feeding.” Should that be at cost price—supposing that such can be ascertained? Or else at market price? One very distin-

guished farmer explained before the Royal Commission that he never allows anything for the manure produced on the farm—though he is otherwise a most meticulous book-keeper. He stated that he just carried that item over unvalued from year to year, as a floating asset. Now—be it remarked by the way—if people would deal with their live and dead stock, the much spoken of “valuation,” in this way, rather than assess it at the rapidly rising and falling prices of the market, as they are made to do for purposes of income-tax, their balance sheets would keep much nearer actual fact. As it is, in a rising market the valuation swells the profits to an utterly false “paper” height, just as it is bound to show a purely “paper” loss when prices go down again. In his little book, “The Determination of Farming Costs,”\* opportunely published in 1917, Mr. C. S. Orwin has pointed out that the current value of horses has gone up by 50 and 100 per cent. in a single year. Farm-yard manure, on the other hand, given to one crop in the four course shift—or to two, if the shift be extended—represents a real money value, the debiting of which should evidently be distributed over all the crops which benefit by it. In truth it is not easy even to value the manure as an item by itself. For there is manure and manure, differing in value according to the food given to the beast, and the amount of care with which it is kept. However, our distinguished witness’s argument is perfectly sound in its general bearing, as signifying that farming must be actuarially treated *as a whole*, in which the different parts simply supplement and minister to one another. Rotations are designedly so chosen as to produce this effect. Carrying specialisation beyond its just limit in your reckoning on paper, you may easily arrive at every crop showing a gain, while your cashbox proclaims a loss, or *vice versa*.

All this calculation of “costings,” however, may claim this merit, that it has imparted a perceptible impetus to the public demand for better book-keeping among farmers and small holders. Book-keeping, as we know, is the soul of business, and we are avowedly anxious to make farming more of a “business.”

However, farmers, as we also know, as a class, have a name for being about the worst, that is to say the least willing and the least methodical, not to suggest the least expert, of book-keepers existing. There are, no doubt, excellent account keepers among them. And when we come down to the humblest grade of small cultivators, I think one may say that, in contrast with empty or unmethodically kept account books and ledgers, there is very accurate book-keeping

\* C. S. Orwin, “The Determination of Farming Costs.” 1917.

carried on in these people's heads. However, generally speaking no doubt the charge is just. The man who works with his hand and his head on practical problems, quite content to own that he is not a "scollard," does not, as a rule, take kindly to "figures" marshalled in columns, and having no direct bearing on some particular practical problem.

"No one," so says a bulletin published by the United States Department of Agriculture, "knows better than the practical farmer that there is nothing of the cure-all in the keeping of accounts on the farm. The practice will not of itself turn a poor farm into a good one, nor losses into profits. Farm records, if accurately kept and intelligently utilised, are an aid to a better understanding and insight into one's business affairs, and are worth while in exact proportion to the accuracy and completeness of their recording and the pertinence of the use that is made of them. These are facts well known to thousands of farmers who keep accurate accounts and make good use of them."

"There is not a business man in the country who would not acknowledge, even insist, that a sound method of book-keeping is a primary essential," so says Mr. J. A. R. Marriott, "of commercial business. Scientific accountancy is at last coming to its own. Costings are a vital element in modern business procedure, and the public departments can no more afford to neglect the precautions which this method of accountancy provides than can any commercial firm."

But at this point the question arises: Of what sort ought the farmer's and small holder's book-keeping to be? We appear to have "costings" and balance-sheets rather on the brain just at present. We would "industrialise" farming—shape it on commercial lines—just at a point at which it cannot well be assimilated to industrial business, because conditions in it are so very different from industrial, and which point, after all, means only its outward garb, while we appear unwilling to "industrialise" it where it will well bear the process, that is, in making, in essence, a "business proposition" of it, rather than a tradition and prejudice-bound routine. We are for the moment keen upon book-keeping and those famous balance-sheets—which regard for the income-tax arrangements seems to have helped to make utterly misleading, because they show imaginary gains and illusory losses, as has been already pointed out. There is to be double entry book-keeping, of course, which a large number of our farmers of the smaller sort are quite unlikely to understand, and which in their case plainly is not necessary, how-

ever useful it may be in more important farming enterprises, with men at the head of them who have not, like most farmers, an aversion to using the pen, and who thoroughly understand the mysteries of commercial accountancy. Suitable and convenient book-keeping for farmers is indeed something of a problem. We have failed to so great an extent in the past in gaining over farmers to good book-keeping because, as Mr. Edward H. Thomson, at the time in high place in the Farm Management Bureau in the United States Department of Agriculture, aptly observes, in a pamphlet on "Farm Book-keeping" (which applies almost equally well to our British conditions as to American), because we have been making for the wrong goal, taking industrial and commercial book-keeping for our model. Now, for a farmer's purposes such book-keeping is, as a model, altogether out of place. Farmers do not, for their own business, with very much less to be actually recorded than there is in a merchant's or manufacturer's business, need a complex apparatus of books and ledgers, like the city man. "One does not," so writes Mr. Thomson, "need a full set of double entry accounts to tell which cow is yielding the most profit or to determine the cost of labour on the farm. A few simple, rightly interpreted, records oftentimes mean more to the farmer, who is not used to book-keeping, than does a complete set of accounts carried out in the commercial form." That is absolutely true. We have confused the farmer, whom we were trying to enlighten, by setting up a complete orrery just to explain to him how the earth moves round the sun.

"The farmer," so says Mr. P. P. Claxton, United States Commissioner of Education, "must know how to keep accounts in such form that he can easily read and interpret them." It is above all things simplicity and appropriateness to the special line of business, as which the farmer's will have to be recognised, that has to be studied in devising a system of book-keeping.

In the words of Mr. G. H. Stewart, head of the Statistical Branch of the Department of Agriculture of British Columbia, specially charged by his Government with the promotion of sound book-keeping among farmers of the Province: "It is not necessary to install an elaborate system of accountancy; all that is needed is some simple method of keeping accounts."

There will have to be various record books, of course, which are worth more to the plain person than any ledger. For what you want in regulation ledgers—credits and debits—will in our farmer's case prove an easy matter, and take up little space. His debit and credit entries will be few. Records there should be of stock,

records of implements, records of food given, of produce stored and given out, of manure applied to the several fields, of the garnered or carried crops, of live stock bought and sold, and, above all things, where there are cows for milking, test records very carefully kept, and giving accurate details, mating records and so on. But what generally counts as "book-keeping" ought to be simple as simple can be. It is probably our persistent attempt to ape commercial book-keeping for farmers which has, with the Income Tax Commissioners' help, led us into such absurdities as crediting the business with "paper" profits, more particularly on live and dead stock, which possessions were acquired, not for sale, but for permanent use.

There have been frequent attempts made, both sufficiently to specialise accounts, so as to make them tell minutely every detail worth taking into consideration, and, on the other hand, to simplify them so as to make them such as a plain farmer, with plenty of practical work on his hands, may be expected to keep. Neither on one side of the problem, nor on the other, have authors of systems intended to be ideal got to a point which might be accepted as final.

The United States Department of Agriculture, which has been particularly active in this province of work, and has provisionally devised a scheme which has met with distinct favour even outside its own country, more particularly in Germany—to replace there one of the most complicated, but, it is quite true, also one of the most precise methods of account keeping going—admits this. "The time is not yet ripe," so it declares, "for attempting to outline a system of book-keeping for farmers." The actual commercial book-keeping will not answer the purpose, except as a coping stone, a final summary showing, after several transformations of "kind" into money, how the ultimate result of the business year stands for its owner, what is the profit or loss that he can either credit himself with or debit himself for. There are not a few accounts which have more or less to be kept in "kind." For the money equivalents, much too lightly adopted, are untrustworthy. Accountants have racked their brains to discover some method appropriate under the circumstances and yet simple, because our farmer cannot be brought to take kindly to accounts, or marshal his account keeping under so many heads, the meaning of which is apt to confuse him. We in this country appear particularly backward in this respect. A Department of Agriculture "Bulletin," issued in Washington, says that about 40 per cent. of American farmers keep accounts of

some sort. We in all probability have nothing like that number to show. The gentleman who keeps a separate ledger for every particular field stands altogether by himself. In America there are some farmers who keep a separate ledger for each distinctive *crop*—which seems a better arrangement. But such men are among the large farmers only. However, the small farmers in the United States, though backward in regulation account keeping, appear to beat ours in the keeping of that most important of all books—the “Daybook” or “Journal”—and in making full and accurate entries in it. In the United States a good deal is done to encourage agricultural book-keeping for farmers, large and small, and to initiate farmers in the art of keeping them. The Farm Management Bureau devotes a good deal of attention to this matter, and offers literature and information freely. There are nearly a score of “Bulletins” issued by it that it offers for nothing. And its officers are at all times ready to give the necessary instruction. The Banks, Bankers’ Associations, Colleges and Farm Management Bureaus, which offer to put farmers’ accounts into shape, experience little difficulty in obtaining the raw material of facts from their *protégés*. There are a goodly number of such account-regulating bodies. And they are liberal in distributing forms and “guides.” The College of Kansas having compiled a set of books considered particularly suitable, the bankers of the State distributed them gratis by the 20,000. Some local banks, canvassing in this manner for the farmers’ custom, post up notices in their offices and windows: “This bank will keep the farmers’ books.” There is nothing of the sort among ourselves. And yet our agriculture—including under this aspect very small farming, which, indeed, in the present connection, comes more specifically into account—badly needs account keeping. The small holder, like the large farmer, wants to know how he stands, and on which part of his farming he gains and on which he loses. The large farmer, on the other hand, may have partners or others financially interested in his husbandry to think of. And then there is the question of profit-sharing now distinctly coming to the front. The public will not always be content to put up with strikes, and contests, and bickerings, which turn the entire economic machinery of the country out of gear. Profit-sharing is one effective means of averting them. And it was in the United Kingdom that profit-sharing in agriculture began, Lord Wallscourt in Ireland being the pioneer. Mr. Strutt’s arrangement with his labourers is not genuine profit-sharing, but it comes very near it; and its good results prove<sup>as</sup> that profit-sharing may be kindly taken to and

answer well.\* But profit-sharing absolutely calls for accounts—full accounts—and accounts so kept that labourers may have confidence in them. On all grounds, accordingly, we shall do well to encourage account keeping.

Now the question is: What system of account keeping should the farmer's be? His business differs, as observed, from all other kinds of business, for which the ordinary "Italian" double entry account keeping has shown itself to be the best. There is so great a difference in the business conduct of different farms that, as the United States Department of Agriculture has put it, different forms of book-keeping may be required for different farms. There is too much variety for one sole form to prove everywhere acceptable. And there is too much that wants to be accounted for in "kind." When we come to the current balance-sheet, there is also too much "carrying over" of doubtful value from one year to the other—unexhausted manure, unexpended fertility in the soil and the like.

Farmers, as a rule, are poor quill-drivers, and hate the regular use of the pen and the thralldom of "columns." They are, on the other hand, just as commonly capital rememberers of even minute events, and to many of them their shrewd and retentive headpiece is for a short time as good as an account book. Where they fall short is in putting their facts, so remembered, together in a well-ordered, actuarial statement.

Let us, then, ask ourselves: What are the chief points to be arrived at in agricultural actuarial calculations?

There are three entirely distinct purposes for which accounts will have to be kept.

In the first place—since we have begun by referring to the subject—there is that important, but rather scientific, innovation of "costings accounts," which will have to stand entirely by itself as a matter, not of direct interest to the individual farmer, but of scientific inquiry, to enlighten farmers generally on the value of their methods of farming, and so serve them as a guide in the choice or correction of their system of husbandry. This is a matter which, at any rate in the initial stages, the ordinary farmer will not be able to carry out without expert assistance and tuition. Expert officers, such as the United States dispose of in their army of "county agents," "farm demonstrators" and "fieldmen," will necessarily be required to direct that inquiry into the proper groove. But it ought certainly not on that account to be neglected, since the profitableness of future farming in a manner depends upon it—

\* See p. 278.

very much more than upon "guarantees," Government "control," and the like. But it is, as observed, a matter *per se*.

The other two objects—which the farmer may be expected to be able to deal with for himself, and which he is likely to have most at heart—will be these: First, to ascertain from year to year how exactly he stands in respect of his money invested in his farm; and, secondly, to learn what are the results of every year's operations.

Under the first head, for the capital account, the first thing to be taken in hand will be a full inventory of assets representing the money sunk in the farm, so far as that can be actually ascertained, with the value of the land itself, of course, and its buildings, etc., in the forefront, where it is the occupier's own. Apart from that, there will be the live stock, the machinery, implements and tools, the food and supplies intended not for sale, but for the conduct of the farming business (including stock of fertilisers, binding twine, machine oil, lumber and so on) and till money. That inventory should be renewed every year at a fixed time—best in winter, or before spring work begins—with all additions or reductions duly noted, as well as regular depreciation, best in a well-bound book, in which the returns of each several year could be subsequently compared. The advantages of a date before the beginning of spring work will be, that that time will find the farmer with most leisure on his hands for doing the work. However, this is a point of detail. The articles enumerated being intended for use, not for sale, the value put upon them should be a very conservative one. Current market value is likely to prove misleading, even where it can be correctly ascertained; for sale, as observed, is not contemplated; and if it were attempted, the market value could probably not be obtained. Valuation for transfer to a new occupier would be a matter by itself and stand upon a totally different footing.

It is the account keeping for the second object, the ascertaining of annual profit or loss, which will make the greatest call upon the farmer's or cultivator's attention, and possibly occasion greatest difficulty. The master key to that mystery, the part in the machinery to be constructed so as to be well qualified to govern the whole apparatus, is the daybook, or journal, upon the accurate keeping of which all will in a sense depend. Farmers are very close and minute observers of whatever happens to affect their business, and as a rule they retain the results of their observation in their memory with remarkable fidelity—for a time. Their difficulty begins, as

already indicated, when they have to put the items so noted together in order to construct from them a summary survey. Now above all things let them carefully collect the original data, the raw material, out of which the survey, in other words the accounts, can be made up, which reflect the outcome of the year's doings.

Here is a point at which our co-operative societies may usefully lay themselves out for giving their help through their experts, as this has been done for a considerable time past in Germany. There are co-operative societies there which send out their experts to assist members as American "county agents" do farmers in their country, thereby gradually training those members to do the work for themselves. For the service is not intended to be permanent. There are other societies which do as Mr. Orwin offered farmers to do for them in this country, that is, receive the raw materials, the data of what has happened, and put such in actuarial order—likewise as a training for later doing the work themselves. Mr. Orwin relates in his book, already quoted, that at the close of an address given by him on the subject at the Farmers' Club he offered any number of farmers who would send in the records of their business transactions to put those items into shape and calculate for them the cost of production under each particular head. In the place of the expected shower of responses, there were practically none. Being still bent upon doing useful service, Mr. Orwin canvassed a number of farmers individually and got them to promise to send him in the required material. However, either the records coming in proved so faulty and incomplete, or else the farmers canvassed lost patience over such penwork, the value of which they had not the sense to comprehend, that, once more, love's labour turned out to be lost, and matters perforce remained as they had been.

Mr. Orwin's very kind offer, which ought to have proved acceptable, has, as observed, not met with much response; and our agricultural co-operative societies are evidently still not in a position or in a frame of mind to perform the useful service. Until they are so we shall have to be content gladly and gratefully to accept such help as our authorities may, in imitation of what their sister authorities in America are doing, be disposed to give for a time; for the thing ought not to be left undone.

And it may legitimately be done by State agents at State expense, for it is a matter of education, not of subsidy; and, as stated at the beginning of this chapter, account keeping being the recognised "soul of business," and the nation being resolved that farming shall

in all respects become a "business," account keeping will necessarily have to be provided to put our farming, large and small—the large farmer's corn or root growing and the small cultivator's rearing of potatoes and "truck" crops—on the only footing on which we may be sure that it will be carried on to the individual's and the community's profit, that is, on the footing of "business."

## CHAPTER VIII

### HOW TO SETTLE

If there is to be repeopling of the land, obviously there will, as part of the process, have to be settlement of more people on the land.

We discovered this some decades ago and have, after doing for several centuries past our best to get the people *off* the land—in order that wealthy men might lay field to field and create an unprofitable solitude—in our empirical way tried to undo what we had so long done amiss, to the country's hurt, and bring the offspring of the people whom we had chased from their homes back to the old sites. Uncertain on more points than one connected with the problem, we have zigzagged a great deal on our course, tacking right and left, wavering between one thing and another, attempting, for instance, at one time to solve the problem by creating ownership holdings, while at another falling back, with strong protestations that such course was wrong, upon our old system of tenancy, and, generally speaking, groping our way along aimlessly, without chart or plan to go by, or an at all clearly discerned goal. The waverings mentioned are not all the mistakes that we have been led into. There have been times when we were hot upon creating small holdings. At others we have allowed ourselves to be frightened by the mournful warnings of lovers of old ways, to the effect that small holdings can never support their occupiers and must mean a dead loss. So we have jogged on, through hot fits and cold, straying right and left, bracing ourselves at last to a bold resolution, but carrying it out timidly and weakly through not over-willing organs, accomplishing in the end little enough and causing a great deal of disappointment.

Of course, in seeking for a new policy, we have never taken the trouble to look around us, where, according to Laurence Sterne, things are sometimes “managed better,” in order to arm ourselves for the battle with new ideas. That is our established custom. We don’t look after our dyes and key industries till the war with its privations actually compels us to do so, nor think of establishing industrial or export banks until we find a big hole made in our foreign commerce by reason of our competitors working with such machinery which we lack.

As it happens, there is a good deal being done abroad a knowledge of which might assist us in our search for a promising policy. We are not by any means the only nation occupied with thoughts of "repeopling the land." Throughout the civilised world, from America to far Japan, Governments and private folk are all astir with schemes affecting the great task, and efforts to put their rural "house in order"—in every country in its own peculiar way. That is why one would certainly not recommend our simple copying what is done elsewhere. But an examination of such doings might prove of assistance to us. The aim pursued is not, indeed, in these cases in every instance precisely the same as ours. Just as we, before thinking of tackling the new small holdings question—which is to place new occupiers on the land, busied ourselves with settling the land question in Ireland—where our point was not to attract new settlers, but to make people already settled comfortable, more secure and prosperous by abolishing dual ownership, so in some other countries the first task taken in hand has been to give to small occupiers already in existence an improved chance by gathering their scattered parcels of possessions together into one property by means of "adjustments," which some people will speak of by the uncouth name of "restripings." The aim most generally pursued, however, is the same that we ourselves have now set ourselves to grapple with, of multiplying occupiers, under ownership, as in Germany and in the United States, and to some extent in France—elsewhere under tenancy, as in Italy, in some Eastern countries, and lately in Spain. The earth, which God has given to all humanity, is to be repartitioned, so as to amplify its resources and provide more opportunities for men to tread in the footsteps of their earliest forbears, devoting themselves to the cultivation of the soil.

There can be no question that at times those who have taken the matter administratively in hand in our own country have been thoroughly in earnest, anxious to bring the important question to a settlement. But it has been disappointing to see with what tepid, or actually negative, response their efforts have here and there met on the part of those who ought, as one would think, to have been foremost in giving them support. Knowing how they are composed, one can scarcely wonder at the county councils, to whom the execution of the settlement task has been committed, proving in not a few cases only lukewarm. Some of them indeed have shown excellent goodwill. But it has been disappointing to see the co-operative host failing to rise in anything like the expected strength

to the occasion, when their leaders, with genuine goodwill, invited them to take a share in active movement after the passing of the Small Holdings Act.

The question has been further complicated, and its solution has been retarded, by the absolutely needless controversy which has arisen, as between the Big-endians and the Little-endians of Lilliput, by the advocates on one side of ownership Guelphs, and on the other of tenancy Ghibellines, the two between them making the matter a political party question, with Liberals mainly on one side and Conservatives almost exclusively on the other.

In this way, by action or else inaction, on one side or the other, the settlement of the question has been needlessly retarded and the out-turn of serious labour has been kept disappointingly low.

In what we have thus far accomplished in the matter of small holdings settlement we cannot be said to have proved signally successful. The reason, I think, will, after discussion, be allowed to be pretty plain. We have not proceeded on the right lines. We have not entrusted the conduct of the business to quite the right authorities. In our allotment policy we have proceeded on distinctly different lines, and the consequence is apparent. The difference in the results obtained by the two movements, which in substance ought to be one, is indeed glaring. Last September, under the guidance of the Union of Allotment Holders' Societies, more than a million allotments had been allotted and occupied, and demand for more was still active. What is the cause? For the promotion of the allotment movement some eleven hundred local associations or branches had constituted themselves, composed of men and women who all had the spread of the movement warmly at heart and pursued, in their associations, only this one object. The results appear to be everywhere satisfactory. That movement is, of course, in the main urban, though not by any means exclusively so, and it is limited to small parcels of land, to be used only for the raising of produce designed for the consumption of the allotment holder himself and his family. Except for the compulsory clauses under which the land may be claimed, one does not quite see why such limitation should be insisted upon. In France, since a long time, there is a great deal of good done by what are called *Jardins Ourriers*. It occurred to Madame Hervieu, of Sedan, that in the distribution of charity to the poor greater benefit might be ensured by giving them land to cultivate, out of which they might by their labour raise not only cheap produce for themselves but also produce for

sale, than by simply giving them money to spend. She began on a modest scale at Sedan. The idea proved so excellent in its results, by not only affording relief to needy folk, but also producing something that is worth a great deal more, namely, the training of, for the most part, the shiftless, improvident and idle loafers to a life of industry and self-reliance, that the movement spread rapidly over all France. There is another side also to the benefits obtainable from allotments. In other countries, where *al fresco* life is more common and more valued than in our own—climatic conditions accounting in part for the difference—you will see allotments near large towns to a much greater extent than among ourselves turned to account as pleasure gardens, with arbours and *tonnelles*, and even lightly built chalets in them, in which the tenants' families spend their off-hours in fine weather most enjoyably.

Small holdings are a different thing from allotments, and the country is not a town. However, with the same process at work, willing local people, having all only one object in view, and working manfully for the same, might be expected to produce, even in the country, better results than the county councils, with the Ministry of Agriculture above them, can now claim to have to their credit.

The matter is, however, of the greatest national importance, as part of the desired reorganisation of its general economy on lines bidding fair to insure contentment and production, turning our land to the best possible account and resulting in "the greatest good to the greatest number."

In what has thus far been done there are several important points to which it may be thought that insufficient attention has been paid—except by some individual advanced thinkers, whose names will readily occur to those familiar with the subject.

The first among these points is this, that the cultivation of land is not a matter which can be entrusted indifferently to *any* one, with the assumed certainty of his making a good thing out of it, increasing national production, and earning for himself a good or fair return. It seems to me that we have paid far too little attention to this. One of the plainest evidences of this is the easy, airy way in which we talk of settling discharged soldiers on the land, as if, as a matter of course, the man who has handled a rifle will as deftly handle his spade and hoe, and provide for himself an assured and prosperous future. As it happens, from the day of Sylla downward to the last experiment of the kind made on the island of Hokkaido, soldiers have proved about the worst and least constant settlers that there have been. In Italy they have deserted entire

large settlements after little time. There are a number of ex-soldiers, no doubt, who, having been previously used to cultivation, make excellent settlers. We have such ; and Canada seems full of them. There have also been good soldier-farmers in Sweden, in the Military Frontier district of Austria and, most notably, in South Africa. However, all these were farmers first and soldiers after, which is a very different thing from soldiers becoming farmers. It is just in South Africa that the question of settling soldiers on the land was after the Boer War taken seriously into consideration, and the late H. O. Arnold Forster was sent out by his Government to inquire into the question. He came home disappointed with the proposition, as he made no secret of owning.

There are other unlikely candidates in plenty whom we, nevertheless, hope to see converting themselves into good settlers.

However, this is only quoted as one instance. Hollesley Bay apparently has taught us no lesson. Still we seem to consider that, soldier or no soldier, any one will do to carry on the nation's husbandry, soon to pick up gold and silver on his Tom Tidler's ground. The case of the soldiers only places such belief in telling relief in the sense that in their case the settlement is proposed as a sort of prize or certain reward, as a sinecure may be awarded to an active and obedient politician, or a fat living to a younger son.

Now, although the old opinion is still widely diffused in the country in respect of large farming as of small, there is no greater mistake that can be made. The generally backward state of our farming, upon which Lord Selborne has, while Minister of Agriculture, tellingly turned the limelight, and which, by the side of those brilliant exceptions which provide additional proof, every writer on national agriculture complains of, makes the matter abundantly clear. Here we have holdings admittedly under-rented, and yet in ordinary times repaying their occupants only to such an extent that they can just, as a prominent writer puts it, glean a bare "living" from them, instead of "making money," "skimming a small return off a wide area," in other words, just scraping along. By the side of them are men of knowledge who produce quantity, and from that quantity take a good profit. It was a common saying at one time—I am advisedly speaking of some time ago—that the writers on agriculture were farmers who had failed in their farming, just as Mr. Disraeli described literary critics as authors who had failed in authorship. The reflection cast upon these men was at the time true—whatever it might be now. But it argues nothing, so I would point out, against the men of the pen. They know their

profession well enough, but their *forte* lay in writing, reviewing and theorising. Like Saint Paul they were “sent, not to baptise but to preach.” Some of them undoubtedly did excellent service to agriculture, by which those whose *forte* lay in practice greatly profited. A general staff is not useless because it does not itself fight, but only directs others how to win battles.

My point is that, to make a good thing out of practical agriculture, be it large or small, special aptitude to be got by natural disposition as well as by technical training is indispensable, and that you cannot look for success to *le premier venu*. The small farmer, like the large, requires such special aptitude, if he is to make a good thing of his farming. We have seen more than one of our cherished and—as was thought—well laid schemes miscarry, just because, however promising the scheme might have been, those who were expected to carry it into execution failed in their qualifications. For the small holder, indeed, qualification and aptitude are likely to prove of even greater value than for the large, who can, after all, with a generous landlord above him, jog on in the old inherited loppaty-loppaty way. For small agriculture is quite necessarily developing, more and more, into a sort of market gardening or the pursuit of some special cultivation, of fruit or otherwise, which special lines call for all the more meticulous care, a good eye, a practised hand, a sound judgment and special training. Our old-world squires and farmers, who croakingly protest that profitable small cultivation is impossible, really provide very acceptable evidence bearing on the point, because their ideas do not evidently rise above the old-fashioned corn and beef farming, at which on his small holding the small cultivator, especially if he is left isolated, is at a hopeless disadvantage. We must, nevertheless, have him on social grounds. But we must have him on other grounds no less.

The natural, inevitable conclusion to be drawn from this, is that he must lay himself out for some more remunerative, one might call it more scientific, form of cultivation, calling for very much more labour, and also for more intellect and greater expert knowledge, which is only to be acquired by learning. The difference about his case and that of the large farmer, is not one of quantity of learning, but of difference in the kind of learning to be acquired. If to him less theoretical knowledge, less knowledge of the general principles of agriculture is necessary, there is not a little more of specific knowledge regarding his fruit trees or bush fruit, his tomatoes, cabbages, peas, his glass and so on, whatever it may be, called for. In all this branch of cultivation it is the knowledge of little things which

makes the successful cultivator, such a cultivator as we desire to have.

The precedent approaching nearest to our case in this matter of land settlement is that pursued on a large scale, and on the whole with excellent results, in Prussia, where very large tracts of land have been settled with peasantry ; and there the officers entrusted with the conduct of the work—having learnt the lesson by at first not attending sufficiently to the point—bestow particular care—as they have impressed upon me—upon the selection of properly qualified men for admission to newly-created holdings. They have found that men not really qualified make a hash of their business, and have therefore become eclectic. Now they had hosts of applicants to select from, among whom qualified men largely preponderated, as a natural consequence of the prevalence of peasant husbandry. Lord Ernle used the same circumspection when selecting among the 575 applicants for his eighteen holdings on the Duke of Bedford's property at Maulden, in Bedfordshire, accepting men whom he could trust to such an extent alike for knowledge of their craft and for honesty, that he could place them in possession of their holdings without asking for a penny of earnest money from them. Similar cases have, as will be shown, occurred in Germany, in Belgium, in Poland. With due care bestowed upon selection, there is really no danger in this. For the man who takes his holding and puts the little money that he possesses into its cultivation is, as a Prussian Commissioner for this very business put it to me, not likely to leave that money buried in a holding from which he runs away. That is an altogether different matter from letting a man have a house, which he may allow to go out of repair and then run away by night. And every payment of an instalment which such man makes is a new tie that binds him to the ground.

Small cultivation is a craft that wants to be understood, if there is to be success. And that understanding is not to be picked up anyhow and hurriedly, after the venture has been entered upon. Some of it no doubt may be so picked up. But there must be a stock ready beforehand, upon which to graft such new slips. And that stock wants to be insisted upon. That, no doubt, calls for a little trouble. But, to act in disregard of this lesson gleaned from experience and accept settlers higgledy-piggledy, indiscriminately, just only because they apply and credit themselves with ability to manage, complying with the formal conditions laid down—as giving proof of their possession of the prescribed money disposable—is to court failure.

My second point, to which there can be no doubt whatever that only insufficient consideration has been devoted in this country, except by Lord Ernle in the Maulden experiment, appears at first blush to concern only a very limited portion of the field on which we are now operating—that is, our action in creating ownership holdings, which is for the time still very narrowly restricted—owing to distrust in its chances of success. But in truth it opens up a very wide question, namely, that of the relative advantages severally of ownership and of tenancy holdings. We began, in 1892, with an attempt to settle our new yeomen on freehold holdings, to be obtained with the help of Government credit. That experiment proved a miserable failure. Since then we have been proceeding on altogether opposite lines, looking to tenancy only, to which by long custom we have become thoroughly accustomed, as the one practicable foundation on which to build. Our settlers, so it is argued, as a matter of course will begin in financial weakness, and accordingly will want to have every opportunity given to them to husband what small possessions they may command. For it is the working capital which most directly influences production. The very cry for credit to be made available for the use of these people proves that we are aware of their want of every penny that they can lay hold on, and seems to justify our common contention that no tax whatever ought to be laid upon settlers in respect of property in the land that they are to cultivate. Hence under this aspect the preference commonly given to tenancy, which thus far has been regarded as the only solution of the problem to place our man upon his land with all available capital at his command, free for employment as working capital. The assumption of general impecuniosity at the start may indeed appear a little discredited by the discovery made by Small Holdings Commissioners on their entry upon their functions thirteen years ago, just after the passing of the Act under which they were appointed, that to their blank astonishment a large quantity of money—all ready in golden sovereigns carefully bagged—was produced by applicants, to prove their qualification, whom no one would have suspected of the possession of so much wealth. Such display of wealth is, however, not likely to have been general or continued. And when we come to the host of ex-soldiers who are now to be enlisted in the service of Ceres, the stream of yellow metal is pretty sure to run dry. We shall have to lay our account with having to do with impecunious persons in plenty; and, for such, tenant holdings are, as observed, considered the only useful shape in which the gift of access to the land to be cultivated by themselves can be tendered.

Now, our traditional prejudice notwithstanding, looking at what is being done abroad, and at the very visible effects of the large preponderance of freehold ownership, even among the class of small cultivators—the stability given to conditions generally, the absence of disturbing movements, of which we have our fill, the progressing prosperity and well-being of the small cultivators—it is not quite easy to resist the impression that, all things considered, among the smaller class of cultivators, freehold holdings have very marked merits of their own. Let it be freely admitted that, whether among large farmers or small cultivators, tenancy has its distinct recommendations, and may, on business grounds, be preferable in not a few cases. Supposing that the right man comes to the right place, under the right conditions, for making money on the farmer's side, assuming that climatic conditions and markets are favourable, there is nothing like tenant farming. That it is which makes the large farmer rich. And it makes a splendid "ladder" for the small cultivator to rise up by to higher position. "You will not be here long"—so Small Holding Commissioners have related to me that they observed to certain applicants for holdings when the Act was new. "It won't be long before you will have made enough to remove to a larger holding." From the landowner's and the community's point of view the matter bears a rather different aspect, though even the landowner may on business grounds be thoroughly content with the arrangement. He may lack either money or inclination to farm his land himself. But it cannot be contended that the right man in the right place will not get quite as much out of the land if he is its owner as he does as a tenant; whereas it may be taken for granted that as owner he will leave much more in it—which is an important consideration. One year's managers of a business do not think of the future, nor carry much to reserve or allow much for depreciation. What the money-making tenant does is what the French call "eating your grain in the blade." In Germany, where, like all credit raising, mortgaging is greatly overdone, and where agricultural properties under process of liquidation frequently pass into the hands of receivers, they have a common saying: "*Sequester machen leere Nester*" ("Receivers leave empty nests"). It is not to be supposed that outgoing tenants will leave more eggs in them than they can help. Many such tenants often enough "sweat" their land for all that it is worth, just as a selfish employer "sweats" his employees, in order to get out of them what he can. The arrangement may under circumstances suit landlords, but it does not conduce to laying up "heart" in the land. Tenancy

farming of this sort means robbing the future for an illicit present gain.

We have been used to tenancy so long, under a land system which particularly favours it, that opinion is not likely readily to surrender one of its favourite tenets. If people considering the question would, however, only look around them, they would perceive in what a quite peculiar position we stand, with practically only Italy, in its acknowledged backwardness and comparative poverty, and some of the Eastern countries, likewise owing to backwardness, to keep us company. In America tenancy is taboo, although, to the regret of statesmen and economists, it has lately been spreading. But that is one of the newly-formed powerful farmers' party's chief grievances, and in its demands formally put forward in its recent proclamations, upon both candidates for the Presidency and candidates for seats in Congress, it names among its principal points the substantial reduction of tenancy. France is practically all freehold, more particularly in its small holdings. Tenants are to be found on the large estates in Normandy, the Nivernais and similar regions. Germany is practically all freehold farming; so is Austria; so is Switzerland; so are the Scandinavian kingdoms, and in the main the Low Countries.

"Tenancy has ever," so remarks Mr. Henry C. Taylor, the active chief of the office of Farm Management in the United States Department of Agriculture, late Professor of Economics at the Madison University, in his recent work "*Agricultural Economics*," "been looked upon as a stepping stone, a temporary means of acquiring the use of land, not as a permanent condition for any individual." "It is a matter of common observation," so says Mr. Taylor, "that in the northern States young men start in as labourers, become tenant farmers and join the ranks of landowning farmers." And he adds, to account for the rather observable increase in the number of tenant farmers in the period between 1880 and 1900, that in that period "the movement from the wage-earners to the tenant farmers was abnormally rapid"—which, from our present point of view, is a healthy sign.

In Italy, Roumania, and so on, it is backwardness, coupled with the same capitalism that we see arrayed against us in our country, that keeps tenancy in vogue. And people are rebelling against it, as will still be shown. It is that capitalism which, reigning in Italy, even in ancient time, made Rome perish, as the younger Pliny has placed on record. "Sweating" the tenant as well as the labourer it was which produced that very interesting, but

most anti-progressive system of *medietas*, now known as *mezzadria* or *métayage*, the only recommendation of which is that in the times of the great depression it made distress least felt. The poor rustic has been "sweated"—and so has the land. There is in Italy poverty and backwardness everywhere except where there is property in land, as in smiling Tuscany and Lower Lombardy, countries in which, so my Socialist friends in the Romagna have assured me, with bitter regret, there is no chance for their pleading. The people there are all well off and comfortable, and are considered arrant "reactionaries." But elsewhere *contadini* are now forming their *affitanze collettive*, co-operative settlements, as the only way in which they can emancipate themselves, though in form remaining tenants. More is not possible to them in their poverty.

The question, which of the two systems is agriculturally the most to be recommended, as putting the land financially to the best use is, however, not all that we have to consider in this connection. We are out for making new rural "homes"—homes that will maintain their several families, no doubt, and yield something to carry over; but, above all things, "homes" in which people may be able to live in comfort and with the sense that they are their own. Now for such purpose there can be no question whatever that freehold holdings, which secure to their occupiers their own *lares et penates*, are wholly preferable, while at the same time they assure to the community that enviable stability of rural conditions which we admire in countries like France. The chief reason currently given for the preference maintained for tenancy, and no doubt the true one, is, as already pointed out, that ownership costs and locks up money, which would be much better employed as working capital. There is no gainsaying this contention. In the case of large farmers it may raise the question whether they are not in truth farming too large an area in proportion to their means. However, facilities given for credit may help them over that difficulty. When we come to the small cultivator whom, mind you, we are pressingly asking and urging to settle on the land, and to make himself a rural home, in the national interest, we shall evidently have to deal with the matter in a different way. We cannot look for large means in his small pocket. But we know that, if he is the right man—of the sort that I have just argued that we should make sure that we secure for the purpose—he will be able to turn his holding to good account and earn from it an income which, provided that sufficient time be given to him, may easily be made to pay for the cost of purchase of his home.

But then there must be some one to answer for the first outlay.

It would be unreasonable for us to expect ourselves to be able satisfactorily to carry through a movement, such as we have in view, without assistance to settlers given from some one outside. Work as they will, without such help they cannot possibly raise the first funds or subsequently succeed. It is precisely the same thing in housing, which likewise requires capitalist help from the outside. The outlay required is too large, and repayment of it has to be spread over too long a period for the persons actively engaged to provide the funds by themselves, even with the potent help of co-operation. There must be aid from outside. And in cases like these the State, acting as representative of the community, which stands to gain by the proposed change, may justly be called upon to lend a helping hand—although, as the work goes on, private assistance, not necessarily as a gift, but on what is known as the philanthropy-cum-5 per cent. plan, may be expected to come in, in fairly substantial proportions, once the ground is cleared, to carry the work further.

In our case the State made a very modest attempt to render such help in 1892. We must not here speak of what has been done in Ireland, because the case to be dealt with there was entirely different in kind from our own. Mr. Chaplin's Act of 1892 has been much found fault with. Its effect has been practically *nil*. However, on the ground of what was known at the time on the question, its terms were not by any means unfair. The 20 per cent. of the purchase price to be provided by the purchaser has proved deterrent. However, under Prussian legislation of about, roughly speaking, the same period, we find that as much as 25 per cent. was asked for—and got. And Denmark—liberal Denmark, which is commonly accepted as the general model in such dealings—has only quite lately, long after 1892, come down in its demand from settlers from one-fifth to one-tenth. The reduction shows, instructively for us, where the shoe was, in practice, found to pinch. The Czar's generous—but decidedly called for—gift to the peasantry, wholly quashing their debt on the Land Register, was at that time not yet thought of, nor yet Mr. Wyndham's liberal gift to Ireland. But the Czar's gift plainly proved that Russian experience had been the same as Danish and our own.

However, in our case, that one-fifth, as observed, stood fatally in the way of success for Mr. Chaplin's measure; and Ministers have since then had neither the time nor the disposition to think out a new plan. Meanwhile, party politics have unfortunately taken

possession of the question, and we have had a hot fight over the point of ownership or tenancy, in which, for the time, the advocates of tenancy still hold the field—not, however, turning their victory to over-good account, since evidently in the persons of county councillors the chase is being made, as the Latin proverb has it, “with unwilling hounds.”

In Germany—which, under this particular aspect, is practically the only country to place in comparison with our own—the minimum of purchase price to be provided otherwise than by advance from the State (in the shape of land bonds), and therefore assumed to be paid by the purchaser, still stands officially at 25 per cent. But that 25 per cent.—as affecting ourselves—has to be taken “with a grain of salt.” For in the hands of the intending settlers—being to a large extent sons of rather substantial yeomen—money is more plentiful than in those of our “agricultural labourers” and “discharged soldiers.” Even labourers and farm servants in Germany manage to lay by what will go some way towards the purchase of a holding. And for working funds they have, as has already been shown, co-operative credit to help them. The purchaser here coming into account also has, under a quite peculiar arrangement, favoured by the presence of a specifically Prussian institution, rendering admirable service—for the existence of which that country has its great statesmen of the Napoleonic era, Stein and Hardenberg, to thank—to assist him. That institution is the *Rentenbank*, which, on the proposed sale and purchase being judged by a special tribunal to be in the public interest and a promising proposition, provides three-fourths of the purchase price agreed upon at a low rate of interest, to be repaid in cash by terminable annuities spread over a period of somewhere about sixty years, varying according to the rate of interest selected, in the shape of land bonds guaranteed by the State. Up to the time of the war certainly those land bonds maintained their position on the market fairly well, so that they were gladly taken by vendors in consideration of the sale so effected securing to them certain advantages, all the legal, surveying, etc., business in the transaction being carried out by the authorities of the State at a purely nominal charge.

The authorities to whom the judgment on the advisability of the proposed sale was committed are the “General Commissions,” which are Government institutions, holding a purely economic brief, free from all political bias—as may be judged by the fact that while the political government of the monarchy was spending colossal sums of money and straining every nerve by the exercise of com-

pulsory powers (going even the length of expropriation at their sole pleasure) to root out Polonism in the at the time still Polish provinces of Prussia, in favour of German peasant holdings—the “General Commissions” freely admitted Polish land settlement societies—excellent societies they were, rendering admirable service—formed in direct opposition to the Germanising scheme (as deliberately pitting new Polish peasant settlements against German) to the same privilege. They were allowed to benefit freely by the credit given by the State *Rentenbank*. And their impartiality went so far that, as the president of one of the said “General Commissions” (that for Posnania and West Prussia), Dr. Beutner, owned to me, he actually gave the preference to Poles as settlers, as making in general the better colonists. Well, the arrangement—which works exceedingly well for the settlers, inasmuch as the “General Commissions” only approve of plans which settle them under conditions promising success, and under which the *Rentenbank* pays three-fourths of the purchase price in land bonds—leaves it to vendors to procure the remaining fourth for themselves in such way as they may please. The assumed payer of course is the settler. But it does not by any means follow that, because the vendor is entitled to ask for it from the purchaser, therefore he will also insist upon the purchaser's paying it down in cash. Often enough he will give him ample time, or else some capitalist well-wisher will agree to take a second mortgage for the amount. Then there are the co-operative banks, giving credit to trustworthy parties on purely personal security. Among the Poles, who possess not only excellent settlement societies, but also excellent co-operative banks, it has been very usual for the co-operative bank, securing itself in its own way, to take up the entire last fourth on the borrower's personal security, so that the new settler has walked into his acquired possession—all “swept and garnished,” as it was under the “General Commission's” paternal watchfulness, with a year's harvest stored up to live upon—without paying a stiver for the freehold in cash.

