

for richness of FLAVOR

# MORSE'S

orange pekoe TEA is supreme

**Classified Advertisements**

One insertion ..... 10c per line of 5 words  
 Three insertions ..... 25c per line of 5 words  
 Four insertions ..... 35c per line of 5 words  
 Eight insertions ..... 70c per line of 5 words

**For Sale**

**CARDBOARD, SUITABLE FOR** lining outhouses, etc., 1c. per sheet. Guardian office.

**FOR SALE - OLD PAPERS, 5** cents bundle. Guardian office.

**FOR SALE - CHEVROLET COUPE,** wire wheels, 1931 model. Good as new. Apply Carter & Co., Seed Store, Queen Street. 11198-12-29-31

**FOR SALE TO LET, BOARD AND** room signs on hand at Guardian Office.

**FOR SALE - YOUNG GUERNEY** grade cow, newly freshened. Archie McLeod, Glasgow Road. 11208-12-29-31

**FOR SALE - PURE BRED AYR-**shire Bull, 17 months old. Dam Winaloe Beauty Bess. Champion Cow. Andrew Doucette, Oyster Bed Bridge. 11224-12-30-31.

**FOR SALE - HALL THRESHER** and Cleaner, 1 McCormack Deere, six horse power engine, drive belts and wood saw. Priced right for quick sale. Wallace Moreside, North River. 11165-12-28-31.

**Teachers Wanted**

**TEACHER WANTED FOR MER-**maid School, yearly supplement \$125.00. Leslie Boyce, Secretary of Trustees. 11176-12-28-31.

**Miscellaneous**

**JOHN ALFRED McDONALD, Pro-**vincial Land Surveyor, Hermanville. (R. 3, Souris.) 9379-10-15-1 month.

**Boarders Wanted**

**STUDENTS ACCOMMODATED AT** 219 Euston Street. 11222-12-30-31.

**Notice of Resol-**  
**ution And Notice**  
**To Creditors**

**THE VOLUNTARY WINDING UP** ACT IN THE MATTER OF THE WILLOW HILL SILVER BLACK FOX COMPANY LIMITED.

Notice is hereby given that a resolution was passed on the 28th day of December, A. D. 1931, at a Special General Meeting of the Shareholders of The Willow Hill Silver Black Fox Company Limited, requiring that the affairs of the said Company be wound up under the provisions of "The Voluntary Winding Up Act" and that by said resolution we were appointed Liquidators of said Company.

Public Notice is hereby given that all persons having any claims against the said "The Willow Hill Silver Black Fox Company Limited" for which they are entitled to rank are required to present the same to us duly proved forthwith, otherwise the proceeds of the said The Willow Hill Silver Black Fox Company Limited will be distributed among the parties entitled thereto having regard only to the claims of which we have notice.

Dated at Summerside in Prince County, Prince Edward Island, this 29th day of December, A. D. 1931.

(Sgd.) EDWARD W. MANSON, Summerside, P. E. Island.  
 (Sgd.) AUSTIN A. SCALES, Freetown, P. E. I., Liquidators.

## IF TIME IS MONEY

Why spend two years in getting what can be had better in six months at the

### Charlottetown Business College

INDIVIDUAL INSTRUCTION. EFFICIENCY

No Entrance Examination. Begin NOW and be prepared for the "Coming Wave of Prosperity."

Apply to  
**L. B. MILLER, Principal.**  
 Charlottetown.

**Trinity United Church**  
 7:30-Prayer meeting in preparation for the Lord's Supper on Sunday next.

**WESTERN GUARDIAN**

**FUNERAL OF MRS. COLIN MILLIGAN**—The funeral of Mrs. Colin Milligan was held on Monday afternoon at her late residence on Notre Dame Street, Summerside. Rev. Mr. Campbell of the United Church conducted the services and spoke very feelingly of the deceased, referring to her devotion to the missionary work in the United Church. The pallbearers were Messrs. A. S. MacKay, William Stewart, L. R. Allen, George Walker, William Huestis and C. B. Morris. Interment was in the People's Cemetery. S.

**PERSONALS**

—Mr. and Mrs. William Buchanan returned to their home in Summerside on Monday after spending the Christmas vacation with their sons, Messrs. Roy and Eldred Buchanan of Moncton. S.

—Mr. and Mrs. C. W. Ramsay and their son, Russell, spent Christmas with Mrs. Ramsay's sister, Mrs. MacMurdo of Kelvin. S.

