



**THIS NEW TWO WAY TREATMENT**

**Banishes HEAD COLDS GRIPPE in a matter of minutes**

Thousands swear that Buckley's Mixture has never been equalled for the quick relief of head colds and grippe—but to know what really quick relief means try this remarkably effective 2-WAY TREATMENT that combines Buckley's Mixture with Buckley's Cinnamated Capsules!

The Cinnamated Capsules relieve the headache, backache, feverishness and other painful symptoms, while Buckley's Mixture stops the cough, spreads a soothing, healing film over raw, inflamed air passages, and corrects the over-acidity that usually aggravates and prolongs the attack. Cinnamated Capsules are unique in that they contain Oil of Cinnamon—long prescribed in European clinics for grippe and similar ailments. Try this combination—Buckley's Mixture and Buckley's Cinnamated Capsules—You must get relief in HALF the time or your money back.

**BUCKLEY'S**

PROVEN SYSTEM FOR QUICKER RELIEF

**SURPRISE PARTY—HUNTER RIVER**

A very enjoyable evening was spent recently at the beautiful home of Mr. and Mrs. Robert Silliphant Sr., Hunter River.

The occasion was a Surprise Party in honor of Mr. Silliphant the oldest member of the Presbyterian Church at Hunter River and who is now drawing near to the eighty first milestone on life's journey.

The gathering was made up of the members of the Presbyterian Church at Hunter River together with quite a number of relatives and other friends.

After the guests had arrived Rev. A. O. Thompson was elected Chairman for the evening. In a few well chosen words he stated the purpose for which the friends had assembled.

Rev. R. Hensley Stavert, a former minister of the Brookfield Hartsville and Hunter River congregation, was called upon to read an address to Mr. Silliphant.

The address was quite a flattering one and told of what a tower of strength Mr. Silliphant had been to the Presbyterian Church

for many years but especially since the days of the disruption in 1826. Through these dark and troublesome days he never spared himself in any way in order to do all in his power to help to preserve the Church of his fathers.

Just before the closing of the reading of the address Mr. Silliphant was presented with a very beautiful pipe and a goodly supply of tobacco. The presentation was made by Mr. Robert McLeod, who was one of the leading spirits in bringing about this happy occasion.

After the reading of an address and the reply by Mr. Silliphant to the presentation all joined in singing "For He's a Jolly Good Fellow."

A short address was then given by Mr. Robert McLeod.

The rest of the evening was very pleasantly spent in music and social intercourse. Quite a number of duets, trios, quartets, and choruses were put on by the various singers present.

A dainty lunch was served by the ladies. The happy gathering was brought to a close by all joining hands and singing "Auld Lang Syne," followed by the benediction by Rev. A. O. Thompson.

**FISHERMEN'S NOTICE**

The Dominion and Provincial Governments are co-operating to recompense fishermen who have sustained loss or damage to their fishing equipment during the recent severe storms. A representative of the Provincial Fishermen's Loan Board will visit the different fishing localities where loss was sustained for the purpose of taking claims. Due notice will be given by posters, and fishermen who have suffered loss or damage are requested to be prepared to present a statement of actual loss and sign a declaration of same. All claims for loss must be made to this Board before FEBRUARY 10th, 1939.

THE PROVINCIAL FISHERMEN'S LOAN BOARD

**ANNOUNCEMENT**

Messrs. Allison MacLeod Limited have secured the services of Mr. James B. Jay, who for the past twelve years has been a valued employee of the firm Bruce Stewart & Co., Ltd., selling Marine Motors and Marine Equipment, Radios, etc. Mr. Jay will now join the sales staff of Messrs. Allison MacLeod Limited, selling Ford cars and Trucks, Mercury, Lincoln Zephyr and Lincoln passenger cars, also Fordson Tractors. Mr. Jay wishes at this time to thank the public for the business he has secured for Messrs. Bruce Stewart & Co., Ltd., and asks for their continued support of this Company by their customers.

When interested in an automobile or tractor, Mr. Jay will appreciate your calling on him to secure information and prices on any Ford Product.

**ALLISON MacLEOD Ltd**

FORD DEALERS

**The Central Guardian**

This column is reserved for news of local interest but advertising of a new nature not exceeding 12 cents a word strictly payable in advance.

**CONFEDERATION LIFE INSURANCE**  
L-1703-7-21-3172

**CARD PARTY**—An enjoyable card party and dance was held on Dec. 17th at the home of Mrs. Joseph G. MacLellan. Ladies prize was won by Miss Annie Gillis and gentlemen's prize by Mr. Stephen Ellis. Lunch was then served followed by dancing, music being furnished by Messrs. Tuplin and Harding.

