

# A Challenge

Day in, Day out—more smokers insist on PEG TOP in preference to any other 5c. cigar—a fact that should challenge the curiosity of those not as yet convinced.

Kept fresh in CELLOPHANE

The largest selling 5¢ CIGAR IN CANADA

# PEG TOP

## E. R. BROW

146 Richmond St., Charlottetown

Fire, Life, Accident, Sickness and Plate Glass Insurance at Lowest Rate.

Agent at Summerside, Lloyd Lewis

## Solution of Crossword Puzzle

A	R	G	U	T	E	C	A	I	T	E	R
C		N	O	T	I	O	N		O	N	E
C	H	R	I	S	T	M	A	S		O	G
O	R	A	T	E		A	D	E	P	T	I
M		V	E		E	C		R	E	S	E
P	I		W		E	M	I	R		N	E
T	I	N	S	E	L		A	N	N	A	L
S		A	L	L	U	R	E		T	A	B
S		A	P	T		R	E		S	E	C
U	S	E		B	E	S	O	T			I
M		L	A	D	E		T	A	B	O	O
F	T		H	E	R	O		T	I		I
N	A	I	A	N	T		P	O	R	T	L

According to rules competitors who have not more than six words wrong, should send in a letter plainly stating how their effort corresponds with the correct solution addressed:

### CROSS CLAIMS

Care Editor Charlottetown Guardian  
Charlottetown

and post to reach the Guardian office by 4 p. m. Thursday, January 22 inst.

Failure to comply with these conditions will disqualify competitors.

## CEDAR SHINGLES

We have on hand the following Cedar Shingles viz:—  
500 M. EXTRAS. 700 M. 2nd CLEAR.  
500 M. CLEAR. 400 M. CLEAR WALLS  
200 M. X NO. 1's.

PRICES LOW—

### L. M. POOLE & CO.

PAOLIS' WHARVES

## Central Guardian

GET A NICE FUR COAT now at the big reduction. MOORE & MCLEOD LIMITED. 1617-1-20-21

RURAL TELEPHONE LINES repaired. Experienced workman, 85 Richmond St., Charlottetown. Phone 479. 1634-20-31

REV. EWEN MCDUGALL will preach at Birch Hill on Thursday, January 22nd at 7:30 p. m.

AMERICAN TERRY TOWELS, white with colored ends, special sale price 59c pair. MOORE & MCLEOD LIMITED. 1617-1-20-21

GAZDEN CITY BUTTER—2 lbs. for 70c. Buy your supply from our teamsters or at our salesroom. Pure Milk Co. Ltd.

ST. JAMES CHURCH ANNUAL MEETING.—Mr. F. S. Wilkins was elected to the Board of Trustees in place of Mr. T. W. L. Prowse, whose term of office had expired. Mr. W. A. Stewart, who submitted the financial report, is chairman of the Board of Trustees.

TURNIPS—Monday and Tuesday of this week, the turnip market has taken a sharp advance. Dealers are now paying thirty (30c.) a bushel in car lots. This is an advance of five cents a bushel within the past two days.

SALE OF MEN'S TAILORED SUITS of high grade worsteds at \$31.50. Sale closes Saturday night. MOORE & MCLEOD LIMITED. 1617-1-20-21

LECTURETTES AT ST. JAMES CHURCH—Beginning this evening in St. James Hall, the Rev. Moorhead Legate will deliver a weekly course of lecturettes under the title "Our Favorite Hymns," in which he will deal with the stories of the best-known and best-loved hymns and of the writers who composed them. This evening's subject will be Newman's celebrated hymn, "Lead, Kindly Light." The meetings begin at a quarter to eight o'clock, and are open to all.

