

of living at the New Year time. He treated, of course, of matters moral or religious, and showed that as the years slip by it is proper that we should feel the sense of obligation pressing upon us more heavily. Now life assurance is not a purely moral question though it has its moral aspect, and we think that first and foremost among the good resolutions suitable to the time of year are those relating to life assurance. If it be true that no one knows what a day or hour may bring forth, what shall we say of the contingencies of a whole year. Now as each year passes, the expense of protection increases, and again as each year passes the probability of being accepted decreases. Therefore it is fair to say that the duty of insuring is an *increasingly important* one—and from a pure economical, if not moral point of view, the principle is involved of

"The lapse of time and the law of obligation."



Canada's "Vertebral Column."

It was the late D'Alton McCarthy, equally distinguished in his lifetime as a politician and a jurist, who in one of his celebrated speeches referred to agriculture as "The great backbone of Canada." No statement could be nearer the truth. Just as the vertebral column is the pillar of the temple of the human body, so cereal production is the mainstay of this country. It follows, therefore, that everything possible should be done to strengthen and develop to the highest point of efficiency this fundamental resource of our country.

It is a truth as old as civilization that "Knowledge is power." We scarcely need to aver to-day that education is the great dynamic of civilization. It is true of every sphere of human effort,—knowledge is as potent on the farm and ranch as it is in the laboratory or the law court.

Other things being equal, the agriculturist who knows the most will produce the best results. Specialized education is essential to success in raising crops of grain and herds of cattle, and this truth is becoming more and more generally recognized.

Sincerely holding these views it will be a matter of no surprise to our readers to find this number of the magazine containing as its leading feature a beautifully illustrated article dealing with the Experimental Farm at Ottawa—one of the very highest of its class in the Dominion, and under the immediate supervision of the Minister of Agriculture. We issue this number with the assurance that it will be perused with deep interest by all, and especially by those of our readers who are more immediately interested in the subject of grain-growing and stock-breeding. We are happy to do what little is in our power to draw attention to an enterprise which more than any other will accelerate the rational development of

"The Land of the Maple."



What Shall the Harvest Be?

The farmer lives nearer than others to the heart of nature. He derives his income immediately from the produce of the earth, and so is said to be the most independent of citizens. It is an old saying that "The farmer feeds us all," and in it there is a profound truth.

It would not be good logic, however, to deduce from this that the farmer is more certain of his income than the rest of mankind. Indeed he would be the last to claim it. No one knows so well as he upon what numberless contingencies his revenue depends. How anxiously he reads the bulletins of the weather bureau in the season of sowing, growing and reaping! With what solicitude does he study the sky during the time the