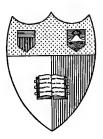
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THE LAND AND THE SOLDIER

THE LAND AND THE SOLDIER

BY

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AUTHOR OF

"THE ONLY FOSSIBLE PEACE"; "THE HIGH COST OF LIVING"; "WHY WAR"; "SOCIALIZED GERMANY"; "EUROPEAN CITIES AT WORK" "PRIVILEGE AND DEMOCRACY IN AMERICA"; "THE MODERN CITY AND ITS PROBLEMS"; "THE CITY, THE HOPE OF DEMOCRACY"; ETC.

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A VISION

"No one can doubt that we are at a turning-point in our national history. A new era has come upon us. We cannot stand still. We cannot return to the old ways, the old abuses, the old stupidities. As with our international relations, so with the relations of classes and individuals inside our own nation, if they do not henceforth get better they must needs get worse, and that means moving toward an abyss. It is in our power to make the new era one of such progress as to repay us even for the immeasurable cost, the price in lives lost, in manhood crippled, and in homes desolated.

"Only by rising to the height of our enlarged vision of social duty can we do justice to the spirit generated in our people by the long effort of common aspiration and common suffering. To allow this spirit to die away unused would be a waste compared to which the material waste of the war would be a little thing; it would be a national sin, unpardonable in the eyes of our posterity. We stand at the bar of history for judgment, and we shall be judged by the use we make of this unique opportunity. It is unique in many ways, most of all in the fact that the public not only has its conscience

A VISION

aroused and its heart stirred, but also has its mind open and receptive of new ideas to an unprecedented degree.

"It is not the lack of good-will that is to be feared. But good-will without mental effort, without intelligent provision, is worse than ineffectual; it is a moral opiate. The real lack in our national history has been the lack of bold and clear thinking. We have been well-meaning, we have had good principles; where we have failed is in the courage and the foresight to carry out our principles into our corporate life.

"This corporate life itself has only been made visible and real to us (as on a fiery background) by the glow and illumination of the war. We have been made conscious that we are heirs to a majestic inheritance, and that we have corresponding obligations. We have awakened to the splendid qualities that were latent in our people, the rank and file of the common people who before this war were often adjudged to be decadent, to have lost their patriotism, their religious faith, and their response to leadership; we were even told they were physically degenerate. Now we see what potentialities lie in this people, and what a charge lies upon us to give these powers free play. There is stirring through the whole country a sense of the duty we owe to our children, and to our grandchildren, to

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save them not only from the repetition of such a world war and from the burdens of a crushing militarism, but to save them also from the obvious peril of civil dissension at home. We owe it also to our own dead that they shall not have died in vain, but that their sacrifice shall prove to have created a better England for the future generation. . . ."¹

¹ Interim report of the Committee on Adult Education to the British Ministry of Reconstruction.

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CHAPTER I

THE NEW AMERICA

The war has released the imagination of men. It has cured inertia, shaken up bureaucracy, and forced men to think in new terms.

We mobilized 4,000,000 men in a few months' time. We clothed them, fed them, housed them. We gave them guns, equipment, huge engines of war.

We built a great navy and merchant marine. We sent an army of 2,000,000 men overseas. It had never been done. Military experts said it could not be done. We achieved the impossible. That is the thing to remember. It can never again be said that a thing cannot be done because it never has been done.

The war has disclosed the latent, wasted power that lies within the nation. It has shown undreamed-of capacity of wealth-production. It has proved that a nation can live in reasonable comfort while pouring out billions in war consumption.

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With millions of men taken from the ranks of labor, we increased the production of wealth by many billions. New machines were invented, new processes devised, new economies introduced. Hours of labor were shortened and still the increase in wealth-production went on. The worker, who ceased to fear for his morrow's job, worked normally and produced more per unit than ever before, while millions of men, condemned by industrial conditions to work at tasks for which they are unfitted or in which the possibility of production is necessarily low, found new openings in which their productive capacity was allowed full play. The cost of the war could be wiped out by merely keeping the productive power of the nation employed. Our annual waste in failing to work to reasonable capacity would pay for the war in a few years' time.

The war released the natural forces of men. There was economic stimulus from the bonus system, and wealth poured from the mills and factories at an unprecedented rate. It is possible that our wealth-production was increased 50 per cent. during the four years from 1914 to 1918.

2

New Uses of Credit.

Credit has been harnessed. It has been made to perform a new kind of service. Government credit has built houses for workingmen; it has aided farmers to plant and harvest their crops. It has stabilized the price of wheat, insured the lives of soldiers, and performed many other functions new to America. Banking and credit, heretofore almost solely agencies of private business, have become agencies of social welfare. The savings of the people have been put to new uses.

All this and much more has been done, not as we assumed it would be done—with political graft and corruption, ignorantly directed and more ignorantly executed. The socialized homes America has built and the consideration she has shown for the workers in the midst of a war that commanded all of our energies, exceeds anything the most optimistic reformer felt could be achieved in a quarter of a century.

The war has called into service thousands of men, who found in social activities greater enjoyment than they ever had before in private employment. Quite as important, it has shown us that life is the important thing; that man is of more consequence than inanimate wealth, and that the great agencies of banking and credit, of transportation, of fuel, of iron, and of steel, can be made to provide a higher standard of living and promote a wider distribution of comforts than was believed possible during three centuries of competitive struggle.

Democracy.

America may have stirring times to face in the future. Industrial and social problems must be faced and courageously solved, for states decay when economic conditions are wrong. Great wars have hastened such decay. That is what happened to Rome after the wars with Carthage. That is what happened to Germany after the Thirty Years' War. That is what happened to England after the Napoleonic Wars.

The task of to-morrow is to lay the foundations of a New Democracy—not for the soldier alone but for our own children as well. It must be a democracy of far greater freedom than that which existed four years ago. There were too many millions in the coal-pits, the steel-mills, the cotton-factories, the sweatshops. There were too many little children in the cotton-mills. There were too many farmtenants and agricultural drudges. The "homeless, wifeless, jobless" I. W. W. of the West is a product of economic license. We thought of work, of wealth, of everything but man. We must think more of man and less of wealth.

America owes that much at least to the returning soldier.

Free Men.

Democracy in Europe is fast becoming economic. With us democracy is legal. It must be made economic, industrial, social. That is the next step in democracy everywhere. Hunger, destitution, worklessness are dangerous things even in a republic. An empty stomach is no respecter of political reforms.

Russia, Austria-Hungary, Germany, Italy, France, Great Britain, even Canada, find that the demobilized soldier has been transformed. Under shell-fire in the trenches he has lost respect for things that once seemed important. He has become a very realistic person.

Real freedom is economic. It always has

been so. There is no real freedom without economic freedom. Men may vote. They may rise in the world. Their children may rise above them in social standing, as thousands do. But the mass of men remain wage-workers, subject to the will of some one else. And they reflect their status in their political as they do in their social relationship. This is not only true of the serf of Prussia and Austria-Hungary, it is true of the peasant of England and the tenant and worker of America as well.

Democracy in Europe.

The liberty of France is not due to the constitution of that country. Nor is it due to any ethnic qualities of the French people. France has been a democracy for a hundred years because the peasant owns the piece of land he works. His ancestors owned it before him. It was taken from the nobility at the time of the Revolution, and it has never been returned. The democracy of Denmark, of Holland, of Switzerland, of New Russia is born of the fact that the farmers in these countries own their own farms and work for themselves.

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Even the education of a people, their culture, their ambitions for their children, the hope they have and their outlook on life is traceable to economic conditions.

Nearly a century ago Lord Macaulay wrote regarding America: "The test of your democracy will come after the exhaustion of your free lands." We are going through this test now. What new opportunities are there available in this country to absorb the energies of the men who will return after the war?

We should make a far better world than did our fathers. Power has been harnessed. The productivity of man has been increased until the labor of a single individual often yields as much as was produced by a village one hundred years ago. And we should justify ourselves in the war for democracy by providing for the soldier a home-coming that will not be a "hand-out" from a job-giver but a free life in a free state. The protection and promotion of democracy at home was the task that was left to those of us who did not go to the front.

CHAPTER II TO-MORROW

Four million soldiers are returning home. Other millions are being released from industry. The problem is further complicated by the fact that during the war period the services of one and a quarter million women were requisitioned by the government for work formerly done by men. As the men come back for their jobs, what is to be done with these women?

What shall we do for the worker? What shall we do for the soldier?

There are some who say we can do nothing but let them go home. Others will say: "To provide work, to build homes, to open up the land and opportunities for an independent life is contrary to our history and traditions. It is socialistic. Moreover it is quite impossible; you cannot change economic laws or human nature. We must let men take care of themselves. Business must be free to follow its own laws and instincts. The war is over now, and any attempt to continue governmental control over industrial laws is impossible." There is no longer such a thing as the impossible, and we are already a semi-socialistic state. We are feeding, clothing, and housing nearly 5,000,000 of our adult male population in the military establishment, and, including the worker engaged in some form of war activity or transportation, the government supports directly or indirectly one-third of our people. There are at least 8,000,000 people in the government service.

A Dream of Homes.

Twenty years ago a book appeared in England, entitled *Tomorrow*. It was written by one Ebenezer Howard and it described the garden suburb. It awakened little interest. Those who read it said: "An idle dream. People must live as they live to-day. We shall always have slums and tenements. We shall always build houses for profit. We must gratify individual tastes, permit private initiative. Anyhow people wouldn't live in made-to-order villages, spotless towns, model suburbs. It is contrary to human nature. Moreover, who would supply the money?"

Following the appearance of the book, a

garden village was somehow financed and built, the money coming from private sources. The houses were attractive, and the rent was low. Each house had a little garden about it. There was no unearned increment for speculators no profit for any one. The best of architects contributed their services, as did town-planners and engineers.

People came first to look, then to live. Workers grew strong and healthy. The deathrate fell. Children throve, and the men worked better than they did before in the factories. Private capitalists observed. They wanted better workmen. They built villages of their own, and they paid.

To-day there are at least a hundred such villages and suburbs in Great Britain. And the government has enacted a town-planning act which compels all cities to plan their suburbs in a sanitary, beautiful, social way. France, Belgium, Germany, and Switzerland followed. The garden village became a reality.

America's War Communities.

Individualistic America, confronted with the necessity of housing thousands of munition, ordnance, and ship-building workers, planned to build barracks to meet the emergency. Some public-spirited architects went to Washington, and told the story of the garden cities of England. Somehow or other an appropriation of \$40,000,000 was secured. It was followed by \$150.000.000 more. Instead of bunk-houses and barracks, real home communities arose. Architects, town-planners, and educators working at one dollar a year united in a joyous competition. To-day eighty-five such communities are being built, scattered from Massachusetts to the Pacific Ocean. When completed they will accommodate 275,000 people. They involve a cost of \$200,000,000. They have schools and churches, recreation-fields and club-houses. They have comfort and charm. They are owned by the government and stand out in marked contrast to the jerry-built contractors' houses built for profit in the neighboring cities.

America, like England, has found a way to end the house famine and abolish the slum.

The dream of Ebenezer Howard, obscurely published twenty y'ears ago, has become an international reality. There is no longer any housing *problem*. Only a willingness is needed

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to enable all people to live in comfortable, beautiful homes of their own.

The Farm Village.

The farm village is the rural expression of the garden suburb. It is a community organized for production as well as life. That is the only difference. It includes the addition of a farm for the man to work upon and make a living from. The government advances the money. The architect plans the community. The farm expert lays out the land and aids the individual farmer.

The object of the farm colony is to free men as well as to produce food; to create a new kind of agriculture in place of the old which fails to produce enough food, enough farmers, enough of that which we call civilization. Unlike the garden suburb, however, the farm colony is not an experiment. It was the accepted form of farm organization for centuries all over Europe. It is the distinguishing thing about the agricultural prosperity of Denmark, of Ireland, of Australia to-day. It is the plan that Great Britain is urging for the redemption of her rural life and the settlement of the returning soldier. **TO-MORROW**

The farm colony should invite the soldier in every state. It should lure him back to his own home. It should be planned, financed, and developed by the government. A pioneer colony has already been started in California.

A new agriculture, a new kind of farmer, and an opportunity for a free life to the worker of the city and the tenant of the country, should be one of the contributions of the war.

CHAPTER III

THE RETURNING SOLDIER

The returning soldier may be unwilling to go back to the mill, mine, factory, office, or store. He has lived in the open. He has been trained along mechanical lines, to build trenches, to look out for himself. He has acquired selfreliance, and along with it a feeling of equality which has come from common service under a leader dedicated to a common cause. The psychology of the returning soldier must be borne in mind in the working out of projects for his rehabilitation. He may be restless, possibly undisciplined. He may resent private employment. In addition, a new sense of public service has been born in the non-profit-making, non-capitalistic devotion to the state.

Trench warfare, gas, shell-shock, create new and baffling diseases. They linger. They reappear after cure has apparently been effected. A considerable percentage of the men may be afflicted with some weakness or disease that requires continued observation.

The methods of warfare employed have increased the number of disabled soldiers. Surgery saves large numbers of men who under former conditions would not have survived. All of these men will have a proper claim upon the nation for consideration.

Invalided Soldiers.

Pensions, hospitals, sanatoriums, will involve a heavy financial burden. The government can greatly lighten this burden by offering a great variety of activities, such as forestry, reclamation work, and, in the States of the West, where open-air life is possible, and where men can work in groups rather than as isolated farmers, a new kind of agriculture should be provided. From the point of view of economy, as well as consideration for the men themselves, there should be a big-visioned programme of open-air life and agricultural reconstruction after the war.

Even were we disposed to do so, there is no public domain to distribute to the soldier, as there was after the Civil War, though the policy then pursued was wasteful in the extreme, both to the soldier and to the nation as well. Nor would the soldier go to the land as he did two generations ago. Then we were an agricultural people. Practically everybody was familiar with farming. We were accustomed to the idea of breaking the land. We were still pioneers. Even as late as the eighties men looked upon homesteading as the natural thing for an American to do. This state of mind is gone. We are no longer a pioneer or an agricultural people. We have become industrial. The great majority of the men who have gone to the front have no agricultural traditions, training, or inclinations.

Canadian Experiences.

Moreover, the experience of South Africa after the Boer War, and of Canada in her experiments in sending the returned soldier to the Northwest, indicate that the soldier will not go to the unbroken land. He fears isolation. He is accustomed to group action. He has been speeded up to a high state of nervous tension. There is no lure to the soldier in the gift of 160 acres of land, unimproved and requiring years to bring it into cultivation. Rather than accept such payment from the state he will drift to the city.

This state of mind is a reflection of a universal attitude. Changed economic conditions are attracting boys and girls from the farm. They are reducing the farming population of all countries. For the farm has failed to keep pace with the advance of the world. It is in a state of arrested development. It is archaic, unorganized, uncertain. It is unsocial, lonely, poor in the things that all normalminded men and women want.

It is necessary to recognize that the old type of farming is at an end. It cannot compete with the city. Even from an economic point of view it does not offer the same chances of reward. The income of the average farmer is pitiably low. And it is almost as uncertain as the wage of the unskilled worker. Farming, in a large part of the United States, has almost as many uncertainties and disadvantages as a city job. And it has few of the compensations. Certainly this is true of tenantfarming. And the returning soldier who goes to the land must be a tenant or an agricultural drudge, for he is not in a position to buy land.

The Trade and Labor Congress of Canada, after considering the question of unemployment in connection with the returning soldier, concluded that the present system of homesteading was useless as a solution of the returning-soldier problem. The settler had insufficient capital and experience. He either could not or would not take up a homestead or a clearing. As an alternative the congress recommended "that the government should select land for the proper carrying out of a scheme, and be requested to offer as an option to discharge from the army further enlistment for a period of five years to such men as would be willing to undertake agricultural work under the direction of qualified experts from experimental farms and agricultural colleges; that such men receive the regular army pay and allowances, with rations on the same basis, suitable accommodations to be provided, with guarters for married men and families. After such period of enlistment has expired, the men who have thus served should have the option of settlement upon suitably sized allotments of the land so improved, the same to be held on leasehold terms from the Dominion government."

The Ontario Commission on Employment unanimously voted to support the above resolution.

CHAPTER IV

THE NEED OF FOOD

Even before the war the drift to the cities was most pronounced. In 1880, 70.5 persons out of every 100 lived in the country. In 1900 there were only 59.5. By 1910 only 53.7 persons out of every 100 were farmers. Between 1900 and 1910 the urban population of the United States increased by approximately 12,000,000 persons, the country population by 4,200,000. In 1900 the urban population was 31,609,000. Ten years later it had increased to 42,623,000, an increase of 34.8 per cent. During the same period the rural population increased from 44,384,000 to 49,348,883, an increase of 11.3 per cent.

Food-production has also been falling. This is indicated by the following:

Before the war began there were 15,000,000 less sheep in the country than there were in 1905.

There were 8,500,000 fewer beef-cattle than in 1909.

There were 46,059,000 sheep in 1917, as compared with 51,482,000 in 1913.

Hogs decreased from 67,543,000 to 62,-747,000.

The number of domestic animals on farms according to the census of 1900 and 1910 was as follows:

Year	DAIRY COWS	All Cattle	Swine	Sheep
1900	18,108,666	69,335,832	64,686,155	61,735,014
1910	21,795,770	63,842,648	59,473,636	52,838,748
	3,687,104	5,493,184	5,212,519	8,896,266
	Increase	Decrease	Decrease	Decrease

The per capita production in many staples has fallen rapidly or remained stationary. The production of all meats fell from 248.2 pounds per capita in 1899 to 219.6 in 1915. During the same period the production of milk fell from 95.6 gallons to 75.5 gallons; of cereals from 43.9 bushels to 40.2; and potatoes from 3.6 bushels to 3.5 bushels.

During the sixteen years prior to the war the per capita production of food was diminishing, as was the gross annual output.

These conditions are not confined to any section of the country. Farms are being aban-

doned, tenancy increasing, and the farmer is finding it increasingly difficult to make a living.

Added to other causes, the land is being exhausted. Its early fertility is passing. This is true in the wheat belts of the Northwest, which a few years ago were held to be capable of producing for a long period of time without fertilization.

These conditions must be faced in connection with the suggestions for the return of the soldier to the land. For no matter what the generosity of the government may be, the soldier will not go to the land or remain there if he cannot make a living. The first task is to make farming a profitable profession. And this involves a new kind of farming.

CHAPTER V

THE FARM COLONY

The farm life of little Denmark and the farm colonies of distant Australia suggest the kind of life we should offer to the soldier. It should be the kind of life we ourselves would be willing to go to after we have exhausted the hope and allurements of the city. It should appeal to the teacher, to the professional man, to the worker.

It should make provision for as many of the comforts and amenities of life as possible. There should be education and recreation. There should be short cuts to economies, and an end of the waste involved in the present individualistic way of doing things. Expert aid and assistance should be at hand, as well as protection by the government from usury, speculation, and middlemen. In other words, the farm colony should be as like modern industry as possible.

The farm colony contemplates an organization like the garden village of England. It contemplates a ready-made farm all in order for working, rather than a tract of unbroken land or cut-over forests many miles from civilization. It contemplates co-operative organization as well, and a well-ordered community life.

Just as housing reformers in England, Germany and America worked for years for better houses through the control of private builders, and finally saw their dreams more than realized by the garden village, so the wasteful economic environment of the whole agricultural organization will be swept away and a new type of farming offered by the farm colony.