ST. PETER'S CATHEDRAL ANNUAL MEETING—The annual meeting of St. Peter's Cathedral was held on Monday evening, January the nineteenth, in the schoolroom. The meeting was opened with prayer by the Rev. Canon Malone, who presided. Reports of the Wardens, Trustees and Treasurer were read and adopted. The properties of the Cathedral were shown to be in good repair and the financial position was found satisfactory, there being no liabilities to the public at the close of the financial year. Officers were elected for the ensuing year, and votes of thanks were passed to all who had held office, or taken part in church activities during the year just closed. The ladies of the congregation were congratulated on the result of their efforts in the annual sale in December last, and warmly thanked for the assistance given to the wardens in carrying out their programme of improvements to the Cathedral and Memorial Chapel.

ST. PATRICK'S ROAD WOMEN'S INSTITUTE—The regular monthly meeting of St. Patrick's Road Women's Institute met at the home of Mrs. Eddie Birt, nine members and several visitors being present. The meeting opened by singing "My Old Kentucky Home." Roll call was answered by "What I was most thankful for during the past year." Returns of sale of Christmas Seals was handed in. A letter was read from the Labourers' Protective Union. A general discussion followed. It was decided to have no meeting in February, next meeting being in March to be at the home of Mrs. Thos. Brazil, roll call to be answered by "My Favorite Dinner." Meeting was brought to a close by the National Anthem, after which a dainty lunch was served by the hostesses, assisted by Mrs. L. Birt and the Misses Stewart.

SHIPPING PRODUCE—For the last few months, the farmers within shipping distance of Perth Station have been busy shipping potatoes and turnips at that place. The frost proof warehouse of Jenkins Bros., of Millview, is proving a great advantage to them with its storing capacity and shipping facilities. Produce is bought here every day, and the manager, Mr. Douglas McLaren, with his assistant, Mr. Lincoln Dewar, is kept busy grading, bagging and shipping and various other duties that the business demands. Mr. Harold, one effective method through which S. McLeod, merchant, of Vernon disease germs present in milk are River, is also loading cars at this station and his hustling and obliging agent, Mr. Ira Stewart, is ever on the alert to extend trade by providing potato sacks and securing heated incars for his customers convenience. This place that was once a lonely wayside station, bids fair to soon become the mecca of King's County.

THE BIG SALE OFFERS a line of suits for boys at \$8.85, sale closes Saturday night. MOORE & MCLEOD LIMITED. 1617-1-20-21

NAVY BLUE CHINCHILLA and Whitney overcoats at \$22.50, a special sale price, effective until Saturday night only. MOORE & MCLEOD LIMITED. 1617-1-20-21

Mrs. M. S. Bent, of Charlottetown, who has been spending a week in Saint John, visiting her daughter, Margaret, is spending the week with her sister, Mrs. Leander Trenholm in Amherst, N. S.

Minard's Liniment for all Pains.

## IN MEMORIAM

### MRS WALTER MURTAGH

A deep gloom was cast over Newton and surrounding districts on the morning of Dec. 29th. When it became known that the angel of death had visited the home of Mr. Walter Murtagh and claimed as its victim his beloved wife at the early age of 26 years. The late Mrs. Murtagh was the daughter of Mr. Joseph White, Emerald, and had come to reside in Newton, only six years ago, and by her kind and cheerful disposition had won the esteem of a wide circle of friends and neighbours who will long cherish her memory.

Catherine, as she was familiarly known, was always ready with a helping hand to assist those in need. Although in failing health for some time, she was never heard to murmur or complain. She was frequently visited during her illness by her pastor Rev. M. J. Smith, who administered to her the last sacraments of the Holy Catholic Church of which she was a faithful member.

She leaves to mourn their irreparable loss, her grief-stricken husband, three small children Joseph, Mary, and Louis, also her father, five sisters and four brothers, Mrs. Urban Farmer, Kinkora; Lauretta, Patricia, Winnifred and Madeline of Emerald; John J. and Jimmie of Emerald; Cyril in Western Canada, and Allen in New Glasgow, N. S. besides a large number of friends and relatives. Her funeral took place on Dec. 31st to St. Malachia's Church, Kinkora, and was very largely attended.

