CHAPTER VII.

FARM TENANCY IN WISCONSIN AND THE NEED OF A SYSTEM OF LONG-TIME LOANS FOR THE TENANT FARMER.

Wisconsin is sometimes cited as a state foremost among those states in which the predominant form of farm tenure is farm ownership. It is true that for the state as a whole the proportion of farms operated by tenants to farms operated by their owners is low—according to the 1910 census, 24,654 of the 177,127 farms in Wisconsin, or 13.9 per cent, were in the hands of tenant farmers—but it is not safe to infer from this that there is no problem of farm tenancy in Wisconsin.

Conditions of farm tenure in Wisconsin vary widely. To properly understand them one cannot study the state as a whole, but he must divide the state into sections in each of which conditions are fairly uniform and investigate each section separately. A study of the map on the following page will show that the percentage of farm tenancy for the state as a whole is of little significance.

The percentage of tenant-operated farms in Wisconsin as shown by the census of 1910 ranges from 3 per cent and less in some of the northern counties in the state to 30 per cent and more in some of the southern counties. This extreme variation can be briefly explained by reference to the fact that the northern part of the state is still largely a region of undeveloped, relatively low priced farming land where there are few improved farms offered for rent and few men who prefer or are compelled by necessity to rent the farms they operate, while the southern counties, which show large percentages of farm tenancy, are in a long settled region of farm lands which are so high in price that a man of small means finds it very difficult to acquire a farm without first serving a long apprenticeship as a tenant.

In the second place it will be noted that between the northern area of low farm tenancy and the extreme southern counties
Farm Tenancy in Wisconsin
Per cent of farms operated by tenant farmers in 1910.

☐ Less than 10 per cent
☐ 10 to 20 per cent
☐ 20 per cent and over.
which show a high rate of tenancy lies an intermediate area where the proportion of tenancy, though not yet high, includes in most counties an increase since the census of 1900. This intermediate area is one in which the prices for farm lands are also intermediate between the low prices prevailing in the northern counties and the high prices current in the southern counties. This suggests that in Wisconsin as in other parts of the Middle West the proportion of farm tenancy increases as the cost of a farm becomes greater.

A comparison of the census figures on farm tenancy and the value of farm lands and buildings in Wisconsin establishes the existence of the relation suggested. To illustrate, there are in the state six counties in which the average value of land and buildings per farm is $10,000 or more. These counties are all included among the seven counties having the highest percentage of farms operated by tenants. This is shown in the following table:

<table>
<thead>
<tr>
<th>County</th>
<th>Percentage of farms operated by tenants</th>
<th>Rank in farm tenancy</th>
<th>Average value of land and buildings per farm</th>
<th>Rank in average farm values</th>
</tr>
</thead>
<tbody>
<tr>
<td>Milwaukee</td>
<td>34.1</td>
<td>1</td>
<td>$11,905</td>
<td>3</td>
</tr>
<tr>
<td>Walworth</td>
<td>39.8</td>
<td>2</td>
<td>11,274</td>
<td>4</td>
</tr>
<tr>
<td>Rock</td>
<td>32.4</td>
<td>3</td>
<td>10,856</td>
<td>6</td>
</tr>
<tr>
<td>Lafayette</td>
<td>39.4</td>
<td>4</td>
<td>12,572</td>
<td>2</td>
</tr>
<tr>
<td>Kenosha</td>
<td>29.9</td>
<td>5</td>
<td>9,377</td>
<td>7</td>
</tr>
<tr>
<td>Green</td>
<td>25.6</td>
<td>6</td>
<td>12,625</td>
<td>1</td>
</tr>
<tr>
<td>Dane</td>
<td>25.9</td>
<td>7</td>
<td>11,187</td>
<td>5</td>
</tr>
</tbody>
</table>

The high price of farms is not of course the only factor to be considered in a study of the causes of increasing farm tenancy. Some kinds of farming do not lend themselves as readily as other kinds to a system of tenant farming; farmers of some nationalities and from some parts of the United States are more anxious and better able to become farm owners than farmers from other sections; and tenant farming is more profitable in some localities than in others. All of these factors must be taken into consideration in attempting to determine the conditions responsible for the growth of farm tenancy and it will be found that they are sufficiently important to prevent an exact correspondence between farm values and tenancy percentages. Nevertheless there will remain the big central fact that the
chief cause of the large percentage of farm tenancy in southern Wisconsin is the high prices at which farms are sold or held for sale. How can ordinary men of small means buy farms in counties where the average value of a farm is $10,000 or more?