Socializing Farming.

The farm colony is in effect a proposal to socialize agriculture, to create conditions that will make farming easy and attractive. It aims to free the farmer from the many economic and social limitations under which he labors by reason of the fact that he acts alone. The underlying idea is group organization as opposed to individual lack of organization.

The farmer is almost the only industrial type that works alone. He is not organized for the protection of his interests. He has not even the protection which the worker in the city enjoys.

The farm colony means community provision for the comforts and amenities of life through such services as are possible only when people live together. Education and recreation can be provided. Water, electric light and power, good roads, co-operation of all kinds can be supplied. The unit remains the individual farm, but the centre of the farmer's life is the community. Each resident owns his house, a barn and a piece of land large enough for an unaided man to cultivate. The colonist is equipped with sufficient capital to carry him over a season, together with some cattle, hogs, and farm-machinery.

The soldier farmer would start as does a small shopkeeper ready for business.

The colony should have some of the charm of the old villages of England, of the new housing communities erected by the United States Shipping Board and the Department of Labor. It should be organized so that agriculture will not be merely labor for the sake of producing enough wherewith to live. We have not, in the old order, thought of the farmer, of his wife, of

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his family, of life itself. We have thought rather of the amount of land a man could own, of the amount of wealth he could produce. Even our agricultural colleges have thought but little of the possibilities of the farm and the joys which might come to a man from rational contact with nature.

The Size of the Colony.

The colony should be large enough to be self-contained. The population should be from 100 to 500 families. It should provide as many of the advantages of city life as possible, not educational and recreational alone, but economic advantages as well. Division of labor, and with it increased production, is only possible where men live close together. Men can work together in the breaking of their land, the bringing of it under cultivation, the building of houses, and the carrying forward of their common undertakings. All this is impossible to the isolated farmer. He works at a disadvantage because of his isolation.

A community of this size can have a common supply of water, of electric light, of power. It can join together for transportation and marketing, for the buying of its supplies. Education, too, is possible in a colony of this size. There can be graded schools. Substantial schoolhouses can be erected, which can be made to serve as the town hall, the movie theatre, the place of recreation, and the centre of social amenities. All this is possible in a colony of from 100 to 500 families with a total population of from 400 to 2,000 people.

There would be need for carpenters, mechanics, storekeepers, teachers. There would be crafts of various kinds for disabled soldiers. Possibly retired persons would choose the colony as a home.

The colonies should be close by markets. They should be tributary to the great industrial centres. The waste in transportation, in the loss of perishable food, in the buying of supplies, in farming on distant development projects in the far West or South would be far more than offset by the economies which would come from locations within easy access to the existing markets. We are thinking not only of putting the soldier on the land but of offering him a generous kind of life.

CHAPTER VI

THE GOVERNMENT AS PROMOTER

The colonies would be promoted and made ready for sale and occupancy by the government. The cost involved is too great for private capital. Moreover, private ventures are speculative. The government, on the other hand, wants to promote citizenship, to make it easy for men to obtain a home, to stimulate foodproduction, and offer to the soldier as full a life as possible.

The colony should be like any other village. The inhabitants would have complete independence. They could come and go and do as they pleased. Military control over the soldier would end with demobilization, while the public officials would be for the purpose of promoting self-help and co-operation rather than for restraint. There would be nothing charitable about the undertaking.

Social Motives.

A difference in motive distinguishes the farm community from the old style of farm-

ing. We have proceeded on the assumption that the individual farmer is able to look out for himself. As a matter of experience he has to battle with every kind of obstacle. He has to find his own transportation, his own markets. This is true of the wheat-grower, the cattle-raiser, the dairyman, the truck-gardener, the fruit-grower. He has to find his own credit and take it on the banker's terms. He has to buy his supplies, his machines, his seed, from trusts—often working in collusion with the middlemen, packers, and other agencies. Against these agencies he is powerless.

The government is interested in seeing the farmer prosper. It is interested in the production of food at as low a price as possible. And the government alone can cut out the profiteering agencies and supply the organization, the transportation, the credit, and the opportunities for marketing.

A Field for State Activity.

The colonies should be developed by the States and cities; although there is no reason why the federal government should not make experiments and co-operate with the local authorities in this field. It could advance a portion of the cost. It is far better, however, that the enterprise should be locally managed. For it is desirable that the soldiers should return to their home States. Moreover, the federal government is distant; it is slow in making changes; it tends to standardization. It is not likely to be as efficient in administration as the State government, which is close to the people.

Through local action we should have variety. The colonies would be adjusted to local conditions and local markets. A successful idea developed by one State would be carried to another. Possibly the method of financing would be for the State to acquire the land, while the federal government would advance the working capital and supervise the local expenditure. The local authorities would, however, administer the enterprise. Such federal-state co-operation has already been developed in the Smith-Lever agricultural bill for county experts in the building of roads and in other federal-state activities.

The farm colony should be substituted by the federal government for the present reclamation projects which too often result in failure and bankruptcy. All future reclamation and irrigation projects should be developed as readyto-work colonies. For land distributed under the reclamation acts, like land distributed to homesteaders, has too frequently fallen into the hands of speculators and landlords, which has destroyed the purpose of these acts.

The Farm Colony in the Past.

The farm colony is a return to the village type of farming which prevailed for centuries all over Europe. Only outside Europe, in fact, do farmers live widely separated from one another. In America the isolated farmer was the result of our vast domain of free land. Each farmer took as much land as he could possess. He ventured beyond the settlement in search of the most fertile sites. In the West, farm units were fixed at 160 acres, with allotments of less fertile land of 320 and 640 acres. It was the apparently inexhaustible resources of America that led us, as well as Canada and Australia, to abandon the old type of agriculture. The farm village was the accepted type of organization in a great part

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of the world for many centuries. It is the oldest and most universal form of life the world has known.

CHAPTER VII

SITES

The sites of the colonies should be chosen with care. This will determine their success or failure. They should be near city markets, with cheap transportation both by water and rail. There should be colonies in the neighborhood of Boston, New York, Philadelphia, Washington, Cleveland, Pittsburgh, and Chicago. There should be other colonies in Florida and North Carolina, Texas, Colorado, California, Washington, and Oregon. There should be one in every State.

Where possible the colonies should be near government forests and national parks for fuel, timber, hunting, and fishing. These communities might be located in Arizona and New Mexico for tubercular patients and convalescent soldiers. There is cheap land for truck-growing and oyster-fishing in Maryland, Virginia, and the Carolinas. In the government forests there should be forestry colonies to provide for the homeless "lumber-jack" whose only possession is a blanket, and who moves from place to place with the itinerant timber-camps which are rapidly exhausting the timber-lands of the West and South.

The I. W. W. organization is a natural product of the conditions which prevail in the timber industry.

The colonies should be located on beautiful sites. For we can select the site for a farm colony as we cannot for town developments or garden suburbs. We have the entire country to choose from. The colonies should be on rivers, lakes, or the sea. The land selected should contain timber for fuel and lumber. The site should be chosen as a man selects a country estate.

An Unpeopled Continent.

It has been suggested that the soldier should be employed at the clearance of cut-over lands in Michigan, Wisconsin, Minnesota, and the Far West; that he should reclaim the swamps of Virginia, North Carolina, and Florida; that he should be employed on irrigation works in the Far West. Reclamation projects will open up more land, it is true. They will give temporary employment to the soldier. But they will not produce the kind of life that the farm colony offers. There is no reason however, why such reclamation projects should not be confined to government land or land acquired in advance of its improvement by the government. Then it could be developed into a colony as it was brought into cultivation.

However, the reclamation of swamp and cut-over forest-lands is an economic waste. For there is enough good land in America not only for our 6,000,000 farmers; there is land for ten times that number. We have not begun to cultivate our land. There are only 33 people per square mile in the United States, as compared with six times that number in little Denmark. There are from six to twenty times as many in England, Germany, Austria-Hungary, and Belgium. Belgium sends food to Germany, England, and France. The land is cultivated like a garden. And in this little state 671 people are found per square mile, as compared with one-twentieth that number in America.

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Merely to add more land is merely to promote more speculation, create more landlords,

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and contribute an uncarned increment to a few people.

The State of New York, with the best markets in the world, has but 375,000 agriculturists within its limits. Along the Hudson from Albany to New York, along the Mohawk Valley, and in the Adirondacks are great stretches of land whose selling price is not to exceed from \$40 to \$60 an acre. This land is in a relatively good state of cultivation. Roads have been built. The land has been cleared. It is drained and fenced. It has had more than its present value put into it by the labor of generations of farmers.

The same is true of Massachusetts and the Connecticut Valley. The soil is not of the richest, but it can be brought back to fertility. Virginia, North Carolina, South Carolina, Georgia, and Florida contain great stretches of cheap land. Every climate offers itself. The cost of living is low. And these lands would be far cheaper than reclaimed waste land on which from \$20 to \$50 an acre must be spent to make it ready for cultivation. The cost of stumping land alone is from \$40 to \$100 an acre. The State of California contains 20,000,000 acres of land that is not under cultivation. There are great holdings ranging from 25,000 to 1,000,000 acres in extent. California, with its wonderful climate and with every attraction to out-of-door living, could absorb millions of people and still be far from densely peopled. Life is easy in California. There is an abundance of water-power. Almost every kind of farm-produce can be raised in prodigal quantities. Yet the State is largely held by land monopolists and speculators who will only release it at monopoly and prohibitive prices.¹

Varieties of Colonies.

There should be colonies for different types of farming. Some should be for large-scale

¹ "The California campaign," says the New York *Nation*, "has produced an interesting piece of propaganda on the part of the single-taxers in the last number of the *Great Adventure*. They emphasize their startling figures as to the land-holding of private corporations and firms with a map of one county, said to be 'a fair sample of the fifty-eight California counties,' which shows it to be owned chiefly by four companies. Three interests, it is stated, own more acres on the Pacific coast than there are in the German Empire, while one of the three had about as many men on horseback guarding their fourteen million acres from hunters, squatters, and tramps as there were in the United States production, others should be primarily for dairying on which pedigreed cattle, hogs, and chickens will be raised. Still others should be for truck-gardening, for the raising of vegetables. Fruit-farms should be located in the regions best suited for fruit. There might be colonies for the raising of bulbs, for bee-culture and nursery-products.

There should be industries in the colonies, especially handicrafts and the production of those things that do not involve machine production. There are many persons of small means, teachers, professional persons, and artists who would find such a colony an attractive place of residence. The garden villages cavalry before the present war. Land which, it is declared, could not be bought for \$200 an acre, is assessed for \$13.90. The State Commission on Land Colonization is quoted as saving: 'California has an immense area of fertile and unpeopled land. . . . Comparatively few settlers are coming here and many who came in recent years have left. Costly advertising and still more costly personal solicitations have not served to attract colonists. We have not found a single settler who, bringing with him only limited capital, has been able to pay for his land in the time agreed upon in his contract.' The pamphlet goes on to point out that the war, by raising prices all around, automatically increases the value of these undertaxed 'private empires,' and that every advance of our men on the European fronts makes it harder for any one to get a footing on the land at home." (Issue of October 25. 1918.)

SITES

of England have drawn many industries and persons of this class.

Texas is far from peopled. Its area is greater than that of Germany with her 67,000,000 people. It has easy water communications with the tropics, with Europe, with the Middle West. Yet in many counties in this State 60 per cent. and sometimes 80 per cent. of the farmers are tenants, working under conditions that are but little different from those of the tenantry-cursed countries of Europe.

According to the United States census over 200,000,000 acres, or one-quarter of our total agricultural acreage, is in great estates whose average size is in excess of 4,000 acres. Commonwealths like Texas, California, Montana, Idaho, and the Dakotas contain estates of 10,000, 100,000 and even 1,000,000 acres. Of the 800,000,000 acres in farms, over 400,000,000 acres are not under cultivation at all; while out of every 100 farms in the country 37 are operated by tenants, and in the Central and Western States the number of tenant-farmers rises to 50 per cent., 60 per cent., and even 80 per cent. of the total.

Why should America waste the labor and

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the lives of her men in reclaiming miasmatic swamps and in stumping distant forests, when there is unused land in abundance in the settled and fertile parts of the country?

Developing the Estate.

The colony estates would be cultivated for one or two years under government experts. They would be planted and harvested by machinery and on a large-scale basis. This would probably be done by the would-be colonists, the soldiers, who would be paid a current rate of wage and a living for their labor. Possibly the farms would be cultivated on a co-operative basis. There would be no compulsion about this. The colonists could come and go as they pleased, for the organization would be like any other industry. During the winter months the men would build houses. barns, roads, and fences. They would subdivide the holdings. They would prepare the allotment for distribution. The farm would be a school of agriculture not unlike those maintained by our agricultural colleges, the men being taught new methods by the actual doing of farm-work. By this means the land would be brought to a better state of cultivation. It would be properly fertilized. The best use to which it could be put would be established. Fruit-trees would be planted, land would be drained, forests cleaned of underbrush, and the estate put into shape for colonization. By this means, too, the expert would know the best uses to which the land could be put.

We may assume that a farm conducted in this way would pay the cost of such reclamation. It might yield a surplus which would be credited to the community fund. Certainly much valuable experience would be gained.

CHAPTER VIII

PLANNING THE COMMUNITY

The planning of the village proper should be in the hands of men trained in the planning of towns, as were the housing projects of the Department of Labor and the United States Fleet Corporation, as were the garden suburbs of Great Britain. Natural advantages should be preserved. Water-fronts, forests, points of vantage and lands suitable for parking should be held for common use. This is all very easy when land is not developed for speculation. There should be forests to provide fuel, as is the case with hundreds of small towns and villages all over Europe where the community forests often yield a substantial revenue. A generous amount of space should be set aside for recreation, for school enclosures, for an agricultural experiment station. Roads should be designed as they are in garden cities, with pleasing vistas. There should be a community centre with a public common about which would be the public school, the co-operative stores, the church, the railway-station. The houses should be designed by good architects, but built at wholesale. In this way great economies not only of material but of labor can be secured.

Laying out the Land.

Agricultural experts should distribute the estate into farm-holdings according to the needs of different types of settlers. The areas should be of different sizes, according to the best use to which the land can be put. The aim should be to give to the individual man only as much land as he himself can cultivate. For there are to be no tenants, and but few agricultural workers in the colony.

The area within the village proper should be divided into small allotments of possibly one-half acre in extent as homestead sites. This land could be used for truck-gardening, the raising of chickens, etc. The allotments just outside the village should be for intensive, small-scale culture. They should be from two to ten acres in extent. These should be for artisans and selected kinds of farming where intensive methods must be used. The more

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distant tracts should be larger. They should be devoted to wheat and corn, potatoes, vegetables, pastures, and large-scale production. Possibly the outlying lands for pasture should be held under community tenure so that they could be cultivated by groups of men or used in common. Large-scale production is the natural way of raising wheat, of dairying and some other types of farming, as is indicated by the great wheat-fields of the West and the private dairy-farms about the large cities.

There should be forest-lands for fuel and domestic use, and pastureland for cattle. These, too, might remain under community ownership, worked by some co-operative method or in common, as they were in England and a great part of Europe up to the end of the seventeenth century.

In the case of some kinds of colonies it is possible that all of the labor, except the intensive work of small holdings, could be done by groups much better than by individuals. There is no reason why the co-operative method should not be applied to agriculture as it has been by the private dairy corporations, which have developed large estates near the eastern cities, or by gentlemen farmers or by private individuals who maintain estates for pedigreed cattle. The aim is to adjust farming to modern industrial and capitalistic methods, and by so doing to keep down costs and increase production.

Specialization.

Specialization may be developed in the colony. When a farmer goes in for every kind of farming, from the raising of wheat to the raising of cattle, chickens, hogs, vegetables, and fruit, he must be skilled in every kind of farming, and he must own all kinds of farmimplements. All this involves a minimum of production and a great outlay of capital. It involves an unnecessary investment in different kinds of farm-implements. One reason for the failure of agriculture is its lack of specialization. Under the plan proposed men can be trained, they can work most efficiently. They can own many things in common, which is not possible under the old type of farming.

Planning the Colonies of Australia.

The land settlements of Australia, as well as the state colony in California, have been planned in this way not only by experts in town-planning but by farm experts as well. Describing the methods employed in New South Wales, Mr. Frank S. Digby, manager of one of the colonies, said in an address delivered at the State University of California:

"We have built towns. We cannot put men on lands remote from transportation. Now, on this land, which we bought for \$15 per acre we have laid out several villages and two large towns. In doing this we secured the services of some of the finest brains we could get. We started in and laid out each town before getting any one to settle. We laid out broad streets, planted trees, supplied electricity, lighting, and everything complete. Then, when everything was ready and all these streets had been opened up and cut into blocks, an assessed value put on them in order to give everybody an equal chance, we put them up at auction. The buyer gets a perpetual lease tenure, that is, instead of buying the freehold title, which would give him the right to sell whenever and to whomever he pleased, he buys the perpetual right to use that land as long as certain conditions are complied with, and this carries with it the right for his descendants to use it by inheritance.

"The land that has not yet been thrown open to settlement is being improved by making provision for all sorts of conveniences for farms and dairying facilities. What is being done on the farms now occupied will increase the value of the land to be thrown open later on and by this means the State will be more than rewarded for its outlay. In fact, we found that all the expenditure by the government, as long as it is being done along wise lines, is being justified and everything we can do that tends to the comfort of the settlers, and their success has been money well spent so long as it has been done profitably and well."

CHAPTER IX

FARMING AS A FINE ART

The colony should be conducted as a great experimental farm. Dairying and household economics should be taught. Government experts would direct the farmers in raising cattle, the diversification of crops, dairying, etc. Pedigreed cattle, hogs, chickens, and sheep should be bred; competitions should be stimulated within the community and with other colonies. Wherever this has been tried the farmers have introduced better breeds; they have increased the value and volume of crop-production; they have been led to compete in friendly rivalry with one another. An *esprit de corps* has been stimulated through such methods and a new kind of agriculture developed.

This happened almost spontaneously upon the opening of the California State-land settlement at Durham, in that state, the first colony of its kind in this country. The farmers organized a co-operative breeding association. They raised money for the purchase of pedigreed cattle and hogs. They agreed to standardize their cattle by raising only Holstein herds. In Wisconsin, where scientific agriculture has been promoted by the State University, the same results have followed. Certain counties have become famous for one breed of cattle, other counties for another. Scrub horses and cattle have been weeded out. The farmers have purchased blooded stallions and bulls. By co-operative effort and moral suasion they have introduced better grades, not only for breeding but for dairying purposes as well. Purchasers now come to these counties from all over the United States for the purpose of buying cattle. They have acquired a reputation of their own.

Through similar efforts the farmers of Wisconsin have cultivated pedigreed corn, wheat, and oats. They have selected seeds, and by so doing have greatly increased the production per acre. Some farmers devote their entire attention to the raising of pedigreed seeds, which are sent all over the world.

New Zealand.

The same thing happened in New Zealand, where the farm colony is a demonstrated success. The allotments are small enough for a single man to cultivate without the aid of hired labor. The farmers in consequence have brought the entire acreage under cultivation. They have improved their live stock. Production has been so largely increased that the farmers have been able to repay the loans to the State in a much shorter time than was expected. The Canadian commission which investigated the subject says of the New Zealand experiment:

"Throughout the country a higher and better civilization is gradually being evolved. The young men and women who are growing up are happy and contented to remain at home on the farm, and find ample time and opportunity for recreation and entertainment of a kind more wholesome and elevating than can be obtained in the city."

