

Egg-laying Contest.

In the International Egg-laying contest at the Storrs Experiment Station, 100 pens of five hens each competing, the English pen of White Leghorns led, with 369 eggs, at the end of the 19th week. A pen of B. C. Rhode Island Reds were second, with 315 eggs. The English pen laid 25 eggs during the 19th week. The highest record for the week was 30 eggs, by a pen of Dark Cornish hens. For the nineteen weeks, the grand total of eggs laid was 17,780.

APIARY.

Robber Bees Spread Foul Brood.

Beekeepers who within recent years have had foul brood in their apiaries should be particularly careful to prevent robbing during the warm days of spring. All hives where bees have died must be taken indoors, away from all possible robbing. It is not enough to close them, because robbers will often gain an entrance when least expected. All entrances of live colonies should be made quite small, especially where the bees are weak in numbers.

Use every precaution and watchfulness to prevent robbing. Do not under any circumstances leave combs of honey out for the bees to clean up. Any honey you have is likely to contain germs which would scatter disease in your healthy colonies. On account of the prevalence of disease, in unexpected places throughout the Province, it is never wise to feed honey to bees, and, where disease is known to exist, it is the worst of folly.

Every beekeeper should understand fully the symptoms and cure of foul brood, then he can be his own doctor. Those who do not should drop a card to the Ontario Department of Agriculture, Toronto, and a bulletin with description and full instructions will be sent.

Particular attention is called to Sec. 4 of the "Act for the Suppression of Foul Brood of Bees," which reads as follows:

"The inspector shall have full power, in his discretion, to order the owner or possessor of any bees dwelling in box or immovable frame hives, to transfer them to movable frame hives within a specified time, and, in default, the inspector may destroy, or order the destruction of such hives and the bees dwelling therein. 10 E. 7., c. 27, s. 4."

Anyone keeping bees in hives of this description will render a service to the beekeeper's business by making preparations now to do this transferring early in the swarming season.

Further information can be had from Morley Pettit, Provincial Apiarist, Ontario Agricultural College, Guelph, Ont.

Beekeeping Hints for the Beginner.

A correspondent wishes to know what are the best books to read on beekeeping, how much is the usual cost of a hive of bees, and what is the best kind of hive and bee; also, how many hives should a beginner start with to make it pay.

The best books for a beginner are "A. B. C. & X. Y. Z. of Bee Culture," and "Langstroth on the Honey Bee." The former may be ordered through this office at \$1.75 postpaid, and the latter at \$1.60. The cost of a hive of bees varies quite as much as the cost of a cow. They have been bought as cheaply as \$1.50, and some have paid as high as \$10 for single hives. I would advise a beginner to buy locally, and, if possible, secure the services of an inspector of apiaries, or some other well-qualified person, to examine the bees, and see that they are free from disease and in good condition. It is preferable to get them in Langstroth hives, but if they are bought in other kind of hives, they can be transferred. Any person expecting to keep any quantity of bees should have them in ten-frame Langstroth hives, if possible. These hives should be fitted for taking extracted honey, as the production of honey in sections requires far too much skill for the average beginner on the start.

Italian bees are better than other races in almost every respect, but if black bees are bought they can easily be Italianized, by hunting out the black queens, and introducing untested Italian queens, secured from some reliable breeder, in their place.

A beginner should not start with more than five hives. These should be secured in May, or early in June, so as to get a whole season's experience before the difficult matter of wintering comes on. After having a year's experience in managing this number of colonies, one can easily increase them by natural swarming, or by artificial division, just as rapidly as one's experience grows.

MORLEY PETTIT.

THE FARM BULLETIN.

The Most Trustful Man on Earth.

By Peter McArthur.

Having always prided myself on my faith in human nature, you can imagine what a shock I got when I discovered that, compared with a majority of the best citizens of Canada, I am mistrustful and suspicious. It is hard to have to describe oneself in such terms, but the truth must be told. I took some pride in the fact that I had reached a point where I could trust another man with my umbrella, and I have even loaned my favorite books, with a simple faith that they will be returned to me after many days. I am so used to believing everything that is said that practical jokers among my friends are giving up trying to fool me. It is so easy, there is no fun in it. But I have been looking into some matters lately that make me feel that I am really a cold, cynical man of the world. The country is full of people who are fairly bubbling over with a simple confidence and faith in their fellow men that makes me ashamed. Strange to say, it was in the business world that I found these guileless people. And it all came from trying to find out the meanings of certain words and phrases that are used in the newspapers almost every day. It is really a long story, but I shall make it as short as possible.

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For some time past the editorial writers have been talking about the "Big Interests" in a way that attracted my attention. I had no definite idea of what a "Big Interest" really is, but I relished the articles about them. In fact, my attitude was much the same as that of the good woman who said she "always enjoyed the minister's sermons because of the way he spoke that blessed word, 'Mesopotamia.'" It was a fine, mouth-filling word—but not a bit more satisfactory than "Big Interests." And the way the editors used it was particularly fetching. They seemed to suggest that, if they would, they could tell just who the "Big Interests" really are, and what they are up to. But, as far as I have been able to see, they have never yet told. When I started to find out what the phrase meant, I had a lot of trouble, but I finally got a working definition.

