

**THE EDMONTON BULLETIN**

DAILY—Delivered in City, 4¢ per year. By mail, per year, \$3. SEMI-WEEKLY—Subscriptions per year \$1. Subscriptions strictly in advance.

BULLETIN CO., LTD.  
DUNCAN MARSHALL,  
Manager.

FRIDAY, MAY 24, 1907.

**THE INSURANCE COMMISSION AND ITS CRITICS.**

A number of party publications and insurance journals, smarting under the revelations of the Insurance Commission's inquiry, are seeking to ridicule the facts and suggested reforms of the report of the commissioners instead of seriously deciding how much of the proposed legislation they regard as acceptable and how much is seriously open to debate. It is no reflection on the commission to regard its judgment as not infallible, nor to admit the necessity of modifying the legislation submitted as the result of its inquiry. Unreasonable attacks upon the commissioners is not the best way of obtaining the best results for the insurance companies and the public.

The criticism raised does not impair the facts of the judgment nor does it seriously attempt to refute them and would be justified if the commission had failed to discover grave irregularities, and possibilities of delusion in present day insurance. The investigation certainly has shown the need of reforms and restraints, and in devising them and embodying them in legislation we should have the best judgment and co-operation of insurance experts, of legal counsel and of the ministers whose duty it is to safeguard and conserve the public interests. Whatever insurance men may think the public will universally agree with the suggestion of the Commission that all the companies should use a uniform policy. The idea that prompted the commission in this question was the possibility of deception in the wording of a policy, and the danger of causing the policyholder to believe he was receiving favors and privileges not actually guaranteed. Such delusions have been perpetrated upon the innocent. The safety and protection of the public enjoy in this regard at present is the competition of agents who are open to point out deception in a policy issued by a rival. Of course this question raises the issue of the safety of restriction and the dangers of freedom. Too much restriction will hamper the insurance business with obstruction and red tapism, while too much freedom with its incentives to progress, will put a premium upon tempting offers than can be realized. The balance between freedom and restraint must be adjusted with both interests under consideration. There is need for the utmost harmony and goodwill between the insurance companies and the government to achieve the full benefit of the report in this respect.

The great army of policyholders have little interest in the personal recommendations that have been hurled at the motives of the Commissioners. The man in the street cares little whether Shepley is called prosecuting counsel, or detective, or whether the Commissioners are called inquisitors or judges. They were appointed to investigate, and they investigated. They went the whole round mark it was Denmark's fault. That is what the public wanted to know. Quite naturally those who were caught yellow-handed with the gold of others sticking to their fingers represented the investigation which threw their misdeeds into the limelight of cross-examination.

It is worthy of notice in passing that the findings of the Insurance Commission in New York have been received in a different spirit and have had a salutary effect upon insurance activity in the United States. It made Hughes Governor of New York state, but then, it must be kept in mind that he stood in a different relationship to the inquiry and finding of the Commission than certain Tory politicians in the Canadian Parliament.

**THE CITY HOSPITAL BY-LAW.**

On the third day of June the raters of Edmonton will vote upon a by-law to raise \$50,000 to be expended upon a new city hospital for some years private enterprise and the public spirit among our citizens has kept the present city hospital alive and considering its accommodation it has accomplished a great deal. The general hospital and Misericordia have

also done good work and been well conducted, but the hospital needs of Edmonton have entirely outgrown the present hospital accommodation and the present plan for the city to contribute \$50,000 to what will be probably a \$150,000 hospital, and to virtually take control of it and conduct it as a city hospital, should meet with general approval.

The city of Toronto has dealt generously with the Toronto General hospital with the result that they have established a place in that city which has reclaimed many lives from the ravishes of disease and given that hospital the equipment and the advantages it required, and now a new Toronto general hospital is to be built to which both the city and the provincial government are contributing. The government is making a grant so as to make it the Provincial Medical Hospital. Edmonton being the capital of Alberta the city hospital if properly equipped will be made an adjunct to the medical college here.

If the city contributes generously to this hospital then the unfortunate citizen who meets with an accident or is afflicted by an ailment will have a place to go to with the knowledge that it is supported by the city and as a citizen he has some claims upon it whether able to meet the charges or not. The hospital by-law certainly deserves the support of Edmonton's citizens.

**THE MIRROR OF THE PRESS.**

(Manitoba Free Press.)  
Where was the political horse sense of the Opposition newspapers when they decided upon their campaign of belittlement of Sir Wilfrid Laurier as Canada's representative in the Imperial Conference? They could have done nothing which would so completely convict them, in the eyes of the public, of pettiness and meanness of spirit. Sir Wilfrid was a national not a party representative at the conference; and through out the whole conference he did nothing which did not reflect credit and distinction upon the country which sent him there. Though not a matter of any moment, it is nevertheless regrettable that certain newspapers in Canada should have considered the time and the occasion suitable for making a display of their embittered feelings toward Sir Wilfrid Laurier.

