

Iantigen "B"
DISSOLVED ORAL VACCINE
 FOR
CATARRH
 See Page 3

HAZELBROOK W. I.
 also.
 On Monday evening, December 11, the regular monthly meeting of the Hazelbrook Women's Institute met at the home of Mrs. W. T. Coady with an attendance of 10 members and 2 visitors. The new president, Mrs. S. B. Stackhouse presided, opening the meeting with the singing of the Institute carol, followed by repeating the Club Women's Creed in unison. The minutes of the previous meeting were read and approved, followed by the roll call which was responded to by an exchange of Christmas gifts. The treasurer and secretary gave a detailed financial report of last year's work. Two members paid their fees and members were glad to welcome one new member, Mrs. Austin Coady. Program for the evening consisted of a contest put on by Pearl Jones. Grab bag amounted to 80 cents. Invitation for next meeting was left open, roll call to be answered by a contribution towards a fishing pond; decided to have collection

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 Pussies the world over for its unique styling and dependable timekeeping.

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 A lovely necessary for every occasion... Large, small, and medium.

WELLNERS

CENTRAL GUARDIAN

This column is reserved for news of local interest, and advertisements of a newsy nature may be inserted at five cents a word, strictly payable in advance.

MR. FRITZ WEISLER is buying furs daily at W. Chesser S. Moore's Office, Charlottetown, 12-14-45.

FUNERAL YESTERDAY—The funeral of the late Miss Ethel Toombs was held yesterday afternoon from Kingston United Church. The services and the church and grave were conducted by the Rev. J. R. Skinner. The pallbearers were Robert Dickerson, Clayton Stevenson, Harold Younker, Gordon Jewell, Daniel Jewell, and Frederick Jewell. Interment was in Kingston Cemetery.

S.S. JOHN CABOT SAILS—The S.S. John Cabot, called from here for St. John's, Newfoundland, Saturday after being held in port for almost a week by a series of accidents. The mishaps included damage by fire, injury to the first mate by a bull, a part of the cargo, and leaking boilers.

Personals

Mr. Colin Sherrin has returned to his home at Halifax after visiting his brother, Morson Sherrin of Charlottetown, who is seriously ill at the Prince Edward Island Hospital.

Funeral Yesterday Of Mr. T. D. Ling

The funeral of the late Theophilus D. Ling, retired Wheatley River merchant, was held yesterday afternoon from the Church of Christ at New Glasgow and was largely attended. Mr. Ling died unexpectedly Friday night from a heart attack. He was in his 71st year.

Services were conducted by Rev. J.W. Bayter, pastor of the church, assisted by Rev. J.J. Morrison. Burial was in Postage Cemetery.

The pallbearers were: George Ling, Melvin Ling, Albert Ling, Gordon Andrews, James Ware and Milton Rackham.

Mr. Ling, a well-known figure in his community, was a native of Wheatley River. His parents came from the Old Country, his father being the late John S. Ling of Norfolk, England and his mother before her marriage the former Mary MacRae of the Isle of Skye, Scotland. He was one of a family of ten, of whom only one sister, Mrs. Herbert Andrews of Wheatley River survives.

In addition to his widow, the former Harriet Melvina Seaman, also of Wheatley River, he survived by seven sons and one daughter. The sons are, William, Raymond, and Elmer, all of Wheatley River; Earl at Summerside, Victoria; Charlottetown; Theophilus, J. Kensington and Borden Montreal. The daughter is Mrs. (Dr.) F. T. Brown of Kensington.

Much sympathy is extended to the bereaved family.

Work Of Farm Loan Bd. Reviewed

The sixteenth annual report of the Canadian Farm Loan Board covering operations for the year ended March 31, 1945, has just been issued.

The Board has been operating in Prince Edward Island since 1935 and up to March 31, 1945 has made 817 loans for a total of \$1,318,000 of which \$404,000 has been repaid. \$2 out of every hundred borrowers in the province had no first mortgage arrears at March 31, 1945.

