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THE OCCUPYING OWNERSHIP OF
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THE OCCUPYING OWNERSHIP OF LAND

AN ANALYSIS OF THE POSITION OF THE
TENANT FARMER, AND SOME SUGGESTIONS
ON THE RECONSTRUCTION OF VILLAGE
LIFE AND ON THE CREATION OF THE
PEASANT OWNER, DRAWN FROM PRACTICAL
EXPERIENCE

BY BEVIL TOLLEMACHE

WITH PREFACE BY ROWLAND E. PROTHERO

LONDON

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AUTHOR'S NOTE

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My best thanks are due to many, but most especially to Mr. H. Trustram Eve for the invaluable advice and assistance that he has so generously given me, and to Mr. R. E. Prothero, who has also very kindly contributed a Preface.

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June, 1913.

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PREFACE

WHEN a man writes a preface to another's book, he does not necessarily agree with all that the author says. But he may be assumed to accept the main argument of the work, and to see some special merits in its presentation. The main argument of Mr. Tollemache's book is the superiority of occupying ownership over occupying tenancy as the system to be generally, but not universally, adopted for small holdings; its special merits are his first-hand knowledge of the conditions under which occupying owners have succeeded in this country, and his practical experience in connection with the Fairby Village Farm, where a variety of agencies were established to increase the occupiers' prospects of success.

Former generations put their money into land under the traditional belief that its immobility and the low rate of interest which it

yielded, made it the safest form of investment. This belief has been in the last ten years rudely discredited. The speeches of prominent members and supporters of the present Government threaten to make land the most unsafe of British insecurities. This sudden change has checked the flow of capital into an industry that urgently needs money for its development, drives owners to sell their estates, and creates a new risk for tenant farmers which destroys their confidence and paralyzes their energies. Tenants do not know from day to day when they may not be confronted with the alternative of buying or quitting their farms. Against this new danger a new form of security is needed. The Unionist leaders propose that tenant farmers should be protected against this fresh insecurity by being enabled to borrow the whole of the necessary purchase money from the State on reducible mortgages, paying off the loan by annual instalments within a period of years.

The same principle may be applied to one of the most disquieting features in our national life—namely, the depopulation of rural districts in England and Wales. To arrest the pro-

gress of this decline in the numbers of persons engaged in agriculture is a pressing problem both for politicians and agriculturists.

Many of the causes to which depopulation is due will not be affected by any possible change in our system or methods of land cultivation. Nothing will prevent those who have no taste for rural pursuits from seeking other industrial occupations. There must, therefore, always be a rural exodus. The real trouble is that every year hundreds of young men, naturally inclined to an agricultural career, turn their backs on the soil, follow less congenial employment in the towns, or try their fortunes on the land abroad. Low wages do not altogether explain the depopulation, for the Northern Counties suffer equally with those of the South Midlands and the East. Some further explanation is needed. One of the most important causes undoubtedly is the poor prospect of bettering his position which is at present afforded to the cultivator of the soil. "Once an agricultural labourer, always an agricultural labourer," is not a rule without exceptions. But it is so generally true that it hinders multitudes of young men from taking employment

on farms, because they know that, for most of them, agriculture is a blind alley without any opening, and that the low rate of pay prevents them from saving enough for an independent start. Can nothing be done in such cases to make agricultural employment more of a career?

It is as a remedy for this cause of depopulation that both political parties are agreed in desiring to place agricultural labourers on the land, whether as tenants or as owners, by the aid of public money, lent either to public bodies or to the men themselves. Both parties seem to be also agreed that an admixture of small holdings is socially beneficial to the community, and that the output of certain kinds of produce may, under favourable conditions of soil and locality, be increased by the intensive cultivation of small-holders. Beyond these points of agreement there is considerable conflict of opinion. The Government favour occupying tenancy; the Unionists support occupying ownership. Obviously the real question is, not which system will breed most political supporters of one side or the other, but which system gives the best security for the investment of public money, promises the

largest output from the land, offers the fairest chances to the men.

So far as the security for the investment of public money is concerned, there is little to choose between the two systems. Under the Small Holdings Act the State lends the whole sum required for the purchase of land to public bodies, without requiring any deposit, and on two conditions. Those conditions are that interest at $3\frac{1}{2}$ per cent. should be paid during the continuance of the loan, and that the capital should be repaid by annual instalments. The Unionists propose to lend the whole of the purchase money to individuals, without requiring any deposit, on the same conditions as to payment of interest and repayment of capital. Whether the State lends to a public body or to an individual, the risk is the same. The loss, if there is any, falls, under the Radical plan, on the ratepayer; under the Unionist scheme, on the taxpayer. For all practical purposes he is the same person. If it is reasonably safe to lend to the public body, it is reasonably safe to lend to the individual. In point of fact, the risk is slight. Reducible mortgages differ from permanent mortgages, in that the

capital is safe so long as the yearly profits are enough to repay the annual instalments; fluctuations in the capital value of the property, which jeopardize the security in the case of permanent mortgages, do not affect those mortgages which are reducible. If the first two yearly instalments are paid, the risk is infinitesimal, and the land remains the security throughout the continuance of the loan.

Whether an owner or a tenant will produce most from the land, is a question which depends more than anything else on the character of the individual. But given two men of a similar disposition, experience proves that the strongest incentive to increase the output is that of ownership. Owners can stretch themselves where tenants are crippled. Every improvement they effect is for the benefit of themselves, and not of someone else. They fear neither rise in rent nor notice to quit. They are their own landlords, and call no man master.

No one can deny that the Unionist system is fairer to the men than the principle adopted in the Small Holdings Act. Under that Act, where the County Council has borrowed money from the State, bought land, adapted it for

small holdings, and let it out to its tenants, the men pay in the form of rent, not only the interest on the loan, but the instalments of capital by which the loan is extinguished. The men are buying the land for the County Council, not for themselves. At the expiration of eighty years the tenants get neither the money they have paid nor the land their money has bought. The County Council keeps both. During the whole period, also, the men will pay a higher rent than the annual value of the land, because the Council is obliged to charge by way of rent a certain percentage for management expenses, and a certain margin of profit in order to secure ratepayers against loss.

A concrete example may serve to show the working of the two principles :

A County Council borrows from the State £18,300, buys land, enfranchises a portion which was copyhold, redeems the land tax, adapts the property for small holdings by the construction of roads and necessary culverts, the repair of buildings, the provision of new gates, etc., and lets the property at a total rental of £1,032 a year to a number of tenants. That rent is made up of the following items :

	£	s.	d.
1. Interest on £18,300 at $3\frac{1}{2}$ per cent. ...	640	0	0
2. Instalments of capital, repaying loan for purchase of land in eighty years, and loans for adaptation in varying but shorter periods	112	0	0
3. Management expenses and margin against loss	200	0	0
4. Repairs, insurances, and contingencies ...	80	0	0
Total rent ...	£1,032	0	0

Under the Unionist scheme, the £18,300 is lent direct to the individual occupiers. In this case, the annual payments made by the occupying owners are made up of the following items:

	£	s.	d.
1. Interest on £18,300 at $3\frac{1}{2}$ per cent. ...	640	0	0
2. Instalments of capital at the rate of $1\frac{1}{2}$ per cent., repaying principal loan in thirty-five years, and loans for adaptation in varying but shorter periods	275	0	0
Total annual payment ...	£915	0	0

As owner, the occupier is his own manager ; as owner, also, the loss as well as the gain is his. He therefore escapes the management expenses and the provision of a margin to protect the ratepayer against loss. Assuming that he pays the £80 for repairs, insurances, and

contingencies, which are necessary working expenses of a farm, his total annual expenditure is no larger than the annual rent.

Under this plan, which could be easily adopted in any existing schemes already sanctioned by the Board of Agriculture, the men have full ownership in sight within thirty-five years. But, subject to the annual payment of £915 for that period, they are owners from the day that they effect the loan, and, except as to powers of mortgaging, can exercise all the rights of ownership. Every year increases the value of the holding to them, and not to the County Council. For the whole period of the loan they have the advantage of investing small annual sums at compound interest. Their land becomes their Savings Bank, their Benefit Society, their life insurances for the benefit of wives and children, and all these advantages are given them as occupying owners for an annual payment which is not greater, and may well be less, than the rent which they would be required to pay as occupying tenants.

It is not suggested that occupying ownership should be the only system by which small-holders may be placed on the land. But it is

strongly urged that occupying tenancy should not be exclusively adopted as the best or only system of tenure for the increase of which public money may be obtained.

Much importance has been attached to the compulsory acquisition of land under the Small Holdings Act. Where compulsion is used at all, it works at the maximum of friction and the maximum of cost. If an owner is compelled to sell under the powers of the Act, and the sale creates a severance or destroys amenities, the price for the land rises to a sum which renders a scheme for small holdings impracticable. Especially is this the case when the land, to which compulsion is applied, forms part of an occupied farm. As a matter of experience the compulsory powers are rarely used, and still more rarely with success. The same object might be secured, and more land rendered available, by a less drastic form of compulsion.

When an estate came into the market, the landowner might be compelled to offer the farms to the County Council for small holdings if the occupying tenants declined to buy. The same compulsion might be applied when farms

fall vacant by the death or resignation of the existing tenant. Formal notice would be given to the Council, and purchase would become the subject of negotiation. The price would be determined by the same circumstances which operate at present. Landlords would be as adequately protected, as they are under the Small Holdings Act, from the damage of severance or the loss of amenities, by the rise in price which these injuries to the property would entail. The great advantage of this modified form of compulsion is that farms in occupation are safe.

A useful note of warning is sounded by practical agriculturists. There is no doubt that small owners or small tenants cannot stand up against bad seasons. In the disastrous period beginning with 1878 multitudes of large tenant farmers were kept on their legs either by their own capital or by the capital of their landlords. It is, however, extremely doubtful whether many farmers possess as much capital as they did at the end of a long period of unexampled prosperity, and it is practically certain that fewer landlords, impoverished as they are by recent taxation, command the

money with which to come to the rescue. If this is so, small men would not be so greatly handicapped in comparison with large farmers, and the relative odds are not so seriously against them. There is no doubt, also, that small holdings, whether cultivated by tenants or by owners, will not succeed on every soil, or in every locality, or under every sort of management: their indiscriminate extension would be a fatal blunder. Nor, finally, must it be forgotten that there may come a time when other nations will be competing with this country in the world's markets for the purchase of bread and meat. If and when that time comes, it may prove that we shall be forced to return to that system of large farms, which, given plenty of capital and remunerative prices, are the best factories of corn and beef and mutton.

On a number of other points, and especially on the reconstruction of village life, Mr. Tollemache says much that is useful, and says it well. Even those who differ from his arguments and conclusions will find in his book profitable and suggestive reading.

ROWLAND E. PROTHERO.

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THE OCCUPYING OWNERSHIP OF LAND

INTRODUCTION

A NATION of mighty millions clamouring to be fed—a rich, fertile soil from which to feed them. It would be difficult to imagine two conditions more naturally advantageous for building up the great industry of agriculture. In all enterprises, whether large or small, three laws are essential to successful development. The lesser departments, which inevitably grow, follow in due course and are not vital; but no industry can live with any confidence unless—

1. There is an assured demand for the goods it is proposed to manufacture.
2. The raw material is sound.
3. The machinery for production is efficient.

This is true of the smallest undertaking, and it applies with equal truth to the noblest and

greatest of all industries. In the case of agriculture the first two laws are solved by nature. Vast enterprises for our clothing and housing exist to protect us against the vagaries of climate ; we can be carried from one end of the world to another at a speed that till recently would have been incredible ; human ingenuity is taxed to its utmost to supply the comforts and luxuries which are demanded by the trend of modern life. But huge though these ventures may be in themselves—and it would be difficult to imagine a retrograde step in their evolution—they fade to insignificance when contrasted with the industry of food on which the very existence of humanity depends. Nature demands to be fed : and so long as the human race survives, so long will there be a demand for food ; and so long as the human race multiplies and prospers, must the increased demand be supplied adequately and efficiently. As a commercial proposition agriculture is fortunately placed. With mankind increasing at a rate unheard of in its history there is no cause to fear the demand for food diminishing, and those interested in the production may rest assured that the whole fabric of our

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civilization must be uprooted before the fruits of their labours are spurned.

The question of food has gradually become a world problem. Whether a nation is unable to be self-supporting, or derives a greater portion of its wealth from a surplus production, poured into the markets of neighbours less fortunately placed, agricultural statistics for an individual country can no longer be based on the probable home demand and home supply. Old and densely populated countries are daily depending more and more for their sustenance on newer lands whose vast and fertile plains have until recently been untouched.

But, under whatever circumstances, each country possesses an agricultural industry which it is of the utmost importance should be prosperous and thriving. Agriculture directly or indirectly is the main bulwark of national efficiency. The cumulative effect of a prosperous agricultural community is enormous. The capital involved is usually bigger by many times than a country's national debt. If dependent only on the smoke of towns and roar of factories, a nation's wealth

stands on artificial foundations which the least upheaval might easily displace. The environment, the atmosphere, and the strain of town life and town work tend to demoralize the brain and weaken the physique of a people given to an industrial occupation. Imaginations become warped and unproductive, bodies cramped and sterile. Three or four generations are sufficient to have a marked and serious effect. The large industrial centres which have become a necessary factor to modern civilization, however well planned, must in the course of time have an adverse effect on their inhabitants. A country can only insure that this influence does not become a destroying canker to the whole community by possessing a large and healthy rural population, which can supply fresh blood to our urban districts, displacing those weakened by the enervating strain of commerce, who can in their turn rebuild and harden their constitutions by returning to the strenuous but healthy life of their rural forefathers.

Fortune has presented us with every natural advantage in agriculture. We have watched the ingenuity of the Danes evolve from an

apparently hopeless morass an agricultural industry that is our envy. In Egypt the Nile has been harnessed by a colossal feat of human enterprise ; and nature's irresponsible floods are now controlled at stated seasons to irrigate a fertile plain. Holland and Belgium have built walls against the encroaching sea, and for their respective areas their agriculture is the richest in the world. But we have had to wage no war against adverse surroundings. Our climate is moderate ; we have to combat neither arctic frost nor tropical heat. Many generations of capital expenditure by landlords and tenants have made the raw material, the land, one of the richest and most fertile in the world. Occasionally it has been necessary to drain large areas, but the country as a whole has had to overcome no geographical difficulty to secure a sound foundation for a prosperous agricultural industry.

On the other hand, the demand for food in this country is far in excess of our home supply. Even the most sanguine will admit that for the future we must mainly be fed by large importations of food-stuffs from elsewhere. A hundred years ago we were in a

position to more than meet the demands of our home consumption. Even our annual exports of home-grown produce were considerable. But the last century has witnessed a severe change in the conditions which govern the agriculture of this country. Great strides have been made in transport over land and sea. Improved facilities for intercommunication have led to a large increase in the size and numbers of our manufacturing towns. An industrial revolution has taken place, which for a time has put the demands of agriculture in the background. The census reveals an enormous growth in population, and consequently a greatly enhanced demand for food—a demand which we have been quite incapable of fulfilling at home. And from being a nation entirely self-supporting, we have grown to be dependent for the greater proportion of our supplies on the surplus products of other countries. From a national standpoint this is unfortunate. The “splendid isolation” of our islands at once becomes a doubtful protection in the event of war. Not only have our coasts to be protected from invasion, but the safety of our ships bringing food from other lands has to be

assured if we are to be secure against blockade and consequent starvation. But for agriculture these circumstances are favourable. If our land was worked to its utmost capacity our home demand will always exceed our possible home production; and those engaged in agriculture are assured that all they produce can be absorbed at home without having to resort to outside markets.

A more propitious outlook it would be hard to find; and it is difficult to imagine any great question arising which could seriously affect the prosperity of an industry so fortunately placed.

Yet we have an Agrarian question—a question that is alarming as it is complex—that is as difficult of solution as it is important that a solution should at once be found. Our country-side appears to be suffering from all the symptoms of a wasting disease. For over a quarter of a century land has been steadily going out of arable cultivation. Lack of employment has placed the wages of our rural workers at a sum that is quite inadequate in many cases for them to live upon. Country cottages are in a dilapidated and insanitary

condition, but no one appears anxious to build new ones. A slight recovery has recently taken place, but few would care to prophesy that the improvement is likely to be lasting, or that it is not more than a temporary optimism before a relapse takes place, which plunges the whole industry into a condition of apparent helplessness. Before attempting a diagnosis, attention must be drawn to the outstanding features of this decline. Many serious problems have resulted, but our main object is to arrive at the root trouble, and to present a solution, if a solution can be found.

The area of land under arable cultivation has been steadily declining for the last thirty years, as the following table will show :

LAND UNDER ARABLE CULTIVATION IN ENGLAND AND WALES (1872-1912).*

Year.	Acres.	Decrease.
1872	14,943,127	—
1882	13,891,753	— 1,051,374
1892	12,764,106	— 1,127,647
1902	12,102,995	— 661,111
1912	11,335,276	— 767,719
Total ...		— 3,607,851

* Agricultural Statistics, 1912. Cd. 6597.