A BIG INTEREST is a business institution which is enabled to exist because of certain privileges it receives from the Government. The biggest of the big is the Bankers' Association. The list of its privileges is long, and the business it has to handle is the most important in the country; but I am not going into that any further than is necessary in this article. The human side of great affairs interests me more than the technical, and it was while investigating banking from this point of view that I discovered the most trustful class of men I have ever heard of—the Canadian bank depositors. That is a strong statement, but just listen to what the Toronto Globe of February 6th allowed George Gilmore, of Fingal, to say on its editorial page:

"The Bank Act of Canada affords not an iota of security to the man or woman who is fool enough to place earnings in the keeping of soulless chartered banking institutions."

The Globe is not given to allowing reckless statements in its columns. If that statement were not absolutely true, as far as actual security goes, The Globe would not dare to publish it. That it is true is beyond question—as the depositors of the Farmers' Bank are finding out.

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But it is hardly fair to say that the bank depositors of Canada are so innocent and knowingly trustful that they are lending all their hard-earned money at three per cent., without a particle of actual security. They simply do not know that they are doing it. No later than yesterday I was talking to a well-informed, solid farmer who has money in the bank, and he "pooh-poohed" the statement that he had no security for his money.

"Why, the Government is back of the banks," he said, almost angrily.

Well, if it is, it is so far back that you can never find it after a bank has failed. My friend said, further:

"The banks do business under Government inspection."

Neither of his statements had any foundation in fact, and yet I find that they are almost universally believed. From talks I have had on the subject, I feel convinced that, if a poll could be taken of the readers of "The Farmer's Advocate," at least nine-tenths of them would say that I am entirely mistaken. But, if you are a depositor in a bank, just ask the manager when the Government inspector was around to go over his books. Be sure that you say Government inspector. He will be forced to tell you that he has never seen such an official, and has never heard of one. Of course, the banks are inspected

regularly—by their own inspectors. But that is another matter. That their own inspectors do not make much trouble for a reckless management is proven by the record of the Canadian banks. Listen to this, from H. C. McLeod, ex-Gen. Manager of the Bank of Nova Scotia. He compared the banking system of the United States where there is Government inspection, with that of Canada, in a letter published in The Globe of Nov. 22nd, 1906. Taking up the United States banks first, he said:

"For the forty-three years during which the National Bank Act has been in operation there have been established 7,966 banks. Of these, 460 have failed, the failures being equal to five per cent. of the whole number for that period. As for the banks other than National, with a more imperfect system of inspection, or no system at all, the failures reached 17½ per cent. The comparison of the percentages appears as follows:

"National banks failed in forty-three years, 5 per cent.; other—U. S. banks failed in forty-three years, 17½ per cent.; Canadian banks failed in twenty-six years, 25 per cent.; National banks (U. S.) failed in twenty-six years (same period), 5 per cent."

He certainly made clear his argument that our banking system would be safer if we had an outside audit of the banks. It was for that form of inspection he was fighting at the time. He was unsuccessful in his campaign, and there is no inspection to this day. If he had succeeded, we would probably have been spared the disaster of the Farmer's Bank, for I have been assured that a competent inspector would have discovered the real state of affairs in a few hours, and could have called a halt before affairs became hopeless. I believe everybody outside of the Bankers' Association agrees that the depositor is entitled to Government inspection of the banks that have the use of his money. More amazing still, most of them believe we have it. We have not.

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Now let us take up the question of security for deposits. Ask your bank manager about that, too, when you are at it. He will, in all probability, feel so sure of the soundness of his bank that he will tell you that you are amply secured. Put the question to him in this way:

"Suppose there was a panic that involved both your bank and my business; which of us could count on the money I have on deposit as an asset?"

He would be obliged to confess that, not until after the preferred creditors of the bank were all paid would you get your money, or part of it—if any was left. But the usual experience is that, after a bank has failed, all of the deposits have to be used in paying the preferred creditors. Until they are paid, your money is an asset of the bank.

Of course, the bank manager will be certain that there is no danger of his bank failing. Its management is too competent and honorable for such a thing to happen. They will not play fast and loose with your money. Of course, not, but do not forget that 25 per cent. of our banks failed in twenty-six years, and two others have failed since Mr. McLeod made that statement. The only security the depositor has is the integrity of the bank management. In order to make clear what this amounts to, let us suppose a case where the man who is going to deposit his money is approached by the most honest man in his neighborhood.

"I have a great scheme," says the honest man. "I have some money here, and if you will lend me all yours, I will use it in ways that you must not ask about, and will pledge my personal honesty that I will not misuse it or make any mistakes of judgment. I will pay you three per cent. interest while you leave it with me, but if I should fail or make mistakes, I will use your money to pay my debts."

Do you think any depositor would lend his money to the most honest man in his neighborhood on those terms? Certainly not. He would laugh at the honest man, and ask for a mortgage that would look after his interests day and night. Yet, that is what every bank depositor in Canada is doing when he puts his money in a chartered bank. Do you wonder that I am surprised at their trustful simplicity?

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Now, I do not want to give the impression that the Canadian banking system is wholly bad. As a matter of fact, it is one of the most wonderful banking systems in the world. It simply has a screw loose in it. If banking operations were open to Government inspection and supervision, as such operations are in other countries, there would be far less danger of bank managers making the mistakes of judgment or yielding to the temptations that are so disastrous.

Our banking system gives us perfectly sound currency, and that is invaluable. The Bankers' Association will see to it that every bill put into circulation by a bank that has failed will be redeemed—even though