Colonies not Sufficiently Productive

In some rare cases we find a cause which is that the adult bees emigrate entirely or in part to a neighboring hive; but the latter becomes a very powerful colony, which attracts the workers from the others, leaving the stock guarded only by the young bees or those just born, frequently also by bees reduced in size as a consequence of the lack of heat. Still more exceptionally it is the wood of which the hive is made which does not permit an early raising of brood, and consequently retards a good spring development. But this cause is a very rare one, and the fact that another colony in the same hive has given good results is sufficient reason for its non-consideration.

As a matter of fact these colonies which in April show themselves to have deteriorated in a marked degree, generally presented more or less—I do not wish to say always—in the preceding year (very often for several preceding years) the same phenomena. They have received especial care as regards wintering, etc., but they have not repaid the apiarist or have given him only a small quantity of honey. Left to themselves a part will perish by becoming the prey of robbers; the others show some activity during the time of a good honey-flow, but soon perish little by little, seldom lasting till autumn.

These families had commenced late to raise brood, and had raised a little, but then only when in March the workers were still numerous. These are the colonies who do not know how or who cannot remedy the grave loss of the workers who die in March or April. There seems certainly to be shown here a defect in the instincts or natural habits either of the queen or the worker, but I am unablo to say precisely in what this defect consists.

At all times the apiarist uses several efficacious means for to sensibly influence or change the character of a sick colony. Let us examine them summarily.

As all the workers of a colony are children of the queen, it would seem that in changing the latter the end would be attained, that is to say, the *personnel* of the colony would be changed. In order not to be led into error on the value of the new mother, we can choose her from among the best of the apiary. At the end of two months all the workers will be children of the new mother, sisters *ovariques* of one of the best stocks in the apiary; the colony will be completely renewed. I have made this experiment so many times, and the result has been in general so unfortunate that I have about abandoned the idea of again recurring to it.

The experiment of directly changing all the workers of a suffering colony would be equivalent to suppressing it completely, since it would not be possible in an operation so radical to spare even a doubtful queen.

To be continued.

The Achievement of a Pioneer.

Toronto Globe, Sept. 30th, 1893.

A matter of very considerable interest in insurance affairs, and one which is attracting widespread attention at the present time amongst insurers generally, is the settlement by the North American Life of this city of its early investment policies.

The North American was the first Canadian life insurance company to adopt the Tontine investment policy, and consequently has the honor of being the first one to have the policies mature. Opposition to the plan was strong and persistent by most of the North American's competitors, but so acceptable was the policy to Canadian insurers that nearly all the companies adopted this plan of insurance a few years ago, and are doing more business on it than on almost any other form of insurance. But what lends additional interest just now to it is the satisfactory results which this pioneer company is paying to the holders of these investment policies. This in itself is one of the strongest possible evidences of the wisdom and good business judgment which prompted the North American in offering this plan of insurance.

The following letter, which was received just a day or two ago by the company, bears directly on the subject, and serves to illustrate the high appreciation in which this company's policies are held:

YARMOUTH, N. S., Sept. 18th, 1893.

To the North American Life Assurance Company. Toronto;

GENTLEMEN,—In October, 1883, I was induced to take a policy in your company by Mr. Geo. E. Lavers, your provincial manager. I decided on a ten payment life. My policy has now matured, and in all my options of settlement I find the figures are in excess of the estimates given me by Mr. Lavers at the time I insured. I find that the present cash value of my policy exceeds the total amount of premiums paid during the ten years, while my life has been insured in the meantime; thus my insurance has cost me nothing, so excellent has been the result of my policy. The paid-up policy offered me and the surplus are both also in excess of the estimates. I am very much satisfied with the results of this policy, and have other policies with your company from which I expect equally as good results. I have also to say that during my ten years' acquaintance with the North American Life and its representatives in Yarmouth I have always met with the most satisfactory treatment in every particular upon which I have made inquiry.

With best wishes for your continued prosperity and success,

I am, gentlemen, Yours, etc.,

C. C. RICHARDS.