

Say... **"Christie's Graham Wafers"** ... if you want that famous real Graham Flavour!



DOROTHY DIX SAYS

DEAR DOROTHY DIX: Would you please advise us whether it is necessary to address one's mother-in-law and father-in-law as Mom and Dad? We are two friends who have been married for quite some time and have been told that it is not good taste to address them as such. Nor can we call them Mr. G. and Mrs. G. We merely face them and say when there is most difficult to know how to address them. This is not done for any personal reason.

ANSWER: This is a burning question, apparently, with brides. Also with the in-laws who resent being addressed as "you" as if they had no personality of their own whatever. Nor does it endear a young wife to her husband's people to refuse to claim kin with them and to call them Mr. and Mrs.

Occasionally there is a type of mother-in-law who refuses to get old and who likes to be called Sally or Susan, but it does not seem to me to be exceedingly bad taste. So I think the solution of the problem is for the young wife to ask her mother-in-law what she wants to be called or, if she lacks the nerve to do this, she can just wait until she can settle the problem by calling her Grandma.

In Memoriam

MISS SADIE MACDOUGALL
Mrs. Sadie MacDougall was born at Waterford, P.E.I., daughter of the late John and Elizabeth Thomson. The family later moved to Kentville, P.E.I., where she lived until her marriage in 1897. They moved to Campbellton, P.E.I., having lived there till 1925 when the family moved to U. S. A. In recent years Mrs. MacDougall has spent winters in U.S.A. and Summers on the Island.

Death came quite suddenly at the Charlotte Harbor Hospital on July 16th, 1947, from a heart attack at the age of 67 years. Left to mourn are the following sons and daughters: Frederick of Charlotteville, Elmer of Greenwood, Conn., Grace of Charlotteville and Mrs. Elsie Redin of Randolph Center, Vermont.

The funeral of Mrs. Sadie MacDougall, widow of the late George MacDougall, former resident of Campbellton, Lot 4, P. E. I., was held from MacLean Funeral Home in Charlotteville on Friday afternoon, July 18th, 1947 at 2 p. m. Burial was at People's Cemetery in Charlotteville, the service was conducted by Rev. MacLellan, Pastor of Trinity United Church. Hymns sung by the choir were, "Safe in the Arms of Jesus" and "Abide with Me."

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Between July 28th and August 30th, 1947. This advertisement and \$2.00 will entitle you to a BEAUTIFUL 8 x 10 OIL COLORED PORTRAIT of your child. (Regular price \$4.00) Choice of four proofs Only one Special Offer to each child

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CENTRAL GUARDIAN

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

CRASWELL for Photographs.
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CONFEDERATION LIFE INSURANCE.

CAR RADIOS - Now at Toombs Music Store.

BE SURE TO ATTEND Alberton Prince County Exhibition Wednesday, August 20th.

PHONE SAUNDERS 1808 for group and wedding pictures on location.

HOWARD McINNIS Fitted Footwear at 175 Queen Street.

AT YOUR SERVICE Arnsfast Coal Company, Phone 2488.

ELECTRIC FANS - Hotplates, Toaster Irons, Toombs Music Store.

NOTICE TO SHEEP BREEDERS - Prizes for all sheep breeds will be the same as for Shropshire Downs.

REDUCED DRESSES, suits, coats, blouses, shorts, purses and gloves at The Fashion Shoppe, Gt. George Street.

TO NEW GLASGOW in 25 minutes via Maritime Central Airways twice daily. Phone 2061 or 540.

NOTICE - Intending exhibitors to Live Stock Show, Old Home Week, last date for receiving entries extended to Saturday, August 2nd.

BRADALBANE Pastoral Charge, services Sunday, August 3rd; Bradalbane 11 A.M.; Rose Valley 3 P.M.; North Granville 8 P.M.; W.B. MacPhail, Minister.

CAVENDISH UNITED PASTORAL CHARGE - Service at North Fustico 11 a.m.; Service at Stanley Bridge 7:30 p.m. Visitors are cordially invited. Rev. George Gough.

LIMITED BUS RUN for Borden and Mainland Points leaves Charlottetown 11:15 A.M. Returns Borden 3:55 P.M., arriving Charlottetown 5:20 P.M. All trips Daily including Sunday. Island Motor Transport, phone 248.

