

She shook her head in silence. "No 'm," she said after a moment; "I thought he was the—the plainest gentleman in the office when I first went there, though of course"—raising her voice a little—"I could see he was very *fine*-looking; but I did n't know how smart he was then, and how everybody thought of him. That is n't what makes me care for him though," she added quickly.

"Well, now," I asked judicially, "what does make you care for him? That will be very interesting to hear."

This scientific method of inquiry seemed to suit her own sense of the serious value of the investigation. She turned her head on one side, and looked at me with an expression of intent intellectual preoccupation, as a pigeon might look if it gave its mind to mathematics.

"I don't think I can tell exactly," she said at last, with an inflection that recognized the

mystery and novelty of this inability. "At least," she went on painstakingly and slowly—"of course I ought to care for him, when he 's so—so nice, but I don't know as I can tell just what made me think about it first, only he acted so queer. Sometimes for a long time—" She stopped, cogitated, then went on. "Sometimes it seemed as if he felt one way, and sometimes as if he did n't; that made me think about him at first, I suppose, and then he just went on acting queer all the time."

The system—was not this a disclosure that the system had done its work after all?

"And you went on thinking about him more and more," I said. "Mr. Bentley did not think you thought about him at all."

"He don't think so now," said Linnie Martin. "I did n't care for him—much—till—until he asked me, and I don't think gentlemen ought to know—ought to know everything."

*Viola Roseboro'.*

## THE DISCONTENT OF THE FARMER.



WHAT means the groundswell that is moving the rural population? Discontent may be either a signal of distress or a sign of progress. The American farmer is not uninfluenced by the educational forces

of the present day. He is aware that he stands at the front in the work of clothing and feeding the world, aided by broad acres of fertile soil, bright suns, the highest skill and ingenuity in agricultural implements, and the results of scientific investigation in experiment stations. Producing half of the world's cotton, three-fourths of its maize, and standing far in the lead of other countries in the production of meats and other food, he feels that he is not only a good liver but a liberal provider for the needs of other lands, and fairly entitled to the proceeds of the sales from his well-stocked garner. He does not begrudge a reasonable allowance to the carrier and the purveyor, but is determined to hold the remainder in his own right. He is more inclined to an attitude of protest against injustice than to a quiescent state of discontent. He is not now posing as a crushed and injured cultivator, but rather as a yeoman entitled to equity and equality in the distribution of the rewards of industry. This is his honest intent, his earnest determination, whatever crudeness the critics may find in his methods. The present ebullition, therefore, in its origin and incipency is a healthful indication, and not a sign of decadence; an assurance of life and

progress; an assertion of manly independence; an awakening to the responsibilities of citizenship; and an assumption of the action and influence that pertain to it. If folly and imprudence shall characterize such action, injury to cause and class will result. But the representative of American agriculture, it is hoped, will be too wise to meet injury with injustice, or to claim favors in opposing favoritism.

Large bodies are difficult to move. The causes of the present movement began to operate in the distant past, growing in importance with the growth of the country, the development of its industries, the evolution of its civilization. The precipitating influence that gathered the forces of disruption for an outbreak was the severe depression of prices, which found its lowest level last year. This was a sort of "last straw." It affected grain and meats and some other products, but not cotton. The lowest price of the wheat of the world for a century had been recorded in Liverpool. The purchase of wheat in India with silver, and its sale in England for gold, gave an advantage to the eastern empire which brought out all its surplus grain. Railroad extension and enlargement of steamship facilities had brought out hidden reserves in Russia, India, South America, Algeria, and elsewhere, and dumped them with unexampled promptness into European storage, surprising the commercial world with abundance almost unaccountable. No matter how short the world's production, commercial buyers give the fact no visible recognition until a shortage

appears in visible stocks. Our own farmers helped to reduce prices by swelling home production of these staples, so that our contribution of nearly five hundred million bushels of wheat (in 1889), and more than four times as much of corn, broke down the markets, and intensified the disgust of growers with the agricultural status. Last year's over-production of cotton reduced also the price of that staple, increasing the gathering discontent of the South. Thus culminated the influences of depression, and aroused into violent activity the discontents, the dissatisfactions, and in some cases the prejudices of farmers generally. Then began the search for causes and remedies, and the organization to formulate and forward remedial measures.

The most impulsive and aggressive sought relief mainly in political action, in increase of monetary circulation, destruction of national banks, free coinage of silver, the issue of bonds at a nominal interest on security of crops and lands, and similar measures for cheapening money and making it abundant in every man's pocket not after the manner recommended by Franklin. Another large class, more conservative, favored some increase of currency, a larger coinage of silver under regulations consistent with a parity in circulation of the two metals on an equitable bimetallic basis. A third class, more numerous in the Eastern and Middle States than in the West, are opposed to any inflation which shall disturb values and cheapen the quality and purchasing power of money. Thus they are by no means a unit on the money question, presenting a diversity of views difficult to harmonize, or even to understand. Dependence is had upon the educational influences of discussion and deliberation to crystallize plans which will commend themselves to the second thought of the masses.

