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FRIDAY, JANUARY 31, 1908.

SOME REASONS FOR OPTIMISM.

The Sovereign Bank of Canada has gone out of business. In part, its troubles were no doubt due to the abnormal monetary conditions prevailing, but it is by no means sure the institution could have been pulled through in the best of seasons. It was re-organized last summer in a frantic effort to evade the consequences of a policy of reckless expansion. The entire rest fund was applied to the payment of losses sustained in bad investments and the capital reduced from \$4,000,000 to \$3,000,000 and new officers put aboard. Yet with this shortened sail only fair weather could have made the venture prosperous, while bad weather almost certainly meant disaster. The bad weather came, and the directors, instead of plunging ahead until they swamped, looked matters squarely in the face, recognized that a condition must ensue in which the operation of the bank would not be profitable, and decided to quit while they were largely enough to pay off the obligations. Arrangements were accordingly made with other banks, and the branches of the Sovereign opened next morning as branches of other banks of unquestioned stability. As a result the depositors and customers of the Sovereign do not lose their money—their accounts were merely transferred to the other banks.

The wonder is not that one bank should have found it unprofitable to continue business; the phenomenon must be that only one has found it so. The others continue to do business at the old stands with no signals of distress flying. There is little profit in boasting our superiority, but we may be pardoned a measurable pride, unshared with gratitude, that conditions here are not as they are south of the boundary. There financial institutions have been suspending payments, and resorting to all manner of expedients, while many have gone to the wall, leaving the hands of customers to suffer; here the banks have been driven to no extreme measure aside from a string-cutting of credit, and only one has been forced out. The difference should suggest something to our neighbors to the south. Not less notable to them must be the ease with which a Canadian financial institution withdraws from the field without creating panic, entailing loss to customers or in any way disturbing the economic conditions of the country. With them a "bank failure" means ruin to many and loss to more; with us there is no such thing as a "bank failure" in the commonly understood implication of the term—a bank merely hands over its business to the others, and shuts up shop. None are ruined and none suffer loss except perhaps those who own the bank stock, and upon whom the losses, if any, should properly fall. Whatever we may think of the timely or untimely conservatism our banks display at times, no one can question that they know how to preserve their solvency, and that they practice the knowledge with admirable persistence. To the public this means that the man who deposits a dollar in a Canadian bank may rest easy that he can get it when he wants it.

Bradstreet's thus reviews the betterment in the general financial situation in the Republic: "It would be impossible, even if desirable, to 'close one's eyes to the fact that a 'great change making for cheerfulness and confidence has come over the general situation, and especially the financial position, since the dark days of late November and early December. Signs of this change have been, perhaps, slow in making their appearance, and their gradual approach in itself has sometimes prevented a correct appreciation of the importance due to each happening, but it is beyond question that a lessening of the financial tension has occurred in the 'past month, and especially since the 'beginning of the year. For some weeks before the end of the year all money was at prohibitive rates and 'time money practically unobtainable, owing to the necessity of making arrangements for end-of-the-year disbursements. The currency premium practically died with the old year, and the first week of January

"saw all money ease, time money 'once more resappear in the market, and stocks begin to advance'."

The same journal gives the failures in Canada for the week ending January 18th as 44, compared to 63 in the preceding week, and 23 for the corresponding week in 1907. The latter figure was unusually low, however, for the failures for the corresponding week in 1906 were 36, in 1907 37 and in 1904 25. The average of Canadian failures for the week during the four years was thus something over 30, and the record for the present year showed an increase of not quite fifty per cent. Still more significant is it that not one of the 44 firms who failed had more than \$5,000 capital. The mortality this side the border is thus absolutely confined to smaller concerns, and it is a pretty safe guess that it is confined to such of these as were started on a speculative basis. During the past four or five years numbers of enterprises have been started with capital only sufficient to float them in very favorable conditions while mercantile establishments have come into being where present business was not sufficient to warrant, but where there was a promise of larger trade in future. Establishments of this character could of course only subsist by having their capital always available. A time of "hard collections" meant ruin. The wonder is not that so many have collapsed, but that so many have not gone under.

