

The sale of Hudson's Bay Company farm lands: an example from the Francophone bloc in southwestern Saskatchewan, 1909–1930

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Abstract: This paper adds to the literature on the role of the Hudson's Bay Company (HBC) on the prairie settlement frontier. It focuses on the sale of farm lands that the Company was granted under the Deed of Surrender of 1870. While several studies have documented sales of HBC land in urban areas, less work has been conducted on rural land sales. Using data collected from HBC's Farm Land Records and Saskatchewan Land Titles, the paper analyses land sales in southwestern Saskatchewan in terms of time of sale, the price paid, land quality, land location and HBC policies. The possibility of speculation is also considered. Results of regression analysis suggest that better HBC land near railways and railway service centres sold before other, more distant and lower quality land. Distances to railways and railway service centres, and land quality also affected selling prices, though the importance of each factor varied over time. Collectively, they explained only 50 percent of the patterns of sales and selling prices, suggesting a need for additional, detailed study of HBC land sales and sales policies. Due to limits inherent in the sources used, the results relating to speculation were less clear. Purchasers left all categories of land with departures linked to the economic cycle, HBC policies and the personal characteristics of purchasers.

Key words: *Saskatchewan, Hudson's Bay Company, land grants, land sales, settlement frontier*

Introduction: The Hudson's Bay Land Grant

On July 15 1870, the Hudson's Bay Company (HBC) sold Rupert's Land, the land that it had been granted under charter in 1670, to Canada. In return for Rupert's Land, the HBC received £300,000, one-twentieth of the land in fertile areas to be opened for settlement, and title to the land on which it had trading establishments (Ray 1988, 1022). Moreover, the HBC

was allowed to select an additional 50,000 acres of land in blocks adjoining its trading posts (Selwood and Baril 1977). The fertile belt was defined as an area bound to the south by the American border, to the north by the northern branch of the Saskatchewan River, to the east by Lake Winnipeg, Lake of the Woods and the waters connecting them, and to the west by the Rocky Mountains (Ross 1986). One-twentieth of the land meant that the HBC was allocated all of sections 8 and 26 in every fifth township and all of sections 8 and three-quarters of sections 26 (consisting of the northwest quarter and southern half) in all other townships (McKercher and Wolfe 1986, 11). The grant totalled nearly seven million acres (Ross 1986).

The Hudson's Bay Company Lands and the Prairie Settlement Frontier

Early commentators on the settlement frontier in North America, notably Frederick Jackson Turner (1893) and Canadians, including Sage (1928), described the frontier in terms of a linear advance across the continent. From their perspective, this wave involved not only geographic advance, but also integration, as migrants came into contact with the North American environment and were liberated from the constraints of their homelands. Later, this view was questioned as others saw more complex patterns of migration, settlement and integration (Stanley 1940; Hudson 1976, 1986; Dick 1987, 4–7). In contrast with the apparent freedom of the American frontier, Canadianists, especially historians of the Laurentian school, observed that central and metropolitan cores and their agents exerted substantial power over Canada's frontier (MacKintosh 1923; Innis 1937; Careless 1954; Cross 1970). In particular, the Dominion Government, a main agent of the central core, established the National Policy to settle the West (Fowke 1957) and controlled land policies and surveys. Together, these instruments established the context and framework of prairie settlement and set its basic pattern, notably through the township survey. This was accomplished in advance of settlement and regulated settlers' experience of the frontier (Stanley 1940; Breen 1976, 15). The Dominion Government's decision to grant land to schools and to central institutions, railways and the HBC further affected settlement patterns.¹ Grants to land companies, and the policies that these central institutions adopted, also influenced prairie land settlement and landscapes (Hedges 1939; Warkentin 1961; Weir 1961; Lalonde 1971; Cutting 1975; McKercher and Wolfe 1986).

Certain aspects of the HBC's role in the western settlement frontier have been examined. Galbraith (1951), for example, provided an early

appraisal of HBC land sale policies while Selwood (2000) continued the study of HBC leadership with an elaboration on the Company directors' role in the interconnections with other companies. Other studies have documented the sale of HBC lands adjacent to former trading posts that became part of urban areas; both these sales and the sales of farm lands represented part of the Company's role as a geographical agent in western Canada after 1870 (Moodie 1977). In this context, Selwood and Baril (1977) described the HBC reserve at Upper Fort Garry. They related the effects of HBC policies on land sales and observed the impact of the HBC reserve on the layout of land in Winnipeg. Selwood (1980) discussed the Company's involvement and influence on the development of Fort Qu'Appelle, Saskatchewan through its land sales. Cerkow *et al.* (1997) described land purchase and forfeiture patterns at Edmonton. Selwood and Baril (1981) conducted a more comprehensive study of HBC policies and their effect on several western urban centres between 1870 and 1888. However, the final component of the HBC role in western Canada, namely its "influential [role] in the disposition of homestead lands throughout the areas of pioneer agricultural settlement" has received less attention (Moodie 1977, 269). Similarly, limited research has been conducted using the HBC Land Department records (Ross 1986). Selwood and Richtik's (2003) study of a HBC and Canadian Pacific Railway (CPR) settlement scheme at Vermillion, Alberta is one exception to the lack of research on the sale of farm lands that were part of every prairie township.

Problem

The current study examines one aspect of the prairie frontier that the HBC affected, namely the sale of HBC farm lands. It considers: first, the pattern of purchase of farm lands; second, the pattern of selling prices; third, the potential influence of speculation on land sales; and fourth, the pattern of purchaser persistence on HBC farm land. These patterns are viewed within the context of HBC policies and land settlement. How did purchase patterns, patterns of speculation and selling prices reflect HBC policies? This paper presents an exploratory investigation of this question. Although only a partial answer is obtained, the paper sheds further light on how the HBC influenced the Canadian prairie settlement frontier.

Basis of Analysis

Pattern of farm land acquisition:

Research has shown that various factors have affected settlement patterns in frontier areas. At a broad scale, wheat prices and farm technology influenced the potential for returns from agriculture and have been implicated in the spread of settlement (Lewis 1981). At a local level, land first had to be made available for settlement to proceed (Schlichtmann 1977). Within regions, an early commentator, Bylund (1960), recognized a pattern of diffusion into new areas that involved the selection of favourable climates and land. Hudson (1969) continued in the same vein, envisioning a three-step process of settlement involving: 'colonization,' an initial period of entry, where pioneers selected land with suitable conditions, namely good soil and reasonable proximity to railways; 'spread' where settlement density increased and towns formed; and 'competition' where 'stronger elements' acquired land and markets from 'weaker elements.'

Over time, researchers increasingly recognized the role of perceived, as opposed to actual, favourability of the land for returns from farming in the timing and pattern of settlement on frontiers (Schlichtmann 1977; Richtik 1983). Thus, studies have interpreted settlement patterns so as to compare the importance of a wide variety of economic and other variables that affected pioneers' perceptions and choices of land. Lewis (1981), for example, has shown the importance of the distance that grain had to be hauled in the spread of settlement, while Dick (1985) and Weisinger (1985) studied many factors: land type, soil quality, access to wood and water, proximity to settlers' points of entry, trails, railways and grain handling facilities, and proximity to supply centres. The importance of human characteristics, including culture, family and acquaintances in the direction and pattern of land alienation on the frontier has also been widely studied.²

This study, unlike several studies discussed above, describes expansion and infill of a partially settled area through sales by a company, rather than selection of relatively free homestead land and movement into a new area. This expansion, as elsewhere, could occur via the arrival of new settlers, or with settlers, previously in the area, expanding their holdings (Hudson 1969). The processes of mechanization and the extension of railways often played an important role in the expansion of farms and infill of existing settlement areas (Schmidt 1934; Norton and Guelke 1977; Thomas 1985). More importantly, as land was sold by a company, company policies had to be considered in explaining the settlement of this land (Weisinger 1985).

Even so, this study assumes that several of the locational factors that applied to frontier land settlement, notably soil quality, and access to railways and railway service centres,³ may have some applicability to early HBC land sales. Other studies of land that was sold by companies have suggested that purchasers looked for similar land characteristics as those who settled on 'free' Dominion grants. For example, those who bought railway land in Nebraska generally looked for economic advantages, particularly proximity to railways and the availability of water, although some other purchasers sought the social advantages of group settlement (Kinbacher and Thomas 2008). Notably, too, and underlining their importance, the potential advantages of these characteristics affected HBC land pricing schemes (HBC c1920).

Potential of speculation:

Speculation was not unknown on the Canadian prairie frontier (Adelman 1994, 222). Americans pioneers, who had speculated in their home country, also speculated at Vulcan, Alberta (Voisey 1988, 41–42). According to Voisey (1988, 46–47), 'professional pioneers,' or people who homesteaded in multiple places as a speculative venture, were not uncommon on the prairies. In southwestern Saskatchewan, there were instances where individuals cheaply acquired large tracts of land (Hamilton 2007, 211). Also, speculation was influential in at least some sales of HBC land (Cerkow *et al.* 1997). As such, speculation was considered as potentially important in the purchase pattern of HBC lands in the study area.

Speculators are generally characterized as individuals who purchased unimproved land with the intention of selling out once land values had risen sufficiently (Park 1984). Frequently, speculators have been associated with large tracts of land, and often with absentee landownership (*e.g.*, Heller and Moore 1972; Clarke 1978; Bloom 1983). In this regard, this study differs from many others since HBC parcels were scattered, limiting the acquisition of large tracts of land.⁴ Speculators have also been associated with rapid turnover (Heller and Moore 1972). This study assumes that this aspect of speculation may have affected HBC land. Moreover, it was considered probable that those who speculated in HBC land would have had at least some of the same characteristics as other speculators. Studies have shown that speculators came from varied backgrounds. Park (1984), for example, found that speculators on the frontier have included: first, frontiersmen hoping to sell for a profit as settlement expanded; second, small farmers who purchased more land than they were able to farm profitably; third, land agents; and fourth, officials who invested as a sideline activity.

Pattern of selling prices:

In a study of southern Ontario, Norton and Conkling (1974) proposed that land values were affected principally by distance to a central market, but were altered by distance to nearby markets, to arterial transportation routes and by soil quality. While they confirmed their hypotheses, their results did not fully explain variation in land prices. Thus, they proposed that human characteristics, including limited knowledge of the area, were also influential in land prices. A similar study by Clarke and Brown (1982) found that, among other things, access to a major urban centre was significant in land prices. Lindert (1988, 47) also described the price for each parcel of land as a function of climate, soil conditions, "other dimensions of nature," human investment, and the economic environment, including transportation costs, taxes, liens and property entitlements. At the same time, broad scale factors, including markets for farm products, asset markets, input markets and government policies, affected land pricing at a larger scale. Furthermore, Norton and Conkling (1974) suggested that within the pioneer period, land sold by a company at planned prices may not have exhibited the same pricing patterns as other land. Cotroneo (1987), for example, showed the effects of one company's pricing policies in a detailed study of the Northern Pacific Railway's role in land sales in Montana.

