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TIP TOP TAILORS Limited

J. E. WRAN, Manager 89 Grafton St., Summerside

The Central Guardian

This column is reserved for news of local interest but advertising of a new nature may be inserted at 4 cents a word strictly payable in advance.

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ADVERTISERS ARE REMINDED that advertisements for insertion in The Guardian should be received at the office not later than 11 A.M. the previous day.

REV. C. E. ARMSTRONG will preach in Fredericton Church, Sunday, June 19th at 7.30. L-1970-6-17-11

CHURCH SERVICES June 19th. St. Stephen's, 11 A.M. Harrington 3 P.M. Marshfield 7.30 P.M. L-1558-6-17-11

REV. J. W. TURPEL will conduct service in the Midgell (Church Rd.) Nazarene Church on Sunday, June 19th at 11 A.M. and 7 P.M. L-1568-6-17-11

HAMPTON UNITED CHARGE.—Rev. D. J. Morrison, Minister. Services on Sunday, June 19th as follows: Bonshaw 11 A.M. De Sable 3 P.M. Victoria 7.30. L-1528-6-17-11

MALPQUE Presbyterian Church. Worship services at 11.00 A.M. and 7.30 P.M. Rev. J. Grant, preaching. L-1530-6-17-11

CAVENDISH CHARGE.—The Rev. S. J. Westaway will preach at the Stanley Bridge Church on Sunday, June 19th at 11 A.M. and 7.30 P.M. in North Rustico at 7.30 P.M. Geo. W. Tilley, Minister. L-1528-6-17-11

BEFORE PURCHASING we advise you see our Northern Electric "Leopard" Refrigerators. The best ever. Chappell & Co. Electrical Contractors, 164 Queen Street, City. L-1462-6-15-61

CHURCH NOTICE.—Presbyterian Services at New London on Sunday, June 19th. Long River at 11 A.M. Clifton at 2.30 P.M. Geddie Memorial at 7.30 P.M. L-1571-6-17-11

CHURCH OF SCOTLAND.—Rev. R. J. Westaway will preach Sabbath June 19th at 10.30 A.M. at the People's Church, Charlottetown at 7 P.M. L-1528-6-17-11

YORK UNITED CHARGE.—Rev. J. A. Nicholson, Minister. Services June 19th, 1938, 11 A.M. Central Church 3 P.M. York 7.30 P.M. Brackley, Preacher: Rev. S. J. Boyce of Mt. Stewart. L-1566-6-17-11

CHURCH OF SCOTLAND PRESBYTERY.—A meeting of the Presbytery of the Church of Scotland in Prince Edward Island will be held in the People's Church, Charlottetown, on Monday, June 20th at one thirty o'clock P.M. L-1527-6-17-11

ANGLICAN SERVICES Sunday, June 19th. St. John's Church, 10.00 A.M. Sunday School 11.00 A.M. Morning Prayer, Rustico: St. Mark's Church, 7.30 P.M. Evening Prayer, Rustico: Rev. E. O. Lancaster, Rector. L-1567-6-17-11

HUNTER RIVER UNITED CHARGE, Rev. W. A. MacQuarrie, Minister. Services for Sunday, June 19th will be at North River at 11, Hampshire at 3, with Holy Communion, and Hunter River at 7.30. There will also be a special service at North Wiltshire at 7.30 at which Prof. Gomez and the Misses MacKay will assist. L-1569-6-17-11

PRESBYTERIAN CHURCH IN CANADA.—Brookfield Charge. Services next Lord's Day, Glasgow Road 11 P.M. Worship 3 P.M. Brookfield Sunday School 10.30 A.M. Worship 7.30 P.M. Anniversary Services June 26th at Hunter River at 11 A.M. 7.30 P.M. L-1563-6-17-11

PARTICULARS regarding the offer of \$16,000 offered in purses, premiums and awards for live stock, entries in Main Building, harness racing, etc., all contained in Prize List, now ready for distribution. Write to J. W. Boulter, Secretary, Charlottetown and list will be mailed to you promptly. L-1526-6-17-11