At the annual meeting of the Bank of Commerce a few days ago Mr. Byron E. Walker as usual reviewed the general situation in Canada, and touched on the reflective conditions abroad. Alluding to our large imports, Mr. Walker said: "While Canadians have taken a natural pride in 'the great growth of their foreign trade, which has increased from \$257,168,000 in 1897 to \$617,944,000 in 1907, some remark has seemed necessary each year upon the large excess in our imports. For the year ending midsummer, 1906, the excess had so approximated that the excess of imports was only \$37,630,000, in a foreign trade of \$550,854,000, but for the year ending midsummer, 1907, we have an excess in imports of \$101,691,000, our exports being but \$149,253,000. The first three months following midsummer, 1907, showed no tendency towards improvement. We cannot build a 'transcontinental railroad in addition to providing for the large growth of 'older systems; we cannot take care of an enormous and unprecedented 'influx of immigrants; and we can 'not build up new towns and cities 'by the hundred, without largely increasing our purchases as compared 'with what we have to sell.'"

Mr. Walker concluded with an optimistic forecast that should strengthen the weak-kneed gentlemen, who have been viewing the prospect through anxious spectacles. "The situation bears little relation to that following the troubles of 1893, either as to currency conditions and standards, or conditions, or volume of 'manufactured goods relative to the 'demand, and, provided the usual 'crops are harvested next year, a very 'full measure of industrial activity 'should prevail throughout North 'America. The marketing of the 'main products of the field, forest and 'mine of itself requires that large additions should be made to railroad 'equipment and that other building 'operations should be carried out, 'and if the world generally can be 'induced on the one hand to exercise 'its power of saving to a greater 'degree, and on the other to moderate 'somewhat the pace of its industrial 'expansion, especially as regards the 'fixing of capital in betterments of 'all kinds, we need not fear for the 'prosperity of the farmer throughout 'North America or that our work 'shops will be idle to an extent which 'should interfere with a sound and 'reasonable prosperity.'"

THE BIOGRAPHY OF BOWSER.

Attorney-General Bowser of British Columbia occupied the attention of Parliament at Ottawa a few days ago. If the biography of that gentleman as presented by the members who know him best is to be relied on he is a sufficiently interesting subject to engage the attention of any assemblage of gentlemen concerned in the knowledge of human character. The legal member of the McBride Government, it seems, is an exceedingly versatile gentleman. He is a lawyer and also a provincial parliamentarian and he succeeds in keeping the two characters sufficiently separate to profit both his pocket and his position. As lawyer for instance, he was solicitor for the C.P.R. in 1902, and for them concluded an agreement with a gentleman named Gotah for the importation of Japanese laborers to work on the railway; yet as parliamentarian he has posed before the electors of his Province as the implacable enemy of Asiatic immigration, a kind of human bulwark against an Oriental inundation. Not only so, on the eve of the general provincial elections he sprang a story that it was the G.T.P. who were importing the Japanese. Thus while the lawyer concludes agreements for importing Japanese for his corporation allies as so much per, the parliamentarian makes the hillside echo with declamations against the impending submergence of the white race by a flood of chocolate-hued humanity. For scientific handling of the double role the biography of Bowser has the great Drucemystery index to a dull grey. Only once do the diverse characters appear to have encountered. Even then it was no come-by-chance collision with humiliating revelations for the performer, but a tete-a-tete skillfully arranged to shower shelds on Bowser the lawyer while it shed lustre on Bowser the parliamentarian. As with the actor who played both Caesar and Brutus, there came a time when both characters must appear on the stage at once, and when in the logic of things one must finally extinguish the other. But Bowser was bigger than the crisis. While the parliamentarian considered the electors, the lawyer remembered Bowser. The electors demanded the Natal Act; the parliamentarian prepared it for the Legislature, Bowser needed the wealthy client; the lawyer left a loophole in the Act whereby the importation of Japanese navies could go merrily on. The forty-two legislators slumbered peacefully in their easy chairs while the Act was read a third time and finally passed and sent up to the Governor for approval. Meantime McBride the Premier had been in Ottawa, and informed the Secretary of State there that the Act would not be assented to. How he knew can only be explained by the genius of Bowser. The man had cast the horoscope of the Natal Act and projected its fate through the intervening ether to his distant colleague. Thus was the wrath of the public directed to Dumasair, while the Bowser the lawyer maintained his wealthy client and Bowser the parliamentarian paraded as the baffled hero of the populace, warring against official stubbornness to preserve the Province from the invasion of Asiatic hordes. Confronted with the records of his genius Bowser could only affirm that he had never done anything. Gotah had been legal adviser to the Canadian Nippon Co., of neither of which anyone had accused him. Considered in the light of his accomplishments these small omissions cannot be credited either to lack of opportunity or oversight, and as nothing detracting from the verdict that great is Bowser of the Columbians.

