From now on, month by month

YOUR WAR SAVINGS CERTIFICATES

can be cashed!

The payoff on War Savings Certificates has begun. Right now all War Savings Certificates issued in May 1940 are being redeemed by the Canadian Government at their full face value.

On or after December 15th, you can redeem all War Savings Certificates issued in June 1940 . . . and so on, month by month, for the next few years.

If you are among the thrifty people who own War Savings Certificates, NOW is the time to look them over, sort them out by months and as they fall due, endorse them and mail to Ottawa as described on the back of each Certificate. A cheque for the full face value of each Certificate will be sent to you in due course.

But here is another suggestion...

Have The Royal Bank of Canada do all this "office work" and sorting for you. Save yourself the bother of searching out the right pieces of paper each month, endorsing them and mailing them off to Ottawa.

Here's what you do: Bring all your War Savings Certificates which you have at home or in your safe deposit box, to your nearest Royal Bank Branch. We will put them in our vaults for safekeeping.

As the Certificates fall due, we will cash them for you and deposit the full face value (which includes interest) in the savings account of the registered owner, automatically. If you have no account with us, we will open one for you for this purpose.

The cost of this service, including safekeeping until your Certificates mature, is low, as the following table shows.

SAFEKEEPING CHARGES FOR WAR SAVINGS CERTIFICATES, INCLUDING AUTOMATIC REDEMPTION WHEN DUE—

For each	$5	Certificate	15¢
" "	$10	"	20¢
" "	$25	"	25¢
" "	$50	"	30¢
" "	$100	"	55¢
" "	$500	" $1.05	

• If your Certificates are already lodged with us for safekeeping, we will arrange for their automatic redemption, as described above, at a nominal charge of 5¢ per Certificate, regardless of the face value.

TAKE ADVANTAGE OF THIS LABOUR-SAVING SERVICE. IT IS AVAILABLE TO YOU AT ANY BRANCH OF THE ROYAL BANK OF CANADA

REMINDER

Money invested in War Savings Certificates is money you have SAVED. The cash you receive for them now gives you a neat nest egg for the future. Leave the proceeds from your War Savings Certificates in the bank, earning interest.

WHAT YOU SAVE IS THE MOST IMPORTANT PART OF WHAT YOU EARN

THE ROYAL BANK OF CANADA

CHARLOTTETOWN BRANCH - - - W. R. CRUIKSHANK, Manager

Branches also in Hunter River, Mount Stewart, Summerside and Tyne Valley.

Canada And U S Settle Problems In Trying Year

WASHINGTON, Dec. 19 — (CP) — Economic problems and minor diplomatic squabbles ruffled but failed to strain Canadian-United States relations in 1947.

The major issue was the emergency program Canada adopted to stem the drain on foreign exchange, wiping out perhaps $400,000,000 worth of imports from the United States.

Officially the United States accepted this for what it was, a desperate remedy enforced upon Canada by conditions common to most of the trading world.

It was adopted only after exhaustive and intimate discussions with United States authorities. furthermore, it caused scarcely a ripple of public interest here, so far as immediate surface indications revealed.

Most heart-warming international event of the year was the visit of President Truman and his family to Ottawa in June. It was their first real contact with Canadians on their home grounds and it was a great success.

Given Big Welcome

The people of Ottawa and the parliament and government of Canada gave the Trumans a reception approaching in warmth and show, that given the King and Queen in 1939. The president said he never had a better time and appeared to mean it.

Earlier Canada's governor-general, Viscount Alexander and Lady Alexander had been guests at the White House. Their visit caused considerable local interest and they were well entertained.

Prime Minister Mackenzie King also visited the president last spring and was a guest at the government hospitality centre, Blair House.

As in the case of all his previous visits there was no show or ceremony and few outside official circles knew he was there. That, however, is apparently how the prime minister wants it to be.

On the other side of the international picture, Canada was stung to diplomatic resentment by action of the war-born office of defence transportation putting an embargo on coal shipments to the Canadian National Railway lines.

A stiff note through diplomatic channels reminded the state department that the Canadian government disliked such casual action by a government agency and the embargo was quickly removed.

Subpoenas Protested

A diplomatic protest was necessary also when the attorney-general took action by subpoena to force production for a New York grand jury of records of Canadian pulp and paper companies.

The result was a conciliatory communication from the attorney-general withdrawing the subpoenas and recognizing the fact that legitimate information of that type can best be produced through friendly negotiations.

These and less important incidents, if they had any lasting significance, tended to impress the United States with the fact that their northern neighbor was self-respecting, independent and economically significant friend.

Wartime co-operation on matters of defence, weather stations and aviation continued without interruption and was placed on a more or less permanent basis.

The St. Lawerance waterways and power project, the long-planned joint undertaking which has come up intermittently for half a century, was again discussed in Congress but action deferred until 1948 with some hope of final agreement to start the development.

Canadian Ambassador Hume Wrong, his minister-counsellor, Thomas Stone, and all senior embassy staff, were more than usually busy in conferences with their American counterparts.

Christmas Specials

REDUCED PRICES

ELECTRIC IRONS, reg. $6.95, for	$4.98
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ELECTRIC KETTLES, reg. $17.50 for	$14.95
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The First Noel

A waiting silence hovers o'er the land
As if it felt but could not understand
Joys undefined to come.
Furled are the wings of the wind, as if in deep meditation;
Faintly whisper the olive trees
Trembling in rapt expectation.

A mighty hush falls as a wond'rous light
Breaks through the skies, illumining the night
With bright celestial glow.
Silver of sheen the stars, and Heaven's blue the way,
A royal pathway for the seraph choir
Singing their glorious lay.