CENTRAL PARISH SERVICES - Central Parish, Sunday, August 3rd; Clyde River 11 A.M., S.S. 10 A.M.; St. Catherine's 3 P.M.; Church Hill 7:30 P.M.; Canoe Cove S.E. 2:30 P.M. Rev. T. W. Goodwill, Minister.

CORNWALL United Church Pastoral Charge, Sunday, Aug. 3rd; Cornwall 11 a.m. and Sunday School Kingston 2:30 p.m. Preaching 7:30 p.m. Rev. E. S. Weeks will speak at all services.

DUE TO THE LATENESS of the season we have decided to extend the date from July 28th to August 2nd for entries to Live Stock Show, Old Home Week. Please show your entries in for cataloguing purposes.

ORWELL HEAD UNITED CHURCH - Service Aug. 3rd at 11:00 a.m. Kilmuir at 3:30. Preaching at 7:30. Rev. James McTavish will preach at all appointments. A. S. Weir, Interim Chairman.

CHURCH OF SCOTLAND - Services Lord's Day, August 3, 1947; Bangor 10:30 a.m.; Belle River 3:00 p.m.; Murray River 7:30 p.m. Sabbath School at Murray River 2:00 p.m. All services Standard Time.

LIMITED BUS RUN leaves Charlottetown daily at 11:15 a.m. for Borden and mainland points. Through connections to Boston. For fares to any point phone 248. Returning bus leaves Borden 3:55 P.M. arrives Charlottetown 5:20 p.m.

IMPORTANT NOTICE TO ADVERTISERS - Advertisers must reach the Guardian office not later than 11 a.m. the day previous to date of insertion. Large ad-quarter page and over must reach the office at least 24 hours in advance.

ST. JOHN'S PRESBYTERIAN CHURCH, Belfast - Services Sunday, August 3, will be as follows: Morning Worship at 11; Evening at 7:30 will be Annual Missionary Auxiliaries. Rev. E. C. Evans, Minister.

ST. ANDREW'S, Orwell - Services Aug. 3rd at 11:00 a.m. Vernon at 2:30. W. M. S. Anniversary program at Cherry Valley at 7:30. At this evening service, Rev. Roy Webster, B.D., will preach. Male Double Quartet from Cornwall will provide the music. Everyone welcome. Rev. A. S. Weir, Minister.

PAINFUL ACCIDENT - Mr. Robert Rhynes Sr., Dunstaffnage, suffered a painful accident to his thumb while loading a steer in his trailer Wednesday afternoon. He was taken to the P. E. I. Hospital for treatment and returned later to his home.

BLACKHEADS Blackheads simply dissolve and disappear with this one simple, safe and sure method. Get two ounces of vasoline powder from any drug store, sprinkle on a hot, wet cloth, and apply gently - every blackhead will be gone.

Co-operative Union Activities

The following report of the secretary, Mr. J. G. Dennis, was given at the annual meeting on July 9 of the Co-operative Union of P. E. I. Limited.

This year has been a very important one for the Co-operative Union of P. E. I. Limited. Although quite an amount of organization work has been done, your co-operative union has put a lot of thought and energy into the consolidation of the individual co-operatives already organized.

Your organization is one of the most important in the province and as an affiliate of the Co-operative Union of Canada, is a part of what I believe will in time be the largest organized business and educational institution in Canada. For this reason your organization - the parent body - has to be built on a solid foundation and in order to do this the family members must realize the important part they must play in order to help, promote, encourage and finance the necessary expansion of the organization. The importance of co-operative education cannot be denied for only through it can we obtain the results which we wish to obtain. I have no doubt but that your co-operative union could organize a large number of co-operatives this year out organizations without previous education leaves you with a problem of supervision which is nearly impossible to handle, because organization without education is simply the setting up of a purely monetary gain institution, whereas organizations which are founded on the principles of co-operative philosophy and practice, think only of the support which you give to your central organization, can you expect to return the necessary investment in education and supervision. No co-operative can succeed which feels self sufficient within itself.

