

The Daily Mail

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THE BANKING ACT

The Toronto Saturday Night, an independent paper has the following comment on the new banking act:

"After reading the reports of the sessions of the Banking and Commerce Committee at Ottawa as they filter through from day to day, one might be forgiven for asking whether the Committee owns the banks or the banks own the Committee. We have all heard of Bill Taft's steam roller which he utilized so effectively in Chicago some months ago. Bill's roller was never a circumstance compared to the Government roller when it gets to work in the Banking and Commerce Committee.

"The common citizen is 'pinched' for usury, but the bank according to the latest amendment to the Bank Act, may charge any rate of interest or more properly, discount, it sees fit. Here is the amendment as published in the daily papers: 'A bank may stipulate for, take or exact, an advance rate of interest or discount as may be agreed upon, and may take such rate, but no higher rate than seven per cent shall be recoverable by the bank.'

"Is not that artistic? No higher rate than seven per cent shall be recoverable by the bank, says the amendment, and then in the next breath the amendment specifically agrees that the bank shall adopt the same methods that were long in vogue here in Canada among the blood-sucking private money lenders, who were driven out of business some years ago by the Usury Act.

"As Mr. Emmerson remarked in Committee, 'What's the use of anything?'

"It is to be further noted that while the directors may still continue to borrow all the bank's available funds, an amendment has been put through whereby it is made illegal for the junior clerk to receive a Christmas gift from a customer; and still another amendment whereby any bank manager or bank agent who does a little insurance business (other than hail insurance) on the side shall be subject to a fine of \$100, was put through the Committee without much trouble.

"There was a very general impression in Canada that the Bank Act required some amending in order that the public be better protected than formerly. However, this must have been an error. We see it now. It was the bank clerk that we were after, but did not realize it until after reading the accounts of the session of the Banking and Commerce Committee of the House of Commons.

Premier Borden during his visit to Toronto on Monday put up at the Queen's Hotel, and had at his disposal the famous "red parlor" of Sir John Macdonald's days. It was in the "red parlor" that Sir John met a big delegation of manufacturers just prior to the general election of 1882, and likened himself to the boy up the tree shaking down chestnuts for the hogs. He intimated that the time had arrived when the boy should be considered. The manufacturers, who had been enjoying the benefit of high protection for four years, took the hint and came across with a generous campaign fund which enabled Sir John and his party to achieve another victory at the polls.

A number of Liberals appear to have worked their way into the great Tory meeting in the arena at Toronto last night, and they broke into cheers when Sir James Whitney mentioned the name of Sir Wilfrid Laurier. Just think of it! Cheers for Sir Wilfrid Laurier at a Tory meeting in Tory Toronto.

INFORMATION LAID

Information of violation of the Canada Temperance Act has been laid by the police against James Humphrey of Morrison's Mill whose premises were raided Sunday. The case is set for Thursday.

PARLIAMENT

(Continued from page one.)

"I have too much confidence in the citizens of that community to venture to think that any letter from me would have the effect of purchasing any individual in that constituency," he said in an injured tone. "The letter was written when I was in Winnipeg endeavoring to enjoy my Christmas holidays and I had no knowledge of the letter nor the fact that an election was taking place in Antigonish.

Mr. Sinclair, of Guysboro, in concluding the debate, noted that Premier Borden's pre-election promises of purity in elections had so far been broken at every opportunity. He trenchantly reviewed the record of the MacDonald, Richelieu, Hochelaga and Antigonish bye-elections. The declaration of the government "in defence" as given by the minister of public works tonight, said Mr. Sinclair, was simply a defiance of all regard for electoral purity and a cynical indifference.

Mr. Chisholm's motion of censure on the minister of public works was declared "lost on division" and the house then went into supply on the estimates for agriculture.

Protection and free trade once more locked horns in the perpetual question of political economy in the commons today. The listlessness which characterized the introductory routine gave way to a lively discussion when Hon. Mr. White's resolution continuing the bounties on lead for five years resulted in suddenly arraying against each other these ancient enemies of economic thought. Members assorted themselves into the "high as Haman's gallows" tariff class, the "adequate" protectionists, the moderate protectionists and the free traders, and proceeded to engage in keen and ardent championship of their theories.