To chosen men the vision was revealed
Their hearts enraptured, as sweet music peeled
O'er Juda's quiet hills.
Lo, now their drowsed senses awake to deep amaze,
An angel sings of "peace on earth",
And all their fear allays.

And in that song of joy the angels bring
Glad tidings of the birth of Christ, the King
Within a stable bare.
"Ye humble men rejoice, on this your festal morn,
In Bethlehem, of Virgin pure
A Saviour now is born!"

The vision fades, but in the midnight sky
A Star of radiant splender gleams on high,
Like beacon from afar.
Led by that guiding Star, marking a pathway bright,
To Bethlehem the shepherds hie,
On that first Holy Night.

Blest in that hour were they, who looked upon His face,
A Kingly Infant, in that lowly place.
In Mary's arms—asleep.
Thrice blest, 'tis said, are we, than kings and shepherds mild
Who have not seen and who believe
God, is that Holy Child.

Tis Christmas once again, the stars look down—
The ancient stars, that shone o'er Bethlehem town,
'Twas centuries ago.
And at the Midnight Mass, a song I hear,
The shepherds heard the same that Holy Night,
And Bethlehem is very near.
Christmas, 1947.

—Regina Murray.

Lone Bandit Raids Train

CHICAGO, Dec 19 — A gunman single - handedly robbed the passengers in two cars of a New York Central passenger train of jewelry and an undeterimed amount of cash between a suburban station and the downtown terminal Saturday night.

Judges Robbed

Judge Roger Kiley of the Illinois appellant court, one of several judges and lawyers among the victims, estimated the cash loot at $350. He said several watches and rings were taken from passengers in the rear car.

H. E. Brice, 55, a porter, said the robber boarded the train when it stopped at the Englewood station and that he carried a paper bag into which he forced about 10 passengers in the rear car to drop their wallets, watches and rings.

Jumps Off Train

The gunman then moved forward to the dining car where he robbed Douglas Tate, head waiter, of $196.20. He jumped from the train as it slackened speed approaching the terminal.

The robber was described as about 30 years old. Among his other victims were Judges Joseph Burke and John C. Lewe, also of the Illinois appellant court, Alex J. Resa, former Illinois Congressman and now assistant Chicago corporation counsellor, and Benjamin Palmer, law professor at the University of Minnesota.

Judge Kiley said the judges and lawyers had boarded the train at South Bend, Ind., where they attended a meeting of the National Law Institute.

RUISLIP, Middlesex, England—(CP) — When the Sea Rangers launched their new ship. Relentless, the main brace was spliced with lemonade.

GIFTS

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The Perfect Gift for HER.

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Impossible to go wrong with a selection from our wide range. All the famous makes, accurate and dependable.

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Gift she'll really prize—sterling silver jewelry! See our festive array of Rings, Pins, Bracelets (some matching sets, too) in dull, shiny or gold-finish silver. All handsomely designed . . . and budget priced.

Give Her Pearls!

Sleek, lustrous Pearls she'll really appreciate—beautifully gift-boxed. Velvet banded chokers, single or double strands, some with sparkling rhinestone clasps. Many with bracelets and earrings to match.

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A SMALL DEPOSIT WILL HOLD ANY ARTICLE UNTIL CHRISTMAS

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Chapel Recalls Upper Canada's Early Pioneers

PICTON, Ont., Dec. 18 — (CP) —Weatherbeaten and sheltered by haw trees, a small 18th century Methodist chapel overlooking the waters of nearby Hay Bay, is being cherished as a shrine to the founding of Methodism in Ontario.

It was built by United Empire Loyalists in 1792, after they sought refuge in Upper Canada from the American Revolution, and it served the growing community until 1860. At that time it was abandoned to use as a horse barn and storage place for barley en route to Oswego breweries and was reconsecrated as a church only in 1911.

Last Summer the little building, which seats about 250, was the centre of an eastern Ontario pilgrimage which the board of trustees plans as an annual event.

Rev. Whattam of Toronto, secretary-treasurer of the board of trustees and grandson of one of the church's builders described the church as "just the same as when it was built.

"It's never been painted but some years ago the old clapboards were removed, new ones put on and the old ones replaced on top to preserve the original appearance while strengthening the fabric."

Rev. Dr. Jesse H. Arnup, former moderator of the United Church of Canada and principal speaker at the pilgrimage service, said that the shrine fund stood at more than $2,000.

"The proposal is to build a cottage on the large church grounds and have a superannuated minister live there to show people around," he said.

Near MacDonald Home

Over the fence on the west side of the churchyard is a grass-covered hole in the ground which was once the cellar of Sir John A. MacDonald's boyhood home. The Hay Bay pilgrims visited the cairn of cemented fieldstone which commemorates the connection with Canada's first prime minister.

It is unlikely little John A. ever attended the famous church beside his home. He was only 10 when his family moved five miles southwest to the Stone Mills of Glenora and besides he was a Presbyterian.

Others moved away from the community and the noisy shipyard from which schooners went to South America was closed down. The shrine fund has received contributions from descendants of these original settlers from many parts of the continent.

The latest contribution came from "Another Sinner," Dr. Arnup said, and read part of the accompanying letter:

"In the hope that their appreciation, in one way or another, may lead to the permanent preservation of Hay Bay chapel as the great national memorial that it is, I am sending you a small cheque between two pieces of a panel of the church door which a boy kicked in when he was smashing 45 panes of glass and doing other damage.

"The proper application of these items may be (a) to the door; (b) to the place nature provided in the boy for such a purpose; (c) to making a man of him.

"I leave to you to find the more excellent way."

WARTIME CONSERVATION

British cotton and wool industries were "concentrated" during the war in order to release factory space and manpower for the war effort.

LARGEST OF ALL

The Andes is the longest and highest mountain range in the world.