**POLICE COURT**—At police court yesterday a drunk was fined ten dollars and costs or twenty days. A vagrant was sentenced to 30 days in jail. Another on the same charge was remanded till Wednesday. Benjamin Shepherd Jr. was given the minimum sentence for a second offence under the excise act. It was six months in jail and a fine of \$500 or an additional six months. He was found in the possession of one and one-half pints of rum. A prohibition case was adjourned till Thursday.

**PAUL LEA'S ILLNESS**—Mr. Paul Lea, one of the oldest men in the city and a business leader in his time, entered the City Hospital Friday for treatment of an illness that was not regarded as serious. A member of his family said Mr. Lea's sickness was not dangerous, but added that his advanced age had to be considered. Thursday A. Lea, Sumner, a son of the aged man has come to Moncton since Mr. Lea became ill. (Moncton Times.)

The many friends of Miss Kathleen Arsenault, Winsloe, will regret to learn that she is in the City Hospital, Charlottetown, for an operation.

Use Minard's for Dandruff.

**Cardigan Head And Vicinity**

Mr. Stirling McLeod, Merchant, New Perth, was a visitor to Cardigan Head during the past week.

Quite a number of hockey fans from this vicinity attended the hockey game at Montague rink on Thursday night and witnessed a fast and exciting game between the Electrics and Bombers.

Mr. Willard Lank and Mr. Peter of Charlottetown were visitors to 48 Road during the past week.

Heartiest congratulations are being extended to Mr. and Mrs. Harry Trainor on the arrival of a bonny new daughter on January 1st.

Miss Stella Carter, 46 Road, was a visitor to Montague on Friday.

Mr. Urban McQuaid, 48 Road, spent the past week-end visiting friends in the City.

The farmers of this vicinity are quite busy both chopping and hauling wood now that the weather and roads are favorable.

Mr. Gordon McLeod, Lorne Valley, returned to the city on Tuesday to resume his studies at P. W. C.

Miss Marion McCarthey teacher at Baldwin's Road School was a visitor to the city on Wednesday.

Mr. George Moor, New Perth, motored to Cardigan Head on Thursday, with the exception of a few small banks of snow he reported the road to be in fair condition for motoring.

The Study Group members of Baldwin's Road, are quite active and are making steady progress. Regular meetings are being held each week at the different houses in the district.

Mr. Andrew McDonald, Cardigan, was a visitor to Montague during the past week.

Mrs. Patrick Ryan and little daughter Helen, Cardigan spent New Year's with Mrs. Ryan's mother, Mrs. Bridget Kenney, St. Teresas.

Mr. Joseph Ryan and Miss Marie Ryan, of Cardigan were visitors to 48 Road, during the past week the guest of Mr. and Mrs. Peter Curran.

**Not Limited In Gun Manufacture**

(C. P. by Guardian's Special Wire) TORONTO, Jan. 15.—The Toronto Daily Star said in a newspaper story Saturday an official of the John Inglis Company, limited, manufacturing firm, had confirmed a report that under a special licence granted by the British Government the company had been given seven years' manufacturing Bren machine guns.

The newspaper said the official announced that "under this special licence we are not limited in the number of guns that will be manufactured."

NEW YORK, (CP)—Heart disease, high blood pressure and cerebral hemorrhage—three of the deadliest enemies of civilization—are unknown among the primitive Indians in the jungles of Northern Brazil, say experts here.

**In Memoriam**

MARY ETHEL IRVING

The passing of Mary Ethel Irving at her home, Point Pleasant on December 12, 1938 at the early age of 20 years, came as a shock to the members of her family, the relatives and the large circle of acquaintances and friends in this Community and elsewhere.

The late Mary Irving was the only daughter of Mr. and Mrs. Leslie Irving of Point Pleasant and until about two years ago was healthy and strong.

Then, temporary falling health came, but though ill at times, on recovery she was active, and enjoyed life with her family and friends, growing weaker as time passed the symptoms became more acute and for the past month or so she became conscious that the end was near.

She was a young woman of fine personality, quick perception and of a friendly nature, and was a favorite with young and old.

Her Christian life was highly exemplary, and invariably showed rare character traits.

These traits of character deepened so that she had no dread of death. She said she was not ashamed to meet her God, when He was ready to call her she was willing to go.

Her dying words were: "Good-bye Mother, dear, I am leaving you. I am going Home with Jesus. Kiss papa and a dear friend good-bye for me."

During her young and trusting soul passed triumphantly to the realm of eternal light.

Besides the bereaved father and mother, a brother John William survives.