Wisconsin may be divided at the outset, therefore, into at least three general divisions for the purpose of studying the farm tenancy situation. These divisions may be roughly designated as Northern Wisconsin (including most of the northern half of the state) South Central Wisconsin and Southern Wisconsin (the latter including Richland and Columbia counties and all of the counties south of them with the exception of Jefferson county).

The low proportion of tenancy for the state as a whole will be found, as previously suggested, to be due to the very small percentage of tenants in Northern Wisconsin and the rather small percentage in South Central Wisconsin. The problem of farm tenancy presents itself in its most serious aspects in Southern Wisconsin.

The present extent of the problem may be realized by further reference to the census statistics for 1910. The following table gives the percentage of farms operated by tenants in each of 15 counties in Southern Wisconsin:

<table>
<thead>
<tr>
<th>County</th>
<th>Per cent of farms operated by tenants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Columbia</td>
<td>22.6</td>
</tr>
<tr>
<td>Dane</td>
<td>25.9</td>
</tr>
<tr>
<td>Grant</td>
<td>22.0</td>
</tr>
<tr>
<td>Green</td>
<td>28.6</td>
</tr>
<tr>
<td>Green Lake</td>
<td>22.3</td>
</tr>
<tr>
<td>Iowa</td>
<td>20.4</td>
</tr>
<tr>
<td>Kenosha</td>
<td>29.9</td>
</tr>
<tr>
<td>La Crosse</td>
<td>22.9</td>
</tr>
<tr>
<td>La Fayette</td>
<td>30.4</td>
</tr>
<tr>
<td>Milwaukee</td>
<td>34.1</td>
</tr>
<tr>
<td>Racine</td>
<td>22.2</td>
</tr>
<tr>
<td>Richland</td>
<td>20.6</td>
</tr>
<tr>
<td>Rock</td>
<td>32.4</td>
</tr>
<tr>
<td>Walworth</td>
<td>32.8</td>
</tr>
<tr>
<td>Waukesha</td>
<td>20.0</td>
</tr>
</tbody>
</table>

Four of these counties—Columbia, Dane, Racine and Rock—show slight decreases in the proportion of tenancy since 1900. The others, with the exception of Waukesha county, which reports the same percentage for 1910 as for 1900, show increases
ranging in amount from a fraction of 1 per cent to 4½ per cent. It is evident, therefore, that there is some shifting back and forth from time to time in the proportion of tenant-operated farms. The passing of tenant farmers from the status of tenant to that of landowner may in some cases account for the slight decreases that have occurred in some districts since 1900. Changes from one form of agriculture to another; decreases in the number of farms—a change which is reported to have occurred in Columbia, Dane and Rock counties of the four counties named as showing decreases in tenancy; and the platting of farm land for residential sites may also be responsible for some decrease in the proportion of tenant farms. But whatever may be the causes for these minor changes, there is no convincing evidence of the appearance of any general tendency to a decrease in the proportion of tenant operated farms and an increase in farm ownership. On the contrary, the evidence seems to indicate that there will be a continuous increase in tenancy generally throughout Wisconsin, unless steps are taken to prevent it.

The rate of increase will undoubtedly become more rapid as the cut-over lands in the northern part of this and neighboring states are taken up and transformed into valuable farm land. At the present time the low-priced cut-over lands act to a certain extent as a check on the growth of tenancy by offering the farm worker with small means an opportunity immediately to become a landowner instead of having to work for years as a tenant to accumulate enough money to purchase high-priced land in his own neighborhood. The importance of the cut-over lands as a check on tenancy is indicated by the fact that a large proportion of the settlers now going upon the undeveloped lands of upper Wisconsin, upper Michigan, and northern Minnesota are men who have been renters in the regions of high-priced land in the Middle West. When the cut-over lands are settled many of these men will have no alternative but to remain at home and compete for farms to rent, thus increasing both the proportion of tenant operated farms and the value of farm land, and placing farm ownership still farther out of reach of the average tenant farmer.

It is the duty of the state of Wisconsin, in justice to itself, its people and the nation as a whole, to encourage the proper settle-
ment of its undeveloped farm lands and the building upon them of farm homes. It is just as much the duty of the state—and this is a duty of self-protection—to encourage farm ownership by taking measures to check the growth of farm tenancy. These measures should be taken in time while the proportion of tenant farmers in the state is still relatively low and the problem of dealing with them, therefore, more simple than it will be if left unattacked until a solution is absolutely forced on the people of the state.