(Ottawa Free Press.)  
Mr. Broderick and Lord Tweedmouth have arranged the final details of the transfer of Esquimault from the Imperial to the Canadian authorities. Canada is doing more and more every day in the way of work for the Empire. But the genius who could find some plan of direct contribution to the support of the navy without affronting the susceptibilities of the ultra-autonomists would fill a long-felt want in Canadian public life.

Edmonton's Experience.  
(Windsor Record.)  
The municipal ownership experiment of Edmonton, the capital of Alberta, is more comprehensive than that of any other place in British North America, and the eye of the continent will be on the outcome. That city is starting out on its career in full possession of its electric-light plant, waterworks, telephone system and municipal stables and teams. The city is acquiring its street-car system, gas producer plant, and is erecting a telephone building from the profits the ownership of the plant has produced, although only \$15 a year was charged to telephone subscribers.

One swallow does not make a summer, but Edmonton has already proved to its own satisfaction that the public ownership of public utilities is profitable. Thus it has been reserved for the baby city of the growing West to demonstrate what the "effete East" has lacked the courage or enterprise to attempt on anything more than a small scale.

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**BETTER TARIFF ARRANGEMENTS**

The Premier on the Continent Workink in Canada's Interests.

Paris, May 23.—The Canadian Premier, Sir Wilfrid Laurier, arrived here last night from London, and spent the day paying official visits. He called on Premier Clemenceau, Foreign Minister Pichon and the British Ambassador, Sir Francis Bertie, and will be received in audience by President Failloux tomorrow. The purpose of Sir Wilfrid's visit to the continent is to see if it is possible to negotiate new mutually more advantageous tariff arrangements between Canada and France, Italy and Belgium. The object, however, has not yet been broached at the French foreign office, as Sir Wilfrid desires the presence of Hon. Mr. Fielding, the Canadian Minister of Finance, and Hon. Mr. Broderick, the Canadian marine and fisheries, who arrived here Saturday. The plan is to proceed to Rome, May 25, and see what can be accomplished there returning to Paris about June 13, when formal propositions will be submitted to France and Belgium. Premier Laurier will sail for home July 1.

**FINANCIAL AND COMMERCIAL NEWS**

**BRADSTREET'S WEEKLY SUMMARY.**

Conditions in Eastern States Require Warmer Weather—Decrease in Spring Wheat Acreage of 10 Per Cent.—Railway Earnings Increase—Better Prospects in Canada—Good Weather Favors Wheat Planting in the West.  
New York, May 24.—Bradstreet's tomorrow will say: "Crop and trade reports are irregular, but there is a slight improvement owing to higher temperatures. Leading eastern market reports retail trade lagging and the country distributive trade needs steady warm weather to enable the heavy retail buyers of spring of 1906 being equalled. Agricultural conditions are backward, and hereto the best of weather conditions are needed for average development in planted acreage. Winter wheat has been held by warm, growing weather rains, but is still backward. Spring wheat has been finished with a promise of a 10 per cent. increase in acreage from last year, which letter will go into flax, barley and oats. Corn planting retarded for some time is now general. Oats are a spotted crop at best, and vegetables are backward, scarce and dead. Cotton is now the least advanced of all the great crops. Collections, like retail trade, are backward, as a banks free buyers are rather slow to gain for May being seventeen per cent. ahead of 1906, with net returns for March showing a moderate increase. New York exports have been effected by the longshoremen's strike. Business failures for the week number 165, against 154 last week, 170 in the last week of 1906, 179 in 1905, 18 in 1904 and 183 in 1903.  
In Canada cool, backward weather still affects retail trade, and filling in orders from orders for fall business, however, is good. Manufacturers and wholesalers are still busy shipping goods made earlier in the year. Cotton wages have been advanced. Strikes of longshoremen have affected exports. Better weather has made more progress in wheat planting, but good weather is needed for best results. The average wheat stock in the north-west, less is held up as to railroad congestion, and the situation is slowly approaching the normal. The strike of dock laborers at Montreal has failed.  
Toronto reports great activity in building in Ontario, and last year's record will be surpassed.  
Failures for the week number 19, against 22 last week, and 13 this week a year ago.

**CANADIAN BANK CLEARINGS.**

Large Increases Over Same Week Last Year—Largest Percentage Increase in West.

New York, May 24.—The following are the weekly bank clearings as compiled by Bradstreet's for the week ending May 22nd showing percentage and increase as compared with the corresponding week last year: Montreal, \$31,700,000, increase 43.8; Toronto, \$23,737,000, increase 23.9; Winnipeg, \$13,054,000, increase 39.2; Ottawa \$3,059,000, increase 32.1; Vancouver \$2,245,000, increase 88.4; Halifax \$788,000, increase 12.3; Quebec \$1,931,000, increase 33.0; Hamilton \$1,766,000, increase 47.9; St. John \$1,223,000, increase 31.4; London, Ont., \$1,245,000, increase 23.5; Victoria, B.C., \$1,271,000, increase 51.9; Calgary \$1,474,000, increase 118.6; Edmonton \$889,000.

