

harvest is maturing and when it is being gathered! Indeed some credulous ones, who have not studied at St. Anne's, Ottawa or Guelph, are even said to pore over medical almanacs to know if tomorrow will be fair or foul. So that, although the farmer is independent as far as freedom from human dictation is concerned, at the same he is, like all his fellows, the child of Nature and immediately dependent upon her.

A storm may break and destroy the wheat-field; frost in one night may render vain the labors of a year; lightning in a moment may consume the barns and their contents; too much drought may wither; too much moisture may decay the standing crops. It is a very favored district even in agricultural Canada where the crops from year to year will yield a certain income. The wise farmer then takes a leaf out of the Book of Genesis:

"Let them gather all the food of those seven good years that come, and lay up corn, and let them keep food in the cities. And that food shall be for store to the land against the seven years of famine which shall be in the land of Egypt; that the land perish not through the famine."

Such was the wisdom of Joseph, and how well it served! Now there are two ways in which the shrewd farmer of to-day may practice this wisdom. First, he may literally keep in his granaries a reserve of grain, so that if one crop fail another may be sown and gathered and the reserve turned into cash. But another and much more modern way would be to take out an Endowment assurance policy, and, during the prosperous years, pay in annually a substantial part of his surplus income. Then in the critical years the policy can be borrowed upon or turned into cash, and all the while the possibility of the worker's own life being taken is provided against. And

if all goes well and the policy matures what a simple way to provide for the burning of the mortgage, or, if luckily there is no mortgage, the building of the new house or the modern barn!

We do not speak with any irreverence when we say that there is nothing less providential in an assurance policy than a store of wheat.

"For God fulfils Himself in many ways
Lest one good custom should corrupt the world."

And there is no doubt that had the far-seeing Joseph lived in the 20th century A.D. in place of the 18th century B.C. he would have been an ardent advocate of life assurance.



Back to the Farm.

Population to-day concentrates in cities. The result is there is not a due balance between the numbers of rural and urban dwellers. There is a danger involved in this disparity, a danger which economists have not been slow to recognize, but there is now a strong movement setting in favoring a return to the land. There have been good grounds for the movement city-wards and yet it is not without reason that the tide is now turning.

One great reason why there has been such a migration to the city seems to us to have been the unattractiveness of farm life as compared with the life in the city. In the latter are provided churches, concerts, lectures, dramas and society meetings in endless variety. On the other hand dwellers in the country have heretofore lived in so isolated a state as to be almost completely deprived of all these means of improvement and recreation.

But conditions are changing. Life in the country is to-day much more pleasant than in the "good old days." And even in the worst of those "good old days" the odds were not all in favor of the city dweller. He lived within narrow