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THE GIBBONS PROPERTY.

It is by no means gratifying to the ratepayers to learn that the quantity or the availability of the coal on the Gibbons property is by no means assured. This property, comprising upwards of two hundred acres, was acquired some two years ago at a cost of \$25,000. It is located a few miles up the river, and was bought as a site for the power house when the westward extension of the city shall oblige us to take the water supply from a point higher up stream. The main reason for the purchase of this particular site was the belief that an abundance of coal could be easily mined on the land, and that the cheaper cost of producing electric power at the pit's mouth would more than counterbalance the increased cost of transmitting the power to the city. The council discovered last week, however, that the best available coal is a three and one half foot seam some 225 feet below the surface, and the superintendent of the power house is anything but sanguine that this can be easily mined, owing to the presence of water. This suggests that our information when the purchase was made was not as full as it should have been, but however well founded, criticism of the purchase will not now amend matters. The point of importance is that we have the property, that it cost us \$25,000, and that we must find some way of utilizing it to advantage, or of at least getting our money out of it. To move the power house there would be folly in view of the uncertainty regarding the coal supply, it remains only to make what extensions are necessary to the present plant. It might be worth while, however, to undertake a thorough examination of the property to see what we really have or have not. Other seams might be found which would enable us to carry out the original intention with advantage, or to make other satisfactory disposition of the land. At the worst, we can only make certain what we now suspect, and in any event knowledge is worth more than ignorance.

INFORMATION DENIED.

The impudent Opposition in Manitoba were "where they were at" a few days ago. One J. A. Campbell, a troublesome Grit member, made some allusions anything but complimentary to the Roblin Government and the voters' list for the Dauphin district—alleged that names of detected Grits had been expurgated from the document or something of the kind. Mr. Roblin immediately became impressed with the temerity of the venturesome legislator, and pompously warned him that if his charges were very serious and that if they were proven incorrect it would be up to him to apologize to the House. But Campbell refused to be appalled; he invited Mr. Roblin to produce the voters' list and prove the charges incorrect, leaving the apologizing till it should be decided whether it was due. The Opposition backed him up, and demanded the papers. The bluff being called, there was nothing for the Government to do but admit it. They did so and called on their supporters to vote down the motion. The Opposition got neither the original documents nor copies of them, excerpts, extracts nor verbal explanation of the contents. Clearly anything may be expected from the Legislature which endorsed compulsory ignorance.

WILLING TO PURCHASE BUT NOT TO BRIBE.

The proposal that the Provincial Government buy out the Bell telephone system in the Province may or may not be a good one. If the system can be secured for a fair price, it would be cheaper to buy it than to build and operate a rival system, and in this event, the Premier has announced the willingness of the Government to purchase. But if the Company are unwilling to accept a fair price it remains only to extend the present provincial system into their territory as business warrants and public requirements demand. What the Bell system in Alberta may be worth is a matter to be determined by telephone experts after careful enquiry, but it seems a pretty safe guess that to purchase would be contemplated on the exceedingly liberal scale paid by the Manitoba Government for the Bell property in that Province. So far as known, the Company have not intimated their willingness to sell the Alberta system at all, though the logic of the Manitoba sale is that they intend withdrawing from Western Canada. Whether so or not it is as well that they should understand that the people of Alberta want telephone communication and are convinced that this would be more satisfactorily secured by a system of Government ownership and operation covering the whole Province. There is no unreasoning antagonism to the Bell Company; there is a public feeling that neither they nor other telephone corporations should be allowed to occupy new territory and that if practicable the private systems now in existence should be secured by the Government, but there is no disposition on the part of either the Government or the public to pay any company twice what its property is worth.

SOME FACTS ABOUT CANADIAN RAILWAYS.