Requiem High Mass was sung by the Pastor who also performed the last sad rites at the grave, where all that was mortal of a kind and loving wife and mother, were laid to rest there to await a glorious resurrection.

The pall bearers were Al. Greenan, Wendal McKenna, John M. Mulligan, Patrick Cairns, Carl Greenan, and Matthew White.

May She Rest in Peace.

### MALPEQUE

On Tuesday afternoon, Miss Margaret Waller left for her home in Charlottetown, in a response to a message conveying the sad news of the passing of her father, Mr. Edmund S. Waller of that city. Citizens—young and old—will sympathize with Miss Waller in her bereavement for they recognize her not only as a capable teacher but a willing worker in church and social times.

Miss Alice Fraser, principal of Fanning School, Malpeque, was welcomed home on Wednesday after an enforced delay in Charlottetown at the result of a sprained ankle. Miss Muriel MacNutt was the capable substitute for Miss Fraser while Miss Constance MacNutt is supplying the other department in the absence of Miss Waller.

Mrs. Nelson Ramsay and her daughter Miss Sophie Ramsay returned to Alberton after a weeks visit with Mrs. Ramsay's mother, who has been seriously ill. Mrs. Donald's condition is still considered serious, but her many friends hope for her recovery.

This community presents a more winter-like appearance than at any time this season. Citizens are taking advantage of the sleighing and many teams are seen driving in the direction of Summerside and Kensington.

### WHY PASTEURIZE MILK

There is considerable popular interest at the present time in the pasteurization of milk, and a good many people are asking the question—Why Pasteurize Milk? The best answer to that is the bald statement that pasteurization is the business demands. Mr. Harold, one effective method through which S. McLeod, merchant, of Vernon disease germs present in milk are River, is also loading cars at this station and his hustling and obliging agent, Mr. Ira Stewart, is ever on the alert to extend trade by providing potato sacks and securing heated incars for his customers convenience. This place that was once a lonely wayside station, bids fair to soon become the mecca of King's County.

The Dairy Branch of the Federal Department of Agriculture in Pamphlet No. 124 NS "Why Pasteurize Milk," deals in a practical and interesting way with this issue. It also provides directions by which one may pasteurize milk at home with little trouble or expense.

THIS IS LIFE INSURANCE DAY — JANUARY 21

# Today is the Day...

## to plan Independence for Yourself and Family

Of course you look forward to enjoying a comfortable, independent old age—and naturally you want to guard your wife and children against worry and hardships in the future.

Then... leave nothing to chance.

The one sure way to attain lasting independence for yourself and family is to create an estate in Life Insurance—an estate which will give adequate, never-failing protection against the unknown future.

Life Insurance may require some personal sacrifice in the present but its cost is nothing compared to the contentment which it guarantees for the days to come. With the aid

of Life Insurance your children can be assured of an education—your wife can be forever guarded from the spectre of want and misery—and you can face advancing years with absolute peace of mind.

Today, January 21st—which is Life Insurance Day—is the day to give serious thought to tomorrow. If you are uncertain as to what your financial position will be 10 or 20 years from now—if you would shift the responsibility of the future on to broader shoulders—then consult a Life Insurance Representative. If you adopt his suggestions you will have success and happiness in the years ahead.



# Life Insurance Service

Pasteurization makes milk safe, because, without in any way detracting from its inherent fine qualities, when properly done it kills diphtheria germs at a temperature of 131° F., sore throat germs at 134° F., typhoid germs at 137° F., and tuberculous germs at 139° F. The boiling temperature for milk is 212° F. Pasteurized milk is not boiled, it is raised to a temperature of 145° F at which it is held for thirty minutes, then it is cooled quickly to below 50° F. Inspection and control practices is the only solution for a safe milk supply. It will not make dirty milk clean but it will make milk safe.