With so thorough a preparation at hand as Miller's Worm Powders the mother who allows her children to suffer from the ravages of worms is unwise and culpably careless. A child subjected to the attacks of worms is always unhealthy and will be stunted in its growth. It is a merciful act to rid it of these destructive parasites, especially when it can be done without difficulty.

**DEATHS**

**PHILLIPS**—Suddenly at Hamilton, P. E. I., Dec. 29th, Edmund J. Phillips, aged 75 years. Funeral on Thursday, Dec. 31st, at 1:30 p. m., at the home of the deceased. Interment Malpeque Peoples Cemetery.

**IN MEMORIAM**

In loving memory of our dear son Ernest B. Biggar, who died, December 30, 1929.

Our lips cannot speak how we loved him.  
 Our hearts know not what to say.  
 But God only knows how we miss him  
 As we journey along life's way.

His cheerful ways his smiling face  
 Are pleasant to recall.  
 He had a smile for every one,  
 And died beloved by all.

Inserted by father and mother,  
 Mr. and Mrs. J. D. Biggar, Charlottetown. 11234

**IN MEMORIAM**

In loving memory of Mrs. Walter Murrigh who died December 29, 1930.

You are not forgotten dear Catherine,  
 Nor shall you ever be.  
 As long as life and memory lasts,  
 We shall remember you.

Inserted by husband and children. 11231

**IN MEMORIAM**

In loving memory of Mrs. John A. McKenzie, who departed this life at Beach Point on December 22, 1930.

At home in the beautiful hills of God  
 By the valley of rest so fair,  
 Some day, some time when our task is done  
 We shall meet our loved one there.  
 Inserted by her Husband and Children.  
 11213-12-30-31.

**IN MEMORIAM**

Bluff Doctor—Well, my good lady, where is the trouble?  
 Patient—Sir, I am the wife of Brigadier-General Vere de Vere.  
 Doctor—Sorry, I know no remedy for that. It's a solicitor you want.

Mother: "Where do bad girls go?"  
 Betty: "Most everywhere."

A centenarian recalls how he used to light his pipe with flint steel. Tender memories.

**IN MEMORIAM**

It will Prevent Ulcerated Throat—At the first symptoms of sore throat, which presages ulceration and inflammation, take a spoonful of Dr. Thomas' Electric Oil. Add a little sugar to it to make it palatable. It will allay the irritation and prevent the ulceration and swelling that are so painful. Those who were periodically subject to quinsy have thus made themselves immune to attack.

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**CENTRAL GUARDIAN**

**TURNIPS**—Loading in bulk at Charlottetown, Monday, Tuesday, and Wednesday. Henry Smallwood. 11189-31

**PAINFUL ACCIDENT**—The many friends of Miss Sadie Kellow will regret to learn that she fell on Sunday, breaking her arm.

**CHURCH OF SCOTLAND**—Mr. J. Harvey Bishop, student, will preach Thursday, 31st at Cape Traverse at 7:30 p. m.

**CHURCH OF SCOTLAND**—Rev. Ewen MacDougall will preach Sabbath, Jan. 3rd at Bangor at 10:30 and 7.

**CALENDARS RECEIVED** from the Bank of Montreal and the Provincial Bank.

**GENEROUS GIFT**—The Sanatorium Commission wish to gratefully acknowledge a very nice gift in the form of Door Stoppers from Mr. Walter L. Beers. The monetary value of this gift would be about \$75.00.

**EXCEPTIONAL OFFER**—The Canadian Stores are offering 12 tins of Golden Wax Beans for 90 cents to early shoppers. Dec. 30-31.

**POLICE COURT**—Yesterday morning three men charged with breaking and entering appeared before the Stipendiary Magistrate. The case was remanded until today.

**WEEK OF PRAYER**—The annual Week of Prayer opens next Monday evening in the Baptist Church and continues throughout the week. A detailed notice of which will appear tomorrow.

**ST. JOHN'S PRESBYTERIAN CHURCH**, Belfast, Sunday, January 3rd. Morning service 11 o'clock. Evening service 7 o'clock. Rev. W. A. Young, B. Sc., Manolick, Ontario, will preach at both services.

**GIFT PARCELS**—We continue giving free until February with every purchase of Watches, Jewelry or Silverware from \$2.00 upward. E. W. Taylor, 142 Richmond Street. 11218-12-30-31.

