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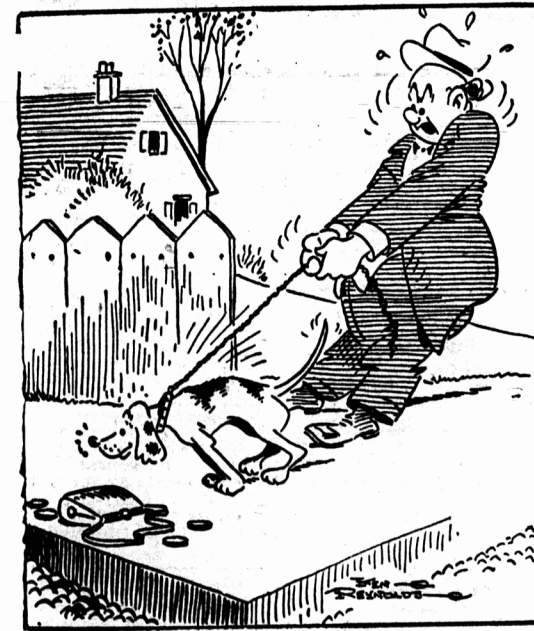
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Leading Prize Winning Essays On Credit Unions

Following is the first prize essay Grade XI in the contest sponsored by the Credit Union League on "The role of the Credit Union in the development of national and international goodwill and co-operation."

By Robert Croken, Summerfield
The world is full of unrest and anxiety, and thinking men are eagerly seeking a remedy for all the insidious "isms" that are threatening the peace of the world. It is clear that the very opposite of war and antagonism is co-operation, and it seems logical to conclude that therein lies the hope of the world. But just what do we mean by co-operation? All that we have learned about the production of wealth leads to the conclusion that by working together, men can do far more for themselves as individuals than by working against one another. This working together we call co-operation. While it means combined effort, co-operation does not mean the loss of individual initiative, enterprise or effort. If it did, it would be valueless, because it is necessary for the powers of every boy and girl to be developed as fully as possible. It would be a bad thing for society if individuals merely worked like cogs on a machine, without knowing why they work. But the harmonious blending of effort for the private and common good is the true meaning of co-operation.

The Credit Union has three chief aims, namely, (1) To promote thrift; (2) To encourage industry; and (3) To train its members in business methods and self-government.

By promoting thrift, how does the Credit Union create goodwill and co-operation within a nation and between nations? Every Credit Union requires its members to save small amounts of money such as 25 cents, weekly or monthly, to deposit in the Credit Union. In this way the rich and the poor deposit money and the poor may gain a loan of the rich man's money for some beneficial purpose and pay reasonable interest on the money. Thus money is distributed to the needy who will be grateful to those who were willing to co-operate and invest their money through thrift for the use of others. Then everyone feels a sense of security and well-being that promotes goodwill and co-operation between the various classes of people in the nation. Since they co-operate and show goodwill to their fellow members in the community they will also show the same respect to the members of other nations.

How does the Credit Union promote national and international goodwill and co-operation by encouraging industry? When the needy members secure loans for productive or beneficial purposes, it enables them to do the task they wished to do with the aid of a loan. If the loan is used for the purpose for which it is granted, in nine cases out of ten, the member will be successful and will be able to repay the money plus the interest charged. In this way Credit Unions promote industry and the well-being of the community through the co-operation of the members. This prosperity of the small community soon spreads its influence of goodwill beyond its own limits until the whole nation and even nations abroad feel its beneficial effects.

How does the Credit Union develop national and international goodwill and cooperation by training its members in self-government and business methods? The Credit Union is run by its members, and the officers, except the Treasurer, work without pay. Not only the officers but all the members take a lively interest in the proceedings of the Credit Union in their community. This interest and participation in the affairs of the Credit Union offers an invaluable training in a democratic way of life.

We all know that education is the foundation of true democracy, and that it is only when people are trained to a sense of responsibility for the common welfare we can expect a peaceful nation to be at peace with all nations. This is just what the Credit Union does by giving its members a chance to manage their economic affairs and to train themselves to take a sincere and active interest in all kinds of community projects for the common good. Perhaps if the leaders of the world today were members of the Credit Union, the school of co-operation, they would come together and make a peace based on international goodwill and co-operation.

Some people say that the Credit Union cannot develop national and international goodwill and co-operation, because it is rivaling our banking institutions, and

New Postage Stamps Announced

OTTAWA, April 30 — Postmaster General Ernest Bertrand today announced two new postage stamp issues. On the official anniversary of the birth of His Majesty, King George VI, 6th June, the 1-cent to 5-cent denominations, inclusive, of postage stamps which bear his portrait and which have been current throughout Canada since 1942, will be replaced by new postage stamp issues bearing reproductions of more recent portraits. The new issues will be of the same size and colours as are now in use.

