TED - FIRST OR SECOND teacher for Spruce Grove strict. State qualifications ary wanted. W. Bristow, Secy.-er, Spruce Grove.

adian Agents.

TED - TEACHER HOLDING cond class certificate, for the Plain Centre S. D. No. 381. Apating salary and qualifications, to er, secretary, Stony Plain, Alta YED - TO MY PREMISES November 1st, two spring and two yearlings, two dark and

West of 5th, Stony Plain. ED - TO MY PREMISES A mare yearling; no brand visi and paying expenses. Geo. M. N.E. 1-4 of 8-58-26 West 4th. AR LAKE SCHOOL DISTRICT

I. J. W. De Bond, S.W. 1-4

stees of above district beg to e Ratepayers that their taxes paid at once, to enable them the liabilities of the district. MR. GEO. SPALDING,

SALE-350 BU, FEED BARLEY per bushel: 250 bu, feed wheat, hel; 12 ton good hay \$3.50 per

YED-ON TO THE PREMISES the undersigned; Section 6. Tp. ge 25, on or about Oct. 30th, a nare); about five years. Owner we same by proving property and expenses. Larne Bros., Winter

-SINCE JUNE FROM ST. EM-Legal, one buckskin mare, etween 900 and 1000 lbs., no two marks on left hip, white forehead, one white hind leg: are about 2 1-2 years old, dark e spot on forehead, white hind ery or on return to Alphonse La

TED TEACHER FOR HORSE ills School District holding first and class certificate; duties to e Jan. 6th, 1908. Male preferrications to be in by Dec. 21st. ting experience and salary exto A. H. Clark, Seey. Treus.

YED OR STOLEN-FROM THE W. Bailey, near Naone bay, gelding, cor very large white face, foot, black mane and Sunday, Nov. 24th, inding or giving information recovery of above anieive \$5.000 reward. R. W. amaye, Alta.

CE IS HEREBY GIVEN that on the security of the said J. VAN WELL

Sec.-Treasurer Riviere Qui Barre P.O.

GRANDVIEW HOTEL Accommodation; Finest ors and Cigars. H. SIGLER, Proprietor.

LEGAL. IESBACH, O'CONNOR & ALLISON. dvocates, Notaries, Etc.

citors for the Traders Bank cf

es-Gariepy Block, Jasper Ave-

LOR, BOYLE & GARIEPY. ers and Advocates, Notaries es, Gariepy Block, Edmonton, ors for the Canadian Bank of erce, The Great West Life As-Company, Standard Loan Union Trust Compa. v, The Hastings Savings & Loan Etc., Dominion Life Assur-IV. Etc., Do

Private Funds to Loan.
J. R. Boyle. Wilfrid Garieny.

Wm. Short. Hon. C. W. Cross. O. M. Biggar. HORT, CROSS & BIGGAR Advocates, Notaries, Etc. es at present in Cameron Blk., tew offices of Merchants Bank la after May 1st, next y and private funds to loan. Edmonton. Alta.

CK, EMERY, NEWELL &

BOLTON. Advocates, Notaries, Etc. ck, K.C., Public Administrator Emery. C. F. Newell. S. E. Bolton.

rs for the City of Edmon' Bank of Canada, Bank Bank of Montreal, Hudson's Canada Permanes Mortgage on. Canada Live ssurance.

Permanent to and Savthe Relianc and Sav-, the Dominion Permanent b., the Colonial Investment in Co., Credit Foncier Franco-

McDougall street, near new

NEW INSURANCE To the House by Finance Minister. Effort to Strike Acceptable Medium.

Ottawa, Dec. 18-In presenting the new insurance bill Hon. Mr. Fielding recalled the fact that a commission had been appointed a year ago to enquire into the question of insurance and had, with their report, submitted in view of the experience of large corporations which find it necessary to make some such provision in immediately but preferred to lay it immediately but preferred to have been up to this cities and had, with their report, submitted to invest in stocks of chart-end that insurance commission recommended that insurance companies been given me already in certain derigible to the provisions of the bill submitted by the commission at the submitted by the commission as year ended that insurance companies of all the orders in council, correspondence, etc., its number of ago and not have made any concessions to what are regarded as the order to retain the services of their beat many concessions to what are regarded as the order to retain the services of their beat many concessions to what are regarded as the order to retain the services of their beat many concessions to what are regarded as the order to retain the services of their beat many concessions to what are regarded as the order to retain the services of their beat many concessions to what are regarded as the order to retain the services of their submitted by the commission as year.