**YESTERDAY'S MARKET**—There was a poor attendance at the market yesterday. Prices are unchanged. Hay sold for 50c., straw, 40c.; oats, 30c. to 35c.; turnips, 12c.; potatoes, 20c. to 35c.; chicken, \$1.00 to \$1.50; ducks, \$1.00 to \$1.50; geese, \$2.00 to \$3.00; eggs, 50c.; butter, 28c.; parsnips, 3 lbs. 10c.; carrots, 4 lbs. 10c.; beets, 8c. doz.; cranberries, 3 lbs. 25c.; lettuce, 20c.; celery, 10c.; cabbage, 4c. to 10c.; onions, 10 lbs. 35c.; pumpkins, 2c.; squash, 3c.; brussels sprouts, 15c.; apples, 25c. to 40c.; beans, 8c. lb.

**ENTERTAINED**—The clergy of Holy Redeemer Church tendered the members of the choir and ushers a most enjoyable turkey supper in the parish hall on Monday evening. The pleasing function was presided over by Rev. Jos. McGreel, C.S.S.R., who in thanking the guests for their faithful work during the year stated the supper was given as a token of appreciation. A sing song was enjoyed during the courses and at the conclusion a social hour with music.

**FUNERAL SERVICES**—The funeral of the late Mrs. Mary Jenkins Dodd took place Monday afternoon at Cherry Valley, service being conducted in the Christ Church by Rev. H. D. Raymond of Charlottetown, assisted by Captain Wheeler. The pall bearers were Joseph Talley, Peter McKenna, William H. Drake and Malcolm MacRae. The body was driven from the McLean Undertaking Parlors to the church through heavily drifted roads, the trip occupying three and a half hours from the city.

**LAI D TO REST**—The funeral of Albert N. Large was held from his late residence, 221 1/2 Queen Street yesterday afternoon and was largely attended. The Fire Department, of which the deceased was until recently Assistant Chief, attended in a body accompanied by the Legion Band. Service at the house was conducted by Rev. H. D. Raymond and Rev. Moorhead Legate and at the grave by Rev. H. D. Raymond. The pall bearers were: Dr. H. McIntyre, Messrs. Thos. Ranagan, Robert Rattray, Wellington McNeill, Russell Abbott and Ernest McTague. Interment was in the People's Cemetery.

**Bluff Doctor**—Well, my good lady, where is the trouble?  
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**CENTRAL GUARDIAN**

**ACKNOWLEDGEMENT**—The Provincial Sanatorium Commission wish to thank the Ladies who so very thoughtfully donated jams, jellies and pickles on Christmas Eve.

**TURNIPS**—Loading daily at Charlottetown Railway Dump in bulk. Market price paid. Phone Henry Smallwood, Southport. 1581-11 11230-12-30-31

**IT'S THE LAST ONE** this year—B. I. S. Social Evening cards and old time dancing. Follow the crowd this evening. 11233

**MASONIC BANQUET**—Following is a part of the program inadvertently omitted from yesterday's report of the installation ceremony of Masonic Lodge: Bro. T. W. Bentley, sang "On the Road to Mandalay" and "Duna" Bro. James Calder P.M. sang "The Ragged Vagabond" "Here's Love and Success to you", Bro. A. R. Kendall accompanied.

**HIGHLANDERS DINNER**—Commanding officer Lieut. Col. U. G. Dawson, V. D., and officers of the Prince Edward Island Highlanders entertained last evening at their annual dinner in the Armouries. In addition to the officers of the Highlanders the following officers from other units were present: Col. A. E. Ings, Col. G. E. Full, Col. P. W. MacNevin, Col. F. I. Andrew, Major F. B. Conrad and Lieut. Col. C. J. C. Stewart. At the business meeting held in the afternoon a letter from the district officer in command was read advising the Company that it was decided to extend the tenure of command of Col. Dawson for another year.

**YORK ITEMS**—The Guardian regrets to learn of illness of Mr. Matthew Reardon, Covehead.—Mr. and Mrs. Ashley McLaughlan, Regina, Sask., have arrived at West Covehead, the guests of J. R. and Mrs. McMillan.—The school at Stanhope is progressing favorably under the direction of Miss Stewart, of Brackley Point.—Mrs. Laura Bustin spent Christmas at York, the guest of her sister, Mrs. Heath E. C. Vessey.—Mr. and Mrs. William A. Vessey spent Christmas at Covehead, the guests of Mrs. Alex McDonald.—Miss Frances H. McCabe, clerk in Mr. West's store, at York, is spending her holidays at Stanhope.—Mrs. Alfred McLean, Covehead Road is spending two weeks in Ontario, the guest of her parents, Mr. and Mrs. Smith.

