

Royal Bank Has Satisfactory Year

Total Assets \$955,000,000—Current Loans in Canada Increased \$17,000,000—Profits Moderately Lower After Largely Increased Taxes.

The Annual Balance Sheet and Profit and Loss Account of The Royal Bank of Canada for the year ended November 30, 1940, was issued to its shareholders.

In line with the experience of Canadian banks, assets show a moderate decrease as compared with the previous year.

Canadian Deposits Up

Total deposits amount to \$852,000,000, as compared with \$811,000,000 in the previous year. The difference is accounted for mainly by a reduction of \$20,000,000 of balances due to the Dominion Government and a decrease of \$48,000,000 in deposits outside Canada.

Currents Loans Increased

The greatly increased volume of business now being transacted throughout Canada is reflected in an increase in commercial loans of \$17,000,000. Loans outside Canada have been reduced \$10,000,000.

Strong Liquid Position

Cash balances show practically no change as compared with the previous year.

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Profit and Loss Account

A feature of the Profit and Loss Account is an increase in taxes as compared with the previous year of approximately \$820,000 after providing for which and making appropriations to Contingency Reserve, out of which provision for all bad and doubtful debts has been made, net profits amount to \$3,529,894.

The Annual General Meeting of the shareholders will be held at the Head Office of the bank at eleven a. m. on January 9, 1941.

Oatmeal—The Original Cereal

Since the world began food has played a major role in its importance. There are different food habits in different climates. As civilization has changed the habits of man so should diet revolve in accordance with the age and in fact, up until the world war, saw a desire to watch one's health and a realization that many ill conditions are directly traced to a faulty diet.

But during this era the idea as to eat as much as you could get of anything you desired and the cure-all was a patent medicine or purgative.

Since then Canadian people have learned much about foods and their values in proteins, vitamins, minerals, calories, etc. As often happens, history has repeated—for constant food study has proven that some of the world's most nutritive foods are oat standbys—cereals, fruits, milk, cheese, etc. And so it happens.

One of the good old human nourishers centuries ago.

We have long been accustomed to associate oats as a human food with Scotland and Scottish people, and there is much good ground for giving the Scots the major credit for establishing oats in such a prominent place as it today holds among the diet of the world.

In very ancient times oats were not a common crop amongst the peoples who then kept records which have come down to the present day. Oats were not cultivated by the Hebrews, the Egyptians or the Romans.

However, there is evidence that, at least in middle Europe, oats were a well-known food in pre-historic times. Oat grains, for example, have been found among the remains of the Swiss lake dwellings which date back to the bronze age.

One of the earliest references which we have to oats is from Pliny, the Roman historian, who refers to tales brought back to him by travelers of an oat bread eaten by the residents of Northern Europe.

These barbarians thus go on record as being amongst the earliest of nations to use oats as a food and were the people who later swept down from the north to the southernmost parts of Italy, carrying everything before them. The use of oats as a food has always been associated with vigorous, strong and enterprising peoples.

We said at the beginning that it was the Scottish people who have been largely responsible for the high place which oats holds in the field of cereals used for human food. Scotland's geographic position gives the country a rigorous climate, and a short "growing season", and the Scots therefore, sowed oats because of all grains, oats is the fastest-growing and of staunch hardiness insofar as adverse weather is concerned.

Oats proved to be an ideal nourishment for the Scotsmen as it was an ideal grain to grow in northern climates so that by the time British historians started to take notice of Scotland, oats were as much the staple food there as rice today is in China or India.

Travelers and commentators on rural life in the eastern counties of Scotland during the 17th, 18th and 19th centuries, were accustomed to speak with admiration of the big boned, strong and muscular Scottish ploughmen which they saw. It is interesting to note that at that time a writer that when the price of potatoes rose they were omitted from the diet.

With our modern varied menus, it is somewhat difficult to realize that people ever lived on such a simple and seemingly monotonous diet. Yet this diet not only kept the Scotsman well, but made him strong and energetic too.

THE CENTRAL ROYALTY W. I. The regular monthly meeting of the Central Royalty W. I. met at the home of Mrs. H. Stead on Dec. 5. Nine members and three visitors present.