Rev. Mr. Armstrong of Montague conducted the services, which were held in the home and at the Presbyterian Church, Peter's Road, where an unusually large gathering was congregated.

The sermon was most impressive throughout. The following hymns were sung: "Safe in the Arms of Jesus," "The Lord's My Shepherd," "Nearer Still Nearer," "Will the Circle Be Unbroken," "A Sleep in Jesus" was sung by R. Willard McLean by request of the bereaved.

The departed was a member of the Peter's Road Presbyterian Church.

The following Floral Tributes were donated:

Crescent—Father and Mother.

Wreath—Brother John and Wife.

Wreath—Uncle Otis and Wife and Cousin Ann.

Spray—Uncle Sam and Grandmother.

Spray—Uncle Alex and Aunt Stella.

Letters of Sympathy were: Mr. and Mrs. Charles McCallum, Peter's Road.

Mr. and Mrs. Torquill McLean, Pictou Is.

Mr. and Mrs. Lester Hooper, Pictou Is.

Mr. and Mrs. Archie Macdonald and family, Pictou Is.

Kenzie McCallum, Pictou Is.

Mr. and Mrs. Ward McCallum, Pictou Is.

Mrs. Selma Hicken, Murray H. North.

Mr. Allan Morrison, Peter's Road.

Mrs. Hiram Lecco Point Pleasant.

Mrs. Charles Gillis, Gloucester, Mass.

Mr. Harvey Jenkinson, Aurburndale, Mass.

Mr. James A. Clow, Murray H. North.

George M. Clow, Murray H. North.

Cards received: Everett Irving, Cambridge Rd.

Lucy and Wilbert Graham, Pictou Is.

Alma McParlane and family, Pictou Is.

Mr. and Mrs. Harry White and family, Murray Harbor.

Lillian Johnston McLean, Boston.

Mr. and Mrs. William Macdonald, Pictou Is.

Mrs. Ida Gillis, Trenton, N. S.

Lorna Lewis, Pictou, N. S.

The pall bearers, unless of the deceased were: Russell, Amon, Otis Acorn and Otto, Harmon and Samuel Irving.

Interment was in the Peter's Road Cemetery on December 14th.

The bereaved family feel grateful to all the friends who remembered them in their time of sorrow.

To the bereaved family is deep sympathy of the community is extended.

Use Minard's for Dandruff.

**38th General Annual Meeting of the Provincial Bank of Canada**

Expansion in Deposits, Current Loans and Assets

SOUNDNESS IN CANADIAN ECONOMY

President's Address and General Manager's Comments

The Provincial Bank of Canada held on Thursday January 12th, at its Head Office, 221 St. James Street, Montreal, the thirty-eighth General Annual Meeting of its Shareholders.

**PRESIDENT'S ADDRESS**

The Bank's statement which will be presented to you by the General Manager, showing further progress and good results, is a source of gratification to your Directors, and I hope that it will meet with your approval.

Satisfactory increases are reflected in loans and deposits as well as in net profits, indicating that, spread over the past twelve months, our business in general has maintained a reasonably encouraging level. The Bank's liquid position was maintained high and ready to do its share in taking care of business requirements when needed.

As a result of fairly satisfactory performance last year in the face of numerous difficulties, Canadian business revealed its inherent stability and gave a further demonstration of the benefits which accrue from a stable and elastic economy. Despite a very material contraction of the markets for our principal exports, obstructions attending business, actively everywhere on account of grave political disturbance in Europe and the Far East, and the continued presence of some of our own domestic problems, the year's business proceeded only moderately from the position achieved at the close of 1937. It is gratifying to note, however, that 1938 had dawned brighter in most respects than 1937. The promise of an improvement in the business is supported by an upward trend in leading economic indices being shown by the present time.

The mining industry again exhibited increased activity which has marked its rapid progress for many years past. New output, however, has been established in gold and a number of the base metals. Mineral production and exports of mineral products make the country dependent on the exportation of agricultural commodities. Quebec's production of copper—gold ores is progressing rapidly and should materially help to steady the national economy of our country. The production of non-metallic minerals was well maintained and declined but little from the position of the previous year.

Output and shipments of nickel, although off somewhat from the previous year, continued to exert a very favorable effect on the country's economic position. The exports also gave ground but the Dominion maintained its prominent position as the leading source of supply for the world.

Petroleum output in 1938 was nearly three times as great as it was in 1937, promising to become an important industry contributing to the economic life of the Dominion. The lower prices which prevailed for base metals throughout the year affected somewhat adversely the output of the Dominion. The forestry group of industries faced a smaller demand for their products. Newspaper production was down 28 per cent last November, and, although shipments were disappointing, producers were able to maintain the established price to publisher customers. The lumber industry also operated at a lower level due to lack of demand for export lumber.