Many of the factors mentioned above were explicitly part of the HBC's policies in the pricing of Company lands. Land quality, proximity to market and potential for immediate cultivation influenced land prices (HBC c1920). The HBC also sold land for higher prices where it would likely increase in value, such as along projected railway lines (Galbraith 1951). Thus, in this study, since the land was not forested and did not need to be cleared prior to cultivation, the analysis of selling prices considers distance to a railway, distance to a railway service centre, land quality and timing of land sales.

Persistence patterns:

Persistence over time has been widely studied in frontier areas. Many reasons have been suggested for persistence or lack thereof. They include farm size (Boyd 1989, 158; Hamilton 2007, 200), soil quality (Mallett 1971, 41; Dick 1985; Boyd 1989, 106, 118), farmers' age (Mallett 1971, 98–99; Vogelsang 1972, 54; Mackintosh 1991; Hamilton 2007, 202) birthplace, ethnic background (Mallett 1971; Vogelsang 1972; Boyd 1989), family situation (Mackintosh 1991), location within ethnic settlements (McQuillan 1979), proximity to kin (Lewry 1986, 217), and personal characteristics and expectations (Bennett and Kohl 1995, 74). This study is restricted to providing a brief overview of persistence among HBC

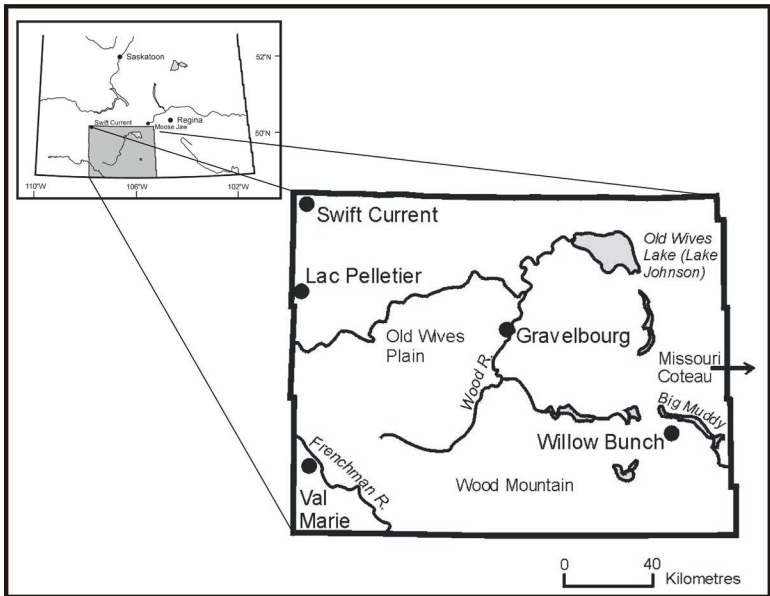


Figure 1: Study area.

purchasers and concentrates on describing the link between persistence and a limited number of characteristics of land quality for farming.

The Study Area

An area in southwestern Saskatchewan, located approximately between and to the south of Moose Jaw and Swift Current, was selected for study (Figure 1). The area includes a variety of soils, land at diverse distances from railways and a multitude of ethnic groups. However, the author's previous studies in this area were key in its selection.

The study area lies to the west of the Missouri Coteau, a 150 m escarpment that separates the Saskatchewan plains from the higher Alberta plains to the west (Abrahamsson 1972, 153). Old Wives Plain characterizes the northern part of the study area. Here, lakes and rivers have deposited lacustrine material on top of some 15 to 40 m of glacial drift. This has left fairly flat land, interrupted occasionally by glacial landforms, including moraines. Wood Mountain, a 150 m, flat-topped plateau, dominates the southern part of the study area (Loveridge and Potyondi 1983, 35–37). Big Muddy Valley, a former meltwater channel, punctuates the eastern

part of the area. The land between the Missouri Coteau, Old Wives Plain and Big Muddy Valley is often more rolling than Old Wives Plain, but changes in elevation are much less dramatic than along the Missouri Coteau or Wood Mountain uplands (Gauthier *et al.* 1993, 14).

The study area lies in southwestern Saskatchewan's arid belt and is characterized as a mid-latitude steppe within the Köppen climate classification system. Less than 400 mm of precipitation are received annually in all parts of the study area, though precipitation is highest in the northeast. Precipitation peaks during the summer, often as thunderstorms, enabling crop growth (Longley 1972, 25). Unpredictability, especially drought, also characterizes the area (Loveridge and Potyondi 1983, 12). Summer temperatures are elevated, reaching daily averages of about 19°C in July, but dipping to "14°C in January. Temperatures tend to be slightly higher in the western and southern parts of the area (Fung 1999, 95–100) and high summer temperatures combined with limited precipitation can result in significant moisture deficits at times reaching 350 mm in some areas (Gauthier *et al.* 1993, 26).

Water bodies are limited in the study area. Wood River and Frenchman River provide the key drainage. Most other creeks are ephemeral, flowing only in the spring after snowmelt. Saline sloughs are common though most, with the exception of the largest lakes, dry up during the summer months (Abrahamsson 1972, 153; Loveridge and Potyondi 1983, 39).

Chernozemic soils predominate in the area. However, topography is irregular and vegetation that would increase organic material is limited. Consequently, large tracts of land are relatively poor (Abrahamsson 1972, 153; Loveridge and Potyondi 1983, 42). The best soils are found on the most level land, particularly along Wood River near Gravelbourg (Figure 2). Soils between Old Wives Plain and the Wood Mountain uplands are reasonably fertile where the land is flat, though stones are common and present a problem to farmers. In addition, these Haverhill and Hatton soils are more susceptible to drifting during drought periods than soils in the Wood River floodplain. Poorly developed, light loams of the Wood Mountain association lie further south. Poor quality, coarsely textured Chaplin soil surrounds Old Wives Lake. Other soils in the northern part of the study area are of the Cypress, Haverhill and Wood Mountain associations. In addition to coverage with soils of lesser fertility than in the Gravelbourg area, these northern lands are rolling (Mitchell *et al.* 1944; Loveridge and Potyondi 1983, 42).

The natural vegetation of the study area, a quality that may have influenced patterns of land purchase (Tracie 1970; Richtik 1983), is characterized as mixed prairie in the east and dry mixed prairie in the west (Fung 1999, 133). At the time HBC land was taken, grasses, including

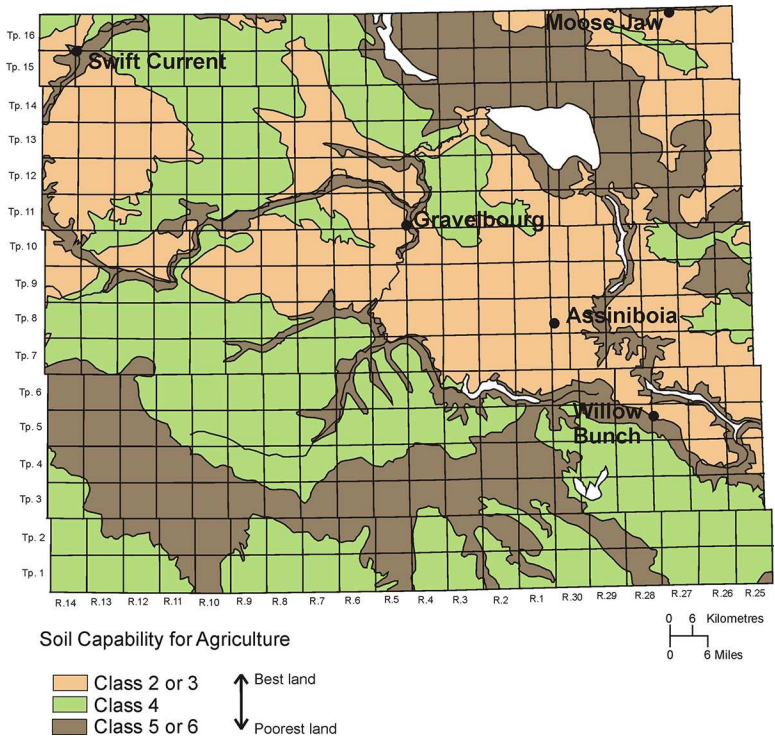


Figure 2: Soils in the study area.

Source: Fung (1999)

blue gamma grass (*Bouteloua gracilis*) and spear grass (*Stipa comata*), would have covered most of the land that had not been broken for farming. Bush, often wolf-willow (*Elaeagnus commutata*), buffaloberry (*Shepherdia argentea*) and cottonwood (*Populus deltoids*), would have been limited to valleys, while prickly pear cacti (*Opuntia polyacantha*) and pasture sage (*Artemisia frigida*) would have inhabited dry areas (Department of the Interior *Township Plans*; Watts 1959).

Land settlement in the area began with Métis and Francophones at Willow Bunch, Val Marie and Lac Pelletier. A few ranchers also established themselves in the late 1800s and early 1900s. During the first years, the region was isolated from markets with only the distant CPR mainline approaching the area. After 1906, Francophones much expanded land settlement as they sought to establish colonies before others arrived (Loveridge and Potyondi 1983, 121–152, 166–176; Fung 1999, 56–57). Other homesteaders, of varied nationality and culture, including

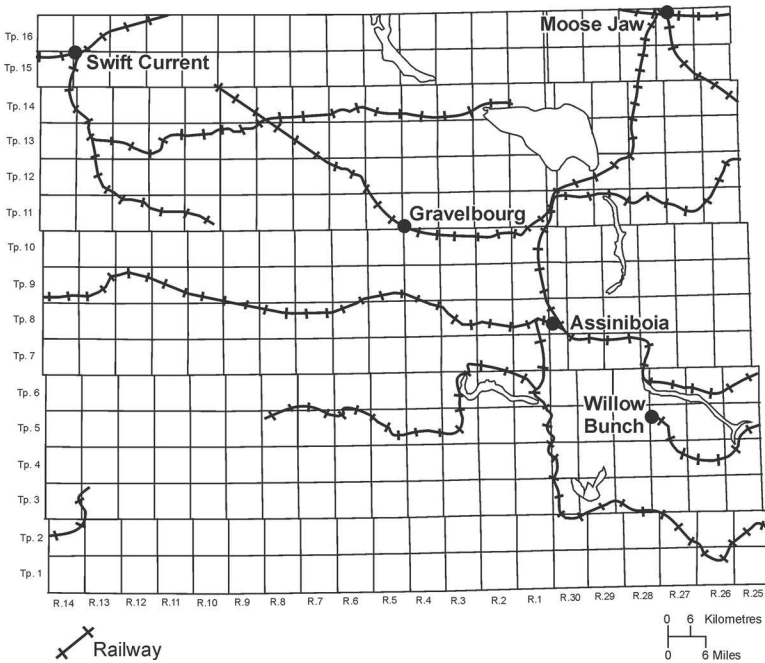


Figure 3: Railways in the study area.