This corresponds to what is currently done in housing under a truly model scheme adopted by the Belgian General Savings Bank, a State institution, under entirely independent management, which advances nine-tenths of the value of the house—the remaining tenth being very often provided in full by a voluntary association, composed in part of officers of the savings bank mentioned and other philanthropists, and under which, so I have been assured by persons forming part of such association, practically no losses have been made. Under this scheme, by means of life insurance coupled with

the bargain, the house property is secured unencumbered to the beneficiary's family in the event of his dying before the nine-tenths advanced have been cleared off. Lord Ernle's scheme at Maulden, under which the eighteen freehold holdings created were handed over to as many settlers without a penny down being asked, is of a piece with this. And the fact that no fewer than 575 men competed for the holdings plainly proves that if only similarly liberal terms will be offered, applicants for freehold holdings will not be wanting among ourselves. What is conceded in terms of payment will, no doubt, under this plan have to be made up in personal trouble in inquiring about the applicants' fitness and selecting the right ones. But then, as we want the thing done, we ought not to grudge a little trouble. Lord Ernle has assured me that on these sales he has made no loss. One man failed, but another was promptly there to take his place with all its liabilities. It stands to reason. These settlements are not houses, such as the building societies have carefully to watch over, where they are creditors, lest they should be allowed to fall out of repair and be slily abandoned. They improve in value, and every penny paid off adds so much to their present value ; and the expense and labour put in is not like furniture, which may be carried off by night. In Prussia the Government authorities themselves have met acceptable settlers in a variety of ways—with patience, and also with actual advances. “Once a man has put all his life's savings into his holding,” so President Beutner remarked to me, speaking of a man who had sunk £60, which was all that he had got, into his holding, “I may make quite sure that he will not run away from it.” Mr. Gladstone met Irish tenants acquiring their holdings with Government support by a retention of one-tenth of the Government advance. We want more settlements on the lines of that at Maulden, which avowedly was entered upon as an intended *exemplum utile*, to show the Government how to proceed.

But in Germany the Government's activity in the matter has been supplemented by voluntary action on the lines of philanthropy-cum-5 per cent., working in some instances with substantial capital. To state one instance, there is the “Landbank”—whose plan of working I explained in the *Economic Review* of April, 1912—operating with a capital of £2,000,000, on which it earns a higher dividend than 5 per cent. by combining business of its own—likewise useful in the public interest—with the systematic cutting up of large estates into small holdings as a non-profit yielding business (beyond the 5 per cent. or so stipulated for). Really, there is a good deal of margin for overplus to be obtained in these cases—which is an

additional argument in favour of meeting the settlers liberally. For wherever the cutting up is done on really non-profit yielding lines, money or money's worth comes in sometimes almost over-abundantly. The small properties credited represent a proportionately so much larger value than the big, out of which they were taken. Thus Major Poore found at Winterslow that there was a tidy fund coming in from the payments received, for collective employment. And in the partitioned property of Lenzen in Germany, so divided, Herr Sombart, who would not take a penny for himself, found that he had left his settlers really too well off, and some of them in their excessive enjoyment of riches came to be found getting themselves into trouble.

There is another point which may possibly be held deserving of incidental mention. Up to recently, when advancing Government money in return for terminable annuities, we fixed the time for repayment short enough to cause not a little inconvenience. That mistake has been corrected by recent action, and our Government now allows as long periods for repayment as any public authority anywhere—in marked contrast with the short period still only allowed in France. In truth, once action like that here referred to is entered upon, time is of very little moment to the lender. It is just because public authorities and societies formed expressly for the purpose of making advances of the kind referred to can afford to wait very long for repayment of their money that we instinctively turn to them. But to the borrower long time, reducing the amount of single instalments, is a substantial benefit.

However, there is another most important point still to consider, which applies equally to freehold and tenant holdings. Mr. Chaplin's well-intended Act did not fail purely on the ground of the 20 per cent. payment down fixed in it, nor have subsequent attempts to attract settlers to the land as tenants produced, in general, less than the expected and desired effect because of money conditions. The great mistake that we have thus far made is this, that we have tried to settle our men singly, on isolated holdings, where there could be no touch, no common action with others, no mutual support and neighbourhood. Now this could not be expected to answer, save in exceptional cases. Under such conditions our disengagers of small holdings policy—many of them landlords, thoroughly well disposed and having really tried to settle small men on land of theirs—are perfectly right in contending that small husbandry will not generally maintain its man. A holding standing all alone by itself wants to have superior strength in it, just as does a man dependent entirely

upon his own efforts. There are, indeed, conditions under which even the "lonesome" man can make a good thing out of a small holding—say, in the immediate neighbourhood of a town, where there is a good market and there are opportunities for raising intrinsically valuable produce, and marketing is an easy process. However, these cases are in no wise sufficient in number to come largely into account. We cannot with any hope of success act in opposition to the established rules of nature ; and nature has, wisely no doubt, implanted a bent for gregariousness in men's character. Even Robinson Crusoe must have his Friday ; and we are living in a world very different from that which Alexander Selkirk discovered in Juan Fernandez. The French have a proverb which says that even the rich stand in need of the poor sooner or later. Much more do the comparatively poor stand in need of one another's presence—on more than social considerations, of which I am not now going to speak. What is the small man to do all by himself ? Nowhere where small husbandry has proved anything of a success do you find him in that position. Everywhere—in Denmark, in Belgium, in Switzerland, in France, in Germany—do you see small men settled, or else now settling, in clusters, in groups, deliberately seeking touch with their neighbours and support from them in their work and in their dealings. It may be objected that Prussia in its land settlement, both of the de-Polonising and of the purely economic type, had no choice but to settle cultivators in groups, inasmuch as its specific object was to cut up large properties and plant peasants on the ground previously occupied by squires. That is true. However, the results distinctly and markedly show how great are the advantages of settling in groups. The benefits of settlers having neighbours to work with and to rely upon for mutual assistance are so visible at every point that it is difficult to imagine successful settlement on any other lines. In the same way Italian cultivators of the successful *affitanze collettive* could not settle otherwise than in groups, because groupwise settling, in order to obtain the land that they desired to have wholesale, at a cheap rent, was the characteristic trait of their whole plan. But there, once more, the benefits of groupwise settling are so plainly apparent and so fully realised that they must count as a conclusive argument in favour of groupwise settling. We are organising agriculturists—more especially small holders—in co-operative societies, because it is recognised that they stand to gain much by collective action, as contrasted with individual. That collective action should begin at the start of their doings. The saving in hire of land by collective action is

great, and collective action in settlement is more likely to give you the neighbours that you want for further co-operation. *Qui a bon voisin a bon matin.* Look at the socialist settlements in the United States, and the Moravian and other religious settlements both in the Old World and the New. The people are happy, neighbourly, and they thrive. When I was consulted by the Zionist Committee in London anent the organisation of co-operative credit societies for the benefit of their new settlers—mainly Russians—in Palestine, I naturally first suggested that they should place themselves in communication with the Jewish Agricultural and Industrial Aid Society, endowed by Baron Hirsch, which has set itself a congenial task and had at that time in the United States for its chief director a native of Russia, who could best guide the Russian settlers, as not only being of their own religion but also knowing their language and their ways. The answer given to me was: “But we want to settle our people in communities.” The Jewish Aid Society makes no point of that. I think the Zionist Committee are right.

Our new settlers—this, I think we may take for granted—will *want* co-operation. And there is no co-operation more easily organised than that which begins at the start, being, so to speak, built up on a co-operative foundation. Now, with regard to co-operation, Sir Daniel Hall is perfectly right in urging that our would-be organisers must not make a mistake in plying folk perpetually with the hackneyed argument only that by means of co-operation they will save so much on the purchase of necessaries. That saving is an incidental benefit. But to practical-minded men it makes but a poor lure. Co-operation means a good deal more than purely distribution. The main benefit in the gain is to be got in countless ways, in large affairs as in small, in daily life, by that collective action which planes the way for work and business and happy living such as would be unattainable without it. There is common work to do. There is buying and selling. There are things to be kept in common—machinery, implements—it may be horses. It will not be every one to whom a common steam-plough, or tractor, or threshing machine, such as small men can command the service of only by co-operation, will be of advantage. The cost of acquisition and maintenance would be too great. But there are also smaller implements, which may well be kept in common, that will be needed. There are gristmills and the like. And horse labour wants to be shared—as it very successfully is in co-operative settlements—say, Sir Richard Winfrey's in Norfolk and Lincolnshire. And there is

electric power and light coming, under arrangements which make them subdivisible into small supplies, as power is subdivided in Sheffield workshops. In a collective settlement you may standardise your produce raised, where opportunities are favourable, in sufficient quantities though raised by different men, so as to command a favoured price in the market, and obtain a reputation which means a stable sale. A single man could not do that. So there are scores of things more. It is the spirit which co-operation infuses, making for progress and betterment, the enduring readiness for common action, which place the smaller man on an equality with the large, the collective doings which beget their own opportunities for fruitful action, the common interest in things with its vivifying influence, which mark off the co-operative settlement from both isolation and unorganised clusters of people.

Collective settlement has been more than once attempted in what has become the ideal socialist way, namely, in the shape of actual co-operative farming, as a common concern, carried on on common account. That was done in Ralahine, in Brampton Bryan, in Radbourne and in various settlements in the United States. And to some extent we see it governing Lord Monteagle's one-year's collective wheat growing at Foynes in a wisely contracted and reduced shape. In England we have the two Assingtons, which represent this idea—on a very reduced scale, the only scale on which, so far as my knowledge goes, it has been found abidingly practicable. It cannot be disputed that land may under favouring circumstances be profitably cultivated for common account. I do not however know of any instance of this occurring in our country except on the minute scale mentioned. And in Germany and other continental countries public land is designedly not cultivated directly by its owners, or for their account as occupiers, but is by preference hired out to large farmers as the more profitable way of utilising it. But in Italy there are several public companies which find a very good account in carrying on collective farming on a large scale, but intensively. Two such are the *Istituto di Fondi Rustici*, of Rome—which, working with a subscribed capital of 30,000,000 lire, now owns upwards of 70,000 acres of land, all being cultivated for its own account ; and (until quite recently, when the enterprise was given up) the *Società per la Bonifica dei Terreni Ferraresi*, which owned about 50,000 acres, out of which it appears to have been netting a fair return. In a country where agriculture is generally backward, and due justice is not by any means done to the capabilities of the soil, to a great extent through timidity in the invest-

ment of capital, or else of lack of that commodity, opulent societies like these, not grudging outlay, are a distinct benefit to the nation. Like our great co-operative societies engaging in farming, they set an admirable example and stimulate intensive cultivation. The Ferrara society, more in particular, has done excellent pioneer's and exemplar's work in reclaiming waste land—mostly swamp, which, like the Dutch in their own country, and also the Dutch who in past time settled in Lincolnshire, it converted into prime arable land. But corporations of this sort do not help us much in the present connection.

Co-operatively farmed properties have not generally proved much of a success. Some evidence given before one recent Royal Commission confirms this conclusion. And it is not quite easy to see why Socialists should have so much pinned their faith on them. From their point of view one can understand a desire for nationalisation, and also for the linking together of separate cultivators in organisations which may be expected eventually to bring about nationalisation. One can also understand, still from a Socialist point of view, schemes like that of the Co-operative Wholesale Society, to convert all farming into a "productive branch" of co-operative distribution, so as to secure the benefit for the consumer, who will eventually, so it is expected, be the nation. However, the "little republics" to be so created really seem to constitute, eventually, obstacles to "nationalisation," as creating private interests which, just because they affect a number of people, may not be easy to consolidate into one. A show is made of the assumed "success" of some of the collectively managed (*a conduzione unita affitanze collettive*) of Italy. However, that "success" is a questionable quantity. No doubt these selected *affitanze* do better—produce more and benefit more people—than the property out of which they were formed did when under single occupation. But then, the point so started from was a very low one. The bold and undoubtedly interesting experiment of the Ostia settlement proved, after a decidedly promising beginning, an entire failure. It was a curious undertaking to begin with. Here was a vast area—I could not now from memory tell its exact extent—handed over to a small body of excellent workmen, efficiently led and—Raven-nates as they were—maintaining good organisation under their decidedly competent chief, entrusted with an improvement lease running for thirty years, not the first decade of which was in fact completed, on which payment of rent was to begin only in the second decade, or really only in the third, because the rent fixed for

the second decade was merely a peppercorn rent. However, the labour of improvement bargained for in reclaiming land lying under the level of the sea was such as the small band of labourer-tenants could not be expected to carry through. It plainly called for a deal more of equipment and also a larger staff. The experiment failed, but it served to bring out the essential qualification of workmen like these Ravennates to engage in work of the kind under appropriate conditions, meaning, above all things, the presence of good leaders and the willingness of the men to submit to their guidance.

In general, the *affitanze* are much on the lines of tenant societies, such as Sir Richard Winfrey, having organised them on the property—about 2,200 acres—rented from Lord Lincolnshire and the Crown in Lincolnshire and Norfolk, is making familiar to us. There is, indeed, a rather essential difference in this, that the tenant in the *affitanza*, as a member of his society, is on the one-for-all and all-for-one principle, collectively with the other members, responsible to the landlord for the rent to be paid, whereas under Sir Richard Winfrey's scheme the tenant is merely under-tenant under a capitalist body of original tenants responsible to the landlord. Sir Richard's experiment, however, comes nearest the practice of the *affitanze* of anything at present existing in this country. The *affitanze*, of course, were in the field long before Sir Richard took action in the matter. They also dive lower down socially, being devised expressly for men of the labouring class, who in Italy are at the start more backward than ours, beginning practically altogether without money, and who have had to pinch badly to work themselves up to their present point ; and they have long since become more extensive and a far more important factor in national economy, admittedly promising well to the nation. Their origin has by recent writers been attributed to the cessation of great road and railway works previously conducted about the early and mid nineties.

The movement, however, began really much sooner and not as a result of unemployment, but of a genuinely democratic desire to emancipate labour by co-operative action. It was in 1882 that Signor Mori, a large landowner in the province of Cremona, for which city he sat in the Italian Parliament, conceived the idea of starting something like an Italian " Ralahine"—he himself with his land, and partly with his money, playing the " Vandeleur." Cremona, the principal city in a distinctively agricultural district—not by any means *misera* now, but on the contrary, flourishing as

a centre of trade and business—has since a considerable time been the hearth and hatching place of forward ideas—co-operative, warming into Socialist and, occasionally, degenerating into anarchist. By the side of Mori there were Garibotti, Bissolati (now also in Parliament), a medical man named Rossi, who subsequently tried unsuccessfully to form socialist, and eventually anarchist, settlements in Brazil, and others, including Antonio Maffi of Milan and Amiotti, to hatch co-operative schemes, not affecting agriculture alone. Nearly all the little societies of *suolini*, *scarpellini*, *birocianti*, *ghiaiacuoli*, *barcajuoli*, *carrettieri* and so on, which figure in the lists of Italian labour societies, managing to better their lot by corporate action as self-employers, which have planed the way for that extensive labour co-operation which we now see flourishing in Italy, smiled upon by the authorities because it raises the tone of labour and tends to production,\* may be said to have had their birth in the city of the “bean-eaters” (*mangia-faggiuoli*). That is the nickname that the Cremonese have borne since some centuries. Like Ralahine, its Italian counterpart, the *Colonia Agricola di Cittadella*, situated in the “Stagno Lombardo,” had only a brief life—but for very different reasons than those which brought the Ralahine experiment to a premature end. Dr. Rossi, the member entrusted with the executive leadership, tried to turn the concern into an anarchist settlement. Over the disagreement resulting the institution came to an end. However, the idea was not allowed to slumber long. In 1887 a fresh undertaking was taken in hand at Calvanzano, near Bergamo, which distinctly succeeded. For that settlement is still in existence and prospers fairly, marked as it is by peculiar characteristic features, which still make it one of the advanced posts in the movement for the improvement of the condition of agricultural labour.

Although at the present time, owing to the caprice of writers on the subject, we hear more about the movement in Emilia and Sicily, where it is flourishing greatly—the Cremonese still stand well to the front, forming one *affitanza* after another—about half a dozen in the first half of 1920, all of which seem to work well. There are now in that district about 30,000 acres in the hands of such *affitanze*, and the area is being steadily enlarged.

The cessation of the large construction of railways and other

\* An official report says: “The bad habits so common among working-folk, such as the indulgence in card-playing and excessive consumption of intoxicating liquors, quarrels and fights, have grown less.”

road work in the early nineties referred to gave a powerful fillip to the movement.\* Labour of every description was at the time in a terribly depressed—rather oppressed and neglected—condition in Italy. Labour societies, agricultural as well as industrial, have by the present time become distinct favourites with the authorities ; but at the period spoken of, and up to some little time after 1898—when that fierce crusade was let loose against organised Labour, with that hard measure for poor working folk, the *domicilio coatto*, employed as a means of arbitrary punishment—even those who now rank as its declared protectors looked upon it askance and with suspicion. In the mid-nineties it was considered an “awful” warning, that there were already as many as five Socialists in the Italian Chamber. The neglect which labour experienced at the hands of the Legislature, and the upper class altogether, naturally evoked bitter discontent, and secured a willing ear to Socialist oratory—which was not wanting. Labour of all classes formed a determined resolve that what was amiss should be set right. Strike work they could not, because they were too abjectly poor and dependent upon their daily wage. It is only well paid labourers who can indulge in the luxury of strikes. So the Italian working men determined to see what they could accomplish through co-operation, the labourers’ truest friend—co-operation, which in their case meant pinching and denying themselves even almost the necessities of life, to a degree, of which our working men, who insist upon being well paid under all circumstances, have no conception. But both in Italy and in France it was only on the steep steps of pinching, hard work and self-denial, that labour could climb up to liberty and independence. And labour proved equal to the ordeal. There were good men—for the task—to take the lead. At all points of the labour-employed economic system working men exerted themselves to organise for self-employment. That was their declared aim, not merely a Gibeonite demand for higher wages and shorter hours. They formed their co-operative productive societies of all descriptions—some stonemasons and builders in the van—and they have achieved signal success. But there were cabinet makers, type founders, picture frame makers, and on the river boat and barge men, carmen, barrowers ; all over the labour-employed world there was action, at first on a small scale, but action which led to results.

Notable among this host of labouring folk so organising were the

\* For particulars see my article “The Autonomy of Labour,” in the *Contemporary Review* of August, 1896.

*braccianti*, the workers, as their name implies "with their arms"—employed alternately upon agricultural and navvy work, as employment offered. I have personally known and followed their movement since 1893, when they were just beginning to emerge from obscurity, abject distress and poverty. As wage labourers they had passed through very hard times, with quite insufficient remuneration—very badly accommodated during their periods of outdoor labour in cabins littered with foul straw for bedding. They managed to form societies, to obtain some independent contracts for work, still miserably under-paying themselves, in order to accumulate a small capital, wherewith to make themselves more independent and place themselves in a position to obtain larger contracts. The cessation of railway and road work already adverted to having set them out of employment, these men in their societies eagerly joined themselves to the *affittanze* movement then already in existence, and gave to it a powerful impetus. It is these men mainly who are being settled on those *affittanze*. The *Società Umanitaria* coming on the scene with a handsome endowment, left by a philanthropic Jew, and taking up the cause of these men, proved of substantial help. It brought the men, not only money, but also very valuable advice on technical as well as general business matters—which advice, to do them justice, Italian working men are wont gladly to accept, allowing themselves to be led by those who knew better than themselves.

The institution of *affitanza collettiva* is now a well recognised and appreciated feature in Italian public economy, which has brought to those engaged in it independence and a much more satisfactory status than they held before, and promises to do much to increase the production of the country, because it has made it the workers' own interest to increase it. They no longer work just for their wage, but for all that they can get out of the land. The land occupied is all rented. That is still the accepted custom of the country. Rents pay landlords much better in Italy than they do our landlords in this country, because, with all agricultural backwardness, there is not a little grinding, and therefore landlords are not overwilling to part with their land—even in the "Agro Romano," where the *latifundia* deplored by the younger Pliny proves a standing hindrance to progress—albeit steps have now at last been taken to pick holes in those vast domains by expropriation. The leases or agreements granted to societies are more satisfactory to landlords than those granted to single tenants, because obviously it is an advantage for the landlord to have to deal with one manifestly solvent society than with a host of individual small men. Conse-

quently rents become cheapened to the societies. According to our ideas only insufficient security would appear to have been taken for the continuance of tenure. The lease, generally speaking, runs for nine years only. That is the accepted term for land belonging to the State, to municipalities or to other public bodies ; and it is a hard lease, even beyond that restriction, because, upon renewal being refused, it becomes "emphyteutic," and all the tenant's improvements, unless special provision is taken to make them sure, go *ipso facto* to the landlord. Private landowners are, of course, free to agree with their tenants on whatever terms they please. However, in practice, the rules laid down for public property—which under the policy adopted in high quarters of favouring the *affitanze* constitutes the larger part of the land held by those societies—are kept in force. In addition, as a farther onerous condition, security is demanded for a period of six months, and the quarterly rent has to be paid in advance. To pit against this condition, the "preference" to be, under the Government rules, given to such co-operative societies in the event of competing applications for the land, scarcely appears an adequate *quid pro quo*, especially as *affitanze* societies are required to enter themselves in a special register for supervision and control of their management of the leased property by special officers appointed by the Government. Harsh and unfair as these terms may present themselves to us, they appear in Italy to have worked smoothly and to have given no rise to dissatisfaction or inconvenience. Reviewing the extension which this movement has obtained, I am unfortunately not in a position to quote exact figures. We have been promised precise figures since 1912, when a special inquiry was instituted. However, the figures have never been published in their completeness. The movement has spread considerably since the time of the facts here referred to—perhaps most in Sicily, where it is very flourishing—but exact figures there are none to the present time. Leaders—more particularly in Sicily and Emilia—are keen upon acceptance of the *conduzione unita*. However, up to the present, the *conduzione divisa*, under which the land collectively leased is separately cultivated, still undoubtedly holds the field.

Here is one way of settling people on the land. All are settled in groups and all begin at the lowest point of agriculture, which would not be practicable in this country, inasmuch as we have long since grown out of the primitive condition which still prevails in a large part of Italy. Also our applicants for holdings are generally speaking of a higher grade of culture than the Italian *contadini* seeking a

home in their *affittanze*, better endowed with worldly goods, and also better educated. Conditions in our country are certainly different. But they are not so different as in any way to invalidate the principle, which is to the advantage equally of the lessor and the lessee, as giving the former a good security for his rent, and the latter a cheaper rent. The adoption of the same practice by other countries, in which tenancy is the customary form of occupation, and poverty is the rule, may be taken as an additional proof of its success. There the same practice is extending rapidly, bearing excellent fruit, more particularly in Serbia and Roumania. Rather, indeed, are our circumstances more favourable to this Italian practice. For we are not here tied down to the nine years' lease, nor are our landlords likely to ask for rent in advance. And we can safeguard ourselves effectively against the action of emphyteusis. We do not need the "preferential conditions" decreed in Italy in favour of renting societies. The societies being forthcoming, properly equipped, there will be plenty of landowners willing to let them land in the manner in which Lord Lincolnshire and the Crown have let such to Sir Richard Winfrey's society. In the absence of co-operation, Sir Richard's method supplies a valuable stepping stone. But, of course, one would prefer full-blown co-operation, which makes the small holder entirely his own master. The philanthropists serving as go-betweens might conceivably change their mind, or be succeeded by less kindly disposed shareholders, as Joseph's King Pharaoh came to be succeeded by the dreadful Rameses, and the benevolent Stein by the rapacious Bismarck. And really, if landowners would only rise to the occasion, there ought to be no need of go-betweens. Only, of course, the renting societies will have to show in each case that they are deserving of the credit allowed by letting them the land.

One cannot help thinking that in this matter, if it were only so inclined, the co-operative movement might render very effective service. It has the influence, it has the men, and it has the money, too. The service to be given seems to lie entirely within the scope of its accepted programme. And it would be likely to initiate more fruitful action than that which has followed the "formation" of an imposing number of co-operative settlement societies, which has been taken great credit for, but of the societies comprised in which the majority do not appear to have advanced beyond the initial stage of "mellesis," that is, being translated into English, the stage of "going to do something." In any case the result has been meagre.

One cannot, however, help thinking that such a plan as that con-

ceived by Mr. W. L. Charlton, applying the principle which has proved so eminently successful in Mr. Vivian's "Tenant Co-operators," which are suburban settlements—to agriculture, as in the case of the "Wayford Tenants," which made a good beginning, ought in due course to prove acceptable in this country. Under that scheme the society *buys* an estate, and lets it out in small holdings to members, who become individually tenants, with full security of tenure assured to them, so long as they observe the terms stipulated for, being at the same time also collectively their own landlords, participating as such in all the profits made and all the increase of value, and free to resign, disposing of their shares and their leases, with the society's consent, at their own pleasure.

In all the group settlements here spoken of, as a matter of course, co-operation for all purposes becomes the recognised and accepted rule. That is one of the benefits of settlement in groups. You have the membership ready, the necessary touch ready, organisation and management easy. Naturally you buy and sell in common, and, as far as occasion calls for it, you work in common and support one another. And you have a little social world ready made in which life is bound to be pleasanter and happier than it would be in isolation. Rural life naturally loses its blankness and dreariness, its loneliness and helplessness ; and the little settlements grow into happy and prosperous communities, in which things must go badly indeed if you see occasion to miss the attractions of town life, which are supposed now to draw so many people away from the country.

It is in groups that we want to settle our settlers, excluding from the host of newcomers those who are not fit for the purpose, making a beginning of their new career easy for the others by imposing no tax upon them, allowing them to keep all their funds for working capital and equipment, leaving them to pay off what is necessary out of the profits which they make, so giving them a stimulus to the exertion which begets production, and introducing them into the little world, in which they will not stand alone by themselves, but in which, in Professor von Dobransky's words, "a new world, a world of brotherhood, a world of brotherly love and mutual help, where every one is the protector and the assister of his neighbour," will be found.

Under some aspects it may be admitted that the present time is not the most favourable for putting some of the schemes here set forth into execution. We could not, for instance, in view of the present high price of money—not to speak of other obstacles—

attempt to form institutions like the Prussian *Rentenbank*. Excellent as its system is under favouring circumstances, the dear price of money in itself forbids that. And we have had a warning in the fate of the Irish land-bonds. By the same circumstances, the late Jesse Collings' very ambitious proposal to pay off vendors in ringing cash is placed out of court. Conditions likewise do not appear propitious at present to any undertaking corresponding to the creation of the German *Landbank* and its sister institutions—let alone that under our peculiar circumstances that adventitious inducement to such business in the shape of the purchase and improvement of run-down properties seems lacking. The favour which tenant co-operator enterprises have found with capitalists, possibly to some extent influenced by philanthropic sentiment, in providing loan-money for such undertakings, may appear to open a better prospect to action according to Mr. Charlton's plan. However, to such capitalists, so it will have to be admitted, agricultural property destined to be turned to account on new lines, with an uncertain future, is likely to present itself as a different class of security to accept as pledge than suburban house property, which is under the peculiar circumstances sure to be well constructed, and for which there is certain to be a constant demand. The project of ownership holdings is therefore for the moment not over-promising. However, on tenancy lines, there ought to be a decidedly good opening for action, if the path here shown to have led to unquestionable success in more counties than one were to be trodden. Settlement, as observed, must be in groups, and it ought to be co-operative. We should not find ourselves, in this more prosperous country, driven to beginning in such abject feebleness as did the Italian co-operators. Whatever may be the condition of our agricultural labourers and other small men, they are distinctly better off than Signori Mori and Bissolati's *protégés*. And we should not have such hard terms pressed upon us as only a nine years' agreement without the prospect of compensation for improvements effected.

There appears to me to be here a great opening for our co-operative host, whose earliest leaders, the Rochdale Pioneers, distinctly placed the settlement of working folk in homes of their own on the land prominently among their accepted aims. The work should be all the more tempting to them, since the Agricultural Organisation Society in its new form appears to be pursuing rather a different line, endeavouring rather to better the position of those who are already on the land than to raise up a new and larger rural population. With its majors and captains doing the propaganda, it certainly

has not the required touch with those who are to be attracted to the land, in order to people it with comfortably-off cultivators, nor the required understanding of their ways and needs that the Co-operative Union would possess. What, so it may be asked, have we thus far accomplished in the way of land settlement ? We have disposed of a fairly respectable quantity of land ; but such land disposal, though it has provided land for householders who lacked such, extended the possessions of others who had some, and provided—or else, at any rate, promised—allotments to a number of working folk, has infused only a little new blood into our rural community, created only few new rural homes, and done little to “repeople the land.” That is, however, just the point at which the shoe pinches. The Co-operative Union, with its army of members, its huge resources, its effective machinery, fully constructed, appears to me, with the power of discharging it, to have also a duty laid upon it to go out into the fields and the rural plains, and to begin the democratisation of the land there. That will be the nationalisation so often clamoured for in one, and that a practical and unobjectionable, sense. And rural folk are pretty sure to accept such leadership and range themselves under such banner. To me it seems a grand opportunity. When, a good time ago, hoping to do something towards helping to break the *junker* rule in Prussia, I suggested to German socialists that they should go out into the country and strive to organise people there, some of the leaders heartily welcomed the suggestion—apparently, however, without succeeding in carrying it out. We have, happily, no *junker* rule to break through here. But we have the land waiting to be occupied. And we have plenty of scope for a useful thinning of the ranks of urban and industrial labour, sometimes seriously bent upon reducing production as a supposed safeguard against threatening unemployment, and diverting the excess number to the task of cultivating our fields. Our co-operative societies, flush of money, are intent upon buying more and more land for their own exploitation. Let them devote some of it to the gradual creation of the rural portion—so long forgotten—of their hoped-for and desired “Co-operative Commonwealth” !

## CHAPTER IX

### SECURITY FOR OUTLAY

THE Bible promise to the just is : “ Thou shalt eat the labour of thy hands ; ah, well is thee, and happy shalt thou be.”

However, the standing complaint levelled against our land system—testified, quite recently, by the evidence of farmer witnesses before the Royal Commission—is that our cultivators, no matter whether their holdings be large or small, do *not* enjoy that promised blessing. The more we insist upon tenant holdings for our small cultivators, the more attention will be due to this question, as affecting their class, as well as that of larger farmers.

The general complaint recorded about insecurity of tenure has received a telling confirmation by the notices sent out by the Board of Agriculture to the pioneers of small holdings husbandry, to whom holdings were let before the War, that they must now either pay a higher rent than that bargained for or give up their holdings, no matter what labour or money they may have put into them. That certainly is not an encouragement to good farming, and the small holdings movement, so threatened at what still is only its start, is not likely, with such a sword of Damocles hanging over it, to produce the effects hoped for from it. *Caveat conductor!*

The admitted interest of the nation is that the “ labour of the cultivator’s ‘ hands ’ ” put into the land should be ample, in order that there may be also ample production, plenty of food for the people, or else a heavy yield of saleable produce wherewith to purchase food. But how can farmers or small cultivators be expected to put either labour or money—the one is as necessary as the other—into their land, if they cannot make sure of a certain and full return ? We are, in truth, urging them to use their land at the very time that we rigidly tie up their hands, so as necessarily to produce inaction.

But why is it that our cultivators cannot be sure that they will reap all that they have sown ? Simply because, in the first place, they are, as tenants, not free to cultivate as they please, being tied down by covenants ; in the second, because under the conditions imposed by others they are subject to a termination of their lease—by sale—long before their economic sowing may have borne fruit

to be garnered, and there is nothing like sufficient security for their being repaid what they have providently sunk in the soil.

We have gone on a long time without any notice being taken of such grievance. Landlords' covenants tied tenants' hands in many ways, the injustice of which has, late in the day, been made clear in the matter of what survivals remain by unprejudiced as well as authoritative witnesses. There was landlords' distress dangling over tenants' heads; there was notice to quit—or else its *alter ego*, a demand for increased rent, with the alternative of giving up the farm—shadowing them as a possible eventuality. And at all times there was the ugly chance of a sale, which would automatically terminate their lease or their agreement, however much money they might have sunk in their farm. There has been a good deal of that last-named experience quite of late—scarcely tempered by the option given to tenants to buy the land themselves, no matter whether such venture might suit their purse or not. These are the blessings of tenancy. Nevertheless, farmers hugged their tenant's chains, persuading themselves that there was no better condition to be in.

When, upon farming becoming more intensive, and therefore requiring a larger outlay of capital and a longer time for recoupment, and farmers first began to complain of the prevailing insecurity of tenure and the absence of any guarantee for the recovery of their outlay, they were mercilessly taxed with unreasonableness and ingratitude. In Ireland, when under the stress of threatening disturbances the "Upas-tree" was made to yield to the axe-blows of a vigorous reformer, under the malediction of those who subsequently took pride in carrying such policy to its logical conclusion in the Wyndham Act, the kernel of the long-continued grievance was clearly laid bare and resolutely attacked. The pith of Irish land reform carried out in a succession of Acts was the turning of the former tenant into an owner. Such transformation was, as its results began to show themselves, considered of so great value that millions of public money were not grudged to complete the process. That process is now looked upon as a success. Irish agriculture is at present in a considerably more flourishing condition than it has been ever before. The seed dropped from the "Upas-tree" has borne rich fruit. And the newly-created ownership farms, so it may be well to observe, are for the most part small, in the hands of "the people."

In England feudal conditions were too strong for such a heroic measure to be considered practicable. Saint George, the Cappadocian, is a more slowly moving saint than Saint Patrick. Nobody

dared to call for enfranchisement. A different method must be tried. The dog's ears must be clipped in bits. There was held to be unassailable justice in the old traditional argument, that landlord's land, being let at a cheaper rent than what tenant's money might be expected to fetch in other employment, in the shape of interest, constituted a greater benefit to the cultivator than freedom to use that land in the most productive possible fashion ; and the proposition that he must either be assured full time for the return of his labour for himself, or else be guaranteed against loss, was simply laughed at. As for the further consideration, that land let in tenancy cannot fail to be impoverished by being worked out in the last years of the term, that was not yet thought of.

Thus stood the matter about a generation ago. However, farmers began to detect the wrong done to them, and clamour became too great to be ignored. There had been spirited discussion already in the 'sixties. I well remember those debates. Then the Farmers' Alliance took the field, and wisely, but still timidly, yielding to those strident demands, in 1875, Mr. Disraeli brought in and carried his at the time much belauded "Agricultural Holdings Act." Of the crying inadequacy of that measure the many tinkerings which have been proceeded with since, to patch it up into something like a satisfying condition and prop it up to give it stability, are eloquent, incontrovertible proofs. And yet, after all that tinkering, the grievance is found still to remain. Here is what the minority of the "Royal Commission appointed to inquire into the Economic Prospects of the Agricultural Industry," consisting of nearly half of the full number of members, state in the Interim Report published early in the past year : "It is a significant fact, that, almost without exception, the farmers who have given evidence before us have insisted on the necessity for greater security of tenure being given to farmers. This insistence is quite as strong on the part of the farmers in Scotland, where the leasehold system is prevalent, as on the part of the farmers of England and Wales, with their yearly tenancies. . . . It is impossible not to recognise that there is no subject on which farmers are so unanimously in agreement." The remaining twelve of the said Commission say : "If Parliament so desires and farmers are required to take the greater risks and responsibilities arising from increased corn production, we think that a corresponding obligation rests upon the State to preserve them from the possibility of loss due to a substantial fall in cereal prices. Much may no doubt be done in the future to help the farmer to reduce his costs of production by

improvements in drainage, transport and organisation, by fostering co-operation, by more extended schemes of agricultural education and research, *by amendment of the Agricultural Holdings Acts and of the system of land tenure in order to give further security to the tenant*, by alteration in the basis of rating and by other means."

Aye, but—though, indeed, we have left "the system of land tenure," on the desirable changes in which the Commission preserves a discreet silence, severely alone—"amendment of the Agricultural Holdings Acts" has, as has been already pointed out, been the pet occupation of our Parliament ever since Mr. Disraeli set the ball a-rolling. For full forty-six years we have kept hammering away at such work, stopping leaks, adding new patches, straightening metal, and exerting our ingenuity in every conceivable direction, with the hope of putting the amorphous, unsatisfactory thing into useful shape ; and the response of those for whose supposed benefit we have been employing our energy in this way, and who are the best judges of the quality and effectiveness of the work done, is the unanimous chorus of condemnation and a demand for something better now placed on record—something that, if we take the proposals put forward by the Farmers' Union as a corollary to the demand, under the present aspect is wholly unallowable, for those proposals leave landlords' rights altogether unconsidered.

Then, is not one compelled to agree with those witnesses heard—tenant farmers themselves, and men of great and varied experience—who, in the words of one of their number, Mr. Thomas Williams, declared that "the only full security that the farmer can have is that of becoming his own landlord" ? In the same strain Mr. Strutt, certainly an authority in the matter, says (Report I., 1598), "I should like to see farmers own their land in this country."

That judgment does not, indeed, pretend to ignore the indubitable merits of tenant farming as a means of making money under certain favourable conditions, where the land is in good order and the tenant, being secured in his tenancy and in the full recovery of all his outlay, can lay himself out energetically for pure business, without the task set him of improvement. A man with plenty of skill and plenty of working capital, intent upon farming solely for profit, will, if he can obtain such conditions, distinctly prefer tenant farming so far as making money goes. That is the common experience all the world over. Even in the countries more specifically identified with ownership, such as France and Germany, for sheer money-making tenancy under favourable circumstances is given the preference. The French *fermier* of Normandy or the

Nivernais knows on which side his bread is buttered. In Germany, for money-making—except by the very common practice, aimed at if not always attained, of netting a handsome profit on resale—the skilful man with adequate working capital will by preference select tenancy for his operations ; but then, in Germany, the landlords so favoured are, as a rule, municipalities, the State, permanent foundations, or else territorial families, who in the majority of cases have their properties entailed, which means that there are authorities to control their acts in the interests of the heirs-in-tail. Under such conditions safe tenure for the term bargained for—which is always a long one—is absolutely assured, and accordingly long plans may be laid without risk, and recovery of outlay is certain.

In our own case things are, as a rule, very different, and, in truth, insecurity—in the double sense, as relating to recovery and of time—constitutes one of the most serious blots on the picture of our land system ; and it is in a great measure that insecurity which is answerable for that comparatively poor figure which we cut under Sir Th. Middleton's inquiry in comparison with owner-farmed Germany.

We are accustomed to look upon this question as one more specifically affecting large farmers. However, we must not nowadays leave the small cultivator out of account, be he under the county council or under a private landlord. To the business farmer insecurity means a danger of the loss of money, and possibly a setback in his calling ; for, as a rule, he has no second string to his bow, and failure to secure a farm means to him enforced idleness. To the small man it means a danger of losing home and all. As regards business farming, we have in the past taken too short a view of things, for, as agriculture stands now, with new calls upon it, plans have to be laid for a long time ahead. Now, an owner is free to take as long views as he pleases and to adapt his system of husbandry in the fullest measure to his own requirements. He is bound by no covenants, no agreements, hampered by no interference, no dictation. He has, indeed, to take the full risk of good seasons and bad, providing, if he is a good man of business, out of the surpluses secured in the former for the loss to be encountered in the latter. But by accepting that risk he secures what is worth a good deal more to him in his calling, that is, full independence in his management and the absolute certainty that, barring vicissitudes to which every business is exposed, of recovering every penny of money that he has judiciously laid out and every effort of his head and arm that he has made, grounded upon sound calculation, in the shape either

of produce—that is, income—or of increased realisable value of his property, that is, capital. He may, indeed, as he has in many cases done, buy his property at an excessive price; but he may also be fortunate in buying it cheap. However, experience shows that, thinking of an *investment of capital*, when not under the sway of exceptional circumstances, he is far less tempted than a tenant bidding for the occupation of a farm—it may be only for one year—to “plunge” on a temporarily promising prospect. The stake is at first sight seen to be too large. The tenant is in this matter in good times his own worst enemy. Suppose that there are two or three good years, all is *couleur de rose* to him, and he goes on bidding and over-bidding, amid a crowd of applicants, as we have seen lately, driving up his rent to a figure which is unreasonable on an average computation. That is how our rents have in the past come to rise up to that excessive level in view of which, as a matter of course, depression, when it came, was doubly fatal, and became truly ruinous. Then it was the landlords’ turn to feel aggrieved. They had come to look upon inflated rents as their proper due, and had lived accordingly. Their income and accustomed way of living would no longer square. The same blow of fortune, in fact, hit both owner and tenant painfully, and since neither of the two could get out of his difficulty, ill-feeling grew up and revealed itself. At farmers’ gatherings in the ’eighties, in Sussex, I have heard many complaints made about a supposed “semblance of sympathy” which landlords were said to be showing to tenants when embarrassments were larger than a moderate reduction, or even a remission, of rent on the landlord’s part could relieve. However, the farmers were just farmers and nothing more, and could not, in Mr. Chamberlain’s phrase, “learn new tricks” and go into other business. Landlords were equally “stuck,” for during the depression land was a drug in the market, and, if sold at all, could only be sold at a price which left the vendors appreciably poorer than they had been before.

Such is the result of the severance of ownership from occupation. It helps little in good times, because it sets a super-master above the master of the business. In bad times it “floors” both parties. No wonder the shrewd-minded Americans set their faces most resolutely against the importation of “landlordism” into their country, and deprecate tenancy. They are acute men of business, and they have been quick to discern the poison contained in the institution. There is a threat of its being smuggled in, but the public as well as the authorities are up in arms against it, and by a stiff defence are endeavouring to bar its entrance.

When tenancy was first introduced in this country there were altogether different conditions prevailing than obtain now, and different results were looked for. Farms were not supposed to change hands frequently, and rents were considered as, on the whole, stable values assuring, in Lord Beaconsfield's words, a "living" to the farmer under all circumstances—by the side of a second "living" secured to the landlord, and a third to the labourer. They were believed to represent the average value of holdings—high, it might be, for unfavourable years, but correspondingly low for good ones, striking a happy mean between the two. That was one of the governing thoughts in those long leases which used to be common, and some of which were, in pre-depression time, praised up on the very ground that, besides giving the tenant a fairly long spell of time to make good his outlay, they tended to steady agricultural income. Among such model leases was the famous Scotch nineteen years' lease, and, furthermore, the no less commended twenty-one years' lease introduced later in England, with an option of notice to be given four years before expiration. However, bad times have made leases unpopular—certainly among farmers, who now prudently hesitate to bind themselves for a long term when there is no telling what the period to be fixed may bring forth. Even the fourteen years' lease, of which a good deal was heard in the course of the Royal Commission inquiry, has not been able to hold its own.