ALL PLANS in connection with the big Provincial Fair of 1938, which will be held at Charlottetown, August 15th to 19th, have been made. The new Prize List contains full particulars and will be mailed to any address on application. This year's Fair is the biggest and most complete of all time. Be sure and note dates and write your friends about it. J. W. Boulter, Secretary, Charlottetown. L-1525-6-17-11

CORRAN BAN C. W. L.—The annual meeting of the Corran Ban sub-division of the Catholic Women's League was held on May 22 with a good attendance. The meeting was opened with prayer by the Chaplain Rev. K.C. McPherson who addressed the members with words of encouragement and explained the object and duties of the Organization. The President, Mrs. J. D. McAulay occupied the chair and delivered a pleasing address. The retiring Secretary, Mrs. Dan Bradley after reading the minutes of the last meeting, also gave a very satisfactory account of the year's work, which showed that after paying a creditable sum to the church fund and fulfilling all the obligations of the Society there was still a balance on hand. The Officers elected for the ensuing year are as follows: President, Mrs. William Kelzer, Secy-Treas., Mrs. Dan McIntyre, 1st Vice-Pres., Miss Mary E. McDonald, 2nd Vice-Pres., Mrs. John R. McIntyre, 3rd Vice-Pres., Mrs. W. A. McDonald; Councillors—Mrs. Dan Bradley, Mrs. George McDonald, Mrs. Edward Waite, Mrs. Joseph McIntyre. A vote of thanks was tendered the retiring officers and the meeting adjourned.

Advertisement for MINARD'S 'KING OF PAIN' for NEURALGIA. A good application of Minard's, according to directions, just 'hits the spot'. You get wonderful relief!



It's June 19th Give Dad a new lease on life..

- Pep him up with one of these permanent fitting, swell looking shirts. BRITISH STRIPES by ARROW... A group of English shirtings in attractive colors with the famous AROSET collar that needs no starch \$2.50. BLENTONES by TOOKE... Seven soft new shades in solid colors that are packed with eye appeal. Grand for summer wear with light colors \$2.00. PLANTWILL by LEWIS... Here's a cream colored shirt with a flannel feel to it that is ideal for summer sportswear \$2.00. CLOVERCLUB by FORSYTHE... High lustre white broadcloth that wears and wears. Particularly high quality \$2.50. Tie in with any of these smart shirts with just the right tie. Summer linens, summer silks, summer colors \$1.00.

MORE HINTS FOR FATHER'S DAY... Suspenders are lighter for summer wear \$1.00. Garters are narrower .50. Sox are shorter and lighter .50. Belts are more colorful 1.00.

ON THE ISLAND IT'S MOORE & McLEOD FOR FASHION AUTHENTICITY

RYAN-BRENT — The marriage of Miss Marcella Brent, daughter of Mr. and Mrs. A. E. Brent, to Mr. Walter J. Ryan, of St. John's, Nfld., took place Tuesday morning at half-past ten o'clock, in St. Viateur's Church, Outremont, the Rev. Father Jean Laramee, S. J., officiating. The bride was attended by Mrs. P. J. Fennell, matron of honor. Mr. Arthur T. Gravel was best man, and Mr. Edmund C. Cliffe, brother-in-law of the bridegroom, was witness. The ushers were Mr. Alfred Kelly, Mr. Lionel R. Parker, Mr. Raymond Brent and Mr. Georges Brent. Mr. A. E. Brent gave his daughter away and she wore an Empire gown of white monarch satin with long train, her veil of tulle illusion caught with clusters of tiny apple blossoms and she carried sweet peas and lilies of the valley. The matron of honor was in a gown of smoke grey crepe, made on the same lines as that of the bride's dress, with a headband of sweet peas in different shades of burgundy and carried sweet peas of the same tones. Following the ceremony a reception was held at the home of the bride's parents 370 Wiseman avenue. Mrs. Brent, mother of the bride, wore printed crepe de la floral design of blue grey and white, a large navy hat, trimmed with taffeta and a corsage of white gardenias. Mrs. Edmund Cliffe, the bridegroom's sister, wore a raspberry printed dress with white hat and white accessories, her flowers being American Beauty roses. Later the bridal couple left for Prince Edward Island, the bride travelling in a beige woolen suit and hat with brown accessories. On their return to town they will reside at 4395 Vanpelt street, Montreal Star.