Highlights
Some of the highlights of your co-operatives year were:
(1) The organization of three co-operatives of which have received Charters.
(2) The passing of new income tax laws affecting co-operatives and the Quebec Conference on taxation.
(3) Effect on freight rates presented to the Transport Commissioners at Charlottetown.
(4) Negotiations in regard to the shipment of fish to the mainland.
(5) The establishment of a Share and Loan Department in the Credit Union League.
(6) Managers' Conference with representatives of Intermunicipal Co-operative in regard to obtaining manufactured articles direct from the factory.
(7) Visits from cooperative leaders from foreign countries: United States, South America, Jamaica and China.
(8) Four short courses held in the province during the fall and winter months.

Four organizations applied for co-operative Charters during the year. Two of these, the St. Lawrence and the South-side Fishermen's Co-operative Association Limited, Charters have already been granted. The other will no doubt receive their charters later. I attended a number of meetings in the communities which applied for these charters.

The year has seen a great expansion in co-operatives, but I believe that this expansion should be thoroughly planned in order to have our co-operatives properly situated. The western end of the Island is very well served, the co-operatives having been placed in just the proper places in order to service all the people and at the same time have full facilities.

Before going much further in organizational work, I believe a survey of the Island should be made in order to ascertain the best possible position for new co-operatives, having in mind: room for expansion, transportation facilities and location so that all the people will be serviced in the best possible way. This is done all educational and organizational work will centre around these points and there will be no overlapping of territory, while leaving plenty of room for expansion and service to the whole Island. Otherwise we may have a number of small co-operatives in a district with no room for growth, unable to obtain the financial strength necessary to branch into the many services which a large co-operative can give.

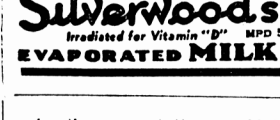
Taxation of Co-operatives
Under the new Tax Act, all except new co-operatives will have to pay some taxes. The amount of these taxes varies according to the manner in which the co-operative operates its business. The Co-operative Union of Canada has done wonderful work on this taxation question, but there is still a number of changes which will have to be brought about. Your Co-operative Union of Canada is working on this continually.

At the present time we are working on an amendment to your by-laws which we understand will ease the burden of work to the co-operatives a great deal in conforming with the provisions of this Act. Some fear was felt due to our co-operative year ending on January 31st, that the provisions of the new act would apply to the eleven months in 1946 for Under Section P. of the old act most of our co-operatives would be tax free while



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under the new act they would be taxable. However this has been clarified and the co-operatives will be taxed for the eleven months of 1946 under the old P 4 section and the one month in 1947 under the new act.

Your co-operative union office will in the future try to assemble all information on the provisions on the new income tax act and send it to the co-operatives that they may become familiar with its provisions and be better able to carry on their business in conformity with the Act.

Fishermen's Co-operatives
The year 1946 was a successful one for the fishermen, their sales of fish running over the half million dollar mark and the purchase of merchandise by fishermen over one million dollars. The net earnings of the nine fishermen's co-operatives were nearly \$15,000.00, which is very good considering that several Fishermen's co-operatives left the end of their fiscal year have little or nothing left to put in reserve against future requirements. I would suggest that all fishermen's co-operatives should set a uniform price to be paid to their members and that this price should not be more than that paid by local buyers. This should be done at the end of the year would be their saving on the year's business. It would also show the fishermen the extra amount they received over and above the amount offered by the local buyer and thus strengthen their confidence in their ability to carry on their own business, strengthen their reserves and no doubt increase their share capital.

Meetings of Co-operative Store Managers.
A general report of these meetings was given by Mr. Gen. Gorman, Secretary of the Managers Association, so I'll be very brief in my report. The managers association was started several years ago as an experiment and it was found to be so beneficial that meetings have been held every month, when possible, ever since. It was through these meetings that arrangements were made whereby the Co-operative stores received three cents extra on each bag of potatoes shipped to Britain. Due to these arrangements we collected \$2500.00 extra for commissions. A number of other important things have originated at these meetings, which have now become a very necessary part of our co-operative set-up.

Cooperative Union of Canada
This is a federation of the Provincial Co-operative Unions of Canada and your Co-operative Union of P. E. I. is a member. We pay dues and in return receive services of many kinds. It is a national organization and therefore looks after the interests of all co-operatives in Canada and is ever on the alert to protect the rights of the co-operative movement. This was proven by the organized energy which the Co-operative Union of Canada put into the fight against the tax on taxation. We would like to state for the benefit of our members that we have on several occasions requested our national office to get us information and to

See No Need To Import Doctors

TORONTO, July 26-(CP)—The Canadian Medical Association said today that Canada does not need to import doctors from Europe.