There are those, however, among farmers, and the most progressive and enterprising of their class, who will not admit that they have any special grievances or have suffered from depression. One of these writes from the West that "the farmer who is attending to his business is as prosperous and contented, as a rule, as men in other business, and is making no complaint; that the complainer is the thriftless farmer who spends too much time in town, is ambitious for office, seeking even the little township offices, neglecting his work to attend caucuses and conventions; that many an honest complainer is led on by demagogues and place-seekers." Another influential and representative farmer in the same region says that whatever discontent exists in his State is mainly due to the short crops and low prices of the last few years; that a shrinking income makes any man or class more or less dissatisfied; that

"the great bulk of thoughtful, intelligent farmers, men who shape largely the sentiment of the communities in which they live, understand that the recent depression in prices of farm crops has been the result of natural causes; that they regarded with greater anxiety the prohibition of American pork by Germany than the accumulation of Gould's millions; that they know that there is nothing which rests with more crushing weight upon the farmer's back than his own unbusinesslike methods; and that they pay more attention to the markets than to politics, and their principal complaint is that the present system of education and state of public sentiment toward farm life is such that the cream of American youth is skimmed into other professions." A prominent Kansas representative of the agricultural class refers to the recent magnificent harvests and the improved state of feeling, declaring in somewhat abrupt and vigorous terms that "discontents and demagogues find it hard work to howl into the mouth of a cornucopia." These references, of which a multitude could be given, show that there is no absolute unanimity in any section relative to the grievances suffered or the remedies proposed. As the present purpose is to give the facts as they exist, and to show with absolute accuracy, if only in outline, the main features of this remarkable popular manifestation, these conflicting views are presented.

While the gradual reduction and extreme depression of prices gathered and intensified the public discontent, the restoration of satisfactory values modifies but does not dissipate it. In the primary markets corn and oats have doubled in value, and wheat and meats have materially advanced, though cotton, as a marked exception, has declined. It can doubtless be shown that, on the basis of the present average values of farm products and of manufactured goods, a day's labor in production has a higher power in the purchase of what the farmer needs, at the present time, than at any former period in the history of the country. This is not because of extraordinary farm prices, though values are "medium to good," but because a day's labor with present appliances produces more than ever before, and also because of the cheapening of the value of nearly all manufactured goods. Few realize the extent of this reduction in fifty years, and especially since the days of household manufactures. A recent opportunity to examine a day-book of a country merchant of 1817 in Webster, New Hampshire (a locality within an hour's ride of the birth-place of the great statesman), showed that the farmers of that region paid fifty cents per yard for calico, sixty for cambric, seventy-five cents per pound for cotton yarn, thirteen cents for a

single nutmeg, and sixty-seven cents for a common garden-hoe, while they sold veal at three cents per pound, and farm wages were one third of the present rate.

A return to reasonable prices is a relief to the farmer, but it does not settle the vexed questions that have disturbed his equanimity in the past, in which he believes are involved in no small degree the equities of profit-sharing in the industries and the prosperity of his future. An analysis here of the permanent grievances from which he seeks relief will include those of the most importance, and indicate those most influential in certain geographical districts.

The assumed causes of discontent are industrial, social, financial, and political. They are more numerous and aggravated in one geographical district than in another. In some States large numbers of farmers are unaware of the existence of any serious grievances; in some other States the rural classes are in a state of active ferment. In the former the orators of agitation encounter apathy; in the latter the public ear is alert, the public mind receptive, the public heart ablaze. While these differences, which sometimes amount to contrasts, characterize in some degree large districts, there is much of differentiation in the mass of individuals of each. The farmer who is successful makes little search for grievances, and gives less thought to oppressive ills. He who suffers loss and incurs debt, whether from misfortune or miscalculation, is inclined to look outside for the adverse influences which blight his enterprises. They may exist unobserved in one case, and be very real and oppressive in the other.

The spirit of unrest has its largest manifestation in those districts in which nature has recently been most capricious and unkind, where the sun's rays have scorched and rains have been withheld, where enthusiastic endeavor has been met by crop disaster, and poverty, ambitious to build a home, has been beaten by climatic weapons. Under such circumstances the burden of debt is a crushing weight, the effort for relief a financial nightmare, and the contact with greed a revelation of the depth of human depravity. In such an atmosphere of suspicion ills are magnified, the good in society becomes evil by the distortion of refraction, "whatever is, is" wrong, and reform is made to mean abolition of existing laws and institutions. The realization of current evils is intense, the effort to combat them is honest, and the result, as the thunder-storm clears the atmosphere with a minimum of destruction, promises to be purification without annihilation. Here industrial grievances lead to remedial effort through financial and political changes.

