

Hair Brushes And Combs

There has been a great increase in the cost of Hair Brushes and Combs during the last few months. It is hard to get anything in this line at a reasonable price today.

We just received a lot which were bought before the rise and clearing them out at a special price. The brush retails at 75c—the comb 35c—and for a short time our price for both will be 79c—Get in on this—it's a snap.

E. A. Foster
Central Drugstore

MARINE INSURANCE

Address by Mr. J. O. Hyndman

At the Rotary Club luncheon yesterday, Mr. J. A. McMillan presided, and Mr. J. O. Hyndman gave an address on Marine Insurance, a business in which his firm had been engaged for 40 years. He said:

The service performed by Marine Underwriters is so broad and comprehensive as to make any detailed consideration impossible in the short time at my disposal. I will endeavor to state as concisely as possible some of the most important features of Marine Underwriting and its close relation to the commercial development of the world, and the very important part it has taken in the great world war.

Marine Insurance is the oldest form of indemnity known. It is generally supposed to have had its beginning about the 12th Century, with the commencement of commercial activity in the Mediterranean, but unfortunately little is known respecting its conduct at that time. English authorities tell us that the Lombards introduced Marine Insurance into London during the thirteenth century and a form of policy is described in a Florentine Statute of about 1500 A.D., bearing a very remarkable resemblance to the policy which has been in use in London since the latter part of the sixteenth century, when practically all of the countries in Europe established rules and laws for the government of Marine Insurance.

At that time the business was done altogether by individuals on what we know today as "Lloyd's" plan. The first stock companies organized for the transaction of marine insurance business were chartered in England in 1720.

It is an interesting fact that the development of Marine Underwriting in any particular country will always be found to run parallel with the growth of its merchant marine. The influence of Marine Insurance on the commerce of the world in general requires no extended discussion. No business concern whether corporate or individual, conducts its affairs today without some form of Marine Insurance. The Exporter with Marine Insurance Policies attached to his invoice and bill-of-lading, can obtain an advance from his Bankers approximating the value of the shipment. The Importer, through the protection of Marine Insurance, can have letters of credit issued, against which drafts may be drawn by buyers in any part of the world.

The part Marine Insurance has played in the present great war, must have impressed itself upon all by what has been written on the subject of war risk insurance, the importance of which can best be illustrated by the fact that Great Britain, practically on the very day she declared war, established a Government War Risk Bureau and called upon leading marine men in Great Britain to direct its affairs. Without this Government Bureau, war risk rates would undoubtedly have been much higher, which was fully warranted by the great hazards caused largely by submarines. The British Government appreciating the

great importance of this to their world commerce, it is believed, have been willing to conduct their War Risk Bureau, at least in the early years of the war at a considerable loss. Other countries, including the United States, recognizing the value of a Government War Risk Bureau, as demonstrated by Great Britain, established a similar department for the protection of their own vessels. The result of this undoubtedly has been that commerce between the nations was largely stimulated and maintained at a comparatively small cost to the Nations themselves.

Any paper on Marine Insurance would be incomplete without a reference to "Lloyd's" of London, the word "Lloyd's" being most frequently used in connection with shipping and underwriting affairs. We are told that it has all come down from Edward Lloyd, the owner of a Coffee-house in London, about 1690, which was a sort of a Meeting House for shipping men and merchants generally, during the last half of the seventeenth century. From this simple beginning developed the use of the word "Lloyd's" until today it is almost universally understood as having some definite relation to marine affairs.

The sole object of the contract of Marine Insurance is indemnity, and two important features are General and Particular Average and these are best explained by leading authorities. GENERAL AVERAGE—The law of General Average in Marine Insurance is a law peculiar to the sea and whose foundations may be said to be hedged in equity rather than in statutes. It is one of the most ancient laws in the world, being established long before the Christian Era, providing that what is sacrificed for the benefit of all in a sea adventure, should be made good by the contribution of all.

Three things are requisite and necessary in order to constitute a clear case of General Average.