The gain from expert guidance is cultural as well as economic. It dignifies agriculture. It arouses an interest in subjects heretofore dull and uninteresting. It awakens the farmer to the fine points of cattle, dairying, and fruitculture. A new interest is given to farming, an interest that extends into other fields. The experts should have control over the planting, rotation of crops, and other details until the colony is safely established. This should be one of the conditions of occupancy. For many of the colonists will have no knowledge of agriculture; while those who have been farmers will be unfamiliar with modern methods, intensive cultivation, and the new ways and ideas which have been developed in this and other countries.

Danish Experience.

In Denmark one finds over the stall of almost every cow a specification chart stating her average yield of milk, the amount of food consumed daily, the dates of calving, and other information required by the inspectors of the Scientific Control Association, of which the farmer is a member. The milking is mostly done by machines, the operation being completed by hand. The farmer knows precisely how much his cow yields. He can compare her with the stock of his neighbors. Hogs and chickens are studied in the same way. Animal husbandry becomes an art of consuming interest under such competitive stimulants.

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The retired business man, the "gentleman" farmer, appreciates the enjoyment of this kind of farming. He spends on such enthusiasms as other men spend on private yachts, the collection of art treasures, or rare books. And in Denmark the peasants have united the scientific possibilities of farming with their daily work. Partly as a result of this the Dane has become the best-educated person in Europe. "In England you find factories, in Germany barracks, in Denmark schools," is a Danish saying. With the Dane education is a lifelong pursuit. It is part of his every-day life. It is connected with his co-operative societies, with his breeding associations, with scientific methods of cultivation, with his political activities. Denmark more than any other country has discovered the cultural possibilities of farming, and in the process Denmark became an agricultural experiment station for the world.

If we would fix our imagination on agriculture as we have on other political and economic questions, we could eliminate much of the distasteful work of the farm and make it an attractive profession. The necessary work on such farms as described could be performed in six or seven months in the year; for the other months the farmer could be free to go and come as he wills. In the case of dairying, hog and chicken raising, the work is continuous, but this too should be specialized and possibly carried on under some kind of corporate organization so as to economize in capital and labor.

There is no reason why entire colonies should not be devoted to one kind of farming, to dairying, fruit-culture, bee-raising, truck-gardening, and the like. This is already being done by corporations which supply milk, butter, bacon, sausage, jams, and canned goods. All of the features of community organization have been worked out in this country. Only it has been done by individuals and corporations rather than by the community. Community organization by a large number of people is possible only with the aid and direction of the government, and the use of some kind of control to maintain the standards and methods which are recognized as essential to the well-being of the whole.

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CHAPTER X

WORKING TOGETHER

Co-operation should be the key-note of the farm village, co-operation in production, in buying and selling; in the ownership of machinery and of much of the work as well. Possibly the community should organize a corporation for these purposes as has been done by the United States Government in shipbuilding, in its housing communities, in the buying and selling of grain and other activities which could more readily be performed in this way without the delays or bureaucratic procedure of regular official agencies.

The corporation, however, should be open to everybody. There should be no possibility of control by large stockholders or of its purpose being diverted to the making of profits for any one other than all the members of the community.

The corporation or the community could own tractors, motor-trucks, heavy machinery, a retail store, warehouses, dairies, slaughterhouses, and even blooded stallions and bulls for breeding purposes.

Economics.

By such co-operation the colony would eliminate much waste. There is waste in individual ploughing, harrowing, and harvesting, and far greater waste in each farmer being compelled to find his own market.

Farm-tractors for ploughing, harrowing, and cultivating the soil, which go from farm to farm in rotation, have been recently purchased by the States of Massachusetts, New York, and Pennsylvania. They are distributed throughout the State and operated by experienced engineers for bringing the land of individual farms under cultivation. The cost of wholesale preparation is from one-third to one-half that involved in individual labor.

There should be community-owned warehouses and cold-storage plants in which the farmer can store and through which he can sell his produce without the intervention of middlemen. In this way the man with three or four acres of land is assured of as good a

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market as the man with a great estate. Under these conditions produce need not rot in the fields for lack of labor, cars, or distributing agencies. An agent of the community can establish a market in the near-by centres; and being in a position to guarantee a uniform product, he can build up a better price than that which the individual farmer receives. This is the method employed by the successful co-operative societies of California, which sell oranges, lemons, and other perishable fruit all over America at a negligible cost. They have eliminated the middlemen; they have no bad debts, and they realize the full value of their produce. Co-operation in selling is universal in Denmark. In the Australian States it is performed by the state through officials who receive, grade, and assemble all kinds of farm-produce, who bring it to seaports and store it, and ultimately find transportation for it to the English markets. The States of Australia also own the slaughterhouses and cold-storage plants. This is one of the reasons for the success of agriculture in these countries.

Dairies and Slaughter-Houses.

There should be a community dairy. It would be operated at cost. The owner of a single cow would then be in as good a position as the owner of a large herd. The dairy would also standardize the product and by premiums and fines bring the individual farmer up to a higher standard of excellence.

There are 1,300 co-operative dairies in little Denmark. They built up the dairying industry in that country. They are largely responsible for the high standard of quality of Danish butter and the high price which it brings in the European markets.

Slaughtering should also be done co-operatively, or in a community slaughtering-house. There are forty-four community slaughteringhouses in Denmark, in which country the farmers themselves broke the power of the private packers by owning the abattoirs themselves. As a result, the raising of hogs and the production of bacon and hams became one of the primary industries of the country.

The Danish farmers also have their own selling agencies with headquarters in London.

They have eliminated the middleman, and save all his profits for themselves. Bacon, eggs, and butter are distributed in this way. There is, in fact, very little that is not performed by the Danish farmer through his own co-operative agencies.

Co-operation serves yet another function. It standardizes and improves the product. A community reputation may be made by private individuals, in the production of bacon, sausage, or preserves.

Community-owned cold-storage plants and warehouses will enable the producer to hold his perishable produce for a favorable market. It makes it possible to assemble in quantities so as to market economically. It also shields the producer from the middlemen and speculators who control the distribution of food in the country through their control of the terminals, cold-storage plants, and warehouses.

Under such a system, and with colonies located near the seaboard or market centres, transportation could be by motor-truck. The parcel-post could be developed as a medium of distribution as it is all over Europe. This is a relatively easy matter once the farmer is organized and in possession of the machinery for marketing.

The Experience of Other Countries.

There is nothing new or untried in this suggestion of co-operation. In Denmark the farmers have organized 4,000 societies covering almost every activity of the farm. These societies contain 200,000 members, and transact tens of millions of dollars of business every year. They control not only dairying, slaughtering, the sale of eggs and bacon, they provide insurance of all kinds, loans, credit, and do their own buying at wholesale.

In Australia nearly all of these services are performed by the government. Mr. Frank S. Digby, referred to in an earlier chapter, describes the methods pursued in the farm colonies of New South Wales. He says:

"In addition to the butter-factory we have quite a number of other undertakings. We have cheese-factories, we have canning-factories, and we run a large nursery—we have three of them, supplying settlers with trees suitable for the climatic conditions and true to type. Some of these undertakings are a success; others are being run at slight loss. However, we feel that it is justified, in order to help along the development of the area, not to be too hard in connection with these undertakings; we do not want to insist upon their being run at a profit, and the annual losses which are being sustained on some of them are looked upon as justified expense.

"We have a very fine bacon-factory, erected about two years ago. In connection with this, we afford additional special assistance. If a man wants to have pigs and has no money to buy them, the government allows him to have them. We go into the market and buy at the right time, and a man comes along and says he wants a few pigs; he signs an agreement the same as for his horses or cattle, and pays a small deposit and takes the pigs away with the understanding that they have to be supplied to the bacon-factory. He is required to make a deposit of 25 per cent. and nothing more until the pigs are sold. The remaining 75 per cent. is deducted from the sale of pigs to the bacon-factory.

"We go further and import stud stock of all kinds for the use of the settler in order to insure that the right kinds of stock are being developed on the area.

"Public abattoirs have been erected and the commission has issued regulations that all cattle shall be killed in these. A settler may drive any stock to these abattoirs and have it killed. The charge is \$2.50 a head for cattle, 35 cents for sheep, and 85 cents for pigs. These slaughter-houses are erected on the latest principles of sanitation and equipped with refrigerators. The use of the refrigerators for a certain length of time is included in the slaughter charge to the settler. The result of this system is that this area has a meat supply equal to any of the big cities. The sheep and cattle are examined as soon as slaughtered and if diseased, or not up to a fixed standard, are condemned. By this means the people are insured a fine meat supply. Situated as we are in the midst of sheep sections and stock-raising districts, generally we have the very finest meat that one could wish for.

"The system of public abattoirs in Australia has received a great deal of attention during recent years. In Sydney and in different parts of the country the government has erected public abattoirs in which it insists that all meat killed for consumption has to be killed under government supervision, and that has a double effect. It insures the consumer a reliable food-supply and it also insures the growers of stock against any risk of combines of purchasers of cattle for killing. In each of these towns there are regular carcassbuyers, men who come into the markets and buy from the farmers thousands of sheep, hundreds of cattle, and take them to the government slaughter-house and kill them. Part of this meat is then distributed among the retailers and part of it kept in cold storage, and later shipped to England. So far there has

been sufficient competition to insure the grower of good prices for the meat, and of course since the war the grower of stock has reaped a great harvest through the very high prices. The establishment of public abattoirs is one of the very best means of preventing any trust or amalgamation of corporations joining together holding and controlling the distribution of meat to the detriment of the grower. Every grower of stock in New South Wales knows that he can run his stock down to the public abattoir and have it killed. He can then make arrangements for shipping it to London. He is not at the mercy of any combine or trust, and I am glad to say that up to the present time the atmosphere of Australia does not seem at all congenial to the trust or combination of merchants or speculators who prev upon the grower or the farmer.

"The investment of the government in the project at the end of 1916 was approximately \$19,000,000. I suppose now it is about \$20,-000,000. The ultimate total expenditures will amount to between \$25,000,000 and \$30,-000,000. The duty of every one connected with it is to see that as soon as possible the government will receive in turn from these growers sufficient interest charges and the cost of these improvements. The best policy is to assist a man as much as possible, but at the same time not to bear too hard on the settlers to get as much as possible from them to get the last pound of flesh from them—because the whole success of the scheme depends upon the individual success, and that can be brought about only by sympathetic treatment of the men subject to the law of the country and the honest carrying out of their side of the contract."

CHAPTER XI

LIFE AND LEISURE

Life and leisure will occupy a permanent place in the farm community. There have been peoples in the past that cared very little for the amassing of private wealth. The life of Greece, of Rome, of the cities of mediæval Italy, of the free towns of France, Germany, and the Netherlands, in the days of the guilds, had other ideals than the accumulation of property. The people lived very much in the open, they built temples, cathedrals, town halls, rather than mills, warehouses, and private palaces. They even built temples to trade.

Even though we discount the descriptions of the life of these people, there must have been a wide-spread interest in something other than wealth, or getting more and more land, or monopolizing more and more property. Otherwise, they would not have left us so much art, culture, literature, and beauty. Even the worker was an artist, who took pride in his labor. He as well as the architect saw the plans.

Our industrial civilization has come to magnify labor at the expense of the laborer. The worker is a "hand." He is a number. A machinist presenting himself for employment in a Western city described himself as being "Nut No. 79." That was the extent of his mechanical operations. He affixed a nut to a part of a machine as it passed through his hands.

We have carried the same values into farming. It is not the joy of production, of nature, of getting as much as possible out of life; it is a desire to possess more land, to pay off a mortgage in order that our children may have more land. The ideal of an Iowa farmer has been described to be "to get more land, to raise more corn, to feed more hogs, to buy more land, to raise more corn, to feed more hogs," and so on *ad infinitum*.

Economic Freedom.

The farm colony should exalt the man and minimize the labor. Its object should be freedom for the worker, rather than accumulation for old age. We would not struggle to accumulate as we do if our children were to face a world in which opportunities were full and free and adequate; in which there was no poverty except the poverty of those who would not work. Surely this is possible on a continent endowed as is ours, with every climate and with land enough to maintain at least six times, and possibly ten times, our present population in a reasonable degree of comfort.

In such a society men would work to live. They would produce what they need and not concern themselves about amassing more. We think of such a life as wasted, but there is no waste in a life spent in expressing itself. But there is waste, complete waste, in a life exhausted in the round of wealth-accumulation or property ownership, no matter what the quantity of wealth produced may be. This is true of the banker as it is of the drudge.

A new kind of society is possible if we want it hard enough, and visualize it as we have visualized the mechanics of a flying-machine. Labor-saving machinery can be widely used. We can control the processes of production

and distribution so that the worker will be safeguarded from exploitation. He will be protected in his labor and guaranteed the fruits of what he produces. There is no great difficulty about producing enough wealth on a farm. For thousands of years men lived in a fair degree of comfort without great machines, without any industry except that of the hand-loom and the spinning-wheel. And to-day Denmark and Ireland indicate the comfort that can come to a people when they work under proper conditions on land which they themselves own. There is enough wealth and to spare to be gotten out of fifty acres of land. In Denmark men live above the poverty-line on from two to⁵four acres of land.

The Colonists' Budget.

The investment of the average farmer in the farm community will be from \$3,000 to \$6,000. He will have a comfortable home, a barn, necessary machinery, one or more cows, chickens, some fruit-trees, sufficient working capital, and a piece of land large enough for him to cultivate. There will be smaller holdings and less expensive houses costing from \$2,500 to \$3,500. The colonist will pay the government from \$100 to \$300 a year or some \$10 to \$25 a month on his investment. This in time will repay the loan and the interest as well. Light and water from community plants will supply domestic needs, and provide power for the farm or for such light industries as the colonist may want to carry on. Supplied at cost, these will be negligible items in his budget.

Food there must be. And food is a scarce article to the poor of our cities. Yet it is cheap enough on the land, so cheap that a great part of that which we produce is never gathered. It is left to rot in the fields. But our little colony is a food-factory, organized to produce with the least possible labor the best food the soil can be made to yield.

The colonist has a small patch about his cottage on which he can raise all the vegetables, fruit, and eggs that he needs for his household. His cows will produce milk, butter, and cheese, and his hogs, bacon and ham. He brings his milk to the co-operative dairy or a collector gathers it for the entire community. This of itself yields a substantial income. For a cow, if properly bred and cared for, is a great wealthproducer. In Denmark where the cows are milked by machinery and are bred with the greatest care, the average annual yield of butter in some herds has been raised to 229 pounds, and of milk to 617 kilograms. In this little country 68,000 farmers make some kind of living from farms whose average size is 37/100 of an acre. They supplement, their work on their own farm, it is true, by working a portion of the time on the larger estates in the neighborhood.

Once the problems of rent and food are solved, a man is comparatively free. He possesses himself. Fuel would be bought at wholesale through the co-operative store as would clothes and other commodities. Fuel might be supplied in part from the forests of the neighborhood just as it is to-day in hundreds of little villages in Europe where the forests are still the common possession of all the people. With the elemental needs supplied, a few hundred dollars a year would support a family in far greater comfort than the average worker or many professional persons and teachers in the cities enjoy.

Artisans and Artists.

There would probably be disabled soldiers in the colony. They would have their place and their industries as well. There would be artisans, carpenters, painters, workers of all kinds. For this is not exclusively a farm colony by any means. The factories would not be machine-shops or cotton-mills, however. They would be handicraft-shops, which have fallen away in competition with our large-scale production, but which will probably be recalled to life as a result of the efforts of the warring countries to create new industries for disabled men. Hundreds of crafts which contribute to the beauty of life could be developed in the village or be carried on within the home. They include wood and metal working, weaving, designing, glass and copper making, the printing and binding of books, the making of toys, the designing of wall-papers, carpets, rugs, the making of beautiful furniture, and the creation of artistic things in porcelain, china, and other wares.

The Fine Arts.

The drama, music, and other forms of art expression can be made a part of the everyday life of the colony as they are in the garden villages of Great Britain. The schoolhouse should be the centre of such activities. It should be the people's playhouse.

The community school was a dream but a few years ago, but to-day in every progressive city, and in hundreds of rural districts, schools are being built and used for all kinds of activities for which there was formerly no place. New types of school buildings are being erected. They are equipped for new uses. The assembly-room is an auditorium. It has a stage. The seats can be removed for receptions and dances. There are swimmingpools and gymnasiums. The public library is housed within the school. All this has become a conventional part of school architecture. In the city of New York people's orchestras and community singing societies have been organized. They have become permanent institutions. Dramatic leagues educate the children in expression. Pageants are given, and art exhibitions are held, while candidates for office come to the school platform to speak or be heckled as to their political policies.

More recently the schools of New York have

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become the centre of labor activities. They are used for meetings of the trades-unions, for discussion of factory conditions, for the promotion of a people's education.

The Club-House of Democracy.

In our little village the school would be the community club-house. Round about it would be playgrounds, tennis-courts, a baseball-diamond. There would be an experimental farm in the neighborhood. The co-operative societies, the town council, candidates for office would meet here.

The schoolhouse should be in the centre of the community, located on the most prominent street. Surrounding it would be shops, the church, and other community buildings.

All this has been done in the many housing communities erected by the government during the war.

Electric light and power should be provided at the lowest possible cost. Where produced by water-power the cost is very low. It can be used for cooking, for operating machines, for relieving the drudgery of domestic work. More important still is its use for small crafts, or domestic industries, or for doing the work on the farm.

These forms of community expression are rapidly finding a place in almost every city. We are passing into a more generous kind of living in the towns, but thus far no provision for recreation has been made for the farm. Isolation precludes it. This is one reason why the farm is being abandoned. It does not compete with the commercial and voluntary attractions that the town offers. These must and should be provided, as they can be in a community. There is in fact opportunity for almost as full a life in an organized farming village as there is in a large city.

CHAPTER XII

IS THE COLONY PRACTICABLE?

Is the colony feasible? Can it be made accessible to the man with little capital or the soldier with no capital at all? Can farmers be induced to act together? Will people go to such a colony? Will they accept guidance and control? Does the project involve too staggering an outlay to permit of its trial?

We are so accustomed to leave in private hands those activities that contain any possibility of profit and to turn over to private philanthropy all those activities wherein private agencies find no profit that we reject as impractical any suggestion that looks to the people themselves or the government venturing into new relations which interfere with private profit or private philanthropy. Even playgrounds, public baths, widows' pensions, employment insurance, the new activities of the schools, were opposed but a few years ago as socialistic. The Federal Farm Loan Boards and the Postal Savings Fund were assailed as fraught with grave danger. Only the most urgent war necessities forced the housing programme of the United States Fleet Corporation and the Department of Labor through Congress. The government operation of railroads, of the telephone and the telegraph, the United States Fleet Corporation, and the banking institutions under the control of the government were limited to the duration of the war or a short period thereafter as a result of such fears.

Yet these activities, involving billions of dollars and the most intricate administrative organization, have proved a success. They have been taken over with but little friction, and the gain in economies, in efficiency, and in other lines has been prodigious. There has been no graft, no corruption, no spoils, no discrimination—none of the catastrophes so freely and confidently promised have come to pass. The government is apparently as efficient as private business. At least it effects many economies and brings about equality of treatment to all classes. These gains with the new

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motives of administration that prevail go a long way, and in the minds of many far more than offset the alleged evils that government action involves.