In another large division of national territory social and political causes, inducing industrial and financial disability, have been prominent factors of the prevailing dissatisfaction and depression. It is an area rich in resources of field and forest, mine and quarry, with an abundant rainfall and a mild and salubrious climate. In former days it was limited by slavery to agricultural exploitation, to a single money crop, and therefore to a sparse population. For a brief period cotton brought prosperity to the small class of plantation proprietors; but no one crop that ever grew in any country can suffice to enrich the millions of a teeming population. Ultimately came civil war, destruction of life and property, abolition of slavery, and radical changes in industrial methods and crop distribution. Society and industry were in chaotic condition; but declining to yield for a moment to despondency or despair, the people hopefully and bravely started on a career of development in many lines, with energy and persistence which have brought already a large measure of success. Roads, bridges, railways, factories, houses, furniture, and other forms of wealth, the product of labor, have been mainly created in this region within a quarter of a century.

Starting virtually to build anew the appliances of civilization, and urged by a noble ambition to compliance with the demands of progress, it is not strange that the advanced development and wealth of other States should excite some dissatisfaction with existing conditions. In the outset, with small industrial income except from agriculture, isolated from markets, without means of transportation, remote from great commercial and financial centers, deficient in banking facilities, the difficulties environing distribution and exchange were enough to have paralyzed effort for production in the case of any people less resolute and persistent. With all the growth of recent years, in these and other directions, complaints are still numerous of the burden of transportation, inadequate circulation of currency, and scarcity of money for defraying the cost of production and distribution, leading to demands for larger banking capital and increase of national circulation of currency.

Another cause intensifies the desire for more aid and cheaper money. From time immemorial a large contingent of the class of cotton-growers have been in debt. The land has not generally been mortgaged, but the crop, more valuable and a far more available security, has been held for the cost of advances and supplies through the growing year. A system of credits running from New Year's to Christmas, and often extending into the next crop year, was in vogue a half century ago, and has been con-

tinued to the present day, though the State agents and county correspondents of the United States Department of Agriculture declare the gradual reduction of this pernicious form of debt, far more oppressive and destructive to enterprise than permanent land mortgage. This indebtedness has carried an enormous interest, disguised in supplies of merchandise charged at a large advance upon cash prices. With an increasing degree of independence, and gradual advance in economic education, there is a strong determination to throw off a burden so unendurable, and hence arises the general demand for more available money at a low rate of interest. The sub-treasury plan of the Alliance is a form of crop mortgage by the government, at two per cent. instead of ten to twenty, naturally growing out of the prevalent and ancient custom of crop liens, and therefore more popular even than a government land mortgage.

In the northern seaboard States there is comparatively little discontent among the rural classes. The newer organizations, so numerous in other sections, have scarcely a foothold in this part of the country. The Grange here is still popular, and usually active in the work of advancing the social, economic, and intellectual status of farmers. The financial schemes proposed elsewhere meet with little favor and are generally opposed. The more enterprising are doing well in dairying, fruit-growing, and market-gardening, and are giving little attention to grievances. There is, however, dissatisfaction, more or less general, with unequal taxation, by which farmers bear public burdens quite disproportionate to their share of the general wealth. They complain of the comparative exemption of personal wealth, including railway property, and of discriminations in favor of manufacturers, and of the double tax on indebtedness represented by mortgages. They are beginning to object to the exemption of taxation on large values of real property owned by religious and charitable organizations; and are keenly alive to the injustice advocated by many in cities, of concentrating all taxation upon farms and town lots, that the increasing proportion of personal wealth, the bulk of the property of millionaires, may escape taxation altogether.

A very general sense of injury is felt in the East in relation to what is called Western competition, which has rendered unprofitable the production of cereals, of meats and some other products, and has compelled a change of rural industries in the direction of perishable products. Those not sufficiently alert to adapt their enterprises to changing conditions have suffered, and are now suffering and complaining. Many are inclined to inquire into the causes of this

competition, and to deplore the old-time policy of giving Western lands to foreign as well as to native settlers, and especially that which enables wealth to monopolize the best lands at nominal prices, and the encouragement of railroad extension by loans sufficient to build the roads and land grants worth as much more. They are opposed to the encouragement by the Government of the settlement of large tracts of land in the distant West, and to aid in fitting for cultivation the arid areas, to increase the competition which is already serious. Incidental to this question come in the discriminations of railroad transportation, the unjust disparity between the rate for the long and that for the short haul, and the rebates and special contracts by which favored operators can crowd the multitude of freighters off the track. They object to favoritism, by the Government or by railroads, through which their business is made unprofitable, injustice is encouraged, and individual fortunes built up at the expense of the great masses of producers and consumers. They deplore especially the loss of the local demand for beef, formerly a source of income to the farm, which, as they claim, is caused not merely by the abundance of the Western product and the cheapness of transportation, but by combination to control the markets and buy off or starve out local competition. The extensive operations in feeding, both for beef and mutton, once so prosperous in the Connecticut Valley, in western New York, and in eastern Pennsylvania, are now scarcely more than a memory of a former rural industry. They deem it a sufficient hardship to suffer a competition, not merely incidental to national development and railway extension, but fostered by legislative policy, without enduring further outrage from a grinding monopoly. The natural and inevitable changes in industry and trade are regarded as misfortune; the combinations of individuals to control such changes for private emolument are declared a crime.