### KEY TO PROGRESS IN DAIRY INDUSTRY

In a review of the dairy industry throughout Canada on a recent occasion Dr. J. A. Riddick, Dominion Dairy Commissioner, emphasized the importance of estimating the status of the dairy industry in the Dominion not by volume of exports or by one or more products but by total production of milk. This factor alone is the key to real progress in dairying.

In this connection Dr. Riddick called attention to the fact that while New Zealand's total production of milk is only little over one third as large as Canada's, New Zealand's exports are the largest of any country in the world—domestic consumption is so large that the gross surplus for export is not over ten per cent of the total production. Since 1921 domestic consumption of

dairy products in Canada has increased to the extent of 154,529,347 pounds of fat equivalent. This is made up of increases of 72,707,691 pounds in butter, 12,657,919 pounds in cheese, 2,541,361,024 pounds in milk, and 1,875,322 gallons in ice cream. The important increases in per capita consumption of dairy products are in cheese milk and ice cream. In 1921 the average Canadian used 2.51 pounds of cheese, 24.01 pounds of milk, and 6.26 pints of ice cream. In the following seven years this increased to a per capita consumption of 3.54 pounds of cheese, 47.8 pounds of milk and 7.05 pints of ice cream.

### Rail'yCommission RefuseApplication

THE QUESTION INVOLVED PERTAINED TO THE METHOD OF COMPUTING THE 20 PER CENT REDUCTION IN FREIGHT RATES

OTTAWA, Ont., Jan. 20.—A question arising out of the Maritime Freight Rates Act was dealt with in a judgment issued by the Board of Railway Commissioners today. The Board turned down the application of the Transportation Commission of the Maritime Railways to "publish a tariff or tariffs of through rates from Saint John, N. B., to stations west of Diamond Junction or Lewis, Que., accurately conforming

with the Maritime Freight Rates Act." The question involved pertained to the method of computing the 20 per cent reduction in freight rates, provided by the Act, for through traffic originating in the territory east of Diamond Junction. The Act was passed with the object of stimulating Maritime Provinces trade with Central Canada.

In a previous ruling the Board held that in computing the rates, under the Act, the through rate on the commodity in question from point of origin to destination, should be taken and divided on the basis of the mileage within the territory east of Diamond Junction, then from the whole rate a 20 per cent reduction should be made on the proportions attributable to the haul from the point of origin to Diamond Junction. The applicants argued however, that the reduction should be applied by taking 20 per cent of the local rate from the point of origin to Diamond Junction and deducting this amount from the through rate. The Board held, this was not the proper method.

and re affirmed its previous ruling.

### The Wrong Passage

A clergyman recently gave a young woman of his acquaintance a very bad quarter of an hour. On her wedding day he sent her a telegram which, as received, ran "John iv, 18." On locking up the text the girl was horrified to read: "For thou has had five husbands: and he whom thou now has is not thy husband." After they had restored the young woman to consciousness, enquiry was made at the telegraph office, when it was found that the operator had omitted the letter or numeral indicating the first epistle. I. John, iv 18 reads: "There's no fear in love but perfect love casteth out fear."

### Nor for Him

Harold—Want to dance with that little grass widow? I'll introduce you. Arthur—No, thanks. I'm no grasshopper.

### Heart and Nerves So Bad Was Unable To Sleep For Hours

Miss Theresa M. Bavy, Gallingerstown, Ont., writes:—"I was troubled, for almost a year, with my heart and nerves, especially on retiring at night when I would be unable to sleep for hours. I was easily fatigued, and became very excitable and irritable. A friend recommended Milburn's Heart and Nerve Pills and after taking them for a few weeks I could enjoy a good night's rest, and rapidly regained my former state of health."



Price 50c a box

Sold at all drug and general stores, or mailed direct on receipt of price by The Milburn Co., Ltd., Toronto, Ont.