The year-to-year system, which has practically taken the place of leases, has, indeed, secured tenants against risky engagements, but at the same time it has necessarily, by the insecurity introduced, lowered the system of farming, and so kept production beneath what it might and ought to be. Quite accountably, no one will care to put either more labour or more money into rented land than he can make reasonably sure of taking out of it again, with profit, during his term of tenure. The consequence, as intimated, has been poor farming—witness Sir Th. Middleton's report. The merits of principles are sometimes best judged in extreme cases. Such an extreme case is that of the German farmer, who used, summer after summer, to migrate into the "black earth" parts of Russia to sow his wheat or rye, sell it standing to "the Jew," who burnt the straw, and carry off the money, leaving the manure made by the few beasts kept for such nomad farming to float down a river, if there was one, or else to waste its fertilising qualities upon the desert air. Similar extreme cases happen in the western parts of the United States, of which even more will have to be said. The ruinousness of this

"robber" cultivation is in America generally recognised. If our tenant-at-will farming has not, in this country, produced actually as bad cases as those quoted, it has done quite enough mischief, and its economic defects have, naturally enough, not failed to impress themselves upon the minds of farmers, though they appear to have made little impression beyond that comparatively restricted circle. However, in view of the discovery made, new proposals have been put forward again and again, aimed at mitigating the mischief, not, indeed, by the means most naturally suggesting themselves—of lengthening the term—but by the adoption of safeguards designed to protect an improving tenant's interest by imposing liabilities upon the landlord, which to the latter appear wholly unreasonable, and have, consequently, been rejected. The attempt made is, indeed, hopeless, as hopeless as that of squaring the circle. The proper safeguard for the improving tenant's interest is length of lease, which obviously cannot be contracted for on the basis of rent variable according to good and bad seasons, the only practical test of which—that is, a good or bad yield—is manifestly liable to abuse. Variable rent is the principle of *métayage*, which is rightly being more and more replaced by fixed renting; it is found an obstacle to an advance in farming. Now, in *métayage*, be it observed, what justifies a variable rent, so to call it, is the invariable provision that it is the landlord who directs the business, and in any case draws the main profit, the *métayer* acting under his orders—acting practically as a labourer at piecework.

As regards the recovery of outlay and compensation for improvements, that has not been adequately safeguarded in the past, partly because the question was then not sufficiently understood—and even the claimants for safeguards themselves did not quite know how to formulate their claims—and partly because the obstacles of traditional landlords' privileges stood hinderingly in the way. At the time when, in 1872, I brought out, in the *Agricultural Economist*, a coloured table showing graphically merely the then computed manurial value of feeding stuffs, after passing through the animal, and a similarly graphical "Chemistry of Manures, Feeding-stuffs and Farm Crops," to show what would in ordinary circumstances be taken out of the soil by various crops in the shape of valuable constituents, and how such tax upon the soil might be replaced, as something of a guide in the matter, the entire question might be said to have been, generally speaking, still an untouched problem. When, in 1875, Mr. Disraeli brought in his Agricultural Holdings Bill as a supposed great boon to the tenantry, views were still exceedingly

vague and unformed—in not a few cases wrong, as the subsequent course of events has shown. The problem is not satisfactorily solved even now. But it is not that difficulty, truly, which makes the present situation so embarrassing—farmers asking for what landlords protest that, in justice to themselves, they can never concede ; and landlords, on their side, advancing impossible claims against tenants—but the fact that the glaring diversity of interests makes a solution practically hopeless on the basis of the present system of tenure. It is easy enough to point out cases in which extreme demands put forward would really represent only what is just—the acting party in that case having been conscientious and reasonable. However, laws are made, not for the just, but for the unjust ; and unquestionably there are cases in which rights claimed by landlords for their own protection might easily be abused to the tenant's detriment, especially if the tenant is looked to for forward and more intensive farming.

The disagreement and contrariety between the system adopted and the equities of the case, now so glaringly exhibited, did not come seriously into account in the backward past ; but with agriculture advancing as it has done, it has become plain. It is impossible under the present system to do equal justice to both the collaborating and, under another aspect, distinctly competing, interests concerned.

However, the problem which so much occupies us at present is not merely a question between tenants and landlords. It concerns a much wider circle of people—in a sense, indeed, the entire nation. The War, with its necessities and trials, has irresistibly forced larger views upon us than we took before. Moreover, agriculture has become a national interest. It is for the nation's sake that its capabilities have to be carefully handled and waste has to be guarded against. Now, under tenancy there is absolutely bound to be otherwise quite avoidable waste, for the tenant, whatever be the terms of his agreement, farms the land for his own private profit, and only for a limited measure of time ; and if in the earlier part of that period he put new productive power into the land, he is, in justice to himself, sure, during the concluding years of his tenure, to do what he can to recover what he first put in. What will happen after his surrender of his farm he does not know, and it does not concern him ; so he naturally, and rightfully, exhausts his land. His aim, quite correctly, is, not to improve the particular farm, but to make money out of it for himself. Accordingly, be he ever so "improving," ever so lavish with fertilisers and careful cultivation, and be his lease as

long as it please, part of the term, the fag end, will inevitably be a time of exhaustion of the fertility which he has first put into his soil, and possibly, also, of the old "heart" that he previously found in it.

Now that is directly opposed to the interests of national agriculture as a calling, and a loss to the nation. The landlord has no ground for complaint, and probably lays his account with the fact. We see the result to the nation, however, in Sir Th. Middleton's comparison of our own with a foreign agriculture carried on under a different system. We produce less, and that means damage to the nation. A horse or a bullock cannot give its maximum of work under a process of alternate fattening and starving. Neither can the soil, whatever its quality. It is, above all things, a steady yield that in this matter the nation wants, not a perpetual see-saw of fair yields—for the maximum will be only "fair"—and poor ones.

It is mainly on this ground that tenancy is now so generally denounced and anathematised in the United States. Tenancy has been there increasing on what alike authorities and the public consider an alarming rate. There are districts in which tenants now constitute 55 per cent. of the number of agricultural occupiers and that has been, not because expert agriculturists, even only a portion of them, have embraced the opinion that tenancy is the better form of occupation. Nobody asserts that in America. But, on the one hand, actual tenants could not help themselves on account of want of means. And, on the other, speculation in land—which recks not of the interest of agriculture, nor yet of that of the nation, but looks simply and greedily at the prospect of a good sale, as population thickens, and therefore does not scruple to let the land run down—has come in, powerfully to dominate the situation. There have been curious advances in price in the country. I have known men who purchased big parts of what is now Chicago at only £8 per acre. There was no consideration for improved agricultural value in the case of the fabulous increase which followed. The temporary tenant simply took out of the land what he could get; and the landlord did not mind. Under such circumstances quite naturally the land is "robbed"—that is the current phrase.

The case of another class of American tenants is far more reasonable. They start with the object of eventually becoming owners of their land, but for the moment they lack the money wherewith to buy such. Accordingly, as an intermediate stage, they occupy what land they can get as tenants, hoping to make sufficient out of their tenancy

to enable them later to become buyers elsewhere. Under such conditions their farming is not likely to be improving farming, but a variety of what in this country is known by the familiar name of "farming for leaving"—farming, that is, consisting of taking out of the soil all that can be taken. And so, though the object be different, the result is the same. And not without an appearance of reason, at any rate, has consideration of this point given an additional fillip to the increasing desire to discover a convenient system of easy mortgage credit, such as would enable the intending ultimate owner of land to become such at once, with the aid of borrowed capital. A considerable point is made of this aspect of the question at the present time, and it promises to add impetus to the agitation for new methods of land credit.

Now against the "robbing the land" referred to the late Secretary of the Department of Agriculture, Mr. Wilson, determinedly set his face. His native Ayrshire acumen taught him that that must necessarily mean national impoverishment. His successor, Mr. D. F. Houston, kept up the battle with vigour, and without doubt it will be further maintained with no less determination by the present Secretary. And the three last presidents of the Republic, Mr. Roosevelt, Mr. Taft and Mr. Wilson, have in their public utterances in succession strongly denounced the evil, and solemnly warned their people of the likely consequences, well discerning that American agriculture, a main national interest—which, however, now on an average still only produces a poor fifteen bushels of wheat per acre—must in the event of its continuance go hopelessly down—at the very time when, by reason of the declared disparity between the growth of the population and of agricultural production, agriculture urgently needs to be strengthened as much as can be. President Roosevelt has impressively warned the nation that, from an exporting country, the United States may soon become an importing one, and this warning is not without its ominous bearing upon our own situation, since we are so largely dependent upon supplies from abroad.

To some extent that Cassandric warning has already been verified. For the information given in the American "Official Market Reporter" already records every year importations of butter, potatoes, onions and like produce from Europe—Ireland (potatoes), Denmark, Belgium and Spain, and even from Egypt. Those importations are not without a warning for ourselves, who badly need supplies from America.

Another source of waste to the nation, provoked by the prevalence

of tenancy is what has not inaptly been termed “lazy farming,” of which you see little where the occupier is at the same time also owner of his holding and therefore compelled in his own interest to think, not only of what he can skim from the surface of the soil with the least possible outlay and exertion, as representing income ; but of what the land can be made to bring forth lastingly as a steady yield, as representing capital. The avowed object of “lazy farming” is to save trouble and avoid outlay, above all things to employ as little labour as possible—which it is a national interest should be well employed—no matter how much productive capability be thereby wasted. Make outlay secure, and there will be less fear of facing expense.

Tenancy would not, of course, in marked contrast with what obtains in other countries, be nearly as common as it is in our country, if it were not, on the one hand, so much of a tradition surviving from feudal times ; and on the other, if it were not for cash for the necessary working purposes running habitually short, for want of a convenient system of credit established among us. Our feudal traditions are now dying out. The old halo, which since the days of the Roman Republic enveloped the possession of land and gave a claim to tenure of high office, is now being dimmed to vanishing point. The advance of democratic principle has shaken the foundations even of that once solid fabric of landlordism, and wisely enough landowners are taking advantage of favouring opportunities—like those which have lately come to them—to relieve themselves of what had in not a few cases already become a white elephant and was certainly for the time priced far above its intrinsic value to them. However, the difficulty attaching to insufficiency of funds for acquiring ownership among competent aspirants remains. The thought to which Mr. Th. Williams and Mr. Strutt, and some more witnesses heard by the Royal Commission, gave expression, after reflection, is sure to gain converts. The recent almost wholesale buying of holdings by their former tenants cannot by itself be accepted as a fair test, because much of that buying, at any rate, was a forced, involuntary act—exemplifying once more the inherent blemishes on our present land system, which fixes tenants on the horns of a dilemma. Now, although the lack of funds is scarcely likely to grow less—quite the reverse, in view of rising prices and additional claims on production—the financial obstacle certainly admits of comparatively easy mitigation, if not of total removal, by methods which have been found distinctly successful in other countries, and have, indeed, there

served directly to produce that easier condition which to a certain extent has caused our eclipse.

I have dealt with the question of working credit for current purposes in another chapter. For the acquisition of land, however, at any rate in the majority of cases, a different kind of credit is required, which pledges the land. It is of this kind of credit and its popularisation and extension—from the cumbrous and antiquated form in which we actually have it—that I would here speak.

To the occupying tenant the privilege of using the landlord's land on comparatively easy terms is, after all, only an operation of credit. Instead of lending his money, the landlord lends money's worth in the shape of land. But for the peculiar covenants and other conditions attaching to the payment of hire, the tenant's position would not be essentially different if in the place of "rent" he were made to pay "interest." His "rent," indeed, is "interest." The difference between the two things begins when the other responsibilities for the land handed over to him come into account. Now, the question is, whether—however rightfully exacted they may be—those additional impediments do not make the loan granted dear, instead of cheap. The lender of money asks for his interest and nothing more. Under his lease or agreement the tenant finds his hands tied pretty tightly, and foregoes practically very much right to fair consideration and just compensation in the event of giving up his tenancy. Though the nation calls upon him to farm "intensively," and his own interest bids him turn the land to the best possible account, he cannot farm as he pleases. And his improvements, instead of "growing into money" for himself, only "grow into money" for the landlord. Then, is the "cheap" land quite a fair *quid pro quo* for what he sacrifices? Would not a plain money debt, supposing that the farmer could obtain it in a convenient form and at a reasonable rate, be after all the better bargain, by leaving him free to farm as he might please and securing his improvements all for himself?

It would be a mistake to regard this as a matter merely for the large farmer "farming for business." It, in truth, affects the small man proportionally to a much greater extent, because to him and his family his little holding is his home—which in nine cases out of ten he wishes to preserve for his family. Moreover, in proportion to the area occupied, the small holder is of necessity called upon to farm more "intensively." But "intensive" farming means outlay. And if our man—which is doubtful—should not put in pro-

portionally as much money as the large farmer, he certainly puts in more money's worth in the shape of devoted labour.

Apart from this, being his cherished home, his holding also represents to him his useful "moneybox." In an admirable speech delivered nearly forty years ago—I think it was in 1883—the late Lord Goschen pointedly called attention to what he had observed in Germany, what a stimulating effect the freehold holding exercises upon the owner's bent for thrift, how the small-holder, owning his land, spares neither labour nor such outlay as he can afford, to improve his holding. That holding is his savings bank. The late Henri Baudrillart, a well-known authority on this matter in France, instances even a more marked effect observable in his own country, where, we know, the small *propriétaire* spares no pains in adding to the value or the comfort of his little property. We see in France the old system of *métayage*, notwithstanding certain benefits which it ensures, steadily dropping into disuse, because *métayers*—cultivators at part profits—insist on being allowed to become owners—now even in the long backward district of the *Landes*. Baudrillart says that in France the smallholder loves his holding "like a sweetheart," and accordingly lavishes loving care and labour, and what money he can, upon his holding, even beyond what he has a right to look to seeing returned in the shape of a direct benefit or else "saving." The country flourishes under such husbandry. Where do you find a more thrifty, orderly, contented rural population than in France? And where, in parts so cultivated, does cultivation yield more, and more valuable, produce?

The reason why these small folk are, in spite of their own scanty allowance of funds at the outset, in a position to acquire their own homes and holdings as permanent possessions is, that if they have not the money themselves for all purposes required, they can, on such an excellent pledge as the land and cottage constitute, easily borrow it, and borrow it on comparatively easy terms. And that is the position of affairs that in the United States—and also in Canada—statesmen are now showing themselves eager to bring about, by means of convenient methods of popular, democratised credit. Those two countries are now all astir with attempts to provide such cheap credit as will suit the case of farmers, small and large, but more particularly small. Their agricultural papers are full of notices of new schemes, or of the progress of schemes already adopted, which appear, among matters affecting rural economy, the subject of chief public interest.

The method of such credit, which at present—and since some

time back—there most fixes attention and catches the fancy of people interested is that of the German *landschaften*, which, in truth, possess a splendid record of excellent results obtained, and can show that they have worked a vast amount of good, alike for rural borrowers, for investors of cash, and for the great public, which benefits by increased production. In this country Mr. Hugh de F. Montgomery called marked attention to the institution some thirty or forty years ago in the *Contemporary Review*. Since then their methods have been very fully demonstrated, with great lucidity, first, by Sir Frederick Nicholson in his admirable "Report regarding the Possibility of Introducing Land and Agricultural Credit in the Madras Presidency," and more recently by Mr. J. A. Cahill, in his "Report on an Enquiry into Agricultural Credit and Agricultural Co-operation in Germany." Both last-named reports are fully accurate in the data recorded with laudable minuteness—Mr. Cahill bringing the review up to date. But, as a matter of course, they do not travel beyond their official reference and attempt to do more than explain how the service is organised. The "American Commission" of 1913 seemed—like its organiser, the late Mr. D. Lubin, distinctly "bitten" with the idea of transplanting the *landschaft* into the United States. However, the American public, after examination, judged differently—and more soundly—and rejected the proposal.

The point being, undoubtedly, one of importance in its bearings upon Rural Reconstruction, and likely to evoke interest, a brief review of the various most typical methods of land credit in practice may be held not out of place.

The methods of the German *landschaften* are evidently totally unsuited to the conditions prevailing in our own country. However, the principle which underlies those methods must be admitted to be excellent. And, fortunately, it is capable of application in more ways than those half-mediæval ones characteristically enough cherished in Germany.

The governing idea is this. Supposing that you can raise your mortgage loan in the shape of a negotiable security—the condition of negotiability is a *conditio sine qua non*—you can extend the period for which it is to run to any length of time, thus securing to the borrower the use of the money for as long as he may please without any risk of its being called in, although, on the other hand, permitting him to determine his indebtedness whenever he chooses, either after notice or by buying in the bond; and, furthermore, you can give him the option of repaying the loan, if he so pleases,

not in a lump sum, nor by instalments, but by terminable annuities, making repayment an almost imperceptible burden. Such process, so it will be remarked, at the same time renders an acceptable service, sure to be appreciated in our country, well stocked, as it is, with money, to the investing public, by providing a new form of investment, such as—so experience has shown—may be made to attain to the very highest rank of “gilt-edged” quality, overtopping at times even Government securities.

However, if this result is to be assured, several conditions will have to be fulfilled. In the first place, it is indispensable that the bond should represent *real* security—that is land, with or without buildings upon it—security to be relied on and leaving a safe margin; and, in the second, the bonds must be issued in such considerable quantity as to secure for them a recognised status in the market. All evidently hinges upon this, because without easy negotiability the bonds will not be available for long running—which condition is essential. Now, this condition can be fulfilled only by entrusting the management, and more specifically the issuing of the bonds, to a well-recognised body of unquestioned prestige and standing. A single bond here and there will not sell, be it ever so good in itself. It possesses no standardised value. And a single person could not think of finding buyers for his bonds, if only for the reason that he is not endowed with the necessary prestige—nor yet with immortality.

The quality of a well-assured security involves, first, fully trustworthy valuation of the object to be pledged, with, as observed, a safe margin left to meet contingencies; and, secondly, an unimpeachable right to pledge, which right must be proved.

These conditions are capable of fulfilment in several ways—two at least; and the two are at present known and in successful operation. But in any case, as has been stated, there must be much property lumped together as security, supplementing itself, as a means of rendering surety still more secure, and making the business worth carrying on altogether.

In the *landschaft* the problem has been solved in what may, in a rather elastic sense, be termed a “co-operative” way. A large number of landed proprietors clubbing together, at the outset pledging all that they possessed, even beyond the properties on which loans were to be raised, under unlimited liability, and adopting certain processes of valuation, becoming known to the public and being recognised as fully efficient, readily proved acceptable security. The question of proving a right to pledge the object did not arise,

because in Prussia, the birthplace of the institution, there was already compulsory registration of title in an official register, entry in which in itself established rightful possession. In subsequent time not a few of the rather stiff and hampering safeguards first adopted proved altogether removable without any loss of status. The process adopted has in consequence been very much simplified, and some of the old methods have accordingly been scrapped by bodies more recently formed. Thus both the obligation imposed upon *every* landowner of a certain class in a certain province to join willy nilly in the common liability has been dropped without any detriment. In the original application of the scheme, in newly conquered, at the time impoverished and devastated Silesia, where only manor property (*rittergüter*) could be admitted to the privilege —moreover, at a time when the institution was utterly novel—plenty of artificial propping up was deemed needed. As a helping complement, intended still more to fortify the institution, the latter was given an official status, and placed under State supervision. It was also granted power to foreclose on a pledged estate, in the event of obligations not being met, without a judgment previously obtained from a court of law, on its own authority.

This last-named provision was much appreciated by American admirers.

Valuation was prescribed in what was considered an absolutely ideal way, by members of the institution itself, selected by their fellow members for their fitness, as being themselves co-liable for their action. Being so, they were considered unlikely to put too high a valuation upon any property pledged. For safety's sake valuers were furthermore directed to take only the economic agricultural value of properties into account, and disregard altogether the selling value. As a consequence, their valuations are notoriously low—which has a different aspect for the borrower from what it has for the lender.

Talking of *landschaften*, it may not be without interest to mention that the notorious Dr. Kapp, the mock-hero of a *cinque giornati* much less glorious than that of Milan, was in past time an active, able and resourceful leader in the *landschaft* movement, as *General-landschafts-direktor* in East Prussia. In that position he initiated several useful new departures, promoted the extension of credit on personal security, and devised a rather ingenious plan, much talked of at the time, for extinguishing excessive indebtedness, very common among *junker* proprietors in Germany. He offered, on behalf of his *landschaft*, to advance the money requisite for paying

off the less secure mortgages owing beyond the limit allowed by *landschaft* regulations, at a higher rate of interest, of course, and with a considerable shorter time allowed for "amortisation," provided that the borrower would formally bind himself not to borrow afresh on the property pledged. The proposal excited much interest and appears to have been in some cases acted upon. However, the inevitable drawback is that the owner, binding himself under such an engagement, necessarily sacrifices his personal credit, people not caring to give credit to a man so tied down.

We have not yet endeavoured to devise a substitute. But the Americans being, with their accustomed shrewdness, more alive to the importance and even necessity of providing readily accessible agencies for long credit have, as a result of the inquiries attaching to the American Commission's visit to Europe, devised a system of their own, which is now on trial—in the fifth year of its application—on trial all over the Federation. Its provisions are laid down in the Farm Loan Act, of the enduring results of which it is still too early to judge, but which, as already stated, a well-supported endeavour is being made to reshape on more genuinely co-operative lines.

Cumbrous and anachronistic—at any rate in our insular eyes—over-burdened with bureaucracy and official red tape, as the German *landschaft* is, even in its most modernised shape, the excellent idea which it harbours, and for which the world is indebted to King Frederick the Great's adviser, Herr Büsing—the idea, that is, of grouping borrowers together in sufficient volume to permit of the successful issuing of negotiable bonds, allowing the mortgage loans to be cleared off at an almost imperceptible rate of "amortisation," spread over a long period—sixty, seventy years, and more—giving the borrower in the meantime at his own option absolute command of the money borrowed—very naturally proved too valuable not to suggest acceptance elsewhere. In more or less its original shape the *landschaft* has found its way into Austria, Hungary, Russia (as it was before the War), and Sweden. In a more democratic shape it has become a valued economic institution in Denmark.\* And, still admittedly serving as model, it has secured a firm footing in France and lately also, reshaped once more, in the United States and the adjoining Dominion. One main condition to success being

\* A pretty full account of the various forms which the acceptance of the principle of the *landschaft* has taken, up to the time of publication, will be found in my "Co-operative Banking: Its Principles and Practice," published by Messrs. P. S. King & Son, in 1907. The book contains a special chapter on "Co-operative Mortgage Credit."

the prestige and commanding position of the bond-issuing body, it is not surprising that the assistance of the State should have been impressed in various ways, and not for prestige alone. For money likewise was required. And on new ground money is scarce for such an undertaking.

The first off-shoot borrowing assistance (not yet in money) from the State may be taken to be the system of bond-granting by the Prussian *Rentenbanken*, introduced by the great statesman Stein for the purpose, originally, of redeeming the former villeins' obligations under the feudal law. In modern times—in the eighties—after such service had long been discharged—an even more valuable service was discovered for these same *Rentenbanken* to render by providing the necessary purchase money for estates to be cut up into small holdings, the repayment of which was to be spread, by means of terminable annuities, over a period of up to about seventy years. This matter is touched upon in the chapter on Small Holdings. Suffice it here to say that the process has proved distinctly successful.

A more material change in the system was effected in the creation of the *Crédit foncier* of France—which has become a most useful and powerful institution, helping landed proprietors with credit, such as before the War could be reckoned as cheap. At the present time it stands at 7 per cent. Starting at Government instigation—on the ground of reports collected upon the results of *landschaft* business—and under Government direction—which has been steadily maintained—the *Crédit foncier* has become, from a scattered group of more or less local institutions, a powerful joint stock company, having its seat in Paris, but doing business in all France, as well as in Algeria and in Tunis—although those dependencies have their own *Crédits fonciers* as well—with power to issue shares up to the maximum of 300,000,000 francs. The figure actually issued up to last year was 262,500,000 francs. In its actual operations of business the *Crédit foncier* has departed some way from its German prototype. For it engages in a general banking business as well as in mortgage credit—which in part explains the high rate of interest that it has seen itself obliged to adopt. For it draws its cash from the money market. Furthermore, it has extended its business, first, to loans made to “corporations,” that is, departments, municipalities, churches and similar institutions, which transactions have come to constitute a large share of the business done—namely, at the close of 1918, 2,486,535,542.60 francs out of a total of 6,263,622,804.92 francs. And, next, it has extended its mortgage business proper also

to town properties, with the result that out of 6,946,485,204.11 francs of money lent out on mortgage security, 5,521,425,799.59 francs has gone to urban mortgages, 20,107,200 francs to "mixed" properties, and only 1,404,952,204.52 francs to "rural" domains, so far as mortgage credit comes into account.

The service rendered by it was originally much on a par with that done by the *landschaften*. Mortgages were granted (as they still are) up to half the ascertained value of properties, rural or urban—in some cases as in that of forests, only up to a third—for terms running, at the borrower's option, either from one to nine years—repayable in lump sums—or else from ten years to seventy-five—in which latter case the principal was made repayable (as it still is) by *amortissement*—the consideration being bonds which, like the mortgages themselves—the amount issuable being limited to the amount of mortgage capital actually out (but keeping well under it at the present time)—ran for from ten to seventy-five years. To make the bonds more attractive to a public rather disposed to take a sporting chance prizes were and still are accorded to lucky numbers. In 1879 this system was modified to the extent of payment of the mortgage loan being made in money and the issue of bonds being treated as a separate transaction. Unquestionably, as a mortgage credit institution the *Crédit foncier* has rendered very valuable services, but within the range rather of large properties than of small, as appears from the fact that within the entire period of the *Crédit foncier's* operation, from 1853 to the end of 1918, it had, among 6,946,485,264.11 francs lent out, disbursed only 164,879,609.88 francs in loans not exceeding 5,000 francs. Half the sum lent out was lent on mortgages of 100,000 francs and over.

An application calling for somewhat closer examination is that which the *landschaft* principle has found in America, the United States leading the way to a great extent under the inspiration derived from the inquiry into European mortgage credit practices carried out by the "American Commission" in 1913. In fact, in his most interesting exposition of the provisions of the "Federal Farm Loan Act" given at the "Fourth Congress on Marketing and Farm Credits," held at Chicago in December, 1916, the representative of the Federal Farm Loan Bureau in the United States Treasury Department, Mr. James B. Morman—who is in charge of the business—speaking officially as the mouthpiece of his Department, plainly stated that the aim of the authors of the Act had been to embody in it the leading principles severally of the German *landschaften* and the co-operative societies of the Raiffeisen type, which are, like the

*landschaften*, specifically identified with rural economy. The idea of so blending the unblendable, so it will have to be admitted, was not an over-happy one, and, though it is still far too early to draw any definite conclusion, the result, so far as it goes, seems to bear witness to its impracticableness.

Raiffeisen societies, as we know, will on principle have nothing whatever to do with mortgages, and tolerate them only so far as is absolutely unavoidable, and then only as collateral security—personal security in all cases standing first. And they have expressly and formally declined to accept the task which the Farm Loan Act specifically sets to societies formed ostensibly in imitation of them; that is, of acting as valuers of members' properties on behalf of a mortgage credit institution. Also, the idea of forming an "association" for one specific purpose only—and that a peculiarly financial, gain-seeking one, and for a limited time—is altogether in conflict with their settled principles; and the entrusting of the main executive business to a "treasurer-secretary"—whom Mr. Morman describes as the "vital force" of the American institution—is absolutely abhorrent to them. They expressly exclude the treasurer-secretary—"actuary," they call him—from the committee—not from the association (as Mr. Morman allows)—and make him a purely mechanical carrier-out of the committee's decisions, without a voice in the matter. The *landschaft*, on the other hand, will have nothing to do with the "object" for which the loan is asked—which the Farm Loan Act, together with the "character" of the applicant (limiting membership absolutely to borrowers and borrowernesship to actual farmers or persons intending to become such) places in the forefront of conditions to determine the concession of the loan. It takes ample security for its loan, watches over that security to prevent deterioration of the pledge, and punishes impairment of it. But it looks no further.

Before formulating its stipulations as to the character of the security to be tendered—which security, if the conditions prescribed are observed, will be found to be ample—the American Farm Loan Act lays it down that the applicant should prove that he is a thrifty, well-conducted man, a skilled agriculturist, managing his farm well, and able to derive from it a sufficient living, who borrows for the purpose of improving his holding and who has run the gauntlet of an unanimous election by his proposed fellow members. In view of the amplitude of the security taken, one cannot for the life of one see what business these provisions have in this connection—especially as the indispensable corollary to such precept is wholly wanting,

namely, that of power given to the association to turn out a peccant member ; for it is expressly laid down that so long as he is a borrower, a man must of necessity remain a member.

The object of the Farm Loan Act avowedly is to help agriculture in whatever way it can. Hence the supplementary services added to its prescribed main work—organising associations, educating farmers, persuading them to keep more cows, teaching them better methods of husbandry, causing them to terrace sloping lands, straightening out their “titles,” so as to make them marketable, and so on. Under such heads, officers of Farm Loan Banks appear to have been doing not a little good work ; but that is not exactly the province of a mortgage credit institution.

One may be thankful to the Government of the United States for unmistakably favouring the “co-operative” application of the powers conferred. United States agriculture and rural life, no doubt, stand in declared need of co-operative action, which seems as yet only little understood among those whom they would benefit. And obviously it is a well-conceived policy to attract American rural folk to co-operation by means of what is to them at present the most alluring bait, that is, cheap and readily obtainable mortgage credit. The actual condition of the mortgage market is described by an official Commission as lamentable ; and at a recent congress one American farmer declared that more farmers’ wives had died “of mortgage” than of any other complaint. Interest is charged, so the Commission reports, at anything between 5 per cent. per annum and 5 per cent. per mensem ; and commission charges are added, rising to 3 per cent., deducted in advance, which means—since mortgages are granted as a rule only for from three to five years—in the case of a five years’ loan a deduction on payment of 15 per cent.

The need of cheap, more readily accessible, and in every way more convenient, mortgage credit is therefore indubitable. However, American Farm Loan Bank credit now granted is rather what we have come to understand by the name of “Land Improvement Credit”—which has not an over-brilliant record among us—than as *bonâ fide* mortgage credit. “Purchase of land” is, indeed, included in the list of objects for which money may be advanced. However, by 1919 the proportion of such borrowing had risen to only 16 per cent. of the entire sum lent out. “Replacing existing mortgages,” so it is true—being another allowable “purpose” named—may be considered as coming near the same purpose. In view of the prevailing situation, as described above, one would be

inclined to say that it is the most deserving object permissible. That adds another 59 per cent., making up two-thirds of the business transacted as what is generally understood as mortgage business. However, such conversion of hampering and usurious loans into more convenient and cheaper ones is bound, sooner or later, to come to an end, and in the Act land-improving purposes occupy the largest space and the first rank. It may, indeed, be held that assistance towards the purchase of land is really the main object of the measure. It now figures, as shown, at a comparatively small percentage. The balance is all for construction of buildings, purchase of live stock, of fertilisers, and so on—all of them either land improvement or else purely temporary working purposes objects. Hence, in all probability, the limitation of the time for which money may be loaned from the seventy and seventy-five years usual under European systems—which makes the annual payment to sinking fund a light burden—to forty years only, which is short for mortgages, but much too long for the purchase of fertilisers and live stock. Congress has certainly been wise in excluding from the list of permissible objects advances to municipalities and other public corporations. The French *Crédit foncier*, at the time of M. Haussmann's vigorous beautification of Paris—and asphalting the streets so as to prevent the erection of barricades—lost no less than 18,000,000 francs under this head.

The American Farm Loan Act authorises mortgage business in three different ways—one by National Farm Loan Associations which are intended to be “co-operative,” consisting of at least ten members freely co-opted, which—if they can satisfy the Farm Loan Board sufficiently to induce that supreme authority from which the money comes to give them a charter—initiate their own local business and make themselves answerable for the loans contracted by their fellows and served by agents of the Federal Farm Loan Board Banks; secondly, agents, acting directly under the twelve Farm Loan Banks chartered for as many districts of the United States, to facilitate business in localities in which no “associations” have been formed; and, thirdly, by Farm Loan Banks, which raise their own money, issue their own bonds, provide their own security, and deal in credit on their own account as a matter of profit. Above all stands the Federal Farm Loan Board at Washington, an official body, supervising all, directing the whole business, ordering the requisite drafts on Treasury funds, pronouncing its rulings on doubtful points arising and holding all concerned vigilantly to their duty.

The "National Farm Loan Associations" are the professed favourites of the authorities. Avowedly to favour them the Farm Loan Board held back charters for Joint Stock Banks without legal authority. They may be formed anywhere by not less than ten persons combining and subscribing not less than \$20,000 in share capital. They must prove that they are *bonâ fide* farmers, well conducted, skilful, having an independent income from their farm, etc. If they can do this they receive a charter. However, one essential condition is that they must all be borrowers. As soon as one man has his loan cleared off he drops out automatically and ceases *ipso facto* to be a member. But the "association" goes on until the last is quit of his debt. And so long as a man is a borrower he has no choice but must remain in the "association" and bear its responsibility. There is no limit upwards as to the number of members, and, of course, there are many enough "associations" with rolls exceeding 200. The average number at present is  $27\frac{1}{2}$ . The share capital is formed by a deduction of 5 per cent. made from all loan money granted—though interest at the rate of 5 per cent. has to be paid on the full sum. That 5 per cent. is kept back, invested in United States funds, being designed to some extent to serve as security for the loan. The dividend accruing goes to the credit of the several members, in proportion to their quotas. The current management expenses are provided for, as a rule, by the levy of  $\frac{1}{2}$  per cent. on the figure of the loan. The Farm Loan Bank—under which such "association" acts, and from which it receives the money which it disburses in loans, is required to allow defaulters two years' grace before foreclosing. During those two years it is the "association" which "carries" the defaulting member, the "association" collectively being answerable to the Farm Loan Bank for all loans granted to its members. Applications for loans to be granted are made by members to their own "association," which has a special loan committee, consisting of three members, to value the property intended to be pledged, make the necessary inquiries respecting the propriety of the loan—the question of the propriety of title, of the applicant having already been settled by his election—and report to the "association." In the event of its being one of the loan committee who applies—since by rule, as has been shown, only borrowers are accepted as members—provision is made for a substitute to act in his stead in that particular case. The report so made is sent up to the Farm Loan Bank of the district, which sends its own "appraiser" to check the valuation, examine the title and institute its own inquiries. It is the Farm

Loan Bank which actually grants the loan and finds the money, and it is also the Farm Loan Bank which controls the application given to the loan, seeing that the money goes to the purpose agreed upon.

The loan being made grantable in cash, not in bonds, a considerable sum of cash is required to complete the transaction, which cash the Treasury is instructed to provide, as it may be called for, receiving no interest upon it. The United States funds so employed in farm loan business last year amounted to nine million dollars [\$750,000 for each bank]. The bonds are issued by the Farm Loan Bank in an exact proportion to the mortgages outstanding—never more—in series of \$50,000—and are eventually called in in the same way—unless they are previously bought in. They are purposely issued in denominations ranging from \$1,000 down to \$25, in order that they may be within reach of all classes of buyers—just as Horace Say looked for the effect of the *Crédit foncier* business to be the promotion of thrift among small folk. The bonds are exempt from taxes of all kinds—local, municipal, State and federal—and yield 6 per cent. interest.

The object of the appointment of "agents"—consisting of State (not national) banks, mortgage institutions and the like—avowedly is, as already explained, to place facilities for raising mortgage loans under the scheme within the reach of farmers everywhere, covering the entire territory with accessible offices. They place applicants in communication with Farm Loan Bank of the district, which for such cases operates directly in the place of an "association" intervening, and their functions suggest themselves plainly by the object indicated.

The Joint Stock Farm Loan Banks stand on a different footing. The educational practice already referred to falls mainly to their lot, should they take a high view of their duties. But economically they are formed to earn a profit for themselves. The power given them to pool the security taken by them, pledging it collectively, and of issuing bonds—tax free once more—place them, as Mr. Morman has pointed out, in a peculiarly favourable position for doing business. They need to be chartered like the "associations," but, like them also, are subject to the authority of the Farm Loan Board, which decrees what business they may engage in and what not. Thus it has limited their power to grant mortgages, which the Act itself leaves unrestricted, to in any case a maximum of \$50,000 to any one borrower, and to not more than 15 per cent. of its capital stock. In other respects it leaves them unhampered, but

insists that their lending must have "some relation to the primary declared purpose of the Farm Loan Act," viz., "to provide capital for agricultural development." It also insists upon a purpose being declared for every loan granted and that purpose being adhered to. Nothing, however, appears to be said about means for checking such employment. However, the Farm Loan Board exercises a stringent supervision over valuations or "appraisals" by this, as by every class of organisation named, including the Farm Loan Banks, to check whose "appraising" action it has recently appointed "revising appraisers," whose action in unifying principles of valuation and keeping out abnormities is stated to have proved very beneficial. Valuation, which includes what is in the United States—just as it would be here—a somewhat trying operation, on which more money is said to have been expended than on any other, that is, in the absence of compulsory land registration, examination of title—is, of course, a troublesome point in the mortgaging process provided for by the Farm Loan Act. The joint stock banks—which as a rule, combine their mortgaging with other business—make their own valuations. But all these valuations are—like those made by the Loan Committees of "Associations"—checked by the Farm Loan Board, which has lately evinced particular anxiety to prevent excessive valuations in view of the temporary appreciation of land. In their valuations, avowedly, the "earning power" of a holding in agricultural employment is taken only as "the principal factor" in determination of the figure. Other factors are considered. But recently the Board has forbidden the valuation of any land at more than \$100 per acre, though the selling value should rise—as in cases it has done—to \$400 or more. As a result it is shown that in place of the 50 per cent. of the value allowed, the average loaning has not exceeded 40 per cent. of the valuation, and that in a number of cases of sale for cash about 20 per cent. more has been realised for farms than they had been valued at. Such moderation in valuing no doubt has two sides to it, just as under *landschaft* mortgaging, and might possibly not be considered in all too favourable a light by borrowers. As a justification of Farm Loan Board caution, it ought to be borne in mind that of late speculation in land has been particularly rife in the United States, and accordingly prices of land have for the time gone up considerably.

The United States Farm Loan Act may claim to have achieved a certain measure of success. On November 20th, 1919, there were in all 14,018 "National Farm Loan Associations" formed, having

made collectively 106,929 loans to the amount of \$282,007,781, that is, on an average \$2,617 per loan. The loans granted by the Federal Loan Banks in the year stood at \$134,554,920. The Joint Stock Loan Banks had, up to the date named, made in all 5,815 loans of the collective value of \$54,126,357, that is, on an average \$9,308 per loan. Evidently, therefore, the larger borrowing goes to the Joint Stock Banks. Such loaning was reported to have not only met with much appreciation on the part of farmers, but to have—with the aid of the educational activity of directors and officers already referred to—to have exercised a decidedly stimulating action upon the practice of agriculture. Thus, to quote one instance, in North Dakota, dairy production is reported to have increased by 100 per cent. Borrowing has accountably been most active in the southern and western States, where of course money was most wanted, and where facilities for borrowing such had previously been fewest.

What the future of this business is likely to be it is not quite easy to conjecture. As a means to the extension of co-operative practices, which are generally admitted to be much wanted in United States agriculture, one would wish to see the "associations" prospering, multiplying and extending their business, imperfect as their "co-operation" still is. For there is really not much genuine "co-operation" in them, nor anything to evoke co-operative spirit. As Mr. Morman lamented at Chicago, there is not overmuch of that commodity to be met with altogether in the United States, where everybody is for himself, and only few discern in common action for common good a substantial advantage for each one participating. The ephemeral combination called for in joint action for the specific purpose of obtaining one loan does not promise to produce much lasting co-operation. Evidently "business" is gravitating—as "business" naturally would—to the joint stock companies, whose share in the business done in the year 1919—1920 is expected to sum up to 75 per cent. of the aggregate amount. In my "Co-operative Credit for the United States," which was written before the Farm Loan Act was passed, I ventured to argue that—for the present at any rate—capitalist enterprise had in the United States much the better chance of doing business in mortgage credit, whereas, for the provision of working funds by means of personal credit, co-operation would, if found practicable, best meet the wants of the case. Congress has tried to combine the two services in one. My argument and prediction appear thereby to be confirmed by fact. Credit for working purposes is admittedly urgently wanted in

America. Therefore, it seems not unreasonable to hope that Congress may soon see fit to separate the two credit services from one another, giving to capitalism what is due to capitalism, and to co-operation what is due to co-operation.

The several provinces of Canada have, while apparently borrowing the governing idea of their legislation on mortgage credit from the United States, proceeded in particulars upon a rather different plan, among other things making the matter one for provincial, rather than Dominion legislation. Money for mortgaging purposes and the acquisition of land is probably as badly needed in Canada as it is in the United States. Canadian representatives were among the most actively inquiring members of the "American Commission" of 1913. And evidently their labours have not remained without fruit. The Act passed in Manitoba will probably serve fairly as an example of what has been laid down. That Act reveals pretty clearly Washington parentage, the Manitoba offspring Act having been passed in March, 1917.

Under this Act a fund is created in the form of a share capital, standing at 1,000,000 dollars, of which sum the Crown is empowered to subscribe one-half, and to advance temporarily the other half, the shares representing that sum being allottable only to borrowers, who will of course come in only gradually. Such borrowers must necessarily be farmers or else persons intending to become such in the particular province. The governing body is a commission of five, of whom the Lieutenant-Governor appoints one, the Union of Municipalities another and the "Grain Growers' Association," being a representative body of farmers of the province, a third. From among the five the Lieutenant-Governor appoints a "Commissioner," who acts as chairman and as executive officer generally. Loans are granted at 6 per cent. plus amortisation, for thirty years, but may be repaid at the mortgagor's option, in full or in part, on any annual pay day. Every loan must be secured by a first mortgage granted up to a limit of 50 per cent. of the value of the pledge, ascertained by the commission's valuer. The commission is empowered in the matter of granting, hypothecating and cancelling mortgages to act as its own conveyancer. There must be a purpose stated for which the loan is taken and that purpose must be approved and adhered to. The list of purposes allowed embraces all kinds of improvements, and also purchase of land, and replacing of older mortgages. The cash required is raised either by deposits received at 4 per cent., for which certificates are issued in a variety of denominations rising from \$25 upwards to \$1,000, withdrawable at

any time, for which applications are invited as constituting a convenient temporary investment; and by larger bonds paying 5 per cent. interest, to be secured by the mortgages granted, up to 90 per cent. only of the latters' value. The bonds are repayable, if desired, at one year from the date of purchase. Both deposits and bonds are tax free and are issued under the liability of the province. One of the prospectuses predicts that their market value will in all probability rise even above that of ordinary bonds of the province. The first results of the new institution are considered very satisfactory. Within twenty-one months from the start, up to March 20th, 1918, no fewer than 760 loans had been taken up, of the collective value of above \$2,000,000, making the average amount of each loan about \$2,600. It ought to be added that this Farm Loan Act has been supplemented by a "Rural Credits Act," providing for loans on personal security, which service is likewise considered to have proved successful.