Contrast our imports of agricultural produce, which show a huge expansion, as shown by the following table :

IMPORTS OF FOOD-STUFFS.*
(Average Annual Value, 1866-1872, 1905-1911.)

Food-Stuffs.	Value (1866-72).	Value (1905-11).
	£	£
Wheat and flour	24,316,000	45,104,000
Potatoes	509,000	1,570,000
Meat	8,535,000	48,042,000
Butter and margarine ...	6,406,000	25,783,000
Cheese	2,951,000	6,902,000
Eggs	1,194,000	7,247,000
Raw fruit... ..	1,472,000	9,073,000
Nuts	537,000	1,444,000
Vegetables (other than potatoes)	329,000	2,477,000
Total ...	46,249,000	147,642,000

These two tables suffice to demonstrate how completely our agricultural industry has failed to benefit by the increased home consumption.

Not only the actual farmer, but the landlord and agricultural labourer have suffered in an equal ratio. The owner of land, who is being subjected to so much abuse, has lost to an

* Figures for 1866-1872 supplied from the Board of Agriculture by the courtesy of Mr. R. H. Rew. Figures for 1905-1911, Agricultural Statistics, 1911. Cd. 6385.

extent that is not generally appreciated. One thousand million pounds sterling is given as the probable depreciation in the capital value of agricultural land during the last thirty-five years. This is an estimate that it is almost impossible to verify, but the following table showing the gross revenue from land will be some guide :

GROSS INCOME FROM THE OWNERSHIP OF LANDS IN ENGLAND
AND WALES (1870-71 TO 1910-11).*

Date.	Income.	Increase or Decrease.
	£	£
1870-71	48,938,030	—
1880-81	51,599,428	+ 2,661,398
1890-91	41,378,589	- 10,220,839
1900-01	36,941,918	- 4,436,671
1910-11	36,843,606	- 98,312
Total ...		- 12,094,424

A reduction of £14,755,822 from the year 1880-81 and a net reduction over the full

* These figures refer to "lands," whether cultivated or uncultivated, including ornamental grounds, gardens attached to houses when exceeding one acre in extent, tithe-rent charge commuted under the Tithe Commutation Acts, farmhouses, and farm buildings. Agricultural Statistics, 1912. Cd. 6597.

period of thirty years of £12,094,424, or 25 per cent. It is difficult to believe that an agricultural estate is an enviable possession under such circumstances. After deducting all expenses for estate management, repairs to buildings, etc., and general obligations attaching to an estate, the profit remaining to an agricultural landowner at the present time is a very small one on the capital involved.

The position of the agricultural labourer will be dealt with later. The wretched conditions in which in many districts he is expected to exist are only too true; but they are the results of what has gone before, and in the natural sequence of events could hardly be otherwise. He has made no attempt to stop in an occupation which has treated him so evilly, and a great depreciation has taken place in the number of persons employed by our agricultural industry.

Mr. Jesse Collings devotes a valuable chapter to this subject in his book "Land Reform," and the following table will show what a remarkable decrease in country workers has taken place compared with the increase in the total population :

TABLE SHOWING THE NUMBER OF FARM WORKERS (MALE AND FEMALE) COMPARED WITH THE TOTAL POPULATION IN ENGLAND AND WALES (1851-1911).*

Year.	Farm Workers (Male and Female).	Decrease.	Total Population.	Increase.
1851	1,376,051	—	17,927,609	—
1861	1,296,805	- 79,246	20,066,224	+ 2,138,615
1871	1,073,084	- 223,721	22,712,266	+ 2,646,042
1881	965,217	- 107,867	25,974,439	+ 3,262,173
1891	866,034	- 99,183	29,002,525	+ 3,028,086
1901	727,140	- 138,894	32,527,843	+ 3,525,318
1911	722,000†	- 5,140	36,075,269	+ 3,547,426
Total ... - 654,051			Total ... + 18,147,660	

The great industrial boom of the early nineteenth century attracted many country workers to the towns; the improvement in machinery, replacing manual labour on farms, assisted in throwing agricultural labourers out of work.

* See "Land Reform," p. 380. Presidential Address, Surveyors' Institution, by Hon. Edward Strutt, p. 4.

† The census returns of 1911 for farm workers will not be published till September, 1913. The Report of the Board of Agriculture in connection with the Census Production Act, 1906, published in 1912, shows 722,000 workers (male and female) either permanently or temporarily employed during the twelve months ending June 4, 1908. Cd. 6277.

But this great decline in numbers was further hastened by the change in actual farming operations. The ploughing up of the land, which during the last thirty years has been laid to grass, would involve a very greatly increased demand for labour in our country districts—as high a figure as 100,000 more labourers is estimated as the probable number which would be required.

The climax in the history of agriculture in this country was undoubtedly reached at the time when our demand for food exceeded by any appreciable amount the limit of our home production. Imports grew to vast dimensions. Prices were no longer governed by the harvests at home, but by the output of countries possibly many thousands of miles away. Farmers discovered that a bad harvest was no longer compensated for by good prices, which before had always been the natural consequence of a failing crop. A good or indifferent harvest at home could have no effect on the price of a commodity which was being poured into the country in such vast quantities. This was the first serious result which the rapidly changing conditions brought

about; but if matters had rested there, the industry without difficulty, and certainly without panic, could have adapted itself successfully to the altered circumstances. It was soon found, however, that besides the enormous quantity, these new countries could produce their crops at a cost which involved a serious depreciation in prices on home markets. Rich virgin soil of an almost unlimited area was to be found and farmed for the asking, and, with cheapness of transport, more than counteracted the apparent advantage of home farming. The future prospects of agriculture in this country were speedily placed at a discount. The final blow was delivered at the most anxious moment of the crisis by a series of bad years.*

Anxiety gave way to panic. Farmers had watched their profits rapidly decrease, but no attempt was made to adapt their farming operations to the new conditions. The smaller holders disappeared entirely. The larger lived on their capital and waited for what might happen. Crop-growing was discarded as un-

* The most interesting history of English agriculture is to be found in "English Farming, Past and Present," Rowland E. Prothero.

profitable, and the land was laid or allowed to tumble down to grass for hay, pasture, and stocking. No one gave reasoned thought to a future which looked so black or considered whether an overhauling of existing methods would not be sufficient materially to pull the industry together. Instead, tenants clamoured to their landlords, the one visible direction from which an amelioration of their straitened circumstances could come. And they were not disappointed. Rents were lowered with more or less promptitude, a considerable reduction being made all over the country.

After the initial storm a lull ensued. The custom of laying arable land to grass had been started and continued. The state of the labour market went from bad to worse, but the pleading of the agricultural labourer could not be heard above the general depression. The landlords' capital had been depleted, and the return on their outlay reduced to a figure that was quite inadequate. But a failure to appreciate the seriousness of the situation, or possibly a natural temerity at taking definite action, prevented any constructive policy on the part of administrators. Agriculture was

consequently left on its shattered foundations for a considerable number of years. The industry was generally expected to emerge somehow of itself from the series of disasters which had overtaken it. This has not happened.

Essential as it is for the welfare of a nation that the land should grow all that it can produce, increased areas were thrown out of crop cultivation. Statistics have been published refuting the wisdom of this practice—intensive cultivation has been urged as more productive and profitable. Finally, Mr. Edward Strutt,* one of the greatest practical farmers in the country, reads a paper in November, 1912, in which he analyzes in an able manner the accounts of his own farming operations conducted in the east of England “on land of mixed quality erring rather on the heavy side.” A period of eighteen years, from 1894 to 1911, is taken, and the figures contrasted over some 2,000 acres. The following is an extract from his paper :

“The net annual profit from the arable land over the whole eighteen years has been

* Presidential Address to the Surveyors' Institution, 1912.

£2 1s. 7d. per acre, and from the grass land during the same period 7s. 11d. If we divide the period into two portions, taking the first twelve and the last six years—the second period representing somewhat the recent agricultural revival—the net profit during the first twelve years from the arable land was £1 14s. 3d. per acre, and from the grass land 8s. 7d. During the last six years, with the prices of all agricultural produce increased, results from the arable land were £2 14s. 9d. per acre and from the grass land 6s. 6d.”

These remarks are singularly at variance with the general practice of laying arable land down to grass. It is satisfactory here to notice that at last a small increase in the area of arable land for the year 1912 can be recorded.

The condition of the agricultural labourer is a problem which would be solved automatically by a revival of the industry and an increase in the production of land. But although his numbers have steadily depreciated, investigation reveals the extraordinary fact that there are insufficient cottages for him to live in, and that many of those that are in existence should be condemned. In many districts anybody but the agricultural labourer is to be found in rural cottages—policemen, postmen are there,

and employés in towns who often bicycle to and from their work sometimes several miles away. As the building is an uneconomic investment, landlords are not anxious to spend unremunerative capital on cottages, with the possibility of their not being inhabited by those for whom they were intended.

These disturbing factors show little signs of self-adjustment. Some remedy has to be found which the present intricate organization of the industry is unable to supply. However efficiently the old system on which our agriculture has depended may have played its part, the weaknesses have been revealed by the great crisis through which it has passed. We propose to show how these weaknesses have been aggravated, and how it is essential that a new system be evolved to take the place of the old should it chance to fail. Economics demand that the soil shall yield the largest quantity of crops it is capable of producing. New conditions show that the occupier of the land must have the greatest possible elasticity for his operations to make this task profitable and possible of accomplishment.

CHAPTER I

THE PRESENT POSITION OF THE TENANT FARMER

AFTER a long period of hesitation administrators in charge of our affairs appear to have awakened to the fact that it is the organization of our agriculture which is amiss. Only recently have they realized that something more radical must be accomplished to preserve our national industry than the issuing of reports from time to time, and an occasional royal commission of enquiry. It is doubtful whether this stage would have ever been passed, but that the raw material of the industry—the land—has suddenly been brought to the fore as an immovable, and consequently easily accessible, commodity upon which to raise funds for the ever-increasing demands of our National Exchequer.

At first glance the assessment of a “site

value" on land is certainly an attractive temptation to a Chancellor of the Exchequer ; but it must indeed be disconcerting to those economists who have raised the question of taxation of land values to discover what a maze of difficulties they have uncovered in their innocence. How little can they have anticipated what a horrid tangle would be disclosed, or what a many-sided snowball of intricacies their hasty theories would set rolling.

In order to appreciate how the present situation has arisen, a short analysis of the organization as we find it at the present time will not be out of place. The industry is divided into a species of working partnership, shared between three distinct and separate parties. Firstly, the landowner holding as his property the foundation of the whole industry, the land and necessary buildings ; secondly, the tenant farmer paying rent to the landowner for the purpose of stocking, cultivating, and occupying a holding to carry on the business of farming ; and thirdly, the agricultural labourer who supplies the manual labour necessary. It will be observed that the first and second parties are the capitalists of the

industry, and it is their present position which we propose to deal with at the moment.

Theoretically the system appears simplicity itself. The landowner receives rent from his tenants which pays the interest on his capital after charging sundry outgoings and the necessary repairs to his property. The tenants, meanwhile, enjoy the privilege of the land and buildings, employing their capital solely for the purpose of husbandry. Left alone, the machine works smoothly enough. The landowner is content with the social advantages and power which the control of a large estate brings to him rather than an expectation of a large return on his capital. His tenants can farm with confidence relying on this fact. They prefer to take their holdings with only six months' or a year's notice, knowing that they will be undisturbed, and that their rent will remain unaltered. A good tenant is his own security.

The long period of acute depression in the nineteenth century put the system to a severe test. The ownership of a large agricultural property was a responsibility that few would care to undertake again under such circum-

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stances. While land was at panic prices wholesale reductions had to be made in rents (which tradition forbids should now be raised). The landlord, being the chief capitalist of the business, employed all his available cash to maintain the industry without any expectation of return. For nearly a quarter of a century he was the feather mattress of an invalided industry. He has been abused for being too hard, and he has been blamed for being too soft. However that may be, he was instrumental in bringing English farming through a period as critical as is to be found at any time in its history.

The trend of recent legislation and the threatened taxation of land has had a disastrous effect on the hitherto conservative policy of landlords. As has been shown, they were content to hold their large estates with only a nominal return on their capital because of other advantages attached to their position ; but these advantages are not such that it is worth their while to pay heavily for them, which a tax on land would involve. At the present time agriculture is improving, there is a demand for agricultural holdings, good rents

can be obtained, and land is fetching a better price than it has done for some years. The social advantages attached to the holding of land are not so pronounced as in former times ; and the landowner, frightened at the trend of legislation, finds it an opportune moment to realize capital which can be employed more remuneratively elsewhere, while escaping the possibility of future taxation.

Estates are therefore being thrown into the market wholesale. The holding of agricultural land in the hands of a few may not be beneficial to British farming in the long run. "The breaking up of large estates," which was admittedly the intention of recent legislation, is a policy worthy of careful consideration. But before their "breaking up" commenced, it would have been wiser to have foreseen the effect on the occupier.

The situation of a tenant farmer when a landlord proposes to sell is precarious. He is under notice to quit, which may or may not come into operation : at the best the estate may be bought as a whole, but even this involves an immediate revision of all rents. On the other hand, each holding may be put

up to public auction, to be bought by the highest bidder; this will necessitate his quitting a farm which he may have worked successfully for many years, or else raising the necessary capital with which to purchase. The farmer is naturally loath to leave a home which his family may have inhabited for generations, and is often willing to give a sentimental rather than an economic price for his holding. To add to his troubles land speculators are taking advantage of this fact. If he decides to buy he has no spare capital except what is necessary for his actual farming operations. He will be compelled to hunt round for mortgages to enable him to complete his purchase. No difficulty will be confronted in raising two-thirds of the necessary capital at $4\frac{1}{2}$ per cent. A loan from a friend at a higher rate of interest may bring this up to three-fourths or even four-fifths; but the balance must be found, and he will be forced to take a portion of his working capital to acquire his freehold. His ultimate position is far from enviable. He will be paying interest on his loans probably in excess of his former rent, and his future farming

operations must be starved for lack of capital.

The immediate effect has been to create a feeling of uncertainty and unrest among the farmers of the country, which is reflected on their farming operations, to the detriment of agriculture and of national wealth. Good farming can only be conducted if security of tenure is assured. Of this a tenant has always felt confident in the past, provided his rent was paid and his agreement fulfilled. Generations passed and a tenant farmer's son would succeed his father, to be succeeded by his son in turn. Recent events have shown, however, on what unusual foundations his security has rested. His faith in his position was apparently only justified by the sentiment and stability of his landlord. The fabric of the whole industry was based on the traditions of an aristocracy—traditions so well upheld and so jealously guarded as to contribute a proud chapter in the history of our race. The relationship of a landlord and his tenants was bound by a sense of responsibility on the part of the former, and of absolute confidence on the part of the latter. Nothing apparently could occur which would

disturb their partnership so long as these relations continued. But the preachings of certain members of the community has aimed at eradicating this sympathy. Traditions have been abused and misrepresented, sentiment scoffed at and belittled. No one feels these attacks more deeply than the landlord, and no one resents the injustice more bitterly than his tenants.

The present difficulties could not have happened at a time which was more unfortunate. The disasters of the nineteenth century are being forgotten. The depressing effect has taken many years to remove, but it is gradually being shaken off. And, with a tendency to better prices, the whole outlook is brighter than it has seemed for years. Such an economic displacement can never again occur, and the industry appears to be slowly adapting itself to the new circumstances. The farmers are well content with the old conditions, and have no wish for any disturbance of a system that has been their mainstay for generations. But they are not fully aware to what extent their interests are threatened. Changes of method and alteration in custom dawn late in

rural districts. It is beginning to be realized, however, that matters are not as they have been accustomed to, and their natural anxiety is without doubt justifiable. When their landlord sells, this anxiety is confirmed, and their future position in serious jeopardy. The old system provides nothing to overcome such a situation. The foundations have been removed and no alternative supplied.

CHAPTER II

THE STATE AND OCCUPYING OWNERSHIP

THE problem is obviously a complex one. The general cry is "security of tenure." Under the present system this appears impossible to obtain satisfactorily. The suggestion is made that the tenant should have a minimum notice of two years, but it is argued that this would only prolong his anxiety for two years instead of one. The present law in regard to compensation to an outgoing tenant is inefficient. A bad farmer, on leaving a holding, often receives more than would seem justified, while a good farmer is inadequately compensated for good husbandry. No amendment yet suggested has been found workable. The "Evesham Custom" has been urged whereby the outgoing tenant settles the question of valuations with the incoming tenant, whom he finds himself; here, again, it is only local

conditions that make such a procedure possible.