Commenting on an annual report that the Federal Government is reviewing Canada's need for doctors, Dr. A. D. Kelly, assistant secretary of the Association, said Canada "now has one doctor to every 1,017 people."

One difficulty about admitting European doctors to a Canadian practice was that their educational background was "rarely equal" to that of Canada.

intercede on our behalf, on important matters at Ottawa, and we have always received quick and satisfactory action from the national office. We have not, however, used the services of this office to the extent which we could use them, and I am sure that they would be glad to handle all our problems in regard to immigration which we may require from other parts of Canada.

The Maritime Co-operative. This newspaper which might be looked upon as the official voice of the co-operative movement in the Maritimes has never been incorporated and is directed by a provisional board secretary is a vice-president and Mr. Jerome O'Brien a member.

At the annual meeting of the Maritime Co-operative last year a resolution was passed authorizing the Board of Directors to apply for the incorporation of this paper under the name of the Maritime Co-operative. The application for incorporation was made some time ago but as yet has not been passed by the government.

When incorporated this co-operative will be authorized to sell two thousand shares of stock at twenty-five dollars a share. Co-operatives in the Maritimes, and just as soon as possible all co-operatives will be solicited to take share capital in this new organization.

A few weeks ago the Managing Editor, Mr. George Boyle, who has held that position since 1939, resigned and his resignation was accepted with regret. A capable comrade was sought to consider applications for the position.

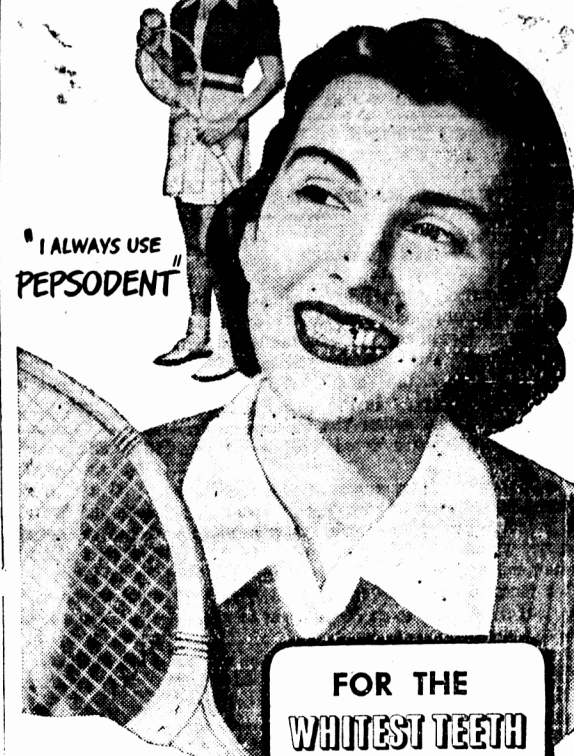
Subscriptions from P. E. I. number about 550 and should number at least 1000. I hope that all members of the opportunity to read this newspaper by subscribing immediately.

Short Courses
Short courses during the year will be held at Mont Carmel, Egmont Bay, Ebbesford, Albert George's. We feel that even more of these courses should be held year by year, not only in new territory but also in old territory. We are already in possession of a new ground for co-operatives; but also in territories where co-operatives are already established in order to renew the co-operative spirit in the hearts and minds of members. If co-operatives fail, or fall to give if they fail, we should give—if they fail, we should give—if they fail, we should give—if they fail, we should give.

Auditing and Supervision: This has been one of the most difficult of our duties and supervision. So many other issues interrupted this work that it was impossible to keep up with the demands. The duties of the bookkeeping in some co-operatives made it necessary to actually do their bookkeeping, making it necessary to spend a great deal of time from other co-operatives whose books are kept up to date and supervised by good bookkeepers. It can be done if the co-operative union will pay the salary. Your co-operative union is unable to do this at present and at the same time train bookkeepers. We are quite willing to put in long hours at this work but it is discouraging when we are asked to do the job as we wish to do it. Besides auditing and supervision there are meetings through which the country which have to be attended and many conferences in which conferences which take up time. I may say that your office in Charlottetown has many visits from the members of our organization which they want to see and to which they want to give their opinions and advice and many of these are very important. From these visits we become familiar with the problems of the members.