In new countries, such as Canada and the United States, as has already been observed, State assistance may probably be held justifiable and even necessary for the starting of a popular mortgage credit institution. It will, however, probably be satisfactory to not a few, at any rate in this older country, to people like ourselves—not yet, thank goodness, at any rate permanently broken in to bureaucratic ways, such as are, in truth, inseparable from *landschaft* methods and their imitation counterparts—to learn that the very same principle that so creditably distinguishes these institutions has been found applicable also without State aid. Long term bonds, being freely negotiable, repayment by sinking fund spread over a long period, security for the loan for the borrower—all this has been found readily attainable without any of those antiquated paraphernalia, in a purely business way.

*Landschaft* valuation, so it has often been complained, is too low to meet actual requirements. Borrowers very often have to take up additional mortgage loans. On the other hand, champions of thrift object to the renewals of loans, so often granted, as defeating the object of the institution, by making the advance practically a permanent encumbrance. Finally, manifestly, the *landschaft* system is not applicable, at any rate in any large measure, to urban property, which needs the assistance of credit quite as much as rural. It was the last-named defect which first led business men to direct their attention to the solution of the mortgage problem on practically the same lines as those adopted by the *landschaft*, but by purely business methods, without the paraphernalia of a publicly-recognised

official staff, anachronistic privileges, and Byzantine trappings. The prestige secured to the *landschaft* by official status—some form of prestige being undoubtedly necessary for the successful issuing of bonds—was to be secured by ringing cash in the shape of a paid-up share capital—good practice coming in later to confirm it. On these lines were “Mortgage Banks” formed by joint stock companies. Such companies possess no right to foreclose without judgment; they have no gorgeously appareled *generallandschaftsdirector*, like Herr Kapp, at their head, nor *junker landesälteste* or *ritterschaftsräthe* to do the valuing and inspection. Nor do they profess to disdain profit. Quite the reverse. They were formed to earn their shareholders a profit. However, the profit which they manage to earn is, if steady, also only moderate, somewhere about 6 or 7 per cent., and it is well earned by economies easily accomplishable by more businesslike management. If the *landesälteste* valuing for the *landschaft* are remunerated with a miserable day allowance, whereas the mortgage bank valuers naturally have to be allowed a fair salary, the mortgage valuers, on the other hand, being continually employed, can manage to throw very much more work into the time of their employment. And though the *landesälteste* is likely to be well acquainted with local features of soil and husbandry, the valuers are trained men with a much wider knowledge of farm crops and farming generally. Wherever there is a good *landschaft* established, a landowner in Germany will probably prefer to go to it for his money. However, as a general result, though *landschaft* business has kept steadily increasing, mortgage bank business has grown still faster—of course, with urban business taking the first rank. And where there is no *landschaft*, and where bureaucratic ways are not in vogue, a joint stock mortgage bank certainly appears to be the more commendable institution.

The same services may all likewise be rendered, still on the same lines, but modernised in form, and generally by purely co-operative means, landowners clubbing together in sufficient number to command amply adequate credit without any State patronage. This has been done with distinct success by the *Landwirtschaftlicher Kreditverein für das Königreich Sachsen* and by the Danish co-operative mortgage societies, in both cases for small, even very small, peasant proprietors, as well as for owners of large estates.

To sum up, by all these various means the difficulty of credit to be obtained for landowners on cheap terms and in an easy way has been effectually overcome, and the problem of aiding the enterprising agriculturist in acquiring his own freehold holding has been

successfully solved—co-operative credit of the type generally known by that name coming in to help afterwards with credit raised on personal security for working purposes. Wherever the institutions here described exist, rural property is in the main occupied and cultivated by owners and the evil of “running the farm for leaving” is done away with, to the benefit of both cultivators and the country.

We have, as already shown, for a considerable time back had the methods of land credit here set forth held up to us as a matter worthy of attention. There was reason in the admonition. For the collective debt resting upon our rural properties is known to be very heavy, and by no means diminishing. It is some thirty or forty years ago that Mr. Hugh de E. Montgomery computed it as £900,000,000. And our past methods of raising money upon land are neither economical nor free from trouble, worry and in some cases uncertainty. A new cause for coveting more convenient access to land credit was added when the nation decided to embark upon a policy of methodical creation of small holdings, on which question a rather heated controversy has quite needlessly arisen, as to the greater advisableness of ownership or tenancy. In that controversy the advocates of ownership appear to have had the best of the argument. But if the new holder is to be an owner, he will, in the majority of cases, necessarily have to be helped with ready credit, repayable by very easy means, in the course of a long period, so as to be in the least possible degree burdensome to him and to his operations.

Now there is no earthly reason why we should not enjoy the same easy and cheap credit, with similarly cheap and easy transfer—without all the present trouble of investigation of title, preparation of abstracts of title, affidavits to prove ownership, search for persons qualified to make such, and the rest of it—if we will only place ourselves on an equality with the people who now enjoy the said credit in one important particular which is now lacking. Neither our laws nor any other custom of ours stand in the way. *Landschaften* of the purely Prussian type would scarcely suit us. But there is no reason why we should not have joint stock mortgage banks, or else co-operative mortgage societies after the type of the Saxon *kreditverein* or the Danish societies, which have all worked exceedingly well.

The one trouble in our case is the absence of easily accessible proof of ownership and of the precise identity, boundaries, etc., of the property to be pledged.

A comparison of cases in my experience may help to illustrate

the point. In 1863 I bought, and in 1869 I sold, an agricultural property of just 1,000 acres in Prussia. The terms being agreed upon, I, in either case, went with the other contracting party to the land court, where the official land register was opened, showing, by a map, to an inch what the property was, what were its boundaries, what State and local liabilities rested upon it, and established the title beyond doubt. The exchange of property was effected by a stroke of the pen, and the costs were trifling.

In 1879 I sold a diminutive site—once the site of copperas works, now part of the site of Lawes' Manure Works—at Deptford, which had been in the possession of my father and myself ever since 1833. There were deeds, of course, but the difficulty was to establish the title—though there was no one to contest it. As luck would have it, there was a collector who had collected the rent for just twenty years, so that with the help of his affidavit I could establish just a twenty years' title—twenty years being the minimum length of time prescribed. However, after the property had been sold and handed over, and the money had been paid, that affidavit turned out to be wrong in the particular of boundaries and under a curious arbitration I was made to disgorge a considerable part of the money received, and the expenses connected with the transaction were very much larger than it had been in the case of my whilom Prussian thousand acres.

Such a thing could not have happened where there was a land register with the duty imposed upon landowners to enter their titles in it.

Now do not let us take fright at the idea of a land register being a foreign thing, good for Prussia, but to be avoided for ourselves. The idea was, in truth, English long before it became Prussian—only, as in the case of summer time, Germany was first to see the advantage and to put it into operation. Henry VIII. desired to have a land register—not a land values register of the Lloyd George type, which a few years ago was made the subject of so much adverse criticism, but a *bonâ fide* land register just like the Prussian and like the land registers of Australia, New Zealand, the West Indies and Canada, and already part of the United States—all of which were not copied from the Prussians, but invented independently by an Australian, Sir Robert Torrens. "Bluff King Hal's" statesmen pondered over the question. Recent lords chancellors, down to Lord Herschell, expended their ingenuity upon it. Yet we have arrived only at a purely voluntary system of registration of title—which, by the way, within the limits of its application is

rendering admirable service, considerably cheapening and greatly simplifying charges, transfer, transactions on death, and conveyancing and otherwise, whilst absolutely securing possession. Under one aspect the success of compulsory registration of title is even more marked in its application to Ireland, where registration of title to *all* land purchased with the help of State money is made compulsory. It is these transactions which make up the bulk of the business done—for large landowners in the sister island are as slow to see, and act up to their own advantage in this matter as their colleagues over here—thanks to a common *vis inertiae*. That business of the Irish Land Registry amounted up to June, 1919, to close upon 300,000 separate registrations of titles, the annual dealings exceeding 22,000. The registers are kept in so clear a way that everything connected with the property may be seen at a glance, or, indeed, evidence of title is readily procurable by the issue of a sealed copy of the register, as also of the relative map. The saving in money on such transactions is considerable, and the saving in trouble and the gain in convenience should weigh heavily in the balance. The title once entered in the register is absolute and secures the owner entitled against all comers. Not that there is much doubt about the quality of the titles. They have, in the course of centuries, been so often inquired into, so minutely investigated and so closely tested, that on the point of right there can be scarcely any question. To guard against any possible errors by the Department there is an insurance fund, which has proved more than sufficient.

How, in the face of all the substantial benefits which registration confers, it should have been so little resorted to in this country up to the present, and even now, after nearly four centuries of anxious inquiry left purely optional—while our colonies have been quick to make the practice their own, once they came to know about it—it is difficult to understand. Mr. Lloyd George seemed very near imposing Registration of Title on the country when he introduced Registration of Land Values. The one seems a necessary complement to the other, and would certainly well fit into it. In its Land Transfer Act, passed in 1897, Parliament suggested registration, but, as observed, it left such purely optional, and by a curious perversion of judgment entrusted the power of making it compulsory in any particular county, of all bodies, to the county councils! What on earth Registration of Titles should have to do with county administration one fails to see. Plainly this is a matter of general interest, a matter for Parliament or at the very least, if there should

be too many solicitors in Parliament trembling for their costs, for the Privy Council. As a matter of fact, only one single county council has thus far made use of the power so conferred upon it. And that is the County of London ! Its action is not likely to help agriculture much or to assist farmers and small cultivators in the purchase of their holdings.

We are, in our present argument, concerned only with Registration of Title as a means of charging land in such wise as to assist a purchaser of a holding to raise the money for his purchase. For this purpose, of filling the countryside with occupiers of land, obviously easy access to mortgage credit is a matter of the greatest importance. We may leave large landowners to pay their solicitors heavy fees and to grumble under the load of their debt, which places their title deeds in other hands. But for the smaller farmer or the small holder it makes a substantial difference whether he is planted on the land with full security of tenure, and with the certain knowledge that he will reap that which he has sown, or whether he is to remain a tenant with a precarious title, working in all cases to some extent for some one else—a *quoad hoc* profiteer—and in some cases doing so to a very large extent. The rest of the organisation of easy, safe, amortisable, cheap mortgage credit is child's play. There is money enough in the country to welcome a new opening for investment in 6 or 7 per cent. mortgage bonds, and possibly it may be practicable also to form co-operative mortgage societies. In Ireland certainly that should not be beyond the bounds of practicability. Once this Gordian knot is cut, a Alexandrian advance to triumph and victory should not be difficult.

## CHAPTER X

### LABOUR

THE creation of a large peasant population, composed of small folk cultivating land with their own hands, for their own profit, such as we are now as a nation making the aim of our policy, is, under one aspect, the apotheosis of agricultural labour. Once this desired object is brought about, the vexed question between employer and employed appears to the sanguine happily settled—or else evaded. There will be no less labour employed. Quite the reverse ; the same breadth of land is certain to employ an even larger number of men, women and children than it would do in the occupation of large farmers sending their squads of wage paid labourers out into the fields to work for them. And the labour of those who actually work promises to be more ample and more strenuous, as well as more productive. The man labouring for himself, so it is found everywhere—now even among the negro settlers in the United States, who, for a time after their emancipation, practised the *dolce far niente* with rare devotion—puts both more “back” and more “brains” into his work than the paid labourer, labours longer hours, and thinks more, so overcoming the effect of the curse pronounced in Eden, which still lies heavily upon the earth’s crust: “Thorns and thistles shall it bring forth”—in our country also “kelk” and couch; and “in the sweat of thy face shalt thou eat thy bread.” The free cultivator’s gains depend upon his labour. But, on the other hand, the later biblical promise is likewise fulfilled—“thou shalt not plant and another eat”; and “thou shalt eat the labour of thy hands; ah, well is thee and happy shalt thou be.” *Pro tanto*, therefore, with the substitution of peasant cultivation for paid labour, there ceases to be a labour question. There is no more employer nor employed. There is no more room, accordingly, for labour disputes, for strikes, for unions. “Social peace” seems on this ground assured.

However, even that solution of the labour question must necessarily be only partial. It cannot do away altogether—indeed, not by a long way—with remunerated employment in another’s service, even in rural districts.

For, to begin with, we can never expect—nor could we desire—to see such solution applied wholesale, all over the surface of our

country. There are vast stretches of land on which, even if it were practicable, it would not be at all desirable. We must needs have a certain proportion of larger ordinary capitalist farming—farming for the production of our recognised staple agricultural produce, which the small producer is unquestionably at a disadvantage in producing. The country needs it. If, on the one hand, tempted by exceptional price for their land, and disgusted with the prospect of dear labour, landlords are vacating their “places,” selling their estates—or else, at any rate, reducing their domains—on the other, substantial cultivating farmers must remain—whether as tenants or as owners, and they must inevitably continue dependent upon labour. Ineptly conceived, and irritatingly framed, and to a considerable extent in direct opposition to common sense, as the new regulations as to wages are—and, therefore, requiring the very frequent revisions and emendations which we see in progress, county by county—we have no occasion to allow ourselves to be excessively frightened by the predictions about high wages driving farmers into laying down land indiscriminately and permanently under grass, as a means of saving expense and avoiding disappointment at interrupted work. To a great extent the evil of shortened hours may be expected to be eventually met by improved organisation and a better understanding effected, once the bubbling must of long waited-for freedom has settled down to clear liquor. And the apparent extravagance of high wages—with the sword of Damocles, of authoritative interference to the extent of seizure of their farms by county executive committees for quasi-nationalised exploitation, perpetually dangled over farmers’ heads—may be expected to become sooner or later neutralised by better methods of cultivation, with heavier crops remunerating the farmer for his larger outlay. Besides, we have a new race of cultivators pressing into the ranks of substantial occupiers—men with business training, business instincts, business ambitions, and business enterprise—men who are not likely wilfully to condemn the “talent” which Providence has entrusted to them to unproductiveness, by burying it lazily in the ground in a field of grass. Farmers will, under the new order of things, indeed, require not less, but, quite the reverse, more manual labour than has hitherto been employed. For the urgent need of “production,” which is now generally recognised and felt, is sure to compel our farmers, notwithstanding the growing cost of labour, to proceed from the “lazy farming” hitherto practised—such as, of course, our moist climate, propitious to the growth of grass and herbs, has favoured, and which tradition and long practice and our own

inborn love of movement and sport have kept in vogue—to “intensive” farming, which relies more on the use of the plough and the harrow, the spade and the hoe, than on precipitations from the sky. Even in the United States, the chosen home and nursery of labour-saving machinery, under the pressure of intensified husbandry, the call for more manual labour has to such an extent asserted itself that between 1900 and 1910 the average acreage falling to the share of one person among the people employed in agriculture has fallen from eighty-one to seventy. Late in the day the possibility of this has been tellingly demonstrated in the Harper Adams College experiments at Newport in Shropshire, which experiments have rightly excited not a little interest. There has been a good deal of outlay on labour there. But the *Times* correspondent reports that the Harper Adams College authorities do not find the cost thereby imposed excessive. The costly labour employed has proved to be labour which repays itself with interest by results—such as “have surpassed expectation.” It must really seem surprising that only now we should have made the discovery which neighbours of ours—not by any means in Germany alone—have made decades ago, namely, that arable land—where the nature of the soil indicates cultivation with the plough as recommendable—may be made to yield considerably larger profits and much more produce than “lazy” pasturing; and that not only in the shape of cereal crops, such as our heart is now set upon, but also, and indeed to an even larger extent, in the production of green and fodder crops resulting in meat, wool and milk; and that cows, when kept in their byres, will yield at least as much milk, aye and more too, than when pastured in the open. All this our neighbours learnt long ago, in the best agricultural districts of the Continent, where farmers kept wondering at our wasteful antiquated practices. However, all this remunerative farming requires a larger amount of labour. The Harper Adams College experiment may claim the distinctive merit of having at length brought such knowledge home to us, and of teaching us that, with the sparing allowance on cultivable land allotted to us, we must—necessarily must, in our own interest—advance at length from the pastoral stage of civilisation to the cultural. We cannot any longer afford to waste our agricultural resources. We must now put our best leg forward. Our pastured cows will necessarily have to become accustomed to foregoing the free range of the pasture—which has its rough side in winter—and to be content with the stable. They will do so, as their sister kine have done abroad. That is one of the changes coming over our agriculture. And if, on the

one hand, some of us naturally will feel disposed to lament, as Robert Southey did two generations ago, over the disappearance of the "picturesque" (but, as Macaulay pointed out, also terribly unsanitary) old cottages, with their thatched roofs, and their ivy-clad archaic windows, now replaced by far more prosaic, but also far more hygienically sound structures, more people are sure, in this specifically utilitarian age, to congratulate themselves upon the gain secured to profitableness and production. After all, the proof of the pudding is in the eating. We value our plain-shaped Christmas pudding, with its rich composition which fills the stomach, a great deal more than we should the most artistically ornamented but "thin" *panetone* which delights the hearts of the Milanese. Besides, the anticipingly lamented loss in picturesqueness is by no means unavoidable. What is taken away in one shape may easily be replaced in another. In any case the change seems inevitable.

However, such change in national agriculture, in which necessarily large farmers will—as occupying most territory, operating with more money, and making more of a "business" of their husbandry than the small—necessarily also have to take the lead, involves a much larger employment of labour—labour which, in view of its costliness, and the value of the return aimed at, will have to be carefully trained and of a higher quality than what on an average we have hitherto been content with. Therefore the demand for labour promises to be increased rather than diminished.

And there is more. For by the side of the large farmer, requiring "hands" for his work, we see, as a new feature, organised consumers coming into the ranks of owners and tillers of land. They already occupy—once more, either (and most generally) as owners, or else as tenants—large stretches of land. The Co-operative Wholesale Society of Manchester alone owns somewhere about 50,000 acres—besides large estates in Canada, kept especially for wheat growing. Its dairy farms yield it some 12,000 gallons of milk per day. And that quantity increases steadily, since apart from improvements being effected in its herds, surrounding farmers now send in their milk to the Co-operative depôts, as the most convenient or else most remunerative way of disposing of their produce. The Scottish Wholesale Society is in the field with an acreage proportioned to its own strength. And local societies likewise occupy and utilise much land. That movement is not likely to abate. It is, on the contrary, sure to expand. And it is right that it should do so. And these co-operative consumers' societies—which for the present still recognise no co-operative production in the sense of the

workers working for themselves—necessarily must have wage-paid labour to labour for them. And they do not grudge it, or cut it down.

But even our fifty-acre holder is not altogether independent of labour, to be paid for either in wages or else in some other way. The evidence given in the last Royal Commission Inquiry shows that there is a growing feeling of discontent occasioned by the fact of adult children of the occupier being made to work without wages such as they could call their "very own." Not a few of these young folk are likely either to claim a fair wage or else to seek employment elsewhere. And often enough will such a holder want to go for a time beyond the narrow circle of his own family, in order to see some necessary piece of work dispatched promptly under favouring circumstances. To supply the needs of small occupiers among themselves no doubt we shall see Co-operative Labour Societies growing up, after the pattern of the French *associations syndicales* and similar organisations, in which the reward for labour given will consist in labour returned—labour being given "one for all, and all for one," just as implements and machinery are already given out co-operatively to be used in turn. But it will take time to form such societies, and they are scarcely likely to cover the entire ground waiting to be occupied. So there must be wage-labour still.

And then there is the other side of labour to consider. Many of our coming settlers are likely to be labourers, taking only a small holding and looking for employment besides to make up what they need for a living. We begin with the fifty acre holding, a holding supposed to be large enough to admit, indeed, of cultivation by one family, but also large enough to maintain a full family in fair comfort. That is the ordinary beginning—the beginning with which the Germans ushered in their (on the whole fruitful) settlement work. They soon, however, saw reason to come down from such rather pretentious level. There is among the rural population a call for holdings of all sizes. Denmark, the model country for small cultivators, has now in all 750,000 holdings, 133,600 of less than twelve acres. Paid labour in millions of cases claims to be allied with independent husbandry. The New Zealand Government, when laying itself out for concurrently rapidly constructing roads and railways, and also crushing the outrageous "sweating" which it found to be practised by sub-contractors for the work, wisely—we may say that, for the result has shown the policy to be sound—offered grants of land of the size of only ten and fifteen acres apiece

to the labourers employed, who under such conditions became cultivators fixed on the soil and raising produce, while still remaining wage-earners, or rather collectively independent contractors for work. The Prussian Government, in the course of its land settlement, already referred to, soon found itself led to descend even lower in the scale of area. In the vicinity of Bromberg—then still a Prussian city—in 1893 I found groups of settlements going down to five morgens (three and a half acres) apiece, granted (for gradual acquisition by instalment-purchase) to labourers, who were glad enough to acquire such little plots. In France similar *lopins de terre* are valued possessions for labouring folk. Lord Ernle's small-holdings at Maulden are not of the favoured fifty acres size, but smaller. In this matter we want gradation. In Germany it is a common thing for the agricultural labourer to have his own little *anwesen*, which yields him welcome produce, gives him occupation such as keeps him out of the public-house, and endows him with a sense, and a certain reality, of independence.

We shall therefore have the other side of the labour question to keep in view as well as the more familiar one which, from the employer's side, now causes so much anxiety and heartburning.

The question of labour, indeed, bids fair to dominate to a considerable extent the development of our new rural policy.

The present time finds the labour world in a peculiarly agitated mood, like a boiling cauldron. There is fermentation and commotion in all its parts, breaking out again and again in boisterous ebullitions. New pretensions are put forward, new claims are advanced, discipline is disregarded, even within trade union ranks—since there is always a “black pudding seller” to outbid modern “Cleons,” there are strikes dropping from the sky like bolts from the blue, but of previously unheard-of magnitude; there is “direct action” threatened, and as a necessary consequence there is stagnation, often entire stoppage, of productive work, dearth of the necessities of life, unemployment, trouble, widespread suffering and loss to the country.

Some of the reasons for this unhealthy state of things are not far to seek. They are like the annual disturbances of human health heralding spring. War excites passions and restlessness worse than alcohol, but the excitement caused by it is bound in the course of time to exhaust itself by its own violence and turbulence. The spirit of “fighting” which has entered into the blood has, for the time, obliterated constitutional disposition to compromise prompted by reason. Whoever has fought the Germans is in a temper to

fight again—though in a less sanguinary way—other supposed adversaries, and in fact looks for adversaries with whom to continue his fighting. We had become fairly used to this contentious existence in the world of industry. But now the turmoil and spirit of contention has penetrated also into the erstwhile peaceful realm of rural employment, previously the sanctuary of contented submission. Agricultural labour has done splendidly during the war. It has come forward freely to serve the country, shirking no sacrifice and no self-denial, scorning to take advantage of the country's temporary embarrassment in order to exact selfish gain for itself. Under such circumstances we have learnt to estimate its value at its true price, and it has itself mastered the same lesson and learnt to feel that it constitutes an important factor in the nation's economic life. There are, as it happens, old scores to settle, old debts to wipe out. And now that labour has come into its own, these accounts are to be squared. For a long time rural labour had failed to receive what every one now admits to be its fair due. There is no difference of opinion on that point. In one respect even those who suffer by the advent of a more equitable *régime*, that is, the employers, concede it readily. Wages have indeed for a long time been out of all proportion to the calls which modern life makes upon even a poor man's purse. Industrial labour, which has its own aims, and its own game to play, and which knows how to play it, has not been slow to take advantage of the discontent now reigning in the ranks of its rural sister service. Like William II. in his warlike plottings, it has sought for a "brilliant second" to support it, pointing to the glorious prize of a free Saturday afternoon, shortened hours of labour and higher wages, to be gained by combining with itself and showing fight. Under such stimulus, that which in earlier days, even after Joseph Arch's brief and only temporarily successful struggle, was pronounced "impossible," has proved not possible only, but a realised fact; rural labour now has combined and organised itself on trade union lines in what the Italians not inaptly term *leghe di resistenza*, determined to gain its point by sturdy resistance. All this is plain as day. However, there are other reasons, more deep-seated, which are apt to escape casual glances. We have "educated our masters," and now our erstwhile "pupils," become our "masters" in their turn, not unnaturally ask for the scholar's prize.

There are two kinds of grievances, of which those who winced under them, naturally enough, are eager to have all traces effaced, striving for this under favouring circumstances with a degree of energy

which on occasions overshoots its mark, so reminding one of the Irishman's saying, that "one man is as good as another—and a great deal better, too." In passionate fighting it is not always easy to stop at the right point. The whilom "bottom dog" is not content with attaining equality. For a time, at any rate, he makes it his ambition to be "top dog" in his turn. In the present case, as observed, he has grievances—to a great extent, it is true, now only remembered, but with the sting still left in the sore and resented.

There is, first, the grievance of "caste" rule, which is, naturally, more in evidence in rural districts than in urban, because the population is less dense, and different classes are there brought more into contact with one another—which fact helps to accentuate the sore. But it still shows itself, also, in industrial centres, suggesting that, in the opinion of some people, human flesh was made of two kinds of clay. "What we dislike," so observed to me, some twenty-five years ago or so—when I was among the most active of inquirers into the industrial questions which led up to "Social" or "Health Insurance"—one of our most leading representatives of industrial labour, who has since earned the thanks of the country by his excellent services in high office, "is the 'six o'clock.'" I think it was "six o'clock," but it may have been "seven." Evidently what he meant was the difference made in the hour for beginning the day's work, as between the manually working and other classes, as if there were some indignity in it. Now I confess that I can see no particular grievance in the early hour. In my days of agricultural pupilage, I myself have had for about two years to get up of a morning regularly at half-past three, and I did not feel in the least degraded by it. It was the particular class of work that I was engaged upon which demanded such early rising. Later in my life, for a time, I had to turn night into day and retire to rest at a later hour than that at which, as a farm pupil, I had been in the habit of setting to work. I cannot say that I particularly liked either extreme. But it never occurred to me that there might be anything derogatory or degrading in it. But what, in the opinion of my interlocutor, appeared to call for resentment was the marking off of different hours, not for different occupations, but for different classes. And it is the invidious distinction so made which not unnaturally rankled in my interlocutor's mind, a distinction branding an in itself honourable occupation as "service." Now the idea of "service" in labour has long since been cast aside in favour of that of free "contract," as between equal parties. In

industrial centres working men can afford to snap their fingers at any pretence of superiority affected by others. But in the country we have not yet arrived at that point. "Yokel" still continues to be considered "yokel." Landlords, parsons, employers, other residents may be kind, considerate, well-wishing—as a rule they are. But they are often enough apt to be demonstratively condescending. It is that condescension which wrings the withers. It is generally insisted on social grounds—I have seen in a publication issuing from Whitehall Place a distinct warning in this sense put forward—that such "condescension must cease." It must, indeed, if the hopes connected with our small-holdings policy are to be realised. But it must cease on economic as well as on social grounds, for there is nothing to discourage labour and reduce its productiveness more than a show of caste superiority. Times have changed. We have all become "citizens" now. We are wont to pride ourselves upon our "democratic" principles. We flaunt them in the face of Germans, Austrians, and other "barbarians." What we want to do is also to practise them. Under our small-holdings policy, which we have advisedly adopted as the rural realisation of "democratic principle," the rural labourer of to-day is destined to become, as he has done for generations past in Cumberland and some other districts, the small-holder of to-morrow, and the farmer of the day after—in himself as good a man as his present employer. How many farmers, indeed, are there who have not risen from the ranks of labour? Democracy means the breaking down of social barriers, the establishment of social equality. There is no extravagant levelling in this, no setting of ignorance above knowledge. Education, superior culture, superior knowledge of business, wealth—all these endowments will tell, without their being artificially set off by class pretensions. By our small-holdings policy we have opened a career to the agricultural labourer in which his position as one serving for promotion must be recognised. We want to make his uprising as easy as we can. In Napoleon's words, "Every soldier in this army wants to be made to feel that he carries a potential marshal's baton in his knapsack."

However, there is something more substantial than class differences which causes dissatisfaction and resentment. For centuries past the working man has given his labour for what it would just fetch in the market, in which for a long time supply was superior to demand, and therefore his merchandise sold like the proverbial "drug." Conditions have changed. And now working men all round put in their claim for what Professor Foxwell, in his trans-

lation of Professor Menger's well-known work, has termed "the whole produce of his labour." He asks for value in exchange for value. Being a free man he has a right to do so. He is conscious of the fact that in many cases of employment he has not hitherto received "the whole produce"; and, realising his loss, and on the other hand his present strength, he is apt sometimes to exaggerate his grievance in his mind, failing to take into account the risk shouldered by the employer, and generalising hastily from a few cases to all. He sees some employers piling up treasure. He does not take into account the large number of employers who lose over their transactions or fail altogether—often enough not owing to want of skill or application, or to questionable soundness of plans laid, but to sheer bad luck. And so he generalises, forgets the employer's skill, *flair* and financial strategy, and sets himself down unconsideringly as being robbed. And in times like the present, when, owing to the conditions resulting from any war, enormous fortunes are run up with a rapidity reminding one of Jonah's gourd, and the "profiteer" takes good care to rub in the injustice done to others by most vulgar outward display, this phase of feeling is quite naturally altogether in the ascendant. And working folk are not the only people to overlook the fact that the "profiteer," objectionable as he is, is rather the *result* of high prices than their *cause*. But unquestionably in rural districts there has been underpaying of labour. The rural labourer has been too much treated as that which the Romans in their expressive language called him, namely, a "vocal implement."

From the present look of the labour movement it is quite evident that we have come to something like a turning point in its history. What with contentions, threats, wholesale strikes, "lightning" and otherwise, stopping of production, shortage of hands, shortening of hours, with a free option given of further shortening—which in effect is nothing but "ca' canny," though it is not called so—and political demands, we have come, at any rate, very near an economic and political *impasse*—an economic revolution, comparable to what in political life is termed a revolution, from which a way out will have to be sought by new methods. For the old methods of settling such disputes, by trials of sheer strength, appear played out concurrently with the complete transformation which has taken place in the relations between the disagreeing forces. The relative position of the two contending parties has essentially changed, and the change brought about calls for new means of settling strife, Results of contention have in the main been only in one direction.

showing, not necessarily on which side in every instance right now lies, but on which side strength is steadily increasing, and in which direction altered conditions of life are powerfully pushing things. When Adam Smith and J. S. Mill wrote about labour, the employer was unquestionably in the long run the stronger party. The labouring man wanted employment to keep body and soul together, and must have it, whether the remuneration accorded to him was sufficient to maintain life for himself and his family, whether it were adequate as representing a fair return for his labour or not. Under such circumstances it was the market, the mere harsh rule of supply and demand, which regulated the relations between one party and the other. Every now and then a time would come when, in the words of the old economists, there were two or three employers running after one man. And then a gain would be scored on the workmen's side—which gain was scarcely ever surrendered, not necessarily because supply of labour did not become more plentiful, but in the main because human feeling, strongly supported by public opinion, was arrayed against a lowering of the workmen's standard of life. Substantially, however, the relative positions continued the same. The employer remained the stronger. Almost naturally he judged the question, not from the workman's point of view, but from his own. Labour was to him a commodity, which must be bought in the cheapest market. It was the cheapness of the commodity, in this case of labour, which determined the degree of success of his business. The workman was to him, generally speaking, only, in Roman phrase, an "implement endowed with speech." Labour commanded just the price which in the competition of the market it would fetch, and was appraised by the employer as such. He regarded not the man, but his service. And that service was day-service. Good work or indifferent, the day was the measure for its remuneration. And the force relied upon to exact fair work was urging and punishing.

Something of a change came over those relations when—so far as was practicable and agreed to—still mainly on the employer's side, yield was substituted for time, accordingly work for "service," as the measure by which to apportion remuneration. "Give us more work, and we will give you more money." That was undoubtedly a move in the right direction. But it still regarded labour as a mere dead commodity, without flesh or blood and soul behind it. And it was found liable to the same abuses that daywork had been under the old rule of mere supply and demand. We have had complaints, even in the ultra-socialist society of the *Vooruit*—

whether true or false—of the standard of piecework being fixed too high. In America, where people are after “the dollar,” the idea of a maximum of pay, whatever be the cost in flesh and blood and premature old age, met with favour among working men. Hence, in great part the difference between British trade unionism and American. In our country working men came to think more of themselves than of the maximum amount of money—it may be, too much so. It was not purely a contentious desire to extort better terms in money which inspired the preference for that less exhausting occupation which culminated in “ca’ canny.” There was an underlying idea that a man should not sacrifice his health and strength, with which Providence has endowed him, for the greedy race after money. He was to work, but not to ruin his constitution and bring on premature decay. The element of human nature, with human needs, by the side of labour, thus came to assert itself.

Gross abuses—such as not even the most pronounced partisan on the employer side and the severest critic of the excesses to which, in its struggle for “justice,” labour has been led, can deny—caused that violent upheaval on the side of labour, which took the shape of trade unionism. Trade unionism, composed as it is, like all creations of mortal men, of good features and questionable, came on the scene to claim “fair do’s.” And up to a certain—and now very advanced—point, it has not only “seen,” but also “conquered.” Jack has become, in contentious strength, as good as his master. And there is now no refusing his demands in the simple “I will not” way that was once accepted.

With trade unionism came the claim for the “living wage,” which, in the main, is now generally accepted. It may not altogether square with old time-honoured notions. But it is there. The nation has subscribed to it, and has itself shouldered part of the burden. The fully State-paid or else State-assisted old age pensions, which—so far as working men are concerned—relieve employers in part of a charge which in justice employment ought to bear—as we of Lord Methuen’s, Sir Joshua Fitch’s and Dr. Loch’s “Old Age Pensions Committee” have contended—are distinctly a public contribution to the “living wage.” It is quite untrue that we were arguing against the rightful claim of labour. We wanted decent old age pensions to be paid, but employment to be saddled with the charge for employment’s victims. In any case here was a new standard set up, which a long time ago already found an advocate in the late Comte de Paris.

Of late we have arrived at a new stage of progressive development, which very clearly points the way to the ultimate remedy. The War, with its large contracts, has imparted new edge to the working men's sense of grievance.

This is distinctly indicated in the most recent protests that have come forth from the working men's side. In them a great point is made of the employers' undue and excessive "profits" netted as a grievance, since working men's remuneration fails to keep pace with them. The working men ask for "fair do's." They see some employers amassing colossal wealth. It cannot be said that at the present time that is done, while labour suffers serious want, because labour is known to be at the present time in veritable "clover," or, among other evidences, it would not so freely indulge in strikes—which cost money—utterly regardless of the hardships and privations which it thereby inflicts upon millions, more numerous than its own hordes, poorer, and with no part whatever in the struggle, except that of suffering. But that has not always been so, and, however well off labour may now be, there is a visible, strong, growing disparity between the rewards which, at any rate in some cases, industrial production distributes on the one side and on the other, dividing them in what may be called a "leonine" principle. It is, of course, the very human failing of envy which first inspired a sense of grievance. *Envie*, say the French, *est toujours en vie*. For the employer's war profits made the workmen no worse off. But there is also indisputable justice in it, twofold justice—justice to the men and justice to the public. The huge profiteering profits are burdensome to the general public, which, bound by dire necessity, is helpless to resist the taking of an unjust toll from it by those who temporarily have the whip hand. And there is underlying justice in the workmen's plea, that the reward for production should be kept within fair limits. We have long since decided against monopolies. Much of the present industrial production's dealing with its products—culminating, of course, in the practice of trusts and syndicates—is, however, only the *alterum ego* of monopoly, in some cases monopoly "writ large." There is also undoubted justice in the plea put forward that when profits are large those who have contributed to the production should have their fair share in the windfall.

For controversial purposes the working men generally lay greatest stress upon the first of the two arguments here quoted, in the spirit of studied advocacy, as expecting it to "go down" best with the general public. Hence the claim for "nationalisation," which

method, it is to be feared, would, if carried into execution, help neither the public nor the working men.

But it is the latter argument which very clearly, as I hold, points the way to further progress in dealing with the question of employment, showing in which direction peace and settlement are to be found.

It may be permissible at this point to revert to the rather striking analogy, already pointed out, observable in the advance severally of political and industrial revolution. For a “revolution” it plainly is that we have to deal with in industry, such as we have had previously had in politics. In the political development of things “the people,” long held in something like serfdom, began by resisting tyranny. It next turned against class rule. Inch by inch it advanced on its road to freedom, till at length it acquired what satisfied it : that is, equality and an equal voice in government, and “self-determination” in all that concerned it. Its first risings were tumultuous, unruly, marked by terrible abuses. Macaulay has pointed out the endurableness of these outbursts, troublesome as they were at the time, in view of the result that they led to in the case of the first French Revolution. He compared that to a terrible, prostrating illness in a human body, which racked it with pain and left it almost exhausted. But the morrow, so he argued, showed that it had wrought great good, whatever the price. For the patient of yesterday rose stronger and healthier for the ordeal. There is something of the same sort in the present industrial unrest, and, plainly, similar aspirations as those which guided the uprising populace are moulding the thoughts of the working class. The industrial revolution has not yet reached the same advanced point that the political has, but it seems following the same track. Masters’ rule has been thrown off, class rule is tumbling ; but the ultimate aim made for, unconsciously as to a large extent it may be, is self-government, equality in the ordering of things and, proportionately, in the fruits of production. This is clearly indicated in the most recent protests that have come from the working men’s side. The grievance therein brought forward is the supposed or real excessive profits recently made by employers being in no wise balanced by corresponding improvement in the remuneration allowed to workmen. The workmen loudly ask for “fair do’s.” Working men talk about “nationalisation” as a means of throwing off present shackles and bringing about equity in the division of the fruits of production. What, however, the hurly-burly of to-day points to clearly is the admission of the workers—manual workers, let us say, although

many enough of them work with their head and their judgment, as well as their employers—to a share in the ordering of their business and in the division of its proceeds : in other words, co-partnership, raising the workmen, from the grade of simple hirers-out of their labour, to fellow-workers in the concern and more or less self-employers, such as enlightened employers have long since recognised them as being—fellow-workers, with no longer opposed, but now united interests and an identical object, potent because affecting each person's own interest, for the increase and cheapening of production. To the bulk of persons engaged in industry co-partnership is a new and not understood thing, and majorities on both sides shake their heads doubtfully at the suggestion. The employers suspect in it some unfair inroad upon their rights and upon their pockets, and, in any case, an inconvenient addition to their labours. Trade unionists, on the other hand, have disparaged it because, of course, it must weaken their power for war, which is what they most prize. However, for reasonable men war is only the hateful preparation, and an instrument, for peace—not an end in itself. And Mr. Holyoake, than whom working men, trade unionists and even socialists could have no truer and more level-minded friend, has often enough in his lifetime pointed out to trade unionists that in rejecting co-partnership and profit-sharing—which is the straight avenue to it, planing the path for its acceptance and clearing away the obstacles which, no doubt, lie in its way—they are repudiating their own avowed and acknowledged ends, throwing away the very thing that they are avowedly striving for because it is offered to them as a gift. One may be thankful to know that, as the support openly given by very representative trade unionists to the present year's Congress on Co-partnership, in the Crystal Palace, indicates this view now to have been accepted to a large extent in trade union ranks.

Profit-sharing and co-partnership have been tried in practice, and have excellent results to record. In agriculture there is not much room for co-partnership, because an owner could not—and much less could a tenant—assign to his labourers a share in his capital, represented by his estate or his lease. But there is ample room for profit-sharing. Indeed, it is in agriculture that, first of all, profit-sharing was introduced. This question affects agriculture as well as industry, because whatever is done in industry is sure, sooner or later, to reproduce itself in agriculture. We already see the contention and strife previously a monopoly of industry having their offshoots in agricultural employment.

To Herr von Thünen, a German political economist, still well remembered and attentively studied in the United States though forgotten among ourselves—except by declared profit-sharers ; for he may be considered the originator of profit-sharing—belongs, as observed, the credit of having discerned, so far as records go, sooner than any other man, the necessity of altering, in view of altered circumstances, also the principle upon which relations between employers and employed must be based, and at the same time, also, the direction in which such relations are tending and the way in which they must ultimately be settled, a good nine decades ago. In his book, “Der gerechte Arbeitslohn und dessen Verhältniss zum Zinsfuss und zur Landrente” (“Just Wages and their relation to the Rate of Interest and the Rent Paid for Land”), he argues the question very closely, and insists that the wage system then—and in principle still—prevailed could not permanently give satisfaction nor produce a fair settlement qualified to last. He did not yet think of co-partnership. One reason for this probably was that, like myself, he considered it scarcely applicable to agriculture, as involving co-ownership in a freehold or a lease. Co-partnership means making labourers co-proprietors of the fixed capital employed—a matter perfectly practicable in industrial undertakings but scarcely so in the possession of land, which its owner naturally would desire to keep as his own property—and still less practicable in the case of a tenant’s lease. We could not under this head take the co-operative land settlement ventures, such as the Assingtons and the Italian, Serbian and Roumanian *affittanze collettive*, into account. They are cases of self-employment, not of employment by others. However, he saw at once the practicability of profit-sharing, which in agriculture is pretty pronounced—profit-sharing which makes labourers co-partners, though not in the capital employed, yet essentially so in the annual profits taken from a concern—co-partners in proportion to their contributions to the output.

His example has been followed by not a few other landowners and farmers, all of whom, with very few exceptions, have—as, among other things, appears from the evidence given before the late Royal Commission on Agriculture—found it to work satisfactorily. The late Lord WallsCourt, who put profit-sharing into practice on his property in Galway about the same time that Herr von Thünen did on his estate in Mecklenburg, was likewise completely satisfied with the results obtained. Unfortunately, as his son the late peer, now likewise deceased, advised me, his father’s papers were somehow lost, so that we are unable at the present time to discover precisely

in what way he applied the principle. However, we have more recent examples.

But perhaps it will be well, before proceeding further, to arrive at a clear understanding as to what profit-sharing really means. For there are some curious misconceptions afloat about it. It has not by any means, as the evidence offered by those who have practised it shows, deprived employers of a stiver of their income, nor yet of their full right of conducting their own business according to their own ideas.