Wisconsin should take warning from the experience of other states in the Middle West. The 1910 census shows that already in Illinois more than 41 in every 100 farms are operated by tenant farmers and that in some counties in that state more than 60 in every 100 farms are so operated. In Nebraska and Iowa about 38 farms in every 100, in Kansas about 37 in 100, and in Indiana 30 in 100, are worked by renters. In southern Wisconsin, as we have seen, there are counties where tenants operate more than 30 in every 100 farms. There is little reason to hope for anything more than a temporary delay or slight decrease here and there in the advance of farm tenancy, unless active measures are taken by the states or by the federal government to counteract this advance, and there is every reason to fear the consequences if such measures are not taken.

With reference to present conditions it is often held by economists that in the Middle West, at least, farm tenancy is simply a step towards farm ownership. PROF. BENJAMIN H. Hibbard, lately of the federal census bureau, and recently appointed to a professorship at the University of Wisconsin, states as his opinion that "the case does not seem open to argument. Tenancy", Prof. Hibbard says, "is a means of getting a foothold and makes possible the ultimate ownership of the land. The only question—an open one—is whether it is the best means of accomplishing the result."" PROF. HIBBARD is speaking of present conditions as revealed by the censuses of 1900 and 1910.

Similarly PROF. H. C. TAYLOR of the University of Wisconsin says in his book on "Agricultural Economics," published in 1905, that the census figures of 1890 and 1900 with reference to

2 In ch. XII, "Tenancy and Landownership in the United States."
farm tenure "indicate a constant movement from tenancy to landownership". The decline in the percentage of landowning farmers, Prof. Taylor says:

"* * * does not necessarily imply * * * that farmers who once owned land have lost it and become tenant farmers. The ownership of land is ever changing. If all farmers were to cease acquiring the ownership of land for one generation, there would be no landowning farmers left; and this could happen without a single farmer becoming bankrupt and losing his farm.

"The decline in the percentage of landowning farmers is due largely to the fact that a decreasing percentage of the succeeding generations of young farmers are able to acquire land. * * * Young farmers start in with little capital, and through gifts, inheritance, or savings from their profits, they gradually acquire ownership. But, from generation to generation, a smaller percentage of the farmers are able to make this transition."

It may be true that tenant farmers in the Middle West are now generally able to become farm owners before they die. It is a question, however, as suggested by the quotation from Prof. Taylor, whether we shall always be able to say this, and indeed it is a question whether we shall be able to say it 10 or 15 years from now. With a continuance of the present and probable rise in land values throughout the Middle West, the time seems likely to come when it will be generally impossible for men of small means to become farm owners in that section of the country at any age in life, however advanced. When that time does come the country will have to face a group of farm tenancy problems that will indeed be serious. These problems will involve questions of state policy not only with reference to a class of discontented, discouraged, hopelessly chronic tenants but also with reference to a class of landlords of a type which will probably be worse in many respects than that developed anywhere in the landlord-ridden countries of Europe.

The best that can be said for any system of farm tenancy involving any large proportion of the agricultural population is that it is better than something worse. It may be argued, for example, that it is better for the negro in the southern states to be a tenant farmer than to be a slave or a casual laborer. In comparison with farm ownership, there can be no argument for farm tenancy as a system of land tenure. Statesmen and
political thinkers the world over have for centuries recognized
the truth in this statement and have urged and enacted into
law plans for governmental activity to check landlordism and
promote farm ownership by the actual farmers. To-day some
of the most important questions engaging the attention of the
parliaments of Europe, Australia and New Zealand are ques-
tions of land policy. The people of Great Britain are at the
present time engaged in a tremendous struggle to free the land
in England from the grasp of the landlord so that the man
who will farm it can have it to farm advantageously. In Ire-
land the land is already being turned back to the ownership
of the men who cultivate the soil—but at the expense of a
state subsidy costing the treasury of the United Kingdom mil-
lions of pounds. New Zealand and Australia have been legis-
lating for many years to break up large land holdings and pre-
vent the growth of landlordism.

