

# The Charlottetown Guardian

Head Office at Charlottetown, Branch Offices at Summerside, Alberton, Souris and Montague.

Monday, December 25th being Christmas Day and a statutory holiday, the Morning Guardian will not be issued on Tuesday. The Evening Guardian will not be issued on Monday, but will be published as usual on Tuesday. Advertisers please note these changes.

SATURDAY, DECEMBER 23, 1916.

## THE NATION'S CALL

The message of Premier Lloyd George to the people of Canada, published in yesterday morning's Guardian, should awaken any latent patriotism that may yet remain among us, any patriotism—if it may be so called—that has not already been thrilled into activity by the appeals that have already been made. "We realize that we shall still need every man that we can put into the field, every pound that rigid private and public economy can produce, and every effort which a united people can put forth to help in the heavy task of our soldiers and sailors."

This and these secured, "however long the path to final victory we shall tread it side by side." This is the position, this the condition upon which final victory is to be attained. Are we ready to fulfil our part of the condition? The National Service Commission recently organized is aiming at this consummation. The people of Canada are aiming at it along with the people of the United Kingdom and of the Dominions beyond the seas. The call is for men and munitions, and the promise, the assurance is, that with these supplied, we shall tread the path to final victory side by side. And there is no other way to victory.

A significant feature of the campaign in England, and now in Canada as well, is that the women are volunteering for work in the munition factories in order to release the men fit for military duty who have hitherto been obliged to work in these factories because of the scarcity of labour. This patriotic action on the part of the women has added thousands of men to the ranks of the fighting men. It is noteworthy and significant also that the women who are doing this work are not the ordinary working women; many of them are titled ladies, many are ladies from the highest walks of life as well as from the working classes. Their status in the munition factories is not that of labourers but that of the volunteers in the army whether soldiers, sailors or nurses. They are a military contingent doing their bit in the war, equally with those who are fighting their country's battles in the trenches and on the seas.

This growing spirit among our women, this determination to do what they can in whatever capacity, is one of the hopeful signs of the times, hopeful not only as far as the war is concerned but hopeful for the future of the race. Service must more and more become the measure as well as the keynote of true Christianity. Without service, service to the limit of one's capacity, of the collective capacity of the nation, there can be no true national spirit and no real patriotism. This national spirit and this real patriotism are now being welded in the white heat of war and its realization will be one of the fruits, perhaps the greatest, of the sacrifices we are making.

Mr. Mark H. Irish, Director of Munitions and Labour, in connection with the National Service movement, is making a survey with a view to ascertaining the extent to which woman labour can be utilized in the production of munitions, and incidentally ascertaining how many men now employed in the manufacture of munitions can be released for military service through the employment of women. We feel assured that the women of Canada like their sisters in England and Australia and elsewhere throughout the Empire, will, "however long the path to final victory" tread it side by side with their sisters and brothers throughout the world-wide Empire.

## FIRE INSURANCE

In view of the present discussion on the question of fire insurance the following particulars, taken from the annual report of the Superintendent of Insurance for 1915, will be of interest:

During the year the business of fire insurance was transacted in Canada by 88 companies, as compared with 82 companies in the preceding year. Of these 25 were Canadian, 27 British, 32 United States and four French.

Cash received for premiums during the year amounted to \$26,474,833, being less than that received in 1914 by \$1,024,325. The amount paid for losses during the year was \$14,161,949, less than that paid in 1914 by \$1,185,335. The ratio of losses paid to premiums received, was 53.49 per cent., that for 1914 being 55.81.

In a tabulation of premiums received and losses paid in Canada during the past 47 years it is shown that these increased respectively from \$1,785,539 in premiums and \$1,027,720 in losses for 1869 to \$26,474,833 and \$14,161,949 in 1915. The percentage of losses paid to premiums received ranged from 42 to 84, with the exception of two years, 1877 when it amounted to 225.58 and 1904 when it was 107.06.

It is shown that during these 47 years an adverse balance was in existence from 1877 till the end of 1886, due to the exceptional circumstances of the conflagration in St. John in the first mentioned year when the losses paid by British companies amounted to almost five million dollars. This adverse balance was reversed at the end of 1887 when a favourable balance of \$341,938 was shown. This favourable balance increased thereafter from year to year, with the exception of 1893, up to the close of 1899 when it amounted to \$5,029,980.

In 1900 the loss by the British companies on account of the Ottawa and Hull fire amounted to over two and a half million dollars. A deficit of \$1,365,476 is shown in this year, wiping out the savings of the previous four years and reducing the favourable balance at the end of 1900 to \$3,664,504. This sum was further reduced to \$3,512,636 at the end of 1901. The favourable experience for the years 1902 and 1903 increased this balance to \$7,123,044 at the end of 1903, but it was reduced by the unfavourable experience of 1904 to \$3,969,472. During the past eleven years the favourable balance has steadily increased and, as stated above amounted to \$24,683,595 at the end of 1915. It is noteworthy that the average premium rates in Canada have decreased steadily in the past six years, being 1.36 per cent. of risks taken in 1916; 1.35 in 1915; 1.29 in 1914; 1.21 in 1913; 1.17 in 1912; 1.16 in 1911, while the ratio of losses has also decreased.

