to have a "hobby." I never knew a man yet to succeed in anything who did not make it a hobby; and if the gentleman referred to congratulates himself upon his own failures arising from his lack of one, he is welcome to the consolation the fact affords him. I was going to say, however, that if I had a hobby other than finance it was the development of agricultural interests in this Province; and let me say here that in the attention which has been paid to agriculture in British Columbia and the practical legislation and administration affecting it, this province is clearly ahead of the other provinces and fully abreast of the times. I claim without fear of contradiction that the present interest which has been manifested among our farmers in their profession and the improved methods coming in vogue are a direct result of efforts the government has put forth. In the assistance given to agricultural societies; in aiding and encouraging the Fruit Growers', Flockmasters' Dairying Associations, in establishing a Department of Agriculture, a Board of educational and Horticulture for and Farmers' protective purposes, recent most Institutes. and our providing for Agricultural in Associations Credit and travelling libraries, a practical impetus been given to the industry, and a farreaching influence will be exercised in its future. Take the Board of Horticulture alone, and it has saved many thousands of dollars to the farmers in the rigid system of quarantine established, and will be productive of many thousands more in the practical assistance that its members have rendered to farmers. other provinces had instituted a similar system it would not have been necessary for the Dominion government to have stopped the importation of nursery stock, which, though it may be necessary for the rest of Canada, is much to the detriment of British Columbia at the present time.

Cheap Money and Farmers' Institutes. In the Farmers' Institutes a system has been established which is highly appreciated and is doing great good. By

the act providing for Agricultural Credit Associations, a system largely borrowed from Europe, where it has proved to be eminently successful and whereby the means it has at hand for obtaining money for purposes of development at low interest, tending to greatly cheapen the general rate, the government has taken a long step forward and has set an example to the whole continent. The Opposition in its efforts to weaken the cause of cheap money refer to it as "political humbug." It is significant, however, that they did not dare to oppose it in the House, though they did their best to render it inoperative by introducing amendments that if adopted would have made it useless. If it was "humbug" it was their duty to have opposed it. I may say that I was never more earnest or sincere in any public measure than in my endeavor to find a practical solution of the problem of "cheap money" as it is called, and I am fully impressed with the importance of the effort that has been made. No community had ever a better opportunity than the farmers of British Columbia now have to get money at practically government rates. The machinery is there to take hold of, and it rests with the farmers themselves. If the principle of co-operation is not accepted and acted upon, the government cannot be blamed. It is a new departure upon this continent, and will be a matter of slow growth; but if the system has stood the test of half a century in Europe, having attained to enormous proportions, then it should stand the test here.

An Agricultural Commission,

There are a number of other subjects—problems of agriculture—irrigation, the mortgage tax, cold storage, etc., which have been referred to a commission, composed of two men, whose position in relation to agricultural matters, and whose abilities as farmers must command the respect of all; and their selection will, in the judgment of all who know them, be the best guarantee that the government intends to deal seriously and earnestly with the subjects assigned to them for investigation. More I need not say.