

# THE MUCH DISCUSSED QUESTION OF SETTLEMENT

(Continued from last week)

4. The question of Agricultural Banks. I am obliged to your correspondent for mentioning this, although I submit he is a man of very limited outlook with a good conceit of himself and something of a dreamer. Under head 5, subsection "i" of my letter of Oct. 23 to which your correspondent refers as one of the requisite aids to successful settlement. He says, "Now! does the Doctor name where any of such banks exists? or tell us of their success? I was then enumerating the various steps in the process. I could not enlarge on any point. But I am not sure if it would have made a particle of difference if I did tell him. He seems to know everything—better than anybody else. I have no objection to tell him and all your readers (if they are interested) of these banks. There was one Agricultural or Hypothecary Bank in every Province of the Argentine Republic and colonization (settlement) was carried on there, as I have mentioned elsewhere, on a scale that puts her far before Canada in that particular line, as a producer, but if Canada only adopted the plan Argentine did, in my opinion, it would put Canada, not only before Argentine, but also easily the granary of the Empire in fact as well as now only in name. There is not only the Agricultural banks, but the Co-operative movement and the Raiffeisen Banking system, as successfully carried on in gallant little Servia, Germany and other European countries—less pretentious than the Hypothecary Banks, but very useful in an agricultural country. "When our Government is on the retrenching path of Public Works" says your correspondent "can we hope for their entertaining a scheme of that nature?" Quite so, his bowels of compassion for the Government furnished me with the clue that he might be writing as an inspired contributor, or apologist for the Government. I have lived here for the last 8 or 9 years. I have watched the Government as a politician all the time. During all these years I have never known it to be opulent and openhanded in money matters in good times or bad, except in speech on the platform when near an election or a demonstration for party purposes and this is the kind of thing that is said then—"Where \$5,000,000 was set aside for the development of that Northern Ontario when these five men representing Nor-

thern Ontario, \$5,000,000 more, if necessary, and as much more as may be demanded . . . will be provided"!! What has your correspondent to say to that? I know,—the War, is the answer. If it is not one thing it is another. No, Sir, that will not wash!

I am glad to observe that Sir T. G. Shaughnessy in his article deals with the financial facility required by the farmers. He clearly shows that on the other side of the border to the South, farmers have been greatly assisted by aid from such Mortgage or Hypothecary Banks whereby farmers obtain funds and thus are enabled to increase their live stock and cultivate their land to much greater advantage. Farmers here are much impeded by the want of loans to help them build barns, to feed their stock in the winter—it hampers them in many ways. Indeed, your correspondent admits the thing himself more than once and its necessity is patent to every farmer, without exception except a "crank" here and there.

5. Your correspondent says, "The Doctor's theory is not only an unworkable desire, but open to be called a scheme of the Government's to catch voters if they were to adopt it". My answer to this is, that it is "bull" and he knows it. If not, he is worse than I have supposed him. He ought to know that "improved farms" is the rage in the Western Prairies, of the lands of the C. P. R. and other Companies. And as for the Government refusing to adopt it because people would say it was to catch voters, much the Government care for what the people say or think. It is simply "bunkum"! Moreover, the Government should consider any such project on its merits and not upon sentiment, especially false sentiment. I do not believe it.

6. The inference drawn by your correspondent from the specimens of produce shown at the Cochrane Fair may in point of merit and excellence be all that he represents they were, but his reasoning is bad and fallacious, for it has nothing whatsoever to do with what he is trying to prove. The question is as to the best method of opening up and peopling the Clay Belt of Northern Ontario—preparing it for tillage. This babe in the art of reasoning points to the products at a certain Fair which some 20 or 30 good men probably brought there. That only proves that the soil can produce such products and that these men had the necessary skill to produce them, but

it does not prove that we are on the right or best plan of bringing the land under cultivation. The two things are totally distinct and different. I fear it is waste of time to try and convince your correspondent.

7. To mention meantime only one remark more of your correspondent, he says, "I am at times optimistic" and there he makes an easy step to be pessimistic, because I said, "get the people on the land and they cannot go on it until it is prepared in some way to receive them. We want places where they can make a living, not graves". Here again, my critic, I regret, is unfair by stating a mere conclusion or remark apart from the context. I used that expression in reference to a suggestion of Mr. Woods as to dealing with settlement after the land was occupied—when townships were formed with which I did not originally concern myself and then I made the remark to get the people comfortably settled on the ground, and then attention would follow as to Mr. Woods suggestion, and I leave that to your readers to decide as to my optimism or pessimism.

Thanking you, Mr. Editor, for your support in affording us an opportunity to ventilate this exceedingly important matter at the present time in your columns.

Yours faithfully,

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