Profit-sharing, being simply profit-sharing, and not co-partnership, of itself gives the worker no vote in the management of the business, and in this respect makes no inroad whatever upon the employer's prerogative. In co-partnership things are different, because the workers are there partners, and as such have a right, not indeed to meddle at their own pleasure, but to cast their vote in respect of questions of management. If the profit-sharing employer chooses to allow his workmen a voice with regard to certain administrative regulations which do not affect his policy of management, he is free to do so. However, that is a different question altogether. As for income, so far from in any wise lessening the share which goes to the employer, it has directly increased it. "Here you see me," so said to me, some twenty-five years ago, the late M. Goffinon, a partner in a well-known French profit-sharing firm, "a wealthy man. Well, it is profit-sharing which has made me so. It has been worth money to me, while at the same time benefiting my employees."

Profit-sharing is now sometimes confounded with what the French call *métayage*, and the Italians *mezzadria*, and what in either case is a modern adaptation of the ancient Roman *medietas*, a primitive method of employing land, but of letting it in consideration of rent payable in kind, under which the landlord, in the first place, assists the, for the most part poor and ignorant, tenants ; in the second, ensures generally fair farming and secures himself against default—in the same way in which our landlords secure themselves by "covenants" and "landlord's distress"—by keeping the direction of the management of the holding under his own control. To what large extent this method came to be adopted on the ground of its advantages under primitive circumstances appears plainly from the fact that in many parts of France it is very common to speak of any farm as a *métairie*. *Métayage* has its distinct merits. During the period of bad harvests in the past century, which has come to be known as the time of "agricultural depression," it was noticed, alike in France and in Italy, that those districts suffered

least in which *métayage* or *mezzadria* was the accepted rule, which means, not that the landlords took anything like the ordinary profits out of their land, nor that production did not fall off, but that there was less pinching and half-starving among the tenantry. Against this only casual advantage must be set the drawback that *métayage* is by its very nature a decidedly non-progressive form of tenure. You find in *métayage* districts thrifty and careful *métayers*, but you distinctly do not find progressive or intensive farming. The very fact that there are two wills to consult, the stronger of which is swayed by considerations of security rather than of progress, obviously forms a fatal bar to progress.

Profit-sharing is also not rarely confounded with "produce-sharing," which is an entirely different thing, a kind of piecework. That introduces a faulty principle from the outset, for it militates altogether against the idea that production should be common among the various sections of workmen employed, one section seconding and supporting the other, and places the employer in a radically false position, in which he may be made to have to pay a "share" when he, in truth, makes a loss, for gross produce is not by any means net profit.

Profit-sharing proper means a fair division of the profits actually resulting, ready to be garnered at the close of the year, from the *whole* concern, composed of all its various parts, after deduction of all expenditure, for which due allowance has to be made—that is, a fair rate of interest on capital employed, a fair charge for the direction of the business, insurance, reserve, etc., all to be settled beforehand by agreement, and also ordinary wages to be paid to labour. It is not intended as a substitute for wages. The labourer is entitled to such. Wages should be fair without it. The labourer must have that to be able to live and maintain his family; but the work given in exchange is not to be more than fair. At the ordinary fare we travel by railway at the ordinary pace. If we want to travel faster, we are asked to pay more. Paying the conventional shilling in pre-war days to a "growler," we were entitled to a five-miles-an-hour rate of progress. If we were in a hurry to catch a train, we paid something in addition. Also, the ordinary wage for workmen is quite understood to be for manual work—practically only such. The share in the profits—supposing that there are any—is added to make of the mechanical a sympathetic and interested labourer, with brains, intelligence, observation, vigilance all agog, saving the employer much in respect of supervision. We know to what great extent "the master's eye" improves production. However, the

master cannot be everywhere. The profit-sharing labourer's eye is there, and in practice serves to supplement the master's. Leaving personal interest and its effect out of account, in every business there is, without further precaution, bound to be not a little waste. "If my workmen would only be careful with those slabs," so John Marshall, a great employer, in Leeds, the material for whose working was stone, remarked to Robert Owen, "they might save me four thousand pounds a year." "Then why on earth do you not offer them two thousand out of it?" So Owen promptly and very naturally retorted. And his argument seems unanswerable.

But, apart from guarding against waste, profit-sharing also makes of the labourer a willing and thinking worker, using his intelligence and judgment, and not grudging extra exertion. It supplies to him an incentive to use those gifts to the best of his power. However, it should, as was observed when I was speaking of produce-sharing, be fully understood that the division of profits netted must apply, not to any one section of the productive apparatus only, but to the entire business, the business as it affects the employer, in order that the interest felt should be common and, so to put it, that every wheel of the composite machine should cog into the other wheels, and so produce perfect action. It is out of the profits as the net result of the entire business that the bonus to labour is to be paid. Levying by sections might damage one set of labourers to the advantage of others. It is the real, final, collective profit that must be taxed. The determining of the profits to be divided and the share falling to the workmen presents in agriculture no serious difficulty. When we raised the question in a general manner at our International Co-operative Congress at Manchester in 1902, I found that the German delegates—representing distinctly the socialist section of their country—opposed, on the ground that in their country they could not trust any (industrial) employer. That irreconcilable feeling does not, happily, prevail in our country, certainly not in agriculture. And we have, also, in this country carried accountancy to a higher point. Nobody would among us distrust the report of a recognised qualified accountant.

With regard to the distribution of the several shares in the profits allowed and their respective amount, arrangements are adaptable, and may—and, indeed, should—be regulated according to the circumstances of the particular case. The right to claim a share in the profits may well be limited by certain conditions, such as length of employment. Mere casual work may be excluded, as well as novice work. Allotment will generally require to be graduated—it may be

according to length of employment ; it certainly ought to be according to the relative value of service given, the more valuable employee, with greater responsibility and larger power of influence on the result, being allowed a more substantial share than the ordinary labourer. However, whatever the arrangement is, it wants to be fixed definitely beforehand as a standing, binding agreement, entitling the worker to his share as a matter of right, not of favour.

Apprehension has been expressed that workers, once admitted to a share in the profits, will necessarily experience disappointment when the year's business closes without any profits to share, and will, in consequence, grow sulky and refractory. Cases of the kind have, indeed, occurred. But they have been only rare. And when they have occurred, the employer has suffered no loss—except the foregoing of future profit-sharing. Such cases may have been due to faults in the management, or else to undue riskiness of the business. On this point the evidence of Sir Hereward Wake, reported to the latest Royal Commission on Agriculture, may be quoted, though not going nearly as far as that of industrial employers in whose establishments profit-sharing has been much longer practised. "Most satisfactory," is Sir Hereward's judgment generally. "On the two occasions any profit has been made all the hands were much pleased and appeared stimulated in their work. The more intelligent men are not discouraged by a bad year, such as that of 1910—1911. My relations with my employees have always been most harmonious, our mutual object being to make all the land I work (1,130 acres) as productive as possible."

A very risky business, on the face of it, does not lend itself over well to profit-sharing. In general, however, workers have shown themselves distinctly reasonable, once proper methods were adopted actually to establish the result of the year's trading. Such calculation now presents no serious difficulty. Accountancy has been carried to a high point, and confidence in it is well established. In well-managed businesses profits, when occurring, have been gladly accepted, and no complaints have been made about their absence when times were less favourable, the workers understanding that the employer was in precisely the same case as themselves. The account rendered by a trusted expert has banished all suspicion of profiteering at their expense.

Worked on these lines, profit-sharing has been found exceedingly useful in industrial occupations, in which, of course, its combination with co-partnership resulting is not only desirable, but also easily practicable. Co-partnership heightens the interest evoked still

more, and at the same time serves as a safeguard against improvident employment of the shares accruing. In agriculture, with circumstances so very different from those prevailing in industry, as already observed, it seems doubtful whether, at any rate in ordinary cases, co-partnership could be made applicable.

However, apart from co-partnership, agriculture lends itself particularly well to the practice of profit-sharing—in some respects more readily than industry. For employment is in agriculture distinctly more localised and rendered more permanently personal ; and the connection of the worker with his farm, and also his personal relations with his employer, are far closer and more intimate. The number of men employed is in each instance smaller, and the employer, in every case only one, is to the man a living, animated creature, with a character that they can appraise, a record to his conduct, a human side to his person, which knows how to “give” and to “take”—not an impersonal “John Company,” “without a body to kick or a soul to be damned” ; or else a reputed money-grubber, eager only for gain.

There is, to begin with, therefore, readier confidence between the two parties concerned. And book-keeping—if we will only leave those utterly misleading calculations of “valuations,” very unwisely and recklessly introduced for income tax purposes, out of account—is so readily amenable to the conditions of husbandry that there need be no misgiving whatever on that score.

In considering the matter we ought to bear in mind that at the present time, when rural reconstruction is an aim that the nation has seriously and determinedly proposed to itself, the class of rural labourers that we shall have to think of will be a different class altogether from the stolid, abject, houseless and landless, and therefore unthinking, class of pariahs of former times. Together with the tied cottage—for the abolition of which an active housing movement is on foot—and the “landless labourer”—for whose suppression we have entered upon a fruitful allotment and small holdings campaign—the long-continued abject dependence of the rural labourer upon his “betters,” which kept him torpid, inert, unthinking, callous, in the consciousness of his condemnation to an unchanging, a hopeless level of prospectless existence—seems doomed. An interest in life is given to the labourer. If he has not yet actually got his little parcel of land, he looks forward to its acquisition, and from that to the position of a small farmer farming on his own account. With that, contentedness with his present position as a mere mechanical “one-job man” must come to an

end. The hope aroused and the prospect opened are bound to make our man willing to learn, to think, to study husbandry in its various aspects. Then with certainty he ought to become useful material for profit-sharing, for taking an active part as a responsible co-worker with his employer.

The evidence given before the Royal Commission by Mr. Falconer J. Wallace, late Investigator of the Agricultural Wages Board, goes far to bear this out. He instances as two counties in which agricultural labour is best—not to mention Scotland, which, in the matter of agricultural labour, with its “all-round” men, willing to work long hours, and putting more “head,” as well as more “back,” into their work, altogether surpasses England—Cumberland and Lincolnshire, and explains that in Lincolnshire among the labourers there are a large percentage of men who are really at the same time small holders. In Cumberland, where this is not so, labourers naturally become good all-round workers because they are received into the families of their employers, themselves small farmers, as practically members of the family, and consequently given a turn at all varieties of work. “They are splendid workers,” says Mr. Wallace. As a consequence, most of the farmers in the county are men who have risen from labour ranks, the path of promotion having been opened to them by the nature of their employment, which fits them for good all-round farming.

And think of the difference, under a profit-sharing aspect, between them and the industrial workers—all of it in favour of profit-sharing! The industrial workman has no interest in his employment except his wage—which he might just as well earn elsewhere, where, knowing his craft, he could drop into his place readily. His work is just his work. He is not in a position to take a broad view of the business and to calculate at all accurately what profit results. Hence his often exaggerated notions of inexhaustible riches at his employer’s command. The agricultural labourer, as soon as he has his own diminutive holding, or cherishes the prospect of securing one, realises well that there are two sides to the problem, that you cannot bale liquor indefinitely out of a cask without filling in again. From his own little *ménage* he secures some idea of the proportion existing between incomings and outgoings. That in itself, of course, is a pretty strong argument in favour of giving him land.

There is also in agriculture so very much in which a workman’s interest can show and actively exercise itself—very much more than in a factory or a counting-house. For the business is spread out over a fairly wide area—“vulnerable,” as Prince Napoleon

once said of the British Empire, "at all points." Even in the farm-yard there are distinctly separate sections, upon all of which one pair of eyes cannot possibly at all times remain fixed. The workman's eyes and vigilance, coming to the master's aid, may prove of very great value. There are so many different operations, many of them trivial in themselves, but, collectively speaking, of unquestionable importance. I have spoken of co-operative credit once as a complicated piece of machinery in which every spring, every wheel, every cog or other piece of mechanism, has its own acting pair of eyes, its own judgment and its own responsibility, and which on that account works so admirably. Agriculture may, by means of profit-sharing, be organised in the same way.

There are, in fact, a number of cases on record—apart from those in which Herr von Thünen and Lord Wallscourt were the chief actors, in which profit-sharing has been tried in this connection and has been found to answer well. In France, where profit-sharing has been taken up with remarkable interest by a considerable number of devoted partisans, it has been frequently applied to agriculture.

The classical example of agricultural profit-sharing in France is that of Albert Cazeneuve, carried out on his property, a property of nearly 600 acres, therefore a fairly large farm, with a considerable staff of labourers, in the Haute Garonne. The author of the experiment found the result entirely satisfactory. In his book, "*Les Entreprises Agricoles et la Participation du Personnel aux Bénéfices*," the author points out the causes which, in his opinion, make for a readier success in agriculture than in industry in this way: "Operations are less complex and often more easily to be taken account of. The employer, if he will only take the trouble, is able to judge more readily and with greater precision, of his actual financial position, because he is to a less extent involved (*engagé*). Profit-sharing will, in its application to agriculture, not interfere in the book-keeping carried on. The calculation of the several shares due to the several persons entitled is easier to make." The same system has also been tried in districts as far apart as Brittany and the Centre and South of France, with varying results, the variety of which shows, as M. Cazeneuve insists, that "you cannot practice profit-sharing in one stereotyped way, but must adjust it in method to the several surroundings, know the character of your labourers, and, in conclusion, keep correct accounts." A case standing perhaps a little by itself and calculated, I think, to weigh with possibly reluctant employers, is that of a gentleman, now deceased, having a vineyard property in the Gironde, who informed

me some quarter of a century ago that he had adopted the practice in part because his son, who was to succeed him in the possession of the property, and who was in the diplomatic service, had very little knowledge of, or interest in, viticulture. Accordingly, it appeared all the more advisable to him to interest his workmen, familiar with the matter, in the cultivation of the vineyards, so as to keep the cultivation on its proper paying level.

In this country, profit-sharing has been put to the test in a fair number of cases, from Mr. Hall's experiment in Six Miles Bottom downward. Interesting evidence on this point was given before the late Royal Commission on Agriculture, recording satisfactory results on the property of Lady Wantage, an estate of about 5,000 acres, on Sir John Shelley Roll's property in Hampshire; moreover, on that of Mr. George Stapylton Bacon, of Courteen Hall, Northants—on which property Sir Hereward Wake introduced it—and elsewhere. Here is what Mr. Alfred Amos writes from Wye in Kent :—

“ I am satisfied with the result. Whereas I often hear complaints from farmers that their men are now doing much less work than they used to do ten and twenty years ago, I have no fault to find in this respect; my men work freely, often suggest new methods in which economies can be practised, and take greater care with stock and the use of implements.”

All witnesses so far heard, in fact, declared themselves satisfied.

The Inquiry instituted by our Government into cases abroad have yielded some instructive reports. Among them is that of Herr von Blücher, in Mecklenburg. Herr von Blücher, having introduced a form of profit-sharing on his property of Jürgensdorf in 1874, stated in 1901 that his relations with his employees had throughout been good and that there had never been a lack of workmen on his estate. The scheme continued to give proof of its value. Herr Eberhardt, who began profit-sharing on his estate Komorowen early in 1899, with 46 men, 60 women, 4 boys, and 10 girls employed, declared himself equally satisfied. So did the successor of Count Reventlow, having taken over the Count's estate, on which profit-sharing was introduced in 1900, upon his death, in 1906, with about 40 men and 6 women employed.\*

A rather peculiar case, which has proved altogether satisfactory, and which has been much mentioned of late, is that of the Hon. Edwin G. Strutt, relating to his own property and that of his brother, the late Lord Rayleigh, which was under his management, of which scheme I give Mr. Strutt's own description.

\* See Report (Cd. 7283, 1914).

About twenty years ago, Mr. Edwin Strutt (who manages the estate on behalf of his brother Lord Rayleigh), commenced paying his employees an annual bonus in addition to their wages. This bonus ranges from a payment of £20 to a foreman, £5 to a head cowman, to 40s. to an ordinary hand. The system has been still further elaborated in the case of cowmen, who receive an additional bonus if the amount of milk from their cows exceeds a certain quantity. While certain rough rules of this kind are observed in allocating the bonuses, the exact amount which each one receives rests with Mr. Strutt, whose aim throughout is to reward any man who has done especially good work. The amount distributed in bonuses has varied in different years, latterly amounting to £1,000, and has averaged during the whole period about £700 a year. But this sum bears no exact relation to the year's profits.

In the year 1906 it was decided to supplement the bonuses by a regular system of co-partnership. The principal particulars of this scheme are as follows :—Any man working on the estate is allowed to invest his own or his wife's savings in the farm. The money thus invested is used as ordinary farming capital. It is withdrawable at any time on a month's notice being given. It is guaranteed interest at 4 per cent., and it receives in addition a full percentage of any additional dividends that may be declared at the end of the year. Thus, as far as profits are concerned, the men investing money on the farm receive all the privileges of shareholders in an ordinary commercial company. In other respects, however, they are subject to certain important restrictions.

Men are not allowed to invest money which does not belong to them or their wives. Any man leaving Lord Rayleigh's employ is required to withdraw his deposit forthwith. No individual depositor may invest a larger sum than £200. Finally, the entire control of the industry rests with Lord Rayleigh and Mr. Strutt, who decide the manner in which the men's capital is to be employed, and the amount to be put by in any given year for depreciation and reserves, before the additional dividends (over and above the guaranteed 4 per cent.) are declared.

Before declaring dividends the following charges have to be met :—

- (1) Outgoings and current expenses of all kinds, including wages and salaries.
- (2) A rent to Lord Rayleigh of about 25s. per acre on all the land farmed.
- (3) The bonus amounting to about £700 a year.

Any sum remaining after all these charges have been met is profit,

and is divided between Lord Rayleigh and Mr. Strutt on the one hand, and the employed depositors in proportion to the amount of the capital invested by such in equal rates. Up to the present the experiment has been a great success. A large proportion of those employed have invested their savings in the farms, the amounts invested being in many cases very considerable ; and it has been found possible to pay on the deposits a considerable dividend over and above the guaranteed 4 per cent.

Evidently, from a profit-sharing or co-partnership point of view—its author himself admits that it is not profit-sharing—the scheme is open to some reservations. The labourers depositing acquire no permanent interest in the business ; their deposits are withdrawable at pleasure, at a brief month's notice. Therefore, even as providing working capital for the enterprise, their contributions are not to be relied upon. “ We find, however,” this is what Mr. Strutt has been good enough to write to me, “ that those who regularly invest their money with us leave it there fairly permanently ; and they are very pleased with it and have had very good results in the last ten years.” That shows, incidentally, what has been observed on almost all similar occasions, what “ good lying money ” deposits by labouring folk will make. But it may be hoped that, as Mr. Strutt adumbrates in his letter, “ some day ” a progress may be made to genuine profit-sharing.

It is not that now. No more is it genuine co-partnership, at any rate except to a very limited extent, which limitation deprives it of the main characteristics of profit-sharing, as generally understood. However, it goes some way towards it in giving the workers an interest in their work and allots to those among them who care to join a share in the actual profits earned. And, as Mr. Strutt testifies, it has achieved the desired object in stimulating his labourers to better, more intelligent, and more sympathetic work. And that is a distinct gain, which ought to encourage other landowners and farmers to imitation.

In any case the satisfactory result that the experiment has achieved is a decided proof of, first, the amenability of an arrangement securing to them stimulating participation in the success of the enterprise to which they contribute by their labour ; and, next, as decidedly a strong argument in favour of the profit-sharing principle. For it is, after all, the share in the profit assigned to the men which has led them to greater exertion.

I have argued the question from its directly practical point of view, as a question merely of a particular form of a “ method of

remuneration." Under that aspect profit-sharing appears to me the appropriate "method" to adopt, as marked out by present conditions. We have relieved our conscience by establishing what appears a "good" wage for rural workers. However, we have not yet by a long way heard the last of "wages" as a question of dispute and possible strife. Farmers—even such as allow that the labourer is worthy of his present hire—nevertheless complain about the heavy toll which the new rate levies upon them. Their business will not, so they affirm, admit of it. That complaint is not to be taken as an immutable judgment. However, for the time, the irritation is there. And the suffering patient will naturally seek relief somewhere. The wages once raised, cannot be reduced. That is out of the question. The relief desired, therefore, will have to be sought in the intensification of the labour rendered in return, by making it more productive and by such means more valuable. To such end profit-sharing, which secures a direct interest to the worker, enlisting his intelligence, judgment and sense of responsibility, seems the most promising means.

But there is also another side to the question. We already see agricultural labourers combining to unions, as industrial labourers have been combining for some decades past. The movement is still in its infancy. The coming Gargantua is still only a babe. No embittered or enduring animosities have yet been aroused. No distrust has been established. What turbulent Trade Unionism, fully developed, persuading itself of its irresistible power, may lead to we know from painful experience. Are we indifferent to the possibility of the same condition developing in agriculture? Are we to lay ourselves out for a similar development of strife, with all its horrors, all its hardships and privations for the unoffending public, all its inroads upon the desired production, in the realms of agriculture? Will it not be better to "agree with our (potential) adversary quickly, while we are in the way with him"? In their bargainings and disputes with employers industrial workmen are still in the stage in which, as a nation, we were in our dealings with France in the days, not to say of King Henry V., yet certainly of Queen Anne and her General Marlborough, when armies clashed upon one another, and each side sought victory in the destruction or else the total subjection of the other. In agriculture, at any rate, had we not rather follow the very much better and more fruitful example of our late King Edward, who, supported by his minister, Lord Lansdowne, brought our differences, as between the two countries, to a far more satisfactory end by a peaceful *entente*, which has

rendered ever so much better results than our previous wars, besides serving as a record of the advance of civilisation ? Once the interests of employer and employed can be rendered identical there can be no more room for labour wars and labour disputes. It is in the union of their interests that the prospect of peace, the hope of an enduring, amicable understanding lies, and therewith of a permanent increase of production. Such a chance, while things are still in the plastic stage of early development, ought surely not to be carelessly thrown away.

## CHAPTER XI

### VILLAGE INDUSTRIES

QUITE naturally, once the project of repeopling the countryside by the creation of small holdings in large numbers and of the systematic reconstruction of rural life came to occupy men's minds, were thoughts directed to the encouragement and organisation, one might say the revival, of rural industries. The main pursuit of rural populations as a matter of course always will be agriculture. But agriculture is a rather skittish calling, which sometimes leaves those who practise it in the lurch, with an empty barn or a half-filled pail. In the best of cases it is an intermittent industry, leaving many idle days, when fields are inaccessible, and labour is uncalled for, apart from the long months of winter, when the season leaves the earth "to enjoy her sabbaths." Then why should hands rest? It is not every one who is content to be a cumber-ground. And life, with its many needs, presses its calls upon the purse, which industriously disposed people will wish to find additional means of filling. In the practice of no calling is the value of a possible second string to one's bow more clearly marked than in agriculture. And where the holding is small, advisedly so measured as to provide occupation for the members of only just one family, and that necessarily in summer time only, or almost so, a by-occupation comes in as a godsend. We know that there were times in our history when loom and spindle, hammer and plane, carving scalpel and nail die, made their working seen and heard in our villages, giving to men and women—then still possessed of their own little homes, with the allotments and common rights attaching to them—remunerative work in idle hours. We read of the prosperity of the Japanese peasants, with their diminutive little holdings, the cultivation of which is in almost every case supplemented by some other calling—most usually, owing to the peculiar configuration of the country, fishing; and where, under the fostering care of an observant and wide-awake Government, small industries have entered upon a new era of prosperity. Once more, we read of the small industries of France—which, owing to the conservative disposition of the rural population in social matters, and also owing to a wise selection of the proper varieties of articles produced, maintain themselves with almost surprising vitality—of its silk-woven ribbons, and of the

ample remuneration which women there earn by lace-making and the like, but above all things by the tasteful embroidery, in which the "cunning" of the deft hand most effectively tells. We read of the widespread and the activity of the Russian *kustars*, keeping millions of people in food, housing and clothing, and of those myriads of handlooms which have stepped in most helpfully to fill the gaps caused by Soviet suppression of factory work. In the place of the 24,000,000 yards of hand-woven stuff turned out in 1918 by co-operative societies organised in their *Centrosoyus*, there were in 1919 70,000,000 yards. And there are not a few amongst us whose *appetentia alieni* must have been whetted by the evidence of picturesque, if not always highly remunerative, cottage handicrafts to be observed on our travels abroad, say, the clicking of the many busy looms in the cottages scattered over the romantic hillsides of the Foudai, or the contagious mirth of the chatting and laughing *trecciajuole* plaiting their straw in Tuscany, or of their craft-mates in the valleys of the Black Forest, the persuasive lace-makers of Porto Fino, the nimble finger play of the hosiery workers of the Conqueror's Falaise, or the artistic handling of their delicate material by the meerschaum workers of the Thuringian Forest. The lacemakers of Lorraine, Belgium, Italy and Austria, eastwards to Dalmatia, the seeming antics of the uncouthly picturesque Slovaks, deftly fingering their wire and wood, issuing from their hands in the shapes of mouse-traps and other primitive domestic implements still largely in use in their part of the world, and the like. There is something peculiarly attractive about all these humble crafts; and there is so much interesting history attaching to them. Time was when the world was dependent upon what was manufactured—really "manu"-factured, for the "hand" was the producing agent—in such way. But the main point for us in this matter now is that there is money in this work—money on the top of what agriculture will yield, money for the needy, money which will make the home brighter and more comfortable and supply means for the raising of the growing generation.

Much of all this—for ourselves probably the main part—has died out. Incoming factory work has driven it off the ground. However, there are influences at work now to make it once more desirable and practically possible—just as we are setting up old things with a new face to bring back our rural districts to their former populousness and prosperity. The shortened hours of exactable wage labour, now authorised also for agricultural occupations, come in as an additional ground for desiring to see home industries more

widely practised in the country. It is not every agricultural labourer, or his wife or child, who would be content in his or her leisure hours to be a mere cumber-ground. The unprofitable talk about ununderstood politics or the spurious excitement over impossible Jack Cade schemes are not to every one's taste. Nor has every one a liking for the cricket ground or the football field. To many enough of the people coming into account an additional pound or two earned would be held well worth labouring for—especially if the work to be done could be made interesting. We have had a great war, which has consumed much of our erst stored-up wealth; and the accepted watchword everywhere now is "production." Production, indeed, there should be at all possible points—out of working hours, if it cannot be in.

Now, rural industries, to provide remunerative employment in idle hours and months, have proved elsewhere a most acceptable addition to small agriculture. Writers on industrial problems in Belgium remark upon the unmistakable look of prosperity which Belgian villages used to wear, in which straw plaiting was carried on in the olden days, before China and Japan had come in as undercutting competitors, in comparison with non-straw-plaiting villages by their side. And so it was elsewhere. Looking at our half deserted plains, on which we hope to raise up populous villages, one cannot resist the conviction that the practice of some appropriate handicrafts would in this country have the same effect.

Unfortunately, gladly as one would see multiplying rural homes becoming feeders of national industry, there are unquestionably serious hindrances in the way—as those who have made the promotion of rural industries their task have discovered to their disappointment. There is willingness—at any rate in some quarters. There is a good deal of skill, not a little creditable taste and inventiveness. The particular line of wares selected, so one would judge from the products, was likewise not badly chosen. And yet the business will not prosper. Wares are produced—not half as many as there might be; but one can scarcely feel regret at there not being more, since what there are will not sell at all readily. And that is probably the main obstacle to the spread of the practice.

Small industries are, in fact, passing through a period of trial, the advent of which Arnold Toynbee was not the only one to lament. We cannot now any longer distinguish between hand and "power" industry. For "power" has successfully invaded the territory of small industry and beneficially asserted its sway. Electricity will penetrate anywhere, and help the smallest industrialist. It

was, I think, the philanthropist Dollfus, of Mulhouse, who in his *Cité Ouvrière*—which, attracting the attention of our Prince Consort, became the starting point for our modern housing movement—who began such utilisation of sub-divided and hired out “power,” such as has now been long familiar to us from its application, above all things, in Sheffield cutlery workshops. It was capital, rather, and economical production on a large scale, to supply a demand growing annually as if by inflation, which came in to crowd out the small industry of olden time.

It is quite true that among ourselves factory employment, advancing by giant strides, has wrought sad havoc among small industries that we once possessed. Where are the nail-makers, the straw-plaiters, the handloom weavers of old time?

However, people who have judged, or now judge, small industry to be hopelessly doomed by the advance of its larger competitor are just a little over-quick in their conclusions. Small industry is by no means “played out.” Statistical inquiries instituted, not very long ago, at about the same time, in countries so far apart as the United States, Belgium, France and Switzerland, have disclosed the fact that, rapidly as large industry is advancing, juggernauting in its progress much of its older rival’s forces, small industry, the industry carried on, according to a conventional standard, in workshops—or out of them—employing not more than five persons, is likewise advancing, cleverly dodging its more powerful rival and discovering new openings for itself. We must not here speak of more or less primitive countries like Russia, India, China or Japan, in which small industry—in these cases entirely manual—is still indispensable and holding its own very well. In what substantial way handloom weaving has come to the rescue of Russian supply, when Soviet rule ruthlessly suppressed power work, has already been told. In Japan the promotion of small industry has been carefully studied and pursued with excellent effect—as the “Japanese Departments” in our great trading bazaars plainly show. In India Sir Alfred Chatterton, an authority above others on this subject, confidently assigns to small industry a prosperous future. But much nearer home, small industry likewise still maintains its place. Nail-making is still in vogue in Germany, more particularly the hand manufacture of the long nails required for shipbuilding. Belgium likewise still rejoices in a prosperous *clouterie*. Hand-weaving still holds its own in Belgium, and there is not a little of it still to be met with also in various parts of Germany, Austria, Hungary, and, of course, in the more backward countries

of the East, where acquired habits among populations most conservative in their daily habits, if in nothing else, coupled in this case with deficient development of modern machine industry, keeps old methods, old implements, old utensils, old practices in vogue. The same force of habit works in favour of cottage industries nearer home still. It is largely answerable for the firm hold which small or cottage industry, with its rather primitive products, still maintains on the French peasant population. It keeps the uncouth, rudely-shaped hand-made *couteaux flamands* in fashion in Belgium. On the other hand—among other places in that otherwise very progressive country, Belgium—the same retrospective habit endangers some of the very trades which it seeks to protect, by refusing to adopt new processes and implements, which would greatly cheapen, or otherwise improve, the production of their wares. Such modern innovations have been deliberately boycotted when provided, and even actually made havoc of.

Looking at our own case, straw-plaiting, indeed, is mostly on the decline. Belgium still supplies a select number of firms in the United States with a superior description of plaiting—holding on to this, as M. Julin, Director of the Belgium Department of Commerce Labour, punningly states, by “the last straw,” until the Japanese with their cheaper labour will have found out how to produce the same article. It is receding elsewhere, in its erstwhile favourite haunts, such as the Black Forest and the Vosges, whose villages used to be kept lively with the groups of merrily chatting maidens plying their trade with their wisps of straw dependent from their girdles. In industry, as in love, *il y a toujours un autre*. The Belgians affirm that we have been among those who have undercut them by cheaper wages. Certainly the Swiss and the Italians have. And still more, to the punishment of those intruders, the Japanese and the Chinese. The same “yellow danger” is telling in other trades. The Swiss and Tuscans still hold on to straw-plaiting in virtue of superior wares—which one does not see why we could not supply as well. China plaiting is cheap, but of inferior quality. The Japanese, on the other hand, with their wonted cuteness have learnt to compete also in some of the higher grades.

Other small industries have failed to give way. Thus in Belgium, as the interesting inquiry recently conducted by M. Beatse shows, even hand-weaving, a puny David to pit against the power-Goliath, holds its own to such an extent that, although crowded out in the province of wool, in the provinces of linen and

cotton it triumphantly shares the ground occupied on equal terms with its power rival.

In the briskly manufacturing district of Northern Bohemia, as M. Kostka, Secretary of the Chamber of Commerce in Reichenberg, recently reported to a Middle Class Congress held at Vienna, every fifth person among those entered on the Register as being "industrially employed" is engaged in very small industry—and, if you make the true reckoning, counting every person that actually *works*, not only those who take out working licenses, every third. With what remarkable pliancy and resourcefulness small industry knows how to wind its way through difficulties coming to obstruct it, and to adapt itself to altering circumstances, is well shown in France, which country is under our present aspect one of the most interesting to study. Of course the old hand-weaving has had to yield ground to factory work over a wide area ; but, nevertheless, it maintains its hold very successfully over certain specialities. Thus the silk weaving of Lyons and the silk ribbon weaving of Saint Etienne and its environs virtually hold their own as distinctively rural industries. In the district of Lyons there are some 60,000 hand-weavers, about 55,000 of whom belong to the rural class. The district of Tarare likewise keeps its head aloft with its muslins and tarlatans. And there is much cotton hand-weaving still in Anjou, more particularly at Cholet and its surrounding more than 200 villages. Lace-making has deserted its historic strongholds of Valenciennes and Chantilly, but has, in return, spread out a little in the Velay and the Vosges district. On the other hand, manual making of household linen and underclothing, both of linen and cotton, has extended considerably. It is particularly strong in the Centre, more particularly in Berry and the Orléanais. The same as in parts of Austria and Switzerland, in some French towns, such as Vierzon, Issoudun, Romorantin, Blois—there are more—central workshops have been set up, to which workers from the neighbourhood may come, take their places in them and work, every one for him or herself. Nancy likewise has a good deal of such work doing in its surroundings. The Lorrains are capital hands at all this small industrial work. The making of cambric (*batiste*) continues to flourish in the country of Cambrai. Trimming work (*passementerie*) and hosiery also hold the field triumphantly, the former generally combined with embroidery—which seems the queen industry in respect of remunerativeness for country districts. Lunéville, which furnished the historic, much-talked-of christening veil for the "King of the Romans," is topmost in this

matter.\* For embroidery purposes pearls are now not a little used. Hosiery making is strong in the district of Santerre. Rather a peculiar type of hand embroidery lately introduced and not a little practised is the making of *batik*, a speciality copied from what is done in Java, where it is a national form of ornamentation, the cotton fabric being curiously prepared with castor oil and wax. The fair fame of the curious product threatens to be marred by counterfeit imitations, which are freely manufactured in America. If the making of straw hats has declined, and the German brushmakers have gained to some extent on the French, who, nevertheless, still cut a creditable figure in the country of Beauvais, profiting by the abundance of beech forest in the neighbourhood—wickerwork and basket-making continue active, and hand-shoemaking and the making of wooden shoes continue to hold their heads high. Wooden shoemaking in 1906 employed some 55,000 people, of whom about 1,500 were women. And the making of white linen shoes with cord soles is steadily extending. The colonial expansion of France is expected to widen the market for this particular commodity still more. Near Nancy alone there are about 6,000 people employed upon it. And “gloving” (in leather) is distinctly on the increase. In the neighbourhood of Grenoble alone there are about 20,000 women employed on it. Milhaud, in the Aveyron, is another important centre. The musical instruments sold in Paris are for the most part made in villages, mainly in the Vosges and the Eure. Mirecourt, in Lorraine, is the headquarters of the manufacture of violins, all by hand. In the Eure lately, in the place of rosewood and ebony and similar woods, the wood of holly and box has been employed as preferable. The remarkable growth of boxwood in the neighbourhood of Betaram (in Bearne, the “Box Hill” of France), where box trees grow to the height of 15 feet, is taken advantage of for a quite peculiar hand industry, the manufacture of rosaries for the use of devout Roman Catholics. This has become a flourishing industry. There is a good deal of other woodwork done, as well as, of course, work in cork-wood. Metal industry likewise continues strong. Hand-made locks of Vimeu are prized; and places like Thiers, Bar-le-Duc and Langres still hold their own with their famed cutlery. The French Jura contributes its goodly quota of hand-made watches of the well-known Swiss type. And pottery—partly for stove building—manages to live on well in the Sarthe and the Nièvre. Then there is the eyeglass making of Morez, Ligny-en-Barrois, Saint Mihiel and some other places. Altogether hand industry has still

\* See my “Country of the Vosges.” Longmans.

a good account to give of itself in France, more particularly that of a rural type, with one or two lessons for us.

Italy is really still all alive with more or less flourishing small industries, for the most part of a decidedly rural character, intended as a by-occupation to fill up off-time, and provide remunerative work for the long winter months, most of it also of some peculiar, racy kind, bearing a distinctly Italian stamp. This is to be accounted for by local habits and tastes, and also by the presence of particularly suitable material. Thus the manufacture of wooden spoons, ladles, shovels, also of cooper's work, and again of knives, pruning hooks and other primitive implements for the house, the dairy and the farm, are easily explained by more or less backward conditions and popular devotion to old-world customs. In any case these things provide plenty of employment for idle hands in rural districts. Straw plaiting holds its own—not only in the Tuscan villages, which turn out superior goods of a type which the Ministry of Industry declares its confidence that even Asiatic competition will not be able to equal, but also plaiting of the coarser kind and the manufacture of straw hampers and other peculiar receptacles, in which to convey the great mass of fruit which Italy exports, and also to serve as resting places for the cocoons when put into the stove for steaming. The industry of plaiting has indeed recently received a fresh impetus, and kept steadily growing in its new shape by the impressionment of strips of flexible wood, mostly taken from a peculiar kind of willow which abounds in the neighbourhood of Cremona, but also of other flexible wood. Either in combination with straw, or else with one or other of the aquatic or lacustrine plants, rush plants and the like, which are abundant in Italy, this material goes to manufacture hats, netted coverings for such bottles as we know from their employment to hold Chianti, but many much larger, and similar articles. There is a considerable exportation of hats of this new make, some of them finding their way to Luton. In the south plaiting work is turned out, made of the leaves of the dwarf palm, which abounds in these parts. A sister industry is wickerwork or basket-making, for which the large variety of lacustrine plants and other wild shrubs already referred to, growing freely in Italy, supply the material. Mat-making is particularly to the fore. And besoms and brushes of all kinds are also much made, of a variety of materials, anything that is scrubby, so it seems, even buckwheat straw. Apart from the making of rather rude domestic implements, there is also much woodwork of a very much finer quality done, including inlaid work and artistic carving, which is likewise executed in horn

and in ivory. Mosaic, filigree and goldsmith's work similarly continue to maintain their place in the hands of small makers. The making of musical instruments—almost exclusively harmonicas—is likewise much in vogue with country folk. Toy-making cannot compare in quality with what is turned out in Germany, but it is popular and keeps many a hand busy, more particularly in the Mantovano. Dried and artificial flowers also occupy not a few hands, partly for sacred purposes. Pipe-making—more particularly for mariners and fisher-folk—is well distributed over all Italy, from the north down to Sicily; and shoes of all kinds, including wooden ones, issue freely from rural domestic workshops, where the hand that has held the scythe seeks a welcome change in making them. Italy would not be Italy without ceramic wares, often made in very good taste and of high quality, being turned out in the villages, pretty well in the whole of the country, with a distinct local impress upon them. A quite peculiar industry carried on in Italy—necessarily by hand, because repeated experiments instituted for carrying it on by machinery have utterly failed—is that of manufacturing a particularly durable and tough fibre from the broom and gorse which grow wild in great profusion in Tuscany, Calabria and Basilicata. The broom has to be steeped first in boiling and afterwards in cold flowing river water, and otherwise treated in a peculiar way, but the fibre produced is greatly valued as standing any amount of wear. We have plenty of broom and gorse growing to no purpose on our waste and common lands, but only to look pretty—"unprofitably gay," as Oliver Goldsmith put it—and to be admired by lovers of the beautiful, such as Linnaeus, who, on seeing the plant in flower when landing in England, is reported to have fallen on his knees to thank the Almighty for having created a thing of so much beauty. During the Peninsular War, in default of oats, our cavalry horses were fed upon broom or gorse well crushed, and in the 'sixties gorse growing was recommended in Ireland for feeding purposes. The question is, whether we might not now take a wrinkle out of the Italian skin to turn this weed to profitable account. Another peculiar by-occupation for rural folk in Italy now much in vogue is the catching of river crab. This is a favourite and seemingly paying occupation in Sesto Florentino. The crabfish have to be trapped or potted in their holes at a peculiar stage, just after casting their skin. Looking at what is done, all in all, there seems to be no sign of the dying out of small industry.

Among ourselves, likewise, there is more small trade than is generally assumed. When, in 1882, I set out, in what was then my

county, that is Sussex—an unindustrial county, if there is one—prompted by a rather interesting exhibition which we had just held, of works of art and industry, on something like a forlorn hope, namely, to discover industrial enterprises in a distinctly agricultural and villa county, I found enough small local industries with accounts of which to fill a tolerably well-sized little book.\* If such life could still be discovered in a dry tree, what is there not likely to exist in a green, if we can make the revivifying spring return?

That is, however, talking of "small industries" in general. We are here concerned only with a special branch of them, that is, such as can be carried on, more or less, as by-industries to agriculture in rural parts. Unquestionably it will be a gain to country districts if other industry as well, be it large or small, employing practically the whole time of those engaged in it, finds its way more generally into them. To bring that about is one of the objects pursued by the promoters of garden cities. And one may heartily wish their enterprise success—though undoubtedly that must threaten rural employers, who are already sufficiently burdened on this score, with a growing wage bill. More people on the spot under such conditions will mean more life. Rural factory workers may be expected to raise not a little of the agricultural produce that they require for themselves. Nevertheless their presence promises to provide on the whole a brisker market. Social life is likely to gain in animation and variety; and there is likely to be more scope for the development of higher education. Non-garden factories set up in the country will bring some of the same benefits, though not, perhaps, the same spirit. In both cases, however, the effect produced will be one rather of the ruralising of urban life than the vivifying of rural.

Industries taken up as more or less whole-time occupations for dwellers in the country in their own homes, or in a factory as their main bread-winning employment, will likewise bring gain to country districts. We have a brilliant example of how they may be organised and carried to triumphant success, on lines which absolutely preclude "sweating" and secure to the workers the full reward for their toil, in the instance of Templecrone, in Ireland. The story of this enterprise is richly worth telling. It shows what may be accomplished, even amid unpromising surroundings and among untrained village folk by a determined will aided by a little *nous*.