Despite the generous credit facilities extended by the Federal Government and the co-operation of the chartered banks, the construction industry added another unspectacular year to its unenviable record. There was an increase in the number of contracts and certain important building projects were undertaken, but the total value of the building industry's activity will doubtless remain small as long as the demand for private enterprise remains an obstacle to the investment of private funds in mortgage loans.

The motor car industry, which holds a significant place on account of its inestimable importance as a distributor of wealth and as an outlet for the output of other Canadian industries, displayed only moderate activity. However, registration of cars and trucks, exceeded the previous year and reveals that there has been no interruption in the desire and necessity of the population to make generous use of motor cars and trucks in their social and business life.

A moderate falling off in the total output of electric power was recorded in 1938 compared with the total established in the preceding year. However, transmission lines were extended into rural areas, making the use of electric power available to large numbers of farmers and encouraging a wider

use of new electrical appliances. The food industry suffered a trying year in 1938. Last year, when prices were rising, distributors accumulated large inventories, part of which were liquidated at a loss. The canning business, as well as baking and dairies were adversely affected and are operating on a narrow margin of profit because of keen competition resulting in price-cutting and increased labour cost.

Agriculture has again assumed a place of real importance. Field crops everywhere in Canada were good last year, the grain crop in the western provinces being reported as the best in several years, a development which should help to improve the economic and financial condition of these provinces. The low price for wheat induced the Federal Government to guarantee the farmers a price considerably higher than present market levels, and this may again result in a net gain to the country. Unless the leading wheat growing provinces evolve between themselves, satisfactory methods for scaling down the production of wheat and substituting other farm products, their immediate agricultural future remains uncertain.

Wholesale prices of all commodities followed the downward trend of general business and reflected lower purchasing power prevailing in most centres of the country. Vegetable products were one of the chief sufferers in the decline of wholesale prices. Iron and its products gave some ground, but a comparatively good recovery as regards wholesale price was made by wood products and paper and non ferrous metals and their derivatives.

Retail trade has made a fair showing in spite of the recession in many lines of business. Departmental store sales in urban centres did comparatively well. The retail order business in many lines displayed notable activity. Credit conditions were generally fair, except in those areas which, as a result of the recession, were regarded as unmanageable levels, and with this desirable condition prevailing, added to the promising outlook for expanded activity and increasing employment in the months ahead, retail business may be expected to reap a larger reward in 1939.

On account of the general business recession in the United States and the consequent shrinkage of demand for our products, as well as the trade hesitation in the United Kingdom, the total value of exports last year slipped about 17 per cent from the recorded total of 1937. On the other hand, imports were lower and the year closed with a favourable trade balance of about \$50,000,000. A very important factor in the recent trade agreement made between Great Britain, the United States and Canada, effective since the first of the year. Concessions were made by Great Britain in eliminating certain excessive trade barriers. The United States and Canada also made concessions and indications are that these reciprocal trade agreements have laid foundations for considerably expanded commerce.

The year ahead is likely to be a banner year for the tourist industry. The forthcoming visit of Their Majesties, King George and Queen Elizabeth, is but one striking and convincing reason for believing that the number of visitors to Canada will expand very materially. Accommodation is steadily being improved while the Provincial Government is making the Provinces of Quebec, Ontario and the Maritimes is adding many miles to the beauty spots now accessible.

Bonuses issued by the Dominion of Canada, the Eastern Provinces and municipalities have been taken up at very favourable rates. Canadian Government bonds are selling to yield only a little more than United States securities with similar maturities, and they continue to enjoy high credit standing. The yield on short-term high grade securities remains at a lower rate than that paid on savings deposits by banks, and indicates that earnings on investments remain low for all institutions, somewhat better yield is obtained on industrial bonds. The municipal bond market continues strong.

The reorganization of defaulting municipalities made further progress. Several municipalities have had their finances adjusted; but, in certain districts, adjustments seem to be retarded as a result of political considerations.

Although security interest was dormant during the greater part of 1938, there have been visible signs that Canada is being looked on, more and more, as one of the

**Don't take needless risks with CHEST COLDS**

Relieve Their Misery This Proved Way

WHEN there's a cold to treat—especially a chest cold—that's no time to experiment. Relieve the misery with the treatment that has been doubly proved for you. Here's What To Do: It's best to stay in bed, eat light, rest, and drink plenty of water, and keep elimination regular. And use your dependable Vicks VapoRub without delay.