The farmers of the Ohio Valley are generally prosperous and measurably contented, yet the topics under present discussion command their attention and divide opinion. A prominent grievance in their discussions is taxation of both real and personal property without deduction for indebtedness, or double taxation. The demand for lower rates of transportation of farm products, especially for the short haul, is general; they acknowledge that the rate cannot justly be the same in proportion to mileage as for long distances, but believe that the difference is measurably due to the assumed rule of charging all that the traffic will bear, and not to any established principle of equity. The opposition to trusts, pools, and combinations is gen-

eral and determined, as is the belief that it is the duty of the Government to interpose for the protection of the community. The farmers of this region, quite generally, if not so unanimously and persistently as in the South and more distant West, regard prevailing rates of interest, established when money was dearer than at present, as too high, and favor an equitable reduction in consonance with current rates at the present time in great commercial centers.

Complaints are neither numerous nor loud on the Pacific Slope. Prosperity is so general there, in agricultural circles, that the list of grievances canvassed is short. In California the most prominent disability, which many farmers are anxious to remove, is excessive cost of transportation. The citrus fruits, grapes of European varieties, fresh and in the form of raisins and wine, prunes, olives, figs, and nuts are produced largely beyond the home requirement, and sent to all parts of the United States, displacing foreign fruits, having little competition, except in the citrus family, from any other part of this country. Ten years ago a car-load on the fast-freight line cost eight hundred dollars to Chicago. A great reduction has followed, but the expense of transportation is still a great burden, from which fruit-growers seek to be relieved; and to this end, they welcome the prospect of a Nicaragua canal, and hope for new lines to the East, or for competition of old lines. Many, despairing of relief otherwise, favor control or ownership of railroads by the Government. They also feel aggrieved at the delays occurring in transportation of perishable products, by which heavy losses frequently, and great uncertainty always, discourage and injure the trade. Oregon has as yet a smaller interest in rapid transit across the continent, and her farmers are less exercised relative to a solution of railway problems.

The grievance next in importance on the Pacific Coast is the crowding of the ranks of the middlemen, their grasping for a larger share of the values handled, their scheming and combination for increase of the cost of marketing, by which the growers' prices are depressed and rendered unremunerative. The remedy proposed for this is coöperation to eliminate as much as possible of the unnecessary intermediary service and superfluous charges. The plan is in operation in the sale of fruits, and judicious selection of agents, it is claimed, has already proved its wisdom. It is proposed to initiate similar methods for handling other products.

There is complaint by grape-growers and orchardists of excessive local taxation, especially of plantations of young vines and fruit-trees not yet in bearing, while still a heavy

expense to the cultivators, and not producing a cent of income. The wine-men complain of taxation, not merely on the gallon of wine made, but on the vines during these years of growth (that involve great expense for cultivating and pruning), claiming that it amounts really to double taxation.

The discontent of the arid region arises mainly from lack of water, and from the methods of applying and controlling it. The soil is fertile, in many districts having an excess of valuable elements of fertility. It is usually cheap; indeed, it is nearly valueless without some means of supplying the necessary moisture. Irrigation is therefore essential to agriculture. The people hold, and the States affirm, that the water belongs to the State and goes with the land; that it cannot be seized by individual or corporation, monopolized and doled out to cultivators for a price. As the land is mostly owned by the United States Government, and conveyed free to individuals through land laws not suited to the needs and exigencies of the arid region, it is held to be for the public good to cede the land to the States, to enable them to construct reservoirs and canals and control the water-supply for the best good of all settlers. It is claimed that in districts in which settlement has been long in progress, land in irrigable contiguity to streams has already been taken up under existing laws, and that little remains that will not require expensive reclamation, impossible to individuals, and practicable only as a work of the State or the General Government. Therefore they claim that the Government should construct the reservoirs and regulate the distribution, or else surrender the public lands to the States. A plan favored by many is the cession of these lands to the States, and the application of the proceeds of their sale to the construction of mountain reservoirs and canals; and the fear is expressed that a continuance of the present policy will greatly delay development necessary to the support of the present local population, and to progress in other industries in all this great mountain-region.

Coming to causes of complaint that are general rather than local, and that operate without reference to fluctuations of product or price, the railway issue is perhaps most prominent. Farmers realize their dependence upon the railroad as a highway to their markets, while objecting to submission to the power of the highwayman. They have often voted municipal and county stock subscriptions to obtain them, and have usually seen them rendered worthless by a blanket of preferred mortgage-bonds to complete or equip them. In some instances enthusiasm and inexperience have understated the estimate of cost; in others reck-