An interesting tabulation is given of the rate of losses paid per premium received upon business done in Canada and in other countries by Canadian companies during the years 1878 to 1915 inclusive. This tabulation shows a more favourable loss rate for the business done in Canada than that done in other countries. The average of these rates for the years mentioned amounts to 60 per cent. in Canada as against 65.90 in other countries.

## CONTROL OF PRICES

The recent Order-in-Council, says the Canadian Municipal Journal, to control the prices of food stuffs is particularly important to municipal councils because of the power given to them to prevent any excessive profits being made within the limits of their jurisdiction. Practically any citizen can ask his local council to force any suspected local dealer to render a written return of the profits he is making on the necessities of life. If the returns show that excessive profits have been made such a report is made to the Minister of Labor who has power to prosecute through the provincial authorities. The Minister, of course, can take direct action as instanced in the case of the bread dealer of London, Ont., who had been blacklisted by the Bakers' Association of Ontario, because of his refusal to sell bread at a price fixed by the association. On the facts being brought to the attention of Mr. Crothers that gentleman immediately warned the association with the result that the dealer was informed that he could have his bread on his own terms—to sell at his own price.

How the Order-in-Council will work out remains to be seen. Much depends on the good understanding of the Councils and the Department of Labor. Together they should inside six months clear the country of every one of the parasitical food combines, and even where individuals—whether they be growers or dealers—or even co-operative associations, are caught holding back foodstuffs for higher prices prompt measures should be taken to bring them to justice. As action must be taken through the Provincial Attorney-Generals it is hoped and expected that these officials will not delay matters should the time come for them to act. The machinery to break artificial prices in the necessities of life is now in the hands of the citizens. It is for them to use it.

## THE HUMAN STREAK

The oft repeated "There is so much bad in the best of us and so much good in the worst of us that even the best of us cannot afford to say much of the worst of us" was touchingly exemplified the other day in New York—last Tuesday it was—when two young men were executed in Sing Sing. One of the boys was nineteen years of age the other twenty. They had been guilty of murder under circumstances that brought a refusal of clemency from the governor as well as from the courts. They were sentenced to die on Friday, yesterday, but on their own earnest plea the execution took place on Tuesday. Their plea was that if executed on Friday their funerals would darken the Christmas season in the homes of their families; "but," said the petition, "if we go on Tuesday our funerals can be over by Friday and our families will have a chance to pull themselves together before Christmas."

In their thought for others, whom, evidently, they loved they overcame their natural longing to prolong life to the possible limit. Facing death they thought of others rather than of themselves. Their crime it appears was a heinous one. They had probably lived wicked lives, thoughtless lives, but there was the human streak, the love for others, the possibility of rising to the heights of noble achievement, and facing death this streak triumphed; they sacrificed some days of living for the sake of others.

The incident throws some light on the question of capital punishment. Had the streak of evident goodness been cultivated, had the little flame of love for their families been blown upon by kindly influences, who knows but that it might have been kindled into a flame of love for their fellow men? As it was, however, they were permitted to make the supreme sacrifice, to voluntarily lay down their lives that it might bring a ray of comfort or at least alleviate the sorrows of others. They died better men than they had lived, but, had they lived, who knows what their lives might have been? One thing only is clear, that is, they were not wholly bad.

## NOTES

The Berlin Lokal Anzeiger says: "It is better for us to end in terror than that we should be menaced by terrors without end." The huge crowds in Berlin watching the bulletin boards for the Entente answer know what it is to be in terror already.

## HAPPENINGS OF THE WEEK

Sweet is the hour that brings us home Where all will spring to meet us, Where hands are striving as we come To be the first to greet us. When the world hath spent its frowns and wrath, And care been sorely pressing 'Tis sweet to turn from our roving path.

And find a fireside blessing; Oh, joyfully dear is the homeward track. If we are but sure of a welcome back.

This is certainly home week for everyone, students coming in happy throngs from Sackville, Rothesay, Halifax, Acadia, McGill and the several other places of learning on the mainland, while the students from good old Prince of Wales will today wend their way homeward laden with learning to celebrate the Christmas-tide.

Among the students coming home for Christmas were Miss Waugh and Miss Hardy, Summerside, Miss Blanche Nicholson, Miss Elizabeth McPhee of Georgetown accompanied by her friend, Miss Sanders of the Acadia teaching staff; Miss Lyons, Miss Byrne, Miss Jenkins, Miss McKinlay, Miss Martin and many others.