Every one knows that a system of tenant farming is waste-
ful, economically and socially. The tenant farmer in America
"skins" the soil, neglects the farm buildings and in general
farms the land which he, for the time being, occupies for all
he can get out of it in the year or the few years for which he
has leased it. The tenant is not especially to be blamed for his
attitude towards the farm he rents. His landlord as a rule is
as selfish in his relations with the tenant as the tenant is in
the fulfillment of his obligations to his landlord. It is not in
human nature for the situation to be otherwise. No man who
wrests his living from the soil by the hard labor of farming
should be expected to pay more than the bare minimum his
lease calls for to the man who is in a position to compel him
to pay rent for the privilege of working at all. And experi-
ence shows that few men will.

Tenant farming not only results in a tremendous economic
waste through the use of unscientific exploitative methods of
farming, but it is responsible also for tremendous social waste.
The phrase "the magic of ownership," which has become a
commonplace because of the truth it contains, applies as well
to the farmer as a citizen as to the farmer as a producer. The
average renter in America is a good citizen only in a negative
way. He must pay his bills, treat his family as well as he
can, and keep out of the courts, but in the nature of things he
cannot amount to much as a positive social force in the community in which he lives. He holds his farm, as a rule, for a short time only and he is interested in it merely as a temporary stopping place. His struggle to pay rent and to save money to buy a farm for himself some day—granting that the assumption that most tenant farmers eventually become farm owners is correct—leaves him no energy for participation in the larger affairs of the community in which he lives. The result is seen in poor roads, poor schools, and in general in a deadening lack of community enterprise and community life. The effect on the individual is in turn equally deadening. This is true, although perhaps not in the same degree, of the tenant who expects eventually to become a farm owner, as well as of the tenant who never hopes to be more than a tenant.

The general prevalence of tenancy as a form of land tenure results not only in great economic and social waste but it gives rise to social conditions which are intolerable in a democracy. "As the price of land becomes higher and higher," Professor T. N. Carver says in a recent book, "it will become more and more difficult for the man who starts with nothing but his hands to become a farmer. This is a situation which contains possibilities of evil in the form of separating our rural population into two groups, the landowners and the landless. Such a separation of classes has never failed in the history of the world to breed jealousies and animosities."

There are two kinds of landlordism: resident landlordism and absentee landlordism. Of these the latter is by far the worse—Prof. Carver says that "next to war, pestilence and famine, the worst thing thing that can happen to a rural community is absentee landlordism." As yet Wisconsin and the Middle West in general have not suffered greatly from absentee landlordism. That is, most of the owners of rented farms continue to live in or near the community in which the farms are located. The census of 1900 showed that of the 21,553 rented farms concerning which information was obtained in Wisconsin, 17,112, or 79.4 per cent, were owned by persons who were residents of the counties in which the farms were located, and that of the re-

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*CARVER: Rural Economics, pp. 114-115.*

*CARVER: Rural Economics, p. 377.*

*Vol. V, pp. 310, 311.*
remaining 4,441 rented farms 3,463 were owned by persons residing in the state of Wisconsin, although outside of the counties in which the farms were located, leaving only 978 farms owned by persons residing outside of the state. The statistics of the 1910 census on the ownership of rented farms are not yet available but it is not probable that they will show any great change in the situation described.

There is little doubt, however, that if land values continue to rise and farm tenancy in consequence continues to increase, there will develop rigid classes of landlords and tenants and absentee landlordism will become a distinct and serious evil in Wisconsin. At the present time the great proportion of the owners of tenant-operated farms appear to be themselves farmers who have retired from active work to live during the latter years of life on the rental from their farms and income from other property. But just so soon as tenant-operated farms begin to be passed on in large numbers to a generation of farmers' children who are bent on living in the city, just so soon will the evils of absentee landlordism begin to appear. This will hold true whether the new owners retain possession of the farms or whether they sell the farms to business and professional men looking for opportunities to invest money for a profit or for the pleasure of owning land in the country.

The state of Wisconsin cannot afford to permit the growth of a landed aristocracy or the creation of a permanent class of tenant-farmers. World-wide experience warns against the social and economic dangers in allowing such conditions to arise and it is unnecessary here to discuss in detail the evils due to these conditions. The question is what preventive measures shall the state adopt?