lessness and misrepresentation have made a beginning without care or thought for a practicable completion; the result is the same to the public investment—it is lost. In the arid regions, without crops or people, roads have been extended, even paralleled, not by aid of local money, which may not exist, but by funds from the East and from Europe. It is held and believed that in many instances this money is turned over to construction companies who make large profits on small mileage, and when assessments cease a new deal is made, new bonds printed, perhaps a new directory is established. The transformations of railroad property, after contractors and wreckers have done their worst, surpass the tricks of legerdemain. It is even charged that the roads built by subsidy, and further endowed by lands, have been swamped by *crédits mobiliers* and bad management, while promoters and contractors, who have built competing roads without subsidy, have prospered. Whatever truth there is in this allegation of the farmers, they find ground for suspicion in the fact that the roads are poor while the builders are rich. By counting values sunk by plunder, profits to promoters of new deals, and losses by reckless management, the ultimate capitalization is enormous, and also largely fictitious; and farmers naturally object to transportation rates levied to make interest on watered stock. It is unfortunate that so many trades and professions seem essential to railroad building; the promoter, the surveyor, the stock-subscriber, the foreign bondholder, the contractor, the wrecker, the sheriff, and a new company to try to make running expenses and satisfactory profits by charging "all the traffic will bear." This is the picture drawn by many a farmer who has lost his stock-subscription, and is still taxed to pay that of his county.

But he has more direct and personal objections to prevailing railway management, on account of alleged unjust discriminations in rates. He avers that it sometimes costs nearly or quite as much to send his products to a near market as to the seaboard; that rates are higher where there is no competition; that a neighbor gets a lower tariff than he can obtain for himself; and that great monopolists virtually make their own terms. He makes similar charges against express companies, protesting that the service bears no proper comparison to cost and produces inordinate profits, to the enrichment of the company, at the expense of the producer and consumer.

For a remedy some favor a more thorough and persistent attempt to regulate interstate traffic by the Government, and to eliminate local abuses by State action; while others favor the Government ownership of railroads

and express lines. Apparently much the larger number are found in the former class.

Competition in railroad construction, instead of cheapening the cost of transportation, appears to have the effect of increasing it. New roads are built, parallel with paying lines, not because of local demand, but with the intention of forcing the prosperous corporations to purchase immunity from persecution at a cost of a heavy bonus above expenses of construction. The price of franchise and construction, blackmail and all, is then capitalized, and the public is taxed in perpetuity to pay interest, through increased freight charges, on the fruits of such cupidity. Eastern owners of Western lands are approached by railroad projectors, and plied with all the arts of rhetoric and the seductive creations of imagination to forecast the golden advantages of a road through their realty. Journeys to Europe are taken to impress Dutch burghers and English lords who represent land syndicates in this country with the necessity and advantage of similar measures for development of their property. Scheming for railway extension has many similar manifestations, from various motives, including too frequently the expectation of personal commissions and profits, with small consideration of the public need or the general welfare. Thus has grown up the profession of railroad projectors, whose efforts have had large influence in the construction of about 170,000 miles of American railroads, and in the extension of mileage of about 13,000 miles in a single year, equal to nearly the entire railway mileage of the empire of India. It may gratify national vanity to be able to claim for the United States half of the railways of the world, but such a gratification may involve a waste of capital and prove an injury to producers who are taxed to pay interest upon it. It is inevitable, under existing conditions, that such waste and plunder will be added to the cost of construction and equipment, become capitalized, and be made the basis of freight tariffs. A way is thus opened to the pockets of the people by which the railway capitalist can recoup himself for these liberal allowances to his friends the projectors and reorganizers.

The farmers acknowledge the helpfulness, the actual necessity of a healthful extension of railroads, and admit that in some local districts there is now need of further mileage, while deploring the artifices and frauds of purely selfish schemes of extension, and the abuses which greed enacts to enlarge profits on fictitious capital. They do not arraign all railway management as oppressive and corrupt, but find abundant evidences that remediable abuses exist and that reform is necessary. They are willing to acknowledge that freight rates have been

greatly reduced during the last twenty years, whether in consequence of the agitation and legislation of the past or through the influence of competition; that rates may sometimes be lower even than the cost of carriage, especially in cutting rates by roads competing for the long haul. Instead of proving an advantage to freighters, the fluctuations incident to such a course are disturbing influences in trade, and the discriminations involved in them work inequality in dealings with individual shippers. The claim, even if true, that competition, better than legislation, will make just freight tariffs, does not meet the objections here transcribed; it is discrimination, tergiversation, favoritism, individual injustice, that are deplored and condemned, far more than the average rates of compensation demanded by the service.

Another cause of injury to agriculture which is universally recognized is found in the exactions of the middlemen, a class necessary and useful, but swollen needlessly, until forced by pressure of competition either to a scanty subsistence or combination to prey on both producer and consumer. The farmer is appalled to see the long line of intermediaries who pass his produce from hand to hand, over continents and seas, each taking his toll, until little of the ultimate value is left to the grower. They are legion in numbers, in forms of pretended service, with hearts beating in unison for the appropriation of the largest possible share of the values handled. These organizations are manifold; they are associated in trade guilds, societies, exchanges, and boards of trade; they are known individually as commission men, brokers, forwarders, jobbers, retail dealers, hucksters, and peddlers; an army of men who produce nothing, and yet aspire to own everything. Their service, so far as it facilitates distribution and exchange, is recognized as legitimate and useful; yet they are too many in number, and too greedy in spirit, taking more for their share than the service is worth, and using their advantage of proximity and opportunity for close business association to depress prices in buying and advance them in selling.