On the 21st June a special 4-cent commemorative postage stamp will be issued to celebrate the 200th anniversary of the founding of Halifax. The stamp will bear a scene based on a painting by G. W. Jefferys, R. C. A., L. L. D., entitled "The Founding of Halifax, 1749" and portrays men assembling original structures on the present site of the city. The construction force and military personnel depicted represent the original force brought from England by the Hon. Edward Cornwallis who was commissioned to erect a town on this site and landed at the location on the 21st June, 1749. This stamp will be 1 1/2" x 1" in size and will be purple.

It is planned to have the new stamps placed on sale at the principal Canadian Post Offices on the dates indicated. First Day Covers for philatelists for the new issue King George VI stamps will be handled only by the Postmaster at Ottawa, Ontario, on the 6th June, and for the new Halifax commemorative stamp by the Postmaster at Halifax, Nova Scotia, on the 21st June.

taking away their customers, thereby destroying goodwill and co-operation between nations. But we can answer those critics by pointing out that the Credit Union, on the contrary, supports the banks. In nearly all cases the Credit Union deposits its capital in a bank and does its business through a bank. Moreover, by encouraging industry and thereby making a community more prosperous, Credit Unions provide greater business for banks by keeping more money in circulation.

In 1914 there began in Europe a struggle that is known as World War I. It involved the end of every continent on the globe. Fighting was waged on land and sea, in the air and under the sea, by trade blockades and by propaganda. So, after four years, one side lost and the other side won the victory. What was the effect upon trade? Did the victors find a great prosperity? You know they did not. Following the war, the world was worse off than it was before the conflict began. There were depressions for all. The victorious nations suffered as well as the vanquished, and all the world became poorer. Old trade connections were broken. Men in different countries ceased to have faith in each other's power to pay bills and to meet their obligations. Traders no longer believed in each other's credit. Thus a large part of the trade by which the world formerly lived disappeared, and industries within many countries almost came to a standstill. As a consequence, the problems arising from national poverty became so hard to solve in many countries that the relations of these countries with their neighbours became considerably strained. Co-operation between countries gradually grew weaker; and after less than twenty years of peace, most of them uneasy years, another great war, even more destructive than the previous one, broke out. Just think of the difference it would have made to the world if there had existed at this time a strong, well-built system of co-operation. If co-operation offers a solution, how can it be taught to all people? My answer is, "By means of the Credit Union." The economic security through co-operation which can so easily be built by a Credit Union is a wonderful remedy for periods of depression such as have occurred in post-war years.

If the theory of co-operation, taught by the Credit Union, continues to spread in the world in the future, the earth will become peaceful and prosperous. If the Credit Union could only be established behind the "Iron Curtain," the Russians — the Communists — would not be the menace to the world they are today. If, instead of spreading their "Jaws" that man's possessions belong to the state, they recognized man's rights and established the idea of every man working with others for his own and the common good, the Russians could become a truly democratic people. But instead of aiding Democracy through the medium of the Credit Unions or Co-operatives, the Soviets destroy such organizations. The beneficial influence of co-operation, so easily developed through the Credit Union, is generally recognized by many prominent writers of today. In fact,

SECRETS OF

(Continued from Page 3).

money was a bottle of poison. He spent the night in an allotment hut, vainly seeking courage to drink the fluid.

Next day he bought a bag of doughnuts, hung about the public library, furtively ate them with the poison bottle sagging in his pocket.

He slept in a cupboard in the foyer of a block of flats in Edgely-road, Clapham, meandered next day to Wimbledon Common, sipped the poison — then with rasped tongue and thudding heart, threw it away.

Looking For Someone To Kill

Limping back to his cupboard in Clapham, with five halfpennies in his pocket, Field reached a decision.

Since he could not kill himself, he would kill somebody else and let the law deal with him.

One of my most vivid recollections of horror during my police duties was hearing Field's quiet, tired voice say: "... then I went down the Edgely-road that night, looking for somebody to murder."

He found his victim — a well-built woman, carrying a brown Pekinese dog that gazed silently at him while he in crumpled R.A.F. uniform, persuaded her to give him shelter for the night.

She was Mrs. Beatrice Vina Sutton, aged 46, living apart from her husband. She had once been a celebrated beauty, had posed for baby food advertisements as "The Perfect Mother."

Now she lived in a furnished room, and when I was called there on April 5, 1936, I found her lying half-dressed on a bed with black satin counterpane, a black-shaded light, and wallpaper of mauve-blue.

Pillows were on her face. She had died from fright while Field was trying to strangle her.

I found his fingerprints on an ugly metal candlestick and his marks on the brass bedrail where he must have steadied himself.

Before he could give himself up for murder, Field was arrested as an absentee, invited by Edgware police to discuss certain missing mess funds.