The transport of the insurance commission recommended that insurance companies beat mended that insurance companies beat mended that insurance companies of companies of all the orders in council, correspondence, etc., is numbered to Repel Attack.

Toberan Port of the Japanese immigration question, there is on the result of the disturbance of the commission as the provisions of the bill submitted by the commission as the result of the provisions of the bill say that the insurance companies of the report of the comm further consideration, and with the as-

sistance of insurance experts of abil-

a bill. It is necesarily somewhat tech

surance.'

nical and complicated in character but can be understood by careful study and with the assistance of in-surance experts. I need not burden remarks with details of the bill. but will call attention to its most important features. The bill prepared by the commission dealt with life insurance only, while in the bill now submitted the whole question of in-surance is dealt with, though the am-by sending in ballots. While I do in an indefinite way. We will take urance is dealt with, though the amby sending in ballots. While I do in an indefinite way. We will take not think any abuse has occurred in as a test the earning power of the To a question by Mr. Borden, Mr. Fielding stated that the new bill was a consolidation of all acts relating to

powers of the government through the finance minister were not as broad as was desirable. We are enlarging those powers. It was held that the minister could not withdraw or susminister could not withdraw or sus-pend licenses of a company except standing proxies should be abolished under very exceptional circumstances. and no proxy shall be given at all, eign countries would have power t By the new bill the minister may, for unless it is executed within two make investments within moderat any violation of the Insurance act, months of the meeting at which it is limitations in securities of that cour

the powers of a deputy minister and voting. specially enabling him to vist the offices of the American companies and are known as standard policies. This must be secured by real estate an inspect their business at the head subject is very desirable, but the con-other assets of market value of at least office when deemed desirable. He is clusions we have reached, under the 25 per cent. in excess of the bonds also given the power to make special advice of the department of insurance, and there must have been no defaul audits and appoint valuators to value is not to demand standard policies on these bonds for a period of fiv property of companies when he deems and standard provisions, but that cer- years in payment of interest. it desirable. The trust funds of for-eign companies must hereafter be inserted in every policy. If, in ad-debentures providing they have been ced under a trust of a Canadian dition to this, the company wishes to outstanding for seven years without trust company, and where vacancies occur through the death of a present trustee, his place must be filled by appointment of a trust company. Abolish Dividend Policies. "A question much discussed is that

of deferred dividends and the commission proposed to abolish all divicomplished. Fraternal Insurance. dend policies and dstribute the sur-We realized that the but think an annual distribution rather drastic and have provided that the surance organizations, started always surplus shall be distributed once in good faith, very often by men with re years. The companies now ding annually may continue to do a long time. As the years roll by the life insurance company cannot the commission recommended it is discovered the rate of premium create a subsidiary company. I will be described to the companies of three years. The companies now dividing annually may continue to do that the surplus funds from deferred dividends should be treated as liabilities. To this the commended at it is discovered the rate of premium create a subsidiary company. I will read the new clause: "Debentures ties. To this the commended at it is discovered the rate of premium create a subsidiary company. I will read the new clause: "Debentures ties. To this the commended it is discovered the rate of premium create a subsidiary company. I will be company the form assessment are not sufficient to pay the death losses in full bonds stocks or other commended. ties. To this the companies have objected. We propose that these funds ould be treated as a liability in the report of the companies but in case of the considerable depreciation of se-curities, such as occurs at the present time, it would place the companies in the position of apparent insolvency to charge the company with the whole of depreciation. In the case of depreciation, which would involve a loss, it is proposed that the depreciation may be charged against the surplus funds and in that way the balance will appear as a liability of the com-'A much discussed question is that and as to old

of expense of new and renewed business. This is one of the difficult problems. The commission recom ended that the expense of the new business be shown separately from the old. This is desirable, but we realize that the companies may find a diffi culty in making a distinction in the proportion of expense to old and new. However, feeling the object is a good one, we would have allowed the clause recommended by the commission to