The President, Mrs. W. Lank was in the chair. Meeting opened by repeating Creed. Roll call responded to by members giving decorations for school tree.

Minutes of last meeting read and approved. Reports of committees were heard. Sick reported having fruit sent to two members. School reported school in need of a few articles of necessity. Red Cross reported having bought yarn for to knit for boys on Active duty.

8 sweaters, 8 prs. of socks were packed along with candy, nuts and cigs, 11 prs. socks, 3 sweaters turned in to Red Cross.

New committees appointed Red Cross, Mrs. Major McKee. Visiting, Mrs. W. Lank and Mrs. C. Wood. It was moved by Mrs. Stead, seconded by Mrs. Waters we send cards to sick instead of fruit and flowers for duration of war.

Moved by Mrs. C. Wood, seconded by Mrs. Robert the secretary buy the necessities for school.

Correspondence read and discussed. After some discussion it was moved by Mrs. C. Wood by Mrs. Waters we appoint a lunch committee of three for the coming year.

It was decided to leave Mrs. Stead's paper on Legislature over until next meeting. Mrs. W. Woods paper on "Public Health and Child Welfare" to be filled in also.

Next meeting to be held at the home of Mrs. M. McRae. Roll call. Ways of making money. The meeting adjourned with the singing of the national anthem. (Patriot Please Copy)

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The Central Guardian

This column is reserved for news of local interest, but advertising of news of national interest may be inserted at 5 cents a word, strictly payable in advance.

CONFEDERATION LIFE INSURANCE. L-9789-7-21-21. EVERY OVERCOAT in the store 25% off. Henderson and Cadmore. L-814-12-28-11.

TURNIPS—Buying turnips daily at market price at our Charlottetown warehouse. If the roads are passable to your farm, we will haul same in our trucks. Frank B. Clarke. L-782-12-27-31.

DINNER DANCE AND CELEBRATION—New Year's Eve at Charlottetown Hotel starting 10 P. M. Blanche's Orchestra. Novelties. Tickets \$2.50. Reservations at desk. L-797-12-28-21.

CORNWALL PASTORAL CHARGE.—Services on Sunday, December 29th, Kingston 11 A. M. New Dominion 3 P. M. Cornwall S. S. 11 A. M. Service 7 P. M. Rev. E. R. Woodside, Minister. L-798-12-28-11.

ON SUNDAY DECEMBER 29th the Rev. C. A. Bitten will preach in Lower Pretown Hall 2:45 P. M. and at the United Church, Free-town Station at 7:30 P. M. L-800-12-28-11.

PRESBYTERIAN CHURCH IN CANADA.—Brookfield Charge, Services at 11 A. M. and 7:30 P. M. 11 A. M. Hunter River 3 P. M. Brookfield 7:30 P. M. L-804-12-28-11.

CAVENDISH CHARGE.—Service cancelled for December 29th. Stanley Bridge and Rustico due to death of father. George Tilly, Minister. L-803-12-28-11.

WINSLIE PASTORAL CHARGE.—Services Sunday, December 29th are as follows: Winslie North 11 A. M. Winslie South 2:30 P. M. Princeton Road 7 P. M. Rev. J. R. Skinner, Minister. L-846-12-28-11.

CHURCH OF SCOTLAND.—Services Saturday, December 28th, Argyle Shore 7:30 P. M. Saturday, December 29th, Argyle Shore 11 A. M. DeSable 7 P. M. L-815-12-28-11.

THE BAPTIST CHURCH.—For his morning sermon the Rev. I. Judson Lev will have as his theme "Religion in the Home." The morning anthem will be "Yon's a Jew Jesus." The Church School with classes and groups for all ages and needs will meet at 2:30 P. M. At the evening service Mr. Lev's sermon will be "A Voice From the Past." Van De Water's "Night of Nights" will be the evening anthem. John Inch, Mus. Dir., organist and choir director will be in charge of the music.

PERSONALS Miss Marguerite Hughes left on return to Moncton after spending Christmas with her parents, W. S. and Mrs. Hughes, Brighton Road.

Mr. P. Mark Roberts is at present visiting his parents at Kinkora, Mr. and Mrs. William Roberts. Mr. Roberts is returning to Ottawa where he is employed as a Civil Servant, on Tuesday December 31.