Financial Consideration.

Let us examine the proposal from a financial point of view. How will it be organized and financed? What will be the cost to the individual farmer? What are to be his relations to the government?

Let us assume that the individual farms would range from five to fifty acres, and that the average size would be thirty acres. There would be many smaller holdings for artisans, workers and persons of small means or more advanced in years. These holdings would be from one to four acres in extent. The early farms of New England and the Eastern States were small, for in colonial days each man worked his farm with such aid as he got from his children. There was no labor surplus from which he could draw, for the agricultural worker and the tenant moved on to the new lands and took up holdings of their own. So, too, did the boys and girls as soon as they were able to leave the parental roof. For two hundred years the American farmer made a living on a small farm of from thirty to sixty acres. And this is adequate for a single man to cultivate and maintain in its proper condition of fertility.

Let us assume that the government acquires, either at private sale or by condemnation proceedings, 10,000 acres of land in Massachusetts, Connecticut, New York, Virginia, North Carolina, Texas, Minnesota, Wisconsin, or the Western Pacific coast States. Good land can be bought in these sections not far from the best of markets at from \$30 to \$100 per acre. It is in Iowa, Illinois, Kansas, and California that farm values are highest. In other States any quantity of land can be had in abundance at a cost no greater than the labor cost involved in bringing swamp-land and cut-over land under cultivation. This is one reason why the colonies should be developed on land already under cultivation.

Opening the Colony to Settlement.

When the estate has been brought to a proper state of fertility the allotment would be thrown open. Only men with some agricultural experience would be accepted. Probably they should be required to have a certain amount of capital. The planning experts would locate the village. They would select the most attractive site, with water, trees, and a pleasing outlook on the surrounding country. There would be generous allotments of land for schools, playgrounds, and public buildings. Possibly a substantial acreage would be set aside for common forests and pastures. Through these the individual farmer would secure firewood and pasturage for his cows under by-laws issued by the community.

Let us assume an average holding of 30 acres for each farmer, including the site of a homestead in the village, and that the land brought into cultivation has cost the government \$80 per acre. Here is a financial outlay of \$2,400 for land for a fair-sized farm, which has been put in the best of condition. In some colonies the average would be smaller; in others larger, depending on the type of colony. The aim would be to adjust the size of the farm to the kind of farming and the market. The farms would radiate out from the village and might be some distance away. A plot of land three miles square contains 5,760 acres, or enough land for a colony of from 1,500 to 2,000 persons. The most distant farm would be not more than a mile and a half from the community centre.

The Individual Balance-Sheet.

Houses far superior to the average farmhouse could be properly designed and erected at wholesale for from \$1,500 to \$2,000. Cottages for artisans and small cultivators could be built for less. The outbuildings would cost \$500 more, if materials were bought at wholesale. The lumber would be cut to] lengths and a great part of the building would be performed at the mills in accordance with specifications laid down by the architect. At the outside \$2,000 would be needed for cattle, machinery, and working funds sufficient to carry the farmer through the first season. This last would be in the nature of a banking loan, to be repaid as soon as possible.

Here, then, is the balance-sheet of the farmer with a good-sized farm, when he opens his

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accounts, according to a standardized system introduced by the government:

Land	\$2,400
House	1,800
Outbuildings	500
Actual working capital	
Total	\$6,700

There would be small allotments costing from \$2,500 to \$3,000.

The farmer might be expected to be provided with from \$1,000 to \$2,000, which he would be required to invest. This would safeguard the government. In Denmark, where \$18,-000,000 have been advanced by the state for the promotion of small holdings, the settler is required to advance 10 per cent of the cost. In California his advance is considerably more, being about one-third of the total cost. No advance payment need be required of the artisans and workers.

We may assume, then, that the net capital investment of the government is \$5,500 for each of the 300 farms, or \$1,650,000 for the colony. An additional outlay which might aggregate \$200,000 more would still be required, since roads would have to be built, schoolhouses erected, cottages provided for artisans and workers, and farm-machinery acquired. To this total should be added a possible \$360,000 more contributed by the farmers themselves.

This would be a very different equipment from that of the average farmer. It would include efficient machinery and many conveniences. There would be good roads, a comfortable house and proper outbuildings. The farmer would have sufficient capital to carry him over a season. The land would have been put in good condition. It would be drained and fertilized. The credit advanced would be on easy terms and the experts provided would protect the farmer from mistakes, while his horses and cattle would be guarded against disease.

Financing.

Government funds for the purpose would be raised by the sale of bonds, as in the case of the Federal Farm Loan bonds. They would be real liberty bonds for a new kind of democracy—a democracy of economic freedom. They would bear a low rate of interest, and be redeemed year by year out of the payments by the settlers.

The colonist would be given every aid at the start, and would not be required to repay anything on the principal for one or two years. Possibly the interest payments would be suspended for a limited period while the land is being brought into intensive use. Then the farmer would begin to reduce the principal by annual payments extending over from thirty to sixty years. The advance for working capital would be first repaid. The housestead and other improvements should be paid for during their estimated lifetime, while, if the land is sold outright, the term of payment can be made longer. The interest rates as well as the annual repayment charge would be low. And as the government has no desire to make money out of the colonists, relief can be extended in case of emergency.

The charge then against the individual farmer would be from \$150 to \$300 a year. This would include his rent, the payment on the farm and the interest on his purchases of live stock, machinery, etc. As time went on the annual payments would be reduced. Ultimately they would disappear. Such financing is so foreign to our experience that we can hardly treat it as a practical proposal. But this is what is being done every day all over the country. There are thousands of farms that have been bought in this way. The purchaser makes a cash payment for a part of the cost price, and gives a purchasemoney mortgage for the balance. It is the commonest transaction in the world.

This, too, is the general method employed in Ireland, where the British Government has advanced \$550,000,000 with which to buy out large estates and distribute them in small holdings to the tenants. The Danish system is the same. In Germany, where farm colonization has been carried on for years, upward of \$200,000,000 has been advanced by the state to aid purchasers, and 1,000,000 acres of land subdivided; and in none of these countries has there been any loss on these investments.

CHAPTER XIII

WAYS AND MEANS

There is no reason why cities, co-operative societies, or private corporations with a limitation on profits should not promote colonies, as they have promoted garden cities in England. In fact, it is quite probable that as soon as government experiments have proved successful private developments will be undertaken. In Australia the colonies are promoted by the several states, although the federal government co-operates with them. This gives variety and local oversight and places at the command of the local authorities the superior credit advantages of the federal government.

The amount required for these projects is large but it is negligible in comparison with what we have spent on the war. To provide 100,000 farms and homes for 400,000 people would involve an outlay of less than \$500,000,000. The amount would not be spent at once, for the colonies would develop slowly, and the money would come back under the repayment plan. Australia has already appropriated \$100,-000,000 for soldiers' colonies. Were we equally generous our appropriation for the purpose would amount to \$2,000,000,000.

All this, it is true, involves a new conception of credit. But credit should be an agency of service. And this, strangely enough, is just as easy to establish as its control by a few and its use for the promotion of huge undertakings and private business.

The simplicity of such credit organization is seen in the success and wide-spread development of the Raiffeisen and Schulze-Delitzsch credit systems of farmers and workers which have long been in existence all over Europe. The people do their own banking with their own money. And their losses are negligible. In Ireland \$550,000,000 has been advanced by the British Treasury for the purpose of aiding Irish tenants to buy a piece of land. In Denmark \$18,500,000 has been advanced by the state to convert 14,000 agricultural workers and tenants into farm-owners. Credit has been widely socialized in Australia, where \$68,000,000 with which to develop the colony idea has been loaned by the several states.

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So far as known there has been no loss in any of these countries from these advances. In fact, there has been such an increase in the value of the land that there is scarcely any possibility of loss.

Credit After the War.

Credit after the war must be turned to new uses. It must become a public or quasi-public, not'an exclusively private function. The devastated countries of Europe can hardly rise from the ashes unless banking and credit are dedicated to the rebuilding of the desolated world. It must be used to build homes, to bring the land under cultivation, to buy farm-machinery, horses, cattle, seeds, to aid the worker, to develop industries small as well as great. Unless Europe utilizes its credit agencies in this way Europe may starve. It may not come back to anything like normal existence for generations.

The immediate future of the world lies in the hands of those who control the credit of the world. If credit is used to aid the farmer and the small business man the recovery may be rapid. If it is used for exploitation; if it is permitted to follow opportunities for the greatest return; if it is exported to backward countries in the interest of high finance as has been done in the past, it is quite possible that industrial and social collapse may become permanent. Civilization may even pass into eclipse as it did during the Dark Ages following the decline of Rome.

CHAPTER XIV

THE COMMUNITY AS LANDLORD

Possibly the most important and most difficult problem of all is the relation of the colonist to the land. Shall the farmer own the land outright? Shall he be given an absolute title to the land to do with as he wills—to sell, to lease, or to speculate in? Or shall the government retain some kind of control over the land to prevent speculation and improvident use?

We assume that if we make it easy for a man to get to the land, his own initiative will take care of everything else. We have followed such a policy for 300 years, with the result that 37 per cent. of American farmers are tenants. In some States the percentage is much higher. The tenant is a bad farmer. He moves from place to place. He neglects improvements and exhausts the soil. He takes little interest in the community and resents taxes and improvements. In addition freehold ownership may lead to the consolidation of holdings. Men get discouraged. They may be tempted by an offer that gives them a profit on their investment. In time the colony might change its character: it might even cease to be a colony, and become a series of large estates on tenant-farms brought to a high state of fertility by government aid, and sold out by the owners at a profit to speculators.

Speculation is likely to develop under absolute ownership. For the land in such a community will probably increase in value. The farm-land might very readily rise as much as \$150 to \$300 an acre, while the building sites in the towns would be much more valuable. The homestead site might readily be worth half the cost of the entire farm. For with expert guidance, with co-operation, with good schools and well-developed markets and social advantages the colony would become a very desirable place in which to live, while the farming-land would have far greater value than that of the surrounding country.

Now the purpose is to create a community of home-owning, farm-loving people, who will look upon the colony as a permanent place

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of residence and a home for their children as well. Permanence can be achieved only by some kind of continuing control over the land by the government. This can be secured in a number of ways:

One. The government can sell the land in fee under restrictions which provide that the land must be cultivated by the owner, that it shall not be let out to a tenant, that it shall be maintained at a certain standard of excellence, and that no sales shall be made by the owner except with the approval of the community.

Covenants could be inserted in the contract of sale to insure that in case of violation of any such regulations the holdings would revert to the community on payment of the investment cost to the owner.

Two. In the garden villages in England plans have been worked out for co-operative ownership of the entire community by the occupiers. Tenants do not own the houses in which they live, they own a share in the community which is represented by stock in a corporation. The tenant-owner occupies his house at a fixed rent as long as he desires, and trans-

mits the right of occupancy to his children. The rent cannot be increased and the stockowner, or co-operative tenant, as he is called, can sell his shares of stock representing his investment in the community undertaking, just as he sells bonds or shares in any other corporation. This plan has proved perfectly feasible. In this way the tenant has an interest in the whole community. He is interested in its maintenance and up-keep. He is jealous of its membership. He promotes its co-operative undertakings. He becomes part of a community through ownership in a corporation which owns and controls the entire village. By this means the increasing value of the land goes to the whole community, rather than to any particular owner. The village becomes the speculator. It receives the "unearned increment."

The capital advanced by investors, who are not members of the community, receives a fixed return, like a bond. The rate of return is usually 5 per cent. All earnings in excess of. 5 per cent., and all increases in the value of the land due to the growth and popularity of the village goes to the corporation and is used to reduce taxes, to build schoolhouses, and for other community purposes. This plan has many advantages of which the chief is the interest aroused in the residents of the community as a whole.

Three. The third method of community control is for the government to hold the title to the land, capitalize its investment at cost and lease the land to settlers at an annual ground-rental sufficient to cover the interest charges on the land investment. The rental would be determined by the value of the land. From time to time the ground-rental would be revalued as land values changed, and any rental collected in excess of the original interest charges could be dedicated to community use -to the payment of taxes, the promotion of education, the erection of buildings, the ownership of blooded stock, or any other purpose which the community might decide upon. By this means the individual who happened to get a favored site would be on a plane of equality with the individual who was less fortunate. He would not be enriched by the growth of the community; for we may assume that land purchased under these conditions and improved

by the government would quickly acquire a new value. The development of marketing, the introduction of machines, the attractiveness of community life, would give to the land within the community an increment value which other lands would not possess. In a village of 2,000 people the annual ground-rent might amount to \$50,000, of which possibly one-half would go to the government for the repayment of interest charges, and the other half could be used for the payment of taxes and other community purposes.

Such a plan of taxing the land or renting it at its actual value would automatically compel men to cultivate their land rather than permit it to lie idle. They could not escape the tax-gatherer. This plan would discourage tenancy, and end speculation. Moreover, it would reduce the functions performed by the government to a minimum, and would enable the community to enjoy many comforts and amenities which could not be secured in any other way.

The same reasons do not exist for community control over improvements. These should be paid for and owned by the individual occupant. He should pay interest upon the investment, and an annual amortization charge sufficient to repay the cost of the improvement during its lifetime, possibly thirty years.

Under this plan the colonist would own his home which he could transmit to his children as fully as though he were the owner of the land. When his improvements were paid for he would be free from all obligations to the community or the government except his annual ground-rent, which would contribute to the payment of his taxes. He would be to all purposes a freehold farmer except that he could not speculate in his land or hold it out of cultivation. His only obligation would be the natural obligation that he should not make use of the generosity of the state as a means of speculation or to the disparagement of the community enterprise.

CHAPTER XV

THE FARM COMMUNITY IN THE PAST

Land used for farming was orginally common property in England, Russia, the Scandinavian countries, and probably in all parts of Europe. Village ownership of the land under the Mark system was an Anglo-Saxon, Teuton, Scandinavian, and Slavic institution. The land was common property in China, India, Mexico, Arabia, and Peru. Nearly one-third of the land of England was held in common up to the end of the eighteenth century. The fields, grassland, woods, and waters were used in common by all the members of the community under a system of rotation and allotment, periodically arranged by the village authorities. There was no freehold ownership in the modern sense of the term. No one owned land. Use alone gave the right to possession. There was, however, private property in the homestead, and in a small bit of land round about it. The peasant could use his homestead as he liked, and he

usually cultivated vegetables, an orchard, and supplied his personal wants. All of the land outside of the village belonged to the community. No one had any exclusive rights in it. This common land was rotated among the villagers periodically as were the portions set aside for pasture and woodland.

The village was built to accommodate itself to the system of land-tenure. The houses were clustered together. There were no detached farm-buildings. The community was the centre of the farmers' life.

The members of the village formed a kind of co-operative society. They made their own laws quite naturally to meet the conditions of their life. The by-laws described how the fields were to be cultivated, the cattle cared for, etc. The villagers selected their alderman who was the chief of the village for a year or longer. He called meetings of the villagers on the village green, much as is still done in some of the cantons in Switzerland. The meeting discussed such questions as the time when ploughing, sowing, harvesting, and felling trees should begin; when the cattle should be turned loose on the stubble; what wage should be paid to the workers; when to turn the cows out into common pasture. Complaints were heard at these meetings. Fines were imposed. One of the functions of the alderman was to see that "no one shall scold, swear, or call his neighbor names. He who does so shall pay for scolding or swearing two shillings, and for calling names three marks."

The roads, streets, ponds, were all under village management. The village had, as its common property, its "village-bull" and "village-boar," which were kept by one man for a remuneration, or by different peasants in rotation.

"In many villages the blacksmith was a kind of municipal officer; so also was the schoolmaster. In a by-law it was provided that all the villagers should be mutually responsible for his board, whether they had children at the school or not. Any one refusing to do so was liable to a fine of three marks to be levied, if necessary, by distress and handed over to the village authorities. The old by-law sometimes dealt with other matters, such as the duty of everybody to attend services in church; the duties of servants; the question of fireplaces and damage by fire; mutual aid; death; disease among cattle; beggars and tramps, and the like. In case of theft the villages themselves often fixed the punishment.

"The village, therefore, was a miniature state within the state, with its alderman, who in the larger villages was assisted by a kind of standing committee; and its own officers such as bailiff, herdsman, and others.

"In the district of Aarhus they said: 'The village-bull and the village blacksmith are our officers.' The alderman wielded a considerable power and most by-laws declared him and his helpers to be 'holy and inviolable,' when performing their duties. The alderman carried 'the village staff,' and 'the village horn.' The first was a square rod, on which each farm in the village had its division marked with the initials of the owner or tenant, and if the peasant ever happened to be fined, a notch was cut in his division on the rod. The horn was used for convening meetings or for summoning the peasants in the night in case of fire or on any similar emergency. The alderman kept the written by-laws in his possession; it was some times stipulated that he was to keep himself well versed in the law, which should be read out at the meetings at least twice a year, or at least such articles of it as had reference to the matters before the meeting, so that all should know the law. If any one offended he was fined, and if he did not pay his fine punctually it was levied by distress. The amount of the fines was spent on feasting or merryTHE FARM COMMUNITY IN THE PAST 99

making, and on necessary expenses of the village.

"It will be seen from all this that a welldeveloped spirit of co-operation and home-rule existed in the village communities, dating back to very old times and handed down from generation to generation. Most of the village affairs were regulated by definite rules, the peasants aiding and controlling one another. Manv tasks were performed in common, and few were the undertakings which could be carried on except after a joint decision. A humane spirit prevailed in the villages, and co-operation led to many praiseworthy undertakings within the community and to mutual aid and assistance in hard times, when crops failed, or when sickness or fire ravaged the district. Attendance at church and school was encouraged, the security against floods, robbers, thieves, or wild animals was greater than if each had to fend for himself, and a social life was evolved which undoubtedly had a great educational effect." 1

² Co-operation in Danish Agriculture, by Harald Faber, p. 6.

CHAPTER XVI AMERICA'S FIRST COLONY

California, the most progressive of our States and a pace-maker in many kinds of democratic legislation, is the first American State to develop the farm colony. She has embodied in her experiment many of the best features of other countries. Legislation was enacted in 1918 appropriating \$250,000 for a land settlement. The act authorized the purchase of not to exceed 10,000 acres of land for the pur-A commission was appointed, with pose. Professor Elwood Mead, of the University of California, as its chairman. Professor Mead had lived in Australia and was familiar with the land legislation of other countries, as well as of the conditions that have arisen in the United States by reason of our improvident land policy. A tract of 6,000 acres was acquired in a fertile part of the State, and placed

under cultivation. Experts were employed from the State university to divide and direct the colonies. It was later divided into small holdings and placed on the market. The entire settlement, with the exception of a few tracts, was taken up immediately.

The development of the colony, during the first six months of its existence, is described by Professor Mead in the first report of the Commission to the Governor of the State.

"The California Land Settlement Act is significant, the report says, because it eliminates speculation. It aims to create fixed communities by anticipating and providing those things essential to early and enduring success. It is also significant for the manner in which the expert knowledge and practical experience of the State has been mobilized to secure the desired results.

"Another feature is the use it makes of cooperation. The settlers are at the outset brought into close business and social relations. It reproduces the best feature of the New England town meeting as every member of the community has a share in the discussions and planning for the general welfare. This influence in rural life has been lacking in new communities in recent years. In the great movement of people westward, with its profligate disposal of public land, settlement became migratory and speculative. Every man was expected to look out for himself. Rural neighborhoods became separated into social and economic strata. There was the non-resident landowner; the influential resident landowner, the tenant, aloof and indifferent to community improvements, and, below that, the farmlaborer who had no social status and who in recent years, because of lack of opportunity and social recognition, has migrated into the cities where he could have independence and self-respect, or has degenerated into a hobo.