Source: Drake (1950)

Mennonites, Romanians, British, Scandinavians and Germans, arrived subsequently; many formed bloc settlements (Fung 1999, 56–57).

Settlement initially spread outward from the clusters in Wood River Valley as homesteaders skipped poor land south of the CPR mainline and opted instead for better land. Over the ensuing years, settlers filled into more marginal areas, expanding south towards Wood Mountain and around Lake Johnson (Department of the Interior 1909, 1910a, 1911, 1915, 1918). Despite land alienation, many portions of the study area lacked railways for years. The parts which were homesteaded first and best suited for agriculture received rail service first. Settlers in poorer regions, particularly at Willow Bunch, waited until 1926 for rail service (Drake 1950) (Figure 3).

Time Period

The study begins with the first purchases of HBC land in southwestern Saskatchewan, in 1909. It ends in 1930 at the start of the Great Depression,

a period of tremendous change in prairie agriculture typified by extensive drought, decreased demand for farm products and declining prices (Schmidt 1934; Lindert 1988).

Sources and Method

The HBC's Farm Land Records are the main source material for the study. The farm land agreements and registers of sales provide information on the year of sale, the selling price, the address and occupation of the purchaser, and the year of transfer of the agreement, cancellation or reception of title to HBC farm land. Locating information about the sale of HBC land is a two-step process. Land sale agreement numbers, assigned to each quarter section sold, were first searched in the *Record of HBC Lands* (HBC Series 21). Next, the appropriate land sales were located by number in the *HBC Farm Lands Registers of Sales* (HBC Series 25), the *HBC Farm Lands Agreements* (HBC Series 26), and the *HBC Farm Lands Registers of Transfers* (HBC Series 29).

While HBC documents provided the information needed about patterns of land sales, purchase prices and completion of contracts, they included less information about speculation. For this reason, the information provided by HBC documents was supplemented with data from Saskatchewan Land Titles to show how purchase, cancellation, forfeiture, transmission and selling patterns may have involved speculation. Even so, the limits of these sources for identifying speculators are many. Like most sources, they do not explicitly identify speculators (Clarke and Brown 1987). However, some studies have used various methods to identify them. Clarke (1978), for example, considered all large landholders as potential speculators whereas Widdis (1979) developed more specific criteria. He typified speculators as large landholders, who cleared and invested little in their land and who either sold or persisted 'sitting' on their land. Combinations of lack of residence, limited development and large holdings have also been used as criteria to identify speculators (Clarke and Brown 1987), and it has been shown that prairie speculators, too, did little to improve their holdings (Voisey 1988, 45). Unfortunately, most of these methods require information that could not be gathered from the sources that were available in the present study. In particular, information about residence and improvements to land was not available.

Mostly, the sources available for this study only showed sales patterns. Although sales patterns, especially rapid turnover (Bogue and Bogue 1957; Hartnett 1991), may be suggestive of speculation, they certainly do not provide full information on speculative intent. First, while some speculators

bought and sold land quickly, others purchased large tracts of land and persisted as landowners, though they occasionally leased land (Bogue and Bogue 1957; Widdis 1979; Hartnett 1991). These speculators would not have appeared among those who sold out soon after acquiring title to HBC land. Second, farmers also speculated, though sometimes only on a small scale. This group of speculators often purchased only a few additional quarter sections that could be sold for a profit, though they could keep the land if sales conditions were unfavourable and it was useful for their operations (Park 1984; Adelman 1994, 222). According to Voisey (1988, 46–47), the latter form of speculation was common on the prairies as some purchased land in addition to a homestead. These speculators, too, may not have been identified by the pattern of land sales. Third, a variety of factors, other than speculation, including closing of the settlement frontier, availability of capital in the local area, land fertility, size of the tract of land held, perceptions of land value, family geographical and generational propinquity, and the land owner's occupation have been shown to influence land sale patterns (Schmidt 1934; Bogue and Bogue 1957; Hartnett 1991). These factors would have affected land sale patterns irrespective of speculative intent.

Analysis of the effects of soil characteristics on the sale of land was based on soil classes described by the Canada Land Inventory (CLI) maps (CLI 1967a, 1967b, 1967c, 1967d). The CLI grouped land into seven classes based on its capability for agriculture. HBC land within the study area included quarter sections with one class of land and quarter sections with two or more classes of land. Where quarter sections contained more than one class of land, a general class was assigned either by attributing the class that described the most land, if there were two adjacent classes of land (*e.g.*, Class 2 and 3 land), or by determining an average quality class for the quarter section, if it contained more than two classes of land or non-adjacent classes of land.

The expansion of railways in the area was described by Drake (1950); his maps were used for discussion relating to railways. The analysis of land sales and distance to railways and railway service centres was based on straight line distances to a railway that existed at the time of purchase. This provided a simplified approximation of the trip settlers would have had to make to haul their grain to a railway or railway service centre. This method was used since the actual routes taken were unknown (SAR 1973).

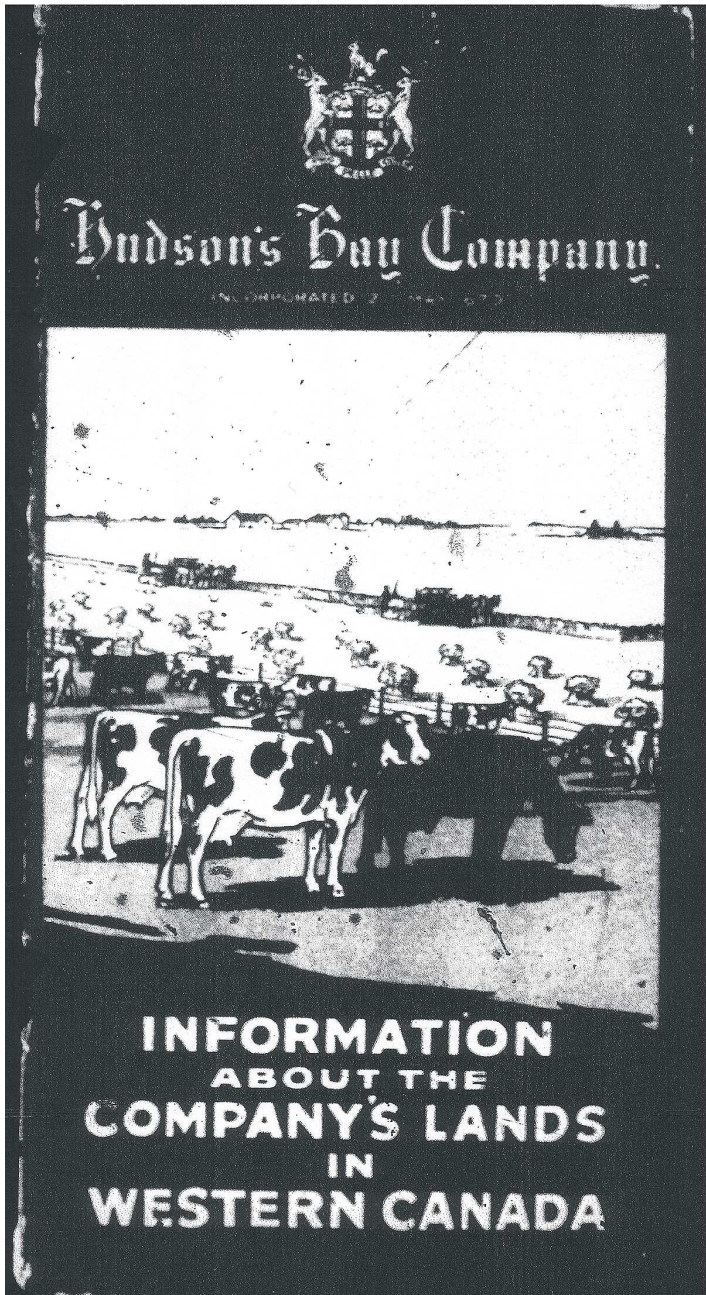


Figure 4: Hudson's Bay Company advertising.
Source: HBC (c1920)

The Hudson's Bay Company's Rural Land Sale Policies

As a holder of land in all townships, the HBC participated in the settlement of western Canada. During the early 20th century it advertised in newspapers and published a series of brochures explaining the advantages of purchasing Company land (Figure 4). Acquiring Company land, it suggested, would allow homesteaders to select land of proven fertility, in an established district, with the advantages of proximity to other people, communities and facilities (HBC *c*1920). The Company also advertised the assistance its agents provided in helping potential settlers to secure reduced rates on Canadian railways and in accompanying them to HBC land (HBC *c*1920).

Nevertheless, while participating in western settlement, the HBC's motives differed from those of other agents. In particular, grain production and transportation by rail allowed both the Dominion Government and railways to continue benefitting following the sale of their lands. The HBC, on the other hand, would not reap long-term benefits from the sale of its land; its land was a diminishing asset that, once sold, would no longer benefit the Company (MacKay 1949, 304). To this end, the HBC devised sales policies aimed at maximizing profits from land sales. Generally, it attempted to hold land until the most profitable deal could be obtained. Yet since it could not risk resentment from settlers and Canadians, and because holding land did not provide its shareholders with returns, and since taxes drained resources, the HBC sold land, though it demanded higher prices than other land holders (Galbraith 1951). Homestead quarters were free of charge except for the \$10 registration fee and completion of homestead duties, pre-emption quarters sold for \$3.20 per acre, and railway land sold for \$8.55 per acre. In contrast, HBC land sold for an average of \$12.10 per acre between 1906 and 1927 (Martin 1938). Furthermore, the HBC adopted policies of selling land for higher prices in locations where it would likely increase in value, such as along projected railways (Galbraith 1951). Land quality, proximity to market and potential for immediate cultivation also influenced land prices (HBC *c*1920).

Other HBC land sale policies reflected the Company's goal of maximizing profits. When Lord Strathcona became governor in 1906, he envisioned that land prices in western Canada would increase until they were approximately equal to those in eastern Canada. Thus he implemented a policy of disposing of no more than one-half section of HBC land to each purchaser and he did not allow more than part of the land in every township to be sold to individual buyers (Galbraith 1951). As he expressed in 1910, the quarter sections that were not sold immediately would most certainly increase in price in later years:

... there is no difficulty in reserving for a higher price such sections (or parts of sections) as it may appear desirable to deal with, the actual fact being that while a portion of any section has been sold, let us say for eight or ten dollars per acre, in a couple of years or so later twenty dollars per acre have been received for the other portion of the section of precisely the same quality (HBC *Hudson's Bay Company Proceedings* 1910).