In the marketing of perishable products the producer finds himself in a position almost helpless. The goods cannot be withheld, and are ever at the mercy of the buyer. If there is a glut for a single day, though the crop may be poor, prices are depressed. If then the grower waits a little for a better market, the dealer sells his cheap purchase at a dear rate. The prices of vegetables, as reported by farmers, are often only half, sometimes a third, of the prices obtained by retailers. The dealers often get as much, perhaps in a single day, for selling a load of vegetables, as the grower obtains for his season's work in producing them, in-

cluding the cost of seed and the expense of marketing. If fruits are abundant, almost equal disparity obtains between farmers' and hucksters' prices; if scarce, a smaller profit may become a necessity. In case of positive glut the grower gets little, while combination holds up the price to consumers, even at the risk of dumping the remnant as garbage. It is claimed that the poorer portion of shipments of fruit have sometimes been destroyed in large cities, to give value to the remainder, and save the demoralization of the market—in other words, to prevent the enjoyment by the poor of fruit-supplies at nominal rates.

In the retail trade, in public markets, and in greengrocers' shops and hucksters' stands the same methods prevail, and the maxim "buy cheap and sell dear" is the golden rule of the gild. Besides combinations and tacit agreements in regulation of diurnal prices, there are various expedients and devices to secure larger profits. One of the most unfair and oppressive of these is the excessive percentage of extra profit charged in small sales. The huckster lies in wait for poverty, that must buy in small quantity, and levies differential rates in proportion to inability; for instance, 75 cents for a bushel, 40 for a half bushel, 25 for a peck, and 15 for a half peck, while for a quarter 10 cents may be demanded, making an extra profit for smallest sales of more than 100 per cent. by so minute a subdivision for the convenience of penury. The widow trying to eke out a meager subsistence by keeping boarders, compelled to buy in small parcels, is thus charged 10, 20, 50 per cent. or more for her disability. She is taxed daily a much larger percentage on a dollar than the capitalist can obtain for a year's use of his money. This unjust discrimination, which is very common in many places, has no possible excuse, its only motive being a larger exaction. There are equitable differences, it is true, between a sale by the car-load and by the peck, which are made solely by the increased cost of handling; but this element of difference in the ordinary distribution into market-baskets is almost infinitesimal, quite too trivial to become the excuse for doubling the ordinary profits of retailing.

Another imposition on the consumer which reacts on the producer, tending to widen the margin of profit of the retailer, is the practice of selling the finer cuts of beef at the same rates for different qualities, whether taken from "choice" or "medium" grades, the difference in cost being at least 25 per cent. It is based on the opportunity afforded by the ignorance or carelessness of a considerable class of buyers who fail to discriminate as to quality. The more conscientious retailers who deal in

meat of first quality are injured by this practice, as well as consumers.

The outcry against monopoly in the meat-trade is loud and bitter, and general in all the densely populated districts in the country. It is made by the rancher on the plains, the farmers of the central West and those of the East. The former complains that it controls the price of the product, the latter that it intensifies the natural competition of the great pastoral region. It is well understood that it can handle the meat-business, by system, by division of labor, by extreme utilization of by-products, and by special and reduced railroad rates, at less cost than by a multitude of individuals; but there is no confidence that it will give this advantage either to producers or consumers of meat, or even share it with them. On the contrary, it is feared that in the future, as producers and consumers believe has been done in the past, monopoly will appropriate the results of any economy of management for its own use and emolument, that it will crowd out all competition, perhaps by methods questionable and highly injurious to individuals. They therefore call on the Government for protection, in some practicable form, against the operations of this and all similar combinations to control the value and the distribution of farm-products.

Milk furnishes a notable example of the exactions of middlemen. Without reference to adulteration and sophistication by positively dishonest purveyors, the skimming to increase the specific gravity and the adding of water to restore the average, and the more disgusting products which simulate pure milk, the share of proceeds demanded for transportation and delivery are inordinate and unjust. The price paid to farmers varies with distance from market, but the average is very low, ranging from less than 2 cents to 3 or  $3\frac{1}{2}$  cents per quart, while the consumer pays 5 or 6 cents in smaller towns, and 8 cents, sometimes 10 and 12, in the principal cities. The transportation rates are generally high, and the delivery service equally so, while the dairyman, for his land, animals, daily care and labor, gets a pittance of the gross returns, sometimes a third, and rarely under favorable circumstances a half. He insists, with due regard to the greater cost of living and labor in cities, that his share for production is inequitable and entirely insufficient. In a few communities remedial measures have been initiated, in some form of cooperative association, by which the exactions of the middlemen are eliminated and the services of distribution are placed on a par with those of production. The only limitation to the full success of these arrangements is the inexperience of agents acting in unaccustomed

lines of effort. The degree of success attained proves the inequality and injustice of the old system, and the reasonableness of the producers' contention.