1. An imminent and overwhelming peril, common to all interests in the adventure—ship, cargo and freight.
2. A voluntary sacrifice made of some part of the adventure whether ship, cargo or freight, or an expense incurred for the purpose of avoiding this imminent and otherwise unavoidable peril.
3. The sacrifice so made must achieve the desired result of safety, at least in part.

The simplest, oldest and clearest case of General Average is that of jettison of merchandise, to lighten a ship in danger of being overcome by the violence of the tempest. The underlying principle of General Average is that all who are interested in the adventure should contribute to make good for the loss of one whose property has been sacrificed for the common welfare. Therefore a General Average Act having been performed, and a General Average loss having been sustained thereby, when the vessel arrives at her port of destination, a General Average Adjustment is made up, which distributes that loss equally among every interest in the adventure.

PARTICULAR AVERAGE—A Particular Average Loss is a partial loss sustained by the particular subject matter insured, and caused by the perils insured against.

Marine is the most difficult branch of insurance to learn or to carry on with success. It takes years of experience to get familiar with its terms and conditions. A true knowledge of Marine affairs is not only essential in affecting a contract of insurance but most important when a vessel meets with disaster.

In conclusion I may say that there is no doubt but that Marine Insurance exercises a very great influence in conserving life and property. Marine Underwriters have always been to the forefront as originators and active supporters of classification registers, which provide rules and regulations for the construction of vessels, and subsequent regular supervision, thereby insuring structural strength and a maximum of safety.

The Canadian Bankers' Association

Invites the Co-Operation of the Public on Behalf of the Banks

Staffs Heavily Reduced by War

MORE than half the men in the banks of Canada are now on military service, and the number which remains is being steadily reduced.

Women clerks have been employed in thousands and have done splendidly, but they have not the experience of the men they replace. It would be out of the question to expect them to work as rapidly or with the same knowledge of banking as officers of many years training in the profession.

The drain upon the number of experienced officers has now reached a point where it is necessary to ask the public to take into consideration this decrease in efficiency, and to lighten, as far as they can, the burden thus thrown upon those left to run the business. Canada was never so busy as now and the volume of banking business is greater than ever before.

How the Public Can Help

Transact your banking business in the morning as far as possible, and as early as possible. Try to avoid a rush at closing time.

Do not draw any more cheques than are absolutely necessary. Instead of paying small accounts by cheque, draw the money in one amount and pay in cash.

Change in Banking Hours June 1st.

On and after June 1st banking hours will be: 9.30 to 2.30; Saturdays 9.30 to 12.00.

This arrangement will give the staff more time to complete the large amount of work which cannot be taken up until after the office is closed to the public.

Special Services Discontinued July 1st.

Certain services must of necessity be discontinued, for a time at least.

On July 1st banks will discontinue receiving payments for tax bills and the bills of gas, electric and other public service corporations.

The banks desire to render all essential services including many special ones arising out of the war. In order to do this they make this appeal for co-operation in the manner suggested above

A BOMB FOUND UNDER RAILBRIDGE

NASHUA, N. H., May 30.—A bomb three feet long, containing a quantity of dynamite and other high explosives was found under the Boston and Main railroad bridge at Barrington, on the Worcester, Nashua and Portland division, by railroad employees Saturday. The discovery was reported by officers of the company to federal authorities and an immediate investigation was begun. The authorities decline to give any details regarding the bomb.



Cooks and Stewards wanted for the Canadian Naval Service.

Cooks, age 18-50, experienced. Pay \$1.10 to \$1.50 per day and \$25.00 separation. Stewards, age 18-50, well educated; pay \$1.10 to \$1.50 per day and \$25.00 separation—under usual conditions. Boy Stewards, age 16-18, well educated, 50c. daily, no separation.

Free Kit, Free Messing and useful service to the Country.

Some vacancies also for seamen and other ratings. Apply

Commanding Officer,
H.M.C.S. NIOBE,
HALIFAX, N. S.
or Naval Recruiting Secretary,
279 Wellington St., Ottawa.

