

MAXIMS OF A MERCHANT

If you excel in any one thing, keep a doing it, even if it is so small a thing as making money.

THE CHARLOTTETOWN GUARDIAN

The People's Paper Read by Everybody

MAXIMS OF A MERCHANT

Unexploited resources are not wealth at all; they are opportunity; they are upon a different plane.

Covers Prince Edward Island Like the Dew

CHARLOTTETOWN, CANADA, WEDNESDAY, JANUARY 9, 1929

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UNDERWRITERS SESSION CLOSE WITH BANQUET

Delightful Function At Hotel Victoria Marks Close Instructive Meetings of Life Underwriters — Interesting Speeches.

A delightful banquet, given in the Victoria Hotel last night, was the closing event of the three days session of the Life Underwriters Association of Prince Edward Island. There were excellent speeches, the cuisine was in the Hotel Victoria's best style, and suitable music was rendered by a special orchestra.

Major J. C. Martin presided, and the speakers of the evening were: His Worship Mayor Yeo, Mr. Justice Arsenault, Dr. C. J. Rockwell, Director of the Rockwell Life Insurance, and Mr. E. V. Chown, secretary of the Life Underwriters Association of Canada.

A vocal solo, "Mother Machree," was beautifully sung by J. P. MacInnis.

Major J. C. Martin in his introductory remarks, said in part: "Gentlemen, for three days we have been sitting together absorbing the best knowledge known to our profession. The success which has attended our school, is due largely to the efforts of our own underwriters, and I feel I am expressing the thoughts of all present when I say it is due in very large measure to the energy of Captain Charles M. Williams.

Judge Arsenault, the next speaker, after telling some delightfully humorous stories, expressed his pleasure at having the Life Underwriters here in Charlottetown. Mr. Rockwell, he hoped, would honour us with a visit in the summertime when the province was at its best. He went on to speak in terms of the highest praise of Dr. Rockwell as an exponent and teacher of the best methods of training in the insurance business. He took a leaf out of his legal experience, and commended the foresight of those who had the good sense to put in an endowment policy at the time that he made a loan, or mortgage on his property. Thus year by year a fund was accumulating to retire the loan.

Insurance men, he felt, would be conferring a great benefit on such people if they would bring this point to their attention.

His Honor stated that he himself had never laid by any savings, except by means of a policy. He said that he was carrying a great deal at the present time, and was a convinced believer in its benefits.

There was a time when the insurance solicitor was looked on in much the same light as a book agent. But that day was past, and a business man today, who was approached by a solicitor should feel that he was having a favor conferred on him. So insurance men could well hold their heads high.

Judge Arsenault felt that more advertising should be done, and more publicly given. An excellent means would be for the companies to combine and buy a certain amount of space in the newspapers, which space should always be kept filled with appropriate educational matter, bringing the benefits of Life Insurance before the public.

His Worship Mayor Yeo extended to the Life Underwriters on behalf of the corporation, greetings, and to those from abroad, a hearty welcome. They had come at a time when the climate was rather ragged, but he joined with Mr. Justice Arsenault in the hope that they would come at another time when our Island province would be at her best in poetry and in charm.

His Worship extolled the great benefits of life insurance. The solicitor, he said, was a beneficent benefactor rather than a bothersome bore.

The watch-word of the day is service—not only with our churches but also with such clubs as Rotary, Kiwanis and Gyro. Life insurance, also, he felt, had as its basis, the true ideal of service.

He closed in expressing the honor of which he felt had been conferred on him in having this opportunity of addressing the Underwriters. He regretted that his medical duties in this time of the influenza epidemic prevented his being with them longer.

Dr. C. J. Rockwell said there was no question but that Life Insurance was one of the highest ranking of

The King's Condition Unchanged

(Canadian Press) LONDON, Jan. 8.—The king's physicians Sir Stanley Hewett and Lord Dawson of Penn at 8.15 p. m., issued this bulletin: "The king had a quiet day and the condition of His Majesty is unchanged. No further bulletin will be issued until tomorrow night."

(Canadian Press) LONDON, Jan. 8.—Another stereotyped medical bulletin on the condition of the king was issued at Buckingham Palace tonight. It was signed by Sir Stanley Hewett and Lord Dawson of Penn and although it was the first announcement in 24 hours, it said only this: "The king had a quiet day and the condition of His Majesty is unchanged. No further bulletin will be issued until tomorrow night."