This policy, he maintained, was consistent with Company goals. It did not pose hardship to Canadians. On the contrary, it was beneficial as it would discourage speculation, while increasing revenue for the Company (HBC *Hudson's Bay Company Proceedings* 1909). Furthermore, the loss of revenue, because of taxation and fewer sales, would be made up through leases of HBC land for grazing (HBC *Hudson's Bay Company Proceedings* 1910).

By the mid-1910s, the burden of taxation on HBC land increased because of the expansion of settlement and school districts, the Finance Act, and the judicial decision that municipalities had the right to levy taxes. Thus, the Company, now under the governorship of R.M. Kindersley, adopted a policy of reducing sales prices, particularly for poor land (HBC *Hudson's Bay Company Proceedings* 1916, 1920, 1926; *The Regina Leader* 1918). Also, it actively campaigned to sell its land in 1919, 1925 and 1928 (HBC *Hudson's Bay Company Proceedings* 1919, 1928; *The Regina Leader* 1925). Still, despite the sales and the leasing of land that provided income and some tax exemptions, the burden of taxation increased over succeeding years as the Saskatchewan government imposed a surtax and a wild lands tax (HBC *Hudson's Bay Company Proceedings* 1920, 1921).

Once settled, purchasers were subject to fulfillment of HBC land sale policy. The terms of sale for farm land required a down payment of one-eighth of the purchase price with the remaining payments to be made in seven annual instalments at 7 percent annual interest. Purchasers were also to erect fences and buildings though this provision was not enforced (Galbraith 1951).

Moreover, the Company instituted policies to aid purchasers of HBC land, though the aid policies were also designed to provide longer term revenue to the Company. These policies allowed farmers to convert sales agreements into loan agreements. This was intended to enable them to invest in developing their land rather than making payments, and to pay dividends to the Company (HBC *Hudson's Bay Company Proceedings* 1913). Policies of leniency relative to payments were adopted during difficult years between 1918 and 1922, though the HBC's directors also

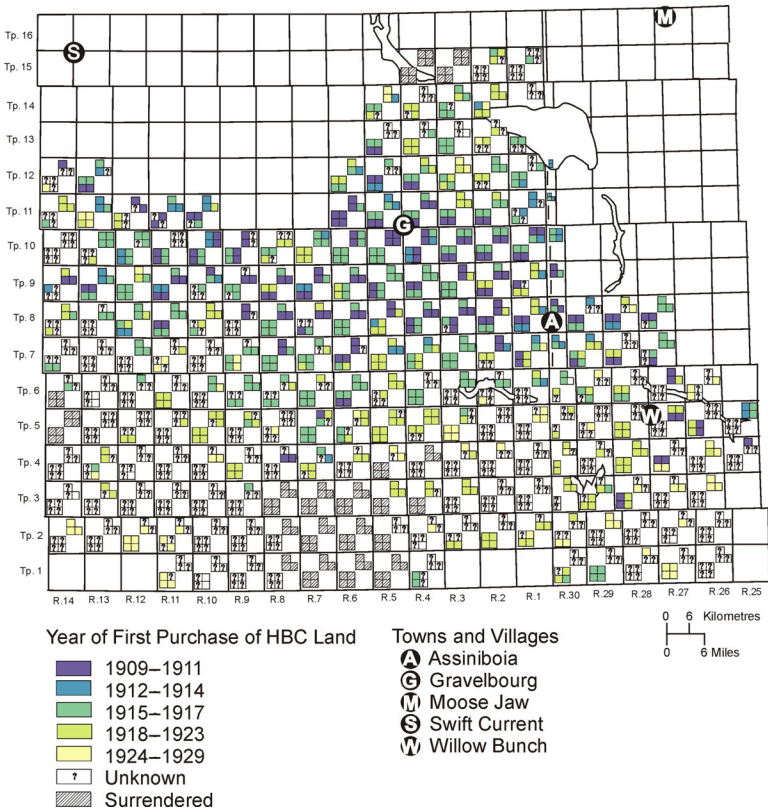


Figure 5: Year of Hudson’s Bay Company land sales.

Source: HBC Farm Land Records

believed that these policies would pay in the long run (HBC *Hudson’s Bay Company Proceedings* 1922). Purchasers who began to develop the land could, after making their second payment, postpone further payments on the principal for six years, provided they continued to develop the land and paid interest and taxes. This policy, too, was to pay longer term dividends to the Company (HBC c1920; HBC *Map of Lands for Sale*).

Despite enforcing its desire to have its land settled, by 1923–1924, the Company’s directors began to have contracts on lands cancelled where they felt they would not recover payments. Although this policy was aimed more at townsites than at farm lands, the Company endeavoured to cancel all speculative contracts and contracts where farmers had left the land but had not cancelled their contracts (HBC *Hudson’s Bay Company Proceedings* 1923, 1924).

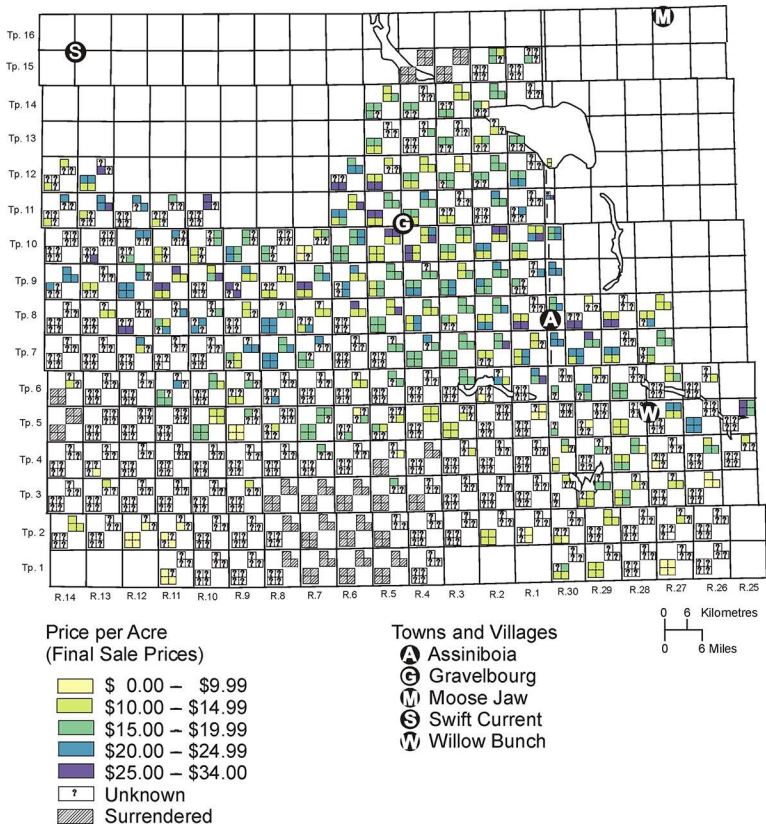


Figure 6: Selling price of Hudson's Bay Company land.

Source: HBC Farm Land Records

Patterns of Hudson Bay Land Sales in Southwestern Saskatchewan: An Overview

As elsewhere, settlers in the study area began purchasing HBC lands a few years after they entered for homesteads (Galbraith 1951). They made their first purchases of HBC land in 1909 (Figure 5). Land was sold in the Assiniboia-Gravelbourg area first. Next, sales extended to the immediate south and to the north. Only later were quarter sections purchased in the southern part of the study area. In fact, much of the land in the southernmost region remained unsold in 1930.

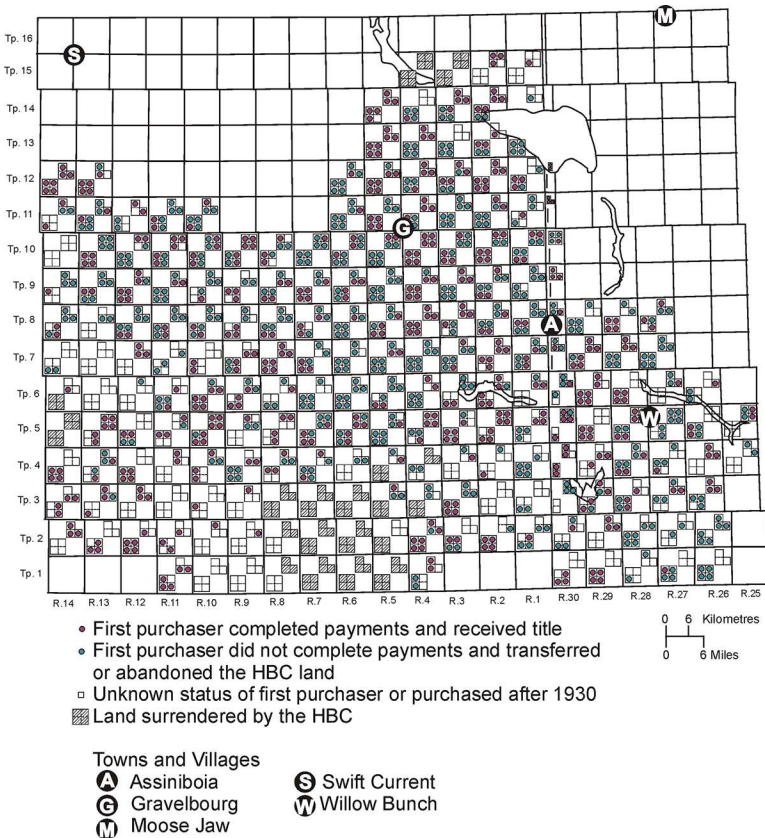


Figure 7: Persistence to completion of the contract among those who purchased Hudson's Bay Company land.

Source: HBC Farm Land Records

Figure 6 shows the spatial distribution of the final selling price for HBC land. Although selling prices appear mixed at first glance, the Company received the best prices for land in the Assiniboia-Gravelbourg area, where it sold for between \$15 and \$34 per acre. Prices were lower for land to the north, south and west. Land in the southern part of the study area often sold for much less, typically earning the Company between \$5 and \$19 per acre.

Many first purchasers of HBC land did not complete the purchase (Figure 7). Sales contracts were cancelled on 33.6 percent of the land sold in the study area. This rate of non-completion was greater than the rate of reinvestment of HBC land elsewhere. Between 1906 and 1927, the HBC

sold 2,851,502 acres. Of this, 607,129 acres (21.3 percent), were reinvested or cancelled (Martin 1938). In addition, many other purchasers transferred their title, so that 46.3 percent of purchasers in the study area did not complete the purchase or transferred the contract rather than obtain title. Relatively poor land and adverse weather and farm conditions during the study period likely contributed to the high rate of turnover. Examination of Figure 7 suggests that local circumstances were less important in turnover than were broad scale conditions; purchasers throughout the study area cancelled or transferred their contracts.