The Farm-Laborer.

"At Durham, the scientific colony for the first time in American land-settlement, the farm-laborer who works for wages is recog-nized as having as useful and valuable part in rural economy as the farm-owner. The provisions made for his home are intended to give to his wife and children comfort, independence and self-respect. In other words, the things that help create character and sustain patriotism. The farm-laborer's homes already built are one of the most attractive features of the settlement, and when the colony members gather together, as they do, to discuss matters that affect the progress of the settlement, or to arrange for co-operative buying and selling, the farm-laborer and his family are active and respected members of the meetings."

Objects of the Colony.

The California Land Settlement Act aims to promote agricultural development, and the ownership of farms by their cultivators, by-

1. Lessening the expense of subdivision and settlement of large estates.

2. Providing the money or credit needed to improve and equip farms.

3. Reducing the cost of farm-buildings and other permanent improvements by the purchase of material at wholesale and for cash.

4. Giving beginners practical advice about farming operations, and thus preventing costly mistakes and the waste of money and time.

5. Making farming more profitable and attractive by the creation of co-operative organization, and thus bringing neighborhoods into closer social and business relations.

6. Creating better living conditions for farmlaborers and their families.

The limit of this demonstration was fixed at 10,000 acres. It might be confined to one locality. It could not profitably include more than two localities because the Act contemplates group or community settlement and

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because overhead expenses are increased with each settlement. The board decided that the demonstration would be more instructive if made in two localities.

Review of Board's Operations.

The board was appointed in August, 1917, and organized at Berkeley on the last day of that month. Landowners were notified that it was ready to purchase from 4,000 to 6,000 acres of farm-land suited to intensive cultivation. Dean Thomas F. Hunt, of the College of Agriculture, was asked to advise the board regarding the relative merits of the different tracts offered, and he delegated the examination of these lands to Professor C. F. Shaw, professor of soil technology of the University of California. Forty tracts located in all sections of the State, from Modoc County to Imperial, were examined. A considerable number were well suited to the board's purpose, and Professor Shaw was asked to indicate the three most desirable tracts, and these three were, at the conclusion of the investigation, inspected by Dean Hunt and the board. . . . The result was the purchase of the tract now known as

the State Land Settlement at Durham, Butte County, California.

Preliminary Investigations to Insure Success of the Enterprise.

Before the land was purchased, the board drew largely on the technical experience of the university and other public authorities in gathering information about conditions which would affect the health and success of the proposed community. Frank Adams, professor of irrigation investigation in the State University, advised the board regarding the suitability of the land for irrigation and the cost of constructing irrigation works. Professor W. B. Herms reported on health conditions, and advised the creation of a mosquito abatement district to counteract any possible ill effects of irrigation. The district has been created. The chairman of the State Water Commission reported that the water-supply was adequate. The supervisors of Butte County and the water-users from Butte Creek co-operated with the board in settling by agreement, the rights to water for irrigation from Butte Creek, thus ending a long and costly

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litigation over these rights, and the attorneygeneral made the necessary investigations of titles of the land and of rights to water, to insure the legality of the proposed transfer.

These various investigations and the settlement of water-rights took time, and it was not until May 7, 1918, that all of the preliminaries had been completed and the land finally transferred to the State. Through the assistance of the Bureau of Good Roads and Rural Engineering, United States Department of Agriculture, a contour map of the property was made before the final transfer and plans for the irrigation system based on this had been prepared. The land was subdivided while the arrangements for the transfer of the property were being completed and a large acreage was levelled and seeded. The board was able, therefore, without delay, to offer settlers farms on which crops were growing and on which a considerable area had been made ready for irrigation. Some of the land was leased, but the available land was, on May 15, 1918, offered for settlement under the following conditions:

Method of Payment.

Settlers were to pay 5 per cent. of the cost of the land and 40 per cent. of the cost of the improvements at the time of purchase, the remainder of the purchase price to extend over a period of twenty years with interest at the rate of 5 per cent. per annum. Payments on principal and interest to be made semi-annually in accord with the amortization table of the Federal Farm Loan Board, the settler to receive a contract of purchase which set forth the conditions of payment and the obligation he assumed, deed to the land to be given when payments were completed.

The ditching and levelling of land were treated as permanent improvements and the settler paid 40 per cent. of the cost. Ploughing and seeding of land to grain was regarded as temporary improvements and the settler paid the cost in cash.

Settlers who intended to have live stock were required to form a co-operative stockbreeders' association and agree to have nothing but pure-bred sires in the settlement, the board agreeing to extend aid in the purchase of these if proved necessary.

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No settler who had less than \$1,500 capital, or a working equipment of implements or live stock the equivalent of such capital, was regarded as eligible to purchase a farm, and settlers were advised that \$2,500 to \$3,000 was a better sum for those contemplating the purchase of a farm allotment comprising 40 acres or more.

There were no requirements as to capital on the part of farm-laborers. It was expected that the savings from wages would be sufficient to meet the payments, as these would be less than the rental of a house in town.

General Conditions Required by the Land Settlement Act.

Lands must be sold either as farm allotments, each of which shall have a value not exceeding, without improvements, fifteen thousand (\$15,000) dollars, or as farm-laborer's allotments, each of which shall have a value not exceeding, without improvements, four hundred (\$400) dollars.

Applicants must be citizens of the United States, or have declared their intention to become citizens. The State Land Settlement Board reserves the right to reject any or all applications it may see fit to reject.

Settlers must be prepared to enter within six (6) months, upon actual occupation of the land acquired.

No more than one farm allotment or farmlaborer's allotment shall be sold to any one person.

The repayment of loans, which may by the board be made to settlers on live stock or implements may extend over a period of five (5) years.

Every contract entered into between the board and an approved purchaser shall contain, among other things, provisions that the purchaser shall cultivate the land in a manner to be approved by the board and shall keep in good order and repair all buildings, fences, and other permanent improvements situated on his allotment, reasonable wear and tear and damage by fire excepted.

Each settler shall, if required, insure and keep insured against fire all buildings on his allotment, the policies therefor to be made out in favor of the board, and to be such amount

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or amounts and in such insurance companies as may be prescribed by the board.

No allotment sold under the provisions of this act shall be transferred, assigned, mortgaged or sublet, in whole or in part, within five (5) years after the date of such contract, without the consent of the board given in writing.

At the expiration of five (5) years after the purchase of an allotment, if the board is satisfied that all covenants and conditions of the contract covering such allotment purchase have been complied with, the purchaser may, with the written consent of the board, transfer, assign, mortgage, sublet, or part with the possession of the whole or any part of the allotment covered by such contract.

In the event of a failure of the settler to comply with any of the terms of his contract of purchase and agreement with the board, the State and the board shall have the right at its option to cancel the said contract of purchase and agreement, and thereupon shall be released from all obligation in law or equity to convey the property, and the settler shall forfeit all right thereto, and all payments theretofore made shall be deemed to be rental paid for occupancy.

The failure of the board or the State to exercise any option to cancel for any default shall not be deemed as a waiver of the right to exercise the option to cancel for any default thereafter on the settler's part.

No forfeiture occasioned by default on the part of the settler shall be deemed in any way, or to any extent, to impair the lien and security of the mortgage or trust instrument securing any loan that the board may have made as in the Land Settlement Act provided.

The board shall have the right and power to enter into a contract of purchase for the sale and disposition of any land forfeited, because of default on the part of a settler.

Actual residence on any allotment sold shall commence within six (6) months from the date of the approval of the application, and shall continue for at least eight (8) months in each calendar year for at least ten (10) years from the date of the approval of the said application, unless prevented by illness or some other cause satisfactory to the board; provided, that in case any farm allotment disposed of is re-

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sold by the State, the time of residence of the preceding purchaser may in the discretion of the board be credited to the subsequent purchaser.

Things the Board Desires to See Achieved.

1. The settlement to become widely and favorably known as the home of one breed of dairy-cattle, one breed of beef-cattle, one breed of hogs, and one or two breeds of sheep.

2. The co-operation of the settlers in buying and selling.

3. The establishment at Durham or on the settlement land of a training-school in agriculture.

4. The erection in the near future of a social hall owned and paid for by settlers.

Allotment of Land to Settlers, June 15, 1918.

Although June is not a satisfactory month in which to settle land, there were more than twice as many applicants as farms, there being from 10 to 14 applicants for each of the farms best improved. There were, however, a few farms on which no land had been levelled or planted to crops. Four of these farms were unapplied for. They will be seeded and again offered to settlers at the opening of the next unit. All of the farm-laborers' allotments were applied for and are now occupied.

The payments made by settlers, the income from interest and rentals made this investment self-sustaining and reproductive within 60 days after the land had been purchased. The State will receive back all the money advanced with interest. The main duty of the board is, therefore, to promote the success of settlers who show industry and thrift.

Some of the applicants who failed to secure farms in June, have applied for farms in the unit to be allotted in November, and there are now on file enough applications to fully absorb this unit.

Some of the settlers were unable to get their equipment on the ground in time to harvest their grain-crops; in such cases the board harvested the crop and turned the land over to the settler after harvesting. The areas that were harvested by the board brought it a profit of over \$2,000,000.

The crops above enumerated were nearly all sold, and the money therefor received by

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the settler inside of six weeks after the farms were allotted. Much larger acreage returns have since been obtained by settlers from farms on which alfalfa was growing.

Aid to Settlers in Erection of Houses and Arrangement of Farms.

Through the co-operation of the State Engineering Department, Mr. R. E. Backus, architect, was detailed to help prepare plans for settlers' houses, and the board employed Mr. M. E. Cook, a farmstead engineer, to prepare plans and specifications and supervise the erection of houses and other farm-buildings and to help settlers plan the grouping of buildings, orchard, garden, and field for the most convenient conduct of farming-operations.

Here is a field of rural planning which has been greatly neglected, and where expert knowledge and experience can be used to the greatest advantage. If nothing had been done for the settlers and each had been left to do these things unaided, there would have been 85 heads of families who would have been compelled to drop their farm-operations, at a period when every day was needed for the harvesting or planting of crops, and go abroad to find carpenters; to buy lumber and hardware, and induce well-borers and plumbers to come out from town, and attend to their individual needs. Many of these settlers were not familiar with local conditions or prices; they did not know how to buy to advantage; they would have had to buy from people who would not know whether they were good or poor pay, and they would have been under pressure to buy quickly. The result of such conditions would have been delay in planting and harvesting crops and hastily built, poorly planned houses, some of them shacks, an eyesore to their neighbors, and all costing more than they should.

By letting the contracts for wells in groups of 10, buying cement, pipe, fence-posts, fencewire, and lumber in car-load lots, by buying seed-grain and other equipment co-operatively, this settlement has saved, on the time of its members and on the actual cost of materials secured, fully 25 per cent. of the outlay which would have been inevitable if each settler had worked alone.

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Group Settlement. Reservation for School and a Community Centre.

A reservation of 22 acres to be used for community purposes has been made. Here it is hoped that arrangements can be made for a vocational school of agriculture. There will be ample room for experimental plots, picnicgrounds, a social hall, and a community warehouse.

The commission has since acquired a second estate which is being opened to settlers under arrangements similar to those described.

CHAPTER XVII

AN EXPERIMENT STATION IN FARMING

Denmark has developed constructive ideas in agriculture, and state aid to farmers farther than any nation in the world. It has in fact become a great agricultural experimental station. The farmer is the first concern of the state. There is little industry. For forty years parliament, education, and thousands of cooperative associations have been working to increase the productiveness of the farm and improve the quality of its produce. Just as other countries have devoted themselves to the upbuilding of industry and commerce, Denmark has devoted herself to the production of food, and to its marketing with the least possible loss to the farmers.

As a result of these efforts, Denmark has become very prosperous. Her people enjoy a high degree of comfort. There is a higher standard of education than in any country of Europe. Illiteracy is only .002 per cent. A unique educational system has been evolved that has commanded the admiration of experts from England and America. Every well-to-do peasant expects to spend at least one period at the people's high schools.

Tenancy is being ended by legislation. Two generations ago, 42.5 per cent. of the farmers owned their farms. To-day, 89.9 per cent. of the farmers are owners. This has been achieved in large part by the state providing money at a low rate of interest, with which large estates are purchased, and broken up into small holdings, to be sold to tenants and farm-laborers on easy terms. Fourteen thousand farms have been provided in this way since 1900. Their average size is from seven to ten acres. The total capital advanced by the state up to 1914 was \$18,500,000. Farm foreclosures of the small state-aided holdings are uncommon. And they have steadily decreased in recent vears.

From Bankruptcy to Prosperity.

All this has been brought about in a very short time. It began about 1880. The Danish farmer was being driven to the wall by the competition of the wheat-fields of America and the tariff legislation of Germany. To meet these conditions he turned his attention from wheat-growing to the production of bacon, eggs, poultry, butter, and fine stock. Smallscale production was substituted for largescale production. To-day, Denmark helps to feed England. There is but little emigration out of the country, for any tenant or farmlaborer who has shown the proper attitude for farming, can secure sufficient aid from the state to buy a small farm. All he has to do is to satisfy the state of his intelligence and ability, and put up 10 per cent. of the cost himself. The state supplies the balance. He is given sixty years in which to make repayments.

The exports from Denmark indicate the rapidity with which the country has responded to this new type of agriculture. In thirty years' time, from 1881 to 1912, the value of her exports increased from \$12,000,000 to \$125,-000,000. Speaking of this development, Honorable P. P. Claxton, in an introduction to a report on the Danish Folk High Schools, by H. W. Foght, published by the United States Bureau of Education in 1914, says:

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"Waste and worn-out lands have been reclaimed and renewed. Co-operation in production and marketing has become more common than in any other country. Landlordism and farm-tenantry have almost disappeared. Rural social life has become intelligent, organic, and attractive. A high type of idealism has been devised among the masses of the people. A real democracy has been established. This is the out-growth of an educational system, universal, practical, and democratic."

Increasing Wealth Production.

The change which has come over the country and especially over agriculture is a standing demonstration of what can be done on the land. There is no 'similar exhibit of the wealth that can be taken from a small piece of land, or of the civilization that can be built about intensive, scientific agriculture. The following figures indicate the increasing prosperity of the country:

Average exports of bacon, butter, eggs, horses, and cattle from 1857 to 1908:

1857-1879\$14,500,000
1895-1899
1908
1913

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The exports in quantities are even more striking:

Average for Years	Tons Butter	Tons Hams and Bacon	Eggs 1000 Gr. Hunds.
1881–1885	15,630	7,940	478
1891–1895	48,070	41,270	1,243
1901–1905	96,044	76,390	3,531
1911–1915	99,420	128,840	3,596

The average export trade alone for each farm, most of which are small, is \$500 a year. For the country as a whole it amounts to \$12.50 an acre.

Land Distribution.

In this little country, twice the size of Massachusetts, there are 250,000 farms, of which 180,000 are less than 37 acres, while of these 133,500 are less than 12 acres in extent. There are 68,380 farms of less than $1\frac{1}{2}$ acres.

These are the economic aspects of intensive agriculture, aided and encouraged by the state, and developed along co-operative and modern industrial lines.

As a result of home-ownership, small farms, a secure market, and freedom from exploitation, other and even more important gains have come. Among them are:

(I) Voluntary co-operation has developed until practically the entire economic life of the farmer is in the hands of the farmers themselves. All told, there are 4,000 co-operative producing and selling agencies. There are 1,200 co-operative dairies, and 44 co-operative slaughter-houses. The farmer does his own banking in part at least. He gathers and sells his eggs, sends them to Copenhagen, where they are packed, and placed in the hands of the retail-dealer in England, without the aid of any middleman. The same is true of bacon and hams. Insurance of many kinds is handled through co-operative insurance agencies, as is the control of almost everything the farmer buys. There are over 2,000 co-operative retail stores in the country districts alone, with great central warehouses and factories for the production of goods of various kinds.

(2) Education has been developed until the peasant looks upon a high school and an agricultural training for his son and his daughter as a matter of course. There are 100 people's high schools in this little country with but EXPERIMENT STATION IN FARMING 123

2,500,000 people. The Danes are a highly cultured nation, and they prize learning for its own sake.

(3) Agriculture has become an art. It is highly specialized. Cattle, horses, hogs, and chickens are studied and bred with the greatest care. And they bring fancy prices.

(4) The farmers have practically abolished tenancy in fifty years' time, less than 10 per cent. of the farms to-day being operated by tenants.

(5) The farmers have also organized politically. They have a party of their own. For more than a dozen years they have controlled the lower house of Parliament. They have not used their power to create special privileges, but to abolish them. They have reduced indirect taxes. The tariff has been lowered to an average of 5 per cent. The railways are operated as an agency for the upbuilding of the state, while social legislation of the most advanced sort has been placed on the statutebooks.

Denmark is contented, prosperous, and welleducated. And these conditions have been brought about through the changing of the

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economic environment of agriculture, and especially the introduction of home-ownership and the promotion of state-aided farms. Denmark is in effect a nation organized upon the Farm-Colony idea. It is a nation of home-owning farmers.¹

¹ For further reference to the development of Denmark, see the following works: Co-operation in Danish Agriculture, by Harold Faber, 1918; Denmark and the Danes, by Harvey; Special Report of the United States Bureau of Education on Danish Folk High Schools, 1914. Lectures of Honorable Maurice Francis Eagan, published by United States Senate, Document Number 992, 62d Congress, 3d Session, 1913.

CHAPTER XVIII

THE FARM COLONY IN AUSTRALIA

The most fruitful field for study of landsettlement operations is Australia. Between 1901 and 1914 the six Australian states purchased and subdivided 3,056,957 acres of land for which \$55,243,125 was paid, or about \$18 an acre. In all of the states provision is made to assist settlers to build homes, and effect improvements needed to bring the land fully and promptly under cultivation.

In the five-year period from 1909 to 1914 the Australian states loaned to farmers, to make improvements and buy equipment, \$68,029,500. This has been done without any cost to the taxpayer, as the interest paid by the farmers was greater than the interest paid by the state; the farmers have met payments of principal and interest, so that there has been a profit accumulated of \$1,233,370.

The state of Victoria has purchased 567,687

acres of land, the purchase price being about \$37 an acre. About 15 per cent. of the purchase price was necessary to cover expenses of supervision and settlement. The average price to settlers has been about \$45 an acre. The land so bought has been disposed of as follows: 500,819 acres in farm allotments; 8,829 acres as agricultural laborers' allotments; all told, 4,112 settlers have secured farms under these acts.

Applicants, male or female, must be over the age of eighteen years. The maximum value of land which may be held by one lessee is \$12,000, except in the case of an allotment where a valuable homestead is erected, when the value of the land may be increased to \$19,200.

Agricultural laborers' allotments in value up to \$1,680 are sold under a conditional purchase lease having a term of $31\frac{1}{2}$ years. Applicants are required to lodge a deposit equal to 3 per cent. of the capital value of the land applied for. In the case of a farm-holding residence upon the allotment, or upon the estate of which the allotment forms a part, or upon land adjoining the estate, and not separated from it by more than a road or watercourse, is compulsory for eight months in each year.