**CALEDONIAN CLUB**—The regular monthly meeting of the Caledonian Club was held last evening in the new club rooms in the Stanley, Shaw and Pardon Building. A very gratifying report was presented by the St. Andrews' Dinner Committee, an excellent dinner having been held. The report of the Property and Finance Committee showed the club to be in good standing. The Burns' Concert Committee reported progress with the engagement of a Scottish singer, Campbell, of New York, to be present at the concert. Correspondence was read from Dr. W. J. P. MacMillan and Mr. W. F. Tidmarsh, asking for the support of the Club in the proposed Social Service Bureau. The club voted \$50 for this work for the first year. The following committees were appointed: Games, J. M. MacPadyen, Malcolm MacKinnon, Frank MacDonald, and Aben McLean; Property, D. J. MacDonald, T. F. White, John Anderson; Finance, John Anderson, James Paton, J. Reid.

**ART LECTURE**—Very fascinating and instructive lecture on "Canadian Art" was presented by Miss Elizabeth Nutt, A. R. A. and A. R. A. C. Rev. C. N. Brown presided and a large crowd was in attendance. The lecture was illustrated by lantern slide views of works of Canadian artists. Miss Nutt is herself an artist and has exhibited at the Royal Academy, London, and at the Royal Canadian Academy, Ottawa. She is principal of the Nova Scotia College of Art, Halifax, and has an intimate knowledge of Canadian art and artists. This is Miss Nutt's first visit to this Province and she speaks enthusiastically of the beauty of the country. While here she is a guest of Mrs. Dr. Creelman who was one of her pupils at the Halifax School. Miss Nutt spoke in glowing terms of the late Robert Harris of Charlottetown. At the close of the lecture a hearty vote of thanks moved by Dr. E. H. Ramsay and seconded by Mr. H. R. Stewart was tendered Miss Nutt.

Miss Gladys Craig, Moncton, N. B., is visiting in this city the welcome guest of Miss Florence Stricklin, Spring Park Road.

Two lady passengers arrived here yesterday by plane from Moncton. They were landed to the north of government house on the site for the new hospital. This field cannot be used permanently owing to the depth of snow, making it difficult to take off.

**Banking Systems Are Investigated**

(Canadian Press)

WASHINGTON, D. C., Dec. 28—The experience of the last decade was cited yesterday in a document prepared for a U. S. Senate banking sub-committee as "spectacular confirmation" of a belief that increased participation of banks in the security markets is dangerous. The document, made public by the special banking investigating group headed by Senator Glass, Democrat, Virginia, was a report prepared by the committee's expert, Dr. A. Palmer Willis, of New York, summarizing the testimony it has taken.

The sub-committee made it public without comment and without approving it.

The lengthy document filled with the results of questionnaires sent out by the committee to banks and bankers in all parts of the country assailed federal reserve authorities on the ground that they failed to take prompt action to end conditions which played an important part in the 1929 stock market collapse.

While no specific recommendations for legislation were made in the report, it is expected to point the way for important revisions in the banking laws.

Changes were urged too by President Hoover in his annual message in view of "the extent of bank failures."

Remedial legislation this session also will be sought by Senator Glass.

**FUNERAL YESTERDAY**—The funeral of J. Norman Campbell was held yesterday afternoon from his late residence, 221 Hillsboro Street. A private service was held at the home, Rev. Carlyle Webster conducting service at Zion Church. The pallbearers were: Messrs E. C. Campbell, K. M. Martin, Gordon Leitch, Heath Saunders, Norman Saunders, Leith McLeod, and Victor Saunders. Interment was in Brookfield Cemetery, service at the grave being conducted by Rev. H. R. Stavert. The Masons also conducted services at Zion Church, Chaplain Captain Kempf, past master, officiating.

**HATT-ELLIS**—A Truro Exchange says: A quiet and very pretty wedding took place Tuesday evening in St. James' Presbyterian Church Manse, when Sarah Maude Ellis, daughter of Mr. and Mrs. John Albert Ellis, of Mount Pleasant, P. E. I., became the bride of William Clydestrand Hatt, son of Mr. and Mrs. William LeRoy Hatt, of Brooklyn. Rev. C. Ritchie Bell officiated. The bride and groom were unattended. After a short wedding trip, Mr. and Mrs. Hatt will reside on Queen Street.