Analysis

Timing of land sales:

Both the timing of settlement and economic influences affected the numeric pattern of land sales. The earliest sales, during the first decade of the 20th century, occurred during a general period of expansion as economic recovery and demand for food contributed to increasing prices for foodstuffs. But environmental conditions varied (Schmidt 1934). The sales in 1909 largely followed the arrival of settlers at Gravelbourg. In contrast, settlers at Willow Bunch, who had begun entering for homestead land as early as 1902, and had been in the area for several years before that, had faced both favourable and poor years since the turn of the century. This may explain why most did not purchase land until later years. Although crops were good in 1905, devastating storms had struck Willow Bunch during the winter of 1903, and some settlers had lost most of their herds. Besides, dry weather had resulted in light crops in 1906 and failures in

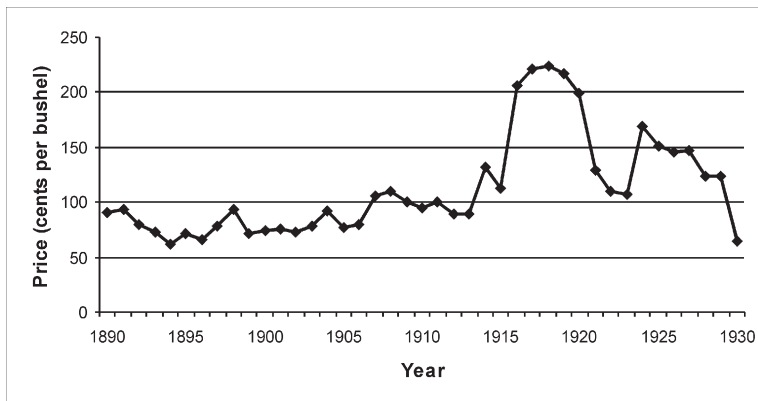


Figure 8: Wheat prices.

Source: Based on Urquhart and Buckley (1965)

some areas in 1907 and 1908. Conversely, better crops in 1909 and the end of financial difficulties in the United States appeared to contribute to the peak in HBC land sales in the study area in 1910 (Saskatchewan Department of Agriculture 1905–1909; HBC *Hudson's Bay Company Proceedings* 1909; Department of the Interior 1910b; Rondeau 1923, 164).

A succession of years followed when sales were limited. Weather and price conditions seem to have played a role. Harvests in 1910 and 1911 were marginal. In 1910, some farmers harvested less than half of what they had sown. 1911 was dry, with yields about half of those of previous years. Better crops followed in 1912 and 1913, but large crops in other wheat producing countries contributed to low prices for wheat (Figure 8). The decline in world financial conditions in 1913 further affected HBC land sales (HBC *Hudson's Bay Company Proceedings* 1911, 1913; Saskatchewan Department of Agriculture 1911, 1912, 1913). 1914 witnessed continuation of the depression that again generally reduced HBC land sales. Renewed drought conditions in parts of southwestern Saskatchewan only exacerbated this situation. In fact, areas around Swift Current were “said to be drier than it had been within the memory of the oldest settler. Many fields were badly scorched and some fields were being ploughed under” (Saskatchewan Department of Agriculture 1914, 108). Large numbers of farmers were unable to meet financial obligations (Saskatchewan Department of Agriculture 1914, 111–112; HBC *Hudson's Bay Company Proceedings* 1914; Peel 1946, 198–199).

Although fires devastated a few parts of the study area in 1915, many farmers had an outstanding year as better weather conditions returned and wheat prices increased, spurred by the need to supply the Allies during World War I. Following these improvements, HBC land sales began to increase (Saskatchewan Department of Agriculture 1915, 10–11, 122–123; HBC *Hudson's Bay Company Proceedings* 1918; Peel 1946, 201; Urquhart and Buckley 1965, 359–360). In 1916, reasonable crops, high prices and declining availability of homestead land appeared to contribute to a peak in land sales (HBC *Hudson's Bay Company Proceedings* 1916, 1918; Saskatchewan Department of Agriculture 1917, 12–13, 108–115; Urquhart and Buckley 1965, 359–360). Land sales remained high in 1917, again spurred on by high prices, in spite of the dry weather and decline in yields (Saskatchewan Department of Agriculture 1918, 107–112; Urquhart and Buckley 1965, 359–360).

1918 marked the end of this period of relative prosperity and the start of a period of decline in HBC land sales. Although wheat prices were high in 1918 as Europeans continued to need food, the drought that began that year hindered farmers. Weather conditions in 1918 were so poor that the Dominion Government, in cooperation with the railways, arranged for the

distribution of seed grain, reduction in costs for shipment of feed to drought areas, and shipment of livestock to areas where feed was plentiful. In 1919, the Dominion Government and railways, along with provincial and municipal governments, provided fuel, flour, seed grain and free transportation of feed. As in 1914, the Saskatchewan Department of Agriculture interceded between farmers and creditors. Poor conditions persisted in 1920: grasshoppers appeared, wheat prices declined as they were no longer inflated by the needs of the War, and continuing labour shortages increased production costs. The auction of school land by the Dominion Government further contributed to reduced HBC sales at this time (HBC *Hudson's Bay Company Proceedings* 1918, 1921, 1922; Saskatchewan Department of Agriculture 1919, 10, 86, 104–105, 1920, 9, 12–13, 17, 59, 255–257, 1921, 9–10, 22–23, 66, 69, 1922, 9, 11, 292–294, 1923, 168–169; Potyondi 1995, 93)

Crops began to improve in 1922. Even so, wheat prices were low and farmers encountered higher prices for other necessities. Better weather conditions continued in 1923, resulting in a reasonable crop but the price of wheat again declined and input costs remained high. Also, as the preceding drought years had contributed to increased debt loads, farmers had only achieved a moderate level of prosperity. Under these conditions, HBC land sales fell to a low in 1923 (Saskatchewan Department of Agriculture 1923, 9, 13, 168–169, 1924, 9–10, 261–262; HBC *Hudson's Bay Company Proceedings* 1923; Urquhart and Buckley 1965, 359–360).

Sales in the study area picked up in 1924 as prices improved, aided in part by the establishment of the Wheat Pool. Nevertheless, land sales did not increase substantially. In addition to the more limited availability of HBC land, this was likely associated with lower grain prices than during the War years, the continuing debt burden, and a renewal of poorer weather conditions (HBC *Hudson's Bay Company Proceedings* 1924; Saskatchewan Department of Agriculture 1925, 9, 238–240). Crops were better in 1925 and 1926, and prices were higher than they had been in the early 1920s; this corresponded with an increase in HBC land sales. However, conditions deteriorated after 1927, with lower yields in 1927 and much lower yields in 1929. Despite a good crop in 1928, wheat prices declined along with HBC land sales (Saskatchewan Department of Agriculture 1927, 258–269, 1928, 349–361, 1931, 451–462; HBC *Hudson's Bay Company Proceedings* 1929).

Broadly, the spatial pattern of HBC land sales in the study area paralleled the pattern of frontier expansion. Following the initial land alienation at Willow Bunch, Gravelbourg, Ponteix and Assiniboia in 1902 and from 1906 to 1908, settlement expanded northwest and southeast of these nodes, with homesteaders claiming the better land in the region. By

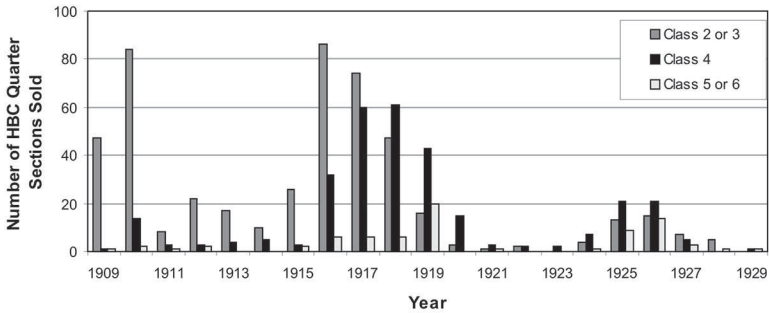


Figure 9: Year of sale of Hudson's Bay Company land and land quality.

Source: HBC Farm Land Records

1910, much of the land in Wood River Valley was claimed, along with the good land around Assiniboia and the best land in the Willow Bunch district. Settlement gradually expanded onto poorer land of the Wood Mountain uplands and in northern parts of the study area. Still, several quarter sections, particularly in the Wood Mountain uplands, remained open for entry in the late-1910s while other marginal land was leased for grazing (Department of the Interior *Township Registers*).

The pattern of HBC land purchases was similar, though HBC land was first purchased in the Gravelbourg-Assiniboia area, three years after this region was first settled. Purchases then extended northwards and southwards, following the homesteading frontier.

Soil capability for agriculture influenced the timing of land sales (Figure 9). First, this pattern appeared in the study area as a whole. Early sales were for Class 2 or 3 land. In 1909 and 1910, 95.9 and 84.0 percent of sales were for the best land (Class 2 or 3). By the late-1910s, sales of Class 2 or 3 land dropped relative to sales of poorer land. In 1917, 52.5 percent of the land sold was Class 2 or 3 while 42.9 percent of the land sold was Class 4, and 4.3 percent was Class 5 or 6. By the end of the period, Class 5 and 6 land made up a much larger portion of land sold, reaching 20.9 percent in 1925 and 28.0 percent by 1926. Second, this pattern of purchases of good land before poor land developed within townships. Even where townships were mostly settled, if some quarters of HBC land were better suited for farming, they were purchased before land that was less suited. This finding concurs with other studies of prairie settlement that have shown that most settlers preferred good land to poor land (*e.g.*, Lewry 1986, Boyd 1989).

As in the case of land quality, railways played an important role in prairie settlement. Studies have often considered distance to a railway as

a factor in the timing of prairie settlement (e.g., Dick 1985; Weisinger 1985; Lewry 1986). Railways offered economic advantages of easier transport of crops to those settled nearby. Indeed, in 1911, the Saskatchewan Department of Agriculture estimated the cost of hauling grain at 0.5 cents per bushel per mile (Saskatchewan Department of Agriculture 1911, 54). The disadvantage of distance from a railway was amply expressed by homesteaders at Willow Bunch who lacked a railway for about two decades after they settled the area; some contended that hauling grain ‘ate’ one-third of their profits (*The Regina Leader* 1920). The location of railway service centres was even more important for farmers than the location of

Table 1: Year of sale and distance to a railway.

