

FINANCIAL

PERSONAL LOANS

ONE YEAR TO PAY

Apply to Nearest Branch of

The Canadian Bank of Commerce

MONTHLY DEPOSITS PROVIDE FOR REPAYMENT

You Borrow	You Receive	You Deposit Monthly
\$ 50	\$ 55.87	\$ 5
\$ 100	\$ 100.96	\$ 9
\$ 150	\$ 151.44	\$ 14
\$ 200	\$ 202.23	\$ 18
\$ 250	\$ 253.25	\$ 22
\$ 300	\$ 304.50	\$ 27
\$ 350	\$ 356.00	\$ 32
\$ 400	\$ 407.75	\$ 37
\$ 450	\$ 459.75	\$ 42
\$ 500	\$ 512.00	\$ 47

OTHER AMOUNTS AT PROPORTIONATE RATES

STOCK QUOTATIONS

PRODUCE PRICES

MONTREAL, Feb. 22 (CP)—Wheat, northern, No. 1, 1.60-1.62; barley, Canadian western No. 3, 77-1.2; oats feed No. 1, 56; flour, spring wheat patents, firsts 7.90; bakers 7.40; winter wheat patents, choice 4.25-4.35; white corn 3.35-4.05; bran, ton 33.25; shorts, ton 34.25; middlings, ton 38.25; rolled oats, bag 90 pounds 3.15; hay, No. 2 per ton, carlots 10.50.

Cheese western current 14 3-4; butter No. 1, 34 1-2-35 1-4.

Eggs in cartons: A-1 large 37; A-1 medium 35; A-large 35; A-medium 34; A-pulleys 31; B 27; C 25.

Potatoes: Que whites No. 1 80's; 52-55; N. B. mts No. 1 80's 56-58; 50's 42-45; P. E. I. mts No. 1 90's 80-85; 50's 49-50; B. W. I. No. 1 60's 2.00; Fla. bushel 2.50.

MONTREAL, Feb. 22 (CP)—Butter held firm in moderate trading on the Canadian commodity exchange today.

Butter spot—Que grass regraded 34 3-4; seconds (38 score) 33 7-8-34 1-4. Sales, 100 boxes Que grass regraded 34 3-4.

Cheese spot—Inquoted.

Eggs spot—Ont A-large 28a; A-medium 26 1-2a; A-pulleys 25 12a.

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Stock Prices

Advance Along Broad Front

(C.P. By Guardian's Special Wire)

MONTREAL, Feb. 22—Buying strength returned to the stock market today and prices rose along a broad front with gains ranging up to more than a point.

Without leadership of New York, utilities were strong with gains of 1-2 points. Canadian Pacific was fractionally higher with Canadian Car. Dominion Bridge eased 3-4 at 20 1-2.

Dominion Steel and Coal "B" advanced 5-8 at 14 3-4, and there were minor gains for National Breweries, Electro and Imperial Oil.

Total sales, Industrials, 17,700; mines, 152,400; bonds, \$1,350.

Livestock

MONTREAL, Feb. 22 (CP)—Today's livestock receipts totalled 80 cattle, 568 calves, 41 sheep and lambs, 1,225 hogs.

Cattle were steady. A few good cows sold up to \$4, with medium kinds from \$3.50 to \$4. Canners and cutters were mostly \$2.25 to \$2.50.

Calves were barely steady. A few good yearlings made \$10 with medium good kinds around \$9.50. The bulk of the calves were sold in mixed lots between \$9.50 and \$9. Grassers were \$4 to \$4.50.

The few lambs offered were sold at \$7 to \$7.50. There were no lambs of good quality. Sheep were from \$3 for common light sheep to \$5 for good handweights.

Hogs were stronger. Bacon was \$9.00 to \$9.75 fed and watered, with 1/2 per hog premium on selects, with the usual cuts on off grades. Sows were from \$6.75 to \$7.50. Real grade hogs sold at the market on Monday brought \$13.10 to \$13.25.