Any innovation, which secures by Statute for the farmer a permanent occupation of the holding he cultivates, would ultimately tend to relegate the landlord to a position of a mortgagee with no concern for the welfare of his tenants beyond the collection of rents. The interest in his property the landlord now so proudly holds would have resolved merely into a fixed charge on the holdings the farmers occupy. Such a system eradicates all the traditions which contributed to the success of the old procedure, and leaves only those evils which undoubtedly are to be found. Dual-ownership would at once be set up with all the disputes and difficulties attendant thereto. In Ireland, where the tenant owns the buildings and cannot be evicted by his landlord except under untoward circumstances, this system was tried and has been found wanting. And it is to be feared that the tenure of agricultural land in this country may gradually drift to this entirely unsatisfactory method. Under it Irish agriculture relapsed for many years to a condition which, it is hoped, will never be

found in this country. But a scheme of State-Aided Purchase has fortunately come to the rescue, and tenants are gradually acquiring their freeholds on acceptable terms. The production of the land has since increased enormously, and the agriculture of Ireland has reached, in a comparatively short space of time, a degree of prosperity that it has never before attained. Co-operative organization has been introduced with remarkable results by Sir Horace Plunkett, whose individual efforts have revitalized the whole industry. His doctrines, after the first initial struggles, have been found readily acceptable by farmers whose endeavours are further stimulated by a pride in the ownership of their holdings.

The situation in this country seemingly resolves itself down to three possible solutions. (1) A gradual amendment of the present law of tenure, which would ultimately create a form of dual-ownership. We have endeavoured to show that in practice this system is altogether unpracticable. (2) Land Nationalization. It is unnecessary to dwell on this suggestion as a solution of the present problems. However strong the arguments urged by the

advocates of State ownership of land, the whole hypothesis is too revolutionary and dangerous at the present time to call for any serious attention. (3) State intervention: the State advancing to the tenant the purchase money to buy his holding—the loan to be repaid over a period of years, interest being charged at the cheapest rate at which the State can afford to lend.

Any scheme under this head has to be equitable to the landlord and acceptable to the tenant; the State at the same time must be put to no risk of loss in regard to the capital involved, and must be safeguarded against any huge investment which might be injurious to the national credit. Many propositions on this basis have been advanced, but only three deserve serious attention: Sir Edward Holden's,* which advocates the establishment of a bank; Mr. Trustram Eve's,* and Mr. Jesse Collings' Purchase of Land Bill.† Sir Edward Holden's suggestion, while containing many good points, demands one-fifth deposit from

* Report of the Departmental Committee into the position of Tenant Farmers. Cd. 6030.

† Purchase of Land (England and Wales) Bill.

the tenants. As the insistence on this deposit fails to overcome the great objection of the farmer to employing a part of his working capital to purchase his freehold, this plan does not meet the difficulties of the case. Mr. Eve's scheme, which is rather more concise than Mr. Collings' Bill, overcomes this difficulty. He recommends that where a landlord is anxious to sell and a tenant is willing to buy, given that the purchase price is at a proper valuation, the State shall advance to the tenant the whole of the purchase money. The money would be lent at the lowest rate of interest the State credit could afford at the time, and would be repayable by a reducible mortgage spread over a period of a varying number of years. He gives a concrete example as follows :

EXAMPLE ON BASIS OF TWENTY-FIVE YEARS'
PURCHASE.

ANNUITY SYSTEM.

A farm. Acreage, 100 acres. Present rent, £100.
Annual value or market rent to-day, £120. Tithe, £10.
Land tax, £2. Repairs, estimated to cost per annum, £8.

Calculation for Purchase Price.

				£	s.	d.
Annual value	...	...	...	120	0	0
				£	s.	d.
Less tithe ...	...	10	0	0		
„ land tax ...	...	2	0	0		
„ repairs ...	...	8	0	0		
				20	0	0
Net annual value ...	...	...	...	100	0	0
Years' purchase ...	...	...	...		25	
Market value ...	...	...	...	£2,500	0	0

Calculation for Loan on Annuity System.

				£	s.	d.
£2,500. Interest at $3\frac{1}{2}$ per cent. ...				87	10	0
Sinking fund, spread over sixty years,						
at $\frac{1}{2}$ per cent. ...	...	...	...	12	10	0
Annual payment on annuity system				£100	0	0

Position of Tenant Purchaser.

				£	s.	d.
Annual payment to State ...	...	...	...	100	0	0
Outgoings and repairs ...	...	...	...	20	0	0
Total payments per annum (same as						
market rent) ...	...	...	...	£120	0	0

It will be observed that the tenant farmer is paying to the State and in outgoings a yearly sum equal to the present annual value.

With regard to the position of the State

there is a certain divergence of opinion as to the risk involved in dispensing with a deposit. This is the only serious point on which there is dissension. It cannot be too strongly urged that there is absolutely no risk, and in practice the security to the State would be found to be lessened by insistence on a deposit where it can ill be spared. The difference of opinion arises from a failure to differentiate between a permanent and a reducible mortgage. The security of the former depends entirely on the capital value of the property. The security for the repayment of the latter depends on the annual profits, the variations from year to year in the capital value being comparatively of small importance. The repayment of a reducible mortgage is assured so long as the annual profits are sufficient to pay the sinking fund. To take the case in point: We have an annual sinking fund of £12 10s., which repays the capital debt in sixty years. The annual value of the farm is £120. It will be readily seen that the risk of *capital* loss is infinitesimal. The demanding of a deposit, when it cannot be afforded, cramps a farmer's future operations, may lead to indifferent farming and a neg-

lected holding. This would tend to depreciate the annual value, and reduce the margin for the sinking fund; but where no deposit is insisted upon the farmer is left with his working capital intact, which he can confidently employ to the very best advantage. Under these circumstances a serious falling-off in the annual value of his holding through bad husbandry is an unlikely and improbable contingency.*

From the point of view of the tenant-farmer the scheme is an admirable one. Security

* The history of the deposit in regard to land purchase in Ireland is interesting and instructive. Under the Land Act of 1870 a tenant wishing to purchase from a willing landlord could obtain a sum not exceeding *two-thirds* of the price of his holding. Under the Act of 1881 this amount was increased to a sum not exceeding *three-fourths* of the purchase money. The Purchase of Land Act of 1885 demanded a guarantee deposit of not less than *one-fifth*. The Land Law (Ireland) Act of 1896 *dispensed with the guarantee deposits*, but provided for the reduction of the purchase annuity every tenth year for thirty years, the period of repayment of the loan being seventy-three years. And finally the Irish Land Act of 1903 abolished this "decadal" reduction. Under this Act advances are repayable by an annuity lasting for sixty-eight and one-half years at $3\frac{1}{4}$ per cent., of which $2\frac{3}{4}$ per cent. is interest and $\frac{1}{2}$ per cent. sinking fund. "An Outline of the Law of Landlord and Tenant and of Land Purchase in Ireland," T. Henry Maxwell.

of tenure is obtained ; the freehold is being paid for almost imperceptibly ; and farming operations can be conducted with absolute confidence. His new position compares favourably with his old ; the process is far cheaper and more pleasant than the search round after mortgages, first from the lawyers and then from friends ; and the final heavy strain on his resources to complete the purchase is dispensed with.

A farmer can rarely hope to liquidate a permanent mortgage. Years of industrious saving are necessary. Under ordinary circumstances no reduction can be made until the total sum has been accumulated. His capital debt remains a load which he is compelled in the first instance to accept, and which he has to pay for dearly. A reducible mortgage is paid off by instalments invested annually, and the borrower has the satisfaction of watching his indebtedness decrease from year to year with very little inconvenience to himself.

The saneness and practicability of this scheme as a solution to the present situation cannot be too strongly urged. There is no revolutionary upheaval. Tenants at the

present time are satisfied with their landlords and are not clamouring to buy as is suggested in some quarters. In the event of their landlord selling, however, they have no alternative but to purchase their holdings or to find another farm ; and in nearly all cases the former course is preferable. With a legislative measure as foreshadowed above they can continue farming under the old system with perfect equanimity—knowing that if it becomes necessary to acquire their freeholds the money can be found without resorting to their working capital.

No economist in his senses can put forward a compulsory scheme of State-aided purchase for sitting tenants, or imagine that the whole system of tenure as it now stands can be uprooted and replaced by a new, however efficient the new may appear. There is no necessity for a measure which would involve the whole national credit in the vastness of the capital to be locked up. But circumstances have rendered it imperative for legislation to be immediately introduced, to place the tenant farmer on a sound and economic footing should his landlord chance to sell, and the fabric of the present system be consequently displaced.

CHAPTER III

THE PEASANT PROBLEM

WE have confined ourselves up to the present with reviewing our subject from its widest aspect—the aspect of the larger farm, the generally accepted type of British agricultural cultivation. But a satisfactory conclusion can only be arrived at by somewhat concentrating our field of argument. It has occurred to many that even if our acres are insufficient to fulfil the heavy demands put upon them for the more general forms of food-stuffs, there must be many articles which by their nature are not consumed in such vast quantities, but at the same time are very essential to our needs. There is undoubtedly a large and increasing demand for such commodities as fruit, vegetables, flowers, pig-meat, eggs, poultry and dairy produce, etc., and there should be no difficulty in adequately supplying this demand

at home. The following table, however, will show a state of affairs that is lamentably the reverse :

IMPORTS OF CERTAIN ARTICLES OF FOOD, 1911.*

				£
Bacon	...	...	...	14,463,414
Hams	...	...	...	2,927,600
Butter	...	...	...	24,600,619
Margarine	...	...	...	2,461,325
Cheese	...	...	...	7,140,042
Eggs	...	...	...	7,968,000
Poultry	...	...	...	918,000
Vegetables	...	...	...	4,076,130
† Fruit	...	...	...	3,357,362
				<hr/>
				£67,912,492
				<hr/>

A certain small percentage, such as special fruits or early vegetables, must naturally be supplied from elsewhere ; but our country, by the natural conditions of its fertile soil and moderate climate, is in a position to produce the greater bulk of this huge total.

Owing to their relative value the production of these crops would form a remunerative substitute where other crops had failed, and

* Agricultural Statistics, 1911. Cd. 6385.

† Exclusive of oranges, lemons, grapes and bananas.

the close method necessary for their cultivation would give employment to many in our rural districts. Their production depends on intensive as a contrast to extensive or large farming, which makes them essentially a small man's business. Capital must be concentrated. Whereas the large farmer will add to the area of his farm as his position improves, the small-holder who knows his work will increase his production, and only take more land when the greatest possible output has been attained from his holding, and every square yard utilized to the best advantage. In this way a man and his family in suitable districts can make a comfortable living off five or six acres of land. It is essential to success that operations should be adapted to local conditions; but in some parts of Cambridgeshire, for example, prosperous holdings are to be found worked somewhat as follows: Three acres are given to fruit: standard apples, pears, or plums being interplanted with gooseberries, currants, or some bush fruit. Between the trees, again, potatoes, cabbages, or brussels sprouts are grown. Flowers—marguerites, pyrethrums, or chrysanthemums

—will be cultivated on the arable land, also asparagus, and a variety of market-garden crops. If the soil can stand it, an industrious small-holder will get three to four crops in two years off his arable land. Pigs will be kept, and a cow if there is a common pasture in the neighbourhood. His wife will assist with bees and poultry. No specific way of cultivating a small holding, however, can be put into writing. Great harm is done by books and pamphlets purporting to teach a general method of how to make small holdings pay. Their success or failure depends on the land, the organization, the circumstances and inclinations of the man, and in most cases on local conditions.

It will be seen that the actual capital invested *in* the land relative to its area may amount to a very considerable sum. In certain parts of the country where the small-holder exists and thrives these valuations, apart from the land, may reach any figure between £50 and £100 per acre. However well suited to the business of the large farmer, our system of landlord and tenant provides an altogether insufficient security for the small-

holder to conduct his operations to the best advantage. Landlords do not care to let their land for this form of cultivation, unless indemnified against the very large compensation which might be incurred if the holdings were given to crops of this description ; and small-holders can hardly be expected to embark on a heavy capital investment in fruit, asparagus, celery, and other valuable crops—an investment that may represent the savings of many years—unless they can be certain of obtaining adequate compensation in the event of it being necessary to leave. For this reason the extremely prosperous and important “peasant” class have failed to make an appearance in this country, although the time is over-ripe for their arrival. Advocates of “occupying ownership,” which is the only possible form of tenure for a small-holder, often base their policy on the argument that the “sentiment of ownership” induces a man to produce very much more from the land he occupies. This is true to a point ; but there is also a very much more material reason :—the sound common sense of the average small farmer which tells him just how far he can risk as a

tenant, and how this risk is entirely eliminated when he becomes an owner.

Small owners were to be found in England a hundred and fifty years ago, and the remnant of them are still present. The "statesmen" of Westmoreland were famous for their hard-working and thrifty characters; the Isle of Axholme in Lincolnshire is still entirely divided into small freeholds. But throughout the county as a whole they were never very numerous, and the disappearance of the few who did exist was inevitable. The small tenant suffered to a like degree. The independent small farmer was an economic development before his time, which the great upheaval of the last century was bound to crush. Their holdings became consolidated into the properties of large owners or holders of land who alone were in a position to await the turn of events. With the close of this crisis agriculture entered upon a fresh epoch in its history, and in its relation to national economy. The importance of its position in the social structure of our country has been enhanced a hundredfold with the growth of industrial centres and with the increase in

population. The new era demands that the industry shall keep a large and happy population profitably employed. This can only be achieved by assuring that the land shall yield the greatest production of crops possible, and by creating a machine which can effectively deal with the exacting demands of modern commercial principles.

A great diversity of opinion exists as to the condition of the "peasant proprietors" in Denmark, Belgium, France, and in most of the countries of Europe where they are to be found. The farmer abroad is as reluctant to disclose a tangible account of his circumstances as the farmer is here. In France, where there are no fewer than 6,000,000 small freeholders, dreary pictures are drawn by some of our critics of his ragged clothing and mud-floored and neglected cottages. But the state in which a man lives is usually based on custom or upbringing, and is not necessarily any criterion to his actual circumstances. Cleanliness and comforts are often hoarded in a stocking. No one denies that the small cultivator of France is a past master at his art, and that he manages to procure the largest possible

output from his land. His holdings are usually adversely represented as being heavily mortgaged, but it must be remembered that if a holder can raise capital at 4 per cent. on his freehold, which he can employ in his land to return 6 per cent. or 7 per cent., it would be a short-sighted policy not to do so if the security of his tenure was unimpaired. This is exactly what has occurred in France. The small man finds he can employ capital remuneratively for cultivation purposes, and with a keen insight to business raises as much money as is possible on mortgage, which he promptly invests in his land. This method of finance is subtle, and only a cursory examination leads one into imagining that his financial position is hopeless when a closer investigation reveals a condition of prosperity. His mortgages are permanent and consequently difficult to redeem. A reducible mortgage has never been offered under which his capital debt could gradually be diminished. The French peasant is hard-working, industrious, and thrifty. Every sou that can be saved is saved, and all new schemes and ideas which will be profitable to him are received with intelligence and

enthusiasm, and promptly put into operation. The Government of France realizes to the full the enormous latent wealth of her agricultural community. The huge indemnity of £200,000,000 after the Franco-German War was forthcoming within a few days, and solely because of the accumulated savings of her peasant owners. No argument can be more conclusive of the importance of a large and prosperous rural population than the remarkable manner in which France has recovered her wealth and prestige after the staggering blow of 1870-71.

The crisis in agricultural conditions which overtook this country in the nineteenth century affected Denmark to an almost equal degree. But the geographical and national difficulties which that country had to overcome were not apparent here. The marvelous recovery of her agricultural industry is in striking contrast to the absolute demoralization of our own, and forms one of the most sensational achievements of recent years. Denmark was fortunate at the time in possessing one or two individuals whose foresight and initiative laid the foundations of the

future organization. But again revival is mainly due to the peasants of the country, who, in the face of every adversity, displayed an indomitable energy and perseverance in building up their industry to the dimensions it has now attained. Forty years ago in a condition of financial and social bankruptcy, Denmark is now peopled with a race contented with their prosperity and happy in their independence. She relies entirely for her national wealth on the well-being of her rural community—a wealth derived solely from a huge production of butter, pork, bacon, fruit, poultry, eggs, etc., which are mainly exported to this country to fulfil a demand which our own farmers fail adequately to satisfy.

Holland and Belgium were also affected by the economic crisis of the last century. A reconstruction of their agriculture became imperative owing to the new conditions established by the low price of cereals due to the large and cheap production of newer countries. Here, too, the peasant owners saved the industry from disaster and their national credit from depression. New methods

and improved organization were readily acceptable, and their agricultural industries have grown to dimensions hitherto unattained. England, again, is a close and convenient market. Our enormous consumption of their exports is one of their main sources of revenue.

In Germany the last thirty years have witnessed a great increase in commercial activity. Factories, towns, and industrial centres have sprung up with a rapidity that is remarkable. But economists in their wisdom have realized that an urban community has to be moulded in the main from rural areas. Rivalry may exist; but the industrial population is not allowed to benefit at the expense of those employed in agriculture.