VapoRub has been proved by everyday use in more homes than any other medication of its kind—further proved by the largest clinical tests ever made on colds. (Full details in every VapoRub package.) Only Vicks give you proof like this. VapoRub is direct external treatment. No "dosing"—no stomach upset. Just massage it on throat, chest, and back. Then—to make its long-continued double action last even longer—spread a thick layer on the chest and cover with a warmed cloth.

No Long Waiting for Relief to Begin... Almost before you finish rubbing, you begin to feel warm and comfortable as VapoRub goes to work direct through the skin like a poultice. At the same time its medicated vapors, released by the warmth of the body, are carried direct to the irritated air-passages with every breath.

This double action loosens phlegm—relieves irritation and coughing—helps break up local congestion. And long after restful sleep comes, VapoRub keeps on working.

**VICKS VAPORUB**

Now WHITE—STAINLESS

best countries for those who are seeking outlets for investment. Gratifying too is the expansion noted in bank loans, while there remains ample cash ready for investment.

Canadian business still feels the effects of the world-wide depression of the past eight years. Business took an upward trend during 1938 and 1937 and was subjected to a mild recession in 1938; but the volume is not yet high enough to bring a good return on investment in the cost of production, wages and distribution is narrowing the margin of profit, in many lines, inadequate to meet the rising cost of minimum prices or the granting of subsidies to producers of certain commodities may assist a preferred class temporarily, but it contributes to progress, and one of the high cost of living and is impairing the smooth and normal course of business.

Although the past year was not as bright as we would have wished, it is encouraging to note that business has suffered no major setback; furthermore, we should all look forward to progress, since our business has appeared recently that we are recovering from the last recession and that further economic progress seems in prospect. To the character and energy of the Canadian people must be attributed much of the Dominion's recuperative power in periods of stress and initiative and order, integrity and the commendable habit of thrift are large, if invisible, entries on the credit side of the nation's ledger.

Thanks to those who have favoured us with their patronage and to our shareholders who have continued to show confidence in the Bank and supported its Board of Directors. To the staff at Head Office, branches and agencies, we extend our thanks for their co-operation in the year's work, which has contributed to the pleasing results disclosed by the financial statement which is about to be submitted to you.

**GENERAL MANAGER'S ADDRESS**

The Bank's Annual Statement for the fiscal year ending 30th November last which was published recently and which was approved by the Board of Directors again discloses fairly satisfactory results. Profits for the year, after making provision for taxes and depreciation on real estate, amounted to \$4,000,000, equal to \$1.45 per share as against \$1.35 per share in 1937.

After adding this year's profits to Profit and Loss account, which for the year amounted to \$2,927,371, the balance at credit of this account stood at \$688,536.09. From this amount, provincial and federal taxes amounting to \$12,300, were paid, in addition to which quarterly dividends, amounting to \$240,000, were distributed to the shareholders. An appropriation of \$50,000, which is a contribution to the real estate and \$50,000, was transferred to contingent fund. After making all these deductions, there remains at credit of the General Account of Profit and Loss Account.

Liquid assets, as at 30th November, amounted to \$38,199,829, which is equal to 73 per cent of the bank's liabilities to the public, a slight decrease as compared with last year, as a result of an increase in commercial loans.

Dealing with the main items in the order they appear in the statement, current deposits amounted to \$8,585,738, as compared with \$9,383,671 in 1937, a decrease of approximately \$800,000, accounted for by lower balances carried by various governments.

Interest-bearing deposits reached the level of \$40,719,000, an increase of \$1,697,000, as compared with a year ago.

The reduction in the Bank's note circulation, at the rate of 5 per cent annum as required by the Bank Act, amounted this year to \$200,000, and the total amount of the Bank's notes in circulation as at 30th November was \$2,848,076, as against \$3,055,226 in 1937.

Cash on hand and deposits with other banks amounted to \$7,116,156, a reduction of approximately \$700,000, compared with last year, which corresponds to the reduction in government deposits referred to above.

The total of investment securities held has remained at approximately the same level. The changes which have taken place are reflected in an increase in the total

**Do You Lack Pep?**

YOU'll find that you have more "pep" if you keep your digestion in shape, so that the food you eat may be changed into vivifying energy as nature intended. Dr. Pierce's Golden Medical Discovery.

taken regularly—tends to improve your digestion. Bert Richardson, 117 Regent St., Montreal, says: "When I lack pep or energy or feel out of step, Dr. Pierce's Golden Medical Discovery helps to put me on my feet again. It helps me to sleep better at night, stimulates digestion and opens stomach and really does help to tone you up." Ask your druggist what he has to say in liquid or tablet form.

**BRINGING UP FATHER**



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