loss, and in many cases much less than with the old-time method of introducing queens. Most beekeepers now realize the advantage of introducing mated Italian queens, but all of them do not understand getting the new queen accepted without trouble. With the smoke method it is wise to first remove the old queen and destroy the queen cells then having the smoker prepared put five or six puffs of smoke into the hive and close up the entrance. Have the smoker at such a stage that one is getting the cool, white smoke. The blue, hot smoke which comes at first is detrimental and injurious.

After the first few puffs of smoke run in the queen and follow her with a liberal amount of smoke again. The amateur can over-do this part of the operation, but care should be taken to inject enough smoke to cause confusion and yet not injure the bees. They begin to restore order and re-ventilate the hives, and after ten minutes the entrance should be opened slightly and gradually increased in size. In their confusion they do not recognize the strange queen and when things have been put in order again the newcomer is usually accepted as the queen of the colony.

Some beekeepers desire increase, others try to prevent it. There may be instances where a large amount of increase is desired in establishing a yard, and in a case of this kind these beekeepers assembled advocated making nuclei by dividing up an eight frame hive. A hive of this size could be quartered, so to speak, making four new colonies. To do this, leave two frames of brood with their queen and worker bees in the old hive. They, of course, will require feeding to a certain extent. The remaining six frames can be divided into groups of two and each group of two frames of brood will form the nucleus for a new colony. This is put into the hive along with a frame of honey and the remainder of the hive is filled with empty combs. What worker bees adhere to the frames when being transferred should be allowed to remain in the new nucleus and along with them a queen cell should be placed or a new queen should be introduced at once. Sealed brood is preferable in establishing this nucleus for it insures more speedy supply of worker bees. Close the entrance to one bee space and enlarge as they become strong. If necessary, feed them.

In the case where ordinary increase is desired they should only be allowed to swarm once and only first swarms should be used for new colonies. To prevent it as much as possible and to get the minimum amount of swarming, beekeepers should bear in mind that plenty of room, plenty of shade and plenty of ventilation are the factors which curtail swarming. The practice now is to go through the yard and clip the queens. This is a simple method in case Italian queens are prevalent in the apiary. They are easier to find and easier to handle. When the swarm comes out the clipped queen will usually be found on the grass near the entrance of the hive while the swarm itself will cluster on a nearby twig. The old hive should be removed from the stand and a new hive put in its place. The queen should then be caged and put into the new hive and the swarm will soon return to their new quarters on the old stand. This is a simple method and does away with chasing swarms to the top of high trees aad makes the hiving process very simple.

These remarks clothe only a few of the thoughts brought out at this gathering. Questions and answers were numerous, and each reply was accompanied by a reference to the bee or his work.

The Farmer's Bank.

By Peter McArthur.

According to the latest despatches from Ottawa, the affair of the Farmer's Bank is now closed. The victims are not to be re-imbursed, and the pitiful story of ruin and destitution becomes a part of the disgraceful history of our Canadian banking system. I hoped that some way would be found of paying back the losses caused by this gigantic swindle even though I could not see how it could be done under our banking laws. The subject is one to which I do not like to refer because of the misery this failure brought to so many innocent people, but there is a lesson to be learned from the disaster that must not be over-looked. The story of the Farmer's Bank should put an end to the popular delusion that the Government is back of the Canadian chartered Banks. When "The Farmer's Advocate" began some years ago to point out that the depositors in our banks are absolutely without security for their money the statement was laughed at. Practically everybody believed that money on deposit was as safe as if invested in government bonds. We also found that when we began to urge the necessity for a rigid Government inspection that most people believed we were asking for something that already existed. But there was and is no government inspection of the banks. The depositors and shareholders are at the mercy of the bank managers who are just as human as any other class of men. Although we urged these facts on the attention of the people and of Parliament nothing was done to remedy this state of affairs when the charters of the banks were renewed a year ago. On the contrary their privileges were increased rather than limited. One reason why it was hard to arouse public opinion was because promises had been made by men who seemed to speak with authority that those who lost through the Farmer's Bank would have their losses made good. It should be clear to everyone that those promises were without foundation. There is no redress for those who lose their money through the mismanagement of a chartered bank and there are no proper safe-guards to prevent such mismanagement.

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To make matters worse the case of the Farmer's Bank is now mixed up in politics, and the dirtiest kind of politics at that. Each party is jockeying to lay the blame on the other. The Bill to re-imburse the losers was passed by the Conservative majority of the House of Commons. It was killed in the Senate, which has a normal liberal majority. But in the Senate, as nearly as I can judge by the reports (I have not yet received the official report of the proceedings, but hope to have it in a few days) the parties were split up in a way that seemed deliberately arranged to confuse the public. If the whole Liberal party had voted for the bill in the Senate it would have passed, but a number of the Liberal Senators voted against it. This split in the Liberal ranks would have enabled the Conservatives to pass the bill if they had voted for it solidly, but a number of Conservative Senators voted against it. Each party is now claiming that the other is to blame for the failure to put the bill through when the truth is that both are to blame. And it is nothing short of disgusting to find them playing politics with a question that involves the ruin of so many people.

