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GOOD-BYE BLUES: SO LONG
GLOOM: STOP HOARDING YOUR
LAUGHS: SEE THIS RIOT AND
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It's a million dollar worth of
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AND OTHER SHORT
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SHORT TALKING FEATURES

**Confederation Life In
Strong and Unimpaired
Financial Position**

Maintaining its strong and unimpaired financial position, and meeting every obligation fully and promptly when due, the 61st annual report of the Confederation Life Association announces payments to policyholders and beneficiaries amounting to \$12,517,980 in the year 1932, an increase of \$2,532,080 over the amount so paid in 1931 and \$3,867,052 more than in 1930. The dividends to policyholders in 1932 amounted to \$2,151,042.

Since its establishment in 1871, the Confederation Life Association has paid to policyholders and beneficiaries well over one hundred millions of dollars—\$107,098,474—of which sum living policyholders have received \$69,712,352 and the beneficiaries of policyholders \$37,386,122.

In 1932 satisfied policyholders of the Company, resident in Canada, applied for additional insurance, and were accepted, to amount equal to 42% of the Company's total Canadian business for the year.

The new assurances issued during the year amounted to \$43,646,515, and the total insurance in force as at 31st December was \$374,071,320.

The Company's total net income for the year was \$21,089,314, an increase of \$1,024,924, and the excess of receipts over expenditures was \$5,302,645.

After a revaluation of all its invested assets at less than the values authorized by the Insurance Department of Canada, the Confederation Life, at 31st December, 1932, held total assets of \$92,232,305, an increase of \$3,742,065 for the year.

The surplus earned during the year was \$3,456,786, and the total surplus at the close of the year was \$8,171,805.

The high grade of the securities in which the funds of the Confederation Life Association are invested, as at 31st December, 1932, is shown in the following schedule: Government and municipal bonds and debentures 34.35%; other bonds and debentures 18.24%; city and town mortgages 14.30%; farm mortgages 2.14%; policy loans, ordinary premiums, 17.10%; single premiums 4.78%; real estate 4.29%; common stock 2.28%; preferred stocks 1.51% sundries 1.10%.

Mr. C. S. Macdonald, president, acting as chairman of the meeting expressed the satisfaction of the directors with the results obtained during an unusually difficult year.

"It is, perhaps, not necessary," said Mr. Macdonald, "to enlarge upon the serious world-wide conditions which have existed during the last three and a half years, and which seemed to reach their greatest intensity during the year that has just closed. It seems reasonable to expect that, within the next few months, steps will be taken to call a conference to deal with the war debts situation. Something must be done, and must be done soon, to wipe out these debts entirely, or, what seems more probable, to agree on a scaling down of debts, coupled with a lowering of tariff barriers, thus allowing a freer interchange of goods between countries, which will surely result in gradual improvement in economic conditions throughout the world.

"The citizens of every country have had to face the constantly increasing burden of taxation, at a time when the decreasing prices of commodities and services has made it difficult, if not impossible, to make both ends meet. Unemployment, with the consequent necessity for the providing of relief, has added additional burdens to the already heavy load." In view of such conditions, it was not surprising, added Mr. Macdonald, that there was a shrinkage in the total amount of life insurance in force in Canada, as compared with the total in force at the close of the previous year. Nevertheless, Canada ranks third among all the countries of the world, in the total amount of life insurance in force, and second on a per capita basis, the United States ranking first in volume, with \$107,948,278,000 the United Kingdom next with \$12,624,879,000, and Canada third, with \$7,382,706,000, at the end of 1930, the last year for which world-wide life insurance statistics are available.

Mr. Macdonald reiterated his warning of a year ago against the excessive expenditures of money by governments and municipalities, in fact, by all spending bodies.

Mr. E. S. Waldie, vice-president, paid tribute to the men who so well and truly laid the foundation of the Confederation Life Association in past years that the Company had no special troubles in these strenuous times. The directors and officers would continue the conservative policy which has characterized the administration of the affairs of the company for sixty-one years.

CENTRAL GUARDIAN

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

POLICE COURT—There was a clean docket at the police court Saturday morning.

RADIO ANNOUNCEMENT.—Tune in this evening at 7.30 Radio Station C. F. C. Y. for Burns Concert Programme. 7693-1-23-11.

SPECIAL REDUCED PRICES on all lines of hairdressing for a limited time at the Elite Beauty Salon. Phone 1329. 7693-1-21-11

ARENA.—Unemployed Workmen's Association Big Benefit Skate Wednesday night, January 25th with special music League of the Cross Band. Adults 25c. Children 15c. 7659-1-20-31.