MINING

(Canadian Press)

TORONTO, Feb. 22—

Stocks Close

Acme Oil	9
Altermac	20 1/2
Amn	123
Ang Cdn	350
Ang Huron	251
Arntfield	3 1/2
Aurora	39 1/2
Bankfield	95
Base Metal	40
Beattie	135
Big Ore	44
Big Miss	890
Bunk Hill	17
Buff Ank	17
Cal Edm.	283
Calmont	48
Cdn Mal	119
Cariboo	222
Cent Pat	269
Chem Res	36
Chromium	32
Comwealth	42
Conium	160
Coni Chib	39
Con Smelt	61 1/2
Darwater	17
Davies	50
Denison	33
Dorbyl	19 1/2
East Cr	11
East Mal	150
Edorado	235
Falcon	615
Fed Kirk	15 1/2
Fontana	15 1/2
Foundation	17
Francour	42
Gen Lake	15 1/2
Genora	4 1/2
Gods Lake	53
Gould	24 1/2
Gold Bell	38
Gold Eagle	33
Goldfish	8 1/2
Gr Bousq	7 1/2
Gum Cement	97
Hard Rock	198
High Star	16
Home Oil	124
Hollinger	14
Honest	22
Imperial	5 1/2
Nickel	5 1/2
Jack Waite	47 1/2
Jellicoe	66 1/2
J. M. Con	12 1/2
Kerr Add	205
Kirk Lake	128
Laguna	36
Lake Shore	56 1/2
Lam Cont	41
Lepel Oro	12 1/2
Leib Gold	12 1/2
Leib Silver	10 1/2
Little L L	520
Macassa	480
Madsen	306
MacLeod	306
Malaga	12
Manlyre	42
McKenzie	97
McWaters	41
Min Corp	223
Moneta	221
Morris Kirk	13
Murphy	2 1/2
Neydon	3 1/2
Newbec	25
New Gold	210
Nipissing	61
Noranda	90
Northern	140
Nor Star	410
O'Brien	205
Okalla	3 1/2
Oro Plata	85
Pamour	380
Perron	17
Pauline	15
Perron	69 1/2
Pick Crow	178 1/2
Pioneer	475
Powell	227
Premier	240
Prentiss	131
Que Min	60
Read Auth	400
Red Crest	30
Red Duke	61
Reno Gold	45 1/2
Roche	14 1/2
Royalite	14 1/2
St. Anthony	14 1/2
Shawmut	28
Sheep Cr	114
Sherritt	157
Siscoe	278
Slack	123
Slave Lake	15
Spyhill	17
Stadacona	11 1/2
Straw Lake	330
Sud Cont	12
Sullivan	98
Sylvanite	325
Texas High	545
Texas Co	141
Toburn	255
Towmac	60
Uchik	162
Uit Oil	18
Ventures	625
Waite Amu	200
Wendigo	13 1/2
Westbank	13 1/2
Wood	40 1/2
Wri Hare	790
Ym-r Y G	28

Round Trip BARGAIN FARES

TO CHARLOTTETOWN

—Going—

SATURDAY, MARCH 5th

RETURN Mon. March 7th.

Lowest FARE \$1.20

From SUMMER-SIDE

Probably the Lowest Fares from other stations

Children of Five and under Twelve Years of age HALF FARE

Tickets Good in DAY COACHES ONLY

For Further Information Consult any Ticket Agent

CANADIAN NATIONAL TO SERVICEMEN IN CANADA

Use Canadian National Telegraph

Montral Stoc Exchange

(Canadian Press)

Stocks Close

Bell Tel	164
Brazilian	11 1/2
Bruck Silk	3 1/2
Can Cement	10 1/2
Can Car Pd	10 1/2
Can Car Pd	2 1/2
Can Ind Ad	20 1/2
Can Pac	7 1/2
Can Steam	3
Celanese	18 1/2
Cons New	6 1/2
Cons Smelt	15 1/2
Dist Seag	15 1/2
Dom Bridge	20 1/2
Dom St B	14 1/2
Ent Nickel	5 1/2
Gen St Work	6 1/2
Gypsum	7
Hov Smith	14 1/2
Imp Tob	14 1/2
Int Nickel	5 1/2
Lake of Woods	12 1/2
Massey Harris	7 1/2
McColl Fl	12 1/2
Mtl Power	30 1/2
Nat Brew	20 1/2
Nat St Car	39
Noranda	61 1/2
Power Corp	14 1/2
Quebec Power	20 1/2
Shawmut	4 1/2
St Law Pd	13 1/2
St of Can	64 1/2
Win Elec A	2 1/2
Win Elec B	2 1/2

Currencies

MONTREAL, Feb. 22 (CP)—The Pound Sterling closed 1-16 of a cent higher at \$5.01 17-32 on Montreal foreign exchange today, while the French franc was about even at 3.27 11-16 cents. The United States dollar advanced 1-64 of a cent at 1-64 per cent discount.