"The question of salaries and commissions has been much discussed. We propose that the officials at the

more than five years. The commission recommended three years, but we feel this is too short a time. As a further protection against excessive payments, we propose that in the case of salaries and commissions amounting to more than four thousand dollars a year, a list of salaries and person to whom they are paid must be furnished by companies and published in the

annual report on insurance. "Any person receiving over five thousand dollars in salary and com-mission combined will find his name We think on the insurance report. that publicity is the only reasonable curb we can put on abuse in that di-

Big Fine for Rebating. With regard to rebates or special favors the commission have recommended that these be abolished. It proposed that in every case of granting a rebate, a penalty of one thous-

To Restrict Pension System. "The commission made recommendation respecting the pension fund which we are unable to agree

ity and impartiality we have prepared

Canada which makes that recom-mendation a matter of urgincy, and as it is of doubtful expediency, in the light experience in the United More Complete Control.

"In the investigation by the commission it was complained that the provers of the complete Control.

To Restrict Proxy Voting.

It is the practice of directors in voting for president and directors to tending over a number of years. We Canada only, would have to limit it withdraw, suspend or refuse to renew a license of an insurance company.

The powers of the superintendent of insurance were widened by giving him insurance were widened by giving him believe, prevent any abuse of proxy and or where the insurance company insurance were widened by giving him believe, prevent any abuse of proxy and or where the insurance company insurance company.

ent of insurance for his approval.
The attempt to arrange for a standard policy is surrounded by difficulties, but by these provisions the objects the company may invest in common track in any one of these classes provisions. commission had in view will be ac- stock in any one of these classes pro-

"With regard to fraternal insurar panies having policies of that charac- ury board has signified its approval such business entirely s parate from where, where the company is carry new business. New business must be ing on business." Fraternal Congress table of mortalities shall be allowed work it out as best hey can. They must not take preniums derived from new business to

apply to losses from old. 'Another condition which we procompanies, which carry on several lines of business, they will have to have a separate form for each line Private Underwriting.

"There is a clause permitting private underwriting. There is little head office shall not be permitted to of that done now, but it has been done receive commissions in any shape or in the past, so far satisfactorily. With form. Only agents may be paid by comcommission. No salary of \$5,000 or more may be paid with or may be paid with any company may make its deposits with security of any of the bonds, deben on the receiver may be paid with. or more may be paid with-out having been specially voted by a in the form of Imperial or Dominion ed to be invested in, in real estate o out having been specially voted by a board of directors. Without this, it might be possible for a general manager by his own act to contract for the payment of a larger salary. This was recommended by the commission.

That would apply, I should say; to sign to the payment of the commission of the commission.

That would apply, I should say; to sign the companies and these we the real estate or interest therein the company is carrying on business, provided, however, no such loan shall experican companies, and these we the real estate or interest therein. "We propose that no agreement for a merican companies, and these we ceed sixty per cent. of the value of the propose that no agreement for will interpret to mean either the national securities of the United States." tional securities of the United States loan. or the securities of any state of the American union. Then other securiapproval of the treasury board. effect that deposits of trustees in the present law is ten per cent.

Canada may be in any of the securities in which a Canadian company is "As to the manner in which the ac

allowed to invest. As to Investments. "Probably the investment clause is

and dollars may be imposed upon the director or manager of the company, director or manager of the company, securities shall have also the right to ficult question. We have had the the agent of which had granted a re-bate. It seems to us that this is too sued upon a Provincial or Dominion perience of reliable officers in the in-

who received it. We propose that the fine of \$1,000 stand, providing the offence is committed with his knowledge. Without that knowledge it would not be reasonable to impose such a penalty, but in case of a director or manager who knowingly permits this offence we provide that the agent who speak the commission and the policy holder who receives it in the way of a rebate over and above the regular business transactions, shall be subject on both sides, to a fine of \$100 to be recovered by any person who takes action.