Austria, Italy, and the Balkan countries have all adjusted their agricultural industries to modern requirements. A large and prosperous peasant community, cultivating their own holdings, are the foundations of their success. Sweden and Russia are in the process of reconstruction. The former is developing and reorganizing her industry. The latter is advancing large sums annually to convert

the tenure of land from the ancient and inefficient communal system, to a well-organized scheme of small freeholds. The results are already being felt. In addition to a great industrial revival the yearly agricultural exports from Russia are increasing even more conspicuously.

These countries fully appreciate the important part the small freeholder contributes to their national existence. Liberal State grants are made towards practical and technical instruction. Schools for advanced and elementary agricultural training are equipped with every facility for providing expert information of the highest standard. Large sums are spent every year on research, and any new discovery or invention which may assist the small farmer to reduce expense or increase production are at once circulated broadcast. No branch of agricultural science is left uninvestigated. After the foundation of peasant ownership had been laid, the growth of agricultural prosperity is due to an enlightened and well-organized system of education. This prosperity can only be maintained by the continual application of

the most up-to-date methods, and by the speedy distribution of valuable suggestions.

In the earliest stages of these developments agriculturists on the Continent perceived that even with technical knowledge the small owner was quite unable to obtain that economic stability necessary to general success, unless provided with some organization for overcoming the difficulties of marketing his produce and of buying his seeds, manures, and necessities at the cheapest prices. Credit, of such value to the small cultivator, was quite unobtainable except on prohibitive terms. The peasant, in the position of a single unit, became the prey of tradesmen and of local middlemen. When marketing it was impossible for him to obtain fair treatment, and his comparatively insignificant amount of produce was burdened by the heavy railway rates consequent on a small consignment. A remedy was speedily discovered. Peasants around each village or centre "co-operate" together for their purchases, thus obtaining wholesale terms for their combined orders. When marketing, their consignments are bulked, and each individual member of the

community gains the advantage of having his produce scientifically packed and distributed to the best markets. Railway freights are reduced substantially when carrying a large quantity, and every encouragement is given to small-holders to form these societies. The science of rural credit has reached an advanced stage. There are several systems, but the Raffeisen Banks, on the basis of co-operative credit, are far the most popular, and have enormous organizations in nearly every country. Their constitution is interesting and unique. "They perform the apparent miracle of giving solvency to a community composed almost entirely of insolvent individuals."* All members are jointly and severally liable for the total indebtedness of their branches. The operations of these local banks are supervised by a committee. Loans are only granted at their discretion. Great care is exercised in admitting a new member to a banking institution, and no man of doubtful integrity can hope to be elected. A bad debt consequently is very rarely incurred, although transactions are conducted on a large scale.

* Sir Horace Plunkett, "Ireland in the New Century."

The great advantage of obtaining credit acts as an incentive to the small farmer to work his land well, and to keep a clean character. A man has often been known to change his mode of life, so that he may satisfy the vigilant examination of his neighbours and become a successful applicant for membership.

This brief account will suffice to show what a highly efficient machine is the organization of agriculture on the Continent. No small farmer is to be found who has not joined some society ; most of them belong to two or three. A new local industry is always started by co-operation among the members of the district. The total membership of these societies numbers some hundreds of thousands of persons, each cultivating only a few acres of land. The turnover is enormous—amounting to many millions of pounds sterling. For purchases each individual member has the same advantage of price, quality, and attention as would be given to a large farmer who might require supplies by the ton. He knows his produce when disposed of is carefully graded and packed in expert manner and despatched to the best markets, avoiding glut

and indifferent prices. The figure he pays for carriage on his small consignment is on the same terms as if he were dealing in wholesale quantities. Export trade is encouraged, and railways facilitate by special rates the sending of produce to England, where the largest market is to be found. Also a small peasant who is hard-working and industrious can be assured of obtaining credit when required. The outstanding loans of the Raffeisen Credit Banks* in Germany alone for 1907 amounted to £18,500,000. Besides these advantages the respective governments are making scientific investigations on his behalf, and he has always at hand the best practical and technical advice obtainable. Without education and organization the agriculture of these countries could never have attained this high standard of efficiency, but the foundations of the industry are laid on innumerable small farms, owned and occupied by a large rural population who can concentrate their efforts to the best advantage on their own freeholds.

* An interesting account of the various credit organizations on the Continent is to be found in "People's Banks," Henry W. Wolff.

The problem of creating a peasant class in this country is still in its infancy. It was long ago discovered, chiefly by private experiments, that the only economic way of development was in groups—*e.g.*, the purchase and adaptation of a large farm, and dividing it into small holdings for occupation. Beyond this little advance has been made. The whole question has, unfortunately, entered the realm of party politics, but so far neither side appears to have arrived at a satisfactory solution.

The first legislative effort was the Small Holdings Act of 1892. In the event of a local demand and a petition being made, County Councils were empowered to purchase land in the neighbourhood for the purpose of selling to suitable applicants. No compulsory powers were given. This Act laid its foundations on "occupying ownership." But, as far as creating a "peasant proprietorship," the measure was a dismal failure. One County Council only took advantage of its powers with any degree of seriousness, and provided an interesting colony of twenty small owners, which we propose to describe

later. This lack of success was partially due to indifference on the part of County Councils, but chiefly to the one-fifth deposit which was demanded from prospective purchasers of a holding before possession could be taken. This made the acquisition of land quite prohibitive to possible applicants, although the balance of the purchase money could be paid in instalments over forty years, representing capital and interest. It was, perhaps, as well that the Act was not operated more generally, as absolutely no suggestion was contained for the provision of any organization to assist the small owner it was hoped to create. It must always be borne in mind that any measure which fails to provide the facilities for small-holders to overcome the great difficulties of cheap buying and good selling, expert advice and credit, is quite impracticable for large extension with any hope of general success.

The Small Holdings and Allotments Act of 1907 followed, which is still in operation, and bases its policy on tenancy under a local authority. A Consolidation Act in 1908 incorporated the Small Holdings Act of 1892 with this measure. Small Holding Commissioners,

appointed by the Board of Agriculture, determine if there is a local demand. After the preparation of a satisfactory scheme, County Councils are given compulsory powers to acquire such land as shall satisfy the demand, providing the price shall not be so high as to necessitate more than an economic rent being charged. Applicants may either purchase their holdings on the same terms as under the 1892 Act, or lease direct from the County Councils. The rent which is asked includes a sinking fund, which recoups the County Council the purchase price of the land and adaptation expenses. The Act has now been in operation for five years, and has certainly been more successful in supplying the demand, some 15,176 applicants having been provided with land, the majority on leasehold terms. A little progress has been made on the question of organization, in that the principle is admitted. The Board of Agriculture, with the consent of the Treasury, is authorized to make grants to any society which has for its objects the application of co-operation in connection with the cultivation of small holdings. Since the Act was put into operation the

authorities have awakened to the importance of technical education and of rural credit. The 1907 Act in many respects is a distinct advance over the 1892 Act. The demand for small holdings has been proved, and the inability of applicants to pay a deposit discovered. The necessity for organization is acknowledged, and an attempt has been made to provide rural credit and adequate agricultural advice.

But the Act is by no means perfect, and it is extremely doubtful whether its administration will create a peasant community which will ultimately prosper. The first flaw in the measure is the policy of tenure under a local authority. Besides the obvious injustice of asking a tenant to contribute to a sinking fund to reimburse the purchase price of the land, a Council, in the position of a landlord, provides all the embarrassments and none of the advantages which the private landowner furnishes to a small-holder. A County Council is accountable only to the ratepayers, and has no responsibility to its tenants; while the great argument in favour of a private landlord is his traditional interest in those who occupy his

property. The difficulty of tenure is not overcome, and, although compensation is better obtainable in the event of leaving a holding, "continuous good husbandry"—a very real value, but impossible of assessment—is in no way indemnified. It is therefore improbable that the holdings under this Act will ever reach that high state of productivity so remarkable under freehold tenure, and which is so essential to a successful agricultural community.

The organization of small-holders has been undertaken by the Agricultural Organization Society with the aid of State grants authorized by the Act. This society has been in existence for a considerable time, and nothing but praise can be given to the efforts that have been made to introduce into this country the various systems of co-operation so effective in other countries. But it is advisable to analyze results.* There are at present some 292,720 small-holders in England and Wales, all of whom are in need of organization to attain any real economic success. At the end of 1912 the number of *members* of societies affiliated

* Reports of Small Holdings, 1912. Cd. 6770.

to the Agricultural Organization Society was only 31,000.* At the end of February, 1913, the various societies comprised 189 small holdings and allotment societies, 166 agricultural trading societies, 23 dairy societies, and 16 of a miscellaneous character. Contrasted with the remarkable numbers on the Continent, this is somewhat a meagre showing. Of the 45 agricultural credit societies, who have not increased in numbers since 1911, 21 societies granted 110 loans for that year amounting to £1,393. This is such a paltry amount compared with the millions sterling of the Raffeisen Banks, that one of the Governors of the Agricultural Organization Society wrote to the *Times* on February 22, expressing the opinion that there was no demand for agricultural credit in this country!

This deduction is unwise, and might lead to much misunderstanding. It is quite fallacious to assume that a demand for credit is not present because no enthusiasm is displayed over a particular system for obtaining it. If

* When co-operation can be introduced it is successful ; the turnover of these societies amounted to £1,331,000 for the year 1911.

the Continental co-operative societies are not welcomed in this country, it would be erroneous to conclude that our small farmers do not appreciate the value of organization. The 1892 Small Holdings Act failed to supply small holdings because its method of administration was unsatisfactory, not because there was no demand, which is instantly made apparent by the large number of applications under the later Act.

The indifference to co-operation in this country is undoubtedly a question of temperament. An English farmer, above all, is proud of his individuality. Once a member of a co-operative society, this individuality must, to a certain extent, be sunk for the benefit of the association. He is at once lowered to the position of a producing machine in common with his neighbours—a position which is abhorrent to him. The same difficulty is met with in the Raffeisen method of developing agricultural credit. A credit transaction is particularly distasteful when it can only be obtained by the guarantees of the surrounding community. The process of revealing the exact state of his finances, and the publicity

which is then given to his operations, is quite incompatible with our small-holders' ideas of business. The extremely small measure of success attained by the Agricultural Organization Society after many years of praiseworthy efforts is not on account of the failure of small-holders to appreciate the value of organization, but owing to the particular system which that body tries to inculcate being inconsistent with our character.

The present Act is therefore found on analysis to be inefficient in the two most important features of its operation—*i.e.*, the tenure of land under which the small-holders are created, and the organization which is furnished them. Our immediate object is to endeavour to trace from successful practical experiments which have been conducted in different parts of the country a method of providing holdings for occupation and purchase, on terms which, while incurring no risk to the State, will not smother the demand for land which exists at the present time, not only in our country districts, but in our industrial centres. An organization must also be evolved which, having supplied the land, will at the

same time efficiently provide all the advantages of expert advice, buying and selling, and rural credit which co-operation supplies on the Continent, but adapted to the British temperament.

The peasant farmer in this country has been subjected to much adverse criticism. Publicity has unfortunately been given to failure in preference to success, as the example quoted in the next chapter will serve to illustrate. But after thirty years of experience the creation of the small owner, which is of such vast importance to our national welfare, is a problem which in the near future will be found very much easier of solution.

CHAPTER IV

MR. FELS' FAILURE

THE following is a cutting from the *Daily News* of May 2, 1912 :

"SMALL HOLDINGS FAILURE.

"END OF THE £50,000 LAND SCHEME.

"MR. FELS AND REASONS FOR ABANDONMENT.

"Widespread regret will be caused by the announcement we have to make, on the authority of Mr. Fels himself, that he intends abandoning his experimental small holdings at Mayland, near Althorne, Essex.

"Altogether the experiment, including the cost of the land, has involved an expenditure of nearly £50,000. The estate of 700 acres was purchased by Mr. Joseph Fels and divided into 5 and 6 acre lots. On each of these a brick-built house, with five rooms, bath, and offices, was erected, together with complete farm buildings.

“ Three acres in each holding were laid out with fruit, and the remainder prepared for general market gardening. About a third to a half of the original small-holders remain, and these will be given an opportunity to purchase their holdings. The remainder of the property, if not disposed of privately before June, will be offered by auction at Tokenhouse Yard.

“ It is Mr. Fels’ intention to devote the money received from the sale of the property to propaganda work on behalf of the single tax in America, Great Britain, and on the Continent, where funds for the purpose are already in existence.

“ *The Land Monopoly.*

“ Mr. Fels, who only arrived in England from America on Tuesday, told a *Daily News* representative last night that the property was now worth more than when he purchased it.

“ ‘ I am giving up the experiment,’ he continued, ‘ simply because I am convinced that, under present conditions of the land question in England, no experiment, either public or private, can assure that the cultivator, whether large or small, shall get what belongs to him—the full result of his labour.

“ ‘ I have come to a full realization of the hopelessness of trying to promote agriculture in a country, the land of which is monopolized by a few ground landlords, who are beginning

to be called here, as in America, Canada, Denmark, and Sweden, and other countries, "land hogs."

"This ownership by the few of the land of the many makes for monopoly and special privilege in more directions than at first would seem possible.

"Perhaps my special scheme has been quickened in its failure by my inability to give it the personal attention that such an undertaking would seem to deserve. While I frankly acknowledge this, it is in no sense the principal cause of failure, if failure it may be called.

"Not Complete Failure.

"It was by no means a complete failure, for scores of men and women have been trained to country life, but it simply has not been a commercial success.

"Perhaps the distance from market—fifty miles from London and over three miles from the railway station—had something to do with this, and yet these are only minor objections, and would be easily overcome under free conditions.

"Not being a farmer, I cannot say under present conditions how commercial success could be obtained. But I do know that if the present taxation upon labour, machinery, and buildings were lifted, as it will be, and placed upon land values, where it belongs, monopolists and other idle persons such as myself would

not be looking round to play the philanthropic game, the benevolent wheeze, or the charity act to benefit the poor, but would be getting off their backs, and these people would be teaching themselves agriculture and other pursuits unaided by our alleged superior wisdom.' ”

It would be difficult for a responsible newspaper to publish any report which could be more successful in bringing discredit to the small-holding movement in this country. Where full advertisement has been given to failure the many successful experiments have been passed entirely unnoticed. There have been several instances where unnecessary criticism has been levelled against the creation of small holdings solely on information gained from the unfortunate experiences of an incompetent organizer or, as in this case, of a self-opinionated and impulsive philanthropist. This example has been chosen because the administration was under the control of a man who is well known to the public for his revolutionary propaganda in connection with the land and the consequent large amount of publicity which was given to the scheme.

It appears that in 1905 Mr. Fels was at an

auction. A farm was about to be hammered down at a price that seemed an unusually cheap bargain. Mr. Fels, who was evidently in a speculative mood, accordingly made a bid, and forthwith became the owner of a property he had never seen and probably never heard of before. The purchase price was about £7 or £8 per acre and the area some 700 acres. This briefly is the history of the acquisition of the estate.

The next move was immediately to determine what should be done with his purchase. Mr. Fels had long cherished the idea of settling a group of small holdings on lines which he hoped would prove successful. The opportunity of putting this scheme into operation was now presented, and to this use it was decided the property should be put. A visit to the estate was consequently made for the first time to formulate his plans into a definite proposition.

On arrival the land must certainly have accorded an uninviting reception to its new owner. About 150 acres consist of saltings and are impossible to cultivate. The remainder is a heavy clay, as heavy as could be found in

any other part of the country, and, although good for corn-growing, about as ill-suited for creating a group of small holdings as could well be imagined.

Mr. Fels was warned by experts of the unsuitability of the soil for his purpose. It was urged that the distance from the railway—some four and a half miles from Althorne station—was an additional difficulty. The absence of any market town in the locality was pointed out as yet another reason for the futility of attempting the experiment. But Mr. Fels was deaf to advice and blinded by a puerile enthusiasm to put his scheme into operation. “Not being a farmer,” and entirely unacquainted with the difficulties of the problem, he overruled the counsel of friends and of experts, and insisted on carrying his proposition through.

It was in this frame of mind that the project was entered upon by its founder. As a start 200 acres of land were divided into lots of five acres apiece. Three acres in each holding were planted up with young fruit-trees, the remaining two acres being left to the discretion of the prospective occupiers. A house and

buildings were erected on each holding and water laid on. Where the land was found to be inaccessible roads were made. To facilitate carting, a light railway was constructed round the property, the track passing in front of every holding. A lavish expenditure was incurred in the founding of a school and swimming-baths. Cottages, a post-office, and shops were also established. Mr. Fels spared no expense to create a model village, but entirely overlooked the all-important fact of the quality of the land, and that his efforts were entirely useless unless a living was assured to the future inhabitants.