CLASSIFIED ADVERTISEMENTS

AGENTS WANTED

AGENTS WANTED TO SELL FOR "the old reliable Ponthill Nurseries." We teach our men to sell. Experience unnecessary; highest commissions paid; handsome free equipment. Stone & Wellington, Toronto. 4737-5-10EImo.

PORTRAIT AGENTS, A NEW LINE of proofs, first class finished portraits, frames at lowest prices. Call or write United Art Co., 4 Bruns- wick Ave., Toronto, Ont. 5092-5-21TueME81

TO LET

TO LET, HOUSE, SHOP AND BARN. Good summer residence. Apply W. Moreside, North River. 7065-5-31M21

DOUBLE TENEMENT HOUSE FOR sale at Public Auction on Wednesday, June 5th, 1918 at twelve o'clock, noon on the premises Nos. 41 and 43 Chestnut Street, Charlottetown. Gaudet & Hazard, Solicitors etc. 6055-5-24M101.

TO RENT FUDNSHED HOUSE at Brighton for summer months. Apply Guardian Office. 5048-5-17M1f.

MISCELLANEOUS

SEND A DOMINION EXPRESS MONEY Order. Five dollars costs three cents. 7034ME11.

DOMINION EXPRESS MONEY ORDERS for five dollars costs three cents. 7049ME11.

HELP WANTED—MALE

TEAMSTER WANTED. — A RELIABLE teamster wanted at once. A. Horne & Co. 7050-5-31M31

WANTED.—BOY TO LEARN BARBERING. Apply to Jack Riggs, Queen St. 7044-5-30M21

FOR SALE

FOR SALE—TENT (NEARLY NEW) Apply Mrs. T. Chowan, R. R. No. 7, Charlottetown. 7026-5-29M1f.

WANTED HELP—FEMALE

GIRL WANTED AT THE ROYAL Hotel, 103 Richmond Street. 7042-5-30M1f.

WANTED A GOOD PLAIN COOK. Wages \$18 per month. Apply to Mrs. A. E. Duff, North River Road, Brighton. 7038-5-30M31.

WANTED.—AT ONCE A MAID FOR general housework. Apply 233 Queen street. 6099-5-28M31

NORTH ADAMS HOSPITAL, NORTH Adams, Mass., offers a three year course of training for young women who wish to enter the nursing profession. Six months of this time is spent in Mt. Sinai Hospital, New York, City. Applicants are received every three months. 2495-2-5M1f.

LOST

LOST LEATHER POCKET BOOK, containing fishing tackle. Finder please leave with J. S. Wedlock. 7060-5-31M31.

LOST—FROM JORDAN'S RANCH, Murray Harbor, black fox with tip off one hind paw. Reward offered. Willard Jordan, Murray Harbor. 7046-5-30M31.

LOST AT THE PEOPLE'S THEATRE, Friday afternoon, an orange velvet girdle. Please leave at Guardian Office. 7035-5-30M21.

LOST SOME TIME AGO, A SPIRIT level, between Hunter River and Brookfield. Finder leave at D. N. MacLeod's, Hunter River. 7036-5-30M21.

WANTED

WANTED, A FARM HORSE 1000 lbs. or over, 5 to 9 years old, quiet and broken to autos. Address Box 20 Cardigan, R. R. No. 5. 7064

WANTED—A GIRL FOR GENERAL housework. Apply 221 Water St. 6008-5-28M1w.

WANTED.—A DINING ROOM GIRL. Apply Revere Hotel. 6095-5-28M1f.

CAILLAUX ENQUIRY DRAWING TO A CLOSE

PARIS, May 30.—The enquiry into the case of ex-Premier Joseph Caillaux, under arrest charged with "intelligence with the enemy," is said to be rapidly drawing to a close. It was on December 23 that Captain Bouchardon, judge advocate of the third Paris court-martial, was instructed by Gen. Dubail, Military Governor of Paris, to open an enquiry concerning Caillaux. A few days before the general had asked the Chamber of Deputies to waive Caillaux's Parliamentary immunity in order that he might be tried for treasonable dealings with the enemy. Caillaux made a long speech in the Chamber defending himself, but failed to prevent an enquiry. Since then the proceedings have been conducted with the utmost secrecy. Caillaux has been heard several times and hundreds of witnesses have been called. The former Premier will be heard for the last time in a few days, when his lawyers will be allowed to be present. Capt. Bouchardon will then draw up a report and send it to Gen. Dubail, who will decide whether Caillaux shall be tried by court-martial or by the Senate sitting as a high court. The case is not expected to come up before the end of June or early in July.