It is a condition of the lease of a farm allotment that permanent and substantial improvements to an amount equivalent to 6 per cent. of the capital value of the land shall be effected by the lessee before the end of the first year. Before the end of the third year the value of the improvements must be increased to 10 per cent., and by the end of the sixth year to a total value of 20 per cent. of the capital value of the land.

Describing the land-settlement act in 1914, the Premier of Victoria said:

"The final success of this investment depends on the returns which can be obtained, and in this respect the state stands in an entirely different position from that occupied five years ago when it made intense culture, combined with closer settlement, the basis of future development. Then it was an experiment, the success of which was doubted by many; now it is a demonstrated success. Over large areas in widely separated districts more than ten times as many families are settled comfortably, under attractive social conditions, as were there five years ago, and they are obtaining returns from their holdings that even less than five years ago were regarded as impossible. The demonstration that families can be fully employed and obtain a comfortable living on from twenty to forty acres of irrigable land not only insures the financial success of our investment in irrigation works, but gives a new conception of the ultimate population which this state will support and the agricultural wealth which it will produce."

Doctor Edward Mead of the University of California, who is thoroughly familiar with the land colony projects of the Australian state, says of them:

"These settlements have proven such agricultural and economic successes that, in the midst of war, the Australian Commonwealth has appropriated \$100,000,000 to buy and make ready farms for returning soldiers. This, for a population of 5,000,000, is equivalent to appropriation of \$2,000,000,000 in this an country. It has succeeded because the plan is practical. It has been worked out from a business, as well as a humanitarian standpoint. It is sound business because of the money and time it saves settlers. Take the item of houses and barns. Over 5,000 of these buildings will be needed on this assumed project-the plans for them are standardized, materials are bought at wholesale, and contracts for their erection are let in large numbers so that builders can keep their men constantly at work. The care given to the designs insures better buildings and better grouping, and the settler pays about half the price he would have to pay if he worked as an unaided individual.

"Expert help in buying enables him to get better horses and cows than he otherwise would obtain. A farm prepared to grow crops enables him to make more money in the first two years than he would in five years if he had to level the land."

The Canadian commission gives the following report of the effects of such settlement policies on rural life in New Zealand, and the same holds true in practically all countries where such a system has been introduced:

"With money available on terms suitable to the industry, the farmers have built better houses or remodelled their old ones; brought a large acreage of land under cultivation that would otherwise be lying idle; have bought and kept better live stock; have bought and used more labor-saving machinery on the farms and in the houses; have erected elevated tanks and windmills; have piped water to their dwellings and to their outbuildings; have irrigation for their vegetable and flower gardens around the houses; and have increased their dairyherds. They keep more sheep and pigs and have so largely increased the revenue from their farms that they are able to meet the payments on the mortgages, and to adopt a higher standard of living, and a better one. Throughout the country a higher and better civilization is gradually being evolved; the young men and women who are growing up are happy and contented to remain at home on the farms, and find ample time and opportunity for recreation and entertainment of a kind more wholesome and elevating than can be obtained in the cities." ¹

¹Report of the Commission on Land Colonization and Rural Credits of the State of California, 1916, p. 68.

CHAPTER XIX

LAND SETTLEMENTS IN OTHER COUNTRIES

Ireland.

Under the Land Purchase Act of 1903 the British Government bought up 9,000,000 acres of land, which were subdivided into small farms, on which were provided the necessary houses and equipment. These ready-made farms were sold chiefly to former tenants at an average price of \$50 an acre, with a period of nearly seventy years to pay for the farm and improvements, the interest rate being 31/2 per cent. on deferred payments. Farm advisers were provided by the government for the various farm districts. Personal loans were also made by the treasury to the individual farmer to cover the cost of stock and implements, also payable in small annual instalments at a low rate of interest. As a result, "within a decade

the wretched farm-tenant has been converted into an industrious, progressive and law-abiding landed proprietor."

Since 1903 the government has expended \$550,000,000 in the purchase, subdivision and settlement of large estates. A discontented, poverty-stricken peasantry is being converted into a nation of contented home-owners. It is expected that by 1920 farm-tenantry will have practically ceased to exist. The great benefits to Ireland have not cost the empire of Great Britain a dollar, as the system is selfsupporting. The money expended for land and improvements is being repaid with interest.

Germany.

Since 1886 the German Government has actively promoted land colonization, in spite of the vigorous opposition of the large landholders. The policy was conducted under two different authorities, (1) the Home Colonization Commission, created to increase the number of small independent farmers in East Prussia and Poland, and (2) a combination of local and state authorities to promote land

subdivision and settlement all over the country. Officials of local government agencies and rural credit banks are among the local members of these organizations. The state has provided \$214,000,000, mostly since 1909, for the Home Colonization Commission, which has subdivided lands and financed settlers on more than a million acres of land in five provinces. Colonization under the second organization is of very recent development, but much has already been done, especially in the way of providing homes for farm-laborers. At first rather poor and inaccessible land was bought, but since 1909 the purchases have been chiefly of highly improved estates. "The tendency now seems to be to continue this until tenant-farming in Germany is practically abolished and also until all estates of any size have been subdivided." The Home Colonization Commission does not sell an estate until two years after it has purchased it, the intervening time being used to carry out such improvements as can be made best before settlementlike drainage works, manuring, seeding, macadamized roads, etc. The land is then in a condition in which it will be profitable to the settler.

The farms sold by the commission vary from 12 to 65 acres, and homes for farm-laborers from $1\frac{1}{2}$ to 5 acres. Where large groups of buildings exist on the original estates these are turned into a sort of civic centre, housing stores, blacksmiths' shops, schools, and churches for the colony. Expert advisers are provided for the settlers. The settler, under this system, is not required to make any cash payment but has the farm for fifty years with an annual payment of 31/2 per cent. interest on the total cost. At the end of this period the payments on the land begin. Meantime the farmer is compelled to meet the requirements of the state regarding cultivation and the keeping up of improvements.

The Colonization Commission exercises watch and supervision over the purchaser, who is bound to work the farm himself. He may not sublet it. He must insure his buildings and standing crops. The farm must be maintained in good condition. It must be kept supplied with necessary buildings, cattle, and implements. The holding cannot be divided, alienated or any portion of it separated without government authorization. The Colonization Commission has the right to repurchase the property at a fixed price.

Provision is also made by law as to inheritance. It was seen that the continued subdivision of small holdings would defeat the purpose of the act. It would subject the settlers to the risk of losing their position as independent farmers. At the same time to transfer their holding to a single heir at the market price, and subject to claims of other heirs would force the new proprietor into debt.

Therefore, in the law of 1896, when a holding is transferred to a single heir rather than to all of the claimants, special banking facilities are provided to make loans for the payment of the interests of the other heirs.

The funds of the commission have been increased several times. They were raised to 200,000,000 marks in 1898, 350,000,000 marks in 1902, and 535,000,000, marks in 1908. All told, the Home Colonization Commission has 650,000,000 marks as working capital.

In 1908 the Home Colonization Commission was granted the right to expropriate land for the purpose of subdivision. This provision was added because of the difficulty of acquiring

land required for development work. Expropriation is only authorized for a total area of 175,000 acres, and it is only to be used in case of impossibility of acquiring sufficient land by other means.

The commission is managed by a committee under the government. In 1911 the staff of the commission included 30 superior officers and about 500 employees. There are three general departments. One for the temporary administration of landed estates; another for the Home Colonization, and the third for technical engineering, surveying work, and the building of buildings and improvements.

The commission selects the estates suitable for settlement. It surveys them, improves them, puts them in shape for cultivation in small lots, subdivides them, places settlers upon them, and watches over the maintenance of the new settlements after their formation.

From 1886 to 1911 the commission expended 379,000,000 marks on the purchase of 394,000 hectares, about 1,000,000 acres of land.

The following quotation from an official report gives the reasons for this new land policy:

" . While every other country exerted itself to the utmost to strengthen and augment its agricultural resources by increasing and elevating its rural population, it cannot be considered encouraging that in eastern Germany there are vast territories almost wholly in the hands of a few landed proprietors. The existence of such large landed estates not only hinders the natural progress of the peasant class, but, greatest evil of all, it is the principal cause of the diminished population of many territories because the working-classes, finding no chances of moral or econonic improvement, are driven to emigrate to the great cities and manufacturing districts. Scientific researches also prove that small farms nowadavs are more profitable than large; above all, small live-stock improved farms, the importance of which for the nutriment of the people is constantly increasing."

In 1913 the German Government, to check rising land prices and to promote the more rapid subdivision and closer settlement of large farms, provided for the compulsory purchase of 70,000 acres of land. Regarding the areas which were subdivided, it was stated:

"Where formerly there had been at one end of the social scale a few rich landowners, often non-residents and exercising undue political influence, and at the other end a large number

of poverty-stricken and discontented peasants and farm-laborers, there is now a great middleclass society devoted to the empire for what it has done for its members."

A report issued in 1915 stated that the empire land settlement policy was the chief factor in enabling Germany to meet the situation created by cutting off food-supplies by the blockade:

"It kept thousands of farmers in Germany who would otherwise have become valuable citizens of the United States."

Russia.

Between 1906 and 1910 the Peasants' Land Bank, subsidized by the government at the rate of \$2,575,000 a year, bought, subdivided, and sold to settlers 4,041,789 acres of land, a larger amount than has been settled under a similar system in any other country. The average selling price was \$23 an acre, the maximum size of a farm 57 acres. The farmer may secure a loan covering 90 per cent. of the value of the land, with interest at 4 per cent., through the money and credit facilities supplied by the government. Also, millions of acres of land in Siberia have passed into the possession of small farmers.

From this it is apparent that the farm-colony idea is not an experiment. It is a recognized policy of the governments of Great Britain, Germany, Russia, Denmark, and Australia. In all of these countries the evils of landlordism, of tenancy, of decaying agriculture, and, far more important, decaying people, have been recognized. And all of these nations have adopted substantially the same procedure for recreating a healthy agricultural life. None of them, it is true, have completely abandoned the old isolated farming, and created a farm community equipped with the comforts and amenities of town life. Denmark and Australia come nearest to the ideal. In Denmark the village is still in large measure the centre of the farm life of the country. Australia has introduced many of the features of the colony idea, as has California. But the essential features in all of these developments are the same. These features are: (1) state promotion; (2) the purchase of large tracts of land; (3) their subdivision into farms of the proper size; (4) cheap credit advanced by the state; (5)

supervision by experts; and (6) control_of the title, for a limited period at least, by the community.

It remains for America to free its constructive imagination and synthesize the ideas of other countries and develop the farm colony, not alone as a means of producing food or of keeping men on the land, but as a means of creating an opportunity for a free, comfortable, and alluring life, not for the returning soldier alone, but for other land-hungry people as well.

CHAPTER XX

WHAT OTHER COUNTRIES ARE PLAN-NING FOR THE SOLDIER

All of the warring countries are preparing to attract the returning soldier to the land. This is especially true of Great Britain, Australia, New Zealand, and Canada. It is true of Germany as well. Elaborate inquiries have been made by official agencies in Great Britain on the subject of land colonization, while the Australian colonies have enacted generous legislation, and provided substantial financial assistance for this purpose. A special committee appointed by the president of the Board of Agriculture and Fisheries of Great Britain has made an elaborate report on the subject, which states:

"The demobilization of the Navy and Army at the close of the war will afford a unique opportunity for developing agriculture in this country. It is of the utmost importance to the welfare of the nation that this opportunity should be seized and turned to the greatest advantage. The men who have joined the forces include representatives of all the best elements of our population; many of them possess a high degree of enterprise and intelligence, and if any substantial number can be attracted to seek a career on the land at home it will give a stimulus to the agriculture of the country."

The committee discarded any hope of keeping the soldier on the land as an agricultural drudge or a tenant. It saw little hope of upbuilding the agricultural life of the community or of affording a decent existence to the soldier under former competitive and isolated conditions. Rather it recommended a new agricultural programme along farm-colony lines.

The findings and recommendations of the committee include:

(1) Expert Guidance.

It is considered essential that any scheme of land settlement by the state should make provisions for both expert agricultural advice and business organization.

(2) Settlement in Colonies.

That any scheme of land settlement by the state should be on the colony system. This

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colony is also to be desired in order to provide them expert guidance and social life to which the soldiers have become accustomed during their service with the colors.

(3) Size of Colony.

The ideal settlement should be a village community of at least 100 families. Speaking generally, the minimum aggregate to be taken for a fruit and market garden settlement should be 1,000 acres, and for settlement on a dairy or mixed holding, 2,000 acres.

(4) Type of Cultivation.

The type of holding which on the whole is likely to be the most suitable for men with little or no previous experience of agriculture is that devoted to fruit and market gardening. Inexperienced men can be trained more easily and more quickly to grow fruit and vegetables than is the case with any other form of cultivation. Small dairy-holdings devoted mainly to the production of milk might be increased in number almost indefinitely. The other type of small holdings, the mixed farm of from 35 to 50 acres, comprising both arable and grass land, requires a varied knowledge and considerable experience, and consequently the committee is not of the opinion that ex-service men should attempt it until they have gained some knowledge and experience. The committee also suggests that pig and poultry raising should be combined with the types of holding mentioned above.

(5) Ownership or Tenancy.

The majority of the committee came to the conclusion that the small holdings should be on the basis of tenancy rather than ownership. The principal objection to ownership is that it is impossible for the state to exercise any effective supervision. Second, under the ownership system, the owner must find a purchaser for his holdings, and he may not be able to move without sacrificing a considerable part of his capital. Then, under the system of ownership, a small holder will have to sink part of his capital in the land instead of using it for stocking and working his holding. A system of ownership also offers facilities for mortgaging. Under any system of state-aided purchase, there must be restrictions on the part of the owner during the currency of the loan, and few occupying owners created by a system of state-aided purchase could hope to become landowners during their own lifetime.

(6) Selection and Training of the Tenants.

It is considered necessary that the men with little or no previous experience should be given a preliminary training. The "best method of giving this training will be to employ the men temporarily at a weekly rate of pay on a colony established by the state." The land acquired will be conducted as a large farm under the control of a manager appointed by the Board of Agriculture.

Applications from ex-service men who desire to settle on the land will be carefully examined by officials acting on behalf of the board, and the men with no previous experience, but who were otherwise suitable, would be offered employment on the farm at a weekly wage together with a cottage and garden. As soon as any of these men had acquired sufficient experience and showed promise of being satisfactory small holders, a portion of the farm near their cottages should be let to them. Pro-

vision should be made in laying out the farm so that adjoining land could be added to their holdings, as they became capable of taking a larger area.

Those applicants who satisfy the board that they have the necessary experience and capital might be allowed to take holdings of their own at once without any preliminary training.

(7) Equipment and Adaptation.

The development of property acquired by the state should be prepared on the following lines:

A sufficient number of houses should be built for settlers who will be employed in the first instance at a weekly wage. Each holding, the committee recommends, should be equipped with necessary outhouses. The map annexed to the report illustrates the way in which an area of 1,000 acres might be developed so as to provide 112 small fruit and market garden holdings, together with additional land for extensions of the holdings, and a central farm. The cost might be reduced, if the government would hand over to the board, free of cost, the military encampments erected all over the country. The equipment of the colony should also include a depot and store to be used in connection with the sale of requirements and the disposal of produce, a central clubroom, and other buildings, such as a jam-factory, creamery, or others that may be found desirable.

The necessary road-making, water-supply, drainage, fences, etc., should be taken over by the board. In the case of fruit and market garden colonies part of the land should be planted with fruit-trees and bushes as soon as possible after the land is acquired so that when the tenants enter into possession they will find their holdings ready stocked.

(8) Settlers' Wives.

The success of a small holder largely depends upon the co-operation of his family, and the committee is of the opinion that special consideration should be given to the capacity of men's wives to assist in the work, and to their willingness to settle on the land. It is considered advisable that country life should be made as attractive as possible to women and include arrangements for instruction in the branches of work which they undertake.

The question of the provision of agricultural education for women has been considered by the Agricultural Education Conference appointed by the Board of Agriculture under the chairmanship of Lord Barnard, and the committee has presented its report on the subject. The report states that women should be instructed in such subjects as dairying, including butter and cheese making, in rearing young stock and in poultry-keeping, horticulture, bacon-curing, baking and fruit-preserving, jam-making, bee-keeping, and in farm bookkeeping, as well as in domestic economy. The report further recommends the establishing of women's clubs or institutes, which have proved so successful in Canada in improving the conditions of home life, in raising the standard of living, providing the means of social recreation, and in giving women a greater interest in country pursuits.

The agriculture committee concurs in the recommendation made in the report of the Agricultural Education Conference, and is of the opinion that it should be adopted as far

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as possible in connection with the proposals made here for the settlement of ex-service men on the land.

(9) Social Amenities.

All possible social amenities should be provided in the colonies, and women's institutes or clubs should be established for the settlers' wives. "We do not want to see a purely selfcontained colony of agriculturists, consisting only of men engaged in cultivating their holdings by day and listening to lectures on cooperation at night."

It would be advantageous if village industry such as basketry, weaving, lace-making, and other handicrafts were established.

(10) Provision for Expert Guidance.

Great emphasis is laid on the need for expert guidance by a resident director and a horticultural instructor for the settlers in each colony. A resident director should be in each colony. He would be responsible for the management of the estate while farmed as a whole, for supervising the instruction of the settlers during their initial period of training, and for advising the small holders as to the cultivation of their holdings, the purchase of their requirements and disposal of their produce. In addition, the plan provides for occasional instruction in the several branches of agriculture by a system of extension lectures. There is also recommended administration farms, run, as far as possible, on a commercial basis, so as to teach proper business methods as well as methods of good cultivation. Farm management, in fact, is to be one of the principal subjects of instruction, not only for the men but also for their wives, who frequently make the better bookkeepers. In addition, the committee emphasizes the importance of bookkeeping being taught more systematically than at present by the local educational authorities, both in elementary schools and as part of the curriculum of all farm-schools and agricultural colleges.

(11) Co-operation and the Disposal of Products.

The committee recognizes that steps should be taken to encourage co-operation in all directions, each colony being provided with an establishment for sale and purchase under the management of the director. The training-farm of each colony, in addition to giving the principal training, should also provide facilities for the hiring out of independent settlers, horses, machines, and implements. Cooperation can be the result only of careful education and must have time for growth, that is why, in the case of a colony of men who are strangers to one another and do not possess practical knowledge of the provisions of marketing, it will be better to begin by starting under the control of the director who can control the produce and dispose of it to the best possible advantage. The committee, however, hopes that as the small holders acquire experience they will become capable of taking over the control of the organization and running it as a co-operative society.

In each fruit and market garden colony, a depot should be established for the produce of the colony. The depot should be under the control of the director of the colony who will be in touch with all the markets. It is not recommended that the small holders should be compelled to dispose of their produce through the depot but every inducement should be given them to do so, and they should be sup-

plied with full information as to the actual situation of the market. Provision should also be made for dealing with surplus products which could not be sold, by the establishment of a jam-factory, a fruit-drying plant, a creamery and cheese-factory, or other suitable means.

(12) Provision for Working Capital.

The committee came to the conclusion that there are serious objections to the advance of capital.

The need for capital arises from:

First, the payment from the tenant on entry to the holding in respect of tenant right and unexhausted improvements.

Second, the cost of maintenance for the small holder and his family until he begins to get a return for his holdings.

Third, the cost of purchasing the necessary stock and implements for the holding.