When these works were complete a selection was made from the inquiries received. Newspapers had found the progress of the scheme interesting "copy," and over eleven hundred applicants had signified their desire to take a holding, although no money had been spent in advertisement. After consideration it was decided to accept no one who had not £100 capital at his disposal. Although there were only about thirty holdings to be filled at the time, it was found that out of all the applications there were not more than twenty with

the necessary cash. Sufficient capital became the only qualification necessary to take a small holding, and an applicant was accepted on these terms quite regardless of his ability, experience, or fitness for the work.

The small-holders had only been in occupation a short time when it was found that the majority had entirely spent their available cash on stocking their holdings in an unproductive and extravagant outlay on all kinds of implements, horses, carts, sheds, etc. With no acquaintance of the work they had undertaken, and with very little knowledge of how operations should be started, they purchased whatever in their limited experience it was felt might possibly be required. The result was inevitable. Everyone was soon penniless, the fruit-trees were young, and would bear no crop for another six summers, the land needed years of careful nursing before it could hope to be in a fit state for intensive cultivation. Their capital had been spent, and there seemed no prospects of any return.

Mr. Fels proceeded to open his purse and pour money into the place in a vain struggle for success. The small-holders were his

tenants, and rents were cancelled. Liberal loans were to be had for the asking, and very soon every man in the place was indebted to Mr. Fels for sums of £80 to £100. A more fatuous policy could hardly be conceived. The more reckless was Mr. Fels, the more extravagant became the small-holders. The easier money was to be had, the faster was it disposed of. "Mr. Fels would pay" became a byword. Needless outlay and unprofitable expenditure were cheerfully embarked on. No one learned by their mistakes, for they were paid for by another. Perspectives grew distorted and the doctrines of "profit and loss" forgotten. The place became permeated with the short-sighted prodigality and extravagance of its creator.

At length even Mr. Fels grew tired, and he decided to abandon the scheme. A meeting was called when he announced his intention, expressed his regret for a failure for which he felt he could not blame himself, informed his tenants that they could consider themselves free of all liability to him, and that, if they wished to leave, he would be willing to give them one-half of the capital they possessed

when they had come to Mayland. All but about six took advantage of this offer. The rest of the farm was sold. Those who remained on their holdings are still in occupation, and are earning a precarious livelihood; but the fruit-trees are now bearing, and their prospects are not altogether hopeless. The rest of the property is deserted. The houses are uninhabited and the holdings grown over with weeds. The schools and shops are empty and decaying. Failure and disappointment have left their sad and indelible impression.

Thus finished Mr. Fels' attempt to establish small holdings. The errors and mismanagement are too blatant to need comment. To do justice, he endeavoured and succeeded in clearing up his mistakes, so that no one should be in a worse position through having placed their confidence in him. But the publicity given to his failure, in a somewhat mean attempt to saddle his blunders on to the shoulders of English landlords, is an instance of where untold harm is done to the efforts of those who know that small holdings can be an economic success in this country, if the development is undertaken carefully and intelligently.

CHAPTER V

THREE SUCCESSES

THE creation of "village farms" has been attempted by legislation, private companies, private enterprise, and commercial undertakings. The following are three examples of where success has been attained :

1. CATSHILL.*

(*Worcestershire County Council, Small Holdings Act, 1892.*)

Catshill, near Bromsgrove and Birmingham, is an old-world village of some 2,500 inhabitants. Its people are a hard-working and thrifty race, engaged in the industry of nail-making. Each cottage is equipped with a forge, and a family at one time could earn as much as £4 or £5 a week. Times unfortu-

* For other accounts of Catshill see "Land Reform," Jesse Collings, p. 214; and "Small Holdings," L. Jebb, p. 350.

nately changed, however, and the introduction of machinery wrought havoc with their prospects, and these "little blacksmiths" are now hard put to it to make a living. Latterly there has been a slight improvement, but in 1892 their trade was at its lowest and distress had become very evident.

With the passing of the Small Holdings Act in this year (1892) a petition was made to the Worcestershire County Council. This body appointed a committee to investigate the circumstances, and mainly through the initiation of two or three individual members it was decided to put the Land Purchase Clauses of the Act into operation. The Council proceeded to buy Woodrow Farm, on the outskirts of the village, comprising some 147 acres. This was divided into holdings of three to nine acres in area. Another farm of forty-eight acres shortly came into the market. Lying in the immediate neighbourhood, this was also acquired, making an estate of some 195 acres for development. Applications were received both from within the village itself and from those who had been compelled to leave from lack of employment, but who were anxious to

return. Each application was considered on its merits, and the final selection was carefully made. One-fifth of the purchase price was expected to be paid down before taking possession of a holding according to the terms of the Act, but it is to be noted that where this was impossible the deposit was allowed to stand over in some cases for two or three years. The balance was repayable in forty years, representing with the sinking fund an annual payment of 4 per cent. on the remainder of the purchase money.

Good substantial cottages with buildings were erected on the same terms. Advances were made to the holder, who himself supervised the erection of his home, paying the money over as the architect certified the progress of the work. The general opinion seems to be that these houses are unnecessarily large for their purpose, but they are well built and not conspicuously ugly.

At the present time there are some twenty small-holders on the village farm, the majority cultivating seven or eight acres of land and successfully earning a living from their holdings. In nearly all cases the original applicants are

still in occupation. About three only have left, and when this has occurred the vacant holdings have usually been absorbed by their neighbours.

The land is clean and the hedges well kept. Strawberries are largely cultivated. Given a good strawberry season, the small-holder is free from anxiety. Potatoes and a variety of market-garden crops are grown, and nearly always fetch a fair price in Birmingham. Fruit-trees—chiefly gooseberries, apples, and currants—are being planted from year to year. Poultry is also kept, and an occasional pig.

The holders themselves are satisfied. They give one the impression of substance, and thoroughly understand the bargain they have engaged upon. Indeed, their knowledge of sinking funds, capital and interest, and general finance is remarkable. It is to be particularly noted how this colony of successful “peasant owners” has been created without any attempt to organize the individual members of the community. No co-operation of any description exists among them, either for the buying of supplies or for the disposal of produce. Each holder possesses a horse and cart, and conveys

his produce into Birmingham market, twelve miles away. The return journey is always made fully laden with manures and necessities. Every man is absolutely "on his own." No assistance is asked for or expected either from his neighbours or elsewhere. A servant of the County Council calls once a quarter to collect instalments, and an occasional visit from a member of the Committee interested in the scheme, is all that is vouchsafed them.

That they are successful, and in some cases even prosperous, is evident. No instalments are in arrear at the present time. From year to year more fruit-trees are planted, and the cultivation is intensified. It would be very difficult to introduce legitimate co-operation among them. Each man is proud of his individualism. They possess a spirit of healthy selfishness which it would be a pity to destroy. It means much to a holder that it is his own horse and cart, his own produce, and his own bargains he strikes when marketing in Birmingham. Any innovation that would tend to reduce him to merely a member of a producing community would meet with his strong disapproval. It must not be

supposed, however, that they are bigoted, or that they do not listen to new ideas. If a mention of co-operation was regarded with suspicion, the suggestion of a common pasture with grazing rights was received with approbation. But their sense of proprietorship is very strong. The individual may have become self-centred, but character, thrift, and enterprise have been stimulated to a wonderful degree.

The proximity of Birmingham as a market has undoubtedly been a great asset to the success of this experiment. The ever-present difficulties of marketing are overcome naturally, and a small-holder can be confident of obtaining a fair price for his produce. But it is nevertheless remarkable that these small proprietors have attained success with only the opportunity to enable them to purchase their holdings on reasonable terms, and even those terms not unduly favourable. Once in occupation their prospects depended entirely on their own initiative, and it is interesting to notice how they have been rewarded for hard work and enterprise. The land was undoubtedly in a rank state when they took it

over ; but in a short time it was cleaned and manured and producing valuable crops in ever-increasing quantities.

The prospects of the neighbouring village were revolutionized by the arrival of these small owners. Where distress and poverty were widespread, comparative prosperity is now apparent. Labour was at a discount, and willing workers were compelled to leave the district to seek employment elsewhere ; now good labour is difficult to obtain, and an industrious labourer can be sure of a living wage.

2. WINTERSLOW.*

(*Major Poore—Landholders' Court, Limited.*)

Parish Councils had been suggested, but were not yet formed, when Major Poore undertook the organization of a species of village parliament in Winterslow. The old Frank-pledge system was taken for a basis. The village consisted of about two hundred families, who were divided into groups of ten. Each group was called upon to appoint a

* For another account of Winterslow see "Small Holdings," L. Jebb, p. 179.

chairman and vice-chairman. The heads of each section were then summoned to periodical meetings under the chairmanship of Major Poore, and from these representative gatherings the wishes of the entire community could be ventilated and discussed.

The fact was soon discovered that there was a genuine desire to acquire land. Winterslow is a purely agricultural village, and a large proportion of its people are woodmen; hurdles and fences, etc., made from wood gathered in the neighbourhood, are profitably sold. The opinion was expressed that their position could be substantially improved if they possessed small holdings to cultivate in conjunction with their other occupations.

In June, 1892, Cooper's Farm, lying adjacent to the village, was put up for sale. It consisted of 189 acres of arable and pasture. The land had been wretchedly farmed, and was of little benefit to the village, as only three labourers were employed, and those not regularly. At a meeting of the village committee, Major Poore announced that he had bought the farm, and that, with the exception of seventy-seven acres and the house, the

estate would be disposed of as small holdings, if the village so approved. Needless to say, his offer was immediately accepted. Landholders' Court, Limited, was formed to conduct the business. Major Poore and his sons were the chairman and directors, the representatives of the villages forming a Land Court Committee.

The land and buildings and seventy-seven acres of the farm, which it was decided to sell as a single lot, fetched £700. The purchase price of the remaining 112 acres was £800. On being divided up, a separate value was assessed on each holding. The prices ranged from £30 an acre, for those holdings lying nearest the village, and in some cases next to the cottage of the prospective purchasers, to £8 an acre for those farthest away. It was thus found that the total selling value was appreciably greater than the original cost of the land. The village committee selected those applicants who were eligible to take up holdings.

The leasehold of each property was acquired for 2,000 years, the purchase money to be paid in equal annual instalments of £10 per £100 capital value, representing interest at

5 per cent., and repayment of capital in fifteen years. A table clearly elucidating the scheme of payment was prepared and circulated as follows:

TABLE SHOWING HOW A SUM OF £10, ADVANCED AT 5 PER CENT. INTEREST, CAN BE REPAID AT THE RATE OF £1 PER ANNUM, TO INCLUDE INTEREST AND PART PAYMENT OF PRINCIPAL, AND THE BALANCE LEFT DUE AT THE END OF EACH YEAR.

Year.	Amount of Principal and Interest Paid.			Interest.			Principal Repaid.			Balance of Principal Due.		
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
End of year No. 1	1	0	0	0	10	0	0	10	0	9	10	0
" " 2	1	0	0	0	9	6	0	10	6	8	19	6
" " 3	1	0	0	0	8	11 $\frac{1}{2}$	0	11	0 $\frac{1}{2}$	8	8	5 $\frac{1}{2}$
" " 4	1	0	0	0	8	4 $\frac{1}{2}$	0	11	7 $\frac{1}{2}$	7	16	10
" " 5	1	0	0	0	7	10	0	12	2	7	4	8
" " 6	1	0	0	0	7	2 $\frac{1}{2}$	0	12	9 $\frac{1}{2}$	6	11	10 $\frac{1}{2}$
" " 7	1	0	0	0	6	7	0	13	5	5	18	5 $\frac{1}{2}$
" " 8	1	0	0	0	5	11	0	14	1	5	4	4 $\frac{1}{2}$
" " 9	1	0	0	0	5	2 $\frac{1}{2}$	0	14	9 $\frac{1}{2}$	4	9	7
" " 10	1	0	0	0	4	5 $\frac{1}{2}$	0	15	6 $\frac{1}{2}$	3	14	0 $\frac{1}{2}$
" " 11	1	0	0	0	3	8 $\frac{1}{2}$	0	16	3 $\frac{1}{2}$	2	17	9
" " 12	1	0	0	0	2	10 $\frac{1}{2}$	0	17	1 $\frac{1}{2}$	2	0	7 $\frac{1}{2}$
" " 13	1	0	0	0	2	0	6	18	0	1	2	7 $\frac{1}{2}$
" " 14	1	0	0	0	1	1 $\frac{1}{2}$	0	18	10 $\frac{1}{2}$	0	3	9
" " 15	0	3	11	0	0	2	0	3	9	—		
Total ...	14	3	11	4	3	11	10	0	0	—		

Some forty-seven persons took possession, the holdings varying from a quarter of an acre to sixteen acres in area. Nine or ten had

saved money, and were in a position to pay cash; and, with the £700 received for the farmhouse and seventy-seven acres, Landholders' Court, Limited, was immediately placed in a position to grant loans for building purposes on the same terms as for the land. In all cases these advances were made subject to the sanction of Major Poore and the village committee.

This was in 1892. In 1913 we find that all the holdings have been paid for. The capital (£1,500) has been returned to Landholders' Court, Limited, and is invested in gilt-edge securities. Some of it is still on mortgage for building; and the reserve fund is always available for this purpose when a holder finds himself in a position to have a home of his own. Forty houses have been erected, and others are in contemplation. Chalk walls and slate roofs are usual, the materials being easily found in the district.

Most of the original purchasers are still in occupation. Some holdings have changed hands owing to death. In certain cases properties lying nearest the village have been split up, as they became valuable for building

sites when some villager wished to build a cottage. In the event of a property falling in it has been purchased in every case by a local applicant, always at a profit to the seller over and above his original price. Occasionally it has been found convenient to let to a neighbour. But the village farm is still, as it was intended twenty years ago to be, a number of small holdings occupied and cultivated by the owners. The scheme was evolved to supply the local demand of the village for small holdings, and the following table, classifying the present occupiers, will show how entirely the properties have been kept in the hands of the local community :

Woodmen and trufflers ...	...	...	17
Bricklayers, mudwallers, labourers	...	...	9
Small-holders only	...	...	3
Shopkeepers	...	...	4
Postmen	...	...	2
Carrier	...	...	1
Blacksmith	...	...	1
Pensioner (returned)	...	...	1
Keeper	...	...	1
Schoolmaster	...	...	1
Resident	...	...	1
Sub-let (death or other causes)	...	...	6

It will be noticed that out of the forty-seven families who own holdings only three make their entire living from them. Of these, one occupies a holding of sixteen acres, and the other two ten and eleven acres respectively.

The cultivation is not of a very high order, but the land is of an undoubtedly poor quality, and water is difficult to obtain. Potatoes, cabbages, and the coarser vegetables are grown. There is a good local demand for milk, and many holders possess a cow. Pigs are favoured, and are a source of profit: poultry is also kept.

Salisbury, a distance of about eight miles, is the market for the large holders. The crops of the smaller men are bought up by middlemen. No co-operation among them is to be found. Even the influence of the Land Court has entirely failed to inculcate the benefits which accrue therefrom for the purchase of seeds and manures and for the disposal of produce. The Agricultural Organization Society has sent lecturers, and many endeavours have been made to induce them to combine, but without avail. The lack of success at organizing the small-holders, once

in occupation, is the one point on which the scheme has been disappointing. But as the occupiers do not entirely depend on their holdings as a source of living, and owing to the fact that a large amount of their produce can be disposed of locally, the question of some organized system of buying and selling is not of such importance as it might have been under other circumstances. Satisfactory to the initiators as it would undoubtedly have been to have overcome this obstacle, their failure to do so has not to any great extent detracted from the success and value of the experiment.

Special notice should be taken that these small holdings are only cultivated in connection with other employment. They are in no sense allotments, however, as in almost every case the holder has been able to build a house to live in on his property, and nearly every holding has a hard road frontage.

The effect on the village has been remarkable. The question of rural housing, which before had been a pressing problem, has been entirely solved. The depopulation had been marked, but has stopped; and the last two

censuses have shown an increase, Winterslow being the only rural village near Salisbury to do so. The whole construction of the place has been altered, and has expanded on healthy and sanitary lines. The holdings, with their clean white cottages and small buildings, lie either side of the two roads, giving a picturesque and happy atmosphere to the locality. The village has grown so as to adapt itself to improved conditions and increased prosperity, but still remains in every sense a rural village, with agriculture its chief interest and chief source of revenue.

3. MAULDEN.

(The Duke of Bedford.)

In April 1910, the Duke of Bedford announced the sale of the Great Farm, Maulden, on his Woburn Estate, in Bedfordshire. The original farmhouse and buildings, and about seventy acres of land, were retained. The remainder was cut up into small holdings, varying in area from forty-three acres down to one acre. The cost of adaptation was considerable, and a new road, about a mile and a quarter

in length, had to be built across the estate to make it suitable for the purpose. The following statement sets out clearly the preliminary capital account :*

GREAT FARM, MAULDEN.