LATEST REPORT RECEIVED by the Prince Edward Island Fur Pool Ltd. from their agents in the European centres state that conditions are still improving in the silver fox fur trade. Pelts are being received daily throughout the season by this company at the office of J. A. Webster, 158 Richmond St., Charlottetown. 7694-1-21-21

A. E. Ames Heads Kelvinator of Canada, Limited.

Re-Elected at Annual Meeting of Company

The financial report for 1932 showing a surplus was adopted at the annual meeting of Kelvinator of Canada held at its head office in London, Ontario.

A. E. Ames was re-elected Chairman of the Board. Geo. W. Mason of Detroit was elected President; H. A. Lewis of Detroit was elected Treasurer and Merlin Wiley, also of Detroit was elected Secretary. Other directors are A. T. Little and F. S. McNeal of London, D. O. Bull of Brampton, C. B. McNaught of Toronto and H. G. Perkins of Detroit who was a new member to the Board. Mr. McNeal was re-elected General Manager.

Mr. McNeal reported to the meeting that the 1933 Kelvinator models had been enthusiastically received by the Trade and that Kelvinator's new feature of continuous refrigeration while defrosting was considered the biggest feature in the Electric Refrigeration Industry this season.

Dealer contracts for 1933 are in the process of negotiation and while there were a few points at the first of the year in Canada where the franchise was available, dealer applications are being rapidly received so that all territories are expected to be closed very shortly.

Kelvinator faces the year with confidence and courage having improved their current position by reducing factory inventories and stepping up processes in production.

**BURNS CONCERT
STRAND THEATRE**

Tuesday & Wednesday, Jan. 24 & 25

PROGRAMME

1. Bag Pipe Selections. Pipers—Capt. A. McDougall, John B. Manderson and Percy Groom.
2. Solo—"The Star O' Robble Burns"—E. Walter Burdett
3. Sailor's Hornpipe..... Misses Doris McDonald, Josephine Leightner
4. Solo—"Loch Lomond"—Mrs. H. S. Henderson.
5. Violin Selection—Lemuel Jay.
6. Step Dance—Victoria McInnis.

"A BIT O' HEATHER"
One Act Comedy
CAST

Jeanie Bigger..... Mrs. Arthur Henry
John McTavish..... Mr. James Calder
Rev. Cameron..... Mr. A. M. Douglas
Margie McDougall..... Mrs. Frances Holt Trainor
Dr. Grey..... Mr. Malcolm McKinnon
Mrs. A. H. Roper—Director.

8. Dancing—Gillie Callum—Miss Marie Walker.
9. Solo—"Angus McDonald"—Mrs. W. J. McDonald
10. Dancing—Highland Fling—Misses Doris McDonald, Anabel Lawson, Josephine Leightner, Isabel McEachern
11. Duet—"The Crooked Bawbee"—Mrs. F. M. Nash and James Calder.
12. Old Time Violin Music—Lemuel Jay.
13. Step Dance—by an old timer—Donald McFadyen.
14. Solo—"Callie Herring" in costume—Mrs. A. H. Roper
15. Solo—"A Sprig O' Heather"—E. Walter Burdett.

Auld Lang Syne
God Save the King.

Accompanist—Mrs. Keith Rogers.
Doors open 7.30; Curtain at 8 p. m. sharp.

Admission 50c No Reserved Seats

Tickets for Tuesday, January 24th on sale Friday, 20th at 9 a. m. and tickets for Wednesday, January 25th, on sale Wednesday 25th at 9 a. m. at Johnson & Johnson and H. L. Worthy's Drug Stores.

**J. G. MCFADYEN, Chairman,
T. M. MCMILLAN, Secy.**

**Annual Meeting
Saint John's Church**

The annual meeting of Saint John's Church, Crapaud, was held in the church on January 16, 1933, with the rector in the chair. After prayer the minutes of last year's meeting were read and approved. The Treasurer, Mr. Fred C. Sherren read his report for the past year. This viewed in the light of the present depression was most satisfactory.

The Rector gave his review of the work, and thanked the parish for their splendid support in the repairing of the church roof, and in the installation of a new furnace.

The Wardens reported that there is still some further work to be done on the church. The interior should be revarnished, the windows need repairing and the main door all needs replacing.

After the election of officers, reports were read and adopted from the Sunday School and from the Cemetery Committee, showing a most satisfactory state of affairs.

The work of the Sanctuary Guild in the care of the Sanctuary and Chancel was gratefully acknowledged. This year the Guild revarnished that part of the church. Messrs. Arthur Inman, J. V. Moore and Louis Sherren were thanked for the efficient work in the repairing of the Church and Rectory roof. The meeting expressed its gratitude to all those who subscribed so generously, and to those who worked so hard for the installation of the new heating apparatus. It was felt that great credit was due to Mr. H. R. Proffit for his splendid lead in this matter. Thus far the furnace has proved most satisfactory, and the treasurer drew attention to the fact that only nineteen dollars more has to be raised to complete the entire cost of installation.