There is much complaint in the West and South, in the domain of cereals and cotton, and also more or less in other sections of the country, of the influence of trading in futures upon prices of products. It is generally believed to be highly injurious to the producer. While it is recognized that there are "bears" as well as "bulls" in the wheat and cotton "pits," it is known that the dealers in these games of chance live and thrive only by fluctuations; and that the deeper the sensation, the more frequent the "bulges" and "breaks," the better the show for profit (and loss) of individuals. This variation in quotations of futures, it is held, must affect "spot" prices somewhat, and whatever fluctuation is caused by it is undoubtedly injurious to the interests of primary holders. They are distant from market, and cannot respond instantly to these changes. The city dealer in actual grain or other products reaps the advantages of fluctuations, and the grower inevitably loses by them. Besides, the farmer is naturally opposed to a non-producer, who does not even handle or forward his products, "who toils not, neither does he spin," while yet arrayed in habiliments to the fashion of which Solomon could not aspire. He who plows and sows, and by the sweat of his face reaps his wheat, does not recognize as his associates in the production and distribution of wheat, or as entitled to any share in the profits and emoluments of the trade, those who convene daily to bet upon the price of wheat at some-future day. He deplors the spirit of gambling which pervades business circles, the desire to obtain something for nothing, to get that which others must lose, to gain, without equivalent, wealth that others have labored hard to produce.

Agricultural indebtedness invites much discussion. In certain districts, where drought has destroyed successive crops, bankruptcy and foreclosure have been imminent. Here it is the "visitation of God" that foreshadows the visit of the evicting officer. Debt, like death, has been and ever will be with us. It is sometimes a crushing burden, and often a blessing on which enterprise founds a home. Farmers' debts have been recklessly exaggerated and their purport misrepresented. Debt is incurred to buy more land, for building, fencing, and other improvements. In the Ohio Valley and in the East much of it occurs in division of estates, by retirement of aged farmers in favor of a son or an enterprising farm laborer. In such cases debt is merely nominal as simply a convenience. The past year has



been notably one of debt-paying by farmers, and the volume of agricultural indebtedness has been much diminished.

In the South and in some of the States of the extreme West there are complaints against the tariff, some opposing its protective features and favoring its reduction to a revenue basis, in the belief that farmers are discriminated against under this indirect form of taxation; others, while opposing the principle, are willing to favor a scheme of incidental protection for the sake of present revenue. There are also those in the same regions, though fewer in numbers in agriculture than in other industries, who claim that this form of raising revenue is doing more to render agriculture prosperous than any other agency, diverting laborers to other industrial fields, exploiting mines, and building and running factories, which furnish markets for rural products and relieve the tendency to over-production. In nearly all the remaining States there is a general silence on the subject, broken only by an infrequent demand for reduction of duties on one side, and on the other for still higher duties on certain products of agriculture, while admitting that the farmer of the present time shares more equally in the benefits of the prevailing protective policy than ever before in the history of the country.

Reference has been made, in the paragraphs relating to complaints and demands of the South, to the Government loan measure, which next to free coinage appears to be the most urgently sought political concession from legislative authority. Its advocacy is not confined to the South, but appears in Kansas, in Missouri, and less generally in the Dakotas, Iowa, and Minnesota. Nowhere is there unanimity relative to the measure, and there is sharp division in the States in which it meets the largest degree of favor. It secures the favorable consideration of a few farmers of the central West, and practically none in the Middle or Eastern States. There has been much uncertain characterization of it, and manifold misunderstanding of its purport. It proposes to establish "subtreasuries" or depositories of cotton, wheat, corn, and other products designated as non-perishable, on which Government notes shall be issued to the extent of eighty per cent. of their market value, which shall be a legal tender for all dues to the Government or individuals. The depositor, on return of the certificate and advance which he receives, and payment of expenses, can sell the stored product at any time within a year. This is the usual plan, which is held to be subject to modification in its minor details. It is claimed that precedents exist for such a measure. It is likewise proposed that the National Government shall grant loans on real estate, at a similar rate

of interest. The demand is in the following terms:

We demand that the Government shall establish subtreasuries or depositories in the several States, which shall loan money direct to the people at a low rate of interest, not to exceed two per cent. per annum, on non-perishable farm-products, and also upon real estate, with proper limitations upon the quantity of land and amount of money.

In response to the suggestion that other industries would demand a similar public loan, and when confronted with a quotation of the favorite political maxim of farmers' organizations, "special privileges to none," there is no answer except that of the President of the Alliance: "Then take away the special privileges you have accorded to the manufacturer, the ship-builder, and the banker."