The district of Dungloe is by nature one of the most distress-ridden in Ireland, a land of nothing but bare rocks and apparently

\* "Sussex Industries." *Sussex Advertiser*, Lewes. 1883.

bottomless bogs, placed far away from the outer world, without at all easy means of transport, with a goodly number of poor little five-acre farmlets dotted over the country, of the five acres of which at most two acres are in every case capable of being cultivated, and even they being strewn with bits of rock. To exist at all, the poor denizens of this region had to eke out a meagre living by taking seasonal work in Scotland. It was a regular thing for the girls of the place to offer themselves at the annual Ulster hiring fairs. By such means just enough was scraped together to satisfy the greedy gombeen men providing the necessities of life at high prices, and occasionally a little cash at exorbitant rates of interest, who, with such an abject custom to exploit, led a rollicking life and acquired an absolute sway over the poverty-stricken neighbourhood. In 1903, to bring some relief, a co-operative credit bank was established in this district, and its results were very soon seen and distinctly satisfactory. However, this operation scarcely touched the gombeen man in his corrupt trading. Mr. Gallagher, one of the small farmers spoken of, read in the *Irish Homestead* about the Irish Agricultural Co-operative Wholesale Society guaranteeing its fertilisers—of which commodity the Dungloe small holders used a certain quantity. He asked his gombeen man if he would give the same guarantee, and was simply laughed at for his pains. Such a thing was never dreamt of in Dungloe. He went to another and asked the same question, only to receive the same answer. Thus repulsed, he addressed himself to the Wholesale Society mentioned, the secretary of which advised him that the Society was allowed to do business only with societies. Well, Mr. Gallagher would form a society. With some difficulty he got thirteen others to join him, and the fourteen formed a little co-operative society having its registered office in a forlorn cottage up a deserted boreen. The society got its fertilisers from the Wholesale Society, and the result was rather surprisingly satisfactory—alike in quality and in price. Thereupon it began to deal in domestic requirements also—mainly groceries, such as meal, tea, sugar and flour. The Dungloe people soon found out what it meant to be supplied by such a shop, and folk came trudging up the boreen in spite of its untempting situation. Now this hit the gombeeners home, and they decided that they would not stand it. "If you won't buy your groceries from us, we won't take your eggs from you." Nothing daunted, Mr. Gallagher went abroad to find other buyers. And he found them—at a distance; but, taking the eggs to them, he realised a rather higher price than the gombeeners gave. Accordingly he had no lack of goods to sell.

Once more Mrs. Partington got out her broom. The gombeeners would kill their foe by outbidding him. That would be at a loss—but, they thought, only a temporary one, to give them afterwards all the freer play. So they formed a common fund to bear the loss while it lasted. Once more, Mr. Gallagher was not to be done. "They want eggs," he thought, "well, bygorra, they shall have them." There were plenty to be had at the new price. They got them, and they did not like the loss. It became too heavy to please them, and so they gave up the game.

That, however, was not all Mr. Gallagher's plan by a long way. The Dungloe people were to stay at home and earn good wages there. He decided upon starting a hosiery business. Hosiery goods are in large request, and the making of them is fairly easy to learn. He set up his plant and was fortunate—I think that is how it came about—in obtaining a contract for gloves from the War Office. It was his tact that secured that. The hosiery business soon became a flourishing thing, and now there are about 100 girls employed in it regularly, earning from £1 to £1 10s. a week—besides about 300 outsiders working in their homes on and off, as their work may be required. There is no longer any need to go to Scotland for work. And gombeen tyranny is overpast.

Now if this could be done in Dungloe, among perfectly untrained peasantry, it ought to be possible also elsewhere. The work itself presents no serious difficulty. The point is to train Gallaghers. That can be done, but it is not likely that learned "silks" and gallant majors and captains will do it. "County agents" or "county representatives" might.

However, our interest in the present connection lies specifically with the by-industries likely to serve as financial props to the agricultural small holding and labour, securing to the small agricultural worker occupation in off-time, as shorteners of weary hours and additional fillers of his pocket. Now among such, in what is practically a *tabula rasa*, selection is not altogether easy. We shall have to bear the limitation just indicated to our purpose in mind. For instance, such industries as the making of apply jelly, which Sir John Green very seasonably recommends in his book on "Rural Industries" as a new and useful discovery, is under our present aspect a little off the point. Clearly, apple jelly making and such like industries will have to rank as agricultural industries by the side of beetroot sugar making or the distilling of alcohol from potatoes. Useful as the suggestion is, it is just a little astonishing that the discovery on which it is based was not made earlier. For

generations back Normandy apple growers have shown that they were well aware of the richness of apple juice in sugar—which is just Sir J. Green's point—by converting it on a large scale into *sucre de pommes*, which is valued as a delicacy and sold in large quantities as a speciality of Rouen. Why, with such an example to demonstrate to them what might be done, our apple growers should have gone on complaining, as they often did before the War, that they must allow their apples to rot under the trees, or else feed their pigs with them—as Spaniards at one time, for want of a market, did their raisins—because they would not bear the cost of carriage to market at the prevailing high railway rates, is just a little surprising. It shows how one may—just as did the Africanders, before an English traveller quite by chance detected the valuable substance concealed in their rubble, walk on gold without being aware of it. During the War, surely, English *sucre de pommes* would have been welcome and fetched a good price. The method of manufacture is simple, just like that of barley sugar. *Aliquando bonum dormitat Whitehall Place.*

If by-industries are to be successfully organised, as supporting buttresses to small cultivation of land, it is evident that descriptions of such industries must be chosen, the products of which are pretty certain to find a remunerative market. This point is not always sufficiently borne in mind. The question is rather asked : What can our people produce ? That point is likewise of importance, and likewise often enough too lightly treated. And unquestionably it presents its difficulties—more particularly in our country, in which, unlike what obtains in neighbouring countries on the Continent, not a few old-established hand industries have been so completely rooted out as to leave no stump in the soil from which they might be expected to send out new shoots. In Belgium, in Switzerland, in Germany, in Austria, not to speak of Hungary and countries further east, there is the old habit, the national and instinctive aptitude, for certain trades, bred by their practice through generations, still alive. We could not think of reviving nail making on the old lines, or straw plaiting or hand-weaving—the last-named nowhere except in such cases of peculiar machine-proof specialities as Harris tweeds. No more could we dive into the glass industry, such as that of Bohemia, which still continues to flourish. Abroad, wherever such domestic industries have been long practised—in not a few cases for centuries—they have effectually established the habits and capabilities of the people concerned. Mendel or no Mendel, their particular work has come to be practically part

of themselves, as the capacity for swimming is of a duck, and the people born to the work have acquired such a proficiency in it that in rapidity and accuracy they can compete with any machine. This is particularly observable in such industries as the making of wooden toys, in which, under a judicious division of labour, the making of special pieces—say, limbs of dolls—is committed to special persons. And the facility and accuracy with which they turn out those pieces, which would be of no use if they did not at once accurately fit on to the others, is truly astonishing. Abroad, accordingly, as a rule, folk are born to their several trades. We on our side have a bare board to operate upon, and our task is to find out what every one is capable of and has a mind to do. And that, as observed, is not always an easy point to determine. Those who have the promotion of small industries at heart think for their intended beneficiaries, and, without trustworthy guidance, with only their own bent to assist them, do not always arrive at quite the right solution.

However, whatever those difficulties may be, the governing point in the problem is the point of sale; and in respect of that we have thus far often enough failed. In the exhibitions of hand-made “rural industry” goods that have been held we have seen a variety of work which has extorted something approaching to admiration—considering the source from which the articles came. There was originality, ingenuity, taste about them, and for knicknacks and similar use they seemed most happily contrived. Those well-intentioned ladies and gentlemen under whose auspices these things had been prepared—the united Irishwomen deserve especial notice for their energetic and devoted labours—doubtless were filled with satisfaction in the contemplation of them. However, the articles would not sell. Knicknacks at all times have only a very limited sale. They do sell, of course, in a way; and they are very useful articles for rural industrialists to practise upon—plastic crafts being what Herder has rightly called also “educative” crafts. They teach deftness, taste, originality, creativeness. One would not by any means wish to discourage the making of such fancy goods—rather the reverse. But, after all, the proof of the article is in the selling. I have encountered the same difficulty in respect of hand-made articles of India—in which country small industry has still a large task to fulfil and is economically, for the support of the immense rural population, an absolute necessity. It struck me that the present time—when the patriotic fit is hot upon us, and we all think what Joseph Chamberlain termed

"imperially"—would be a favourable one for pushing this particular branch of British production on British markets. Full of goodwill, however, as they showed themselves to be, managers of our great stores, to whom I appealed, to establish "Indian Departments," as they had "Japanese," regretfully explained to me that Indian goods will not sell well enough to justify such venture, differing from Japanese in this, that whereas Japanese goods are generally useful, and therefore readily saleable, Indian, with all their peculiarity and their taste and artistic excellence, are only partially so. Those who take an interest in Indian prosperity are endeavouring to remedy this now, and before long it may be hoped that we shall all the same see "Indian Departments" forming part of our great bazaars. My point here is that the same lesson which the managers of the stores referred to taught me in respect of Indian small industry goods applies with equal force to the products of rural industry at home.

In respect of "useful" articles, indeed, our choice must necessarily be a limited one. Rural industry—no matter whether the moving force be the human hand or electric power, now gradually invading the province—can expect to hold its own against factory work only in cases in which the material used is such as the power machine cannot readily handle—such as horsehair, osier rods, bristles and the like—or in which the human hand yields a substantially more valuable product—such as hand-made lace, embroidery, glass ware, certain articles of wood and the like—or else products which suit the peculiar local or general taste, such as the many old-fashioned domestic implements still in use in rural France, or the Slovak old-world wireware, or else the "peasants' cloth" of Hungary. We have not, as it happens, in this country anything like the number of peculiar tastes of this kind to reckon with that rural industries have to befriend them abroad.

Another point to be borne in mind, more specifically in respect of "useful" products—is this, that in the production of them labour must constitute the predominant contribution asked for from workers. It is idle to look to them for the supply of material of any value. Where rural industries are still at all largely carried on we find them distributed according to the plentifullness and consequent cheapness of the material to be employed. Thus wood industries of all descriptions, including the making of wooden toys and artistic carving, have their home in forest districts, basket making is in vogue where there are osier beds, besom making where there is heather or birch, glass making where there are wood ashes

available and sand is plentiful. It is idle in a branch of industry in which the margin of possible reward is necessarily narrow to rely upon materials that have to be brought up from afar. The only exception to this rule appears to be the cutting and polishing of agate successfully carried on in the Idar valley in Germany, after the local agate beds have been fully exhausted and the material has to be imported from far Brazil. In this case it is the peculiar knack, the *trantran* acquired by the workmen by long practice, which secures to them something like a monopoly. The gradual extinction of the straw plaiting trade in this country is, at any rate, in part to be accounted for under this head by the substantial rise in the value of straw which has taken place in our markets—though it is not quite easy to see why we should not in this matter have done as the Swiss and the Tuscans do, that is, maintain our market by producing an article of special quality.

In comparison with what is being done on the Continent, from Japan westward to the Pyrenees, to fill up the measure of a living return to the tillers of small parcels of land—and incidentally to lay the foundation for more pretentious industries to rise upon such basis—what we see done in our own country makes only rather a poor show. There used, as observed, to be plenty. That was before steam and electricity were harnessed to the job, and machinery planed the way for large production. From want of energy and power of resistance cottage industries have, however, yielded ground beyond what that cause required. The market for the products of small industries is still there. But we appear resigned to its being supplied by foreigners. Thus foreign *vanniers*, in Belgium and elsewhere, send us baskets and other wickerwork. The German toy-makers supply us with toys which might easily be improved upon. It is Bohemian glass blowers who supply our Indian and African fellow subjects with their prized glass bangles—called in Bohemia by their English name, because their sale is confined to British possessions. It is foreign lacemakers—Belgian, French, Italian—who send us their lace, a considerable quantity of which is “Irish” lace, a peculiar variety, crocheted and made—on the ground of its recognised utility—everywhere except in Belgium, which has a sufficient variety of specialities of its own. The industry of lace-making prospers abroad. We on our side have only a little pillow lacemaking left as a hand industry. And that little is steadily yielding ground to the less artistic machine making. Straw plaiting, as observed, is going, because Chinese and Japanese are undercutting us with their own cheap wages. If we could only decide upon

producing a better article, we ought to have the pull, as growing more spring wheat—which provides the best straw for the purpose—than other nations. However, we grow so much on clay, which yields “spotty” straw. There is a little rush plaiting and mat-making. Why cannot we produce more handmade rugs after the manner of people at Schmiedeberg in Silesia, and in places on the Rhine, whose inhabitants have gone to the trouble and expense of sending men to Smyrna to learn the craft? There is a little osier work, some chair-making, both joined and wicker. Suffolk gun and fire flints do not account for much. Bodicote haltermaking and Banbury mohair work keep flickering on. “Smocking” or “frocking” is moribund. So is the old-fashioned framework knitting. But tailoring, “seaming,” “stockinging,” with “gloving” to support it, appear on the increase. And there is the “eternal feminine” to cater for, which loves handwork. Cambridgeshire has its “Swansdown” work. There is corset and stay making, to supply for the upper body what is under modern fashions saved in the covering of nether parts. “Beadwork,” too, keeps a number of hands busy. Take it all in all, it is not much; and what in this connection is peculiarly apt to strike one is, that in our British cottage industry we can seemingly never rise beyond a not very elevated level. Abroad, wherever forest abounds and, therefore, timber is cheap, hand industry lays itself out for turning out more or less artistic articles in the shape of carving, such as our tourists know from Ammergau, or toys and the like, which require inventiveness and skill. We do not appear to get much beyond plain articles—hoops, trugs, wattles, clothes pegs. And yet our periodical exhibitions show that we have as artistically minded workmen among us as any foreign nation.

The point now raised opens up a new issue. The industries hitherto spoken of are in the main such as produce goods for ordinary, general use, in which utility is the test of appropriateness, and for which there is at practically all times a market with very wide limits. What tells in these goods is not only the general utility, but also their specifically local, typical character. Japanese goods distinctly bear the specifically Japanese impress upon them. So do, in as marked a manner, Russian, Hungarian, Indian—so far as the latter can be classed as “useful.” The feature is particularly noticeable in goods of Hungarian manufacture. Apart from their peculiar articles of clothing—the models of some of which, such as the “Attilas,” are said to have come down from the original “Huns”—and from their plain embroideries, such as antimacassars, gay

with quaint designs in the brightest of colours, even their common agricultural and domestic implements proclaim their origin at the first glance by their shape ; and it is this local colouring which makes them valued. So it is with the toys, the glass goods, the wicker work of foreign making. However, cottage industry has also its artistic side—which, perhaps, considering what the market in its present condition will take, our would-be promoters of cottage industries have considered a little overmuch. The market for such articles is necessarily limited. It does not want to be glutted. And in it attention wants to be paid equally to the taste of the public—which will not buy what it does not like—and the already noted *cachet* of originality and speciality. We can no more force the demand of the public in cottage-made goods than—as we have found out to our cost—we can in the matter of factory-made commodities, such as we have in the past—as consular reports have warned us—far too much manufactured according to our own ideas and convenience, in the place of studying the taste and likings of our intended customers. These are not goods that people *must* have as they must have furniture, clothes and food. It is the *character* of the article, as something special, with a peculiar stamp of artistic merit upon it, that will make them buy it. Our various exhibitions of cottage-made goods have, as observed, given proof of much originality and artistic skill in the makers. But, on the whole, it is to be questioned if we have paid quite sufficient attention to the tastes of the market.

It was, in part, to teach their people to make small industry articles of the best type—artistic ones, with their own attractive *cachet*, and useful ones, according to the best patterns, manufactured with the greatest economy and the most complete skill—that Continental Governments—more particularly those of Germany, Austria and Hungary—established, at public expense, so many technical educational institutions, with exhibitions, permanent or periodical, to supplement their teaching, as a means of instructing the young folk in the prosecution of those industries, or as a help to that industry and, through it, to the general welfare. The work of teaching is even carried into schools, more particularly of the elementary grade. In Hungary some little time ago there were no fewer than 666 elementary schools—40 per cent. of the total number of schools in existence—in which, as a matter of obligation for the teachers, cottage industries were taught. We have, of course—though in much smaller number—also our specifically technical educational establishments, started and carried on, as a rule, by

public minded, philanthropic persons, prompted by an altruistic sentiment. And unquestionably those establishments do much good, disseminating much useful instruction; and one would rather see this particular branch of craft teaching placed in the hands of such private persons than committed to public authorities, which do not appear specially adapted to such service. The care devoted to such instruction in Russia, as compared with what is done in Austria and Hungary, is distinctly striking. The protection afforded to these industries by foreign Governments—among which the Japanese deserve to be mentioned as one of the most active and also one of the most successful—has been very much made of among ourselves, as if it deserved to be set up as a model for imitation. Government action in the matter has indeed been loudly pleaded for among ourselves. However, there are two points which want to be borne in mind. In the first place, it was not purely paternal solicitude for the welfare of the governed which prompted the protective action taken, at any rate by European Governments. Unquestionably many of their officers employed in this work have been throughout animated by the purest and most benevolent desires, thinking singlemindedly of the welfare of their protégés and of advancing the industry. I know of more than one such. The economic reclamation of the desert Eifel, and the flourishing state of some of these industries in Baden—such as clockmaking and brush making—are cases in point. However, for the Governments favouring the development of these industries there was also at the same time a distinctly political gain to be hoped for, for their own profit—the profit of the Crown. The thorn permanently in the side of such Governments was the steady uprising of the working classes claiming for themselves the full and more than full rights of citizens, in fact plebian class rights, becoming more trade unionist and more socialist from day to day. They were the “subversive” (*Umsturz*) classes, of whom the Emperor William was fond of speaking, with evident dread and an equally evident desire to keep them under. And other monarchs, not quite so much given to public lucubration, fully shared this sentiment, though they did not give as emphatic utterance to it. Time was—not so very long ago—when cottage workers were the most oppressed and “sweated” class of toilers in the world. They were held in ignominious bondage by their employers, or else by their dealers, who were only slave drivers in another form, buying their goods for sale. And in their rural isolation they were helpless. Such merciless “sweating” is one cause why trade unions set their face so determinedly against all

home employment. However, if domestic workers were "sweated," they were also very amenable to official influence and guidance. As domestic workers they could not join trade unions and so swell the ranks of "subversive" elements in the country. And Governments held it to be to their interest to keep them so—not "sweated," of course, there was a remedy for that; but beyond the reach of "subversive" influence. The Governments' aim accordingly was, at all costs to keep these rural workers beyond trade union reach, and at the same time to bind them securely to their own chariot wheels by real or ostensible benefits. Accordingly they laid themselves out for paternally favouring industries which keep workers in rural isolation, in a condition in which trade unionism was out of the question for them; and, once more, to proclaim themselves the peculiar benefactors of these people by services which in some cases have gone to the length of including the actual sale of the goods produced, difficult to be disposed of otherwise, at a sufficiently high price—sale being the crucial point in the whole process. The action initiated a decade or two ago by various Governments of the Continent, and liberally supported by them with funds, in support of the "Middle Classes Movement" was distinctly designed as a countermove to the dreaded Socialist advance. It is at "Middle Class Congresses" that the subject of promoting and strengthening rural and other small industries has been chiefly debated. This was favourable ground for the Governments. For in it they met and could work hand in hand with the Liberal and economically progressive sections of the community, with whom they were otherwise at something like permanent war. These sections have gladly joined with the several Governments in their general policy of support to small industries, although generally combating the spoon-feeding measures already alluded to, initiated to bribe the small industrialists for anti-socialist politics. The Germans have a proverb which says: "Whose bread I eat, his song I sing." And the song was to be the Governments'.

The second point to be borne in mind is this, that all this carefully studied assistance to small trade, often enough amounting to coddling, has not by any means in all cases proved effective. Very much of it has turned out to be ill directed. Even the 666 Hungarian schools already spoken of are freely admitted to have failed in achieving their object. Dr. von Szury, of the Hungarian Ministry of Commerce, has publicly stated this. The Austrian Government some time ago, with a view to pushing basket work, established about fifty technical schools for instruction in the craft, at public

expense. The result is owned to have been *nil*. All the measures taken in aid of the working and cultivating classes, which we hear so freely praised, were marked with a pronounced paternalism, which in truth deprived them of their main merit, which should be that of making such industries support themselves and so create self-reliance and an addition to national productive capacity and wealth, instead of merely half parasitic ornaments. At a Congress held at Vienna shortly before the War, the representative of the Hungarian Government present plainly stated that all this teaching, with its exhibitions attached and Government patronage, had, in the absence of sufficient attention paid to the practical equipment of sound organisation, proved of very feeble influence. It was a practical spirit, so he laid it down, that was wanted. Dealers were in truth much better teachers than schoolmasters and technical instructors. Organisation was the key point. And the most effective help to small industries in practice was co-operation. Co-operation has accordingly become the dominating recommendation in the matter. The same discovery has been made elsewhere. And it is upon co-operation that hopes are now based in a class of undertakings which, it must be admitted, is beset with difficulties such as it has thus far—ever since the push of factory competition set in—been found a problem to overcome.

Just one word, however, by way of caution, to be put in at this point in favour of teaching. Teaching in itself is all to the good, and an actual necessity. The questionable point about it is the authorities to whom it is to be entrusted and the manner in which it is to be administered. Russian small home industry stands in some respects unequalled for quality—both quality itself, in the ordinary sense, and typical raciness and originality, local impress and taste. Now in Russia there is plenty of teaching, and also very liberal help given. However, that help comes, not from the Government, but from private individuals, who indulge a public-spirited rich man's hobby, which benefits the nation. Under such influence, where teaching is not a "career," and where interest and capacity guide the movement, instruction is found to produce excellent results.

If, so I may be permitted to interpolate, our Indian home-workers were to imitate their north-western neighbours and produce articles turned out with the same care, not in a hurry, but with a view to producing something of real utility, their products would not long go a-begging.

But to return to co-operation in this particular application.

Evidently to make the work of the scattered, isolated, moneyless operatives, all of them dependent—in this matter, at any rate—only upon their own labour, successful, there must, as Herr von Szury has insisted, be organisation. There must be organisation for the purchase of such material as will have to be bought. The ideal condition of course is that purchase of material should be unnecessary, that whatever material in fact is required should be supplied by either employers or by Nature *gratis*—as is the heather on the common, and as was wood in earlier days. At any rate it ought to be very cheap; for workers of the class here thought of carry none too much money in their purses. However, all rural industry work is not done for employers; and Nature's gifts have been curtailed by advancing commerce. Both wood and straw, for instance, have become more scarce than they were and now command good prices.

Next, there must be organisation for the work. Some of the domestic industries carried on by country folk are highly complicated. Some of them call for a great deal of division and subdivision of labour. Such are the Swiss watch and watchcase making; the Black Forest clock making and the making of musical instruments, carried on on a pretty extensive scale in Upper Bavaria, which turns out a large number of violins, the most complicated of musical instruments to make, as well as other instruments. In these industries—and those quoted do not stand alone—every little part wants to be manufactured by itself, by one set of persons, as a speciality, but so as readily to fit on to other parts, in order to make the joining together an easy process. This applies, among other articles, also specifically to toys, such as dolls, which are anatomically put together, being composed of a number of pieces. All this business wants to be systematically organised.

In the last place there is the organisation of sale—the hardest nut of all those connected with the matter to crack, and therefore one calling for very fit instruments to unshell the kernel unhurt. Sale of the articles here spoken of is effected for the most part through dealers. Independent efforts made for direct selling by means of shops or stores set up have thus far proved scarcely successful. I have seen the business attempted in our own country, in France (at Lyons) and in Italy (at Milan). The stores so created possess an interest of their own. However, the business done has in no case proved considerable. We know how periodical exhibitions act. We have had some in England. There have been others in other countries, more particularly a very brilliant one, upon

which large hopes were built up, at Berlin. Such exhibitions—which are, of course, a very different thing from the exhibitions set up, as a rule as permanent institutions, in industrial districts, for the instruction of industrialists—have unquestionably succeeded in exciting interest—sometimes very vivid interest—but their business results have proved small. What will be the result of the permanent exhibition (for sale) organised at Calcutta, under the generous auspices of Lady Carmichael, the wife of the late Governor of Bengal, remains to be seen.

Associations of “buyers” (*Ligues sociales d'achat*; in German *Käuferbunde*) have been formed here and there to force the sale of small industry wares. One particularly promising one was that in Switzerland, having “sections” distributed over central places, Berne, Fribourg, Lausanne and Neuchatel. Such leagues have even combined to a *Conférence Internationale*, a sitting of which was held at Geneva in 1908. However, although the papers and addresses contributed at that sitting were found to be full of interest, home industries have not greatly benefited by the discussion.

Sometimes a little cute advertising, a trader's trick, will tell for a single occasion—but for such only. When the “diabolo” game came into fashion, the inventor, a Frenchman, induced a large number of children in various places to learn the game and to play it demonstratively in open places, so as to be well seen. The result was such that the makers in Vienna—carrying on this industry as a home industry—during the popularity of the game found a ready and even greedy market for their wares, so as to be required to send about 2,000 every week to Carlsbad alone. That was good business, of course, but it told only in respect of “diabolo,” with its brief life.

The truth is that neither tricks nor philanthropy by themselves will keep such industries going. No more ought they to. If the industry in question is not wanted it had better not be carried on. If it is to become an asset to the nation, a source of wealth and production, it must be able to stand upon its own legs. And to be able to stand upon its own legs, an industry, whether large or small, must necessarily be able to command for its wares a free sale, justified by the demand existing for the wares.

There are only two ways in which in the case of small industries, a sale has proved practicable on anything like a workable scale. One of these is through employers, for whom home workers work in their several domiciles, as a settled arrangement, the workers looking to the one man for the taking of their workmanship off their hands and paying them the value of their labour, therefore really their

wages. The other is through dealers, who purchase the goods for what they can get them for, for resale as their own business. The latter arrangement is obviously dependent upon a double play of supply and demand, in the first place between the dealer and the producer, and in the second between the dealer and the general market, which latter manifestly will govern the former. In certain cases, as for instance in the toy industry of Bavaria and Saxony, it is found to bring about considerable convenience by reason of a certain competition among buying dealers, of whom a large number, disseminated throughout the country, keep prices up a little by bidding against one another. Certainly the presence of so many dealers facilitates the disposal of the goods, but as well as competition there is sometimes also combination for keeping prices down.

Neither of the two arrangements referred to is really satisfactory to the workers at rural industries as ensuring a sale, securing to them the best price obtainable for their wares, and at the same time assuring to them industrial liberty. The employer may "sweat," and the dealer is likely to beat down. So we are led back to the recommendation which the Hungarian Commission of Inquiry on the subject has recorded in the words of M. de Szury, its chairman. There is, so it would seem, no really satisfactory remedy for what is amiss except making the workers their own dealers by means of co-operation. They cannot fight the employers by combination, and they cannot overcome the dealers except by competition; but they can co-operate. However, the co-operation resorted to wants to take rather a different shape from that with which we have become familiar. Co-operative buying of raw material is all very good in itself, and so is co-operative credit for raising the requisite funds. However, we are now out to sell our goods. On this point Mr. Gallagher, of Templecrone, has given us a good lead—which, indeed, has a lesson for the whole country. We are wont in the disposal of our manufactures to wait for the mountain to come to Mahomed, our customers to us, and to expect them to take what we offer. In this way the country has, as consular reports have warned us over and over again, lost much trade to our rival Germany, which has proceeded on opposite lines altogether, going to seek for its customers, studying their tastes and making things in every respect convenient to them. We want to do the same thing by co-operation for our rural industries.

Up to now we have tried to get rid of our small industry wares by setting up a store here and there to display them. Such stores, however, are visited only by a very limited number of confirmed

philanthropists, who go there of set purpose to support an institution in which they take an interest. They do not attract the great mass of buyers to whom our appeal ought to be made. Now, apart from what is done in Templecrone, we have in this country no example of what may be accomplished by co-operative organisation of a wider sale. For our productive co-operative societies find their market more or less ready made in the Co-operative Union, whose members as a matter of course favour co-operative workshops, and at their gatherings and through their press learn of those productive societies. They know that they can buy co-operatively-made shoes, boots and cloths at Kettering, silks at Macclesfield, and, in former days, hosiery goods at Leicester. Their work requires no touting. Moreover, the productive societies rightly have their distributive society members, who naturally purchase at their own productive workshop. The support freely given by distributive societies to their productive sister-institution in the Midlands is a thing to rejoice the heart of a sincere co-operator. Society deals with society and co-operation is all one, without divisions, thriving on such unity. And it affects the labouring class stimulatingly under the very aspect with which we are here dealing. For shoe- and boot-making for the productive society is an industry to a large extent of the "home" type, with all danger of "sweating" or "cutting" obviously absolutely excluded. And where the men make shoes, the women and girls may in their off-time do sewing for the Co-operative Clothing Society, which is near at hand. Abroad, where co-operative production is more varied, where there are very much fewer distributive societies interested in productive works, and there is no equally large co-operative community, equally united : things are different. The French *Charpentiers*, the *Travail*, the *Tapissiers* and similar societies would be making only a poor thing of their business if they did not look about them for orders outside. They do so look for them, to some purpose ; for they secure the orders that they want from all sorts of quarters, even outside their own country. That may be said to be in respect of large industry. However, the same thing is done with admirable effect for the benefit also of small industry of the domestic kind. The Russian *kustars*, being productive co-operators in small industry, cater for themselves in this way with success. And truly remarkable success has been achieved on similar ground by the silk ribbon weavers of the Lower Rhine, united in co-operative societies ; and theirs is distinctively a domestic industry.

The large mass of domestic workers at small industries in the

suburbs of Berlin are understood to have been no less successful. We shall have to do something of the same kind in this country if we want to make a good thing of our rural industries. The good results already obtained in our co-operative markets for agricultural produce, live and dead, appear to show that we are not incapable of organising co-operative marketing. Of course, we shall have to train people to do the canvassing and direct the sale, as Mr. Gallagher has done it so well at Dungloe, and as men like M. Favaron, M. Buisson and others have done it for French societies. But that is not an impossibility.

The movement may require some little nursing. One would, of course, rather see it starting at once on its own legs, by its own strength, and relying upon its own resources. However, there are few movements that have been so started altogether—even in our own distributive co-operation now happily marked by full reliance upon self-help. That co-operation had its early patrons. Co-operative credit was nowhere started altogether out of itself. Neither was co-operative production. There is really no harm in such early nursing—which in such stage we may accept as a form of teaching—provided that it is not carried beyond its proper length, and is advisedly so given as to develop confidence in oneself. I have ventured to liken it, I believe not inaptly, to the pailful of water that in olden days, when I was a child, people used to pour down a newly-made pump, just to make the sucker draw—after which the sucker managed to draw the water that it required out of the soil by itself. It is what the philanthropist M. Dollfus, of Mulhouse—to whom in some measure we owe the semi-philanthropic housing movement—described by his favourite motto : *Aidez-à-faire.*

We are eager for the extension of our large industry. We are scheming how to stimulate and increase it. We are forming giant banks to finance it. That is all to the good. But our eagerness for large industry should not blind us to the importance of the small, the fill-purse and leg-up to the small man, that industry which can bring him in money and at the same time sharpen his wits and accustom him to business habits, and which is no less a “rung” in the “ladder” of social and economic uprising than is the holding which we are, at any rate, trying to provide him with. *A petit mercier petit panier!* It is the “little” that helps the “little” man. Let us hope that, as the countryside fills up, it will also fill with work of a twofold kind. Two legs are in all cases better to stand upon than one. Then let industry join aidingly with cultivation !

This matter is to us, naturally, one of considerable importance.

We are at present bent, not upon repeopling the country only, but also upon repeopling it successfully, making the people newly-settling comfortable and prosperous. To this end rural industries, made to combine with the cultivation of the soil, so as to fill up idle hours or to occupy superfluous hands, may be expected to prove a material help. It cannot be denied that in our country there is fair scope for them. Our present tale of rural industries practised is, as has been shown, a short one. There is much more that we could make our people supply. There is skill, there is ability to work, there is an artistic taste and originality, among us to no small extent. British needles might work far more largely at that well-paying, highly-prized United Kingdom speciality, "Irish lace." They might vie more energetically with Russian, French and Belgian in turning out that embroidery which we covet so much and which, when well made, pays so well. British hands might make those baskets and that wickerwork which we now buy from the Belgian *vanniers*. British hands might also make those toys which we have been for a long time in the habit of taking from Germany. The moment for such development appears propitious. For German goods of this kind have fallen off in quality. Critics in the very country that they come from complain that German toy makers are being left without sufficient instruction. Indeed, there is plenty for our people to do. However, if such opportunity is to be turned to action, more will be found to be necessary than that well-intended teaching in our more or less philanthropic technical schools upon which we rely at present. Organisation is needed—organised common effort. There must be people who know our markets and realise what classes of goods will find purchasers, to select the industries to be practised—taking into account also the disposition of those for whom they are thinking. For unwilling hounds, as the Latin proverb has it, make but poor hunting. We want people accustomed to business to teach the workers—recruits now coming into the industry—how to work, how to organise and how to carry on their work. Look at the amount of well-made rubbish that comes to us from the Indian market, simply because the makers there do not know what to manufacture for the British market. There is so much labour in it that is thrown away. We are not much better off among ourselves; and we want men with a similar endowment to act by us as "Pat the Cop" displayed in acting for the people of Templecrone, and make appropriate arrangements for the sale of what is manufactured. Ireland has, indeed, more than one lesson to teach us—especially in co-operation.

## CHAPTER XII.

### WOMAN'S PART IN THE WORK

If we are to have genuine rural reconstruction, it is indispensable that we should have the co-operation of women to effect it. We cannot do without that. For, for thorough reconstruction, we necessarily must have home life. In President Roosevelt's words, "We cannot, as a nation, get along at all if we have not the right sort of home life. Everything," so he goes on, "resolves itself in the end into a question of personality; in the development of character the home should be more important than the school and than society at large." And there can be no home without woman.

At the present time we can scarcely be said to have rural homes for our labouring folk, who, whether labouring for themselves or for others, make up the bulk of our rural population, and whom above all things we have to think of under our present aspect, since it is they, and they only, who require to be "helped to help themselves." We have not even houses for a large part of these people, and what houses there are can for the most part not count as, or be converted into, homes. They are insufficient in space, in conveniences, in equipment; and, above all things, for the most part their tenure is absolutely insecure—dependent, at the shortest of notices, on the will or caprice of another. It was a slur upon our country, and upon its institutions, to say, as a Minister of Agriculture is reported to have done a year or two ago, that if we want to do away with farm-tied cottages for labourers, the only alternative is to have landlord-tied cottages.

However, that is another question than that which we have to do with here. We are trying now earnestly to fill a painfully revealed void, and in doing so we discover how hard it is to make up for past, too long-continued neglect, and what a heavy price we have to pay for doing what would have cost us very much less if we had addressed ourselves to the task in proper time.

Of course the existing blank will *have* to be filled—cost what it will. And the nation is not in a mood to stand still at the Minister's alternative quoted. House room there is sure to be provided, and it will be better house room than our rural working folk have had to put up with in the past—house room independent of another's caprice, house room with accommodation permitting of the obser-

vance of decency, sanitation, a modicum of comfort, with its garden and its allotment attached, enabling occupiers to provide for the various necessities of life.

However all this does not by itself make up a "home," and "homes," as already insisted, we *must* have. And it is essentially woman's part to make them.

Woman has lately—after a struggle, the incidents of which one would now wish to be able to forget—come into her own. For her the world has become changed. The change is very noticeable in towns, where in the streets you see—and feel by frequent bodily shocks—girls and women bustling, hustling, jostling and trudging to their several avocations in broad phalanges, or else gathering in obstructive clusters impeding locomotion. Tired of the long rule of the proverbial *s'habiller, babiller et se déshabiller* as the day's programme, they have taken to active occupation, invading, like an inverted Mnesilochus, the sanctum of the other sex, smoking, and pouring in their thousands into man's previous special preserves, claiming a share in all his occupations—save that of preparing for active fighting—struggling energetically for Portia's gown, and, undeterred by the rather warning example of Korah, "seeking the priesthood also"—in order, apparently, that there may be at any rate two long-clothes occupations among so many barely kilted. For otherwise, turning from these imitatresses of ancient Lysistrata and Peaxagora, the modern "Graces"—who evidently credit those who behold them with the opinion expressed by the famous Lord Chesterfield in one of his "Letters to his Son," when, speaking about the judgment of Paris, *pour bien juger, il faut tout voir*—the exposure of that which, in Sterne's words, "is generally concealed"—but, as he adds, "in all innocence"—has proceeded to such a pitch as to make one speculate how long it will be before, from this modern substitute of the *chitón schistos*, we shall arrive at the classical *Inter ludentes nuda puella viros* of ancient Sparta.

In the country conditions "over which man has no control" have cruelly, or else mercifully, interposed an obstacle to such sex-obliterating development—and with it happily of the rather alarming effects of that development upon family relations. You will not, in the healthy atmosphere of the country, find a very reverend dean openly pleading for a practice—avowedly for the sake of "marital peace"—from which even heathen Zenobia shrank in horror, finding it, moreover, wholly unnecessary for the said purpose.

The country, indeed, offers even greater scope for female activity than the town, but with this difference, that it keeps it fully feminine,

marked off from that of man so clearly that there can be no mistake. That is a bequest apparently from the earliest time recorded in the Bible, when in Eden "delving" was left to Adam and "spinning" to Eve. We may disregard the mythical case of Hercules and Omphale. The late War has brought out magnificently woman's capacity for useful work, and her devoted readiness to buckle, on emergency, even to work not altogether of her province. Pressed by *res dura*, she has held the stilts of the plough and taken charge of the full management of the farm. But in general, the two provinces of the work that Providence has, undoubtedly with wisdom, marked out severally for the two sexes according to their several natural capabilities is plain, as one would think, to every eye. And with work so apportioned discriminately, severally to one sex and the other, an unquestionably healthy tone has been preserved in rural society, rejecting the tumultuary hubbub of the urban streets and the *Daphnicæ mores* of urban "society." When women there, according to the prophet's prediction, "uncover the locks and make bare the leg," it is not for the sake of a "*Cloches de Corneville*" "*Regardez ci, regardez là,*" but, if not precisely to "grind the corn," at any rate to perform some other useful and necessary description of work to which a long gown would be an impedimentum, and which naturally falls to her lot.

There has been feminine work on farms and in fields before—and one would not wish employment of precisely the same type to occur again. There was drudgery then, when women still worked on the farm under conditions which oftentimes, indeed, made such employment irksome, hurtful to health, and to be considered derogatory, and it had accordingly become distasteful to the feebler sex. Country women did not, however, remain idle for all that. With scanty pay for the men, the few shillings that the woman could earn were needed to keep the chimney smoking, and many a woman found herself compelled to do other jobs than those which seemed the most proper for her for the sake of a few pence—not rarely as an understood, though not specified, condition to the husband keeping his employment.

However, the War, as observed, has brought about a great change in this as in other things. Field work and farm work were urgently needed, indeed indispensable, and, in the absence of men, farm women were impressed to fill the gaps. And they did the work demanded from them gladly and very creditably—as an earnest, let us hope, of their going on with it. And not farm women only. "Land work" became fashionable among patriotic womanhood,

and hundreds of ladies never brought up to farm work were proud to don the "Land Army" uniform, shortfrocked, with their nether limbs encased in leather leggings, to perform work which in not a few cases, having been brought up in luxury, entirely without any necessity laid upon them of "roughing it," they found scarcely suitable. Country women, more particularly, of course buckled to their new task, busking and booning. Now that they have taken it up, one may hope that, so far as they are young and strong, and to the rustic manner born, and are not needed at home for more urgent woman's duties, and as the work demanded is suitable, they will stick to it. Eve, we know—or are told to believe—helped in trimming the garden before she took to her traditional work of "spinning." Spinning only came in after the fall. Her daughters of the present day need not therefore be ashamed of following her example of the time when she was still Eve "angelical." There is very much work that women can do, without danger to their constitution, and any approach to unseemliness or unwomanliness, both in the field and in the farmyard. And with the citizen's rights, which they have secured, there must be supposed to have come also citizen's responsibilities, one of which is to see the nation nourished. In any case, even though man's wages have bounded up to previously undreamt of height, so as to suffice, as one would think, for the support of a family, nevertheless an additional pound or two earned by their womanhood will be sure to be acceptable—more particularly if the ideal of a "ladder" is held fast by, the "ladder" which is to lead up to an independent and more affluent position.

However, the main work for which woman is needed in the country, and in which man cannot possibly replace her, is that of "home-making." We have on the European Continent many examples of women toiling in farm work—and toiling too much, often for pay the moderateness of which ought, in some cases, to shame employers. They toil everywhere all round. And even in the United States—a country which has set an example of better things, for which it deserves to be quoted as a guide—a recent inquiry instituted by the Department of Agriculture has revealed an amount of drudgery such as one would have believed impossible in the present day. That is not what we want here. However, home life we do want and must have. And home life is the one thing that above all others country life requires to make it endurable. There is no such for our rural labouring folk under present conditions. And one consequence of this is the habitual and justly complained of steady drift to the towns or to other countries, where, even if

there should be no home life, there are believed to be substitutes—often enough very deceptive substitutes. Still, there is the promise for those who seek such shelter.

It was reserved for the New World to strike up a new note and set a new aim to rural women's existence—a note of which only during the War an echo has sounded across to our shores—to reverberate rapidly through the length and breadth of our rural world, but not to ring even so as yet with quite its original force. The little country of Belgium has been beforehand with us in this matter, carrying the Promethean spark eagerly across the sea, in order to light up on new soil the warming vestal fire in its *Cercles de Fermières* and similar institutions, the main object of which is to constitute rural women what they are advisedly called across the Atlantic, that is, "home-makers."

We, as already stated, have no country homes yet for our toiling folk. The "big house" is full of home comforts; so is the parsonage; and so are gentlefolk's country residences. In those habitations you get the true smack of home life, which it is one of the boasts of our country that we possess as it is nowhere else to be found. However, the charm of home life does not descend lower in the social scale. Our rural labouring folk, like the foolish virgins of the parable, have no light to lighten up their chronic darkness. Their little lamps, whatever their intrinsic value may be, are empty and dry, and there is for them no oil to be got. And yet it is these people who want a home most. Everywhere else, beyond our borders, wherever we may look, their classmates have *something*. We admire the primness of the French cottage, with its little garden spick and span, its humble room neatly kept and tastefully decorated with some simple ornament, a bit of ribbon here and a muslin curtain there, flowers in the windows and in vases, while the odour of the pot coming from the pot simmering over the fire tells of some savoury dish preparing, made up, it may be, of nothings, judiciously and thoughtfully put together in their carefully prepared stock, getting ready for a toothsome meal. It is the French, so we know, even the poor among them, who have taught us many a useful lesson in cookery, not for the fashionable table only. It was the French prisoners, during the great wars of Napoleonic days, who showed us how to turn our oxtails, which previously we unthriftilly threw away as refuse, to good account in preparing a dish which has become something of a prized national speciality. They have more to teach us to-day.