There are at least four ways of attacking the farm tenant problem. First, it may be assumed that farm tenancy is inevitable and all efforts may be concentrated on improving the conditions of tenancy. Provision may be made for long leases and the rights and duties of tenants and landlords with respect to each other may be definitely fixed in statute law. Second, it may also be assumed that farm tenancy is inevitable but the efforts of the state instead of being concentrated on the improvement of the contract relations between tenants and private landlords may be directed to making the state itself the
landlord of all farms operated by tenants and all tenants, consequently, tenants of the state. Third, it may be assumed that farm tenancy in any form is not only undesirable but unnecessary and the state may attempt to break up existing systems of landlordism and land speculation and to prevent their rise in the future through the use of systems of taxation designed to discourage absentee landlordism and to promote ownership by the occupier. Fourth, it may be assumed, as in the previous case, that farm tenancy is unnecessary and the state may rely on some form of state-aided purchase of land to help the tenant to become an owner and thus reduce or entirely abolish landlordism as a permanent institution.

The assumption that widespread farm tenancy under a system of private landlordism is inevitable shows, in the opinion of the writer, not only a sad lack of imagination but also a sad lack of information. Denmark has proven that private landlordism is not inevitable and Great Britain is demonstrating today that one of the worst systems of private landlordism that ever existed—landlordism in Ireland—is no more inevitable than private landlordism in Denmark. Germany has also demonstrated that it is possible to avoid a general system of private landlordism. In the face of these facts it is absurd to urge the legal fixing of the contract relations between the landlord and tenant as a general remedy for the evils of farm tenancy. Such measures are perhaps needed to improve conditions with reference to the small proportion of farm tenancy which should probably always be allowed to prevail, but as a solution for the great social and economic problems of farm tenancy these measures are hopeless.

The second method of attacking the problems of farm tenancy has more to be said in its favor. If the state could retain the ownership of all land, as has been urged by some great economists, political scientists and statesmen, and lease it for long terms of years at a cash rent fixed at a certain proportion of the capital value of the land as appraised say, once in a generation, many of the evils of tenant-farming would disappear and there would be no evils due to the existence of a landed aris-

'The production of tenant-operated farms in Germany is only 14 per cent.'
tocracy for no such aristocracy could exist. This method of attack is being tried out in New Zealand and Australia as part of a comprehensive land policy involving other methods as well, and time will show its efficiency and expediency. One great difficulty with state landlordism under the "leasehold" system as developed in New Zealand and Australia is that a large proportion of the tenants of the state are likely to become opposed to the system and demand that their leaseholds be converted into freeholds. It is a serious question, as urged by Dr. Richard T. Ely, whether or not a state could maintain a system of state landlordism in the face of the united opposition of the majority of its tenants. But the question of state ownership of all farm lands will not be a practical problem for the people of Wisconsin for many years to come, if ever, and it may be dismissed without further discussion.

The third method of attack is also in the experimental stage. New Zealand and Australia have been trying for several decades to promote landownership by the actual cultivators of the soil and to prevent the growth of large estates, through the operation of systems of taxation which exempt improvements on land from taxes and impose extra burdens on owners of large areas of land and on nonresident landowners. These systems of taxation have been the result of much political controversy and compromise, and are still in process of amendment. Economists and other observers of the operation of the various land taxes in use in New Zealand and Australia differ widely in their views as to the practical results of the application of these taxes and it is impossible to form an impartial judgment in the matter without a more detailed and thorough investigation than the State Board of Public Affairs has felt that the present importance of the subject and the time at their disposal warranted them in making. The methods of land taxation in use in the countries to which reference has been made should, however, be carefully investigated for the information of the legislature and the people of the state in deciding questions of taxation which will certainly arise in the future not only with reference to proposals to discourage land speculation by means of taxation, but also with reference to proposals to secure through taxation part of the socially created value of land for the use of the community generally.
There remains for consideration the fourth method of attacking the problem of farm tenancy. Various plans for giving the tenant farmer or the landless farm-worker the assistance of the state in purchasing land have been developed in the different countries in which the state has seriously attempted to reduce or prevent the growth of farm tenancy. The essential principle of most of these plans, however, is a simple one. The state, having decided that farm tenancy is an evil which should be eliminated or reduced to a minimum, takes the most obvious step to secure these results. It helps the tenant to become a landowner. This the state does either by lending the tenant part of the money needed to buy his farm or by itself buying farm land and reselling it to the tenant farmer on easy terms.

When the state lends money to a tenant farmer to be used in buying a farm, it usually requires ample real estate security behind a first mortgage. In such cases, the state really acts as a mortgage bank by gathering funds through the sale of bonds to the public and loaning these funds to individual borrowers as their applications are approved. In some cases, however, as in the case of Ireland, the social necessity for the abolition of farm tenancy is so strong as to justify the state in advancing a greater amount of money than that for which the borrower can offer a good banking security or, indeed, than that which the borrower is expected to repay to the state. In America, however, conditions are not yet serious enough to justify the loan of money to farmers by the state or federal governments on any except a sound business basis, in accordance with which every dollar loaned and every cent of the cost of operating the system of loans should be repaid to the loaning authority by the borrowers.