Distance to a railway (km)	Year									
	1909–1911		1912–1914		1915–1917		1918–1923		1924–1929	
	no.	(%)	no.	(%)	no.	(%)	no.	(%)	no.	(%)
0.00 – 5.00	2	1.2	24	38.1	74	25.0	17	7.7	24	18.9
5.01 – 15.00	2	1.2	18	28.6	126	42.6	54	24.3	36	28.3
15.01 – 25.00	0	0	12	19.0	60	20.3	48	21.6	28	22.0
25.01 – 35.00	7	4.3	3	4.8	25	8.4	46	20.7	18	14.2
35.01 – 45.00	8	4.9	1	1.6	2	0.7	32	14.4	11	8.7
45.01 – 60.00	28	17.2	3	4.8	6	2.0	19	8.6	4	3.1
> 60.00	116	71.2	2	3.2	3	1.0	6	2.7	6	4.7
Total	163	100	63	100	296	100	222	100	127	100

Source: Based on HBC Farm Land Records

Table 2: Year of sale and distance to a railway service centre.

Distance to a railway service centre (km)	Year									
	1909–1911		1912–1914		1915–1917		1918–1923		1924–1929	
	no.	(%)	no.	(%)	no.	(%)	no.	(%)	no.	(%)
0.00 – 5.00	0	0	16	25.4	39	13.2	12	5.4	18	14.2
5.01 – 15.00	3	1.8	25	39.7	148	50.0	54	24.3	40	31.5
15.01 – 25.00	1	0.6	13	20.6	72	24.3	50	22.5	30	23.6
25.01 – 35.00	7	4.3	3	4.8	25	8.4	48	21.6	13	10.2
35.01 – 45.00	6	3.7	1	1.6	4	1.4	30	13.5	16	12.6
45.01 – 60.00	27	16.6	3	4.8	1	0.3	20	9.0	4	3.1
> 60.00	119	73.0	2	3.2	7	2.4	8	3.6	6	4.7
Total	163	100	63	100	296	100	222	100	127	100

Source: Based on HBC Farm Land Records

railways since grain had to be hauled to one of these points rather than to any location along a railway. Railway service centres were located approximately every 12 to 13 km along railways (Lewis 1981).

During the first period considered, 1909 to 1911, most of the land sold (71.1 percent) was distant from a railway (Table 1). The lack of railways in the study area best explains this. Also, while some purchasers of HBC land at this time were farmers, others were ranchers. Farmers needed railways nearby, but ranchers could trail livestock 100 miles or more to a railway service centre (Gauthier *et al.* 1993, 46). After 1912, land sales followed the anticipated pattern: land closer to railways was sold before land that was further from railways. Between 1912 and 1914, most of the land sold was within 25 km of a railway, with the largest amount being between 0 and 5 km from a railway. By 1915, land sales were most often for land between 5.01 and 15 km from a railway. In later years, land at further distances, though mostly no more than 35 km from a railway, increased as a portion of sales. Because railway service centres were located along railways, the statistics of year of sale and distance to a railway revealed a similar pattern (Table 2). Again, during the earliest years, most of the land sold was very distant from a railway service centre. After 1912, the majority of land sales were much closer to a railway service centre though the percent of land sold in the classes that were nearest to a railway service centre declined over time.

Still, the analysis of distance to railways and railway service centres did not account for several important factors that would have affected grain transportation. First, terrain characteristics were not considered. Second, the expansion of the elevator system was not incorporated into the analysis. Third, the importance of planned or anticipated, rather than actual, railways was not included. Terrain characteristics influenced the ease of hauling grain. The elevator system and the availability of railway service centres expanded substantially throughout the study period. Not infrequently, settlers chose homesteads in anticipation of railway construction, although plans for the location of rail routes in the study area developed and were modified as it was settled (Saskatchewan Department of Agriculture 1905–1931; McCormick 1980; Lewis 1981; Hamilton 2007, 117–119, 191–192).

Regression analysis on 868 quarters for which complete information was available calculated the relative importance of each factor in the timing of land sales. This showed, respectively, that distance to railways and distance to railway service centres explained 23 percent ($r^2 = 0.2306$) and 22 percent ($r^2 = 0.2222$) of the variation in the timing of land sales. Soil capability for agriculture and price appeared less important, accounting

for 15 percent ($r^2 = 0.1509$) and 3 percent ($r^2 = 0.0307$) respectively. Yet the collective association of all factors explained only 50 percent ($R^2=0.4959$) of the variation in timing of land sales. As Norton and Conkling (1974) found, in their study of southern Ontario, it is probable that human factors played a role in the timing of land sales. Very likely, HBC policies would have also explained some of the remaining 50 percent of the timing of land sales. Certainly, the effects of Lord Strathcona’s policy, of selling only half a section and only part of the land in a township at a time (Galbraith 1951) are apparent in Figure 9. In many cases, several years

Table 3: Land selling price and distance to a railway.

Distance to a railway (km)	Price per acre (\$)									
	0.00 – 9.99		10.00 – 14.99		15.00 – 19.99		20.00 – 24.99		25.00 – 34.00	
	no.	(%)	no.	(%)	no.	(%)	no.	(%)	no.	(%)
0.00 – 5.00	2	4.2	12	4.6	35	12.1	62	30.2	30	46.2
5.01 – 15.00	12	25.0	27	10.3	77	26.6	95	46.3	25	38.5
15.01 – 25.00	15	31.3	24	9.2	71	24.6	30	14.6	8	12.3
25.01 – 35.00	5	10.4	40	15.3	46	15.9	7	3.4	1	1.5
35.01 – 45.00	5	10.4	30	11.5	16	5.5	1	0.5	0	0
45.01 – 60.00	3	6.3	48	18.3	6	2.1	3	1.5	0	0
> 60.00	6	12.5	81	30.9	38	13.1	7	3.4	1	1.5
Total	48	100	262	100	289	100	205	100	65	100

Source: Based on HBC Farm Land Records

Table 4: Land selling price and distance to a railway service centre.

Distance to a railway service centre (km)	Price per acre (\$)									
	0.00 – 9.99		10.00 – 14.99		15.00 – 19.99		20.00 – 24.99		25.00 – 34.00	
	no.	(%)	no.	(%)	no.	(%)	no.	(%)	no.	(%)
0.00 – 5.00	0	0	8	3.1	25	8.7	34	16.6	18	27.7
5.01 – 15.00	14	29.2	26	10.0	79	27.3	117	57.1	34	52.3
15.01 – 25.00	15	31.3	28	10.7	75	26.0	36	17.6	11	16.9
25.01 – 35.00	2	4.2	38	14.6	48	16.6	7	3.4	1	1.5
35.01 – 45.00	8	16.7	28	10.7	18	6.2	1	0.5	0	0
45.01 – 60.00	3	6.3	43	16.5	6	2.1	3	1.5	0	0
> 60.00	6	12.5	90	34.5	38	13.1	7	3.4	1	1.5
Total	48	100	261	100	289	100	205	100	65	100

Source: Based on HBC Farm Land Records

Table 5: Land selling price and land capability for agriculture.

Land capability for agriculture	Price per acre (\$)									
	0.00 – 9.99		10.00 – 14.99		15.00 – 19.99		20.00 – 24.99		25.00 – 34.00	
	no.	(%)	no.	(%)	no.	(%)	no.	(%)	no.	(%)
Class 2 or 3	7	13.2	117	44.8	161	55.3	152	72.7	54	83.1
Class 4	26	49.1	106	40.6	119	40.9	50	23.9	11	16.9
Class 5 or 6	20	37.7	38	14.6	11	3.8	7	3.3	0	0
Total	53	100	261	100	291	100	209	100	65	100

Sources: Based on HBC Farm Land Records and CLI *Soil Capability for Agriculture* Maps 72 G, H, I and J

separated sales of quarters within townships and sales of quarters on the same section.

Selling prices:

Distance to railways and railway service centres, land quality and the timing of sales influenced the selling price for HBC land. First, in accordance with its policies, throughout the region the HBC charged more for land nearer railways and railway service centres than for land that was further from these facilities. Land capability for agriculture further influenced prices. Table 3 shows that land nearest to a railway predominated in the highest price categories. Land that was further from a railway was more common in lower priced categories. A similar relationship is demonstrated for selling price in relation to railway service centres (Table 4). Very little land in the highest price categories was beyond 25 km from a railway service centre. Most of the land that was distant from a railway service centre sold for \$10 to \$14.99 per acre. The lowest price category included land at variable distances to a railway service centre, except land that was less than 5 km from a railway service centre. The timing of land sales and land capability for agriculture were potentially also involved in this pattern. Tracts of relatively poor land were found near several railway service centres, including some of the main railway service centres such as Swift Current. According to Table 5, the best land, Class 2 or 3, usually sold for at least \$20 per acre. No Class 5 or 6 land fetched more than \$25 per acre and little Class 5 or 6 land sold for between \$20 and \$24.99 per acre. Most of the land that sold for less than \$10 per acre was Class 4, 5 or 6.

Regression analysis showed that during the full study period distance to railway service centres explained 22 percent ($r^2 = 0.2224$) of the variation in the price of land. Distance to railways also explained 22 percent ($r^2 =$

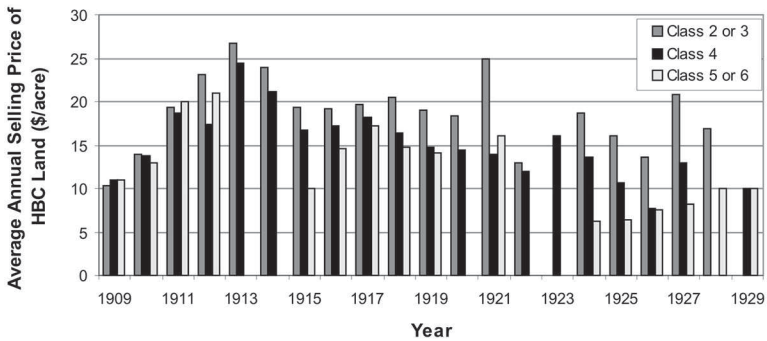


Figure 10: Annual average selling price of Hudson's Bay Company lands and soil quality.

Sources: HBC Farm Land Records and CLI Soil Capability for Agriculture Maps 72 G, H, I and J

0.2180), while soil capability for agriculture explained 11 percent ($r^2=0.1065$), and year of sale just 3 percent ($r^2=0.0307$). The limited importance of year of sale may seem surprising for two reasons. First, the prices charged for Company land peaked in 1913 and then declined as the Company sought to reduce its tax burden. Second, an increasing portion of the land sold in later years was of poorer quality. According to HBC policy, this land was to be sold for lower prices than better land (HBC *Hudson's Bay Company Proceedings* 1916, 1926; Galbraith 1951). Despite some declines in prices during poor years, the general trend of increasing prices for farm land appeared to offset HBC policies (Saskatchewan Department of Agriculture 1905–1931; Lindert 1988).