At VICTORIA Brighton Bridge Meeting MONDAY AT 8.30 SHARP

As requested at the Bonshaw meeting in support of the new North River Bridge a meeting will be held in Victoria on Monday, June 20th at 8.30. All representatives are requested to attend and a cordial invitation is extended to those interested in Charlottetown.

BY REQUEST OF COMMITTEE BRINGING UP FATHER

Comic strip 'BRINGING UP FATHER' showing a doctor's office scene. A woman asks 'HOW IS DADDY FEELING - MOM?'. The doctor replies 'I SENT HIM TO THE DOCTOR - I KNOW IT ISN'T ANYTHING BUT THE DOCTOR WILL THROW A SCARE INTO HIM - THAT'S WHAT HE NEEDS.' The woman asks 'WELL - WHAT DID THE DOCTOR DO? AND HOW DO YOU FEEL NOW?'. The doctor replies 'WELL - I FEEL A LITTLE BETTER - BUT TELL ME - MAGGIE - IS LUMBAGO?' The woman asks 'H-H-H - THAT'S WHAT ONE GETS FROM SMOKING - DRINKING AND STAYING OUT LATE AT NIGHT?'. The doctor replies 'NOW - ISN'T THAT TOO BAD?'. The woman asks 'I MET YOUR MOTHER IN THE DOCTOR'S OFFICE - SHE TOLD ME THE DOCTOR SAID SHE HAD IT.'.

DISCUSSION ON F. C. A. ACT IN SENATE

(Continued)

Hon. John E. Sinclair: It may not be out of place for me to cite a few facts about procedure under the Act. When a farmer approaches an official receiver and asks for an arrangement of his debts, he must make an affidavit, under oath, setting out his financial position, what money he possesses, and so on. A statement must be made of all his affairs. He must also declare, in the same affidavit, that he is unable to meet his liabilities and is in an insolvent position. Until that is done the official receiver has no authority to make any proposal in the case. When the application comes to the official receiver he sends by registered mail a notice to every one of the farmer's creditors, calling them to a meeting. This notice must be sent out at least fifteen days in advance of the date set for the meeting. All the facts contained in the affidavit are set out in a statement that accompanies this notice, so that every creditor knows the basis for the making of the application.

The creditor has the right, under this Act to apply to a county court judge for a stay of proceedings before the official receiver, and for the hearing of argument to show that the applicant is solvent and therefore not entitled to the benefits of the Act. That provision has been part of the Act from the beginning, and it was drawn to the attention of creditors in Prince Edward Island by the Administration, shortly after the Act went into force, when he came down from Ottawa to hear complaints that had been made. Nevertheless, the creditors who made the loud noise have not availed themselves of the provision, except in one or two instances. I know of only two applications to a judge for a stay of proceedings, and these applications were granted. There may possibly have been two or three additional applications.

In view of the time that has been taken in airing the grievances of Prince Edward Island, I think it is well to have before us a perspective of the whole situation throughout Canada.

Hon. Mr. MacArthur: Hear, hear. Hon. Mr. Sinclair: In the whole of Canada 150,782 farmers had interviewed official receivers up to March 31 of this year. Of that number, 33,940 submitted proposals and 26,308 settlements were effected. I have before me a compilation made by officials of the Department of Finance, which shows that up to December 1, 1937, 26,308 settlements had been effected. Of 10,707 settlements were effected by official receivers and 15,686 by boards of review. The average debt per case was \$6,004.50. The average reduction was \$1,903.64, or 31.69 per cent. A distinction is made as to secured debts and unsecured debts. The average reduction of secured debts was 29.93 per cent, and of unsecured debts 44.55 per cent.

In the fiscal year ending March 31, 1937, the number of farmers who approached official receivers for arrangement of their debts was 23,118. Of this number, 6,180 had their debts arranged and disposed of, 2,404 by voluntary settlements effected by official receivers, and 5,776 by boards of review. In the last fiscal year 19,272 farmers approached official receivers for an arrangement. Of these, 9,374 had their cases heard and disposed of: 4,021 by voluntary settlements effected by official receivers, and 5,357 by boards of review.