During the fiscal year borrowers in the province on an account of interest and \$116,000 on account of principal. Since the commencement of operations in the province, the Board has acquired only one security through sale or foreclosure proceedings.

The Board is a Dominion Government agency established in 1929 under the Canadian Farm Loan Act for the purpose of providing the farmers of Canada with a system of long term mortgage credit. In 1935 the Act was broadened to enable the Board to provide its long term borrower with a first mortgage credit on second and chattel mortgage security.

The head office of the Board is at Ottawa and branch offices are maintained in every province of the Dominion. The affairs of the Board are administered by a Commissioner who is also chairman of the Board.

Loans to Farmers—Funds for lending are obtained by borrowing from the Dominion Government and these monies are then lent to farmers on first mortgage security on a term of up to twenty-five years by equal yearly or half yearly instalments of combined principal and interest.

In its first operations in 1929 the Board fixed the interest rate on its loans at 6 1/2 per cent based on the then cost of its own funds, namely, 8 per cent per annum plus an additional 1 1/2 per cent estimated as necessary to cover administration costs, pay unavoidable losses and set necessary reserves. Since 1929 the cost of loaning funds has gradually decreased from 8 per cent and money borrowed for loaning after March 31, 1945, has been obtained at 3 per cent enabling the Board to make new first mortgage loans since that date at 4 1/2 per cent.

In the sixteen years of its existence the Board has lent over \$52,000,000 to 26,712 farmers, the average loan being approximately \$2,000. Of the above amount \$26,000,000 has been repaid.

The Board is actively engaged in lending in all parts of Canada and up to April 1st, 1939 the average amount lent yearly was \$3,500,000, but during the war years the average amount lent yearly dropped to \$2,200,000. This decrease was due in part to a suspended demand for credit owing to increased prices for farm produce and the difficulty of buying farm equipment and building material. Recently there has been an increase in the number of applications and it is anticipated that in the fiscal year ending March 31, 1946, the Board will lend in excess of \$2,000,000.

Mortgage payments during the year have been good and at March

He paved the way for the Electric Age

The son of a blacksmith, Michael Faraday (1791-1867) went to work at thirteen. As an apprentice in a book bindery he read scores of volumes, especially those on scientific subjects. He attended some lectures given by Sir Humphry Davy, and wrote to him and asked for—and obtained—a job in his laboratory. He carried on research in chemistry, investigated the alloys of steel, and produced several new kinds of optical glass. His most important research work was in electricity and magnetism. His discoveries paved the way for the development of electro-plating and the widespread use of electric power today.

BECAUSE of Faraday's discoveries, the great electrical industry has grown up in modern times. Because of discoveries about Nickel made in research laboratories, the Canadian Nickel industry has grown into one of the world's great industries.

Well equipped Nickel research laboratories in Canada, United States and Great Britain will continue to co-operate with scientists everywhere in developing new uses and markets for Nickel.

Canadian engineers, designers and metallurgists have free access to the scientific and technical data gathered together by International Nickel from the whole field of metal research.

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FORWARD THROUGH RESEARCH

Canadian Nickel

NICKEL ALLOYS

Ch'town Pianist On National Broadcast Honoring Local City

TORONTO, Dec. 16—Well known in American and Canadian radio circles, Horace MacEwen, Canadian-born pianist is featured on "The Northern Electric Hour" of Monday, December 17, heard at 9:00 p.m. over the Dominion Network through its local outlet, CFCY. Mr. MacEwen will appear on the broadcast that honours his native Charlottetown as the City of the week and will play the famous Schulte-Evhar arrangement of the "Blue Danube Waltz" of Johann Strauss, and Rachmaninoff's "Prelude in G Minor". The "Forward with Canada" part of the broadcast pays tribute to Charlottetown.

Mr. MacEwen is a son of Mr. and Mrs. J.E.R. MacEwen, Charlottetown.