HOTEL ARRIVALS

VICTORIA HOTEL.

S. C. Clark, Mt. Stewart
Billy Munday, Toronto
C. B. Morris, North Rustico
J. L. Heath and wife, Toronto
W. P. Kearney, Montreal
T. Murphy, wife and child, Tignish
N. S. Drew, Liverpool, N. S.
J. F. Fraser, Halifax
C. A. Cole, Sackville
J. Adams, Sackville
W. McZuire, Sackville.
Mrs. R. B. VanDine, Fredericton
N. B.
E. Boutel, Boston
A. J. Brown, Winnipeg
Mrs. J. M. Martin, Boston
Mrs. W. C. Wauchope, Atlanta, Georgia
Donald Wauchope, Atlanta, Georgia
A. G. Harris, Newfoundland
Roger Mills, Boston
E. Donalds, Kinkora
J. Burke, Kinkora
W. H. Prowse, City
J. E. Phenner, Toronto
H. V. Vaughan, St. John

REVERE HOTEL.

C. J. Clark, Kensington
E. Jenkins, Georgetown
T. H. Bearlen, Montreal
B. Vons MacLean, Summerside
John MacMillan, Montreal
H. P. Lemon, Halifax
A. J. MacNevin, Bonshaw
C. J. Peters, Summerside
B. J. Bernard, Summerside
E. C. Hiltz, Kensington
Mrs. E. C. Hiltz, Kensington
Margaret Hiltz, Kensington
Pauline Hiltz, Kensington
Wm. Riley, Baltic
R. Grey, Halifax
H. F. Morton, Penobscus, N. B.
S. Levine, St. John
S. Davey, St. John
Wm. J. Burns, New York
Miss E. Burns, New York
R. M. Copeland, Toronto.

QUEEN HOTEL.

H. H. Carr, Truro
Mr. and Mrs. C. L. Weller, Lexington.
A. L. Eisenor, Lexington
Byron Bagnall, Kensington
W. T. Weir, Stanley

WILL BE NO PEACE IN THE CAUCASUS

MOSCOW, May 28.—The opening session of the peace conference between Turkey and the Trans-Caucasian Government, held at Batoum on May 15, resulted in great discussion, and it is indicated that Turkey has greatly extended the demands included in the treaty of Brest-Litovsk. Turkey is now demanding Novo Rossysk, together with all the ships and war supplies there. The indications are that the negotiations will soon be broken off, as Germany is apparently encouraging Turkey in demanding concessions which the Trans-Caucasians cannot grant. The city of Novo Rossysk, mentioned in the above despatch, is a seaport on the east coast of the Black Sea. It is a shipping point for petroleum. Its population in 1897 was 16,208. Novo Rossysk is just east of the Strait of Kerch, which connects the Sea of Azov and the Black Sea. It is far to the north of Karaband, Kars and Batoum, given to Turkey by the Brest-Litovsk treaty.

Ask for Minard's and take no other

Missionary Society Hold 33rd Annual Meeting

ST. STEPHEN, N. B., May 29.—The 33rd annual meeting of the New Brunswick and Prince Edward Island branch of the Women's Missionary Society was opened here yesterday with six-five members enrolled from all parts of the province and some from P.E.I.

Mrs. Chas. Sanford of St. John, president of the society, is presiding. The executive met in the morning and the regular sessions were continued until Thursday afternoon.

Very interesting public meetings are held each evening, when the claims of the missionary work are presented by Miss Hartt and Miss Bird, returned missionaries from Japan, and musical numbers are provided.

All the sessions are open to the public and the attendance has been good.

"He is a man with a grip of steel, an iron nerve, and a heart of gold." "Ah! A regular man of mettle."