BANKS

(Canadian Press)

Close

Canada	60
Commerce	165
Montreal	202
Nova Scotia	300
Royal Bank	176

UNDATED MONEY BOX

(By The Canadian Press)

Closing exchange rates

At Montreal—Pound 5.01 17-32; U. S. dir 93 63-64; franc 3.27 11-16.

At New York—Closed

At Paris—Pound 142.40 fr; U. S. dir 30.60 fr; Canadian dir 32.75 fr.

In Gold—Pound 12s. 1d; U. S. dir 58.98 cents; Canadian dir 58.98 cents.

Big Health Plan Proposed

JOHANNESBURG, Feb. 22—If a scheme to provide medical and other similar benefits to the people of South Africa is adopted by the Government a New Year gift of £5,331,691 annually will be provided in the Union.

The scheme, which is outlined in the annual report of the Department of Public Health includes:—

1. A general medical practitioner service including free drugs, medicines and curative appliances.

2. Specialist's services.

3. A payment towards the cost of hospital treatment of those employed persons and their dependents who would in present circumstances be required by provincial hospitals to make some payment towards the cost.

4. The payment of a lump sum on confinement of an employed woman or the wife of an employed man.

5. A payment of a lump sum for the cost of burial of an employed person or his dependents.

6. A cash payment during periods of sickness.

"The adoption of a scheme of national health insurance such as that recently recommended by the departmental committee of enquiry," says Sir Edward Thornton, "is one which would make an enormous improvement in the public health of South Africa. Broadly, the scheme will apply to all employed persons, including dependents of either sex or all races who are resident in the area of local authorities and are earning not more than £400 per annum."

It is explained that the funds required for the provision and administration of these benefits will be derived from contributions by the Government, employers and employed people in the proportion of approximately: Government 4-1-2 per cent; employer, 49 per cent; and employees, 36-1-2 per cent.

Government Actuaries have calculated that if the scheme is to cost £5,331,691 a year, the Government would have to find £776,735, employees £2,663,315, and employees £1,891,641.

Montreal Curb

(Canadian Press)

Stocks Close

Abitibi Com	170
Abitibi Ptd	15 1/2
Abestos	62 1/2
B A Oil	20 1/2
Bathurst A	9 1/2
Can Tar	8 1/2
Don A	5 1/2
Fraser V T O	15 1/2
Imp Oil	19
Int. Pete	30 1/2
Melchers A	6
Price Pfd	14 1/2

French River and Vicinity

The many friends of Mrs. Emerson Delaney are sorry to learn of her continued illness.

Miss Doris Sims, French River, is spending a few days with friends in Charlottetown.

Mr. Glen Cotton, Kensington, was a recent visitor to French River.

Miss Carmen Stewart has returned to her home after spending the past month in Bordet.

Miss Georgie Campbell, efficient postmistress, French River, spent the weekend at her home in Park Corner.

Mr. Ivan Duggan, employee of Peter MacNutt & Son, French River, is spending a well earned holiday at his home in Sea View. While here, Mr. Duggan gained many friends.

Mr. Bruce Crozier has returned to his home in Wilnot after spending the past week with friends in Park Corner.

Miss Lena Harding, Summerside, spent the weekend at her home in French River.

Miss Anna Delaney was a recent visitor to Sea View.

Mr. Gordon Woodside, Bedouque, is visiting friends in this vicinity.

Mr. G. A. Stewart was to Malpeque recently on business.

Miss Hattie Paynter, telephone operator, Clifton, spent the weekend at her home in French River.

Miss Ruth Montgomery, Park Corner, is visiting friends in Graham's Road.

Perspiration gets a fellow along better than inspiration.

GRAIN

WINNIPEG, Feb. 22 (CP)—Winnipeg wheat futures, sensitive to European political rumors and English market trends, rallied from 100¢ basis to close 1-1/4-7-8 cents higher.