Railway Statistics is the title of a blue book issued by the Department of Railways and Canals, containing an immense amount of valuable and interesting information of the railway system as a whole. It covers over a year ago the Department provided the various railways with schedules requiring information on many points concerning which no official record had been kept. The current number of the blue book contains the statistics gathered by this means, and it may be properly considered one of the best exhaustive publications issued by any government on this very important branch of national activity. There are 22,452 miles of railway now in operation in Canada. This has all been constructed during the past seventy years, the first sixteen mile stretch being laid in the year 1836. About 1,100 miles were added last year, besides 224 miles of single track changed to double. Including double tracks, sidings and yards, the total length of track in the Dominion is 27,611 miles. During the year there were 3,000 miles of track actually under construction, not counting of course lines projected but not under contract. Of the total Ontario has 7,827 miles, Quebec 3,515, Manitoba 3,674, Saskatchewan 2,924, British Columbia 1,655, New Brunswick 1,502, Nova Scotia 1,320, Alberta 1,293, Prince Edward Island 287 and the Yukon 90. There is a mile of railway in Canada for every 287 inhabitants; in the United States a mile for each 381; in the United Kingdom a mile for each 1,281; in France for every 1,530; in New South Wales for each 636; New Zealand each 393; Victoria each 390; and India each 10,119. We have more miles of railway in comparison to population than any other country indicated. For each mile of railway we have 161 square miles of territory, the United States 13 square miles, the United Kingdom 5, France 8, New South Wales 46, New Zealand 43, Victoria 25, and India 61. Thus our railway mileage is the smallest in comparison to area of the countries enumerated. Aside from the cost of Government railways, Canada has aided railway construction by subsidies aggregating \$128,127,648; the provinces \$35,123,130 and municipalities \$17,346,633. Beside this the Dominion gave in times past \$1,782,954 acres of land to railway companies—every acre in the West. The items are as follows: Alberta Railway and Coal Company, \$13,298,412. Of this the Dominion provided \$128,127,648; the provinces \$35,123,130 and municipalities \$17,346,633.

PERMANENT RESULTS.

"I had been suffering for over two months with an obstinate cough, as had also my little girl. We tried several remedies known to any drug store without obtaining any apparent relief. In fact we were growing worse. I got a bottle of Coltsfoot Expectorant from my druggist and inside of two days the cough was stopped, and the results so permanent and rapid that we decided to keep it in our home continually. C. A. R. Station, Ottawa. Coltsfoot Expectant is recognized the world over as the best prescription ever used by the medical profession for Coughs, Colds, Croup, Bronchitis and Tightness of the Chest. Children like to take it, and it is very palatable. We will send a free sample to every person sending their name and address to Dr. A. Stearns, Limited, Toronto. Sold by all up-to-date druggists at 25c. Send for Free Sample To-day."

ENGLISH MUNICIPAL GRAFTING.

Investigations recently held into some phases of English municipal life are disconcerting to those of us who have been taught to look to the United Kingdom as a country free from civic unrighteousness. The investigations were undertaken on the initiative of Mr. John Burns, President of the Local Government Board, and reveal that in the art of grafting the Boards of Guardians in some English cities have rivalled the accomplishments of the Tammany machine in New York. Half a dozen of the forty or more Boards in the London district have been subjected to enquiry, with the result that one contractor and five guardians are in prison, while other prosecutions are pending. The doings of the West Ham Board were first looked into. This is a populous district, where the expenditure for the relief of the poor is very large. It was found that every office within the gift of the Board was put up for sale. The master of the workhouse paid \$500 for his job, the medical officer \$5,000, relieving officers \$100 each. The contractor who supplied coal to the institution was allowed to supply an inferior quality and to charge for twice the quantity he supplied. Other contractors were similarly indulged, and all paid money regularly to the Guardians. Five of the Guardians and the coal contractor are now in gaol. At Hamersmith, where a palatial mansion was erected at a cost of \$1,500,000. The Poplar Board, thought to be guilty of dishonesty in their own behalf, had simply shovelled out the money of the ratepayers in maintenance of the Hotel de Poplar, as the workhouse was commonly

called. It was run as a shelter for tramps, never do wells and rick-rack generally, who had never resided in the district, and had no claim for relief there.

ON THE SIDE.

An exchange demands to know which is the greater triumph of civilization—a hockey match or a bull fight. Well, that is the question. Curiously enough, every Conservative paper is convinced that the proper way to reform the Senate is to appoint only Conservatives to the vacancies. Premier Roblin decided a few days ago that when the Manitoba Opposition have any talking to do, they must do it first, and that the Cabinet shall close with the presentation of his own august deliverances. Which recalls the adage that the first pro-ordinator has no chance there.

THE RAILWAYMAN'S GRIEVANCE.