The receipt of a five hundred dollar Victory Bond from the estate of the late Mrs. Stewart of Stratgartney was gratefully acknowledged. It was decided to buy two hundred dollars worth of bonds with money from the bequest of the late Mr. James Sherren.

Votes of thanks were passed to Mr. and Mrs. J. V. Moore and Mrs. R. Bennet for the work they have done in connection with the care and beautifying of the cemetery, and to Miss Ethel Inman for her painstaking and faithful work as organist. On motion the meeting adjourned and was closed with prayer.

The officers elected for 1933 are: Churchwardens, Messrs. Crisp Moore, H. R. Proffit.

Vestry: Messrs. Clarke Fall, Whitfield Howatt, Arthur Inman,

IMPORTANT

Members of the Tourist Association will be calling on business and professional men on Tuesday and Wednesday in the interest of publicity for the province. 7677-1-21-21.

WATERVALE WOMEN'S INSTITUTE

The regular monthly meeting of Watervale Womens Institute was held at the home of Mrs. Augustine W. Smer on Tuesday evening, January 10. The President presided and the meeting opened by a selection on the Victrola, followed by the roll call which was responded to with jokes by seven members. The minutes of the last meeting were read and adopted. The school committee reported an inspection of the school, and it was decided to have it scrubbed on the following Thursday. A discussion re a concert for the benefit of the Institute then took place. At the end of the business session a reading and a recitation was given by two of the members. The next meeting will be held at the home of Mrs. Charles Quinn, roll call to be answered by Valentine verses. The meeting adjourned by singing the National Anthem at the conclusion of which a delicious lunch was served by the hostess. A social hour was then spent and a vote of thanks then tendered the hostess for her hospitality.

PARLOR SOCIAL

The ladies of the Mt. Buchanan Women's Institute spent a delightful evening socially and a profitable one financially when they held a parlor social at the home of Mrs. M. A. MacLeod, Gloshvin on Friday evening, Dec. 30th with upwards of 50 guests present. The house was decorated with the Christmas colors that gave the social its name, viz: Red and Green and gave every one the feeling that Christmas was still in the air. The guests were warmly welcomed at the door by the president and vice president of the Institute and as each one entered the different rooms and the eyes caught the banners of "Welcome" the feeling of "Be at home away from home" was at once felt and continued so through the evening. The hostess on behalf of the Institute welcomed the guests and gave them the privileges of her home for the evening. On the whole there was not a dull moment. The programme opened with all singing "O Canada", Mrs. A. Murchison the Institute's organist presiding. After this the entertainment committee took charge and each guest was supplied with a red and green sheet of paper alternately and six pins and were given ten minutes to try their skill at millinery and the finished product to be worn during the evening when a prize was offered for the best. After this a number of different games followed in quick succession causing comparative skill to accomplish any ending in much merit. At ten o'clock the lunch committee served refreshments which were highly satisfactory and thoroughly enjoyed. The prizes for the evening were as follows: For the best cap—Ladies, won by Mrs. M. F. Macdonald; Gents—Mr. Edward Gillis. The games for the evening were organized in two teams, viz: "Reds and Greens" and a splendid spirit of friendly rivalry prevailed, each side cheering when a point was won. When the totals were counted it was found that the "Green" had won. Ladies prize won by Miss Katie McLean; gents by Mr. R. A. MacKenzie. The different prizes were presented by the president of

the Institute.

At the conclusion of the games all gathered round the organ and with Miss Florence MacPhee as organist a real good sing-song was enjoyed by all. Mrs. Angus Murchison and Mr. R. C. MacPhee sang the duet "Oh John No" at the request of one of the lady guests. A vote of thanks was given to Mr. and Mrs. MacLeod for the use of their home. After bounding the host all joined in the National Anthem and good nights were very pleasantly said. The committee in charge extend sincere thanks to all who contributed to the success of the evening.—H.

Couple Is Believed Lost

(Canadian Press)
SAINT JOHN, N. B., Jan. 20.—Grave fears were held tonight that the icebound Kennebecasis River had claimed the lives of Mr. and Mrs. Leslie Johnston. The couple had not been seen since they set out from Saint John on skates yesterday afternoon to return to their home on Kennebecasis Island after spending the day on the mainland.

Searchers scanned the frozen, snow-covered river surface as far as the island this morning without finding any trace of the couple, and gave up hope of locating them alive. A man on Kennebecasis Island reported hearing faint cries for help yesterday afternoon. He walked out as far as he dared and saw a jagged hole in the ice. The cries had stopped and he could see no one.

It was thought probable that a farmer on the island, and his wife had skated off their course to a point where the tide had torn through the ice.