The development by the state of a system of long-time farm mortgage loans to be made at low rates of interest to enable tenant farmers to become farm owners seems to be the only adequate method of attacking the problem of farm tenancy which is capable of immediate adaptation to conditions in Wisconsin. The proposal that the state inaugurate a system of farm loans is not a new one in Wisconsin—it has been made time and time again by editors of agricultural papers, by public men, and others interested in the progress of agriculture in the state—nor is it a proposal without ample justification from the experience of foreign nations and American states which lend money on farm mortgages.
If country life in Wisconsin is to be made more wholesome and more attractive to people who ought to stay on the farm or come to the farm, and if our agricultural resources are to be used to the greatest advantage in checking the increasing cost of food products, the people of Wisconsin must face the problem of farm tenancy squarely and attack it courageously. It is not enough to devise systems of tenant farming or enact legislation designed merely to fix the rights and duties of landlord and tenant with respect to each other, and thus aid in the perpetuation of the system of tenancy. Great Britain tried this plan in Ireland but it proved to be valuable only as a temporary makeshift. It was not until the parliament of Great Britain decided to do away altogether with landlordism in Ireland and enacted the boldest land purchase legislation ever enacted in any country that the real beginning of a solution was found. World-wide experience has demonstrated conclusively that the only way to solve the great social and economic problem of farm tenancy is to give the tenant a chance to become a farm owner.

The probability that a few years more will disclose the existence in the Middle West of a large class of tenant-farmers who have no opportunity as a class to become farm owners at any period in life, is a prospect which cannot be viewed with complacency. The permanent operation of half or three-fourths of our farms by tenant-farmers would not only result in tremendous economic waste and serious degeneration in country life, but it would also, as has been said above, create social conditions absolutely intolerable in a democratic country. If democracy means anything it means equality of opportunity, but there can be no equality of opportunity when the majority of our farming population is shut off from farm ownership by the high value of land and doomed to pay rent for a lifetime to those whom fortune has placed in the position of landowners. If we are to prevent the further growth of a rigid system of landlordism and tenancy in the Middle West we must take steps at once to give all possible help to the renter in his struggle to become a farm owner.

To become the owner of a farm in the regions of high priced land in Southern Wisconsin and other parts of the Middle West, the renter of small means needs to borrow a considerable sum of money for a comparatively long term of years. If he is to
work enthusiastically for the development of his farm as he pays for it, he must be reasonably sure of his tenure and of his ability eventually to become the owner of his farm. If he is to work efficiently, take care of his farm properly and give his children an opportunity in life, the tenant should have a period of at least twenty or twenty-five years in which to pay for his farm unless he chooses to complete payments in a shorter time. He should not be compelled to live on a bare minimum of subsistence and to work with the poorest equipment possible to use, in order to pay for his farm in five, ten or fifteen years. At the same time he should be able to feel that if he makes his payments regularly for the specified number of years—or for a shorter time if he is able to complete payments earlier—the farm will be absolutely his. In short, the tenant farmer should be given the opportunity to select the farm he desires to buy, if the farm is on the market, and to occupy it under an unquestionable tenure for the twenty or twenty-five years that he may need to pay the purchase price. Only in this way can the tenant be induced to exert himself to anything like his greatest efficiency either as a producer or as a citizen.

The state is the only institution in the economic and social life of this country that is broad enough, powerful enough and long-lived enough to secure for the tenant farmer the kind of credit that he needs. It is useless to wait for private enterprise or philanthropy to enter the field. Both may accomplish something but it will necessarily be on a small scale. Other countries, as has been shown in this report, have been forced to meet the problem of farm tenancy. They have almost invariably met it by helping the tenant-farmer to buy his farm through the medium of a state loan running for a long term of years at a low rate of interest and secured upon the land to be bought. If we expect to check the growth of farm tenancy in the United States, we will be compelled to devise a similar system for our own use. The writer believes that we should inaugurate such a system in Wisconsin just as soon as it is possible to secure the necessary amendments to the constitution of our state and devise a plan for state loans to tenant farmers adapted to our local conditions.