AN ECHO FROM ACROSS THE BOUNDARY From an Edmonton daily paper the following item was culled, an item we feel worth quoting here in full.

FEARS ALCOHOL UPSETTING DIETS A New Year university doctor said the average consumption of alcohol by the American people might render inadequate the average American diet, which he termed "already dangerously low in the B vitamins."

Declaring that addition of vitamin-free alcohol to an adequate diet furnishes calories that diminish the vitamin calory ratio necessary to prevent nutritional deficiency disease, Dr. Norman J. Holm said that ordinary imbibing by this country's "drinking population" could reduce the margin of safety in the B vitamins by as much as 50 per cent.

THEN AND NOW IN BRITAIN'S BATTLES There are many historical parallels between Britain's situation today and her position with regard to Europe in past centuries.

Mr. Churchill cited some of them in his challenging speech a few days ago, when he recalled the approach of the Spanish Armada to England's shores and the gathering of Napoleon's Grande Armee at Boulogne to launch an invasion.

In the early Nineteenth Century, when Britain was preparing to fight the battles of Waterloo, Napoleon was concentrating against her, there was an English voice to bolster the morale of the people and state the issues on which they were prepared to stake their lives. The younger Pitt was the historical prototype of Winston Churchill. Both were mast-

ers of the English tongue, able to put into heartening words the longings and aspirations of a people.

Listen to the younger Pitt as he stood in the House of Commons in 1804: "I need not remind the House that we are come to an era in the history of nations; that we are called to struggle for the destiny, not of this country alone, but of the civilized world. We must remember that it is not for ourselves alone that we submit to unexampled privations. We have for ourselves the great duty of self-preservation to perform; but the duty of the people of England now is of a nobler and higher order. We are in the first place to provide for our security against an enemy whose malignity to this country knows no bounds; but this is not to excite the views or the efforts of our election in so sacred a cause. Amid the wreck and the misery of nations it is our just exultation that we have continued superior to all that ambition or despotism could effect, and our still higher exultation ought to be that we provide not only for our own safety but hold out a prospect to nations now bending under the iron yoke of tyranny, what the exertions of a free people can effect; and that, at least in this corner of the world, the name of liberty is still revered, cherished and sanctified."

Listen now to Winston Churchill in the House of Commons one hundred and thirty-six years later. "He (Hitler) has lighted a fire which will burn with a steady, consuming flame until the last vestige of Nazi terror has been burned out of Europe and until the whole world can join hands to rebuild the temple of man's honour and man's honour upon a foundation which will not soon or easily be overthrown. . . . We shall rather draw from the intensity of battle itself the strong inspiration to survival and victory, won not only for ourselves but for all; a victory won not only for our own times but for the time and better days that are to come.

The two voices might be one. They are one in giving utterance to the indomitable spirit of Britain.

DR. LITTLE AT WINCHESTER A stirring address on present conditions in Ontario was heard on February 2nd at a meeting of temperance people in the United Church. Dr. Little spoke under the auspices of the local W. C. T. U. He said public opinion was being aroused by the evils of liquor traffic, and appealed to his hearers to forget party politics and remember the interests of youth. Reference was made to the Total Abstinence Pledge Campaign soon to be launched throughout the Dominion.

A resolution to support only Temperance candidates in a Provincial election sponsored by the Dundas County Temperance Federation was signed by most of the audience.

Rev. W. S. Atchison was chairman, and Mrs. J. D. Stewart, M. A., B.Sc., gave an impressive reading. The first cocktail, Mrs. Atchison's finely rendered solo was also enjoyed.

CAPE TRAVERSE WOMEN'S INSTITUTE Cape Traverse W. I. held their annual meeting at the home of Mrs. Vernon Muttart. The president presided and opened the meeting with the Ode and the Creed in unison. Roll call was responded to by payment of fees. The minutes of the annual meeting were adopted as read. The president in a short address thanked the members for the co-operation during the year.

The Secretary-Treasurer gave a detailed report of the financial statement and reported a balance in the treasury of \$13.