Sompanies in a large class of company and these we have been glad to accept and include in the bill. In a number of other cases, we thought their proposed measures were too d. as their proposed mea has earned and paid regular dividends involved, we may not be able to please

confusion and expense arose in the broader. We propose to strike out all United States from this amendment. t is rather complicated by an election the existing law particularly mentions

in the country in which it is doing business within certain limits. A have proxies from policy holders ex- Canadian company doing business make investments within moderate is doing business, must have been out The commission recommended what standing for at least five years an

insert other provisions it must submit default. Next we provide for invest its form of policy to the superintend-ment in preferred stock of such con

viding that such stock has paid divi dends of not less than five per cent for a period of ten years. It is also provided that not more than twent we make the same provisions. Ex-perience shows that the fraternal in-per cent. of the total issue of suc bonds, debentures or stock company shall be purchased by an cient to pay the death losses in full. bonds, stocks or other securities of, of the experience of some of these have been such that the directors recognize the weakness of their position teed by any province of Canada, or and have been glad to adopt other of or guaranteed by the government conditions. There is now what is of the United Kingdom or of any co snown as the National Fraternal ony or dependency thereof, or of any Congress table of mortality, which is guaranteed by the government of an employed by actuaries as a fair basis foreign country or state forming for that class of business. In case portion of such foreign country where of business of that character already in company carried on, or is about t existing we do not disturb it. Com- carry on business, provided the treat ter must carry them, but we require such security, or of any municipal that they should keep accounts of school corporation in Canada or els

carried on according to the National Foreign Securities Subject to Approve "It will be observed that while in perial, Dominion and provincial secu ities may be accepted as right, for eign securities are subject to approve of the treasury board. Provision i made for the investment in groun rents, mortgages or real estate countries in which the company provisions for investment in life

endowment policies. "With regard to the power of th company to lend its money we pro pose the following provision: 'An; such life insurance company may len-

"For loans in foreign countries there ties may be deposited subject to the is a limitation that loans shall no exceed by more than twenty per cen 'A general provision is made to the the reserve of the insurance value of

Canada may be in any of the manner in which a Canadian company is shall be brought into operation, i shall be brought into operation, i would be manifestly unfair if we were to require the Canadian companies t one of the most important in the bill, hastily dispose of any stocks they and one in which there will be the may have which are not in the cate most interest. The present act augory contained in the new bi'. It is thorizes investment in a class of pub-lic securities such as Imperial, Do-the companies a reasonable time : minion or Provincial securities, etc.

As to these, there will be no question. They are legitimate forms of investment. We continue the provi-

bate. It seems to us that this is too such upon a Provincial of Dollandon perience of reliable officers in the inserver on the directors, and it does guarantee. Under section 47 of the not take account of the agent who existing Insurance Act provision is gave the rebate or the policy holder made for the investment by insurance commission, in its report and bill,

anteed stocks for two years preceding the purchase of such bonds or debenthe purcha

## DEATH OF THE HON.

ormer Minister of Public Works Passes Away at County Residence

ence at Boucherville. The late Mr. Tarte was one of the mission.

vhose fund of humor and outspoken ting the right of the opposition leader ways won him the regard of many to a full answer to his questions, took nen in both political parties. He was born January 11, 1848, a son distinction between Japan and China. f Joseph Tarte, a farmer, and mar- "I did not say that we could not exied Miss Ayloutre. He was educated clude the Japanese because they had the College of L'Assomption. He a good fleet. The distinction I drew as a member of the Quebec legisla- does not lie in the comparative

ure from 1877 to 1881. From then strength of the two countries, but beill 1891 he was Conservative organ-cause of the circumstances in which zer in Quebec and was elected to the they stand. This has always been the 'ederal House for Montmorency in policy of the government. It is true, 891. He was unseated by a petition public opinion in British Columbia a 1892, but was elected to represent a 1892, but was elected to represent gard. The Royal commission recognized in 1893, and held his seat till ed British Columbia's attitude but re-896. It was he who first formulated commended a different course which he charges which finally led to the npeachment of Thes. McGreevy and Reviewing the situation the premier From 1896 to 1902 he held the port- government's understanding of the

igned, and has since been seen only the ground the assurances had mperial federalist.

Death Deeply Regretted. Ottawa, Dec. 18.—The news of the eath of Hon. J. Israel Tarte was retived in Ottawa with many approximation. ived in Ottawa with many expres-euccessfully, the premier advised cau-ons of regret. In the corridors of tion. The journalist who was the House of Commons many refer-ices to the unexpected event were the indly remarks made in respect to the be successful, but the subject was still be successful, but the subject was still emory of the man who, for years, ccupied so large a place in the polics of the country. His former colagues in the cabinet gave voices of pressions of regret, while Mr. R. L. orden paid a warm tribute to him a man and as a true Canadian.