Field did not want to discuss mess funds. He had deeper guilts in his thoughts. "What a horrible murder..." he said, "—and such a strange room — all black like a funeral parlour — black bed-cover, black lampshade, black clothes..."

Inspector Brown, interrogating, put down his fountain pen. How did this runaway airman know such details of a murder, not yet published in the newspapers — a murder still being clattered out on the police teleprinters?

There could be only one answer

Winked At Girls In The Court

Yet once again as he climbed into the Old Bailey dock, Field snatched back his confession, pleaded not guilty with loud insolence, grinned and winked at girls in the gallery.

This time it was unavailing, nor do I think he ever truly wished it to be otherwise.

For when there was talk of reprieve on the grounds of insanity, Field spoke: "I am not mad — and anybody who tries to save me from the rope that way is no friend of mine."

Awaiting death, he asked for knitting wool to indulge his only hobby. "I want to knit socks for the warders, so they can have souvenirs," he said. Denied this last request for fear he might harm himself with the needles, Field shrugged. "I wonder what the beer is like down the Strand," he said. He seemed to have forgiven himself, and died more bravely than he had ever lived.

So, for the second time in the Fingerprint Department, an officer unemotionally pulled open the green metal filing cabinet drawer, extracted the paper sheet marked "Field, Frederick Herbert Charles," and consigned it to the incinerator.

For the clock in Wandsworth was striking nine and this time Field had really paid in precious coin to have his slate wiped clean.

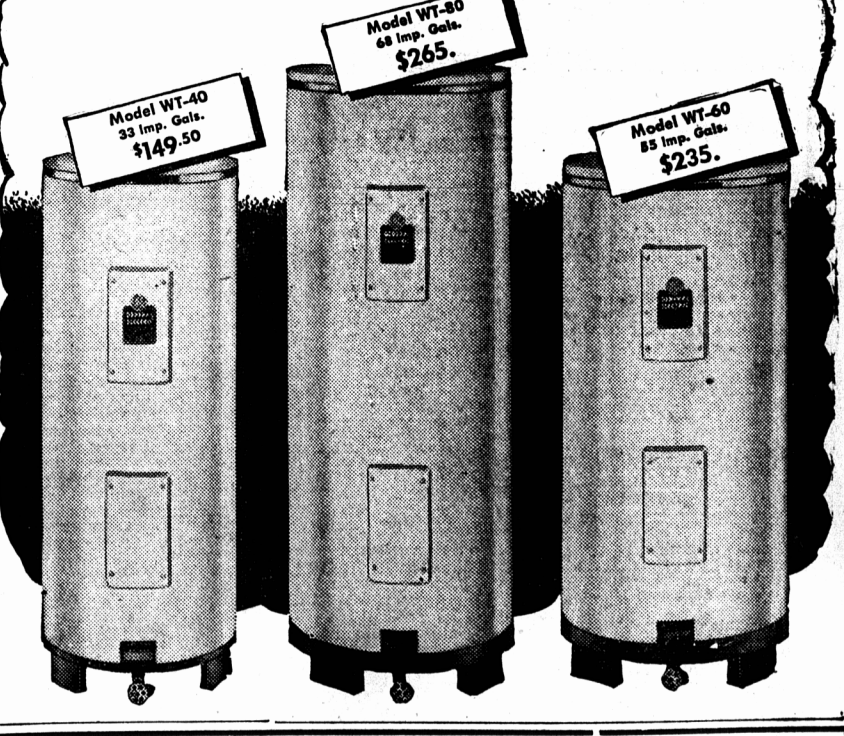
NEXT WEEK: How we trapped the man who said he could forge fingerprints.

In a great deal of what we read in modern economic history we find that thoughtful men hold much the same opinion as Seary and Patterson whom I quote: "It is quite possible that the idea of cooperation contains within itself the solution to many of our difficulties. It might conceivably take the place of both private ownership and state ownership, combining the merits of each without their defects. Certainly the history of co-operation seems to promise vast expansion in the future. But here again education is necessary. Very few people, even among co-operators understand the possibilities of a "co-operative republic" in the world's affairs. The growth of co-operation has been gradual; perhaps it will



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be all the stronger for that reason. In Russia and Italy it has been temporarily swallowed up in large-scale state enterprises. Yet when other experiments have been tried, perhaps to some extent failed, the co-operative movement may still be advancing in usefulness and interest, a moderate and reasonable answer to the question of greater happiness for all."

CHAMPION SHORTHORN

HOLBEACH, Lincolnshire, England — (CP) — A 10-year-old Shorthorn cow, owned by Miss I.D. Sturton, has given 14,000 gallons of milk in 305 days to win the British championship of her breed. The cow's yield is so generous that she is milked three times daily instead of twice.



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