Noted Surgeon Dies At Halifax

(Canadian Press)
HALIFAX, Jan. 20.—Dr. E. V. Hogan, one of Canada's distinguished surgeons, a commander of the Order of the British Empire, died at his home here today following a severe heart attack. He was 59 years of age.

Although ill for more than a year, he had carried on his numerous services with the same cheerfulness that characterized his heroic work during the war, and it was only recently that he was confined to his home.

For the last four or five years about 20,000,000 pairs of shoes have been manufactured annually in Belgium, about two and a half pairs per capita.

The United States patent office last year passed on 20,128 more applications than were received and at the end of the year had 90,274 awaiting action.

Box Office Robbed During Performance

(Canadian Press)
HALIFAX, Jan. 20.—Players of the Halifax Theatre Arts Guild are thankful today they aren't on the road. Because any touring they did would have to be side-door pull-man.

Last night the troupe was putting on a public performance (not for charity) of John Hanlon Mitchell's conception of "Cinderella." One hundred and sixty-eight persons had paid \$1.00 to see it, and cash for tonight's and Saturday's reservations was in the box, the cashier decided she'd like to have a look at the second act. As an afterthought she sent an usher out to fetch the box. But there was nothing to watch.

Now detectives are said to be looking for someone with a flat nose and two companions of various description.

"I brought the key in; if only I'd thought to bring the box!" is the cashier's lament.

and which, in 1932 resulted in the company maintaining its surplus at practically the same figure and maintaining as well, a contingent fund of \$1,000,000.

Mr. V. E. Smith, general manager and actuary, pointed out that the Confederation Life is the first of the Canadian companies to hold its annual meeting each year, and that the presentation of the financial statements of the life insurance companies is always awaited with interest by the public because of the stabilizing influence which the business exerts upon the national economics and because of the manner in which the companies have met the tests of the present day and have demonstrated their strength and integrity.

BOOK-KEEPING AND AUDITING

TO ALL BUSINESS MEN IN THE CITY, TOWNS AND RURAL DISTRICTS OF P. E. I.

I am offering my services to the Public in the Opening, Closing and Auditing of Books of Account, Specializing in the Preparation of Income Tax Returns.

I am also offering a splendid opportunity to those in the City who do not employ a Permanent Book-keeper, to have their books posted up regularly in a few hours each week, by one skilled in this work.

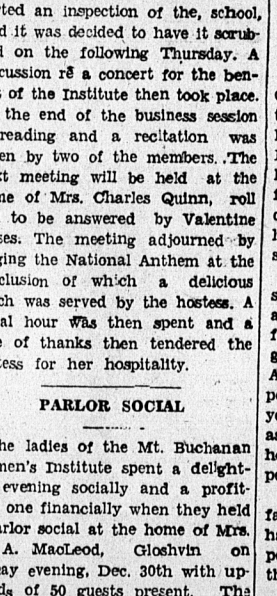
Moderate Charges

A. J. ARSENAULT
192 Cumberland St.
Tel. 854-J for appointments.

Piles Go Quick

Itching, bleeding or protruding piles go quickly and don't come back if you really remove the cause. Bad blood circulation in the lower bowel and hemorrhoidal veins causes piles by making the affected parts weak, flabby almost dead. Salves and suppositories fail because only an internal medicine that stimulates the circulation and drives out the impure blood can actually correct the cause of piles. Dr. J. S. Leonhardt discovered a real internal Pile remedy. After prescribing it for 1,000 patients with success, he found EEM-ROID, Hughes Drug Co. Ltd., and druggists everywhere sell HEM-ROID Tablets with guarantee they will take your Pile misery or money back.

Chew -



**HICKEY & NICHOLSON'S
BLACK
TWIST
TOBACCO**

Box Office Robbed

A tool using gunpowder for powder has been invented by a New York man to drive rivets through steel without holes having been drilled in the metal.

New Zealand is the United Kingdom's largest supplier of mutton and lamb, for some time meeting more than 50 per cent of the British demand.

Couldn't SLEEP

couldn't WORK for her BACK!

New feeling fine thanks to Dodd's

Always tired—always dull—restful sleep. Again life seemed heavy-headed—depressed. Every day a new burden—every night another trial. Life held little pleasure and no comfort until she realized her back was the cause of her distressing condition.

On a friend's advice, she tried Dodd's. Backache quickly disappeared—soon fatigue gave way to clear-headed energy and

restful sleep. Again life seemed worth while.

If you are not feeling just right, look to your kidneys. Don't wait—take Dodd's at once. You'll be surprised how quickly Dodd's begins to cleanse and purify the blood stream by healing the kidneys. Backache, Rheumatism, Headaches, and all signs of faulty kidneys soon disappear.

Dodd's Kidney Pills

Dodd's Kidney Pills

**BONELESS CODFISH
PRESSED SALT
COD FISH
DRIED HAKE**

Best quality—Lowest prices.

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