The German cottage home is less neat and seductive. But it

has comforts of its own. The German woman, whatever her failings may be, never belies her character of a *hausfrau*. Scrupulous and attractive cleanliness itself, so we know, distinguishes the cottage of the Dutch labourer. And his neighbour, the Belgian, has, as shown, learnt not a little from his *Cercles de Fermières*, and from the message which M. de Vuyst brought across the ocean from America.

It was there, on both banks of the St. Lawrence, that the systematic schooling of the country woman for her best and most becoming work was first taken in hand systematically. And it is there that the movement so started may be seen at its strongest and best. We have, as observed, had a taste of it. British Columbia, one of the foremost provinces in the matter, though in point of time the last to take it up, a year or two ago lent us the assistance of Mrs. Watt, the Secretary of the Advisory Board of the Union of Women's Institutes of her province, whose message ran like wildfire around the country, and whose lectures caused "Women's Institutes" to spring up in literally hundreds of places. Indeed, more than a year ago, already, there were reported to be some thousand "Women's Institutes" in existence in England, with more than 60,000 members, organised on a democratic basis, so that, as was made a boast, "the carter's wife and the peer's daughter here know one another as good daughters of England, standing shoulder to shoulder, speaking their minds without fear or hesitation." One may hope that that is a fully true description, and that the institution—which we may take pride in reflecting had its birth in Canada, the progressive province of Ontario taking the lead—will produce here the same beneficial effects which it has brought forth in abundance in its own native land. However, it is to be doubted whether we have yet caught quite the right spirit. We have the weight of our traditional heirloom, handed down from feudal times, resting upon us, like the "Man of the Sea" on Sindbad's shoulders, refusing to be quite shaken off. That heirloom means "classes." And "classes" stand hopelessly in the way of the true fraternisation that is wanted. There is always something—like the "slit" in Jeanette's petticoat, that disturbed Sterne in his dance with the Languedoc maiden—something to prevent true equality *pro hac vice*. There is plenty of kind feeling among our "easy" classes, no doubt. We have had our time of "slumming," which was thoroughly well meant. However, there is something in the "above" and "below," the "giving" on one side and taking on the other, the directing and following, which imparts a bytaste to the dish. When kind women in the

country take up the movement to benefit their "poorer" neighbours, the result often enough is to give what Oliver Goldsmith calls "ruffles," when what is wanted is a shirt. We have not yet, so it is to be feared, quite the right democratic spirit and the democratic composition of our rural society in this country that they have in Canada and the United States—which States are, in this matter, treading in Canada's footsteps. Our conditions also are, of course, essentially different, and our wants call for different practices. However, of our want of a similar instrument, to produce essentially the same effect, there can be no doubt.

There is also another difference. In Canada, as well as in the United States—and for the matter of that in Belgium, with its *écoles ménagères* forming an effective counterpart to the Swiss and German *Ländliche Haushaltungsschulen*, and similar institutions still much less densely scattered over France (which have, however, done a great deal of good), there are—above all things, as being by far the most instructive and most effective under this aspect—well and systematically organised preparatory institutions for farm children in the shape of girls' clubs—for poultry keeping, canning of fruit and vegetables, preserving and the rest of it—so that young folk come into the women's institutes readily primed and equipped with considerable training, domestic as well as agricultural, and can accordingly devote themselves all the more freely and unrestrainedly to the higher tasks of the institutes—the study of hygiene, of the bringing up of children, of home-making and community life.

Our American cousins, by the way, are not content to wait for women to come to their institutes. They go out into the highways and among the hedges to seek for them, and "compel them to come in." If men have their county agents to enlighten and guide them, surely there is an even more recognisable claim on the part of women, on whose tending depends the fitness and success of the growing crop of human beings, so much more valuable to the nation than the crops of wheat and potatoes, which men raise in the fields and on which we concentrate our attention. There is a regular service of such agents now in operation in the United States, supported by contributions from the Federation, the particular State, and local authorities, besides individual well-wishers; and such service is found of distinct and even great value. Attention was called to the necessity of providing it by the discovery that the lamentable "drift to the town" carried more women even than men away. And women the country cannot spare. There are now nearly 300 agents so provided regularly at work in the north and west alone of the United States—

all of them of course being women. Their services are warmly welcomed and highly appreciated, and have already, although the service is still only young, led to a noteworthy improvement of country life. Their women agents—"demonstration agents," for they teach mainly by demonstration—busy themselves with every branch of women's particular duties in country life—dairying, poultry keeping, gardening, as well as women's domestic economy, hygiene of the house, cooking, clothing, making the home attractive, and economical and efficient housekeeping, and, above all things, the bringing up of children. "Increased home efficiency" is the motto, so to speak, inscribed upon their banner; and their activity in the north and west alone already extends over 166 counties. In the year 1919, 1,077 households were visited by such agents and assisted in the improvement of housekeeping, making it more efficient. Such assistance proves highly called for, for in the maintenance of their housekeeping arrangements women are often terribly backward, and nothing but demonstration will lift them out of their old accustomed groove. Thus the kitchen is apt to be put into requisition for all sorts of purposes, such as bathing, washing, joinering and the like, causing serious inconvenience. Agents have persuaded American housewives to supplement their kitchens by washhouses, in which presently room has been found for baths. Then water has been laid on. And in course of time the whole class of operations of this sort has been made less troublesome and more convenient. Every such instance is found to act as a model for similar improvements elsewhere; for neighbours come to see and admire; and so, in course of time, the entire district comes to be put into a better condition.

Cooking is of course assigned a premier place in the teaching programme, with demonstrations provided. And the advance made in this department—which in our own country certainly needs looking after—greatly appreciated by the males, is reported to be considerable. Another branch of female activity in which distinct success has been scored is that of "clothing." In Massachusetts no fewer than 268 local leaders in this branch of work have been personally trained by "clothing specialists," with the result that more than 4,000 women have been taught how to be more efficient and economical in the making and repairing of clothes. More than 4,320 new garments were made in 1919, and 9,802 remodelled in the same year, effecting a saving of 56,998 dollars. Then there are "feeding demonstrations."

Feeding of children is in only too many cases irrational or wasteful.

We are not likely to find in this country the precedent of the United States repeated, where, in some parts, full 25 per cent. of the growing children are stated to have been brought up without milk. The "feeding demonstrations" naturally lead to a more liberal use of the children's most proper nutriment, that is to say, milk. However, the demonstrations given go further. In one county in Arizona a regular course of child feeding was instituted, as in the case of Daniel and his three commensals, with the result that after six weeks the merits of the system were so plainly established by increased weight and improved general condition, as to make it adopted all over a wide area, with the inclusion, among other things, of the new and rather popular feature of "school lunches." In Indiana the value of rational feeding, more particularly with milk, was speedily brought home to the people by demonstration with a group of unmistakably under-nourished bairns. The success was marked. In six weeks the children gained  $7\frac{1}{2}$  lbs. in weight each, and the school board promptly voted funds for applying the process in the whole school.

Then there is the study of "home health," which includes "demonstrations" in first aid, the elements of home nursing, preparation of food for sick and convalescents, and "prevention hygiene." Some 200 counties have taken up this matter, with about 28,000 families participating. Indeed, very great attention is being paid to the improvement of housekeeping by the lightening of burdens to the women and reducing drudgery, by the introduction of labour-saving appliances and better organisation, more particularly community organisation; for at this point the value of community organisation clearly reveals itself. "Community working centres," so it is remarked, "mean much to rural women, not only from the standpoint of economy, time, money and effort, but as a means to persuade the stay-at-home to walk through her gate and down the road to join her neighbours in some task which is made lighter through co-operation, and from which she returns refreshed and encouraged, with new ideas and plans, not only for her own housekeeping, but for the larger housekeeping of her neighbourhood."

Gardening, poultry work and dairy work are reported to have greatly gained by this method of teaching, to the benefit, among other things, of the family exchequer.

Our circumstances are in many respects different from those prevailing in America; but there can be little doubt that similar domestic "demonstration services" to those applied across the

Atlantic not only would materially benefit our rural population, but seem, in addition, distinctly called for. If there is a will to provide them, there ought to be no serious difficulty about procuring also the necessary funds.

Under the aspect of women's part in the shaping of rural reconstruction the American girls' clubs, indeed, deserve far greater attention in this country than, as being something "outlandish," they have thus far received. There is no more effective help to the "back to the land"—or, rather, which is the better part of the programme, the "keep on the land"—policy. If, as President Roosevelt has put it, "the successful mother, the mother that does her part in rearing and training aright the boys and girls who are to be the men and women of the next generation, is of greater use to the community, and occupies, if she only would realise it, a more honourable, as well as more important, position than any successful man, it follows also that . . . she is the one superior asset of national life." Here is a splendid testimony accorded to the farm woman. It is she who makes the family, she who makes the race—she, accordingly also, who makes the social life of the country and determines whether it is to be community life, as we wish, or not. You may see the effect of woman's influence in this way at the present time under a telling aspect in what used to be the Prussian provinces of Poland. The Prussian Government at an extravagant expense sent tens of thousands of Germans to settle there, in order to Germanise the country. However, a large number of those settlers married Polish wives, and the result is a rich crop of thoroughly Polish offspring. I have pleaded, in the matter of raising of live stock, for greater consideration to be paid to the choice of dams, by the side of the common favouring of sires. The object at stake in our present case being much higher, it is of much greater importance that, when dealing with the human species we should pay becoming attention to the female side, not indeed of the pedigree, but of the upgrowing generation. Thus far, speaking generally, for the humbler grades of society, the female education has not been as good as the male. The Canadians, detecting the mistake made in this, have in their own way applied a remedy. In Canadian educational organisation female teaching is, in rural districts, preponderant, and the rising female generation experiences the benefit. And we may gather from the report which Mr. John Hamilton, of the United States Department of Agriculture, presented to the International Congress held at Brussels in 1910—in which he admits

the fact that in Canada female rural education is superior to that prevailing in his own country—that women teachers pay more attention to the “special” character of their mission, upon the fulfilment of which “the future of the nation depends.” We are, so it must be apprehended, a little in arrear under this aspect. We cannot pretend that we have an array of specialist educational girls’ institutions preparing their pupils for a life as mistresses of homes comparable to that of the Swiss and German *ländliche Huahaltungs-schulen* or the Belgian *Ecoles ménagères* and such schools of the same character as religious houses in France and Canada are keeping up. The American “girls’ clubs” are, however, superior to these institutions in practical value. For what a girl is told, she is likely to forget. What she is made to do for herself, especially under the stimulus of distinction to be gained, is pretty sure to remain fixed in her memory. We need not take it that, because the “club” movement began with pigs, and went on to calves and eggs and chickens, and canning of fruit and vegetables, therefore its programme is necessarily limited to such objects as these. Everything within the limits of a woman’s legitimate occupations in country life that admits of being taught by demonstration, and stands to become more firmly impressed by practice and emulation, is equally suited to it.

The institution of women’s institutes certainly deserves pushing in our country. But we shall do well with it also to make the preparatory institutions spoken of our own, as enhancing its utility and giving it freer scope for exercising its high mission among people prepared for its full action. And it may be hoped that by degrees, at any rate, we may succeed also in importing into it the democratic spirit, the sense of social equality, *pro hac vice*, and “one-for-all-and-all-for-oneness” which alone can secure to it its complete value. “It is probably because the work of women’s institutes means so much for the future welfare of the sons and daughters,” so writes Mr. George A. Putnam, Superintendent in the Agricultural Department of Ontario, “that the mothers have taken such a deep interest in the work. For the most part one thinks of the present only; but the mother’s thoughts are of that which will result in better conditions for those dependent upon her, and she thinks and acts for the future. She finds many opportunities through the women’s institutes to accomplish that object. And so she provides for the well-being of the coming generation of men, the Nation.”

Women’s institutes, as observed, are of Canadian origin, and had their birth in Ontario in 1900. They were started as entirely volun-

tary organisations, supported by the members, who joined, and by well-wishers who subscribed towards the funds. Naturally their work, coming on the top of the preparatory institutions already existing, and the useful farmers' institutes, in course of time attracted the attention of the agricultural authorities, which are generally on the watch for innovations promising to benefit agriculture and to further country and community life; and, their distinct utility being recognised, the authorities promptly came to their aid in lending a slender pecuniary support, and otherwise encouraging their formation and work. In the main, however, women's institutes remain self-supporting institutions, relying on members' subscriptions, which in Canada are generally fixed at twenty-five cents (one shilling) per member for the year. Their aims and objects are described as being: "To improve conditions of rural life, so that settlement may be permanent and prosperous in the farming communities:—1. By study of home economics, child welfare, prevention of disease, local neighbourhood needs, of industrial and social conditions and laws affecting women and their work; 2. By making the Institute a social and educational centre and a means of welcoming new settlers; 3. By encouragement of agricultural and other local and home industries for women." And the motto chosen as describing the cause that members are striving for is "Home and Country"—"Home" standing for the individual as well as the national home; and "Country" for the "Rural Reign" of Thomson's patriotic song, as well as for the national community. "Country" in the more extended sense is a matter of course. We all love that. And the women who started the institutes fully realised that whatever in their doings would benefit localities individually, necessarily must also result in benefit to the collective community, which is made up of parts. As for "Home," there is considerably more that women's institutes labour and care for than what is comprised in that term in its narrower sense. They are well to the fore in stimulating and improving education—away from home, though it be—more specifically education for the young. It is they who organise school gardens, school fairs, prize exhibitions, social outdoor gatherings—such as excursions and periodical fêtes combined with educational objects—local clubs and the like. However, the diapason note that rings through all this music is the note of "Home," the individual home, the sanctuary of the united family. "Home" is to be made comfortable, healthy, attractive, happy. The family is to be knit together. "Home" comforts, so it is urged and understood, alone can, not only stop that demoralising resort to

the public-house, which undermines character and shortens life, breeding mischief and loss, sought after as an escape from dulness and wearisome monotony, but also "stem the insane rush after pleasure," which, most deceptive as are its fruits, naturally leads to improvidence and diverts people's thoughts from their more serious duties and better interests. A comfortable home is felt to stand for happiness, contentment and concentration of attention and effort on "things which really matter." Study of home life in itself means a good deal—not merely the creation of a comfortable home, such as indeed only love of "home life" will make people exert themselves to acquire and to deck out with whatever tends to make it comfortable. It means attention to the kitchen, of course—a very weak point in our rural domestic economy. It also means sanitation, proper organisation of home labour distributed among the several inmates, to ensure economy and efficiency, means for collective or separate mind or health improving occupations, care for the garden, which in the country is, or should be, an unfailing companion piece to the house, family life, common interests, care for one another. In all these matters woman is supreme. She has the making and unmaking of them in her hand. To endow her with the necessary ability to ensure what she is out for, to train her to the fulfilment of her duties and to the proper use of her position and influence is one of the first objects of women's institutes. Above all things, they seek to educate women to be good mothers. It is on good mothers that the nation depends. It was Napoleon's complaint that the thing that France most lacked was "mothers." Women's institutes take care that the countries in which they work shall not suffer from the same want. To women is committed the care of children, that is, of the making or unmaking of the future generation of citizens, upon whose character the welfare of the community altogether depends. Accordingly, to the care of children, their proper bringing up, physically as well as morally and intellectually, is very great attention devoted, and results show that it is so directed efficiently and well. But there is nothing in home life, as there is nothing in education, nothing more particularly in judiciously "ruralised" education—teaching young folk how to manage their garden, how to deal with poultry, with dairy management, and whatever pertains particularly to the province of woman—that is neglected.

Once they were started, the development of women's institutes was rapid. In Canada, their native home, the Agricultural Instruction Act, passed in 1913, helped. That Act specifies as one of its distinctive objects "Amelioration of the conditions of rural life,"

more particularly in so far as women and children are concerned. In his speech introducing the measure the Dominion Minister of Agriculture said : "There can be no health in the cities without corresponding health in the country. To put it in George W. Russell's words : 'Our princes and captains of industry with all that they control—the high-built factories and titanic mills—might all disappear without man disappearing ; but cut away man from the fields and fruits of the earth, and in six months there will be silence in the streets.' We, then, in this Parliament, who are making the laws of the nation, may well ask ourselves in what way can we best solve these questions of great national concern ? It will not be denied that the safeguarding of the productive classes is a matter of primary and fundamental importance to the nation, but in regard to the agricultural life of our country it is not alone the betterment of economic conditions that we should aim at, but something finer—the creation of a rural civilisation which will at once ensure fuller and happier life to those in its midst, and prove a source and fount of strength to the State itself."

The Act accordingly places the women's institute movement under the protective care of the several departments of agriculture, and allots in aid of the formation of such—a truly legitimate object, as being purely educational—certain funds which spell up in general to about 7,000 or 7,500 dollars allotted to each province. Only Ontario, being the most active province, has recently taken as much as 16,000 dollars. The movement had spread rapidly and widely before, more particularly in Ontario. Other provinces, however, likewise had made it their own, and the United States had followed suit appreciatingly—as, among other evidences, Mr. John Hamilton's report to the International Congress at Brussels of 1910 shows. By 1918 the province of Ontario numbered about 900 women's institutes with collectively about 30,000 members, and the movement has spread not a little since.

The effect of the action of women's institutes is everywhere described as most happy—in Canada, of course, as the parent country, in which, moreover, the civilising action of women's institutes is effectively supported by Junior Farmers' Improvement Associations and such organisations as, specifically in Quebec Province, the *Cercles de Jeunes Fermières* and Convent Schools leading the way, as very strikingly so. A new elevating social spirit has been infused into farm life, homes have grown more comfortable and attractive, and a new stimulus has been given to rural education. We see in our own country how much even a little lightening of the

burden of drudgery and the introduction of some variety into the monotony of work will do to revive working folk's love of the country, with its freedom for movement, its healthy air, its sunshine and all the marks impressed upon it of "God made the country, and man made the town," in the effect, noted by Mr. F. E. Green, a vigilant observer, as already resulting from the "Saturday half-holiday" granted, in moderating perceptibly the rural hankering after the enjoyments of town life and quickening interest in country sports as a counter-attraction. Under the influence of women's institutes there has been a great deal more. "Women's institutes' action," so writes Mr. Geo. A. Putnam, Superintendent of Women's Institutes in Ontario, "has meant to the people a social unity such as no other organisation could have produced. Ladies from all parts of the country meet and feel at home, as if they were neighbours. The institutes have brought town and country women together, and each has found in the other good qualities never dreamed of, and the consequence is a mutual feeling of sisterhood between them." And he cites the following statements taken from communications received by him from members of women's institutes in various parts of his province. "I consider the women's institutes are doing a greater work in this part of Ontario than the churches."\* "Each of us is striving to attain the highest position a woman may fill, viz., a good home-maker." "We have learned good business methods," so says another, "in conducting our meetings, keeping accounts and being able to discuss subjects brought before us. We have also benefited very largely in a social way. In all communities there were societies of women more especially in connection with church work, but each denomination worked apart, and it has been the work of the women's institutes to bring them all together as one harmonious whole on common ground—the good of the home." "The women's institute cannot measure success by dollars and cents, nor yet by numbers, but by the spirit of helpfulness, sociability, sympathy and sisterhood, which it has engendered throughout the entire township." "To fully grasp the effect upon the individual members, the families and the community, it is necessary to have been a charter member of a branch and to have noted carefully from month to month and from year to year the improvement on the individual, the home and the community brought about by the regular monthly meetings of this

\* It may be interesting to recall the fact that in the eighties, when official inquiries were made in Germany into the action and results of the then still little-known Raiffeisen societies, the same praise was bestowed upon these societies, even by ministers of religion.

congress of women, with politics and religion brushed aside, and with only one object in view, viz., the betterment and uplifting of the home and the country in which we live."

Similar opinions come from Belgium, where M. de Vuyst's replica of the American women's institute the *Cercle de Fermières*, introduced in 1906, has become numerous and a highly valued institution.

By the side of this home life, women also receive in these institutes and *cercles* very efficient instruction in farm work, which in country life can never be kept out of sight with impunity. There is so very much that women can do towards increasing and perfecting agricultural production. On this point I have already quoted familiar sayings current in Alsace and in Belgium; and it is a great help to have such work well taught to those who may be called upon to perform it, and to have the reasons intelligently explained which determine the choice of the several methods applied. However, in the present connection I would prefer to lay chief stress upon the making of "home," and the raising, not of the best farm produce, but of the level of living and of the entire tone of country life, creating a better atmosphere and developing those healthier attractions, formative of higher character, with less seeds of mischief mingled with them, which, as M. de Vuyst insists, are not merely to wean country folk from the foolish craving for the deceptive glitter of town amusements, but eventually to exercise their attractive power also, through country populations, upon town populations, and introduce a healthier tone and a higher pitch of being into urban populations. We observe from the excellent influence of allotments and of garden suburbs what a healthy and elevating effect country pursuits and even only semi-rural surroundings have upon town populations. That effect may, and wants to, be carried further.

"Home," then, is the dominant note, the "call" which summons women to the shelter and the labours of the institute. But, as has been already indicated, the newly discovered cement, which more firmly unites the family and keeps the young folk at home, content to stay there rather than, like the prodigal son of the parable, stray into the absorbing vortex of the town, where a meal of "husks" is for the unequipped intruder as likely as not to succeed sumptuous repasts, wants to be made to act as a binding link also in a wider sphere. There is more still that is necessary for the perfecting of rural reconstruction, towards the attainment of which woman may render effective help. If we are to have sound country life, we must necessarily have, as one of its essential features, community life, to group individuals and families together so as to

enable them to render assistance to one another and to shed brightness and happiness around. Outward conditions in country life tend strongly towards isolation. However, we have it on the highest authority that, even in Paradise, "it is not good for man to be alone." And we may take it that Sterne gave expression to a common human sentiment when he addressed his prayer to Providence : " Give me a companion with whom to share interests and exchange thoughts, were it even only to observe how our shadows lengthen as the sun goes down." What attracts country folk, weary of rural monotony, into towns is not only the cinema and the gay tavern, but to an even greater extent it is the company that they find amid a denser population, the company of like-minded men and women to associate with, the social intercourse, exchange of thought, awakening of mutual sympathies and the sense of not being alone.

It took considerable time to rouse people in the new world to accept Mr. Roosevelt's guide-call to the promotion of country life—even in a country in which, amid a motley crowd of settlers, of different origin, different habits and different ideals, the closing up of ranks in the secluded life of rural settlement seems *a priori* of much greater urgency than one would at first glance hold it to be in our long-settled country, with its ancient villages, organised generations ago, and its parishes well laid out with all their distinctive features, supposed to knit men together, from time almost immemorial. However, once the idea came to be digested and assimilated, its execution was taken up with the earnestness characteristic of our transatlantic cousins, once their interest is awakened. The formation of "community life" is one of the main objects that the Government and public opinion alike—and in one sense of what is profitable for the cause which it represents, also the United States Department of Agriculture—have set themselves. And it is the same in Canada, where essentially the same problem has to be grappled with which taxes the efforts of the more southern Republic. In both countries the authorities concerned realise that agriculture—which after all supplies only the raw material out of which rural happiness is to be manufactured, and is called upon to pay the rent which the community is entitled to ask for the use of the national soil—cannot prosper if its pursuit is not made to render satisfaction in the shape of contentment to those who practise it. "To improve our system of Agriculture," so wrote Mr. Roosevelt in his message already quoted, "seems to me the most urgent of the tasks which lie before us. But it cannot, in my judgment, be effected by measures which touch only the material and technical side of the subject ; the

whole business and *life* of the farm must also be taken into account. Our object should be to help develop the country community life as well as the personal character." In the same spirit the Dominion Minister of Agriculture in introducing the Agricultural Instruction Act of Canada, a very well-framed measure, in 1913, insisted upon the necessity of developing rural community life in a passage already quoted.

The United States Department of Agriculture has accordingly made a special object of the organisation of rural community life, charging one of its "Bureaus" with the prosecution of this task. It causes organisers to be trained to the work, and issues special pamphlets containing advice on the organisation of community life; and everywhere farm bureaus and county agents are instructed to devote particular attention to such work. The county agents have their hands pretty full anyhow, and are much "on the move." However, so far from neglecting the duty newly set them, they have shown themselves extremely active in this province of their work. A report issued in 1916 shows that in the year ending June 30th, 1915, under their guidance in the south alone about 500 communities were organised, and in the north and west about 875. Most of these community organisations are indeed only "community clubs," not fully socialised communities. However, they represent a most useful half-way house from which to reach eventually the desired ultimate end, the ready-made cluster, out of which the great final pile is more easily put together. And the farm bureaus have been found exceedingly useful in the prosecution of their task. Obviously the farm bureaus are peculiarly qualified for this work, as being thoroughly representative organisations, recruited from all quarters of their district and personally representing all the various sections of local society, each member being bent upon energetic furthering action, or they would not have joined the bureau.

Our circumstances in this old country of ours are under this aspect essentially different from those which American authorities have to deal with. We have not the motley crowd of immigrants from all conceivable countries, squatting down, with their varied national ways, in our villages, which as organised institutions date from grey antiquity. We have not to square the blocks which are to go into our wall and find convenient lying places for all sorts of angular stones and bricks. Our masonry is well set, and has settled down for good long since into its accustomed bed. Our rural organisation has taken its racy shape from the dominating squire down to the homeless labourer, dependent upon his employer's

smile even for a place where to lay his head. All is ordered—*régisé et réglementé*—under old customs and venerable usages, or else under amending new Acts, with one Act badly piled upon the others, as records of our efforts to mend what is amiss, by very piecemeal and hesitating legislation. However the cement which is to bind all these multiform and diverse fragments together into one solid, coherent and self-sufficing fabric is wanting. There lie the bones, as in the prophet Ezekiel's vision—not too many of them—and very dry they are. We are labouring now to lay sinews and flesh upon them and even endeavouring to cover them with skin. No one can pretend that, either in Parliament or on the spot, minds and bodies are not trying to effect the union desired. We are likewise forming village clubs, erecting village halls, getting up meetings, entertainments, we are training social organisers, exerting ourselves to interest people of various classes to gather together and take a joint interest in what is going on to bring life and joy and gladness—counter attractions to those with which the town allures our young country folk—into the village. However, the life-giving “breath” of the vision, which is to make of the dry bones living creatures, refuses to blow. In spite of all our efforts and entertainments, there is not much more “laugh” yet in “Arcady” than there was when Canon Jessopp wrote his tragic lines. The “dead hand”—similarly to the “dead hand” of bequeathed incumbrances which lies upon so much of our land and fatally lessens its productiveness—the “dead hand” of old habits, old class distinctions, old institutions still lies heavily upon our rural world. There are still “classes,” between whom a gulf invisible to many, but none the less real, remains “fixed,” who can talk to one another across it, as Dives did to Father Abraham, but cannot shake hands or sincerely join company. There is landownership and employership standing in the way, creating abject dependence for house-room and thereby indirectly for the means of living. Though, as a newspaper has triumphantly recorded, “carters' wives and peers' daughters may meet at formal gatherings as if equals, and appear to speak their mind freely, still there is an invisible but very solid wall to separate them, there is that “slit” in Jeannette's petticoat which so disconcerted our friend Sterne. Our British Naboth cannot say “No” to the local “Ahab.” His cottage stands on “Ahab's” land, and his tenure of it is dependent upon “Ahab's” pleasure. Our land system, our class system, our dovetailing of political into property interests prevent the “setting” of the cement which we try to apply—so there can be no doubt, with the very best intentions.

It is across these barricades of at any rate one-sidedly engrained old customs, which in a Runnymede spirit many of us *nolumus mutari*, that we have to advance to the full freedom which automatically gives ease and thereby creates free comradeship. The "Miller of Sabssouci" wants to be placed in a position to say "No" to his neighbour King Frederick, Carlyle's pet hero. If people are really to associate heartily, if there is to be attractiveness in the rural scene counterbalancing the meretricious allurements of the town, if rural settlements are to increase in size and in number, and if people are to be brought to seek their shelter, people must be able to settle there with a sense of full equality and independence—indeed of one another, save in that human way which makes every one of us in part dependent upon one another—at their ease.

Towards the attainment of that end, among other things, co-operation of the right sort will be found most effective—not that spurious co-operation which has become politics, but co-operation of the old Rochdale type, which longed to see equality for working folk everywhere, and among other things particularly and expressly to see working folk permanently settled on the land, each with his family, under his own vine and fig tree; and that co-operation which, under woman's management, has created stores for the poor in Coronation Street. Give it free scope, encourage its expansion, and you may see rural reconstruction furthered a good bit. There is remarkable uniting power in co-operation—socially uniting as well as economically. You may see this everywhere where co-operation has had free play, especially in rural districts. For it makes folk gregarious, not least so in the country, where, among a sparser population, but with generally more identical interests, the uniting power naturally tells most. Look at the social solidarity which makes the Belgian *Maisons du Peuple* very beehives of labouring folk's social life! Look at the Italian co-operative societies, with the *Società Umanitaria* at their head, as their central point, in which high and low meet on a footing of equality, all bent upon the furtherance of the same interest. There are probably only few in this country who have seen a village with a genuine Raiffeisen Society established in it—one of those societies which banish thefts and intemperance, make people honest, temperate, peaceable and mutually helpful, and knit neighbours together as in an enlarged family. There are some features in that institution which do not appear altogether suited to our circumstances in their original form. That form implies unlimited liability from which our more moneyed people nervously shrink, even in such,

in truth harmless, application—needlessly, but excusably. We have seen the effect of this timidity in the abortive attempts to form altogether pseudo-Raiffeisen societies (under the Raiffeisen name) made by the Agricultural Organisation Society, under rules which safeguarded the rich, while concentrating all risk upon the poor and setting up a distinction between classes which turned the whole thing into a laughable caricature. It would be folly for any one to try to persuade people to go into such a society against their will. However, we may borrow the sentiment and principle of an institution without servilely copying all its precise methods. It is, in this matter, as in that of religion, the spirit which quickens. I have seen—for instance in Piedmont—co-operative societies formed on different lines, with strictly limited liability, animated by the same co-operative spirit and bringing forth at any rate very similar results. And we have good, peaceable co-operators among our people, as well as politically bellicose and aggressive, who, intoxicated with the sense of their power, acquired by numbers, forget co-operation's true aim.

In making such co-operation useful for the purpose at present kept in view, as in a wider sphere, the active assistance of women would be of the greatest service and value. In our huge national co-operative organisation it is at present to a great extent the Women's Guild which acts as the ever watchful, ever remonstrating conscience striving to keep principle uppermost, above pecuniary interest, looking for good to be done rather than for the best possible balance sheet. That provides a proof of what woman can do when setting herself to influence collective action.

However, co-operation in a technical sense does not by any means fill the sphere of woman's possible work, and work for good, in the present connection. Thank goodness, in spite of her continued attempts to crowd us men out at all points, we still in this country allow to woman as such that influence which, as Addison put it, in his day inspired the saying that "if there were a bridge across the Channel, women from all parts of the Continent would flock into England, to enjoy there the privileges here accorded to the sex." And by reason of that influence and the respect accorded to her, woman could do much indeed to bring about that closing together of classes, with a sense of equality, at least under certain aspects, which is necessary to create that social union without which there can be no full rural reconstruction. There is much indeed on this ground of "the old man" that we shall have to cast off. And woman can very effectively help us in doing so and putting on "the

new man," the product of twentieth century democratism. There is nothing to bridge over differences, to assuage soreness, temper strangeness, like woman's influence, if she will only set her hand to and throw her soul into it. There is, since the days of Eve, no tongue so persuasive as woman's. I do not think that we could have worked those useful "collecting societies" by men, which teach improvident poor people to save by snatching up—purely by persuasion—those pence and shillings which come in weekly, on the very day when they are paid, by a personal call, to carry them eventually to the savings bank, and by such means make the un-thrifty a confirmed saver. In the Philippine Islands, where, thanks to Mr. Fiske Warren's warm advocacy, they think more of thrift and credit banks than (outside the House of Lords) do our politicians in this country, but where there are also distinct difficulties to contend with in introducing co-operative credit institutions, however much such may be thought of, they are now turning women's services to account for the benefit of these gradually multiplying institutions, of which, in contrast with our barrenness, 527 have grown up within only four years. Here, in our co-operative stronghold, it was women's determined insistence that, in the midst of rising affluence of the co-operative "well-paid artisan" members—who, thinking overmuch of "divi," recked not of thought for the poor—that the old Rochdale principle was secured respect in action, and collective effort was employed—at Sunderland and elsewhere—to relieve the necessities of that class, for the relief of which co-operation was really first invented. It was our English way of applying M. Dolfus' "*Aidez-à-faire.*"

If we want improved, more highly civilised, more brotherly and sisterly country life, bringing about happiness and contentment in our villages, repeopling our half deserted countryside, we shall have above all things to think of "home" and "country life." And to make sure of those things, we shall first of all have to make sure of the aid of woman. She can do much in the fields, in the poultry yard, in the farmyard. An Alsatian proverb has it that "a farmer's wife can carry into the farm in her apron more than the farmer himself can carry out (to market) on a four-horse waggon." And a Belgian proverb, dating from very ancient time, says that a woman's capacity for work is the very best marriage portion that she can bring to her husband. However, in the matter of rural reconstruction one would ten times rather think of woman as what the Americans aptly call her, that is, a "home-maker" than as a useful toiler.

Woman indeed does not stand altogether alone as a peculiarly

qualified helper in the movement towards the desired change. She may well claim support in such help from an institution with which she has for some centuries past maintained close touch. The Americans also—with Mr. Roosevelt at their head—appeal to “the Church” to take up the promotion of country life. And the country Life Commission has heartily backed up that admonition.

The main pillar, however, upon which we have to rest our hope for the establishment of a healthy country and community life such as modern circumstances demand, will have, after all, to be woman. To her it is that we must mainly look for the secure establishment of a widespread “country” and “community” life, which will keep a sufficient portion of rural young folk on their native rural soil, under a mother’s influence, devoted to rural occupations and bound to the country by love of its freedom, its healthiness, its simplicity, all which should be so made to eclipse in the youthful rural mind the deceptive “rainbow” glitter of the town, with by its more or less unhealthy conditions and occupations, its turmoil and its rapid exhaustion of human strength artificially kept up for a time by the stimulants of pleasure which wear out those who trust to them as certainly as does excessive toil. “Realising that the success of country life depends in very large degree on the women’s part,” the American Country Life Commission urges women to exert themselves to use their power and make the cause which is essentially theirs succeed. There is great need among country women themselves of a strong organising force. Such organisation, we may hope, will come about through the agency of women’s institutes which, as observed, British Columbia has taught us how to form. The kernel of the whole matter, the seed from which the social improvement desired alone can spring, is the home. That is woman’s own particular province. And, as “homes” in the material sense come to be provided, which a family will be able to call its own, and otherwise old shackles come to be thrown off, and provision comes to be made, be it in the form of sufficient wages, be it in the shape of independent possession or occupation of land which will yield its increase, for a sufficient income, to the upbuilding and steady improvement of “home,” in a higher sense—a home which will raise character, and attract those whom it harbours to its sacred hearth by cherished associations and enduring affections, ought the exertions of country women to be directed. And in the work so assigned to them—a work than which there could be none more entitling to the hearty thanks of the community—every help should be given that seems called for to ensure its accomplishment.

## CHAPTER XIII

### CONCLUSION

My tale being told, it may be permissible for me deuteronomically to sum up in a concluding chapter my arguments used, running over briefly the chief points.

As to the urgency of Rural Reconstruction—the re-constitution of our rural life under both its economic and its social aspects—not a further word surely need be said. Everybody is agreed upon that. The War has come and the War has gone, and its morrow has found the country a changed country. The task set to us is, as it happens, as comprehensive as it is urgent, and not altogether free from difficulties. But whether difficult or easy, it has to be grappled with, and that without delay.

There is less unanimity in respect of the shape that the change to be effected should take. Some of us would think only of agriculture as a calling. That interest, indeed, forms part of our subject and it badly needs reorganising, so as to become equal to the calls that are made upon it. But it does not in itself fill up the canvas to be covered. Others fix their eyes upon our land system and the best form of possessory utilisation of the soil, whether by nationalisation or otherwise. We have done, of course, with the worn-out tradition of quasi-sovereign "property," without any restrictions in the interest of the community; and the measure of the restrictions to be imposed, on which opinions differ greatly, deserves full consideration. However, that point, once more, does not quite complete our task. Others, again, have the maximum production of wheat on the brain. With the younger Pliny, who warned his countrymen centuries ago of the mistake that they were making, we shall have to recognise that the first place in our consideration is due, neither to wheat nor to landownership, but to human beings. It is our population that we have to think of first, subordinating the rules which are to govern the possession of land, and the organisation of agriculture, to its wants—the population, which now unhappily divides itself between plethora, breeding distress, ill health, faulty physique and almost chronic unrest in towns, and anaemia advancing to atrophy wasting the opportunities vouchsafed to us by nature in the country.

The land, so we now all admit, exists for the "people," and the

“people” must have free access to its use. Not as if wrong were to be done to those now in occupation, who, in truth, constitute numerically only a small minority of the people. But the pith of the question is to be found in the claim, become more vocal and more importunate of late, of those whose toil directly produces the kindly fruits of the earth which are to win the bread for the toilers and to provide for the wants of the nation at large. Those rights have been too long ignored, and are perhaps even now looked at under too narrow an aspect.

It is, however, not purely a question of our wage-paid labourers that we have to deal with. Please God, we shall soon have self-employed labour multiplied largely, with a reward secured, of which wages will form no, or only a subordinate, part. However, the question of employment stands well to the front in our problem. At a time when we have had embarrassing, almost distressing proofs of what class strife means, in its industrial aspect—intended to be between labour and employing capital, but hitting hardest by a rude onset the unoffending, helpless mass of the people at large, much of it sprung from the very ranks of aggressive labour, and most of it of very limited fixed income—we may well exert ourselves to prevent by forestalling action a similar conflict coming over our rural world. There have been ugly warnings of trouble on the approach. It will be prudent policy to agree with our adversary while we are in the way with him—or rather, before he has become our adversary—by identifying interests between the two potentially opposed parties and setting up sure foundations for enduring peace.

It is, then, the interests of the whole of the rural people which has to be placed foremost, and our business will be to consider means, not only for giving scope to those who labour for the attainment of a maximum material reward for their labour—while at the same time securing to the nation a maximum return for the loan of its land—but also a maximum of well-being in every sense to the millions of families whom we hope to see settled on the land, to the relief of the towns. For material gain can after all be regarded only as a means to well-being, contentment and happiness, such as ensure social ease and national stability.

As means to this end I have advisedly placed education foremost. In holding that in the labours to be engaged in for ensuring healthy rural reconstruction education is out and out the most important, and in truth the determining factor, I am glad not to find myself standing alone. In his speech introducing the Agricultural Instruction Act already referred to, I find the Canadian

Minister of Agriculture declaring : " We have come to the conclusion that we can best help on that great work (the creation of rural civilisation) by freely and generously assisting the cause of education. If we are told that that is an innovation, we answer that it is the people's money, drawn from them, and that it is not only defensible, but desirable that much more should be spent on what we believe to be the most effective way to obtain the objects referred to."

Education will help at all points of the problem. If, as people having to do with horses say : It is the belly which lifts the legs, so it is education which lifts the whole body of the entire mass of people, helping in all quarters. It will teach men to farm better. It will train them to higher social and intellectual ideals in life. It will lead them to understand better, and to value more highly, the advantages in respect of health and longevity of quiet, less wearing but more lasting and less corrupting enjoyment of life, attach people to the country, attach them to their family, and help them to build up in their peaceful and contented existence ample provision for old age and the increasing wants of their upgrowing offspring. And in respect of education *in the country*, as it happens, much remains to amend. We are busy providing helps to education there, surely enough—libraries, classes, schools. But all these things, good as they are in themselves, seem to have a bias in them which leads the mind townwards. They are shaped on town models ; they do not train young people to look upon the life in the midst of which Providence has placed them, and in which we may assume that Providence also intended the majority of them to spend their lives, as their proper and desirable sphere of existence. There is no ring of "country" about them. Children learn arithmetic ; but they are at a dead loss how to keep husbandry accounts. They learn something elementary about physical science ; but they do not in the least know how to apply that to their practical doings. Time was when this did not matter, when one kind of education, elementary as it was, would do indifferently for all. However, the world has now grown so unwieldy in all its aspects that under all those aspects we have been compelled by necessity to discriminate and specialise. Just as we bring up a negro to adapt his way of living to his own hot climate, and the Eskimo to his cold, so shall we have to train up the country child in the main for country life as the town child is brought up for town life.

Opinion with regard to education for country, and specifically farming, folk has changed not a little during the past sixty or seventy

years, and wants changing again. I remember in my youth seeing the couplet circulated :

“ The man to the plough,  
And the wife to the cow ;  
The boy to the flail,  
And the girl to the pail,  
Your rent you will net.”

But :

“ The man tally-ho !  
And the girl piano,  
The boy Greek and Latin,  
And the wife silk and satin,  
You will be in the *Gazette*.”

There is very good sense in that, which is worth taking to heart even now. But in turning its point invidiously against “ piano ” and “ Greek ” and “ Latin,” the verselet suggests what may be misunderstood. Unquestionably too much “ tally-ho ” and “ silk and satin,” that is, the farmer and his wife turning their mind away from “ business ” to pleasure and fancy, must mean mischief. But why “ the girl ” should not in her off hours delight the family with a bit of “ piano,” one does not in these modern days quite see. And “ the boy’s ” “ Greek and Latin ” clearly were intended to stand for “ liberal education ” generally—which “ education,” in an altered form, bringing chemistry and botany, and plant and animal physiology and the like on the scene as necessary allies and auxiliaries to farming, modern development has shown to be very essential and has, indeed, forced upon us. The test of utility lies, not in the acceptance of “ education,” but in the choice of the subjects and the mode of teaching adopted.

There is, in education also, this to be borne in mind. In any case, education, like food, if it is to do good, wants to be balanced as between different component parts. The ducks allowed, in an experiment made, to feed upon as much pure starch as they pleased were soon found to be starving in the midst of plenty ; and the sheep fed, likewise by way of experiment, on sawdust were found to be making nothing but blood, which endangered their life.

Medicine likewise teaches us that one-sided treatment, such as in education we now give to our country children, does harm rather than good. Useful as medicinal remedies are, doctors will have it—and rightly so—that “ *omne medicamentum simplex nocet.* ” There is harm to human health in every drug taken by itself ; it wants to be balanced so as to have its noxious qualities checked by others neutralising the mischief. For country use under all circumstances the learned teaching of the town wants, in a similar way,

to be neutralised by teaching specially adapted to its rural *ambiant*. Education then, adapted to the environment, is the first and most imperative requirement.