The minister of finance exhibited all the hesitancy of a cautious old school Tory. Hon. Robert Rogers gave encouragement to the low tariff wing. Sir Wilfrid Laurier declared frankly that he was a free trader but could not be an iconoclast and he believed Canada should be guided by developing conditions.

Dr. Michael Clark, of Red Deer, free trader of the as-it-is-in-England school, made a vigorous onslaught upon the citadel of bounty principle. He characterized men who sought for bounties as "legalized mendicants." He was supported by Mr. Carvell who condemned the cause of the agriculturist. "They manage to run the wheat industry in Alberta, the cheese industry in Ontario, and the fish industry in Nova Scotia without a bounty," he quipped.

These Liberals were supported by Mr. Burnham from the government benches. Mr. Burnham described bounties as "immoral" but declared that as the bounty originated with the Liberal government, Dr. Clark would eventually "funk the whole job."

PRICE OF FEED HAS
FALLEN TO MARKED EXTENT

have little effect on the price of milk as the cattle are at pasture or will be in the near future and will remain there until autumn. The milk-dealers think that other causes justify the keeping of the price of milk at its present point.

RETAIL GROCERS
MEET IN ST. LOUIS

St. Louis, Mo., May 20—Fifteen hundred men, representing the retail grocery trade in all sections of the country, gathered in St. Louis yesterday for the sixteenth annual convention of the National Association of Retail Grocers. The convention will continue four days, during which time a wide variety of subjects of interest and importance to the trade will be discussed. Present as the guest of the convention at the opening today was Arthur J. Giles, secretary of the Federation of English Grocers' Associations.

LOWER QUEENSBURY

Lower Queensbury, May 16—We are having some fine weather now and the farmers are hurrying in their crops.

Mr. and Mrs. Lee Courser were to town and was obliged to take two days on account of the bad roads.

Miss Bertha Goodine and Miss Annie Donley was at Mrs. Lee Courser's on Wednesday for tea.

Mr. Sandy McNally is building his saw, he will be ready for traffic by July if the weather permits.

Mr. John Harrison formerly of Prince William is helping Mr. Charles Courser this summer.

HOW TO POP CORN

It is done in different ways, but the most approved method is to pop your corns with Putnam's Corn Extractor—corns pop out for fair and stay out, too, when removed by "Putnam's". Try this painless remedy yourself, 25c. at all dealers.

DOCTOR SAID HE
HAD DIABETESDodd's Kidney Pills Cleared Out
Every Trace of it

That's Why Mr. David Heon, of Nicolet Co., Quebec, is Recommending the Great Canadian Kidney Remedy to His Neighbors

St. Wenceslas, Nicolet Co., Que., May 19.—(Special)—"I started to take Dodd's Kidney Pills because the doctor told me I was threatened with diabetes. After taking ten boxes I was again examined by the doctor and he told me that all trace of diabetes had disappeared."

This is the statement of Mr. David Heon, well-known and highly respected here, and he is only one of the many in this neighborhood who have found a new lease of life in the great Canadian Kidney remedy.

It is cures such as this that have given Dodd's Kidney Pills their reputation. They are now known from the Atlantic to the Pacific as the remedy that never fails to cure kidney disease, no matter where or in what form it is found.

Dodd's Kidney Pills are no cure-all. They simply cure diseased kidneys. The reason they cure backache, dropsy, rheumatism, neuralgia, diabetes, urinary troubles and Bright's disease is that all of these are either diseases of the kidneys or are caused by disordered kidneys failing to do their work.

STOCK MARKET

(Continued from page one.)

(By direct private wire to J. C. Mackintosh & Co., Bankers and Brokers, 550 Queen Street.)

MONTREAL MORNING SALES

(Quotations by J. M. Robinson & Sons, bankers and brokers, St. John, N. B.)

Royal Bank—10 @ 10 @ 222.
Bank of Commerce—10 @ 211.
Brazilian—200 @ 94½; 200 @ 94½;
125 @ 95.