Figure 10 depicts another discrepancy in the overall pattern of better land selling for higher prices than poor land. During the earliest years of the study period, relatively good and poor land appeared to sell for nearly equal prices. As time moved on, differences developed and became pronounced. This discrepancy was investigated further. Other researchers' findings, namely, that human characteristics, including a lack of knowledge about an area, played a role in prices, directed this additional analysis (Norton and Conkling 1974). Indeed, evidence suggests that the agricultural capability of prairie land was ill known to those who first assessed it. Tyman (1975), for example, found that surveyors frequently made erroneous appraisals of farm land quality in western Canada. Early settlers in southwestern Saskatchewan, knowing little of the significant possibilities of drought, approached the area optimistically and settled in many areas that were later abandoned as ill suited to farming (Potyondi 1995).

Regression analysis showed that soil capability for agriculture played an increasing role in land prices as time moved on. Before 1918, soil capability for agriculture explained just 0.08 percent ($r^2 = 0.0008$) of the variation in land prices while distance to railways ($r^2 = 0.3801$) and to railway service centres ($r^2 = 0.3789$) each explained 38 percent of the variation in prices. Between 1918 and 1921, soil capability for agriculture explained 28 percent ($r^2 = 0.2782$) of the prices while distance to railways ($r^2 = 0.3988$) and to railway service centres ($r^2 = 0.3829$) explained 40 percent and 38 percent respectively. After 1922, soil capability for agriculture explained 32 percent ($r^2 = 0.3151$) of the variation in land prices while distance to railways ($r^2 = 0.2294$) and railway service centres ($r^2 = 0.2342$) each explained 23 percent. This suggests that the HBC, like settlers, may have optimistically and unknowingly appraised all land in the area before the drought. As the limits of the land became increasingly apparent, selling prices came to take greater account of land suitability for farming. In fact, during the post drought period, capability for agriculture provided the most significant explanation for differences in the pricing of land.

Finally, while timing, soil capability for agriculture, and distance to railways and railway service centres were important in explaining variation in the price that the HBC charged for land, these factors clearly did not fully explain that variation. During the full study period, the collective effects of these factors explained 44 percent ($R^2 = 0.4442$) of the variation in the price. Soil capability for agriculture, distance to railways and distance

Table 6: Results of regression of land capability, distance to a railway and distance to a railway service centre on land selling price.

Year	R^2
1909	0.2116
1910	0.1350
1911	0.0635
1912	0.1405
1913	0.1267
1914	0.5325
1915	0.5318
1916	0.2412
1917	0.2448
1918	0.4877
1919	0.4682
1920	0.3813
1921 to 1923 ²	0.1459
1924	0.6692
1925	0.4953
1926	0.2290
1927	0.6420
1928 to 1929	0.7792

¹ Coefficients are for regression of land capability, distance to a railway and distance to a railway service centre on price of land per acre.

² Values for 1921 to 1923 and 1928 to 1929 were regressed together because of the limited number of farm land sales during these years.

Source: HBC Farm Land Records

to railway service centres only explained 39 percent ($R^2 = 0.3875$) of the variation in price before 1918, 48 percent ($R^2=0.4798$) of the variation between 1918 and 1921, and 32 percent ($R^2=0.3151$) of the variation after 1922. Multiple regression coefficients for individual years are shown in Table 6. The explanatory value of soil capability for agriculture, distance to railways and distance to railway service centres reached 78% in 1928 to 1929, but in most years they did not explain 50% the variation in price and in several years, they explained less than 25%. From this, it is reasonable to conclude that other factors influenced HBC land prices.

Potential of speculation:

The initial analysis of purchasers' characteristics suggests a lack of entrepreneurs from outside the area who speculated for large tracts of land. First, 556 (79.5 percent) of the 699 identified purchasers of HBC land gave addresses in southwestern Saskatchewan when they entered into contract with the HBC. Only 12.4 percent of those who bought HBC land were from elsewhere in Saskatchewan. The remaining 8.1 percent of purchasers gave addresses from various locations: Ontario, Manitoba, Alberta, British Columbia, Nova Scotia, and the western, mid-western and eastern states of the United States. One purchaser gave an address in Washington while another gave an address in England. Second, the vast majority of people who purchased HBC land were farmers (74.9 percent). Again, a much smaller group had other occupations, the most common being unknown (9.0 percent) and wife (3.7 percent).

Purchase patterns also suggested that most HBC land was purchased by small local farmers attempting to expand their land holdings and choosing farm land that was for sale. Many purchasers bought one or two quarters sections in proximity to their farms (Figure 11). Nevertheless, this does not dismiss the possibility of small farmers buying for speculative intent and being ready to keep the land if it could not be sold profitably.

In contrast, purchasers who were not farmers frequently bought land near rail routes and often bought relatively good land (Figure 12). Although this does not tell whether non-farmers were speculators or people involved in other occupations who took up farming, land near rail lines was likely to increase in value. Unfortunately, as described earlier, there was no information available about whether or not these individuals improved their land (suggesting they intended to farm) or did not improve it (suggesting speculation).

Non-completion:

Voisey (1988, 44) concluded that approximately 40 percent of prairie homesteaders did not persist to gain title to their land. The lack of

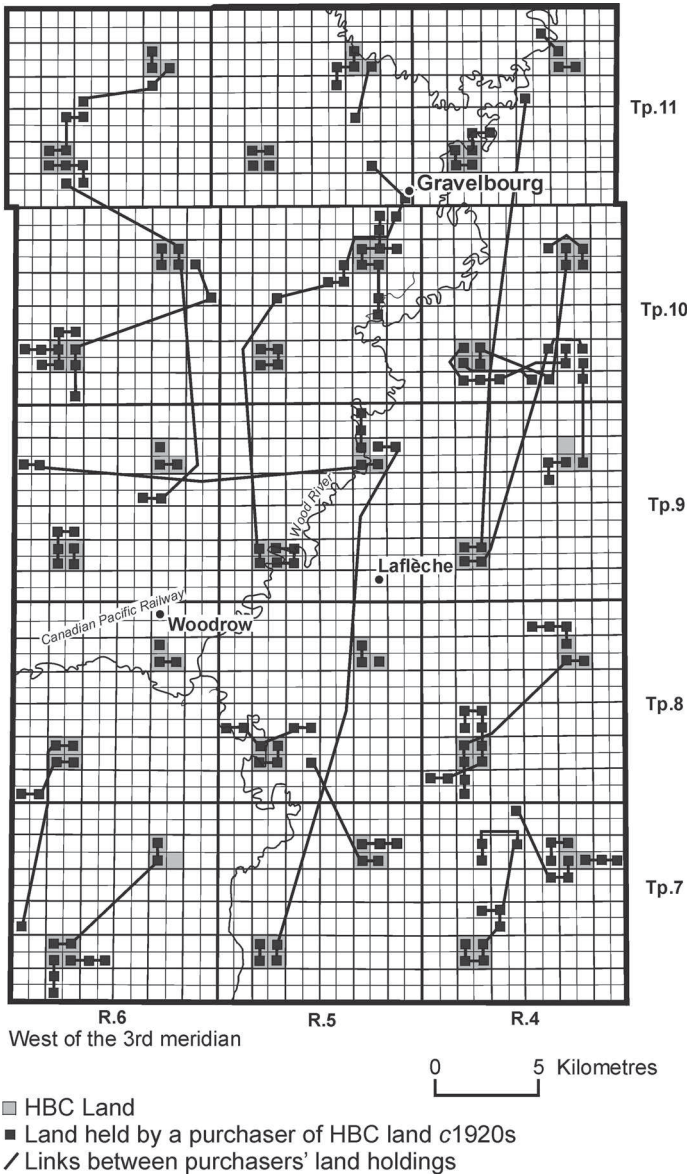


Figure 11: Example of purchase patterns for HBC land.

Source: Based on HBC Farm Lands Records

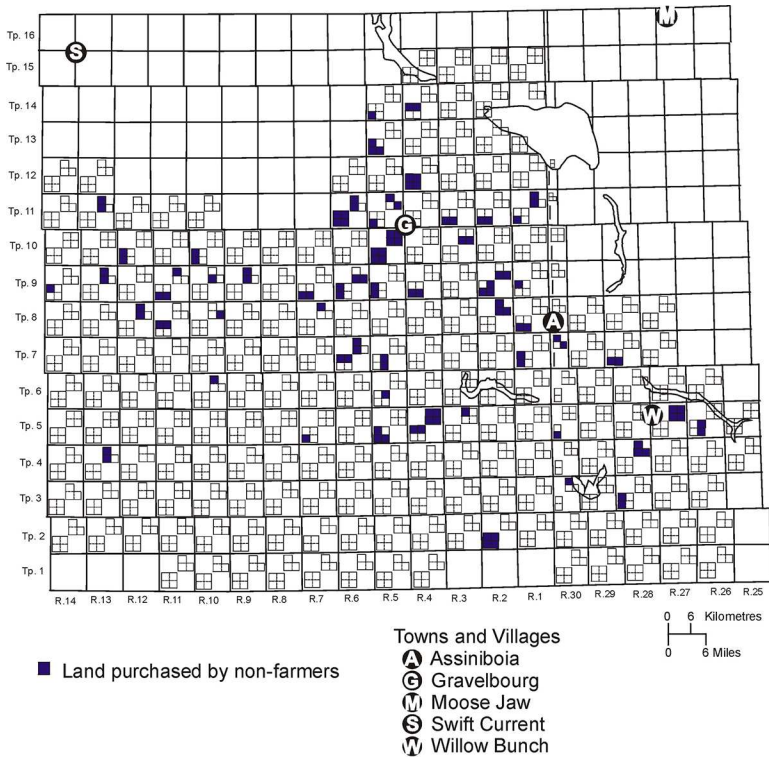


Figure 12: Non-farmers' land purchases.
 Source: HBC Farm Land Records

Table 7: Rate of non-completion and soil capability for agriculture.

Land capability for agriculture	Total HBC purchases	Total transfers or cancellations	% of purchasers who transferred the land or cancelled
Class 2 or 3	295	646	45.7
Class 4	192	385	49.9
Class 5 or 6	35	79	44.3
Total	522	1,110	47.0

Sources: Based on HBC Farm Land Records and CLI Soil Capability for Agriculture Maps 72 G, H, I and J

Table 8: Rate of non-completion and distance to a railway.