Among the many things which took our attention during auditing and supervision during the past year, was the taxation question on the question and contacting our local members of parliament and cabinet members at Ottawa. At this point I would like to thank the locals for their assistance and cooperation in supporting the taxation campaign. Then there was also the preparation of the Brief on freight rates which required the gathering of data from our local conferences with our legislators and presentation to the Board of Transport Commissioners. Considerable time was spent, at-

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tending meetings outside the province, investigating the possibility of our local selling potatoes to Britain and setting up books in Alberton after the destruction of all records by fire.

Income and Expenditure
The income of the Co-operative Union of P. E. I. Limited amounted to \$231,016 for the year ending May 31, 1947; this was \$1,689.84 under the amount budgeted for the year. The actual expenses for the year were \$273,877, which was under the amount budgeted for by \$1,151.13, leaving an actual surplus of \$362.29 whereas we budgeted for a surplus of \$575.00. However had we transferred to the Consolidated account the amount which was passed in the budget at our last annual meeting, we would have had a deficit of \$637.71 instead of a surplus of \$575.00 budgeted for.

This loss in income is due to a number of co-operatives not having yet paid their assessments. In the Consolidated Account to which the actual operating expenses are charged, we show a surplus of \$1,647.44. The sum of \$4,000.00 should have been transferred from the Co-operative Union account to the Consolidated account to cover expenses. However, as the four thousand was not available the sum of \$2,800.00 was transferred. This difference of \$1,200.00 was however, offset by a decrease in actual expenditure. It must be remembered however, that the salary of Mr. L. J. Corcoran was paid by the Extension Department of St. Dunstan's University. Had it been necessary to pay this salary, we would have had a deficit of \$352.36 in the consolidated account.

Budget: The income budgeted for the Co-operative Union this year has been increased by \$200.00 or a total of \$290,000 based on one half of one per cent on consumer sales and one quarter of one per cent on producer sales. This amount, however, is approximately two thousand dollars above the income actually received last year. However, a number of co-operatives did not pay their last year's dues, but this year all dues will have to be paid if the Co-operative Union of P. E. I. Limited is going to give the service which is required of it.

The budget covering the expenditures this year is very little different from that of last year. While there has been an increase in the Co-operative Union of Canada dues of one hundred dollars there is a decrease of one hundred dollars in the expenses of the delegate to the Co-operative Union of Canada annual meeting.

In the budget for the Consolidated Account the income has been increased by \$625.00. This increase is accounted for as follows: Trans-

fer from Co-operative Union increased \$300.00; transfer from Credit Union League, two hundred dollars; and one hundred and twenty-five from the sale of supplies. The sale of supplies has always been carried on by the Credit Union League but in order to have all charges against supplies routed to the proper accounts with as little trouble as possible, it was thought best to transfer the sale of supplies to the consolidated account. The budget of expenditures show the following changes from last year. Travel has been increased by approximately five hundred dollars as we believe there will be additional meetings to attend on the mainland. Last year Mr. Corcoran and I travelled quite a lot together which cut down the expenses; this year we will be traveling separately in order to cover more co-operatives and credit unions.

Rent is increased \$50.00 due to requiring additional storage space. Postage shows a large increase. This is necessary to cover the individual verification of members accounts in the different credit unions. Apart from the above-mentioned items the expenditure estimated is very much the same as last year.

Excellent Progress
General - The co-operatives in this province are making excellent progress. Three years ago the total assets of the co-operatives were \$113,000.00 with sales of a little over \$500,000.00. Today the total assets are over \$450,000.00 and the sales well over two million dollars. The membership has had an increase of approximately two thousand. The above-mentioned figures should emphasize the importance of the organizations you have created. You should also realize that these organizations should be a great responsibility to all people connected with them; that we should all be very proud and thankful for what we have attained. But increasing membership, assets and sales is not enough; the directors, managers and members should take pride in the appearance and cleanliness of their co-operatives. An unappointed and disorderly co-operative not only knots your own business but gives a black eye to the whole movement.

(Continued on Page 14)

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