Farmers of thoughtfulness and acumen realize as the cause and basis of most of these evils, and of others not here enumerated, the disposition so prevalent among all classes to live without work, "to live by their wits." The numbers living by speculation are large in every city. There is no form of property, personal or real, that escapes their attention. In real estate, city lots, suburban acres, mill sites, water privileges; in country realty, farms, forests, orchards, and gardens; mining properties, quarries, petroleum-wells, natural gas; in personal property, shares and bonds in railroads, banks, gas- and electric-light works, patents and manufacturing plants; in these and in a multitude of schemes impossible here to enumerate, for organizing, promoting, and booming values real or imaginary, speculation is rife. Large numbers of the population are using their wits far more than their money in putting into operation and officering companies and associations, printing share-certificates, issuing bonds, buying and selling securities based on small values and large expectations. There are many for management, few for active service, or for the manual labor involved in all these enterprises. They prefer trading to working, scheming to labor. In the vigorous language of the border, "by the sweat of their jaws" do they prefer to earn their living.

It is the same in real estate as in fancy stocks and financial chimeras. A farm beyond a city boundary is purchased by a syndicate of very respectable citizens, a surveyor is employed to lay out streets and lots, a draftsman to make a map, a lithographer to print it, an auctioneer to sell, while a free excursion is given and a free lunch set out. Under these incitements and excitements, a large crowd is carried out and a goodly number taken in. The projectors appropriate the unearned increment of value which patient settlers may

create by hardship and persistent effort in the next ten years. The enterprise is speculative, deceptive, not to say dishonest. It is by such devices, in all the walks of business, that the city fathers amass much of the wealth they leave their children, who follow in their footsteps, avoiding and despising labor, and helping by precept and example to make a nation of idlers, tricksters, and gamblers. Such are the deliberate opinions of many of the stanch and trusty yeomen who view with alarm the building up of cities devoted in so large a measure to the plunder of the productive industries of the wealth which they have created.

In this connection reference may be made to the frequent complaint that enterprising and ambitious sons of farmers leave the paternal acres for other vocations. It is a matter for congratulation that boys do leave the farm for other pursuits, and also one for regret that the brightest are the first to go, if that is the fact. The interests of farmers in this country, especially under a régime of scientific agriculture, under which alone will profit be possible in the future, require that not more than one third of the national body of workers, including both practical and professional, shall be engaged in rural pursuits. Under present conditions a somewhat larger portion may be employed, possibly forty per cent.; if more, the tendency is to over-production; with a lower proportion agriculture will flourish, with a fair field for distribution and sale. Therefore the drift to other pursuits, even from country to town, is not in itself to be deplored, but it is deplorable when the drift is away from industrial occupation, from productive and constructive industry, toward speculative schemes, toward idleness that is active for mischief,—the present standing menace to national industry and honest manhood.

In this review of the grievances of which the farmers of the United States have complained, and are still complaining, the differentiation of discontents, by geographical districts, is first shown, and the main and more generally accepted evils are presented topically, in the lights in which they are viewed by those most interested. An opportunity, almost unexampled, of feeling the rural pulse has been improved for a fair and accurate presentation of current complaints of industrial, financial, and political disabilities of the rural class. It has been made with an honest purpose of serving the interests of truth and the welfare of agriculture. The many topics treated have necessarily been only touched lightly, and some minor grievances have not been considered. The subject is too large, the field too wide, for exhaustive treatment. The matters considered so briefly are up for discussion, in field and

forum, on the platform and in legislative halls; and the hope is expressed that the general public may see more clearly the issues presented through this lens by which they are focused on the public retina.

A philosophical view of the subject, in all its bearings, is by no means disheartening to farmers. The depression from low prices, which intensified and brought to light the extent and variety of discouragements realized, is mainly over for the present. Generally the farmer is prosperous, though he certainly fails to secure his full share in the rewards of his productive labor. He is entitled to fair consideration in such remedial measures for his protection as may be possible under our form of government.

In analysis of material coming before the writer, there have been omitted, almost entirely, the views of many of the most progressive, enterprising, and influential of the rural class, presenting as the most serious grievance the absence of effort to find remedies for existing ills in practical improvement in farm management, in coöperation to control the distribution of their products. Regrets have been expressed that the personal equation in this problem of rural reform has been omitted. Two quotations will indicate the views presented, both from the Southern States, one west of the Mississippi, as follows:

A somewhat extended experience in practical agriculture of the State and good opportunities for observation lead me to assert that farming, industriously and intelligently followed, offers as good inducements for the capital, labor, and skill expended as does any other calling in the State.

The other from the Atlantic coast:

No real practical efforts are made for relief. All the complaints made and all remedies proposed are political. Many of the former are absurd, and most of the latter will prove futile. We need smaller farms, more work, more knowledge, and less grumbling. What can be done on small tracts highly fertilized should be brought home to the people, so that the inexperienced may imitate, even before they know the reason why.

The farmers of the United States live under better conditions for progress in their art—a high standard of living, advance in personal culture and soil improvement, and pecuniary independence—than those of any other country. Aspirations for higher improvement, equitable sharing in the results of productive labor, and a full exercise of the rights of citizenship have been aroused. With wisdom in action, for political recognition, for advance in economic education, for coöperation and self-help, and for increase of practical skill and pecuniary profit, the result of this crusade will be highly beneficial to the farmers of the United States.

*J. R. Dodge.*