This report showed total receipts for the year \$110,954. These funds were raised by ice-cream and panty sale, social teas, donations, painted apron and generous collections. The total expenditure was \$97,95 and the general expenditures were school \$24,900. Donations Red Cross \$8,00. Yarn for Red Cross \$3,25. Y. M. C. A. War Appeal \$5,00. Ambulance Fund \$11,45. Community expenditure \$21,00 and numerous other smaller items. The members together with the cooperation of other ladies of the community completed 12 sweaters, 5 pr. wristlets, 22 pr. army socks, and 9 pr. seaman's socks.

The new slate of officers was named as follows: President—Mrs. Raymond Harvey. Vice President—Mrs. Melbourne Howard. Secretary-Treasurer—Mrs. Alf Norring. Directors—Mrs. Gordon Harvey, Mrs. Douglas Bell, Mrs. Harold Campbell.

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W. C. T. U. NOTES

THE NEW YEAR

Another year—and oh, the promise of the days that are to be. What depth of solemn thought, What majesty of words, What miracle of deeds, Await the one whose courage and whose faith May lead him far upon untravelled ways.

That he may voice new wisdoms of the universe, Take solace, tired heart; for the new days appear, And opportunity comes riding on each dawn;

The power is thine—to take—to nobly dare To win thy fonnest heart's desire, Then falter not, the way is thine to tread

And thine the goal—distant, yet no too far, Awake, Awake! To meet the coming day.

—Florence Vordenberg.

A HAPPY NEW YEAR

Is this wish empty, meaningless, vain in a world war-torn restless beset with poverty, pain, sorrow and separation?

It is not a wish for a year of frivolity, hilarity, free from care, but for one filled to the brim with understanding. A year based on I Cor. 13, filled with power to endure, bear, believe and hope; for "HOPE is the heart, makes the burden grow lighter." So we say

"A Happy New Year to ALL." This will not come true for others if you are not doing your part.

Just where you stand in the conflict that is YOUR PLACE. No one can point it out to you but God has ordained a place for you and will show where it is if you really want to be of service. Because of this if we ever do the thing that lies nearest, the task that comes to hand, we will be sure to find our place.

It will not come by the printed record of deeds done. The papers are filled with accounts of work accomplished for the men at the front or in barracks. Well and Good. But what of the lonely one at home? What of the aged or shut-in who cannot knit or sew? Is she useless, All can pray. Each one can give the smile of encouragement.

At the evening service, "HOPE" is a year that calls for courage, sympathy, sisterly kindness and HOPE. Is it not lovely that we all have these gifts to lay on the altar of the New Year? When? Where? As chance brings the place. How? In His Name.

Some one like you makes the light; Some one like you makes the day's work worth while; Some one like you makes the sun shine the brighter; Some one like you makes the zephyr half a smile.

CONCERT AT YORK The annual Christmas Concert of York School was held in The Community Hall on Wednesday evening, Dec. 18th with a large number of rhapsodies, parlans, and waltzes present. Rev. Mr. Nicolson capably acted as chairman and the following programme was presented by the pupils under the direction of Miss Vivian Howatt and Miss Jean Gordon, and the organist Mr. Arthur Vesey.

Opening Chorus, Snowflakes, by the School. A Welcome, by Bernice Lewis. Recitation, My Christmas Shopping, by Olga Proud. Christmas Exercise by Grades I, and II.

Solo, Beautiful Girl of the Prairie, by Howard Watts (encored). Dialogue, "The New Teacher," by Dolron. A Conundrum, Albert Dolron.

Motion Song, Gloomy Gloops, by eight pupils. Recitation, In Christmas Land, by Richard Dolron.

Recitation, A Little Boy's Lament, by Dean Watts. Recitation, A Merry Christmas Wreath, A Newson.

Recitation, By The Junior Girls. Recitation, The Christmas Box, by Ruth Nichol.

Recitation, Christmas Time, by Robert Watts. Dialogue, "Jus' Fore Christmas" Recitation, A Lady Santa Claus, by Bernice Dolron.

Intermission. Chorus, "There'll Always be An England" Recitation, Such a Good Boy—Rees Newson.