Higher English commodities induced short covering at Liverpool and almost immediately buyers advanced the Winnipeg price to push futures up almost two cents. Closing values were May wheat 1.28 1-2; July 1.18 5-8 and Oct 97 1-2 cents.

Trading generally was quiet principally because of the holiday in the United States.

Tension in Rumania was listed as one of the reasons for strength at Liverpool where final values were 1-1/4-7-8 higher.

Buenos Aires futures gradually climbed from 3-4 cent low point and near the close were unchanged.

Although cash wheat dealings were not brisk, spreads advanced 1 to 1-2 cent for Nos 1 and 3 northern grades. No. 1 held its advance at 17 cents premium over the May future while No. 2 eased at the close to nine cents premium.

Oats closed unchanged at 3-8 higher, barley 5-8 higher, flax 7-8-3-4 higher and rye 5-8-1-7-8 cents above yesterday's final prices.

Consider the Housewife

(By The Canadian Press)

HARTFORD, Conn.—At a meeting of the women advisory committee of city fathers to conduct municipal affairs with "economy as does a prudent housewife."

A Shore-Bird Rendezvous

OTTAWA, Feb. 22—Beaverhill lake nestled at the eastern base of Cooking Lake highland in Alberta, is noted far and wide for the wealth of shore-birds that gather about its shores. The most remarkable feature of the lake is the fact that it attracts numerous species of waders in large numbers, which for the most part have their nesting grounds on the far distant shores of the Arctic. For the majority of them, the annual pilgrimage from north to the wintering range and return involves round trip flights of from 10,000 to 15,000 miles or more.

Beaverhill lake lies in the path of one of the more notable of the North American interior. The northward flight reaches the lake from late May to early June. Stragglers are already south-bound in late July, but the main migration reaches this important focal point during the early half of August. At this time tens of thousands of shorebirds, plovers, and other shore-birds cluster on the sand spits and bars to feed and rest, or wheel dizzily in massed flocks over the water.

Of peculiar interest are such species as black-bellied and golden plover, ruddy turnstone, American knot, Baird's and white-rumped sandpipers and northern phalaropes, many of which are known to the Canadian Arctic Archipelago and to winter as far south as the Argentine and Patagonia. In a number of cases the observer ranges is conveyed to the observer in the vivacious companies of least semipalmated and buff-breasted sandpipers, the semipalmated plover, and scattered Hudsonian curlews which carry the effect upon interest and imagination as any ornithologist is quickly willing to confess. In consequence of the above circumstances, Beaverhill lake, for its size, is apparently unsurpassed as equalled in the various provinces for the opportunity presented in the study and photography of these fascinating and wide-ranging forms of birdlife.

In Memoriam

MRS. FRANK NICHOLAS

The death of Mrs. Frank Nicholas, aged 51, took place at her home in Macan, N. S., on Thursday, after a brief illness of pneumonia and puerperal fever. She was formerly Miss Mary May Phillips, a daughter of the late John and Jean (Paul) Phillips. She was born at Pictou, but had for the past 28 years resided at Macan where she was highly respected for her exemplary character and industry.

Besides her sorrowing husband, she is survived by one brother, John Phillips of Bayfield; an only sister, Annie, Mrs. Daniel Bernard of Mount Stewart, P.E.I. A son, Joseph, predeceased her several years ago. The funeral will be held from 8 to 10 o'clock at the St. Charles R. C. church, Amherst, on Saturday, the Rev. Father Smith officiating, with interment at Amherst. — Halifax Chronicle.

SHE HAD A REASON

(By The Canadian Press)

COURT proceedings were held up in this Warwickshire town before a witness could make up her mind about giving her full name. She finally recited: "Beatrice-Elizabeth-Victoria-Regina-Queenie-Dainty."

AVALANCHE KILLS 21

MURMANSK, U.S.S.R., Feb. 21 (CP Havas)—Twenty-one men were killed and five seriously injured here today when an avalanche fell on a mine. Three miners were rescued unharmed.

All species of this class, with the exception of Wilson's snipe, are protected throughout the year under the Migratory Birds Act.