With regard to the first, the committee thinks that it is a sound rule to require payment on entry. In the view of the committee, the only safe course is to require the tenant to pay on entry for all temporary improvements of which he gets immediate benefit and which are seen to exist, and for all produce which could be marketed. The committee thinks, however, that this burden of tenant right can be eased under the state colonies, as, for instance, the incoming tenant should not be required to take over hay or straw in excess of his actual needs. The director of the colony might be given a discretionary power to defer payment in cases where such a course is warranted.

With regard to the second point, it would be unwise to let a holding to a tenant unless he was in a position to maintain himself and his family until he got a return from the holding.

With regard to the third point, it is recommended that each colony should have a cooperative credit society which would be the principal means of capitalizing the individual holdings, and which is to be financed also by the state to the extent of 5 shillings for each acre.

(13) Rents and Finance.

Rents of the small holdings should be sufficient to recoup the capital outlay and the cost of management, except the salaries of the resident staff and the cost of preliminary training, but, since the land remains in the ownership of the state, it is proposed that no sinking fund shall be charged.

In the first instance, a sum of 2,000,000 pounds should be placed at the disposal of the board for the purpose of land settlement, and further sums as may be needed should be provided.

(14) Settlement by County Councils.

Ex-service men possessing the necessary experience and capital, and who are not prepared to move to state colonies, or ex-service men possessing the necessary experience and capital who want holdings to be worked in conjunction with some other business, should be provided with small holdings by county councils.

(15) Disabled Men.

"So far as settlement on the land is concerned, we are strongly opposed to the segregation of disabled men, or to anything like the establishment of colonies for cripples." (16) Propaganda for Land Settlement.

A campaign in favor of land settlement at home should be undertaken by the Board of Agriculture with the assistance and co-operation of the Admiralty and War Office, prior to the demobilization of the navy and army. For this purpose, attractive literature, pamphlets and leaflets, should be prepared and circulated to the sailors and soldiers before their discharge from the Navy or Army. Every endeavor should be made to work in co-operation with such bodies as the National Organization for Employment of Ex-Soldiers, Incorporated, Soldiers' Help Society, and the Navy Employment Agency.

In conclusion, the report points out that it will be to national advantage to attract a considerable number of ex-service men to the land as small holders, which is far more likely to conduce to real success than anything that has hitherto been attempted in this country.¹

¹ Final Report, Part 1, of the Department [Committee, Appointed by the President of the Board of Agriculture and Fisheries, to Consider the Settlement or Employment on the Land, in England and Wales, of Discharged Sailors and Soldiers. 30 pp. Cd. 8182, 1916.

CHAPTER XXI

THE REDEMPTION OF FARMING

Aside from the returning soldier, the redemption of farming and the opening up of the land to would-be farmers is one of the most important problems that confront us.

We must provide for an entirely new type of agriculture. It must differ from the old as the department store differs from the village shop.

We must build anew. Not by chance, not by accident, but by the use of the same kind of intelligence we have used in the building of ships, the erection of houses for munitionworkers, and the integration of industrial life for the conduct of the war. There must be a vision of agriculture as a co-operative activity, a means of fuller life. And there must be protection to the farmer from the land speculator, the banks, the middlemen, the distributing agencies. In other words, the farmer as an individual producer cannot face modern conditions which in other industries have passed into large-scale production with all of the aids of science and invention.

Moreover, the waste of agriculture is colossal. Each farmer is detached. He raises the same things and does the same things. He owns the same machines. He works twelve months a year in order that he may be profitably employed for six or seven. He keeps his horses and cattle for months at a dead loss. He markets alone. and finds his own customer. It is as though every man who made shoes had to find the individual person in the world who wanted his particular shoes. The farmer is still in the bartering age. But he does not barter with an equal chance. He must bargain with a world market and a highly organized system of monopoly that buys what the farmer sells as cheaply as possible and holds within its hands all of the marketing, warehousing, and transportation agencies of the country.

Agriculture cannot prosper under such obsolete conditions. The isolated farmer is an economic survival of the last century. And it is those countries that have recognized these

facts and adjusted agriculture to these changed, conditions that are making farming pay.

Conditions of Successful Agriculture.

Agriculture does not differ from other occupations in the conditions that must co-exist to make it profitable. And in the countries in which agriculture is the most efficient and the most productive we find the following factors co-exist:

- (a) Absence of tenancy.
- (b) Adequate, cheap, and well-organized means of distribution and marketing, owned by the state or the farmer.
- (c) Cheap credit.
- (d) Easy access to the land by men of small capital.
- (e) Educational and recreational advantages.

Wherever these conditions prevail agriculture is prosperous. The farmer is reasonably contented. The farm holds its own. There is no great drift to the city. Wherever these conditions do not exist, we find an increasing urban population, a drift away from the farm, and the more or less rapid decadence of agriculture. This is true of England and Scotland; it is true of the greater part of Germany; it is true of the United States as well.

The encouragement, possibly the saving of agriculture, involves a new policy on the part of the federal and the State governments.

Such a policy involves a wide extension of government aid and co-operation. It involves the greatest freedom and encouragement to the farmers to co-operate.

It should provide for the following:

(1) Suspend the Homestead and Reclamation Laws.

The immediate suspension of the homestead law, and sale of land in fee under the reclamation projects. The remaining public land of all kinds, including forest and mineral, with their titles, should be retained by the government.

Oklahoma was opened up to settlement barely thirty years ago. It is one of the richest States in the West. The land was distributed to settlers under the Homestead Act, and enterprising farmers entered the State from all over the country. To-day there are 104,000 tenant families in Oklahoma, while of the 95,000 farms operated by owners 80 per cent. are mortgaged, the first mortgages ranging from 40 to 60 per cent. of the cash value of the land.

These are some of the results of our homestead policy. We have repeated the same mistakes in our reclamation projects. The needless suffering of these settlers is even greater than in the case of the homesteaders. The failures of thousands of pioneers, who have wasted their efforts only to become impoverished, is a standing indictment of the foolish effort to place a man unaided upon unreclaimed land.

On one of the government reclamation projects of the West, 580 out of 898 settlers abandoned their purchases. Such a condition is the rule rather than the exception. Many settlers on the reclamation projects are unable to meet their instalments.

The effort to place settlers on isolated tracts in the mountain or semi-arid regions has also been 'a failure. Thus, on the west side of the Trinity National Forest, in California, 348 homesteads have been taken. Of these, 252, or 72 per cent., have already been abandoned, and 196, or 28 per cent., of the settlers are leading a precarious existence. In the Florida National Forest there have been 496 entries obtained under various land settlement laws, representing a total area of 74,371 acres. A census taken in 1914 showed only 900 acres put under actual cultivation on these claims, or an average of 1.8 acres per claim for the entire number of claims.

Professor Elwood Mead, of the University of California, who has made a careful study of agricultural conditions in this country and Australia, and who is the leading advocate of the farm-colony idea, characterizes our land policy in the following words:

"Only a small fraction of the public lands were transferred directly to cultivators. Nearly three-fourths were sold to speculators or granted to corporations and States, which in turn sold them to speculators. The result has been a costly, wasteful, migratory experiment. The nation has been exploited, rather than developed. Great landed estates have been created and ruinously inflated land prices now prevail.

"The consequences of this careless, shortsighted, unsocial policy are coming home to roost. We are beginning to realize that the fortunes made in land speculation came mainly from the pockets of the poor; that our land

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policy is not creating an economic democracy, but the reverse."

Probably one-half of the land in a large part of the Central and Western States is supporting two families: one, the family of the landlord; the other, the family of the tenant.

(2) Public Control of Transportation and Marketing.

Transportation agencies, railroads, refrigatorcars, express and parcel-post service must be organized to aid the farmer in the marketing of his produce. Much of the agricultural prosperity of Australia, Denmark, and Germany is traceable to the close official aid given the farmer by the railroads of the country. In the United States the railroads, working in co-operation with other exploiting agencies, have been an active agent in destroying agriculture.

It is to the interest of the farmer that packing and slaughter houses, cold-storage plants and terminal warehouses should be publicly owned. This is equally true of other wholesale distributive and storage agencies, which should be operated in close co-operation with the transportation agencies.

The American farmer is forced to sell his cattle, sheep, and hogs to the packing syndicate; his poultry, butter, and eggs to the cold-storage men; his vegetables must be handled through the commission merchants, while the major products of the farm, wheat, rye, barley, and oats, must be marketed through the millers and the warehouses in the grain centres of Chicago and Minneapolis.

The farmer is the only producer who works for an unknown price. He does not know what he will receive for his labor, or his investment. He produces blindfolded. It is to the interest of those speculative agencies that control the market to reduce the prices to the minimum and to extort the highest prices possible from the consumer. This economic helplessness of the farmer has produced the insurgent movements in the West. It lies back of the Non-Partisan movement of the Dakotas, Montana, and the Central West.

(3) Usury.

The farmer is also a prey to the banker. Great parts of the West passed from freehold ownership to tenancy through usury and mortgage foreclosures that were almost incredible. The practices employed in Oklahoma, which only a few years ago was opened up to free homesteading, are described in the annual report of the Comptroller of the Currency for 1915.

Many banks in the West are dominated by the packing syndicates on the one hand, and the millers, commission men, and cold-storage agencies on the other. They make use of their power to compel the farmer to sell when the middlemen desire him to sell. They thus control the price which the farmer receives.

A suggestion of the extent to which the five big packing interests, Wilson, Armour, Swift, Morris, and Cudahy, control the banks of their territories is to be found in the Summary of the Report of the Federal Trade Commission on the Meat Packing Industry, published July 3, 1918. This report also shows the extent to which the farmer is dependent on the same agencies for transportation, cold storage, as well as in the marketing of his produce.

There can be no security to the farmer so long as credit, transportation, the packing, marketing, and distribution of his produce are in private hands.

(4) Land Monopoly.

There is land enough in America to support millions of farmers and feed many millions more in the city. We have only begun to occupy the culturable land of the country. The United States has a population of but 33 to the square mile. Yet land values are as high as, and in many portions of the country are higher than, in any country in Europe.

Compare the situation with other countries. In little Belgium, which feeds herself and, along with Denmark, helps feed England as well, there are 671 persons to the mile. In Denmark, the world's agricultural experiment station, whose farm wealth has increased most rapidly in recent years, the population is 183.56 to the mile. In France, a great agricultural country, there are 191; in the United Kingdom, 379.47; in Austria-Hungary, 197.31, and in Switzerland, 236.97 people to the square mile.

Yet none of these countries has the climate, the soil, the variety of culture, or the natural soil resources of America. Were our lands cultivated as they are in other countries, were the land opened up to people, and agriculture protected, the United States might have ten times as many farmers as now live upon the soil, while our population might be at least 500,000,000, or, with the density of Great Britain, 1,000,000,000 could find a home with us.

As suggestive of the land that is held out of use, it appears that of our total area enclosed in farms, amounting to 878,798,325 acres, only 478,451,750 acres are reported as improved, while 400,446,575 acres are reported as unimproved. The total area of the country, exclusive of Alaska, is 1,937,144,000 acres. Only about one-fourth of this was in what was classed by the census as improved farms.

(5) Speculation and Inflated Land Values.

With the monopoly of the land and its withholding from use speculation began. Land values shot up. They became prohibitive. Men could not buy a farm and make a living from it and pay interest on their mortgage. Fifty years ago land in Iowa, Illinois, Kansas, and the Dakotas was sold at from \$3 to \$5 an acre. To-day, much of it is held at from \$50 to \$300 an acre. In California, land which a generation ago could be had for the asking is held at from \$500 to \$1,000 an acre.

Farming-land in the United States, with people living at about 33 to the square mile, is held at a higher speculative price than in any country in the world, with the possible exception of such highly developed farming countries as France, Holland, Belgium, and Denmark.

Speculative land values are indicated by the census returns of agricultural land. In 1900 the farming-land of the United States was valued at \$13,000,000,058. In 1910 it had risen to \$28,475,000,000. In ten years' time farming-land increased in value by \$15,-000,000,000, or 118.1 per cent. This is not due to the increase in farm acreage, for the increase of acreage during these years was but 4.8 per cent., while the number of persons engaged in agriculture increased but II per cent. The increase in the value of agricultural land is a speculative increase. It is due to the fact that the land is all gone, while a hundred million people demanding food and raw materials have created a continuing pressure for its use.

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This \$15,000,000,000 of land values, which may have increased to \$25,000,000,000 by 1918, is an unearned increment. It is a social value, due to the necessities of society, and increased population.

Men cannot now buy land, except at a prohibitive price. And they cannot acquire free land as they could two generations ago. Herein is the main obstacle to free farming. It is this that sends the sons of farmers from the land. It is this that explains tenancy. It is this that creates the agricultural laborer.

This is the main reason why we do not have more farms and more food. The land of America is closed against us. It is closed against our children, and the returning soldier as well. America, endowed with the most marvellous resources in the world, has become a nation of landless people. We have sold our birthright for a mess of pottage. For we did not even create a nation of home-owning farmers in the process.

Land monopoly and speculation have erected a wall about the land of America. Men cannot get to it. They can only work for some one else. If they buy they must spend their lives in paying for land that a few years ago cost little or nothing. A hundred-acre farm at \$100 costs \$10,000. In Iowa, Kansas, Illinois, Oklahoma, and other States it would cost from \$150 to \$350 an acre. That is an initial cost of from \$15,000 to \$35,000 for a farm.

In order to pay for a farm that makes a clear profit of \$1,000 a year a man must work a lifetime, with no reverses, no drouths, and no setbacks. Yet the farmer has no assurance of good years. And few farmers make \$1,000 from their entire crop.

A nation with land enough for 500,000,000 people is confronted with a diminishing foodsupply. This is not a fanciful danger, as reference to the continuing falling off in the production of all kinds of foodstuffs in another chapter proves.

(6) Farm Tenancy.

As a result of land monopoly and speculation, America is rapidly becoming a nation of farm-tenants. Yet this is the last country where tenancy would have been believed possible. Modern Europe inherited the feudal system from mediæval times. The land was divided into great estates, owned by the old nobility. A great part of Prussia, Austria-Hungary, and Great Britain is still owned as it was in the seventeenth century. The farmer is a tenant or agricultural worker. He is a descendant of the feudal serf.

In so far as farm-ownership exists in a great part of Europe, it is the result of revolution, as in France and Russia, or of recent land legislation, as in Ireland, Denmark, and other parts of Europe. Europe is struggling to evolve from feudalism to home-ownership; the United States is evolving from home-ownership to feudalism. For the essence of feudalism is landlordism.

Tenancy increased by 16.3 per cent. during the ten years from 1900 to 1910. In the latter years thirty-seven farmers out of a hundred were tenants, while 2,354,676 farms were operated by others than owners.¹

¹ "A recent survey in Iowa, to find out why farm-tenantry was increasing so much more rapidly than farm-ownership, showed that land which twenty years ago could be bought for \$40 an acre now sells for \$200 an acre; that the money formerly needed to buy it outright now pays only about one-fifth the price. It showed that young men who attempt to buy farms without cap-

In the Southwestern, Central, and Southern States tenancy is much more common. Fiftythree per cent. of the farms in Texas are operated by tenants, whose total number in 1910 was 219,571. In Oklahoma and other Middle and Southern States tenancy is quite as common, in some districts rising to 80 per cent. of the total. Tenancy in these States is destructive of the qualities which we attribute to free America. It leads to ignorance, improvidence, and the decay of agriculture. The tenant loses ambition. He permits the land to depreciate. He does not fertilize it. He does not rotate the crops. He makes no improvements that he can possibly avoid. He buys no machinery. In most instances he cannot.

The social conditions that inhere in the tenant system are even worse. The tenant is ignorant. He does not send his children to school. He uses them on the farm. Frequently he has to use them, for he cannot employ outside labor.

ital need, on an average, fifty years in which to earn the money to complete the payments for their land; that as a rule they do not attempt to begin as farm-owners, but work first as laborers, then as tenants, and that in about fifteen years they are able to accumulate enough money to make the first payment."

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The tenant has little hope. The improvements made by him go to the landlord. They are made an excuse for an increase in the rent. It is these economic conditions that make tenancy a grave menace to agricultural production on the one hand, and to the development of self-respecting citizenship on the other. For the tenant is in fear. He fears the landlord and the banker. He fears taxes and improvements. He cares little or nothing for education. For they all threaten his ability to make a living or to improve his condition.

The whole subject of agricultural tenancy was examined by the Industrial Relations Commission, and a volume of testimony was taken on the subject. The testimony and findings of conditions read like a chapter from Ireland in the middle of the last century.¹

(7) The Cost of Our Land Policy.

We endeavored to create a nation of homeowning farmers by giving away lands to the first comers. It resulted in the appropriation of a continent capable of maintaining 500,-

¹See chapter I of Report of Commission on Industrial Relations. 000,000 people in comfort by those who got there first. We divided great commonwealths as big as France into feudal holdings which are worked now by Mexicans, by farm drudges, by tenant-farmers. Great States like Texas, Oklahoma, California, Iowa, and Eastern States as well, have passed in large part from freeholdownership to tenancy. Unbridled middlemen have engaged in usury through the control of our banking agencies, and have still further increased landlordism through mortgage foreclosures. America should be the granary of the world. It should feed its people at a negligible cost; yet the amount of food being produced is falling in quantity and rising in price.

The old order has broken down. Homesteading proved a failure. The reclamation projects lured many men who wanted to be farmers. In many cases they were broken by adverse conditions. They lost their investment and savings and the hope of their lives as well. Settlements on forest-preserves have been scarcely less calamitous. The Southern States have been carved into plantations, while farms in the Northern States have been deserted by men whose traditions are those of

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the soil but who have been driven into the city by the false foundations upon which we have endeavored to erect an agricultural polity.

(8) The Basic Reform of Democracy.

Back of all other reforms is some means of freeing the land and resources of the earth so that men can use them. Slacker acres are the obstacles to real freedom in any nation. Junkerdom in Germany was based not on hereditary titles but on the feudal ownership of the land by the nobility. It was landlordism that impoverished Ireland. Great Britain is physically undermined by the persistence of a mediæval system of land-tenure under which the land is held in huge estates. These estates are kept intact by entail and primogeniture and freedom from taxation.

America, too, is divided into great baronial holdings and estates held out of use by speculators who distort our civilization and drive men to the city by prohibitive prices for the land which they do not use themselves and prevent others from using.

Land-value taxation is a basic reform. It will end speculation. It will break up great estates. It will open up opportunities to labor. It will cheapen land. It will do this by compelling men to use or sell. Taxation will free land. It will also free labor. It will make it possible for men to become owners rather than tenants, and will offer to the agricultural worker a farm of his own.

(9) America and the New Agriculture.

Professor Elwood Mead, of the University of California, referred to in other chapters, makes the following comment on the new conception of farming. He says:

"Only those who live under their own vine and fig-tree realize the full value of rural life. The most satisfactory social progress and the greatest advances in agriculture are found where patriotism has its roots in the soil. Several of the leading countries of the world have realized this fact. In order to check political unrest, to lessen the economic loss by migration to other countries and lessen the movement from the country into the cities, Denmark, Ireland, New Zealand, the Australian Commonwealth, Germany, and to a lesser degree a number of other countries, have inaugurated a plan of rural development in which the land is bought in large areas, subdivided into farms and farm-laborers' allotments, and then

sold to actual settlers on long-time payments. The buyers are aided in improving and cultivating these farms by a competent organization, adequately financed by the government. They are given the benefit of expert advice, not only in their agricultural operations but in forming buying and selling organizations. In other words, these countries are creating an organized community development.