The friends of Miss Graham, the late Matron of the P. E. Island Hospital will be interested in her appointment as a nurse for overseas. Miss Graham purposes leaving Sydney on the 31st and will be married either in Halifax or Montreal before sailing, her fiancé being attached to the Royal Engineers now stationed in Ottawa.

A brilliant and largely attended reception was held by Their Excellencies the Duke and Duchess of Devonshire at "Ravenstag" in Montreal this week. Their Excellencies received in the French drawing-room, the Duchess wearing a gown of champagne-colored satin with necklaces of pearls. Lady Maud and Lady Blanche Cavendish, who also welcomed the guests, were both gowned in navy blue taffeta and each wore a pearl necklace. All the members of the staff were also present, including Lieut.-Col. the Hon Harold G. Hendershan, Lady Violet Hendershan who was wearing a black gown with a lace collar; Miss Saunders in a gown of navy blue silk. Capt. A. MacIntosh, A.D.C.; Capt. Kenyon, Slaney, A.D.C.; Capt. Bulkeley Johnson, A.D.C.; Lord Richard Neville and Mr. Arthur Sladen. The guests, after being received, passed into the spacious ball-room, where refreshments were served, and strolled through the adjoining conservatory, which was softly lighted and a mass of flowers in full bloom. An orchestra played delightfully throughout the reception and all the rooms were aglow with light and color, palms and large vases filled with American Beauty and Killarney roses were placed about the hall and drawing-room, and fragrant flowers, carnations, Madonnas lilies, and violets were arranged everywhere in profusion. Many handsome gowns were worn, black and dark colors predominating.

Congratulations were being widely extended to the Reverend Canon Simpson this week on the thirty-first anniversary of his Ministry in St. Peter's Church, having entered upon this ministry there on Dec. 18, 1886.

The Rhodes Scholar for Mount Allison is to be appointed sometime before the end of the present year. There are three entries for the honor this year namely, Wilfrid T. Dawson graduate in '14, son of Rev. J. A. Dawson and now with an overseas battery in England. Harold Fawcett graduate in the same year, son of Mr. G. A. Fawcett of Middle Sackville, now teaching in California, and Harry J. Rowley, West St. John graduate last year, and now Vice Principal at the Mount Allison Academy.

Dr. McLaughlin of St. Peter's, accompanied by his daughter Miss McLaughlin who has been attending the Halifax Ladies College, returned home this week.

Major Bartlett is leaving for St. John this morning where he will spend Christmas with Mrs. Bartlett. Major Bartlett will return home next week.

Mrs. (Judge) Stewart left yesterday morning to spend Christmas with her sister, Mrs. Jones, in Moncton.

Mrs. F. R. Heartz and daughter Miss Ruth left yesterday afternoon to spend the Christmas holidays with relatives in Souris.

The Canadian Military Choir gave a command performance recently before Queen Alexandra, at a concert in aid of the Belgravia War Hospital, at a subsequent performance, the Duke and Duchess of Connaught were present.

The Lieut-Governor and Mrs. Macdonald have as their guests at Government House this week, Mrs. H. O. McInerney and children of St. John.

Captain Rev. Dr. G. M. and Mrs. Campbell have taken apartments for the winter at 158 Spring Garden Road Halifax.

The closing of Miss Barrett's Kindergarten on Thursday was a very serious occasion for a number of very small young people who are just beginning the labors of life, but they acquitted themselves admirably at affording considerable amusement for the older folk whom they tried so hard to entertain. The little tots were each allowed to take home their gifts which were prettily made by themselves and with the dainty refreshments provided they certainly enjoyed their Christmas closing.

The public closings of the city schools on Thursday made a nice break in an otherwise very busy week and parents attended in large numbers. The musical programs were nicely chosen and thoroughly enjoyed, the schools looked quite Christmasy in their festive garlands.

Colonel H. D. Johnson, M. D., is receiving a very hearty welcome home from France having been absent since July 1915. Col. Johnson is a most entertaining talker and can give a vivid description of his Hospital work both in England and France and also brings news from many of the Island boys with whom he was in close touch; it is hoped Col. Johnson's furlough may be exceedingly bright and pleasant.

Mrs. F. P. Taylor and Mrs. Murdoch MacKinnon left on Wednesday morning for Amherst where they are the houseguests of Rev. Dr. and Mrs. Heartz over Christmas. Hon. Mrs. MacKinnon is leaving this morning to join the party and will return early next week.

Mrs. Oscar McCallum and little daughter are to arrive this week from Saskatoon to spend Christmas with her parents Mr. and Mrs. Donald Nicholson, M. P. Their daughter Miss Elsie is leaving in the near future on return overseas where she will resume her nursing.