Distance to a railway (km)	Total HBC purchases	Total transfers or cancellations	% of purchasers who transferred the land or cancelled
0.00 – 5.00	91	181	50.3
5.01 – 15.00	145	304	47.7
15.01 – 25.00	96	180	53.3
25.01 – 35.00	47	120	39.2
35.01 – 45.00	29	59	49.2
45.01 – 60.00	40	68	58.8
> 60.00	71	187	38.0
Total	519	1,099	47.2

Source: Based on HBC Farm Land Records

Table 9: Rate of non-completion and distance to a railway service centre.

Distance to a railway service centre (km)	Total HBC purchases	Total transfers or cancellations	% of purchasers who transferred the land or cancelled
0.00 – 5.00	62	111	55.9
5.01 – 15.00	166	348	47.7
15.01 – 25.00	103	203	50.7
25.01 – 35.00	47	116	40.5
35.01 – 45.00	28	61	45.9
45.01 – 60.00	40	67	59.7
> 60.00	73	193	37.8
Total	519	1,099	47.2

Source: Based on HBC Farm Land Records

persistence to title was equally important on HBC land. After deaths were accounted for, 46.3 percent of the remaining 689 purchasers did not persist. Tables 7 to 9 show the rate of non-completion by all purchasers on different classes of land and at different distances to railways and railway service centres. Very similar rates of non-completion were found on land of differing capability for agriculture. Rates of non-completion varied but, again, were often similar on land at different distances to railways. In fact,

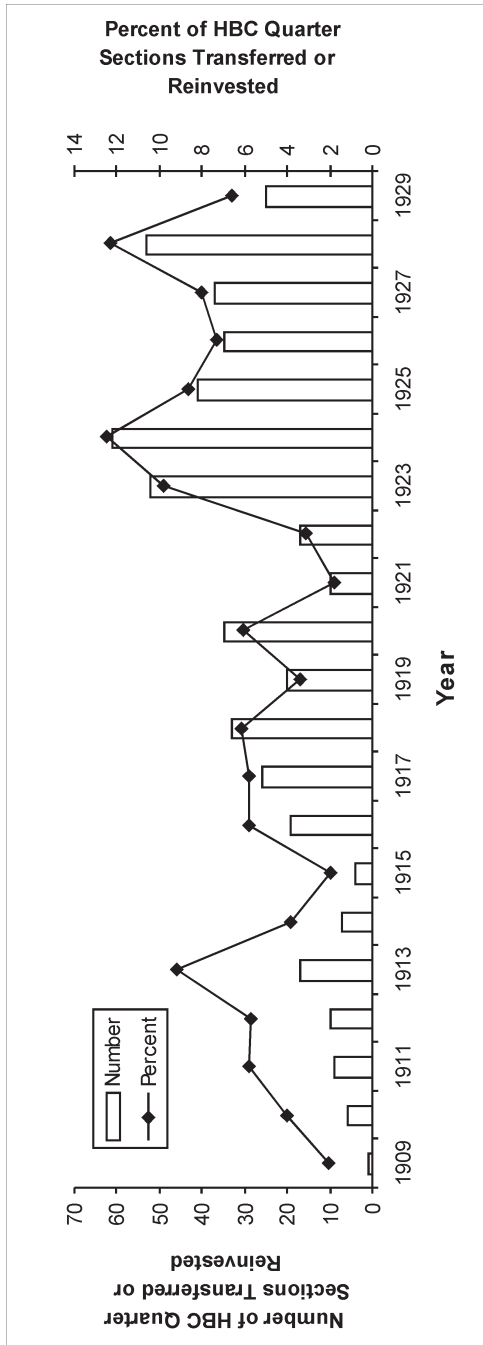


Figure 13: Year of Transfer of Cancellation of HBC Contracts.

Source: Based on HBC Farm Land Records

and perhaps somewhat surprisingly, the rate of departure was lowest on Class 5 or 6 land and on land that was furthest from both railways and railway service centres.

The year of transfer and cancellation of HBC contracts was also considered to determine if economic conditions and HBC policy played a role in reinvestment. As shown in Figure 13, both the number of reinvestments and the percent of HBC land that was reinvested were high during many poor years (HBC Farm Lands Registers; HBC *Hudson's Bay Company Proceedings* 1923–1924). Reinvestment continued even after the early 1920s, when the farm situation improved (HBC *Hudson's Bay Company Proceedings* 1925). The HBC policy of cancelling contracts where the land was not improved may have affected the later peaks in reinvestment. If the change in HBC policy at this time was the main reason behind cancellations and transfers, it would suggest that speculation may have been important in the study area, with many speculators losing their land due to the change in HBC policy. Unfortunately, the lack of information on improvements to the land limits the conclusions that can be drawn about the intentions of purchasers who left the land at this time.

At least some of those who left at this time were likely farmers who had planned to expand their holdings but were unable to retain HBC land if they had incurred debts during earlier, poor, years and later only harvested fair crops. Certainly, occupational patterns suggest that throughout the study period farmers reinvested land. Farmers made up only a slightly lower proportion of re-investors than of those who purchased land (72.7 percent

Table 10: *Period of sale of Hudson's Bay Company land.*

Period	Number of Quarter Sections Sold, Forfeited or Transferred
1916–1920	48
1921–1930	115
1921–1925	32
1926–1930	83
1931–1940	52
1941–1950	137
1951–1960	85
1961–1970	42
1971–1986	15

Source: Based on Saskatchewan Land Titles

of those who reinvested land were farmers while 74.0 percent of those who purchased land were farmers). On the contrary, reinvestment patterns suggest that some, with other occupations, may have purchased land with the intention of selling for a profit but, in the end, reinvested it. Notably, merchants and managers were not likely to persist. None of the three

managers who purchased land obtained title, and 10 of the 12 merchants who purchased land did not stay to earn titles.

Post-title period:

The temporal pattern of sales post title was mixed. Some purchasers sold their land quickly while others remained on it for years, often selling it or transmitting it to their offspring on retirement or death (Table 10)⁵. This pattern of land sales suggested the possibility that there were several types of purchasers of HBC land. First, speculators may have been among those who sold their land quickly. The increase in sales during relatively good periods, such as during the late 1920s, furthers the suggestion that speculators were among the buyers of HBC land. Second, others who left the land before the 1930s did so because of debt or death. Another group appeared to have purchased land for offspring or relatives, though, initially, they may have purchased the land for themselves but then determined to sell to offspring or other family members. The final group, who remained on the land for many years, was certainly made up in part by farmers who bought the land to expand their operations, though speculators who still had land and who had held onto it hoping for better times may have been included in this group.

Conclusions

As a result of the Deed of Surrender, the HBC gained title to one-twentieth of the farmland in western Canada. Recognizing that once the land was sold, it would no longer earn money, the Company sought to profitably dispose of its holdings. To this effect, it established policies of charging what the market would bear, including demanding higher prices for advantageously located land and limiting sales in the hope that land prices and profits would increase.

This study has provided an example of HBC policies. Land prices reflected distance to railways, distance to railway service centres, and land quality, though the effect of land quality was most apparent in later years of the study once the limits of the area were known. Nonetheless, despite their importance, these factors did not fully explain variation in the price charged for HBC land. This suggested that other things were involved in the Company's pricing of farm land.

Purchasers of HBC land behaved much as homesteaders, preferentially purchasing land that was well suited to farming in areas near to railways and railway service centres. Regression analysis showed that the factors studied (soil, distance to railways, distance to railway service centres and

prices) only explained about half of the temporal pattern of HBC land sales. Thus, it was suggested that other variables played an important role in the pattern of land sales. Human characteristics and HBC policies were suggested. At the same time, many purchasers of HBC land appeared to have elected to purchase land to expand their farming operations and likely knew of at least some limitations of the land, whether these limits were distance to railways and railway service centres or poor land quality.

An attempt was made to identify speculators, but there were important limitations to the analysis of speculation. Nevertheless, it appeared that speculators may have purchased some HBC land in the study area. Speculators may have been among those who acquired contracts but cancelled them, potentially as they, like *bona fide* farmers, became aware of the limits and the drought hazards of the area. Also, speculators may have been among those who completed HBC contracts and sold their land during better years. Unfortunately, due to data limitations, the importance of speculation remained unclear especially since farmers facing interest on debts incurred during poor years may have sold their land at times similar to speculators. To complicate matters still further, the Saskatchewan Department of Agriculture reported that speculation was limited in southwestern Saskatchewan (Saskatchewan Department of Agriculture 1916, 17). Thus, the final results of the analysis of speculation were incomplete: speculators were likely among the purchasers of HBC land, as shown in purchase and sale patterns, but they could not be adequately distinguished from other settlers. Consequently, the importance of their role as purchasers of HBC land is not clear.

Further Study

Given the significance of unexplained variations in the timing of sales and prices of land, further study of HBC farm lands is needed to determine the importance of other factors in land sales and pricing. Clarke and Brown (1987), for example, improved the results of their southern Ontario study by considering distances to roads and over-road distances to service centres of various sizes. Additional investigation along this line might involve another area with more variation in soil quality and other economic factors present in the land. But, even more so, future studies might adopt analysis that does not assume only logical behaviour. It is well known that economic decisions include a wide array of behavioural factors that are not based solely on normative behaviour (Fellman *et al.* 2007, 314). Thus, further

study that includes a detailed study of HBC pricing policies and land sales taking better account of human decision making and the underlying structures that affected the HBC governors' decisions, is desirable.

Epilogue

Although the HBC sold and surrendered part of its land in the southern part of the study area, in 1930 it still held many sections of land. Most of this land was in the Wood Mountain area. While this study of HBC land sales ends in 1929/1930, the HBC continued to sell its holdings and had sold most of its land by the 1950s. Sales declined thereafter such that by 1961 the significance of the HBC's land department was limited and it was brought under the Rupert's Land Trading Company, a wholly owned subsidiary of the HBC which had been established to hold title to the Company's real estate in Canada (Ross 1986). In 1984, the Company still owned 5,100 acres in Saskatchewan; it donated this land to the Saskatchewan Wildlife Association for use as habitat reserves (McKercher and Wolfe 1986, 11).

Notes

¹Rice (1978) is among many authors who have conducted studies of the factors affecting land settlement patterns. Like many researchers, he found that land alienation policies, including homesteading policies, railway land grants, the granting of scrip and state grants affected settlement patterns.

²There are many examples including Boyd (1989), Lehr (1985), Lewry (1986) and Richtik (1985).

³'Railway service centre' refers to a centre along a rail line where farmers could ship grain.

⁴Park's (1984) work on the military tract in Illinois is an exception. Park also considered land purchase in an area where the tracts available were scattered.

⁵Several land titles could not be traced to the HBC land purchaser. Only the complete titles were included in this analysis.

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