TRINITY UNITED CHURCH

At the morning service in Trinity the children of the Sunday School presented the white gifts as a Christmas offering to the needy children. The whole service was an endeavor to bring home to

DEATHS

MACLEOD—On Dec. 14, 1945, Mrs. P.A. MacLeod, widow of the late Rev. Dr. P.A. MacLeod, at the home of her daughter, Mrs. Ernest Hess, Halifax, N.S. Funeral services will be held in Montreal. **MACLAREN**—Sudden. John Ira MacLaren, N. S. Cable Head West, P.E.I., in his 80th year. Funeral notice later.

TOWNSEND—At Rollo Bay on Sunday, Dec. 16, 1945, William H. Townsend in his 80th year. The funeral will be held from his late residence Rollo Bay on Tuesday, Dec. 18, 1945, service starting at 2 p.m. Interment will be in Bay Fortune Cemetery.

ARSENault—Suddenly at Summerside on Dec. 16, 1945, Nelson Arsenault, son of Mr. and Mrs. Arthur Arsenault, aged 12 years. Funeral Tuesday morning at 9 o'clock from St. Paul's Church, Summerside.

WHITE—At the Charlottetown Hospital, Saturday Dec. 15, 1945, John F. White, age 30 years. The remains are resting at the residence of his brother, Mr. W. J. White, 25 Prince Street, from where the funeral will take place Wednesday morning to Seven Mile Bay for interment.

SHAW—At his residence 87 Prince Street, Sunday, Dec. 16, 1945, William D. Shaw, age 68 years. The funeral will take place from his late residence Tuesday morning at 9:45 to St. Dunstan's Basilica, thence to the Roman Catholic Cemetery.

BIRTHS

GILLIS—At the Prince Edward Island Hospital on Dec. 16, 1945, to Mr. and Mrs. Nicholas Gillis, Desable a son.

CH'TOWN PIANIST ON NATIONAL BROADCAST HONORING LOCAL CITY

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children and adults alike the real meaning of the birth of Christ.

The Minister spoke on the value above all human values of children and their great possible abilities when nurtured and strengthened by the presence of the spirit of the Christ child. He urged adults to concentrate upon their great need today of exalting human values as represented in things. By that method alone can we have within us that consciousness of power and presence of the spirit of God that will enable us to face with confidence the day in which we live and look forward to a world more in harmony with the Prince of Peace.

During the offering the children sang "As with Gladness Men Rejoice" with descent and the Anthem was "Good Christian Men Rejoice".

The evening service was a Candle Lighting service conducted by the Young People's Union, led by Miss Jean MacLeod. The lesson was read by Mr. Don McLennan. Miss Kay McEachern sang the solo "Come Unto Him" and the anthem

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 LIGHTERS — COMPACTS — PEN SETS

Maritime Women's Club Of Montreal

The Maritime Women's Club of Montreal, Inc. held their December meeting on Wednesday, December 13th, in Tudor Hall (James A. Ogilvie's store).

The program, which consisted of carol singing, readings and poetry was entirely furnished by members.

Poems were read by their author, Mrs. G. R. MacLeod and Mrs. W. F. Woolfolk. Two songs, both words and music of which were composed by Mrs. F. H. Mathewson, were sung by Mrs. Walter Wilson, and by Miss Dorothy Black, who were accompanied by Mrs. Mathewson. Miss Erna Nelson and Miss Margaret Murray entertained with readings.

Prizes for the recent contest were announced. To this meeting were brought the Christmas gifts with which to pack the sixty or more boxes donated for the returned Maritime veterans at the Military Hospital, St. Anne de Bellevue. Mrs. A. D. Ross, the president, was in the chair.

Too Late To Classify

LOST — GENTLEMEN'S ROLEX wrist watch. Initial I.G.M. of back of case. Liberal Reward. Leave at this office. 12-17-45