The Legislature on Saturday endorsed a resolution asking the Dominion Parliament to make certain amendments to the Railway Act for the relief of railway employees. The plaint of the railway men is that at present, when an accident occurs entailing loss of life or destruction of property, the train crew or other employees of the road, are liable to be prosecuted without the point having been established that they were responsible for the accident. This they consider a grievance and ask that the law be amended to provide for an investigation into the cause of the accident before prosecution is begun. The request seems most reasonable. It is a request, not to be relieved from the liability of prosecution when prosecution is due, but to be freed from liability of prosecution until it is established that prosecution is due.

THE NORTH COUNTRY DEMANDS GOOD ROAD.

From Monday's Daily Meeting Held at Peace River when Mr. Brick, Member District Was Given Instructions—Want Main Road From Slave Lake to the Crossing. Previous to his departure Peace River Crossing to attend a session of the Legislature, Mr. T. A. Brick, M.P., held a public meeting at Peace River, and invited the electors and settlers of the district. Many of the prominent men of the district gave address in support of the Government's proposal for the road. Among those who spoke besides Mr. Brick were Mr. H. H. Carson, J.P., and Mr. Benjamin La Pre, and Mr. H. H. Carson, J.P., occupied the speaker's chair, and introduced the speaker with appropriate remarks, referring particularly to work of the men for Peace River in presenting the claims of the district for the Government at Edmonton. Game Ordinance and Wolf Bait. In his address, Mr. Brick reviewed the history of the district during the last year. He cited the Game Ordinance, which was modified in the interests of the local breeders and farmers of the north, and his representations to Hon. Mr. Olin, permission was granted to the settlers to cut timber for the construction of the Peace river, which was a great benefit to the settlers. The provincial government had given substantial aid in improving the live stock industry by undertaking to pay for transportation of pure-bred bulls to the country. The Government had given to the schools of the district. He next explained the act of the government in enacting a wolf bounty, which would be of great benefit to the settlers. Referring to the imposition of pure-bred stock, he stated that although the grant had been made two years ago, only one man had taken advantage of it. Speaking of the work of the government in improving the live stock industry, he stated that the government had not been men enough to earn it. He concluded by asking the electors of the district to state their views and views fearlessly and definitely that he might serve them better in the future.

Improvement of Main Road. Rev. Mr. Holmes was the speaker. He thanked Mr. Brick, what he had already done, and thought the game laws and bounty a great benefit to the country. He stated the necessity of improving the road between Lesser Slave Lake and Peace River, and that being a main road, the government should take energetic action in putting it in a passable condition. The speaker stated that the government had promised to pay all arrears of satisfaction to people coming into the country; that by the time they arrived at Peace River they were so discouraged and disheartened that they had come through, they were ready to turn round and go back again without really having seen the country. He also asked Mr. Brick about the funds granted to schools. He said the Shattisbury school had not received any grant as yet; that it was mostly supported by private effort and church funds. He thought the government should be more generous and not let so much liquor come into the country. Mr. Brick, in reply, dealt at some length with the road question, and the schools. He stated that owing to the unsettled state of the country he and Mr. Bredin had advised the government that there was no use organizing school district at present and that the system in vogue at present should be supported. The government had promised to make a grant of \$200 the year for an average attendance of 18. The government had also promised to pay all arrears on the same basis. Mr. Brick expressed surprise that the grant had not been received and promised to see the matter right when he went to Edmonton. Mr. St. Germain, in forcible and sometimes eloquent language, outlined the history and the policies of the two political parties in this country, and was enthusiastically received by the gathering. He drew attention to the great need of better transportation which would draw settlers and increase the wealth of the country. He gave it as his opinion that the department of public works should have constructed a ferry to the Crossing last summer. Appreciates Member's Troubles. Mr. Benjamin La Pre's remarks were listened to with great attention. He spoke of the great difficulty experienced in crossing from

Table with 2 columns: Country, Value. United Kingdom 3,273,437; United States 67,936; New South Wales (actual cost) 63,063; Victoria (actual cost) 63,113; India (actual cost) 56,796; Canada 56,995. Our railways last year carried more than 32 million passengers and more than 63 million tons of freight. The increase of passenger traffic over the preceding year exceeded 4,100,000, and of freight traffic 5,800,000 tons. Of the freight, agricultural products provided about 10 million tons and live stock and animal products 2 1/2 million tons, a total for the farmer and rancher of about one-tenth the whole volume. The mines provided 18 million tons, or more than one-fifth; the forest 10 million or nearly one tenth; and manufactures about 8 million, or one-seventh the total freight traffic.

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