

EVENTS.

The Bay Chaleur Weekly

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ANSLOW BROS., Publishers,

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PROHIBITION.

A great revival—a genuine and permanent revival—is apparent in temperance matters in this province. In the year 1905-6 the provincial I. O. G. T. increased fifty per cent. in membership, while the Sons of Temperance and other temperance bodies made substantial gains. Last January the N. B. Temperance Federation was formed to organize the province for prohibition along the lines of the P. E. I. Act. It has several counties organized, and has Rev. E. Tennyson Smith in the field. With the exception of Balmoral parish, all sections of Restigouche Co. recently declared for the Scott Act; and Kent Co. temperance societies have greatly increased in numbers and membership within the last two years and a half. The time seems ripe for the crystallization of this temperance sentiment with law. We believe that the province is ready for prohibition.

Prohibition, however is not a matter to be hastily decided by mere parliamentary enactments. A majority in favor of it does not necessarily imply that a majority are determined to enforce it. Many who would vote for it, even would lift no finger nor spend one cent to carry it out. Let the government call for a referendum vote on the question, either at the general election or on a special occasion, preferably at the former time. Let the conditions be clearly understood beforehand. Let it be known that if a clear majority of the registered electorate, or a certain per cent. of those who go to the polls, vote for prohibition, that the government will immediately grant the legislation required; and also that, if the necessary vote is not forthcoming, no change will be made. Thus all responsibility will be shifted from the Legislature to the people themselves. What the majority definitely demand neither government nor opposition dare oppose. Let the majority rule. "The voice of the people is the voice of God."

Mr. Fielding's Budget speech, on the 29th ult., introduced the best tariff that has been considered in the House of Commons for years. It is three column arrangement, comprising general, intermediate and British preferential departments. The general tariff is applicable to all countries not entitled to the British preferential schedule. The intermediate plan will be applied to the goods of any country that will give us similar reductions. Thus Canada declares herself ready for complete or partial reciprocity with any country that wishes to treat with us on equal terms. Free trade is the ideal fiscal policy, but it takes two to make a bargain; and the Canting something for nothing in return. The surtax on German goods adian government wisely declines to continue until such time as Germany ceases her discriminations against Canadian trade. If Germany declines to lower her tariff against us, that is her own business; we can live without her. The British preference continued; and whenever Britain wants still better terms and is prepared for a mutual preference Canada is ready to agree. The changes in the general tariff are many but are not in the direction of higher rates. The clamor of the manufacturers for higher protection has not been yielded to.

It is announced that the best of the Cobalt mining areas have fallen into the hands of the United Cobalt Exploration Co. of New York—a foreign concern into whose coffers will henceforth go the bulk of the great mineral wealth of the Temiskaming country. This could have been prevented by the Ontario government, as the Cobalt, silver and nickel mines there were discovered at the time the Ontario government railroad was built and were on public property. The

title to the lands should have been retained by the public, for the benefit of Ontario and Canada, not merely to swell the fortunes of New York speculators. If the Americans are to be allowed to gobble up everything in sight, Canada may some day find herself in the position of Cuba.

If Britain would remove her embargo on Canadian cattle, which is only an excuse for a protective tariff, and meet Canada half way, we should have a real union of the British empire, British statesmen are apparently letting things drift, neglecting their opportunities to more closely bind the colonies to the mother country. But the coming Imperial Conference may bring the much desired consummation.

There has been a great improvement in the finances of the I. C. R. this year. For 1904-5 the revenue of the road was \$1,743,504 less than the working expenses; but for 1905-6 the revenue was \$61,915 greater than the expenses. The day of deficits, we feel sure, has passed.

The Ontario government road, like our Central railway in New Brunswick, is also paying for itself.

The efforts of the western counties of N. B. to divert the Grand Trunk Pacific to the St. John valley route are evidently doomed to disappointment. Those counties are already fairly well served by the C. P. R. and Central, and in summer have the cheap freight rates of the steamers. What we need is the opening of new country; and this the central route will do. We believe that the new railway will pass through Chipman, thus opening up an area rich with lumber but at present destitute of transportation facilities. St. John trade can be easily forwarded from Chipman by the Central and I. C. R. All the western trade that the C. P. R. can handle will continue to enter St. John by the latter's line, which can be doubly or trebly tracked whenever business demands.