Now let me give the figures for Prince Edward Island. I think that when these are made clear, honorable members will agree that there is no justification for the extreme statements that have been made by representatives of that province. From the inception of the Act to March 31, 1938, the number of requests forwarded to the board of review in Prince Edward Island was 727. Of these, 720 were dealt with, leaving 7 still to be heard. In the last fiscal year 154 requests were forwarded to the board of review and 158 cases were dealt with by that board. From the time the Act came in force in March 31 of this year official receivers in Prince Edward Island were approached for arrangement of debts by 4,426 farmers. The number of proposals submitted was only 1,154. Settlements effected under the Act were 396, while 197 settlements were made by compromise between the parties through intercession of official receivers, for which intercession they received no fee.

To show the progress made under this Act in Prince Edward Island for the last two full years in the year ending March 31, 1937, 650 farmers interviewed official receivers, and in consequence 397 proposals were submitted. Seventy-nine settlements were effected by official receivers, the remaining 318 going to the board of review. In the fiscal year ending March 31, 1938, only 399 farmers interviewed the official receivers (or a decrease of 88 per cent from 1937), and as a result 211 proposals were submitted. One hundred and sixty-three of these were settled by official receivers and the remaining 48 were referred to the board of review.

Advertisement for 'Sew 'n Save!' featuring 'Charming New DRESS FABRICS'. Includes a list of fabrics like 'Washable and unshrinkable viyella flannel 54" wide in pastel shades as powder blue, orchid, Rose, turquoise, and white.' and 'Celanese Satin Jersey'. Price range '25c TO 65c'. MOORE & McLEOD limited.

Advertisement for 'DRESS WELL Spend Little!' featuring 'BUTTERICK PATTERNS' and 'CHATELAINE PATTERNS'. Price range '25c TO 65c'. MOORE & McLEOD limited.

These figures show that in the year 1937 20 per cent of the proposals submitted were settled by official receivers, while in 1938 there were thus settled 76 per cent of the proposals submitted, the cost of administration being greatly lessened. When the official receiver settles a case without a proposal being made he gets no fee. If he has to call a meeting of the creditors to submit a proposal, and so bring about a settlement he gets \$30. If he has to pass the proposal on to a board of review he gets only \$15. Hon. Mr. MacArthur: He gets \$20. Hon. Mr. Sinclair: If he is able to settle a case at a cost of \$30, that means a saving in the administration of the Act of between 35 and 40 per cent. With the development of the work during the past year the official receivers, on a percentage basis, were able to settle in our province nearly three times as many cases as they did the preceding year. Now I want to make a comparison with the other provinces. From the beginning of the operation of this Act to December 1, 1937, the last date for which tables have been compiled by the Government, in Prince Edward Island 384 cases have been disposed of by official receivers and 692 by the board of review. Comparing this with the other provinces, we find that from the inception of the Act to December 31, 1937, which, as I have already mentioned, is the latest date for which the tables have been compiled, in the province of Manitoba 3,137 cases were disposed of, with an average debt per case of \$7,089.27 and a total debt reduction of \$2,228 per cent. In Alberta 3,297 cases were disposed of, with an average debt per case of \$8,949.13 and a total debt reduction of 35.11 per cent. In Nova Scotia—we have heard a lot about Nova Scotia in the committee and in the House—Hon. Mr. MacArthur: You may hear still more. (To be Continued)

Advertisement for 'OUT FRONT ALL THE WAY' featuring 'HICKEY'S BLACK TWIST CHEWING TOBACCO'. Text: 'IT TAKES SPEED AND STAMINA IN A HORSE TO LEAD THE FIELD ALL THE WAY. HE MUST BE BRED RIGHT AND TRAINED BY AN EXPERT.' 'GOOD CHEWING TOBACCO MUST ALSO HAVE QUALITY AND THE MOST EXPERT HANDLING.' 'HICKEY & NICHOLSON, Ch'town'.

Comic strip 'OUT FRONT ALL THE WAY' showing a horse race scene. A man asks 'H-H-H - THAT'S WHAT ONE GETS FROM SMOKING - DRINKING AND STAYING OUT LATE AT NIGHT?'. A woman replies 'NOW - ISN'T THAT TOO BAD?'. A man asks 'I MET YOUR MOTHER IN THE DOCTOR'S OFFICE - SHE TOLD ME THE DOCTOR SAID SHE HAD IT.'.