	£	s.	d.
Present market value of 448 acres 2 roods 16 poles, including house, homestead, and two cottages, free from all charges, at £30 per acre	13,440	0	0
Deduct outgoings—tithe, present value £140 × 25 years' purchase	3,500	0	0
448 acres 2 roods 16 poles net market value	9,940	0	0
Take out those portions of farm unsuitable to scheme to be sold by auction. Area, 71 acres 3 roods 38 poles. Valued in detail at	2,600	0	0
376 acres 2 roods 18 poles net market value	7,340	0	0
Adaptation and expenses, area of new road—cost of same, culverts, gates, fencing, legal and surveyor's charges, and all other expenses	3,380	0	0
370 acres 3 roods 13 poles net market value	£10,720	0	0

* Separate report by Mr. Trustram Eve in the report of the Departmental Committee on the position of Tenant Farmers. Cd. 6030.

The purchase price of each holding, which included the initial outlay, could be paid by half-yearly instalments extending over a period of not longer than thirty-five years. No deposit was required, and a conveyance was immediately given on possession being taken. The Duke of Bedford holds a reducible mortgage on each property, interest on outstanding balances being charged at 3 per cent. Payments for the interest and sinking fund are made either by the "Instalment System" or by the "Annuity System." Under the former instalments are higher to commence with and gradually lessen throughout the period of loan; under the latter equal half-yearly payments are made at the rate of £2 6s. 4 $\frac{1}{4}$ d. for each £100 of the original capital value.

A leaflet announcing the sale contained an example showing the payments of principal and interest required by the two systems to purchase a holding of the capital value of £100 in thirty-five years (see table, p. 90):

The "Instalment System" was preferred in almost every case.

Purchasers were permitted to design and erect their own houses and buildings. For

HALF-YEARS.	INSTALMENT SYSTEM.						ANNUITY SYSTEM.											
	Repayment of £100.				Total Each Half-Year.		Repayment of £100.				Total Each Half-Year.							
	Capital.		Interest.		£ s. d.	£ s. d.	Capital.		Interest.		£ s. d.	£ s. d.						
	£ s. d.	£ s. d.	£ s. d.	£ s. d.			£ s. d.	£ s. d.										
First due Lady Day, 1911 ...	1	8	6 $\frac{3}{4}$	1	10	0	2	18	6 $\frac{3}{4}$	0	16	4 $\frac{1}{4}$	1	10	0	2	6	4 $\frac{1}{4}$
Second due Michaelmas, 1911 ...	1	8	6 $\frac{3}{4}$	1	9	7	2	18	1 $\frac{3}{4}$	0	16	7 $\frac{1}{4}$	1	9	9	2	6	4 $\frac{1}{4}$
Third due Lady Day, 1912 ...	1	8	6 $\frac{3}{4}$	1	9	1 $\frac{3}{4}$	2	17	8 $\frac{1}{2}$	0	16	10 $\frac{1}{4}$	1	9	6	2	6	4 $\frac{1}{4}$
And so on till twenty-ninth	1	8	6 $\frac{3}{4}$	0	18	0	2	6	6 $\frac{3}{4}$	1	4	9 $\frac{3}{4}$	1	1	6 $\frac{1}{2}$	2	6	4 $\frac{1}{4}$
And finally sixty-ninth...	1	8	6 $\frac{3}{4}$	0	0	10 $\frac{1}{4}$	1	9	5	2	5	0 $\frac{1}{4}$	0	1	4	2	6	4 $\frac{1}{4}$
Seventieth ...	1	8	6 $\frac{3}{4}$	0	0	5 $\frac{1}{4}$	1	9	0	2	5	8 $\frac{1}{4}$	0	0	8	2	6	4 $\frac{1}{4}$
Total ...	100	0	0	53	5	0	153	5	0	100	0	0	62	4	9 $\frac{1}{2}$	162	4	9 $\frac{1}{2}$

this purpose an advance could be obtained, if required, up to £500 for any holding of ten acres or over in area, the only stipulation being that plans and specifications should be approved. As in the case of the land, loans are for a period of not longer than thirty-five years, and the terms of repayment calculated on the same basis. A considerable amount of capital was in the possession of most of the successful applicants to commence with, some of them having sufficient in hand to enable a greater sum than £500 to be spent on their house and buildings.

A horse common and cow common are features of the scheme. Each purchaser of a holding of ten acres or over acquired with his freehold grazing rights for one horse and one cow. The area of the two commons is about twenty-nine acres.

The village of Maulden lies to the east of Ampthill and ten miles south of Bedford. The scheme attracted great attention, and a very large number of applications were received, as many as six hundred being mentioned. No advertisements were issued. All applications were considered, but preference was given to

Bedfordshire men. At the present time (April, 1913), all the original purchasers are in occupation except three. Of these one, who had a ten-acre holding, failed. A receiver was appointed, from whom the holding was bought by the brother of the adjoining occupier, the property realizing a profit of £60, which went to the benefit of the creditors. The other two, a poultry dealer and fishmonger, had not sufficient experience, and sold their holdings at a profit after two years' work. The general opinion is that the new-comers will make good, and that there will be no more changes. The other holders appear prosperous and well content with their purchases. Although the land was in part foul when they took it over, a feeling of satisfaction is evident at the excellent results attained by hard work and enterprise. Each man shows a great personal pride in his property. They are not only willing, but anxious to demonstrate their methods of cultivation, and to take you over the holdings for the purpose of explaining what is being grown, or what it is proposed to grow on various parts of their small domains.

The original farm was pasture and arable land. The holdings were arranged so as to comprise both arable and pasture. The soil is light loam on gravel, and, except for one field, drains perfectly. Work is carried on after the heaviest rains. A yield of three crops in two years can be safely expected. Market-garden produce is grown exclusively, with the single exception of one dairy farmer. Potatoes, onions, cabbages, parsley, parsnips, vegetable marrows, brussels sprouts, peas, beans, celery, and broccoli are the principal crops. Asparagus and sea-kale are seldom grown, and, although the land is well suited for fruit, only one small-holder has devoted serious attention to it. About three-quarters of an acre on his holding has been planted up with apples, gooseberries, currants, and strawberries. He is enthusiastic over the prospects for fruit-growing, and hopes to plant up very much more in the same way from year to year. At present his knowledge of intensive culture in this form is slight. Tomatoes have been inter-planted with the apple and gooseberry trees, which is an obvious error. But he will learn by his early mistakes—to his own, and, probably later, to his neigh-

bours' benefit. The land is clean and well kept. Artificial manures are tabooed, London manure being used in large quantities, as much as twenty to thirty tons being put down in some years to the acre.

A general survey suggests a splendid knowledge of the crops grown; but many crops could be successfully cultivated which would yield a vastly higher return. As has been said, the soil and climate is admirably suited for fruit and flowers, but their value is practically unrecognized. In the case of the smaller occupiers the custom of the country and lack of knowledge is the obvious explanation. But in the case of the larger—thirty to forty acre holdings—a more intensive cultivation would involve a greater capital outlay per acre than the small-holder probably possessed on occupation, which may in part account for their not attempting a closer method of cropping. Under a system of tenancy no market-gardener dares “stretch himself.” They had been tenants before, either under a County Council or under a landlord. This was their first opportunity of acquiring a holding *freehold* on reasonable terms. The

first two or three years had to be spent in getting the land in order; a system of cultivation was consequently embarked on which was familiar. But later they will be in a position to test those more valuable crops which, as tenants, had been prohibited them. It can confidently be anticipated that the output of produce from the land will increase in value and quantity for many years to come. It is interesting to notice that the smaller the holding the greater is the output of the land. This is particularly noticeable in the case of the one-acre plots. Seven acres are given as the smallest area from which a man can make a living. The four-acre men depend mostly on the cultivation of their holdings for a sustenance, but add to their earnings by casual work outside.

Great use is made of the common horse and cow pasture. Small-holders are most emphatic on the value the grazing rights are to them. If they do not keep a cow on it themselves, the rights are readily letable for the season. Pigs are kept, and, in one case, goats for the consumption of milk at home. Poultry is scarce: the general opinion seems to be that there is little, if any, profit in it.

All are enthusiastic over a system of ownership against tenancy. They are "small owners, not small-holders." The single fruit-grower never seriously contemplated fruit-growing before, because he had never felt secure as a tenant on his former holding, which he had held under the County Council. The general opinion is that the small holdings so created are for the most part ultimately doomed to failure. Another admitted that, although he had been a firm Radical all his life, he polled for the other side at the last election solely because of the land policy as propounded by the Unionist candidate, who had favoured "occupying ownership." Many inquiries were made as to whether more land would come into the market under the same system, as there were a number of men in the district who were anxious to purchase, but who had up to the present been prevented from doing so owing to the deposit which had to be found under the Act.

No co-operation for the purchase of manures, seeds, and other necessities exists. All marketing operations are undertaken individually. Local markets being practically ignored, Lon-

don, Manchester, and Birmingham are the principal centres to which produce is sent. One holder mentioned that he had joined a co-operative society to dispose of his produce when it reached London, but agreed that it was of little value at the wrong end of the railway journey. Another is a salesman, and occasionally makes a bid for his neighbours' crops. If he sells for them on commission, full railway freight is charged on each separate consignment, even if they are collected together before being despatched to their destination. This appears to be the custom under such circumstances. Even orders for seeds are never bulked, and manure is bought from the local "dungman," who canvasses each holder separately. A central interest has been created through the common rights on the horse and cow pasture. Small-holders come together on any question that affects the community as a whole. A meeting had just been summoned to consider the question of the management of the road which the district Council had refused to take over. Some method of co-operation would be so obviously advantageous that it undoubtedly would be wel-

comed, if the grading of produce could be satisfactorily undertaken. This is the chief difficulty, and, if it was successfully surmounted so as to satisfy each holder that his consignment was not being bulked with inferior, members of the community would readily agree to deal with such an organization.

The effect on labour in the district has been remarkable. Before the creation of this colony the standard rate of wage of the agricultural labourer was fourteen shillings. Small-holders now have to pay eighteen shillings, and good labour is very scarce. The original occupier of the farm employed eighteen men. Each holder of over thirty acres has a permanent staff of three besides himself. There are eight holdings of thirty acres or more, two of eleven, six of four, and two of one. It is probable that over forty-five persons are now permanently occupied in cultivating the land—or two and a half times as many as were engaged upon it under the old conditions.

CHAPTER VI

THE FAIRBY FARM ESTATE

THE above village farm was created by a company registered as Small Owners, Limited.* The present writer occupied the positions of a director and the secretary at the time of the development of the Fairby Farm Estate. The business of the Company is to acquire, sell, and organize estates at a profit to the shareholders. The proposition originated and is conducted as a money-making business, it being deemed that agricultural organization on commercial principles could be made a

* The officers of the Company on April 30, 1912, the date on which the accounts were closed to prepare the balance-sheet after the acquisition of the Fairby Farm Estate, were as follows: Sir John F. L. Rolleston, M.P. (Chairman), George H. Humphrey (Managing Director), D. M. Milner (Solicitor and Director), Bevil Tollemache (Director and Secretary). Mr. Leonard Humphrey was the technical adviser to the Company. The present writer has since resigned.

profitable investment. It was also realized that a company of this description could only attain permanent prosperity by insuring that small owners were satisfied with their purchases. The continued success of the Company depends on complete satisfaction being given to its customers.

The profits declared are an ample justification of the experiment as a remunerative investment. The following copy of a report, drafted at the time the writer was associated with the Company, will indicate the outlines of the organization which, although on a strictly commercial basis, successfully enables the small cultivator to overcome the difficulties of buying and selling, credit and expert advice :

“ A PRACTICAL DEVELOPMENT OF SMALL OWNERSHIP IN ENGLAND, COMBINED WITH A SYSTEM OF CO-OPERATION ADAPTED TO THE ENGLISH TEMPERAMENT.

“ The proposition originated by reason of the large demand for small holdings in this country. It was designed to enable small-holders to overcome those difficulties which experience shows most generally confront their operations.”

The Fairby Farm Estate was previously occupied by fruit orchards, pasture, and arable land. The whole farm was in a high state of cultivation, having been successfully farmed at a profit for many years. The holdings were so planned that each small owner had, as far as possible, fruit orchard and arable land. The pasture land was allotted to poultry-keepers.

Suitable men were attracted by means of advertisement, and fifty small owners took up holdings of five to twelve acres in area. Each man possessed some capital, as the land was only sold on payment of a deposit equal to 25 per cent. of its value; but before purchase was made advice was given as to the size of the holding, cottage (if desired), amount of capital to be outlaid on purchase of stock and manures, according to the status of the individual applicants. Experience was not, however, insisted on, as the depot, or central organization, largely obviates the necessity for this—provided the man possesses energy and character.

The office of the farm and farm buildings were adapted for the central depot of the

estate. All the farm staff were retained, including a competent foreman; a poultry expert was appointed, and sufficient implements purchased to cultivate the whole of the area.

The chief functions of the depot are :

1. To cultivate undeveloped land.
2. To supply small owners with help when necessary, and advice.

Horses, implements, and labour are hired out to small owners at a price which shows a profit to the organization. The advantage which is taken of these services can be gathered from the fact that of the fifty small owners now resident on the estate, not one of them has found it necessary to purchase a horse or build a stable.

Briefly, this depot is the social and business centre of the estate. The small owner hires there his implements or labour, buys at lowest market prices food-stuffs and implements, and sells his produce direct to the markets throughout England. The staff, in the charge of a competent manager, are instructed to assist small owners in every possible way, and a great feeling of loyalty to the depot has arisen,

although it is very plainly stated that there is no philanthropic motive in the work undertaken.

A feature of the scheme is the marketing operations through the depot whereby produce is sold through salesmen in any part of the country. Investigations as to demand are made in all the principal markets, and inquiries invited from salesmen. 'This year,* for example, produce has been sent to Belfast, Wigan, the North of England markets, as well as to London.

The farm manager superintends the carting and packing of fruit, and the preparation of poultry for sale. Consignments are bulked, saving rail carriage, and lessening the difficulty of the salesmen in dealing with small quantities, it being found that salesmen deal more readily with, and return better prices to, a central organization which can control considerable quantities of produce.

The land and buildings are sold on a twelve years' purchase system, 25 per cent. being paid down on taking possession, and the balance spread over twelve years in annual instalments,

* Year 1912.

which are inclusive of interest at 5 per cent.*

These deposits on land and buildings make a considerable call on the small owners' capital, but it has been found in practice that when a smaller deposit is asked for the tendency of the small-holder is to lay out almost all the rest of his capital in appliances, stock, etc., before he is really acquainted with the needs of his holding. The result is that his capital is soon expended, and he has no security upon which he can fall back should the need arise. On the other hand, under this system, if after the payment of the deposit and one or two instalments he finds a difficulty in obtaining the additional capital he may then require, the Company—still retaining his land—are able to return him some of the money on loan he has paid in purchase of his land, always pro-

* As in the case of a tenant farmer, if a man has only enough capital to stock his holding it is unwise and unnecessary to insist on a deposit. But in the case of a village farm with a depot established, a purchaser with sufficient cash can with advantage utilize the balance of his capital in payment of a deposit on his freehold. Annual instalments are thereby lessened, and credit can always be obtained from the depot if required.

vided that the holding has been improved by his cultivation.

It is particularly noticeable that, as in other land-purchase schemes, instalments are paid with the greatest promptitude, frequently in advance, while other accounts are allowed to wait.

In practice, therefore, the Company provides all the facilities of a credit bank. The scheme works somewhat as follows :—

Early in the season the small owner informs the Company that he wishes to have certain work carried out on his holding, but that he has not sufficient money in hand to pay for it immediately. He asks that the account may be allowed to stand over until his first crop is gathered. The holding is then inspected, and the record of the man looked up. If satisfactory evidence is produced on these two points, the Company agrees to allow the account to stand over until the crop is harvested. In this way the small owner can get the advantage of the cash prices of seeds, manures, etc., and hire whatever labour is necessary without crippling himself early in the season.

The depot's close connection with the small owners enables them to see just how far credit can be profitably and satisfactorily given, and just how the money thus advanced is spent by the small owner. The system provides that close and intimate personal contact with the cultivator which local committees on other credit bank systems usually provide, but with this distinction, that the borrower is not compelled to reveal his financial position to his neighbours.

In many instances small owners have succeeded in getting their own Friendly Societies to advance them on mortgage sufficient money at interest of 4 and $4\frac{1}{2}$ per cent. to build their houses. Before these mortgages are carried through the Society naturally investigates very thoroughly the position of the owner, and the fact that they are thus able to financially assist the small owners is evidence of the soundness of their position.

The development of the Fairby Farm has resulted even more satisfactorily than was anticipated. There has been no upheaval through the sudden transfer of the land from one large owner to a number of small owners, and no

one has been thrown out of employment. The sixteen cottages on the estate have gradually been either purchased or hired by small owners, the previous occupiers finding accommodation as cottages became vacant in the vicinity, but there have been no wholesale evictions as would have occurred under the usual conditions.

