

Statistics covering mortgage indebtedness were compiled for the first time for Canada in 1931. Every farm owner was asked for a statement of the mortgage debt on his farm. The instructions to enumerators read as follows: "The mortgage debt to be reported includes not only the debt secured by an instrument called a 'mortgage' but also debts protected by deeds of trust, judgments or by any other legal instrument that partakes of the nature of a mortgage and which has the same legal effect. It has reference only to a debt secured by a mortgage, or by an equivalent legal instrument on lands and buildings". This, however, does not represent all the farmers' obligations as it covers only land operated by the owners themselves. The total mortgage debt reported on owned farm land in Canada amounted to \$671,776,500 on June 1, 1931. This amount was distributed among the provinces as follows: Ontario 29.74 p.c., Saskatchewan 26.16 p.c., Alberta 16.00 p.c., Quebec 14.35 p.c., Manitoba 8.82 p.c., British Columbia 2.26 p.c., Nova Scotia 0.98 p.c., New Brunswick 0.97 p.c., and Prince Edward Island 0.72 p.c.

In order to state the ratio of the mortgage debt to the value of the farms, only the "fully-owned" farms were considered, because in the case of the "partly-owned, partly-rented" farms the value of the farm was stated as a whole, consequently it is impossible to determine the value of the part which was owned. Since the number of fully-owned farms represents over 79 p.c. of the total, the sample is sufficiently large to be representative of the whole. For the Dominion as a whole 35.56 p.c. of the fully-owned farms reported mortgage debts. This percentage was distributed as follows: Prince Edward Island 33.49 p.c., Nova Scotia 10.35 p.c., New Brunswick 17.61 p.c., Quebec 31.74 p.c., Ontario 40.82 p.c., Manitoba 39.68 p.c., Saskatchewan 46.04 p.c., Alberta 39.62 p.c., and British Columbia 25.88 p.c. The ratio of the mortgage debt to the value of the mortgaged farm is as follows: Canada 40.86 p.c., Prince Edward Island 33.74 p.c., Nova Scotia 40.45 p.c., New Brunswick 38.26 p.c., Quebec 38.27 p.c., Ontario 44.79 p.c., Manitoba 49.46 p.c., Saskatchewan 38.11 p.c., Alberta 38.75 p.c., and British Columbia 34.76 p.c.

Statistics of farm expenditures are also given in Table 43. The figures of taxes are for farms occupied by owners only and therefore do not represent the whole amount of taxes paid. There are no comparable figures for previous censuses, since this information was first asked for on the schedules of 1931.

The expenditure for feed has decreased generally in all the provinces from 1921 to 1931, but the indications are that the decreases are not in the quantities bought but in the prices which prevailed. There has been an increase in the use of fertilizers since 1921. This increase has taken place mostly in Ontario and the Maritime Provinces and may be associated with the growing of potatoes and fruits.

Information relating to cash expenditure for electric light and power and for spraying chemicals was obtained for the first time in 1931.

The amount of money expended for labour may be taken as an index of the changes which have taken place in methods of farming during the period 1921-31. Compared with 1921, there has been an increase in money spent for hired labour in the Maritime Provinces, where specialized farming requiring manual labour has been developed during the past decade. There was, however, a decrease in labour costs in most of the other provinces where improved machinery has done away to a large extent with the necessity of using manual labour.