The next, obviously, advancing one step, is, apart from education, to provide for a decent and becoming living for dwellers in the country dependent for their bread and butter on the labour of their hands. We have been much exercised about the question of employment and wages, and so far as wages go, in the monetary aspect, we appear to have arrived at a settlement acceptable under present conditions—which conditions may, of course, in future change one way or another. Under the raised scale employers naturally feel much as we income tax payers do generally at a rate of 6s. in the pound, when in our young days we were led to consider 3d. quite enough. People will accommodate themselves to that, as in domestic life they have accommodated themselves to similar changes. People coming back from India find that in Great Britain they can very well do with fewer servants, and the old-world customs of our early days in the household—so graphically described in Lady Dorothy Nevill's various volumes—when, for instance, water having to be carried up by hand, the “ weekly bath ” proved an engrossing event and an exacting function, when lamps had to be trimmed by hand—trimming all those “ moderators ” in a club was a laborious business—and when shopping meant going to market with a basket for chaffering and picking out things—have been not unsatisfactorily replaced by more commodious arrangements. So, by the way, it is likely to prove also in the employment of agricultural labour—more especially now that finely subdivided electric power has been made available for service in farm and home. Organisation and labour-saving instruments may effect a great deal to compensate the rise in wages. The apparent hard-and-fastness adopted in the limitation of hours of labour is likewise likely to prove something of a bugbear, once our traditional spirit of give and take has come fully to assert itself. The earliest complaints about abuse of the Saturday half-holiday regulations turn out to have been exaggerations ; and that half-holiday is, on the other hand, reported to have brought about a distinct change of mind for the better among employees, to whom extra employment has now become a matter of free choice, subject to their own pleasure, showing that to that extent they are free men. They are not unlikely to meet employers willingly in the disposal of their statutory free time. If only the great problem, overtopping all others in this connection, that is, the provision of house accommodation, independent of employment,

giving to the labourers the Archimedean "standing ground," can be satisfactorily solved by the provision of untied cottages, we shall be able to congratulate ourselves upon so far having disposed of a very troublesome question and having, to the point required under present conditions, provided for that "better living" which President Roosevelt made the third point in his seasonable demand for improved "country life."

That free house-room indeed wants, now that it is being given, to be constituted a veritable "home," and towards that aim legislation can really do nothing, except it be to provide the means, in the shape, once more, of education, to enable people to do it for themselves. For that is a task altogether for the hitherto too much neglected, and indeed sometimes despised, power of self-help.

Employment, under fair and equitable conditions, is good. There are millions of people for whom it is an indispensable condition of life. It is not every one that can fend for himself; and if it only leaves a door open for a rise, a rise to better things, an ascent up the much talked-of "ladder," it represents the best provision that can be made for the support of people, men and women, who are dependent upon the labour of their hands. However, on the face of it, it is plain that self-employment must be more satisfactory—more satisfactory, certainly, to the person employed. No one, surely, will employ another at the wage that he pays him, unless he stands to gain more out of that labour than that labour costs him. Accordingly, a man labouring for another will not receive in return the *full* equivalent for the labour, whether of hand or head, that he bestows. If he has the opportunity of labouring for himself, and has the stuff in him to do so, he will come out of the process better remunerated, in addition to freely maintaining the happy position of full personal independence. The community also stands to be benefited by his self-employment, since there is no work as productive as that which is given for one's own profit; and in the cultivation of the land certainly it is production which serves as the standard measure to estimate the value of labour to the community. We have not in this country the institution of "managers" and "under-managers" that Sir Th. Middleton speaks of in his report of one species of foreign agriculture. But I have witnessed the satisfaction which such "managers" or "under-managers" felt—have their position as employees been ever so pleasant—on becoming their own masters, with risk and chance equally open to them. And we have the same thing enacted before our eyes continually on an individually smaller, but collectively

larger, scale, when such of our farm labourers as have the grit come to emancipate themselves from "employment" and constitute themselves free cultivators. For the community that means, not only, as observed, larger production, but also greater contentment, more happiness, a more settled state of things, a narrowing of the ground unfortunately still open to class wars, and therefore an important step towards satisfactory rural reconstruction.

Mr. Jesse Collings relates, in his most interesting autobiography, that in 1885, when he, in company with Mr. Joseph Chamberlain (then still pronouncedly in his "Radical days") visited, among other places, West Lavington, in order to see with his own eyes and hear from agricultural labourers' own mouths "how those labourers lived and worked, and what they desired to ameliorate their condition," these men "told Mr. Chamberlain that their possible improvement was (1) in the better cultivation of the land; and (2) in enabling them to obtain bits of land on their own account."

Accordingly, in the general election of 1885, it distinctly was the promise of small holdings ("three acres and a cow") that Joseph Chamberlain put forward, in his "Radical Programme," which, securing the votes of the to some extent newly enfranchised denizens of counties, gave the Liberals the victory.

We are endeavouring to bring such a change about—in our usual, more or less bungling, way; for since, in 1892, it first dawned upon us that, sharing in that very common human ambition—nowhere more strongly pronounced, so we make it our boast, than in our own country—to be free, agricultural labourers might aspire to the occupation of land for their own account—no matter whether as their own property or as a hired holding—we have been trying to supply to them the means of acquiring land, in a "bungle-bungle" way, which has, at the close of a period of twenty-eight years, led to only very meagre results, just because it was "bungle-bungle." Not one-third of the acquirers of land so disposed of under the Small Holdings Act are *bona fide* whilom agricultural labourers. The precise figure is 32 per cent. The bulk of those benefited are publicans, tradesmen, artisans and the like, that is, business men already presumably doing well, and self-employed, who required the land for accommodation purposes in connection with their business. And that 32 per cent. does not mean new households or *exploitations*. The men who took that land had their households already. The reason for this disappointing outcome is, that we just offered the land—and that not under either the most tempting or the most equitable conditions; for a renting of land which pays for the

purchase without securing to the payer the prize of the purchase, cannot be described as equitable.

In addition we stumbled over the question of freehold or tenancy. "Holdfast" is, we know, the "better dog," and whoever has does not care to give up. The merit of the question is very plainly demonstrated in the trouble of increasing tenancy that Americans now find imposed upon them, to their annoyance and grief, and that, accordingly, they are earnestly endeavouring to shake off. Tenancy is with them on the increase for the very same reason that among ourselves it is being perpetuated—because, in general, though there are no doubt periods of land slumps, the tendency in the movement of land values is—quite naturally, since the population goes on multiplying—in the direction of increase. The hiring out of land resembles the hiring of labour already spoken of in this, that it does not secure to the worker the full return for his occupation. The employer of labour retains a balance over ; and the hirer out of land looks to the increase in the capital value of land as the unspecified balance coming to him. He looks for "betterment." That is very markedly so in the United States, where speculators buy the land, let it out anyhow, just in order to have it cultivated and to draw some income, but who look for their main profit to the future sale. And the nation and its authorities have found out the mischief that this does to the national cause of keeping production, the great want of the community, at a low level. The expectation of "betterment" for the owner thus means a sacrifice for the worker, and a loss for the nation. The occupying owner—provided that he is in a position to maintain that status—enriches both himself and the community. He is bound to study the permanent improvement of his holding as well as its yields, and that improvement goes to the credit of both himself and the nation, becoming all the more valuable to both as population further and further increases.

Some regard, in respect to that matter, ought also perhaps to be paid to this fact, that the only land system known to us, which has a right to claim divine ordinance for its conception, that is, the land system of the Jews, although it distinctly treats land in general as having been given as a common possession to the nation, and not to individuals, yet not only distinctly provides for every member of the nation, except the very poor, owning his own allotted lot of land, but in addition makes that land practically inalienable. The mind which dictated such system is likely to have been cognisant of, and to have weighed well, the pros and cons of the problem. And the voice of the same law which lays down these directions also plainly

denounces the " laying of field to field " as a gross abuse and a wrong to the fellow members of the nation.

We cannot turn the stream of accomplished facts backward to the acceptance of that altogether ideal system. But with all biblical references to one's own " vine and fig tree," and the deserving man " standing in his own lot in the end of days," we may take it to be the aim which, so far as is possible, we ought to make for. Meanwhile we shall have to reckon with things as they are.

However, land by itself is not the only thing which comes into account in this matter, be it purchasable or tenantable. Offering the bare land to a poor cultivator—which is what we have done—is like offering a lump of raw meat to a man who has no apparatus with which to cook it—or, as the French say, offering a handful of nuts to a man who has lost his teeth. Besides the land, as a means of making it practically valuable, there must also be money to cultivate it with, or the land will become a mere white elephant to its holder, upon which the poor cultivator stands to net, not a gain, but a loss. That is one of the reasons why our old fogies will persist in declaring that small cultivation cannot answer. It is not that it is small; but that there is supposed to be no money at its back. And so far from giving the new settler easy access to the money required for profitably cultivating his land, we have actually—all except Lord Ernle—who could see further into a millstone than others, in his experiment at Maulden—asked money, or the proof of the possession of money, from him. What difference the possession or else the lack of money makes in the acquisition or tenancy of the land, which under our Act we have offered, we see in the result already quoted of 68 per cent. of the land disposed of going, not to genuine cultivators—the agricultural labourers, for whom the gift was intended, who would benefit the nation and themselves by turning it agriculturally to the best possible account, but who lacked the requisite funds—but to tradesmen and publicans, who wanted the land for their own purposes—their pony or cow, or donkey, that is, as an accommodation to themselves—people whom the legislators so sapiently ordering things were not in the least thinking of, but who had the requisite money.

Under the Act of 1908 the provision of credit for cultivators entering upon the occupation of land was, as I am in a position to assert, certainly and distinctly intended. The Act advisedly gives county councils—to which bodies, not altogether fortunately, rather than to a central body specially created for the purpose and operating through branches, or to associations specially enrolled, the adminis-

tration of the Act was committed—power to “promote the formation or extension of, and, subject to the provisions of this section, to assist societies on a co-operative basis having for their objects the provision or the proper working of small holdings or allotments, whether in relation to the purchase of requisites, the sale of produce, credit banking or insurance, or otherwise.” That provision was much debated in Grand Committee—criticism being pointed, from one quarter, not at the power given, but at the “assistance” promised to societies formed “on a co-operative basis”—which “assistance,” so it was apprehended (and I must confess that I shared that apprehension), might easily be abused in the sense of ill-advised generosity. Mr. Harcourt—as he then still was—being in charge of the measure, silenced these objections by reference to an accepted authority, which had approved. In the place of the too lavish assistance dreaded—which under the mask of kindness might have spoilt the “co-operation” resorted to—there has been no “assistance” at all—not even encouragement or approval. The main action suggested under the clause of the Act referred to was that of providing credit by means of co-operation. And towards that end not only has absolutely nothing been done under the Act—least of all by county councils—but indeed the action actually prescribed by the Act has been directly hindered and obstructed by the Government acting through the Board of Agriculture. Lord Lincolnshire—or Lord Carrington, as he then still was—in 1910 unmistakably desired really to take action in the sense suggested, as did also his second in command, Sir Thomas Elliott, who consulted me as to practical steps to be taken. Lord Carrington, after the triumphant passing of the “Thrift and Credit Societies Bill” in the House of Lords, begged me to submit a memorandum on the action desirable for carrying the provisions of that Bill into execution. I drew up such a memorandum, which was acknowledged and was to have been discussed—when the new election came about stopping all progress. But Lord Lincolnshire and Sir Thomas Elliott subsequently left the Board of Agriculture. And their successors appear to have thought no more about the matter, emphatic as the House of Lords had been in its approval. In any case they took no steps to turn Lord Harcourt’s advisedly drafted clause to account. Certainly, as Mr. F. E. Green, a man who knows our peasantry well, and has kept a very watchful eye upon goings on in the matter of land settlement, remarks in his “A History of the English Agricultural Labourer,” “this laudable provision, which would have been of immense value to small holders who lacked capital, has never been carried out by any

county council." "Of immense value" undoubtedly it would have proved. Because the great hitch in all that has been attempted and done in the matter has been the lack of capital in the intending settler's pocket. And Continental, Irish and Indian experience clearly shows that such lack may exceedingly well and without danger of loss to the lender be made good by the use of Co-operative Credit. In the same spirit as that in which Mr. Green wrote, the late Sir John Brunner, who had warmly befriended my Bill, observed to me during the War, when money became scarce : "Farmers would be thankful now indeed if the proposals made in your Bill had been carried out."

Lord Ernle knew better than those whom he succeeded at White-hall, and those who in turn have succeeded him, and as apparently did the county councils, where the shoe pinched, and where there was need for ease to be given. During his one brief tenure of office he was obviously so overdone with temporarily more urgent business, and the whole atmosphere in legislation was so adverse to action under this head, that such action became altogether impossible. But he had, as the Duke of Bedford's chief agent, formed the successful settlement at Maulden, in which, though no working funds were provided for the settlers—which was not to be expected—in any case absolutely no money payment out of their pocket was asked for. Settlers were allowed the full enjoyment of that advantage which is pleaded, as if it were unanswerable, in favour of tenancy over ownership—namely that of keeping all their available money for working purposes—while at the same time entering upon the most valuable benefit of ownership, which secures to them the full reward for all their labour and outlay, and ensures to the community the valuable consideration that production and "heart" will not be reduced by any "farming to leave." And there has been no loss.

Land, of course there must be. And "land" there is. And county councils are at length, after much bungling, learning how to provide it in a businesslike way by acquiring, not a plot here and a plot there, but entire estates, which are cut up systematically into small holdings. But, situated as we are under this aspect, the whole question really turns upon this one point—the provision of sufficient working capital, which is only possible by means of credit.

Now such credit—so we know from ample experience collected from all over the globe—co-operation can readily and easily supply in, sooner or later, almost unlimited quantity. Lord Lincolnshire and Sir Thomas Elliott, as observed, seemed willing to make it supply it.

Mr. Asquith, when Prime Minister, declared the value of such credit to be so well established that no further inquiry into its merits was needed. However, Lord Lincolnshire's successors have done nothing to give agriculture the benefit promised. Like those ingenious, but wrong-headed, grooms of whom Captain Dwyer tells in his "Handy Horse Book," who, to dry a horse coming home hot, would try every conceivable method except the right one, that of rubbing it down, they have expended their ingenuity in devising a variety of fancy means which have, one and all, led to no practical result. They have appealed to joint stock banks; they have offered individual credit on the recommendation of county councils. And the result is nil. Evidently they will not see what is plain and palpable to every one concerned elsewhere, namely, that credit required under the circumstances kept in view necessarily has to be dispensed on different lines from what we may call capital credit, inasmuch as the guarantee for repayment to be given cannot possibly be that ordinarily taken, of a pledge of attachable possessions, but must needs be sought in the judicious and profitable employment of the loan raised. Of the capacity of an intending borrower to give such—that is, his professional proficiency, and his honesty, and, by the side of that, of the promising character of his opportunity—neither Government officers nor joint stock bankers, nor yet county councils, can judge with any certainty of judging right. "Suppose that we sell up all these people," so remarked to me the late Duke of Devonshire, "what do we get?" That is, indeed, assuming a little too much. For we should get something. But the very object of co-operative credit is to safeguard the process against the danger of having to sell any one up. It is aimed at *avoiding* that. The borrower's neighbours, engaged in the same pursuits, knowing him and making themselves responsible with him, can judge of these things. And they can do more. They can watch him, and if they should find him deteriorating in character or standing, or playing the lender false in the employment of his loan, they can stop his loan at the very first warning, before harm has been done. The Government officers, the county councils and the joint stock bankers are wholly unable to do this. They may find the man all right at the time, and his business promising—which will still be only a very independable estimate; but before the money becomes recoverable he may have become negligent—and the money will be lost. There is grave danger in credit uncoupled with very full responsibility—above all things when the money comes from such a body as the State, which is now considered fair game for robbing or cheating.

And the joint stock bank is in a not much better position. "We do not for a moment suppose," so the President of one of the French "Regional Banks"—which are financed by the State, and which in their turn finance local societies in the main with Government money—"that the State will seriously expect us to refund the money advanced." No such thought occurs to managers of co-operative banks, who deal with money received on their members' security.

For want of the Government's discovering what is really wanted, the question of credit for small holders has remained unsettled all these years. Land settlement has suffered in consequence, and so has agriculture; and accordingly also agricultural production, which is professedly the dominating concern of our statesmen, has suffered as well—whereas with co-operative credit adopted on proper lines, as recommended by expert authority, agriculture both in Ireland and in India—not to speak of other countries lying beyond the same influence—has forged ahead mightily, in great part—in India one might say almost exclusively—on the ground of the credit provided. Disappointing is too mild a word to use for the failure so occasioned. Provide for reasonable credit, and the results obtained under Lord Ernle's experiment at Maulden—where 575 people applied when eighteen holdings were offered—proves that applicants for land and settlement will not be wanting. Armed with that weapon we may expect to see the countryside filled with settlers, as we desire—probably in little time. It is the lack of money which now keeps them back.

Land and working funds having been provided, as I will assume, the next want to be met will be this, that the settlers should among themselves close their ranks and join their forces together both for purposes of business and for the creation of social community life and that neighbourly intercourse without which settlement must mean little more than banishment. One cannot imagine Robinson Crusoe altogether happy on his desert island. Common action is required for purposes of agriculture, more particularly among small holders, and community life is essential under a social, and also, in a higher sense, under an educational aspect. That point has already been referred to. The Americans—both President Roosevelt and his "Country Life Commission," with the late Ambassador Page, a prominent pleader for the cause, leading the way—lay great stress upon it, and among other factors to be enlisted in the promotion, single out what they rather comprehensively call "the Church" as called upon to prove an active agent in the furtherance of the work.

"The Church is," so the Commission states, "in a peculiar way

intimately related to the agricultural industry. . . . This gives the rural church a position of unequalled opportunity. The time has arrived when the Church must take a larger leadership, both as an institution and through its pastors, in the social reorganisation of rural life." If that is so in a country which owns no Church establishment, much more ought it to be the case among ourselves, where the Church has been designedly established and endowed, with funds which come entirely, or almost entirely, from the land and its cultivation, in order to serve as a pillar to healthy and satisfactory country life, to which secular things as well as spiritual and moral are necessary contributors.

Towards the establishment of community life, the "powers that be," that is, in this case, the squire and the parson, may indeed do a great deal if they will only in this matter for a time, figuratively speaking, "forget their own people and their father's house," that is, sink their higher position for the nonce in *bonâ fide* human comradeship. For community life is not consistent with the assertion of rank. The Americans have no "squires," but their authorities acting in the matter have readily accepted President Roosevelt's view, and look in a great measure to "the Church" for furthering the end proposed, upon the attainment of which hinge a great many other developments. In American language the term "the Church" designates what we should express by "the Church and all Denominations," of which latter, ridiculous as it seemed to the infidel Voltaire, who contrasted our possession of "only one sauce" with the presence among us of "a hundred denominations," the religious life active among us has produced a not inconsiderable number, each of them with its own influence upon its particular adherents, more especially in the country—the population of which reck little of dogmas and follows rather the apostle of "works" than the apostle of "faith." And they must on no account be forgotten. For, although in matters of doctrine we may, perhaps with reason, prefer a *discordia concors* to a forced *concordia*, which under the circumstances is bound to be decidedly *discors*, in this matter of "works" we should all be labourers in the same vineyard. The Church comes to the uniting work handicapped in the first place with the reputation of her officers being "the squire's men," and in the second with its not over-enviable identification with "tithe," representing a burden, of which Alcuin, the English adviser of Charlemagne, said that "our people would never stand such an impost." Sydney Smith in his humorous way puts the case so (that was at the time of the Irish potato famine): if the Pope himself were to come in person to claim

on Irish fields every tenth potato lifted, for himself, good children of the Church as the Irish are, they would infallibly rebel. One must have lived in a county in which extraordinary tithe has in the past played an important part to appreciate all the odium which in the minds of rural folk association with that impost, hallowed by long tradition—as we know from Selden—perfectly natural in its inception, has left attaching to it. The “minister” has this advantage, that he is as a rule “sprung from the people,” and can speak about their sentiments in their own language. Notwithstanding all this, the officers of the established Church are likely to exercise the greater influence if they only will. They are, moreover, the appointed shepherds of the whole parish, whereas the ministers are only the private chaplains to the members of their several denominations, without any official call to trouble about others. There are plenty of parsons who in this way do their duty earnestly and admirably, and their influence is proportionally great. But under a system of selection, which appears to be governed by differing principles, there are also not a few who do anything but the right thing. Thus we had in Sussex one who would not recognise dissenters as his parishioners, nor visit them. The consequence was that a substantial farmer in the parish set up a Wesleyan chapel and got the ministry endowed. And there was open schism declared! And the Rev. Mr. F—— forfeited all his influence. Another made his name “stink in the nostrils” of his parishioners because, with an exceptionally liberal endowment to keep his chimney smoking, he was a habitual absentee, “not spending £5 in his parish,” as was said. In addition there are “criminous clerks,” of whom we have had more than one. Nonconformist ministers, appointed on a more democratic basis, are not allowed to go this length. However, churches must all work together on our present problem. Rural folk, as observed, are no judges of dogmas. They would not engage in a great fight for any number of the historic “iotas,” however pregnant with meaning such might be. And if modern Donatists were to raise their terrible cry of *Deo laudes* among them, they would simply be met with “bats” and be “made summut of,” as the Ashdown Forester threatened to do to the bullying counsel cross-examining him in court, “if he could only have him for a quarter of an hour in the forest.” They know nothing about the refinements of academic curriculums and the meaning of hoods. But they are admirable judges of conduct and dispositions evinced. If “the Church” will only for the nonce forget to be “schoolmaster,” and become heartily “comrade,” it has a great field open to it for assisting in the creation

of useful and genuine community life, from which are likely to spring great and beneficial developments. It is the absence of Church influence which has in France in a great measure allowed the mischief of Malthusianism—which acts as dry rot among the population—to come to such a head, weakening the forces of the country not for war only. God forbid that our rural folk should ever become subject to it as to the regret of right-thinking men their brethren have become in France.

With the home, the holding, the requisite funds and community life established, we may be held to have done with the social side of the problem in hand, leaving only, as an appendix, the remunerative employment of cultivating folk in off time, by suitable village industries, just to hint at as a desirable support, to keep hands at home, keep them from idleness and add to the family budget.

Now for the agricultural side! On the point what should be done, there are serious differences of opinion. Practising agriculturists by profession are loth to see their large farms—on which the accustomed staple produce can be raised most economically by the use of labour-saving machinery and wholesale working, according to long established and accepted rules—taken from them and replaced by a congeries of small holdings, the look of which on the map one writer has derisively described as “a patchwork quilt.” Well, “patch-work quilt” though it be, if it but promises to meet the demands which the nation makes upon the land, it will not be amiss, and will eventually have to be put up with. But of course no one in his senses is thinking of applying the cutting-up process in such unsparing way. You do not in vinegrowing countries, the Languedoc, Italy, Rhine-land, see nothing but vines grown, nor in the cotton-growing countries nothing but cotton—although vines and cotton respectively, and very reasonably, there form the chief produce raised, the produce which agriculturally “sets the tune.” There will be plenty of land left for other cultivation. And indeed one has a good right to hope to see plenty of new land added to what is now subjected to farming, in this respect of the old-fashioned type, as the pinch of the steady, and necessarily intensified extension of small holdings comes to be seriously felt, and agriculture, pressed, will naturally seek for “pastures new.” There are many thousands of acres of land capable of being cultivated that are not so. And there is as wide an area now undercultivated which might and ought to be made greatly more productive. There is much undercultivated land which under slovenly or niggardly farming—the consequence generally of more land being occupied than the farmer’s purse will suffice for—produces

only half the crops that the nation has a right to expect to see reaped from it. There is a very large expanse of pasture much better fitted for arable cultivation. We need not, under the stress of a supposed Diomedean necessity for the production of wheat—a necessity, so it is to be feared, often pleaded for only as a weapon against small holdings—lay the pleasure grounds, parks and the like, which form one of the glories of the British landscape, under tribute. With the aid of all the resources that agricultural science of modern days has supplied us with—not drainage and irrigation only, but inoculation, the use of the proper fertilisers and correctives for soil acidity and like poisons—there is comparatively little waste land that might not, with skill and outlay, be turned into a fruitful field—as the “sandy sand” and the erst barren moors of Germany, the Belgian Campine and the Dutch bogs have been turned. There is plenty of scope in that direction.

But since we have avowedly—and in general no doubt sincerely—made the creation of small holdings a leading point in our policy, one may hope that we shall at length devise some more efficient machinery for actively pursuing it than we have been employing in the past. Thus far we have little enough success to boast of. And the reason is not far to seek. It is not only the want of money in potential applicants' pockets that has retarded results, but also the want of machinery fully suitable to the purpose, with a declared will at its back and vigorous propelling power to move it. Apart from the marked success of the Maulden experiment—to which might be added the instances of Rew, Winterslow and some others—the striking contrast apparent between the progress of the allotment movement—which has created more than 50,000 allotments since the War, and close up to 300,000 in all—and our small holdings movement is too striking not to suggest that where a desire to acquire the use of land is so pronounced there must be faults in the execution where it has failed to produce results. The members of our county councils, who are under the Act called upon to act as chief executive operators in the matter, are not generally enthusiastic for the creation of small holdings. The bogie fear of the small holdings cutting “the eyes” out of the best farms must by this time pretty well have lost its frightfulness. So far as facts are known, no “eye” has actually been cut out. Farmers and their landlord friends have cried out before they were hurt. Considering that under such a process as that assisted by the Prussian *Rentenbank*, with its authority to issue an unlimited quantity of land bonds—which have fairly maintained their price, while calling for no

money drafts upon the Exchequer—vendors of land have admittedly found their account in the sale of their land in the shape of small holdings, with the intervention of the said bank, rather than in the disposal of them as undivided properties ; and seeing how eager many of our own landowners have shown themselves to take advantage of the great “land boom” brought on during the War, to dispose of their estates, it may occasion just a little surprise that in this country no landlords have come upon the scene, spontaneously offering their properties in such appreciated shape. That must, so it is true, have been at the cost of a little trouble. Nevertheless the reward in prospect would have been worth such sacrifice. It is true, once more, that we have no such institution as the *Rentenbank* to assist vendors with its bonds—as, on the other hand, we have no General Commissions to check their operations in the interest of purchasers. And the Prussian *Rentenbank*, so it will have to be admitted, would not in its German form fit well into our British economic organisation. However, its principle might very well be adopted, and put into a more acceptable shape. And so metamorphosed, there can be little doubt that it would prove a useful help to our avowed policy. Its land bonds are different from those that we have issued in respect of Irish land. There is no limit to them. And the rate of interest might readily be accommodated to the changing exigencies of the market. The German Old Age Pensions Corporations, which have, with their enormous accumulated stocks of money, proved an invaluable help to the housing movement, have in the same way had under changing conjunctures to raise their rates of interest. It ought also to be borne in mind that—as many instances show, among them, as very telling ones, that of the late Major Poore’s settlement at Winterslow, and the settlement of Herr Sombart at Lenzen—there is a good deal of “margin” separating the value of the undivided and the divided properties, in favour of the latter—so much so that in Pomerania I have found a man who had made the cutting up of estates for the purpose of laying them out in small holdings, as a matter, not of public service, but of profit to himself, able, thanks to such margin, to act—as President Metz of the General Commission, whose position and sentiments placed his sympathies altogether on the side of the purchasing small holders, admitted—the part of a generous and truly “paternal” patron and assister to his purchasers. Then there is the precedent of such institutions as the German *Landbank* of Berlin, which before the War I found operating with £2,000,000 of capital, created specially for the purpose of cutting up substantial

estates into small holdings and earning its shareholders a fair and steady dividend. But in addition to that example we have our own allotment associations, which have earned for themselves an excellent record. That is because they are voluntary institutions formed purposely to further their appointed work, with a good and determined will at their back and a single well-defined task to perform. The cause accounting for their success, as compared with the very moderate achievements of the county councils in dealing with the creation of small holdings, is not only that for allotment purposes no claim is made upon the allotment holder's pocket, but also that the allotment association has no other task committed to it except to provide allotments for applicants, and that among its members there is no hanger-back to impede the work, but all taking part are eager to promote its accomplishment.

As a side consideration to this question I should like to renew my plea that so far as small holdings are to be allotted as freeholds, what has been done in Ireland should be carried out likewise in Great Britain, that is, that acquirers of small holdings aided with public money should be required to have their titles registered in the public land register. That would be a useful step towards making registration of titles common. And such registration is an indispensable condition to the provision of easier and cheaper mortgage credit, such as is often clamoured for—not least so for the purpose now in hand. For I have found landlords very willing to cut up their properties into small holdings, to let to small folk—which experience has proved advantageous to themselves—but grudging, or else being unable to meet the expense of setting up the requisite new buildings. To such men easy provision of mortgage credit obtainable without the heavy solicitors' charges connected with the inquiry into title, would prove a boon. And so it would help on our multiplication of small holdings for applicants now waiting.

But to return to the question of our agriculture. It did not need Sir Th. Middleton's masterly report to tell us that we are not doing justice agriculturally to our opportunities, and the reason of such failure is plain. Among our farming personnel we have splendid specimens of good cultivators. However, beside them are a mass of indifferent, in some cases very indifferent, farmers. How did they come into their positions of what under one aspect is trustees for the public good, administrators set over the nation's land, to produce the nation's food in sufficient quantity? They were put there, incompetent as under present conditions they are found to be, in virtue of our antiquated land system, which places

the choice of them—under conditions of rent which practically exclude the struggle which otherwise results in the survival of the fittest, being generally determined by custom—in the hands of patrons who in many, many cases care more for having *personæ gratae*, by reason of their political opinions or their personal qualities, on the land, than the ablest cultivators. Like our soil, our farming personnel will bear cleaning and improving. Let us discard political and purely personal considerations, and concentrate our thoughts on the selection of the fittest cultivators, and provide machinery fully suited to our purpose, with a determined will at its back and vigorous propelling power to move it !

We are crying out for "wheat" now, which is supposed to demand large fields and large farms, and so to be inimical to our accepted policy of small holdings. Time was when the cry of people interested was for "wool," at that period our staple produce, held to represent typically British wealth—as witness the "Woolsack" in the House of Lords—which required even larger areas—those large pastures which cleared out our yeomen. Some centuries before it may have been something different still. Time was when London was contained within its city walls, and there were wheat and grass-bearing fields where now stand serried rows of houses. We cannot stop the march of Time. We can no more keep England as it is now, with its large farms, than we can bring it back to what it was some centuries, even only fifty years ago, when we old men used to walk amid rural surroundings where now there is nothing but bricks and mortar. And the country has not grown less prosperous under the change. Even were we to indulge in the Malthusianism of which we have heard the praises sung by "very reverend" lips, we could not prevent our urban child from bursting its confining swathings. We have the proof in France, which has practised Malthusianism and—moral considerations apart—not found it conducive to national good. The population of France has—not counting happily reconquered territory—remained stationary. Nevertheless its Government has found it necessary to provide additional facilities for the acquisition of small holdings by labouring cultivators. All that we can attempt to do to improve the situation under the pressure of mightily-increasing population is to distribute that population more evenly over the national soil. And to accomplish that it is indispensable that the agricultural area should be more and more encroached upon, and the productive energy of the increasing population should be in part diverted from industrial employment, in which it is overstocked, into ruricultural. The

output taken from the land—as we see in Worcestershire, in Kent, and in some other counties in which small and special cultivation flourishes—does not under such process grow less, though it takes a different form. Quite the reverse ; it grows considerably more ample. How our hop-growing counties used to revel in hop growing, when they still had the British market all to themselves ! We can import hops as we import wheat. There is other produce that cannot be as easily imported, at any rate without loss of quality and value, which fact keeps home-grown stuff in a privileged position. Even in the face of competition from abroad the value of such produce is so great, and the demand for it continues so steadily on the increase, it keeps the soil in such excellent condition and provides employment of a decidedly remunerative kind for so many hands, that its substitution for the more stereotyped varieties of farm produce must be counted a distinct gain. Let war come again—which God forbid that it should—and the land so cultivated will be in all the better heart to produce those heavy crops of wheat that we shall then stand in need of.

Undoubtedly we want “ Better Farming.” For that purpose we want more and better education—education of the right type—not the education of schools, colleges or universities only, not the “ relish or taste sickened over by learning,” but practical education, the suggestions of better practical methods, by means of demonstration, of experiments in which the interest of farmers themselves is enlisted by the home-coming tuition of officers like the American county agents and county representatives, the Belgian *agronomes de l’État* and the Dutch and Danish *konsulenten*, and by the training of the younger generation in “ clubs ” like the American, in “ school fairs,” “ school gardens ” and the like. The result of the last-named form of teaching cannot be instantaneous, but it is sure to be certain, and it is very effective, also very general. It is to farming what certain medicinal cures are to the human body ; it means the filling of the body with new blood—and better blood. And we want more businesslike farming. That is a matter in the first place, for better accountancy, calculation, reckoning up of cost and return, and appropriate book-keeping ; in the second, of that organisation of which our agriculture stands in pressing need, and which is most effectively secured by well-ordered co-operation. There is individual organisation, of which there is a crying want among us, as in the more economical utilisation of labour, now that its cost has become so heavy, and accordingly much less of it will admit of being employed. There is very much room for retrenchment under that head. Our

farmers have been extravagant in the employment of labour because it was ostensibly cheap—but, in truth, through their over-employment of it, with only a scanty return expected, really very dear. You may waste as much in shillings as you may in pounds. What a number of needless boys, trudging unnecessarily by the side of teams and ploughs and carts, could we do without ; and how much labour is wasted in so carelessly ordering employment, that there is needless going backwards and forwards, and little jobs are taken up and put down again regardless of the waste of time. In our industry, thanks to good organisation, the use of labour-saving machinery, and also to the full use of our wits—when we realised that we were still on the upward path—we managed to retain our supremacy in the manufacture of cheap goods of recognised quality for decades against other nations having a very much larger command of labour at ridiculously low wages—wages at which (like ours in agriculture up to the very recent past) labour was allowed to run to waste just because it seemed to be cheap. It was only when foreigners in their turn began to organise employment so as to reduce cost per task that they became dangerous competitors.

We shall have to try to do the same as we did in industry now in agriculture. Not a little would be gained in this respect, if we could only bring ourselves to make labour the cordial ally of employment by identifying the two interests by some such method as profit-sharing, and eventually co-partnership, be it in its inception ever so elementary, so as to make the two forces of head and hand pull the same way, instead of pitting their strength one against the other. And there is room enough and to spare for collective organisation, not only in buying and selling—which is at present being encouraged in not quite the right way, if it is to last—but in other matters as well, but undoubtedly in buying and selling first. We have up to now almost totally neglected it, though we were the first to experiment with it in a timid way some sixty years ago. And even now when we endeavour to take it up, thanks to Whitehall Place guidance, we make a point of raising artificial obstacles in our own path.

Under this aspect the utterly uncalled for estranging and challenging provocation of the working men's co-operation is bound to present itself as doubly unwise, not to say foolish. In the first place, our agriculturists desiring to co-operate stand in need of tuition in the practice of co-operation. Since the Agricultural Organisation Society was started in 1900, we have had a variety of suggestions of practical co-operation in agriculture put forward,

both from Whitehall Place and by leading gentlemen in the movement, who were bent upon distinguishing themselves by the devising of quite new methods. Not one of them has answered—least of all have so the two starts made in the organisation of wholesale business, one of which came hopelessly to grief at the moment of its inception, while the other cannot be said to have proved particularly businesslike—and has consumed a goodly amount of money. On such a point Balloon Street in Manchester, with its long and wisely-extended experience, appears, on the face of it, a more trustworthy guide than the Temple. Why, indeed, go so far afield for new and untried methods, when we have a beaten and well-trodden path before us which has already proved its merit by leading, in the words of the late David Lubin, the organiser of the American Commission, up to a veritable miracle, and which has in consequence become the universally recognised and accepted model for similar institutions all over the globe—imitations producing everywhere without exception similar results ? And generally, in such matters, Manchester and Glasgow, Lincoln and Leeds must needs rank as safer guides, very much more acceptable to the class of small holders whom the country is thinking of, than gallant majors and captains with army practice and counsel learned in the law.

Education and co-operative organisation are the two forces that we want to harness to our car. They make a good pair. The one will tell at once. It will show us how to produce more and more cheaply. The other will tell progressively and in comparatively little time. It will teach us how to put our increased production to better use, how to buy, and sell and work, in common.

In the second place, we have the land problem to deal with. And in respect of that co-operation has shown a mind to take up a position which, if permanently maintained by so formidable a force of active champions of their policy, might cause difficulties to our would-be agricultural reformers, who carry their heads too high to care to consort with these “working men,” or to stoop to argue with them, and so very unwisely defy them. These “working men” have a deal of force behind them, and a deal of grit in them, and can, even when on the wrong tack, accomplish a great deal. Repelled by those to whom they willingly offered their support and their markets, not only do they appear inclined to organise their own agricultural, that would be specifically small holdings, movement—being equipped with ample facilities for such undertaking—which in their hands could not fail to succeed and would be a dangerous competitor, but, marching to some extent in the foot-

steps of the land nationalisers—a party not to be made light of, however faulty their programme may be—they are setting up their own programme of what may be called half-nationalisation, as paving the way for nationalisation proper, or forming a halfway house. They claim the land and its cultivation for the “consumer,” whose interests they stand specifically to fight for. Under such programme the country’s farms are to become productive departments of consumers’ societies, worked for the consumers’ account and under the consumers’ direction. Mistaken as such a policy would be—since it cannot lead to a maximum of production—it is not to be met by superior pooh-poohing, with a silk gown and some military scarves waved in the opponent’s faces. There is too great a force, just of the section of the nation whom the matter most concerns, at the back of it. Be a craft ever so well designed, it cannot hope to contend successfully for a long time against both tide and wind. The little Whitehall breeze will not carry it through against such forces.

We have here, not a sectional, but a national object to deal with, an object the very aim of which is that it should be made democratic and popular, since otherwise it could not be successfully realised. Its progress will have to be gradual, it may be slow. *Ardua quæ pulchra.* But eventually those modern popular aspirations, which have already led to so many signal successes, are bound to prevail against the worn-out, antiquated methods which are out of keeping with modern times. We shall not, and we do not, want to get rid of country mansions and large farms altogether, both of which have their distinct uses and merits. But, in substance, to remedy what is now generally recognised as being amiss, we shall have to see that the land—as much of it as is suitable for the purpose—goes to the people that the nation wants to be kept on the land, and that those people are made comfortable on it, attracted to it, given scope on it for acquiring property and encouraged to engage in large and appropriate production.

In the foregoing pages an attempt has been made to show on what lines such an object may be attained. None of these means lie outside the power of the nation. Long neglect and false starts made have added urgency to the task and made action more called for. Now that this fact has been recognised, one may hope to see action quickened and the work taken in hand with all the energy and the allowance in the way of means that its promotion calls for, and so carried to successful accomplishment.



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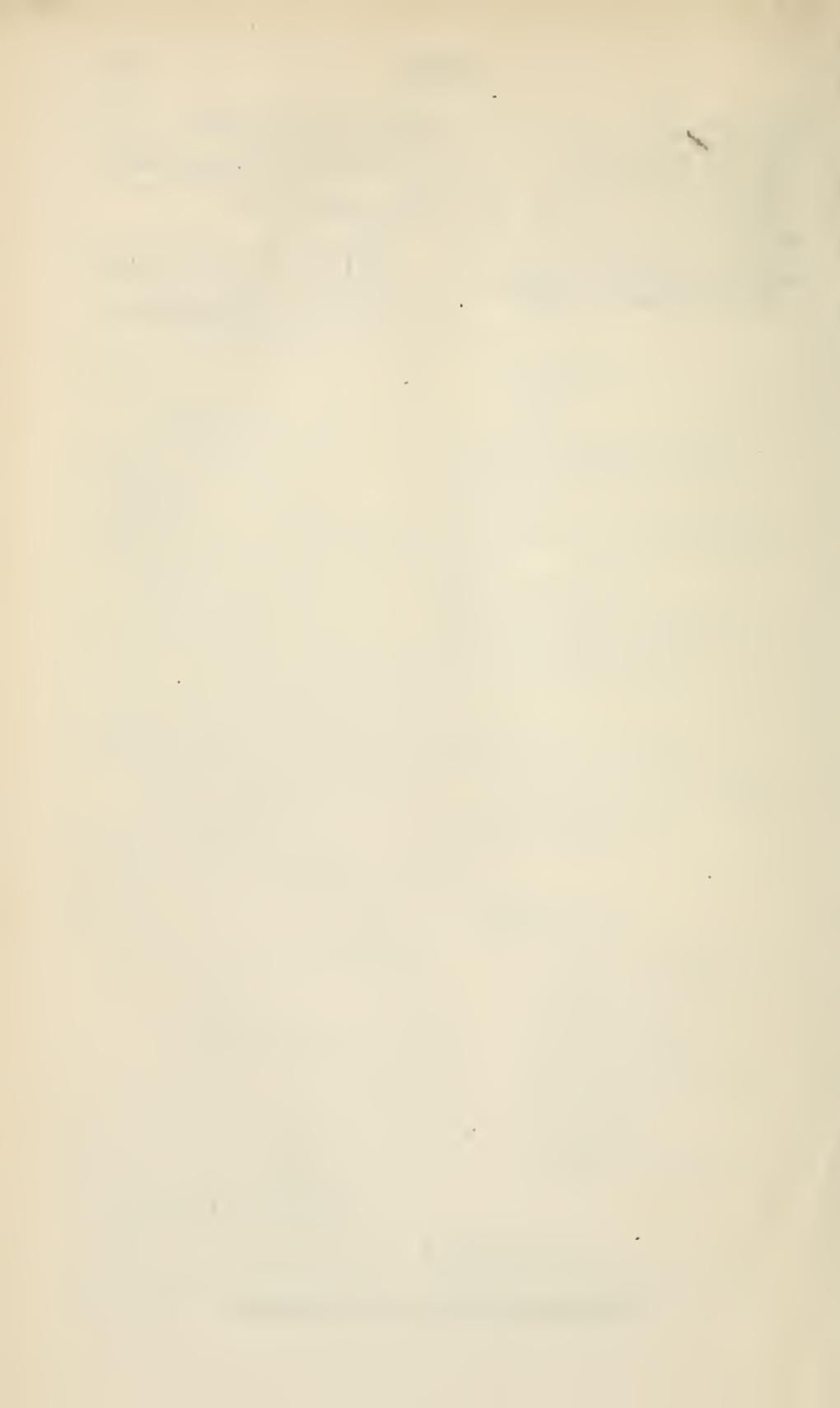
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