Recitation, When Teacher Gets Cross, by Emily Watts. Dialogue, "Uncle Hiram's Cold" Recitation, A Crippled Dolly, by Anita Lewis.

Motion Song, One Umbrella Built For Two, by Bernice Dolron. Recitation, Shoe or Stocking, by David Taylor.

Recitation, Santa at Home, by Gladys Crockett. Bell Drill, by the Senior Girls. Recitation, Our Greetings, by Edith Brown.

Recitation, Love for Santa, by Marina Watts. Pantomime, "Inoculation Day at School, by eight pupils.

Recitation, His Letter to Santa by Donald Crockett. Closing Thanks, by Christine Proud.

Closing Chorus, Old Santa's Coming, by the School. At the close of the programme the Chairman read an address, to Mr. Lester Keizer, on behalf of the community expressing their appreciation of his work and his renovating the interior of the hall. Mr. Arthur Vesey then presented him with a gift, to which Mr. Keizer suitably responded.

Santa Claus arrived in his usual jovial way much to the delight of the younger ones and distributed presents, treats, etc. to pupils, teachers, and others from a well laden tree.

The singing of the National Anthem brought an enjoyable evening to a close.

NOW EXPORT SKI OTTAWA.—(CP)—It's the sport of the vikings but Canada has adopted it so far as to make her own supply of skis and ski accessories—and some left over for export.

THE CHARLOTTETOWN GUARDIAN

ers of the English tongue, able to put into heartening words the longings and aspirations of a people.

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It was decided to send a gift to a patient from this district in the Provincial Sanatorium, to donate \$3 00 to the T. B. League, and to

HOLIDAY ICE CREAM SPECIAL SALES OF OUR SPECIAL CHRISTMAS BRICK AND FROSTY FRUIT ICE CREAM CAKE Were sufficient to serve 8,000 people with a good liberal helping. We give these figures not as a boast but merely to convey the fact there must be some good reason for the great popularity of Perfection Ice Cream. The reason is simple and the answer can be given in one word "QUALITY." Both Products will be on sale throughout the Holiday Season and can be purchased from any Perfection Dealer. EXTRA SPECIAL SHERBET in Flavors of Orange, Pineapple, Lemon, Strawberry and Raspberry. Order 24 Hours In Advance. Phone 848-849 Perfection ICE CREAM MAY WE SUGGEST AS AN EXTRA DELICACY KOLD-PAK STRAWBERRIES

discontinue treats to shut-ins for the "duration." Two members subscribed for the Institute News.

A hearty vote of thanks was tendered the retiring president and the in-coming president, Mrs. Raymond Harvey invited the January meeting to her home. The roll call will be answered by naming "A vitamin and source of supply."

A dainty lunch was served by the committee in charge and the meeting closed with the singing of the National Anthem.

Older citizens recall the days when there was no mall drivers and everyone had to come to the office for mail and other postal business. Now farmers many miles away get their paper the day it is printed, as the rural driver leaves right after the evening tram in the summer months at least. The first rural driver on the Bristol route was W. H. McEwen.

Mr. Vincent Lund, Tracadie, spent the holiday in Bristol.

Miss Edith McEwen, teacher at Cove Head, spent the holidays at her home in Bristol.

For the first time since its opening some years ago there was no Christmas program at Bristol School. The program at St. Andrew's was cancelled owing to sickness in the district. The teacher Miss Mabel O'Brien, left her sick bed to attend the Christmas tree for the children.

A few special friends gathered at the home of Mr. and Mrs. D. J. McDonald, St. Andrew's on Christmas night for a Christmas party.

Mr. John C. Peter's arrived home Tuesday evening to spend Christmas with his wife and family.

Miss Marlon Coffin, Boston, Mass., arrived home for Christmas with her parents, Mr. and Mrs. Grover Coffin.

Seaman Frank Coffin, R. C. N. left on Thursday morning to rejoin his ship at some Canadian port after Christmas spent at his home in Morell.

Mr. Patrick Henneberry, left last week to join the R.C.A.F. somewhere in Canada. This is the second son of Mr. and Mrs. Edward Henneberry to join the forces of Canada, Richard having joined when war broke out.

to pull his car out of the ditch.

Pte. Alzair Doucette, R. C. A.