Funeral on Saturday. Montreal, Dec. 19.—The funeral om the residence of his eldest son, L. Tarte, Saturday morning. Requiem ass will be sung in the church of . Louis de France.

HISTORICAL NUMBER.

Next Monday for holiday reading the Bulletin will issue a special historical number in magazine form, which will be the most complete of its kind ever published in the West, It will contain articles upon the Edmonton of the past and present, and is illustrated with over 50 engravings, some of these reproductions of people and places who were prominent in Alberta in the early

days of the Hudson's Bay Company regime. Strathcona, Calgary, Red Deer and other Albertan cities have been written up and illustrated. A handsome portrait of the present legislature n session last spring is included in the number, as well as a copy of the only picture in existence of the historic Big House, upon whose site the new parliament buildings are to be erected. The first pic ture of the new Alberta Parliament buildings will be pro-

duced in this number also This historical number is in magazine form, printed upon fine paper, and contains 24 pages in all. It will sell at 25 @ cents a copy. As a limited
 number only will be printed orders for extra numbers must o be phoned or sent to the Bulletin office, or given to the

cism. On the one hand there will be vacation were devoted to a discussion | He also charged Hon. Sydney Fisher, protests, intimation of which has of the Japanese immigration question, tency. permit the establishment of pensions providing that in every case they are authorized at the annual or special meeting of all persons qualified to wote in the affairs of the company. It highest class, they carry with them as special burden in the shape of a double liability and there may be allowed.

"The commission made recommendations in respect to the method of voting by policy holders, taken from the New York state law. Difficulty, confusion and expense arose in the propose to strike out all providing that in every case they are authorized at the annual or special insurance companies are permitted to linvest in stocks or bonds of this class of corporations, but while our charter authorized at the annual or special of corporations, but while our charter authorized at the annual or special of corporations, but while our charter authorized at the annual or special of corporations, but while our charter authorized at the annual or special of corporations, but while our charter authorized at the annual or special of corporations, but while our charter authorized at the annual or special of corporations, but while our charter are going to be willing to accept the provisions of the bill unre-ervedly, but I will hope that between the two extremes there is a happy nedium which the House will be able two extremes there is a happy nedium which the House will be able to bring a double liability and there may be room for some question whether they and there may be rown for some question whether they are double liability and there may be rown for some question the bill unre-ervedly, but I will hope that between the two extremes there is a happy nedium which the House will be able to reach. That has been our efforts at all events. I thought it well to bring the provisions of the bill unre-ervedly, but I will not be allowed. Taking the two extremes there is a happy nedium which the House will be able to bring the provisions of the bill unre-ervedly, but I will not be allowed. Taking the two extremes there is a happy nedium pportunity of considering it. It is for an apostle of peace? Reviewing ny purpose shortly after the holiday ecess to move for the second reading, stated the first was Aulay Morrison, not for the purpose of challenging dis-cussion but in order that it may be the Natal act. The second was a royal eferred to the committee on banking commission, and finally the questions and commerce, so that the companies by the leader of the opposition in the and commerce, so that the companies by the leader of the opposition in the and others who desire to be heard on House, in reply to which the Hon. The subject will have ample opportunity in the opposition in the opposition in the companies. ty. Probably the House will reserve surances, verbal and written, of Japts own judgment until after that hear-ng takes place."

anese government.