"This plan of rural development is the greatest agrarian reform of the last century. It is enabling discontented tenantry and poor laborers to enjoy landed independence, to live in better houses, to have more and better live stock, to educate their children and to have a deeper love for their country for what it is doing for them. A new and better civilization is being born.

"The adoption of this policy by the United States will not, therefore, be an experiment. It has been a financial and economic success in the thickly populated countries of Europe, and in the sparsely populated countries of Australia and New Zealand. The need for it in the United States is far more acute than this optimistic nation realizes. In the ten years before the beginning of the present war 900,000 people left the United States to take farms in Canada. They took with them millions of capital and an energy, ability, and experience that we can not afford to lose. In the year preceding the war one of the Brazilian states had 1,600 applications for farms from the single city of San Francisco. In the stress of this war the Commonwealth of Australia has appropriated \$100,000,000 to be spent in buying and subdividing land and making farms ready for cultivation for the returning soldiers. England is preparing homes for the empire's returning soldiers. Germany has a complete set of plans for the agricultural development of Poland. Our young men will return home filled with enterprise, looking at the world in a new way; and unless we make provision in advance for enabling them to enjoy landed independence without undergoing the privation, hardship, and anxiety of the purchase of land under the conditions imposed by private colonization agencies, they will not remain here. They will embrace the broader opportunities afforded by the state aided and directed development of other countries." 1

¹ Professor Elwood Mead's pamphlet on State Aid and Direction in Land Settlement, p. 5.

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PROPOSED LEGISLATION FOR THE FARM COLONY

Such wide-spread interest has been aroused in the problem of the rehabilitation of the returning soldier, and especially in the placing of the soldier on the land, that a measure has been prepared at the instance of Secretary of the Interior Franklin K. Lane, for adoption by the several States. The proposal for the reclamation of waste land and the development of farm colonies has received the approval of the President in his address to Congress December 2, 1918.

Copies of the measure can be secured by writing to the Secretary of the Interior, Washington.

The proposed measure follows:

DRAFT OF BILL PROPOSED FOR CO-OPERA-TION BETWEEN THE STATES AND THE UNITED STATES TO PROVIDE EMPLOY-MENT AND HOMES FOR SOLDIERS,

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SAILORS, AND MARINES, UNDER WHICH THE STATES SHALL FURNISH THE LANDS AND THE UNITED STATES THE FUNDS; WITH AN ALTERNATIVE PROPOSITION SO THAT THE STATES MAY PARTICIPATE FURTHER IN FURNISHING FUNDS AND ALSO IN SUPERVISING THE IMPROVE-MENT AND SETTLEMENT OF THE LANDS.

- AN ACT PROVIDING FOR CO-OPERATION WITH THE UNITED STATES IN THE SETTLEMENT OF RETURNED SOLDIERS, SAILORS, AND MARINES, ON STATE LANDS AND LANDS ACQUIRED UNDER THIS ACT; CREAT-ING A SOLDIER SETTLEMENT BOARD, DEFINING ITS POWERS AND DUTIES, AND MAKING AN APPROPRIA-TION THEREFOR.
- (Note.—Certain features of this draft may need change in some States to comply with Constitutional requirements. References to irrigation, water rights and the appropriation of water and other similar matter should be stricken out where not applicable in any State.)

SEC. 1. This Act may be known and cited as "The Soldier Settlement Act."

SEC. 2. The object of this Act is, in recognition of military service, to provide employment and rural homes for soldiers, sailors, marines, and others who have served with the armed forces of the United

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States in the European war or other wars of the United States, including former American citizens who served in allied armies against the Central Powers and have been repatriated, and who have been honorably discharged, hereafter referred to generally as "soldiers"; and to accomplish such purpose by co-operation with the agencies of the United States engaged in work of a similar character.

SEC. 3. Two alternative plans for such co-operation are embodied herein, one in section 7 and the other in section 8, all other sections in this Act contained being equally applicable to both such plans. In order to carry out the provisions hereof there is hereby established a fund to be known as the "Soldier Settlement Fund" by appropriation herein and hereafter made. For co-operation with the agencies of the United States there is hereby created a Soldier Settlement Board, hereafter referred to as the Board, composed of three members, one to be appointed by the Governor and designated as Soldier Settlement Commissioner and who shall serve as chairman of the Board, and shall receive a salary of \$5,000 per annum, the two others shall be the president of the State Agricultural College, and the state engineer, as ex-officio members. The Commissioner shall hold office for a term of five years and until his successor has been appointed and shall have qualified. The Attorney General shall be the legal adviser of the Board and prosecute or defend any suits or actions arising out of the discharge of their official duties. The Board shall appoint a secretary and such other officers and employees as it deems necessary, shall fix their salaries, and provide for all necessary expenses for carrying out the provisions of this Act. The Board may dismiss the secretary or any officer or employee for good cause. Two member shall constitute a quorum, which may exercise all the power and authority conferred on the Board.

SEC. 4. The Board shall satisfy itself of the practicability of each undertaking proposed, utilizing all related State agencies, and thereupon shall cooperate with the authorities of the United States in the preparation of plans for settlement of soldiers. The Board is authorized to utilize public lands of the State and to acquire agricultural lands which may be deemed suitable for settlement, together with necessary water rights, rights of way, and other appurtenances. When deemed advisable in the discretion of the Board and the co-operating agencies of the United States, any of said lands may be leased until it may be deemed advisable to sell or use the same. The Board may also set aside and dedicate to public use appropriate tracts for roads, schoolhouses, churches, or other public purposes. Any lands belonging to the State and deemed by the Board suitable for the purposes of this Act shall be available for disposition by the Board and the State Land Board shall co-operate

with the Board in every way necessary to carry out the purposes of this Act in regard to such lands. The Board is hereby authorized to perform all acts necessary to co-operate fully with the agencies of the United States engaged in work of similar character.

SEC. 5. Whenever the Board, in accordance with plans agreed upon with the authorities of the United States, desires to acquire land, it shall give notice by publication in one or more newspapers of general circulation in the State calling for offers from owners of land of the character desired. Such notice shall be published once a week for five consecutive weeks, the last date of publication being not more than one week prior to the date of opening offers, and shall specify the matter which should be incorporated in such offers. After thorough investigation and report as to the character of the lands, rights and appurtenances, upon an examination by one or more members of the Board, together with a representative of the co-operating agency of the United States, and such experts of the State Agricultural College and others as may be deemed advisable, and after approval by the Attorney General of the State of the title to lands and any water-rights or other rights appurtenant thereto deemed essential by the Board, and after approval of the purchase by the authorities of the United States and arrangements made by the United States so that the Federal Government may undertake the reclamation of the

lands if necessary and for improvement and subdivision of the lands, the Board may recommend the acquirement of the land to the Governor, and on the approval by the Governor, the lands deemed necessary for carrying out the plans agreed to with the United States, shall be acquired by purchase, gift, or condemnation. Payment, if necessary, shall be made out of funds provided by the State or by settlers under conditions fixed by agreement between the Board and the owners of said lands. The Board shall have the discretion to reject any or all offers, to accept offers which may not be the lowest and to readvertise from time to time as it may deem necessary.

SEC. 6. In co-operating with the agencies of the United States the Board is empowered to take title in the name of the State to lands in fee simple or in trust or under such other conditions as may be deemed advisable for the purposes of this Act, and may convey title thereto or execute such liens as may be necessary for carrying out the plans decided upon in co-operation with the agencies of the United States. The title to the land furnished by the State shall be held by all purchasers under such conditions and restrictions as may be specified in the Federal statutes relating to this subject, or approved by the Secretary of the Interior.

SEC. 7. The basis of co-operation under the first alternative plan shall be that the State shall provide the land needed for settlement and the United States shall provide the money necessary to meet the expenses of reclamation and subdivision and the necessary improvements and equipment, perform the necessary work and have charge of all settlement work. The Board shall make appropriate arrangements with the agencies of the United States for repayment to the State of the cost of land furnished by the Board which may be utilized in providing homes for the soldier, and all money so received or otherwise received by the Board shall be turned into the Soldier Settlement Fund and be available for meeting the obligations of the Board on account of the land and for further expenditures in accordance with the provisions of this Act. The moneys so payable to the State shall be collected by Federal agencies, and the Board may contract with the United States to the end that where disbursements have been made by way of construction costs for the reclamation and improvement of any given land, repayments to the United States on account thereof shall be divided between the Federal Government and the State Soldier Settlement Fund in proportion to the disbursements made by the Federal agencies and the Board respectively.

SEC. 8. The basis for co-operation under the second alternative plan shall be that the Board shall make actual expenditures in an amount not less than 25% of the total investment for reclamation as hereinafter defined, for actual payment for the land, for farm improvements as hereinafter defined, and for the purchase of farm implements, stock and other necessary equipment, any actual outlay of money for the lands to be used being computed as a part of such 25%, and the Board shall have the option, under the supervision of the Secretary of the Interior, to control the preparation of the land as homes and the settlement thereof under such agreement as may be made with the United States and in accordance with the following provisions:

(a) After the necessary financial plans have been made, the Board shall proceed with such work, providing in the subdivision of the land for farms each having a value when unimproved as determined by the Board not exceeding \$15,000 and for farmlaborer allotments each having a value when unimproved as determined by the Board, not exceeding \$1,500; and the Board may make the necessary improvements or may contract with the settler to make such improvements upon each farm or farm allotment among others the following: seeding, planting, and fencing the land and causing dwelling houses and outbuildings to be erected, the construction of farm drains and laterals and the making of such other improvements as may be deemed necessary or proper to render the particular farm or allotment habitable and productive, the same being collectively hereinafter referred to as "farm improvements." The maximum expenditure for farm improvements upon any allotment shall be fixed as

to each project by agreement between the Board and the agencies of the United States. The contract with the United States may provide for the construction by the Federal Government of works for drainage, irrigation, building levees, general sanitation, and the subdivision of the lands and for the clearing of timber, as the nature of the individual project shall require and for the levelling of land when necessary, and other work needed to render one or more groups of farms available for agriculture, which works is defined for the purposes hereof as "reclamation."

(b) The Board is authorized to secure from the United States the necessary funds to make loans to approved settlers for making permanent improvements and for the purchase of farm improvements, stock and other necessary equipment, which are defined for the purposes hereof as "short-time loans," each to be secured by a mortgage or other effective lien on the land or upon property purchased with said loan; the total amount of each short-time loan shall not exceed \$3,000 for a farm or \$1,000 for a farm-laborer allotment. As funds are needed from the United States the proper agencies thereof shall be requested to advance the same. Such funds shall be used for no other purpose than as provided for by the Federal laws, and the rules and regulations. Each employee of the Board handling such funds shall be required to give bond of an amount and with sureties satisfactory to the agencies of the United States having charge of soldier settlement work. Any interest which may accrue upon funds advanced by the United States shall be credited to the account of the United States. The Board is authorized to give to the agencies of the United States such assurances of repayment of moneys advanced by the United States by mortgages, liens or assignment of mortgages or liens or otherwise as may be required by the Federal laws and the rules and regulations thereunder.

(c) The Board is hereby authorized to take over from the Secretary of the Interior of the United States and to operate and maintain any irrigation, drainage or other works or improvements constructed for the benefit of soldiers by the U. S. Reclamation Service, and involving lands owned or controlled by the Board under this Act, and shall become responsible for the proper care thereof and provide for the repayment of the cost thereof. The Board shall require of each purchaser of land the payment of proper and reasonable charges for the operation and maintenance and preservation of such works and shall also be authorized to make reasonable charges pursuant to general regulation for services rendered to the purchasers of lands and others.

(d) The Board shall collect from settlers the sums due for principal and interest on lands, reclamation costs, farm improvements and in payment of shorttime loans, and shall first repay all sums advanced by the United States for short-time loans to settlers and thereafter the payments of settlers shall be divided between the State and the United States in proportion to the amounts due them respectively, all amounts due the State being turned into the Soldier Settlement Fund, and be available to meet the Board's obligations.

(e) The lands disposed of under this Act shall be sold in accordance with plans prepared in cooperation with the agencies of the United States for soldier settlement, after public notice in one or more newspapers of general circulation in the State, once a week for five consecutive weeks, the last date of publication being not more than one week prior to the date of sale, setting forth in general terms the information necessary for the public and providing for detailed statements to be available at the office of the Board and other convenient places which shall supply full information as to the farms and allotments and the several prices therefor. The manner of sale shall be such as to afford equal opportunity to all qualified soldiers desiring to purchase. The purchaser may be required to make application in a form approved by the Board stating among other things, whether he has available the minimum amount of capital deemed necessary by the Board, which shall be not less than 10 per cent of the improved and equipped value of the farm or allotment, and whether he can comply with the terms of payment and give such assurances in regard thereto as the Board may

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require. The Board shall have the discretion to reject any or all applications and to readvertise from time to time any or all tracts, as it deems necessary. Any land which may be purchased or otherwise acquired, not deemed necessary for the purposes of this Act, may be sold after public notice for the same period of advertisement as herein specified, upon such terms as the Board may prescribe.

(f) The soldier to be a qualified applicant must be a citizen of the United States and must satisfy the Board that he is not the holder of agricultural land or possessory rights which, together with the land, improvements, and equipment to be purchased hereunder shall exceed a value of \$15,000. No purchaser shall hold more than one farm or allotment on which all charges are not fully paid, and each purchaser shall satisfy the Board as to his fitness to cultivate and develop the same successfully, both financially and otherwise. The Board may, in its discretion, require applicants to appear before it in person.

(g) Each approved applicant shall enter into contract of purchase which, among other things, shall create a mortgage or other effective lien for the payment of the purchase price of the land, the reclamation costs and the farm improvements and other charges, if any, and also require the purchaser to actually occupy the land within six months and to actually reside thereon for at least 8 months in each calendar year for a period of at least 5 years, unless prevented by illness or other cause satisfactory to the Board; any other absence from the land exceeding four months in any calendar year shall be a breach of the contract. The contract shall provide for immediate payment of 2 per cent of the sale price of the land, including reclamation costs and in addition not less than 10 per cent of the cost of the farm improvements. The balance of the amount for the land and reclamation costs shall be due as follows: 2 per cent each year for the first four years, and thereafter shall be due in annual payments to be fixed by the Board for a further period not exceeding 40 years so as to repay the capital sum with interest on deferred payments from the date of the contract at the rate of 4 per cent per annum. The title to the land shall not pass until full payment for the land and the reclamation costs. The amount due on farm improvements shall be repaid in a period to be fixed by the Board not exceeding 20 years so as to return the capital sum with interest on deferred payments at the rate of 4 per cent per annum. The repayment of shorttime loans shall extend over a period to be fixed by the Board not exceeding 5 years, payable in such amounts and at such times as may be determined by the Board. The purchaser shall have the right on any instalment date to pay any or all instalments thereafter due.

(h) The contract shall also provide that the purchaser shall cultivate the land in a manner to be

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approved by the Board and shall keep in good order all buildings, improvements, and equipment, reasonable wear and tear excepted. Each purchaser shall pay such assessments as may be levied by the Board to provide the equivalent of insurance to protect the interest of the State and the United States in all buildings, improvements and equipment.

(i) The contract shall also provide that until all payments thereunder have been made no farm or allotment shall be transferred, assigned, or mortgaged in whole or in part without the written consent of the Board.

(i) The contract shall also provide that in case of failure of the settler to comply with any of the terms thereof the Board shall have the right, at its option, to cancel the contract and shall thereupon be released from all obligations under the contract and the purchaser shall forfeit all rights under the contract. All payments theretofore made shall be deemed to be a rental paid for occupancy. The failure of the Board to exercise any option to cancel for default or violation of the contract shall not be deemed a waiver of such right but the same may be exercised thereafter. No forfeiture or cancellation shall in any way impair the lien and security of the mortgage or other lien securing the purchase price of the land, and reclamation costs and farm improvements, or the repayment of loan. Upon forfeiture, cancellation, or relinquishment of a contract the Board shall have the right to sell any farm

or allotment and appurtenances, improvements, and equipment to any other qualified purchaser.

(k) In case of the death of any purchaser before full payment the rights under the contract shall pass to his heirs or devisees, who shall be bound by all the conditions thereof, but may surrender the same to the Board upon terms and conditions satisfactory to the Board.

SEC. 9. The Board may provide all necessary means for furnishing agricultural training for the soldier so as to render him better qualified for the cultivation of his land. The Board is authorized to arrange with the agencies of the Federal Government for sharing in the expense of such work under appropriate conditions of supervision by the Federal Government.

SEC. 10. In any case where works have been or are to be constructed which are of general benefit to an area involving a number of farms or allotments as in the case of irrigation, drainage, clearing cut-over land or other means of reclamation or development, and where the co-operating Federal agencies find that the interest of the project would be advanced by the organization of an Irrigation, Drainage, Conservancy, Improvement District or other public corporation, the Board shall take all necessary steps in its power to accomplish such organization. The Board is authorized to contract with such district or the United States, or both, to carry out any or all provisions of this Act. SEC. 11. The power of eminent domain shall be exercised by the State at the request of the Board for the condemnation of property of any kind which may be necessary for carrying out the purposes of this Act, and upon request of the Board the Attorney General shall promptly initiate and carry on the appropriate proceedings. The Board shall have full authority to appropriate water under the laws of the State as may be necessary or desirable for carrying out the purposes of the Act.

SEC. 12. Whenever the Secretary of the Interior and the Board shall find that all or any part of such lands remaining available will not be required for homes for soldiers they may be opened to disposition to other citizens of the United States, subject to the provisions and limitations of this Act.

SEC. 13. In case of any undertaking for the reclamation of lands in two or more States or any undertaking involving construction works in any State for the drainage, irrigation or reclamation of lands in whole or in part in another State, the Board is authorized and directed to co-operate with similar boards of other States and the authorized agents and officers of the United States, and either the United States or the said board of such other State shall have authority to acquire by condemnation, purchase, or other lawful means such property, rights, or easements in this State as may be needed for such interstate undertaking, upon the same terms and in like manner as if such undertaking were wholly in this State. SEC. 14. For the purpose of carrying out the provisions of this Act the sum of \$..... is hereby appropriated out of any moneys in the State Treasury not otherwise appropriated to be covered into the Soldier Settlement Fund. The State Comptroller is hereby authorized and directed to draw warrants upon such fund from time to time upon the requisition of the Board and the State Treasurer is hereby authorized and directed to pay such warrants.

SEC. 15. The Board shall report annually to the Governor giving a full statement of its operations, shall also make investigations regarding the subjects with which it is authorized to deal, and make recommendations for legislation. The Board shall furnish copy of its report to the Secretary of the Interior.

SEC. 16. The Board is hereby authorized to perform any and all acts and to make such rules and regulations as may be necessary and proper for the purpose of carrying the provisions of this Act into full force and effect.

SEC. 17. If any part of this Act shall for any reason be adjudged by any court of competent jurisdiction to be invalid, such judgment shall not affect, impair, or invalidate the remainder of this Act, but shall be confined in its operation to the particular part thereof directly involved in the controversy wherein such judgment shall have been rendered.

SEC. 18. All Acts or parts of Acts in so far as

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inconsistent with the terms of this Act are hereby repealed. The right to alter, amend or repeal this Act is hereby expressly reserved.

SEC. 19. (Usual emergency clause.)

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