The whole staff of the farm was taken over by the Company, and after a year's working it is found that whereas there were previously many vacant cottages in the district, these are now all let ; and whereas there was a surplus of labour, there is now a shortage. It is calculated that, including small owners and local labourers employed, there are at least three times as many men engaged in cultivation of the land as were employed on the farm before the village farm was installed.

* * * * *

An organization on these lines can only be satisfactorily undertaken where a village farm is composed of occupying owners. The administration could not be so efficient or elastic if the holdings were cultivated by tenants. Credit to any great extent would be unsound

if granted on this principle to a group of small-holders under tenancy agreements. The security necessary for the successful operation of the depot would entirely disappear. But at Fairby a loss is rarely, if ever, incurred. Credit can at most times be safely given. If a bad debt was to be sustained in a particular instance, the loss could hardly be attributable to a flaw in the system, but to the over-generous application of it.

The creation of the "Fairby" village farm brought the same prosperity and expansion to the neighbourhood as has been experienced under other experiments. The trade of the local village doubled. The station lies on the estate, and the railway service was shortly improved. The demand for labour overtook the supply as the output from the land increased. Larger trade and better prospects are anticipated by everyone in the district.

A notable difference between the purchasers of properties on the Fairby Farm Estate and the purchasers of holdings under other schemes, lies in the fact that experience was not expected or insisted upon. Thus soldiers, railway servants, a carpenter, a blacksmith,

gardeners, and a variety of trades, applied for and occupy the holdings. The expert advice to be obtained from the depot assists a man at all times, and experience is easily gained. Each small owner possessed a certain amount of capital. But a man was selected for his energy and character, not for his technical knowledge. The wisdom of this procedure has been more than justified. The scheme endeavours to fulfil the demands of the small capitalist, both in the country and in the town, who wishes to acquire land to occupy and cultivate for a remunerative and healthy employment.

CHAPTER VII

THE EVOLUTION OF THE VILLAGE FARM

WE have endeavoured to give a clear and impartial account of four propositions which have successfully created groups of small owners. Although each experiment has arrived at almost precisely the same conclusion, the methods employed differ to an extraordinary degree. The terms of payment for the land are singularly at variance ; and while the initiators of three of the schemes satisfactorily settled the successful applicants on their holdings, but encountered signal failure in an attempt at organization later, the creators of the "Fairby Farm" deemed it advisable to place the facilities for organization and education ready at hand for small owners to avail themselves of as soon as they took possession of their properties—a course which met with instantaneous success. The conditions of payment for the land under the latter scheme, however,

are not such as to make the holdings available except to a rather limited class, and while Fairby Farm supplies us with a key to our future organization, we have to look to the other three experiments to determine a method of providing land on terms which can be generally acceptable. A comparative analysis of the four successful village farms which we have outlined is therefore necessary. A proposition drawn from practical results will then be arrived at, which will lay the foundations of a system which can create a peasant class in this country on principles which will simultaneously overcome the difficulties of tenure and of organization for the small owners, and will safeguard the State against any danger of financial loss.

The Small Holdings Act of 1892 was the medium for the creation for the small owners at Catshill. As has been stated, the Worcestershire County Council was practically the only body to put the Land Purchase Clause of the Act into operation. And the fact that they took advantage of their powers was entirely due to the enterprise of certain members of the Council, who were interested in the problem

of a peasant class in this country. Other County Councils were content to wait for petitions which were not forthcoming. But in Worcestershire, although at first no great enthusiasm was displayed, inquiry discovered that there were many persons who, while competent and anxious to acquire a small holding, had refrained from making a petition owing to the terms of the Act being prohibitive, which demanded one-fifth deposit on the land. A small holding of eight acres at £30 per acre would cost an applicant nearly £50 in deposit before possession could be taken. The balance of capital would in most cases be inadequate to satisfactorily commence operations, and it would be quite hopeless to expect success on an insufficient working capital during the critical period of the first two or three years. A deposit under such circumstances spells failure.

The Worcestershire County Council fortunately overcame this difficulty by accepting their applicants as tenants for three years until the necessary deposit had been paid off by instalments, when they were given purchase agreements according to the Act, their rent being charged to the credit of their capital

account. Once this obstacle had been successfully surmounted, the forty years which was allowed for the repayment of the balance of the purchase-money with interest was found to be more than long enough, and most of the small owners at Catshill will be in a position to acquire their absolute freehold before this period has elapsed. Thus we learn by actual experience gained from the operation of the 1892 Small Holdings Act, how a demand for small holdings will be entirely stifled by insistence on a deposit, and how in practice the deposit may be dispensed with without minimizing in the least degree the security for the repayment of the capital debt.

At Winterslow this most important axiom was foreseen, and successful applicants for small holdings took possession with only the obligation to pay their annual instalments. All spare cash could be invested in the land or in stock, so that a satisfactory return could be immediately obtained from their properties. This undoubtedly accounts for the regular manner in which instalments for sinking fund and interest were paid, although the time allowed was only fifteen years, which required

an annual payment of 10 per cent. on the purchase price of each holding. If a deposit had been asked and the small holdings applied for on these terms, the occupiers would have experienced great difficulty in finding the instalments for the first three years, and many failures would have resulted. As it was, at the end of the time the small-holders, with very few exceptions, had liquidated their capital account, and were in a position to receive the deeds for their freeholds.

The period of loan is, however, too short for general purposes. As is the usual custom, small owners at Winterslow built houses on their properties. The instalments on their houses, together with the instalments on the land, were a somewhat heavy strain on their resources. And although disbursements to Landholders' Court, Ltd., were met with great promptitude, these annual payments to the Company are rumoured to have been defrayed at the expense of local shopkeepers and tradespeople, who, it is suggested, incurred certain bad debts during this period. The margin for the security of the loan in this case is obviously too fine, and it is in the scheme at

Maulden that we find the terms for acquiring the land on an economic basis.

Winterslow, however, provides us with another aspect of the question which is of primary importance. The depopulation of our villages, the flight from rural life, which has been the dominant feature of those apparently working under agricultural conditions, has been in the main due to the entire lack of direct interest in the land that members of rural communities have actually enjoyed. Surrounded by agricultural land, working for or trading with those engaged in agriculture, accounted as devotees to the agricultural industry, the inhabitants of rural villages have little share in the fortunes of the calling with which they are so closely associated. A parcel of wage-earners grouped together in hidden corners of the world, sundry small tradespeople to supply the few necessities of life, a vigilant usurer, the ubiquitous civil or council servants, form the social structure of a rural village. Competition is eliminated from life: opportunities for self-advancement never come, and cannot come. A reward for better enterprise or greater energy than one's neighbour is un-

obtainable. Is it to be wondered that the skilfully advertised opportunities for individual effort and for individual success offered by our industrial towns and by our colonies have attracted the younger generations of rural workers to desert their native surroundings?

But at Winterslow a reconstruction has taken place. The introduction of a few hundred pounds of capital safely invested at 5 per cent. has entirely changed the prospects of its inhabitants. Whether a tradesman, or agricultural labourer, or a civil servant, a common interest has been begotten in which all directly share. The surrounding fields are no longer colourless or without significance, for each man returns after a day's work to a field which is his own, and whose successful cultivation adds materially to his income and not a little to his happiness. The increase in population, the solution of the cottage problem, are in themselves a complete vindication of the experiment. The indifferent soil and natural conditions show how an acre or so of even poor land is an invaluable asset to inhabitants of a rural village to own and occupy and work in conjunction with other employment.

The wage-earner, who is also a small owner, is as important to our rural constitution as the small owner, who depends entirely on the cultivation of his holding. Where the latter exists the former should always be found.

The organizers of the village farm at Maulden appreciated this fact, and the presence of eight holders, who supplement their earnings by working for other occupiers on the estate, adds greatly to the value of the experiment. The successful introduction of the common pasture and the equitable terms on which the land is being acquired are the natural evolution of previous experience, and the satisfactory results justify us in accepting the main principles here selected for more general adaptation.

The theory of the reducible mortgage has been advocated in relation to State-aided purchase for the sitting tenant. The argument applies in a like manner to the purchaser of a small property on a village farm. So long a period, however, as sixty years, in which to repay the capital, is often unnecessary in the latter case. The subdivision of a farm into "small ownerships" requires the land to be devoted in the future to intensive cultiva-

tion by a number of holders. The total output of the estate will be very largely increased and the profits in ratio. Many occupiers concentrating their capital and energy on a few acres apiece can pay a larger annual sum in reduction of debt than a single occupier of the farm engaged in extensive farming. If the large tenant farmer can afford 4 per cent. on the value of his holding to provide the annual instalment for sinking fund and interest, the small owners can without difficulty pay 5 per cent. on the cost of their land. The difference is the value bought wholesale and the value sold retail. The mortgages at Maulden bear interest at 3 per cent., but the State at the present time could not lend money at a lower rate than $3\frac{1}{2}$ per cent. Calculating the annual instalments for interest and sinking fund on a 5 per cent. basis, a purchaser would acquire the absolute freehold of his property in thirty-five* years, representing $3\frac{1}{2}$ per cent. for in-

* To be acceptable the yearly payments for sinking fund and interest, both in the case of a tenant farmer and of a small owner, must not exceed the fair annual value of the land. This determines the period of loan. Thus the instalment per annum on a holding worth twenty years' purchase of the annual value amounts to 5 per cent. on the

terest and $1\frac{1}{2}$ per cent. for sinking fund to redeem the loan.

cost, representing $3\frac{1}{2}$ per cent. interest and $1\frac{1}{2}$ per cent. sinking fund, which redeems the capital debt in thirty-five years. If, however, a property is worth twenty-five years' purchase of the annual value the annual instalment would amount to 4 per cent. on the cost, representing $3\frac{1}{2}$ per cent. interest and $\frac{1}{2}$ per cent. sinking fund. In this case the capital debt would be redeemed in sixty years. The following table from Mr. Trustram Eve's report in the Report of the Departmental Committee, appointed to inquire into the position of the tenant farmer on a change of ownership of their holdings (Cd. 6030), clearly shows this ratio :

TABLE SHOWING RELATION BETWEEN YEARS' PURCHASE OF PROPERTY AND NUMBER OF YEARS FOR REPAYMENT OF LOAN BASED ON $3\frac{1}{2}$ PER CENT. ANNUITY TABLES.

Purchase Price.	Approximate Annual Value.	Years' Purchase.	Interest at $3\frac{1}{2}$ per Cent.	Sinking Fund.	Total Annual Payments.	Per Cent.	Years of Repayment.
£	£		£	£	£		
1,000	50	20	35	15	50	5·00	35
1,000	48	21	35	13	48	4·80	38
1,000	46	22	35	11	46	4·60	42
1,000	44	23	35	9	44	4·40	46
1,000	42	24	35	7	42	4·20	52
1,000	40	25	35	5	40	4·00	60
1,000	38	26	35	3	38	3·80	74
1,000	37	27	35	2	37	3·70	84

Special attention must be given to the land it is proposed to purchase and devote to the development of a village farm. Two possible occupiers have to be dealt with: the man who can profitably work his holding in conjunction with other employment, and the man who proposes to make an entire living from his property. It is probable that in some cases it may be advantageous to create a group entirely composed of the former class, and it is equally certain that rarely should a group be created under the latter head which does not provide an opportunity for local workers to augment their earnings and improve their position by the ownership of a small property. In the case of a village community acquiring holdings for cultivation, although poor land is to be regretted, the introduction of a scheme need not unnecessarily be checked on this account. An acre or so of indifferent land, not expected to yield a total living, may yet be an invaluable acquisition to individual workers in certain districts. The opportunity for expansion and development, so badly needed, will be given, and one of the main causes for the decline of our rural villages will be eradicated.

But for the man who proposes to make an entire living for himself and family by the cultivation of a holding, poor, heavy arable land is impossible ; and, although by constant application of manures a light and indifferent soil can be worked up to a suitable state, the large expenditure involved would never be compensated for by the cheap price of the land. To earn a prosperous and satisfactory living a small owner must start on a good loam land, capable of being worked at all times and of bearing crops in quick rotation.

It is impossible to dictate any definite size for a holding on a village farm. Where a living for a whole family can be comfortably made in some districts on five or six acres of land by a certain cultivation on a certain soil, ten or twelve acres may be required in another place, where the land would have to be put to quite a different use. The area necessary for each man can only be discovered from a knowledge of local conditions, which must be carefully studied before a scheme for the creation of a particular village farm can be drawn up to give satisfaction.

The proposed organization for the small

owners must be vested under the same control as the machine which provides the land. The advantages for cheapest buying and best selling, hire of implements, and expert advice, must be ready at hand immediately possession is taken of a holding. It is then that the heaviest purchases are made and the largest capital expenditure is incurred. In the early stages of working up his holding a small owner is more likely than at any other time to ask for information and advice. If he finds that during the critical period of the first two years the organization supplied him meets his requirements in a prompt and business-like manner, and that the information given can be relied on, he will continue to deal there for the rest of his career ; but it must be on a commercial basis, and he must be under no compulsion or obligation to trade there if he should not feel so inclined.

The success of the depot system as established at the Fairby Farm is partly attributable to the organization being in a position to accept and fulfil orders as soon as small owners occupied their holdings. The depot, as might a shop, is there to supply a demand.

Every small cultivator desires to buy in the cheapest market and sell at the best prices. Credit at certain times, he recognizes, will be essential, and his confidence is increased when he knows it can be obtained. The hire of heavy implements or of a horse and cart overcomes the necessity for an early and large capital outlay in requirements, the use of which is indispensable. Good and experienced labour is the best for his purpose. The work is better and more quickly done. Advice, if reliable, may at any moment be advantageous. All these facilities the depot can supply on the most favourable terms to its customers and at an adequate profit to itself. A small owner is under no obligation to deal there, and if he finds he can be better served elsewhere in certain requisites, he is at liberty to withdraw his custom, and can still be sure of the best attention being given to whatever other business he may choose to place with the depot. It will often be found possible that a satisfactory local market may be found for some of his goods, or a profitable trade in a particular line may be worked up when the organization provided by the depot

would be unnecessary. But when he comes to market with the bulk of his produce he knows that the depot has better information and can control better prices than he could hope for if he attempted marketing by himself. His biggest consignments will consequently be placed in its charge. All transactions are on a commercial basis. He may ask for estimates for work he wishes done. Absolute privacy can be relied on, and, except for the fact that he is trading with the same organization as his neighbours, he is entirely unconcerned with them or with their operations. The system of depots supplies all the advantages of the co-operative societies on the Continent;* but, whereas in the latter a member must to a certain extent merge his personality into his society, the customers of a depot in no way sacrifice their independence or lose their individuality.

This system is easily adaptable for general application, with only the small modification

* If a group of small owners formed a society and applied to take over themselves the management of their depot, there would be no objection to their doing so providing a fixed rate of interest was paid annually on the capital involved.

that the profits derived from trading must be limited when earned by an organization financed by the State. This is not by any means a disadvantage, and does not detract from the merits of the commercial entity of the depot. The officers of a company trading for unlimited profits might easily be inclined to overlook their responsibilities to smallholders in a natural anxiety to return large dividends to shareholders, but with a limited return on the capital involved such an occurrence could not happen, and, although prices would be regulated accordingly, a depot would still be working on a commercial basis.*

An organization for the creation of village farms must now be outlined, which can efficiently administer the two essential departments for acquiring and adapting estates for small ownerships and for successfully controlling the working of the depots. Local knowledge is essential, which can be relied upon to discover a demand for small holdings which

* Commercial companies and associations for the development of small holdings can be financed providing they submit a suitable scheme, in which profits are limited, for the inspection of the State authorities. No State assistance could be given to any organization trading for unlimited gain.

may be present in a particular locality. Any demand must be carefully investigated as to whether applicants desire to make a living from their holdings and are willing to move their homes a small distance for the purpose, or whether a village is anxious to expand and the members of the community desirous of merely supplementing their earnings by the cultivation of a small property. When the exact nature of the demand is ascertained, it must be determined how much land will be wanted, whether suitable land is in the district which can be acquired, and how it is proposed it should be subdivided. The question of a depot must also be considered. On a small estate, when the turnover will not be large, the capital outlay must be consequently less, and the organization of the depot cannot be so ambitious as on a large estate where the trade can be expected to be proportionately big and an adequate return on the capital easily earned. The future cultivation will also effect the constitution of the depot. If it is decided to put a scheme into operation, the selection of applicants, which it is of the greatest importance should be carefully made, is more easily accomplished

with a full knowledge of local circumstances.

But the main organization and finance should be controlled from a central body. The work of the depot is thus more efficient and satisfactory. A head office to consult for assistance or for authority lifts responsibility from the shoulder of the depot manager and gives confidence to the small owners themselves. When credit is demanded some governing control is advisable and essential. If any dispute should occur or a complaint arise, both small owners and local managers feel that an appeal to head office will give satisfaction. The buying department is far more effectively worked from a head office than left entirely in the hands of local management. An individual depot can obtain good prices when the requirements of small owners are bulked, but an organization, putting out orders received through the depots from a large network of village farms, can demand even better terms. Again, the central office renders invaluable assistance in conducting marketing operations. The control of a large amount of produce from many parts of the

country is more effective in bargaining with merchants and receiving satisfactory treatment on the markets than a single depot trading as a solitary unit. Large contracts can be obtained and fulfilled which one depot could not accept, but which two or three organized from a centre can easily accomplish.