**NEW YORK STOCK COMMENT.**

New York, May 24.—The stock market was comparatively free from pressure today, and this opened the way for a slow recovery in prices. The small volume and the slight urgency of the demand were striking in view of the assertion of the dimensions of the short interest which was being met.

Borrowers of some of these stocks are offering to advance funds against the stock loan and to forego any interest return whatever which is expressed by the stock market term that the "strike" is loaning flat. On other stocks which are not loaning absolutely flat, there is still a sufficient borrowing demand to secure the stocks for delivery, so that the interest rate advanced, is accepted at less than ruling for money. The difference of active pressure to liquidate today in face of this technical index of a large outstanding short interest, which arouses some suspicion of borrowing of stocks against sales that are really sold in liquidation in order to conceal the appearance of liquidation or its sources. Recent sales of stocks here for foreign account also are believed to be large, and it is customary in such cases to borrow stock for delivery pending the arrival of certificates from abroad, thus increasing the appearance of a large existing short interest. The wide declines recorded in some of the usually dormant stocks was a feature of the day. The later recovery in the wheat market had the effect of checking the slow advance in stocks. Preliminary estimates of the week's currency movement foreshadowed a strong bank statement tomorrow. The cash receipts from the currency operations combined with the interior currency movement seems to be \$7,400,000. Discounts were firm in London to-day and foreign exchange here rose, but no steps were taken, looking to export of gold.

**CALL MONEY AND LOANS.**

New York, May 24.—Money on call, highest 2, closing 1 1/2, ruling 2; loan 2, lowest bid 1 3/4, offered 2; sixty days, 3 3/4 to 4, and ninety days 4, and six months 4 3/4 to 5 per cent.

**PRODUCE MARKET.**

Local dealers say there is a scarcity of eggs and butter needed. The farmers are busy in the country getting in the seed. As soon as the spring seeding is in, merchants anticipate a slump in the price of butter. They are pretty confident in their anticipations that eggs will continue firm all summer.  
Prices this week rule from 23 to 30 cents. Eggs 20 cents.  
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**DUN'S SUMMARY OF TRADE.**

Confidence Unshaken Manufacturing Activity Offsets Slow Progress on Farms—Railway Earnings and Exports Increase.  
New York, May 24.—R. G. Dun & Co.'s weekly review of trade to-morrow will say: Further progress was made in the distribution of spring merchandise this week, but the season is still backward and much stock will be carried over. Confidence is generally unshaken, although some evidences of caution followed the violent rise in wheat and frequent rumors of crop disasters. Leading manufacturing industries have not curtailed operations several advances in wages have occurred, and there are numerous encouraging developments to offset slow progress on the farms, including more prompt mercantile collections at many cities. Railway earnings for May exceeded last year's by 15.3 per cent, and structural work is increasing. Foreign commerce at this port for the last week showed a gain of \$4,307,193 in imports, and a loss of \$5,698,918 in exports over last year. Securities were again depressed by continuous liquidation and little demand under the average. Sixty of the best active railway shares has fallen below their position on March 14th.

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(Windsor Record.)  
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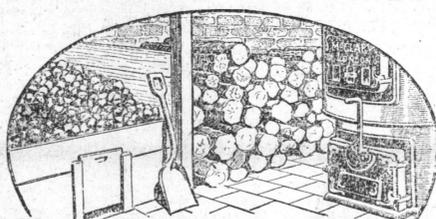
Dementia Manitobensis—that feeling of expectancy that the people of Man-

**Has Stood the Test**

The approval of the public is the final test of merit. This is the reason

**"SALADA"**

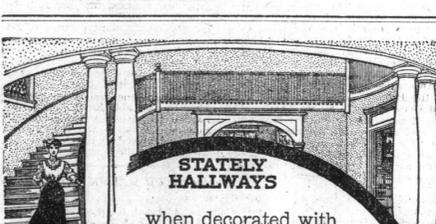
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BISCUIT AND TRISCUIT ensure health and comfort.  
All Grocers; 15c a Carton; 2 for 25c.

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You will want it to look better this year than ever. We are prepared to supply you with  
The most suitable plants for the purpose also  
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**"OSHAWA"**  
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**BLACK & WHITE**  
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Distilled in the old, slow, good Scottish way, in Scotland, and matured in sherry casks, by James Buchanan & Co., Limited.  
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Better digestion and a sweeter stomach follow quick upon the daily use of York Springs Potash Water. Sparkling, zestful, wholesome and without marked flavor. Try it for your dyspepsia. At good bars and from all merchants who discriminate.  
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Potash Water  
is better—yet costs no more.  
The Mineral Springs Limited, Toronto

**SPORTS**

**EDMONTON CAPTAIN WON FROM ST.**

In Game in Strathcona 6-3. Edmonton Lost. Have the Good

Edmonton defeated Strathcona in the first lacrosse match of the year yesterday afternoon by a score of 6-3. The game was not as good a exhibition of the game as was shown by both of the first-class lacrosse players worthy of their support. The game was not as good a exhibition of the game as was shown by both of the first-class lacrosse players worthy of their support. The game was not as good a exhibition of the game as was shown by both of the first-class lacrosse players worthy of their support.

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