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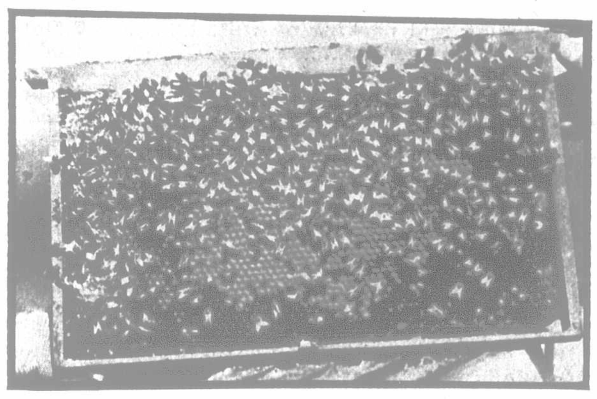
It was claimed by the Minister of Finance that



Bees at Work.

the losses of the Farmer's Bank should be paid because there had been negligence by the Treasury Board of the previous government in granting the charter. Whether this stand is correct or not is a matter I do not care to discuss. There has never been anything in the Bank Act to properly safeguard the public against such negligence. As I look at it every bank charter now in existence is the result of the grossest negligence on the part of the representatives of the people. All the banks are operating under charters that should not be allowed to exist. They are granted privileges that they should not be allowed to enjoy and a freedom that makes them practically irresponsible. And Parliament was guilty of the grossest negligence in renewing these charters with the lesson of the Farmer's Bank before them, without having the money of the people deposited in the banks protected by a thorough government inspection. And neither party can dodge the responsibility for the Bank Act as it now stands. The vote for it was practically unanimous. Only nine Conservatives and two Liberals voted against it. With such negligence as that staring the people in the face why be so superfluous as to try to fix a debatable negligence on predecessors in office?

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I have heard it urged that the chartered banks now existing are all so big and strong that there is no longer any danger of failures. This is perhaps one of the worst delusions that could possibly exist. It is just because they are so big that they are in danger. We are living in an age of Big Financiering and only a big bank that has a great deal of the money of the people on deposit can undertake to finance the daring promotions of the present time. Schemes are being put through that involve enough money to wreck even the biggest bank if they should fail. The judgment of the bank manager and directors is the only safeguard that the public has and such judgment is just as likely to err in the affairs of a big bank as of a small one. With our big banks operating without government inspection or adequate checks of any kind we are simply in danger of bigger failures. And the case of the Farmer's Bank should make it clear that if such a failure should come there can be no redress for the losers.

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Surely the time has come when farmers should take an interest in co-operative banking. The present system is not only dangerous but against the best interests of the people. The money of the people is gathered through branch banks and placed at the disposal of the men whose sole purpose is to exploit the resources of the country for their own selfish ends. If the farmers and laborers had their own banks, controlled by themselves their profits would be used to build up the districts in which they were made. Moreover, they would know what their money was being used for and could see to it that it was not being used by men who were working against them. The lesson of the Farmer's Bank has been costly and pitiful but it should bring home to everyone the truth about our Canadian banking system.

Pleasing Features at the Galt Horse Show.

With the entire calendar to choose from the Executive of the Galt Horse Show could not have chosen three more favorable days on which to hold their Fourteenth Annual Event than June 11th to 13th. The weather was fine, and the temperature right to make the day spent in Dickson's Park, where the Show was held, a day to be remembered. The Exhibition was in keeping with the weather, and no one coming to see an exhibit of horses could go away dissatisfied. There were over 550 entries, made up of carriage horses and roadsters, hunters, jumpers and every class that goes to make a show interesting. Although the draft classes at this event have not been materially increased the lighter breeds came out in greater numbers than formerly, and satisfaction was on everyone's lips and written on their faces as the events were brought on one after another. The names of such exhibitors as Miss Viau, Montreal; Crow & Murray, the Cumberland Stables, and H. R. Tudhope, of Toronto; Hugh S. Wilson, Oakville; Reason Bros., London; Miss Wilks, Galt; Mrs. J. A. McSloy, St. Catharines; A. Yeager, Simcoe, and many local stables is enough to voice the high-class character of the show. The Executive of this horse meet are worthy of commendation for the success which has been attained, and their interest in every phase of this pleasing annual event.

The draft classes were more local in nature than other features, but nevertheless good quality was exhibited. Brownlee & Carefoot, Clarksburg, headed the class of registered mares with Queen Buttress, a nice individual, well known at the fall shows. Laughlin Bros., Paris, were second with Royal Daisy, and Wm. Elliott, Galt, third with Daisy Baroness. Brownlee & Carefoot also won first in pairs of heavy draft with Queen Buttress and Ravenna King, the latter horse, readers will remember, was a winner at the Guelph Winter Fair in the class for geldings. J. R. Watson, Campbellville, was second, and J. B. Calder, Carluke, third. John Denholm, of Millgrove, had the best pair of agricultural mares or geldings, and Alex. Hall, of Ayr, was second in the same class.

Nine two-year-olds, best suited for agricultural purposes, made one of the largest classes in the draft features. They were a clean lot, and competition was not lacking. First went to W. Lockie, Galt, on Kathleen, and second to Laughlin Bros., on Royal Daisy. Fanny was third for E. G. Hallman, Roseville, and John Heuback, of Roseville, was fourth with Billy.

The horses in harness attracted general attention on account of their high quality and performance. The sensational Earl Grey, exhibited by Miss Viau, was always foremost in the ring, and coupled with his stable mate, The Duke of Connaught, there was never any doubt as to where the red ribbon would go. Either single, abreast, or in tandem form they always had the eyes of the spectators upon them, and one can little wonder that they have been the subject of so much comment during all the spring horse shows of the season. They are indeed a wonderful pair, and their presence at any show makes it a pleasing event. In the harness class, over 15.2, Wild Rose, owned by Crow & Murray took second place to Earl Grey. Indian Chief, Sir Henry Pellatt's high-stepper was third; while Crow & Murray came fourth with Governor. Under 15.2, I Wonder, also owned by Miss Viau, was first and Crow & Murray were second on Victoria. Mrs. J. A. McSloy was third with Summit, while Miss Gladys Yeager, of Simcoe,