Mr. Borden read a communication

from Joseph Chamberlain, colonial secretary, in 1898-9, in which Chamberlain had urged upon the government the advisability of dealing on JOSEPH ISRAEL TARTE lines of the Natal act if there was any danger of an influx, which Chamberdanger of an influx, which Chamberlain pointed out had been adopted in Australia. The Canadian government, owever, took no such action. Instead it accepted the assurances of the Japat Boucherville — House .. Pays anese government in place of a clause in the treaty reserving control over in the treaty reserving control over the immigration as in the American Montreal, Dec. 18.—Hon. J. Israel the government should, at the openart', former Minister of Public ing of the session, have laid all the vorks in the Dominion Cabinet, died papers relative to the question on the .50 o'clock this afternoon at his resi- table and given a statement as to the purpose and progress of the Lemieux

nost picturesque figures in the mod-rn political life of Canada, and one The premier, in reply, while admitissue with the interpretations of the the government accepted.

said: "The influx is contrary to the blio of Minister of Public Works, be- Japanese assurances. The government ng the first to hold that office under thought it followed the right course in Laurier regime. In 1902 he re-sending an envoy to Tokio. They took the press gallery of the House of evaded by Japanese subjects. Had the ommons as editor of the Le Cultiva- assurances been systematically violateur. He was a staunch Roman Cath- ed by the Japanese government, the lic and was known to be an ardent premier believed a renunciation of the treaty the proper course, but the government would not take that view unthe premier said Mr. Lemieux will sail

from Japan not later than Jan. 3, Mr. Monk, in a speech critical of the government's diplomatic ability, maintained that by the treaty the government had surrendered all right to ontrol the Japanese immigration, eve Hon. Mr. Tarte will take place en under the ordinary deportation law.

Not Done in Great Britain. Hon. Sydney Fisher declared it was not the practice in Great Britain to attempt to make party capital out of diplomatic issues. The minister then advanced as the reason why the restricting clause was left out of the treaty was the American treaty was signed in 1894, the Canadian in 1906 fter the Russian-Japanese war was fought and won, and in consequence the Canadian government did not think they would insert any stipula-tions of that nature. When Mr. Fisher concluded the house adjourned

A LOTHARION KING.

Belgian Monarch Neglects Affairs of State for Parisian Flirtation. Brussels, Dec. 19.—The Belgian ocialists are getting impatient over King Leopold's trifling with state affairs, which he neglects for an alliance with an affinity in France, and are demanding his abdication. Monarchial party is conducting a vigorou press campaign against the aged ruler. who is regarded as senile Lothario, unfit to occupy a throne. Even court ircles are shaking their heads over copold's antics. The King's medical attendants declare his queer be-havior is due to nervous disorder. The impression is growing that it may be necessary to put ihm under guar dianship and appoint a regent.

PRISONS OVERCROWDED

Toronto, Dec. 19.-Last night 213 prisners were registered at the Toronto jail 18 being women. Sixty-five of those are under sentence t the Central prison but owing to the over-crowding will have to accommodation of the jail is 184 and all over that number had to be accommodated with shakedowns in the corridors over one third are sentenced for vagrancy, half of these being foreigners. The unemployed question promises to be

TO DISTRACT ATTENTION. rom Notorious Timber Deal Fowler

ectly chargeable to the administration gratulations. of the Laurier government. Practically all the work done, amounting in value to fully five million dollars, was absolutely wasted, while the lives of 90 young Canadians had been sacrificed. This Canadians had been sacrificed. Ottawa, Dec. 18-The last two hours | was one of the many acts of folly and

Hail to a Worthy Couple. Toronto, Dec. 18-Rev. Dr. Griffin Makes Charge Against Government. and Mrs. Griffin celebrated their gold-Toronto, Dec. 18.—Speaking at Weston

en wedding anniversary today. John
McGeary, of Brantford, who was to-night, Geo. W. Fowler, M.P., declared groomsman at the wedding fifty years hat the Quebec Bridge disaster was dir- ago, was among those who sent con-



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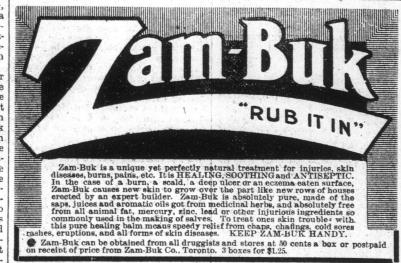


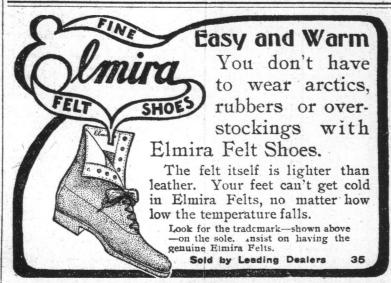
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