The trial of the four men, who were committed for conspiracy in the London, Ontario election case, will come up at the criminal sittings on January 12th. It is to be hoped that full justice will be meted out. He who uses unfair means to influence an election should, no matter what his party, church or nationality may be, receive the full penalty of the law. The preventive majority rule by bribery, coercion, or counting out is high treason to the state and should receive the same punishment. Neither party in Canada can show a clean sheet in this matter. Both leaders agree as to the evil in question, and we trust that the present session will find a solution of this, the most difficult problem of democratic communities.

Fredericton, N. B., Nov. 30.—The wife of Senator F. P. Thompson expired suddenly this evening. She was a sister of Governor Snowball. The Senator was on his way home from Ottawa when the sad event occurred.

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INSPECTION OF BANKS.

To the Editor of the Globe: Through the press and from the platform the banking system of Canada is lauded as being the best in the world. In many particulars the system is admirable, our elastic bank currency and the readiness with which the banking requirements of new districts are met by branch extension being its strongest features. However, it is not without defects, some of them of vital importance. Of these the most prominent is the lack of external inspection, which experience in the western hemisphere has demonstrated to be essential. The public have been reminded of this necessity by the recent failure of the Ontario Bank and the leading papers of the country are almost a unit in demanding reform in this particular. The reasonableness of this demand is made clear by a review of Canadian banking history since 1880 and before, and is confirmed by the experiences of our near neighbors prior to the civil war. In 1880 there were in existence in Canada forty-one banks; since then seven have been incorporated and have commenced business, making a total of forty-eight banks. Of this total twelve have failed and some others have saved themselves by amalgamation. The failures are, therefore, twenty-five per cent. within a period of twenty six years, the last ten of which were years of unexampled prosperity, with steadily rising deposits, conditions under which even insolvent banks seldom close their doors. Most, if not all of the above mentioned failures were fraudulent, and it is now plainly evident that a few hours' examination by a skilled banker would have disclosed an insolvent condition in any one of the banks, years before it collapsed. In each of the most recent disasters a correct diagnosis could have been made ten or more years ago. Some of the failures were due to the fact that the Government should call for special returns, but what value should attach to special returns from the bank of Yarmouth, from the Ontario Bank or from any of the other wrecks gone before? They would simply have enlarged the piles of incorrect and deceptive bank returns in the Finance Department there has been a more imperfect system by some of the State Bank Departments. I say imperfect, for under the national system there were employed last year 78 examiners, whose duties required the making of no less than 11,516 inspections each year! 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 5 1/2 per cent. of the whole number for the period. As for the banks other than national, with a more imperfect system of inspection, or no system at all, the failures reached 17 1/2 per cent. The comparison of the percentages appears as follows: National banks failed in— External inspection must not be regarded as an unailing cure; it has its limitations, and the best that can be said of it is that it is a preventative that, if properly applied, will make bank failure almost unknown. An inspector cannot discover an embezzlement; neither can he avoid a ruinously bad debt made before his visit, but the progress toward failure is generally slow and in the majority of cases a prudent inspector would, by his advice and authority, save the situation and direct the management into safe channels. The subject of the establishment of an effective bureau of inspection is one of the utmost importance, for unless it is founded on conservative lines, in which the interests of all sound institutions are care-

fully conserved, much more harm than benefit would ensue. Bank shareholders are the parties with the major interest at stake, and for the present the subject would be better left to them and to their representatives, in the hope that a satisfactory solution of the problem may be reached. H. C. McLEOD, Toronto, Nov. 21.

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Notice

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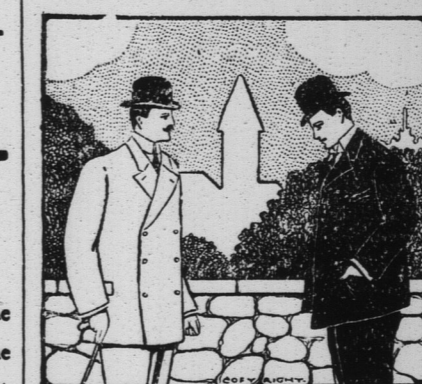
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