Advertising Rates—Payable in Advance

Central Guardian, 2c per word; Western and Eastern, 2c per word; announcements and coming events, 2c per word; classified, 2c per word; in memoriam notices, 10c per inch; lists of floral and personal offerings, 5c per inch; notices of births and marriages, 10c per inch or 5c per word; other rates on application.

Minimum charge for any advertisement twenty-five cents.

Male Help Wanted

BOY ABOUT 16 YEARS OF AGE becoming associated with a large progressive manufacturing concern, then write TODAY! Our 200 alimentary medicinal-toilet products sell on sight. Big, quick profits, repeat orders. Equipment indispensable for country route. You pay cash for your wares. Succeed or return complete and get credit. For particulars and free catalogue without obligation: PAMILEX CO. 575 ST. CLEMENT ST. Montreal. 1-914—M. W.

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Baby Chicks

MAKE MORE MONEY WITH baby chicks. Let us prove it. Order here. J. H. Campbell, Alliston, Ont. W. K. Crater, R. R. 5, Kentville, N.S. Basil MacDonnell, Alliston, Ont. 16-23, all, Tracadie, N.S.

Work Wanted

WANTED—ANY KIND OF LIGHT work. Write "B" care Guardian. L-197-2-21-31.

Dressmaking

DRESSMAKING DONE AT 27 Alley Street. L-222-2-22-31.

To Let

TO LET — A SMALL COTTAGE. Apply 16 Alley. L-208-2-22-31.

TO LET — MEAT AND GROCERY Store combined. Central 243 Richmond Street. L-252-2-23-21.

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WANTED—MAID. APPLY GUARDIAN. L-231-2-22-31.

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Meals Served

NOTICE — MEALS SERVED AT 500 Grafton Street. Mrs. E. J. Hickox. L-254-2-23-31.

UNLISTED

Coast Cop	340
Cobalt	1 1/2
Dal Oil	58
Hud Bay	27 1/2
Malcolm	18
Malrobie	1 1/2
Oil Sel	3
Pend Ore	216
Robb Mont	9
St. Lawrence	11

TORONTO, Feb. 22 (CP)—The bulls unlimbered their artillery in the last half hour today on the Toronto mining market and effected a general advance on a heavy wave of buying.

MacLeod-Cookshutt traded 102,000 shares and moved up to \$3 for a net gain of 22 cents and Hard Rock with a trade of 75,000 shares and a net gain of 1.98. Preston also stepped out, trading 67,000 shares and advancing 8 cents to 1.34. The day's high was 1.34.

Gains of 5 cents or more were made by Central Pacific, Jellicoe, Oro Plata, Perron, Pickle Crow, Premier and Teck Hughes. A gain of a point for McIntyre was about the only change in the senior gold list. The close was down slightly for Bankfield, Bralorne, Conium, Macassa, Moneta, O'Brien and Pamour. Little Long Lac posted a gain of 25 cents.

Some base metal shares were in active demand at higher prices. Dermac was lively with a trade of 47,000 shares and an advance of 9 cents to 64. Pend Oreille moved 16 cents, Waite-Amulet 20. Sudbury Basin 20 and Sherritt 10. Fractional gains were booked by Smelters and Hudson Bay and International Nickel firming 1-1-4. Silvers were steady.

Junior oils slipped back narrowly under a light buying demand.

To Plant Fish From Airplane

MONTREAL, Feb. 22 (CP)—The Quebec fisheries department plans to "bomb" Laurentian mountains lakes with young fish to replenish supplies of trout. Experiment has proven, according to Dr. Gustave Prevost, director of fish culture in the Laurentian area, that fish can be dropped in lakes from a speeding airplane without injury to them.

Five cotton nets were spread just beneath the surface of Lake Outimou, 90 miles north of Montreal, and a canplane dumped out the fish at its speed across the lake at more than 100 miles an hour and at an altitude of 400 feet. Of the fish that struck the net, 95 per cent were unharmed. The other five per cent were killed in striking the wooden frame, around the net.

Other tests were made by dropping fish from the roof of a tall office building here into soft mud with the object of finding out just how a fish would strike. Experiments showed they landed on their side.

"By planting" trout fingerlings by airplane the work can be accomplished much more rapidly and inexpensively, the fish expert said.

FOR SALE

FOR SALE PONTIAC CAR PRICE \$30.00. Apply Guardian. L-148-2-19-31

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