**UNIQUE CHRISTMAS CARD**—An excellent advertisement of Prince Edward Island is embodied in the Christmas and New Year's card sent out by the officers and staff of the Canadian Fire Insurance Company this year. The card features an illustration of the Confederation Memorial Tablet in the Provincial Building at Charlottetown. On the reverse side there is an admirably vivid description of the tablet. The card is the seventh of a series issued by the Company, depicting historical points in Canada. The idea of the design was suggested to Mr. J. A. Dowler, secretary of the Company, on a visit last summer to the Confederation Chamber in company with Mr. J. O. Hyndman, of Hyndman & Company Limited, the Company's agents in this Province.

**PERSONALS**

Mr. and Mrs. F. F. Baird leave this morning for Ottawa, where Mr. Baird has been transferred.

Mr. J. B. Gaudet leaves this morning for Quebec City on a business trip.

Mr. and Mrs. Leonard A. Edwards, City, left Monday morning to spend New Years with Mr. Edwards parents in western Ontario.

The many friends of Mr. Clarence Young will be pleased to hear he is convalescing after his recent illness.

Many friends of Mrs. G. W. Snelgrove will be pleased to learn that she is doing very well after an operation at the Prince Edward Island Hospital yesterday morning.

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**Banking Systems Are Investigated**

(Canadian Press)

WASHINGTON, D. C., Dec. 28—The report traced the effects of increased participation of banks in the capital market.

"During a period of widespread confidence and active business," it said, "the stimulation of the capital market resulting from rapidly increasing bank loans on securities and bank purchases of bonds tends to stimulate capital investment far more than would otherwise be the case."

"At the same time the over-development that ordinarily occurs in various fields during such a period is corresponding exaggerated, making the subsequent reaction and period of deflating and liquidation all the more severe."

"The almost universal response was that present restrictions were sufficient," it said.

In connection with the 1929 Wall Street panic, the report cited figures to show that "restrictive credit policies of the Federal reserve authorities during this period were really effective only in curtailing loans by banks to brokers and dealers."

Bank security loans to other customers and loans to brokers and dealers in securities by others went up sharply.

Another important conclusion drawn from the committee's questionnaires was that "much the larger part of security loans were not made for commercial, industrial or agricultural uses, but rather for the purpose of carrying securities," the report added.

"The expansion of security loans during the decade, 1921-1930 was a nationwide phenomenon."

A wide range of replies was received to a questionnaire sent out by the committee as to the investments from which banks have recently been suffering the largest losses.

Most of the answers mentioned bonds particularly foreign issues.

The report said lack of marketability "appears most marked in the case of smaller industrial and real estate mortgage bond issues and several foreign short term securities."

**FORTUNE ROAD SCHOOL CLOSING**

The closing exercises of Fortune Road School for the Christmas holidays were held Wednesday evening, Dec. 23rd. The school was tastefully decorated for the occasion. The pupils were examined in the various subjects by their teacher Miss Mollie Harrington, and showed by their apt and ready answers that they had received very careful training. After the pupils were examined in the different subjects, a short but very appropriate program was effectively carried out.

At the conclusion of the program Santa Claus arrived and presented the pupils their presents from the heavily laden Christmas tree. The teacher received many beautiful presents from rate-payers and pupils. Mr. John J. Larkin capably presided as chairman. Music was furnished on the violin and organ to the enjoyment of all by two boys from Morell. Following is the programme:

Opening recitation by Edith Larkin.

Song—"Hallelujah I'm a Bum," by Beatrice Dwan.

Recitation by Stephen Larkin.

Dialogue—"Mrs. Brown's Christmas Presents," by James McInnis and Monica Larkin.

Recitation by William McMillan.

Recitation by Matilda Larkin.

Monologue—"Biddy's Trials Among the Yankees," by Cecelia Larkin.

Recitation by Mary McMillan.

Dialogue—"Eating A La Mode," by Stephen Larkin and Philip Larkin.

Recitation by Gerard Dwan.

Recitation by Mildred Dwan.

Chorus—"Jingle Bells."

Recitation by Hazel Larkin.

Dialogue—"Rastus Rambles On," by Stephen Larkin and Philip Larkin.

Recitation by Cyril McInnis.

Dialogue—"The Minister's Mistake," by Cecelia Larkin and Freddy Larkin.

Closing recitation by Philip Larkin.

National Anthem.

An old beggar woman following a young man asking for alms: "Give us a shilling, colonel." "No." "Give us sixpence, major." "No." "Give us three pence, sergeant." "No." "