Thus we find that, although it is essential that local conditions must be carefully taken into account and are best investigated by a person well acquainted with local circumstances, the final administration and control should be vested in one central body with absolute authority. The discovery of a demand, the nature and genuineness of the applications, the land most suitable for the purpose and the future cultivation desirable, are best inquired into by Local Commissioners appointed for this purpose. A particular scheme should be embodied in a report for full discussion, suggestion, amendment, acceptance, or refusal by the central organization. In the event of it being decided to put the scheme into operation, a Local Commissioner will still retain the position of supervisor and local organizer, but under the direct authority of head office.

Village farms created on these lines cannot become "grooved" or localized, which is the great danger of giving absolute control to a local authority. All technical and practical knowledge acquired from the workings of one farm can be immediately ventilated through the medium of head office for the benefit of others. By this method, while no estate is developed without careful local knowledge and administration, every purchaser of a small holding has the great advantage which accrues from central authority and central control.

CONCLUSION

CUSTOM would seem to demand a pessimistic outlook with regard to agriculture. But, while we do not propose to attempt a forecast of the future, the present appears to call for no undue anxiety. The trend of modern civilization exacts from the industry far heavier and graver responsibilities than it has hitherto had to meet. These responsibilities, which will ultimately increase rather than decrease, are not being adequately fulfilled, and the existing organization is not sufficiently elastic to allow the industry to successfully adapt itself to the new demands. That there is any need for an immense reconstruction is entirely an exaggerated conception of the present difficulties. The system of landlord and tenant was undoubtedly the best for the farmer during the last century: in many ways it is the most pleasant and cheapest for him now. But recent events prove that under certain circum-

stances this system must break down, and that in the interest not only of agriculture, but of national wealth, it is essential that such a contingency should be safeguarded against. Where the old method is still working undisturbed the farmer is rightly satisfied. But it cannot be denied that there is a very genuine uneasiness at the embarrassments consequent on a change of ownership. A sense of insecurity is entirely fatal to agricultural prosperity, and it is to relieve this anxiety so that farming can be conducted with absolute assurance that our argument has been directed.

With more intensive methods of cultivation and the greater productivity which is demanded from the land, "occupying ownership" is without doubt the only form of tenure possible to replace the old. The seriousness of the situation lies in a prolonged tampering with the old system in an endeavour to render it impervious to the difficulties that have arisen. As we have attempted to show, such a procedure as a solution of the present case can only end in the elimination of the landlord's interest, except as a permanent mortgage charge, and in the gaining by the farmers a

part share in the property. That in this country there is a real danger of dual-ownership being gradually evolved from the system of landlord and tenant, was clearly shown by Sir Sydney Olivier, when contrasting the tenure of land in the Channel Islands with the custom which has grown up at Evesham :
“ There (Channel Islands) practically the
“ original landlord’s interest has become a fixed
“ charge upon the property, and what passes
“ between one tenant and another is precisely
“ what passes under this Evesham custom,
“ namely, the full value of the tenant-right and
“ the improvements, and the *rent charge of the*
“ *landlord remains*—I am not sure whether it is
“ fixed by law or custom—*as an absolutely fixed*
“ *rent charge*. That seems to be the tendency
“ in that particular development of cultivation
“ which is going on in the Evesham district,
“ and *which will go on more and more in this*
“ *country* as small holdings and intensive cul-
“ tivation are developed.”*

A system of dual-ownership neither satis-

* Debate on a paper read by Mr. Raymond Webb at the Farmers’ Club on March 3, 1913, entitled “The Evesham Custom.”

fies the farmer nor retains the advantages of a landlord. As in Ireland, a vast Land Purchase scheme would ultimately be necessary as an inevitable result, involving an enormous capital investment by the State. And it is to avoid such a calamity that the State should now intervene to advance the comparatively small sum which is required each year to enable tenants to purchase their holdings on acceptable terms when no other alternative is presented.

Although in many quarters it is urged that the whole country should be farmed by occupying owners, whether large or small, and the suggestion, if it could be realized, offers certain advantages both political and national, such a complete change, if it ever happens, cannot take place for many generations, and the transformation must of necessity be gradual. The intervention of the State must be confined, at any rate in the first instance, to genuine cases of breaking up of estates. Loans for purchase could only be made after careful consideration of the character and ability of the man, the nature and position of the land, and the valuation proposed. Thus

good farmers alone can hope to benefit under a scheme which would insure for them absolute freedom for their farming operations without an amendment of the present law of tenure, eliminate the anxiety of oppressive terms on a forced purchase of their holdings, and obviate the possibility of giving a sentimental price to a grasping landlord, which is rare, or to land speculators engaged in the profitable but somewhat ignoble practice of buying up whole estates and selling to sitting tenants at the highest price obtainable.

But the small occupier can only be created on the basis of "ownership"; and it is "ownership" which will help to solve the all-important responsibility, that agriculture has failed to fulfil, in the prospects and existence presented to those the industry employs. Real prosperity can never be expected while the life and opportunities offered to farm workers are so unattractive as to drive them to seek employment in any other country or profession than the one to which they were born. In almost every district farmers can tell how it is only the old men, who are in the fields, or the boys or dullards.

The bright, energetic, and ambitious man endeavours to find urban work or to emigrate and farm in the colonies. Even in the industrial north, where the proximity of large towns offers a competitive demand on his services, and a farm labourer can in some places earn as much as 25s. to 30s. a week with a cottage rent free, it is difficult to keep him to his agricultural employment. Men and women drift to the towns, even if the actual wage offered may be a little less, or take farms abroad. And in other parts of the country, where there is no work other than that offered by the soil, and his earnings may be as low as 12s. or 13s. a week, life is a long struggle against poverty and destitution. In neither case does agriculture offer any opportunity for advancement. Old men have to stop, but they urge their sons away. They may till the soil, sow the seed, and reap the harvest, but never can they hope to better their position or to obtain a direct interest in the industry on which they live.

At the same time, a very genuine and healthy desire to return to rural life and rural occupation is becoming manifest among

the workers in our towns. A feeling of revulsion is growing among those whose families have been industrial workers for three or four generations. The unhealthy atmosphere and mechanical existence in our great cities are having the inevitable influence on physique and constitution. A generation or so may endure the unnatural strain with little apparent ill-effect; but the malignant evil reacts on older stock, and, in a struggle for survival, Nature asserts herself in an instinctive longing for the normal life of the open fields.

It is not difficult to trace why the construction of rural life has failed to meet the demands of its own workers, and consequently why at the present time the natural desire of urban workers to return to the land is quite incapable of being fulfilled. For centuries the foundations of village life depended on each village being self-supporting and self-contained. Under the old communal system the inhabitants of villages had better opportunities of obtaining a direct interest in the soil, either by a few roods of arable land on an open field or by grazing rights for a cow on a

common pasture. Food and all necessities were supplied and made by the village occupiers. Life was centralized round each little community, and every individual shared in its welfare and prosperity. But the Enclosure Acts of the eighteenth and nineteenth centuries wrought a severe change in the prospects of rural workers. The village partnership in the open field and common pasture was broken up, and even when compensation was obtained, all hope vanished of ever regaining a share in the profits of the land they tilled. The outlook was further blackened by the concentration of trades into the large industrial centres, consequent on the introduction of machinery and the growing rapidity and cheapness of transport. Besides the loss of interest in the land, except as mere wage-earners, rural workers could no longer depend for an addition to their weekly earnings on spinning, lace-making, woollen work, sack-making, basket- and wicker-work, etc. Villages drained of their local handicrafts and industries, which had hitherto fulfilled so important a part in their internal history, were thus reduced to communities entirely dependent

not only for the "etceteras" of life, but even for their food, on large industrial towns possibly many miles away. The central interest of the community was thus eradicated, and with it the entire social fabric of village life broke down. "The peasant, under the old system, "had a definite independent place in the community. He commanded respect for his skill, "judgment, and experience in his own industries. He was not cut off by any distinctions in "ideas, tastes, or habits from the classes above. "On the contrary, each grade shaded almost "imperceptibly into the next. To-day, the "intermediate classes have disappeared. Instead of the ascending scale of peasant-labourer, the blacksmith, carpenter, wheelwright, and carrier, the small-holder, the "village shopkeeper, the small farmer, the "larger farmer, the yeoman occupying his "own land, and the squire, there are in many "villages only two categories—employers and "employed."*

It is not suggested that rural villages can ever return to the self-contained state of

* Rowland E. Prothero, "English Farming Past and Present," p. 412

former times. But the intelligent introduction of common pastures, the facility of acquiring an acre or so of land by the organization of village farms, and the extension of local markets, will re-create for rural workers a proprietary claim in the products of the land and a central interest in their community, which is so essential to the success of village life. "Profit-sharing" has become an old axiom in the world of commerce, but surely no industry is so well adapted as agriculture for creating a mutual share in the welfare of the trade on which both master and man depend? A minimum wage for the labourer, proposed by diverse shades of political opinion,* admits failure and accomplishes nothing. Individual cases of distress might be temporarily relieved, but we are brought no nearer the real solution of the problem. No attempt is made to unite rural interests, to breach the gap between rural employer and rural employed, or

* The Liberal and Labour parties have for some time advocated the policy of a minimum wage for the agricultural labourer. The Agricultural Employment Boards Bill has recently been introduced by a private member on the Unionist side of the House and backed by several influential members of that party.

to improve the social position of agricultural labourers, which, if anything, would be still more degraded and distasteful through employment by an industry which would have become discredited by pauperism. But the creation of village farms must automatically increase the demand for the labourer's services and an economic rise in his wage results. If thrifty and energetic, he is able to obtain a piece of land for his own occupation and profit; and thereby passes the first stepping-stone towards the position of employer.

Education and agricultural development are factors essential to the successful creation of small ownerships. This country, unfortunately, in a large measure appears to overlook the primary importance of scientific research and of the speedy distribution of technical knowledge. The total amount spent by the Board of Agriculture in the year 1912-13 upon this work was £222,700.* The amounts provided

* These figures were supplied by the President of the Board of Agriculture in answer to questions by Mr. Charles Bathurst, M.P., on April 29, 1913, and May 1, 1913. The figures for England are exclusive of salaries paid to officers of the Board.

by the departments of Agriculture in other principal countries were as follows :

				£
France	...	...	...	2,168,000
United States	...	...	...	4,618,000
Belgium	...	...	...	497,000
Holland	...	...	...	258,000

The latest figures for Germany which can be ascertained give an amount of £2,700,000 for the year 1910. The functions of the various departments vary considerably, but not sufficiently to account for the very low figure by comparison which is granted annually for agricultural education in this country.

If the peasants on village farms are to make the best use of their land, the depots must be ready to supply the most expert and best advice obtainable. Lectures should be arranged and demonstration holdings. Much can be done, it is true, by the intelligent settling of applicants. To procure the most satisfactory results it must be remembered that, above all industries, agriculture is based on custom. In many districts land may have to be put to a use quite at variance with the usual practice to gain real prosperity. Imitation is

one of the surest and safest methods of education, and by insuring that among the successful applicants for properties on a village farm are three or four who are expert at their business the less experienced will in their turn learn from them.

The question of education is as fundamental to success as the choice of land and district. Without knowledge the most fertile soil is obviously useless, but with knowledge livings can be made from even unsuitable land. At Evesham, where the soil is usually given as the only reason for the very advanced form of intensive culture which is practised, it is interesting to notice how custom has taught men in some cases to earn a livelihood from a few acres of poor land. Miss Jebb, in her invaluable book, "The Small Holdings of England," remarks on the influence the nature of the soil has had on the success of these small-holders; ". . . but it must be remembered that much of the soil in this district is of indifferent quality, and its value is due more to thorough cultivation and high manuring than to anything inherent in its nature.

Also we have several instances (two of which

“have been alluded to) where many small men
“are earning a good living and paying a high
“rent on heavy land where farmers had failed.
“While admitting, therefore, that, in the first
“instance, the rich soils of the Avon Valley,
“combined with the early climate, caused the
“introduction of market-gardening, I would
“add that the spreading of the industry further
“afield has educated the local men up to the
“discovery of how to cultivate inferior soils so
“as to arrive at the same results.”*

Besides the purely technical side of the question, small-holders will ask advice on the practical workings of their holdings. Such questions as prices and marketing will arise, and whether it would not be better to work up a retail trade instead of being content with wholesale prices for their produce. “Elimination of the middleman” is a stock phrase for the solution of our agrarian problem, as till recently it was a byword for the solution of all industrial problems. But experience has shown that the middleman supplies the cheapest and most efficient machinery for distribution, providing always that he is satisfactorily organized.

* L. Jebb, “Small Holdings of England,” p. 82.

It is therefore better for a small-holder to concentrate on producing the greatest possible output from his land at wholesale prices than to waste time in advertising, clerical labour, special packing and distribution in an endeavour to gain a retail connection.

There is another branch of rural education to which attention must briefly be drawn. Children in country villages should be taught at their earliest stages to think of agricultural matters. They must be brought up with the idea of a rural life before them. Let them read of the fields, let them write of the crops, and let their arithmetic deal with roods and acres. As far as possible their education should be such that, when completed, they instinctively feel that they are only equipped with knowledge, however elementary, for an agricultural career. “. . . Turn your rural “education round,” said Mr. Prothero; “make “it centre upon rural things: use as illustrations “not buying so many yards of ribbon, which “sends a boy off into a shop, but buying so “many pounds of potatoes, or to measure a field “or a tree or a haystack. Then in their essays “let them write on landed subjects. Whatever

“ you do, in rural districts teach them every bit
“ as well as they are taught now, but teach
“ them with a rural bias. Once train your
“ rural teachers in some little knowledge of
“ the rudiments of agriculture, even if it is only
“ gardening, and you will get those children to
“ take an interest in the land, and having taken
“ that interest, to stay upon it.” *

We have left this question of education to the end for two reasons—firstly, because, in spite of its direct bearing on the subject, it is often overlooked; and secondly, because the slightly increased expenditure on rural education which the State will undoubtedly have to incur is a revenue expense. Loans to tenant farmers and to small-holders purchasing land on village farms are a *capital* investment bearing interest, till the loan is repaid. There is no loss and no expense. And a small extra grant per annum for rural education which, even if it were as much as £200,000, will not make the total amount devoted to agriculture in this country as big as that of Belgium, would

* Debate on a paper read by Mr. R. H. Rew, C.B., at the Farmers' Club on May 5, 1913, entitled, “English Rural Life and Farming: Past and Present.”

be the only *revenue* charge which the State would incur.

The liability of the State for capital investment must now be dealt with. It should be particularly noticed that loans to sitting tenants must be confined to breaking up of estates. This will exclude the individual holder who succeeds in making terms with his landlord to purchase his holding with State capital.* The intervention of the State is only necessary when hardship occurs. Tenants have no grievances while their existing landlord remains, and no injustice occurs until he insists on selling and tenants are compelled to quit or buy.

During the year 1910 agricultural land was disposed of to an amount of £1,500,000, and in 1911 the value was a little more than £2,000,000.† This would have been the

* If later it should be found that an extension to individual tenants is advisable, Mr. Clifford-Johnston's scheme for a State Mortgage Bank of the Board of Agriculture should be given careful consideration in the event of an issue of Land Bonds being necessary. See Appendix V., minutes of evidence before the Departmental Committee to inquire into the position of tenant farmers. Cd. 6031.

† Departmental Committee's Report into the Position of Tenant Farmers, p. 5. Cd. 6030.

largest sum the State would have been liable for under this head had a scheme of this description been in operation. In practice it would obviously be found that a certain number of tenants would prefer to leave, so that the liability to the State to advance money for purchase would in every year be an amount less than the total sales of agricultural land.

In regard to the acquisition of estates for the creation of village farms it is not difficult to estimate the probable investment. The present Small Holdings Act has been in operation five years: 104,533 acres have been purchased for the sum of £3,385,262.*

These figures show that no great capital is required. It is not generally appreciated how large an amount of floating capital the State commands and the funds which are constantly accumulating. The £3,000,000 required for the Small Holdings Acts have been paid without any strain on the National Exchequer. The Insurance Act is providing large sums which require investment, and the Post Office Savings Bank is increasing its deposits at the rate of

* Report on Small Holdings for 1912. Cd. 6770.

£4,000,000 or £5,000,000 every year. The National Debt Commissioners and the Public Works Commissioners are constantly lending and recovering moneys. The somewhat unfortunate experience in Ireland has given rise to the quite erroneous impression that the State cannot find money for investment in land without a huge and critical issue of land bonds. Such is very far from the real state of affairs, and the small amount required to satisfy the urgent needs of this country in regard to agriculture at the present time can without difficulty be found to the credit of "current account."

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