Miss Ina Gillan R. N. of New York City has arrived home to spend a month with her mother Mrs. Gillan, Grafton Street.

A Merry Christmas! And let it really be merry. Put the grand old happy sunshine in every heart. Smile. And don't be afraid to overdo it. The world can stand for a mighty big surplus of smiles at this holiday season. And good cheer is a rapid grower and a sure blossomer. So spread it around, here, there, and everywhere. Make this Christmas a truly Merry Christmas.

Oh bells, today let warfare cease, Ring out this birthday of the King. And tell us of that glorious morn When Christ was in a manger born, And wise men came from lands afar, Led by the glory of the star. That heralded His birth, today. While angels sang, our Bethlehem's hill, 'Be peace on earth, to men Good Will!'

Ring happy bells, o'er plain and hill— Ring loud, ring clear, ring sweet, and fill The souls of those who pause to hear With reverent thought and Christmas cheer. Swing wide the hearts' closed door, and say 'Come in—all men are kin to day! Come in—Come in! clasp hands and break

The bread of friendship for the sake Of Him who came to earth to find His brothers in all humankind.'

Ring, happy bells, the earth around, And glide it with gladdest sound. And while we sing His birthday in, Let Christ and Christ is love— begin His reign of peace, and men shall say, "This is indeed a Christmas day! Your hand my brother! Lo afar Behold the radiant Bethlehem star— And hark!—the angels singing still, "Peace on earth, to men Good Will!"

## DAILY SELECTIONS FOR GUARDIAN READERS

Furnished by W. S. Louisa.

## CHRISTMAS EVE

(By Rev. Ch. Teeter.)

'Tis Christmas Eve! Our thoughts go out To loved ones near and far; For some now dwell in distant lands, And some have "crossed the bar."

So great the distant lies between, They cannot see our face, But they will know—his sweetly true, Our love doth all embrace.

Yet how we long, these Christmas times Of joy and glad goodwill, To touch again "the vanished hand," And hear "the voice that's still."

The days are gliding swiftly on, The years—they will not stay; Soon those we "loved and lost a while" Will be our own for aye.

We'll gladly greet this Christmas Day And those that yet may come; For each will tell us that we are A year's length "nearer home."

## HIS RASPING REPLY.

During the hearing of a recent

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OUR CHRISTMAS NECKWEAR DISPLAY shows some of the handsomest conceits in Neck Dressing we have seen. If you enjoy tying and wearing a rich scarf, you'll certainly appreciate the beauty and exclusiveness of our handsome new Fall Neckwear.

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case in which Tim Healy appeared, Mr. Healy?" asked the judge. A rasping voice came from an adjoining room that disturbed the court. "I think," retorted Mr. Healy, "it must be one of my learned friends filling an affidavit."

## Only 3 Days to Christmas

Not much time left for you to do your Christmas baking. Better attend to that important work right now, today, for you cannot do justice to yourself, if you leave it till the last moment,—when you have to hurry and worry and,—then perhaps have poor luck. Remember, we have everything you want for baking—Flour, cream of tartar, currants, soda, spices, flavoring, candied fruits, nuts, raisins,—everything you need. Christmas Confectionery Big Showing of Fresh Fruits. You will find an excellent line of chocolates, bonbons, and other choice confections here,—put up in boxes, or in bulk. Also a most complete stock of candies both imported and domestic,—the right spread for the stockings on Christmas morning.

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## What Mr. Winston Churchill Said.

"If I had my way I would write the word 'INSURE' over the door of every cottage and upon the blotting-book of every public man, because I am convinced that for sacrifices that are inconceivably small, families can be secured against catastrophes which otherwise would smash them up forever. It is our duty to... arrest the ghastly waste, not merely of human happiness, but of national health and strength, which follows... when through the death of the bread-winner, the frail boat in which the fortunes of the family are embarked founders, and the women and children are left to struggle helplessly on the dark waters of a friendless world."

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## Xmas Gifts that will be Appreciated For Men and Boys

Hockey Boots, Overshoes, Gaiters, Snowshoe Moccasians, Felt and Kid Slippers, Ankle supports, FOR WOMEN—Hockey Boots, Overshoes, Snowshoe Moccasians, Sattens in colors, White, Grey, Sand Black, Nigger Brown, Pretty evening slippers, felt and suede, also Bedroom slippers in colors Rose Purple, Navy and light, Blue, Grey, Brown Tan, Red, etc. FOR MISSES and CHILDREN—Hockey boots, Overshoes, Rubbers, Felt and Patent Slippers, Gaiters, Black, Brown, Fawn, Red, and Blue FOR the LITTLE TOTS—Pretty Patent Boots, (Blue, Grey, and White Tops) Moccasians, Choc. Tan White and Red, Felt Slippers.

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