C. P. R.—100 @ 236½; 45 @ 236½;
200 @ 237.

Dominion Steel—128 @ 48½; 25 @ 49½; 445 @ 49.

Laurentide—25 @ 216½.

Converters—10 @ 44.

Quebec Rails—15 @ 16.

Textile—15 @ 85.

Cement—25 @ 89½; 5 @ 90.

Textile—19 @ 100½.

Spanish River—53 @ 93½.

Mr. Frank Gunter is trying to be right hand man with Mrs. Smith of Queensbury.

Mr. Lee Boddy has passed through Queensbury today with his big stallion.

Mr. Charles A. Gunter is all through rafting his lumber.

A woman often expresses her sense of humor in the selection of a husband.

Electric Restorer for Men
Phosphonol restores every nerve in the body to its proper tension; restores vim and vitality. Premature decay and all sexual weakness averted at once. Phosphonol will make you a new man. Price \$3 a box, or two for \$5. Mailed to any address. The Sobell Drug Co., St. Catharines, Ont.

Sold in Fredericton by A. J. Ryan.

John J. Weddall & Son's
READY-TO-WEAR DEPARTMENT

is well stocked with everything that Ladies and Children need, to be Well Dressed :: :: :: ::

Ladies' Linen Suits, Ladies' Cashmere Dresses Bulgarian Trimmed, Ladies' White Lawn Dresses, Ladies' Cloth Suits, Ladies' Cloth Skirts, Ladies' Shirtwaists of all descriptions Silk Petticoats in all the new shades, Ladies' Tailor-Made Linen Blouses. All garments altered Free of charge.

JOHN J. WEDDALL & SON

Reynier Gloves Standard Patterns Penman's Hose
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Window Screens and Screen Doors

Get your Window Screens and Screen Doors now and have them fitted and be prepared for the warm weather when it comes. Different sizes and styles in both Window Screens and Screen Doors.

A Screen Door complete with Spring Hinges, Hook, Eye and Pull.

ONLY \$1.25.

MAIL ORDERS SHIPPED SAME DAY AS RECEIVED

R. CHESTNUT & SONS

WHOLESALE The Hardware People RETAIL
Domestic Sanitary and Heating Engineers.

A new line of High Grade Chocolates
WILLARD'S FORKDIPT

You will search long before you find the equal of these Chocolates. They are delicious, dainty and appetizing. If you like good Chocolates you will surely appreciate the fine assortment of flavors that these offer you. As a token of esteem, friendship or regard they will fully express what you feel. Telephone your order now—we'll deliver it.

60c to \$1.00 per box

HUNT & MACDONALD
DRUGGISTS PHONE 65

Ladies Patent Oxfords



Made in New Neat Shapes, Turn or Welt Soles, buttoned or laced. Every pair made of the very best quality of leather

H. S. CAMPBELL SHOEMAN

GAIETY	GAIETY	GAIETY	GAIETY	GAIETY	GAIETY
7.30 to 10.30 GAIETY Matinee Saturday					
"AN EXCITING HONEYMOON" In Two Parts Thirty Minutes Travel with a bride and groom on an Ocean Liner.					
Mr Richard Rosson in Vitagraph feat. "A Heart of the Forest" A beautiful and marvelous example of one of the greatest human tributes.			Selig Presents "The Prisoner of Cabanis" A thrilling story of the Cuban War.		
GAIETY	GAIETY	GAIETY	GAIETY	GAIETY	GAIETY

TODAY	UNIQUE	TODAY
Vitagraph in Two Parts "THE WEB"		
"Mystery of the Lost Cat"	-	Solax.
The Grafters"	-	Reliance.

"GEM" - 7.30 to 10.30 - AT THE RINK		
THE JUDGE'S VINDICATION	-	Reliance in 2 Parts.
GAUMONT WEEKLY	-	Topical.
HAWKEYE HAS TO HURRY	-	Hepworth Comedy.
SOLD A BEAR FACT	-	Comedy.
ORCHESTRA - ADMISSION 5c and 10c.		