The public showed a distinct decrease in interest in the case today, and is beginning to adopt the view that so long as "no change" is recorded there's no occasion for anxiety about the king.

The general confidence has been reflected in all movements of the royal family. They are going about their regular lives again except that additional duties have devolved upon the Prince of Wales. Among other indications of the calm in the household was the announcement today that if the king's improvement is not retarded the Prince will adhere to original plans for the entertainment of former president Alvaro of Argentina and his wife when they arrive from Buenos Aires next week.

businesses from the viewpoint of service.

Some people regard life insurance only from the standpoint of the premium they must pay. It was all wrong to present life insurance from the standpoint of the burden that is to be carried. Then it should not be presented either from the value of the policy—\$5,000.00, \$10,000.00. Life insurance is more than this. It is a transposition of responsibility from the one who is carrying it today for some one who will carry it in the future. It is a form of immortality, which enables those who have passed on to live still in terms of human happiness and of benefits to his loved ones.

Life, said the speaker, is becoming very complex. In patriarchal days, endurance was not so necessary as it is now. In those days the tribe looked after those who were left after the bread-winner had gone. Today we rely upon each other, and therefore, we must rely upon devices of society, such as life insurance to sustain us.

We are living today at a rate which allows not a small margin between what a man earns and what he must spend, if a man would preserve, for his family, the standards of living that are demanded of them. Life insurance is not a luxury; it is a necessity. It is very sufficient when it allows the standard of life to be carried on for the family which they now enjoy. Whether our grandsons will be hewers of wood and drawers of water, or powerful factors in the life of society may depend on whether we have taken out sufficient life insurance.

And finally, in the Bible there is a beautiful story—the story of a girl who was selected by the king of a country to be his queen. Esther was a Jew, and a man who did not like her race was plotting against them. Her uncle heard of it, and told her she must go to the king and tell him of it. She told him her life was in danger if she went. But he said it was her duty, so she went and served her people. So today we have the duty to preserve the scanty and helplessness in the lives of the dear ones who will follow us. And who can say that proper insurance will not be this success?

In closing, Dr. Rockwell said that he would not wait for spring, summer, or any other season to come to the Island—he would come whenever they asked him.

Mr. E. V. Chown, after reading a quotation from Hazlitt, written in 1815, stressed the necessity and the reasons for optimism. It is our function to see that no man passes without having his life insured.

The speaker spoke of the advertising value—especially of television, making the radio as an instance of this. Incidentally Mr. Chown stated that he had derived much more happiness and inspiration over the radio. When we think of the progress which life insurance is making in Canada, we should feel very optimistic indeed. He quoted statistics to illustrate the tremendous growth in the volume of business written. \$3,000,000.00 worth of business is being written every day in fact. This works out to \$104.16 per second, which is being added to the potential wealth of our country. Assuming there are \$3,000,000.00 families in Canada, we are adding \$1.00 per working day to the estate of each family. The per capita life insurance in Canada is not over \$540.00 per capita at this time, so there is much room for increase.

Life Underwriters should be pleased with their work, for they are ad-

MAE EDWARDS SCORES HIT IN SALLY

Delightful Three Act Comedy Favorably Received.

Each year the Mae Edwards Players seem to be accorded a welcome of added warmth and that of yesterday was not an exception. The play "Sally" pleased a good sized house and the theatre going public of Charlottetown always seems to enjoy a good clean comedy. Miss Edwards as Sally won many new friends with her winning personality and little mannerisms that captivate while Walter Sanville has made remarkable improvements in his work and was given good support by the rest of the company.

Charlie Downes as Tommy Sheldon, the boy from the country brought many a laugh. The Vaudeville between the acts scored well. Downes and Downes in a singing and talking act greatly pleased while the orchestra was the hit of the evening. This season the orchestra leader is Fred Bemis and Mr. Bemis—sure deserves credit in arranging such good programmes season after season.

Tonight one of the hits of the season will be presented, IT WON'T BE LONG NOW, and if you really wish to see and enjoy two solid hours of good clean amusement do not fail to see this show.

Installation of Officers At Rebekah Lodge

At a largely attended meeting last night the officers were duly installed in Alpha Rebekah Lodge, No. 10, I. O. O. F. by Sister Gertrude Beer, District Deputy President assisted by Florence MacDonald, as Deputy Marshall. The reports of the retiring officers were read and adopted, which showed a very successful term ending Dec. 31, 1928. The most pleasing feature of the evening was the gift of a beautiful set of gavel from Sister Elizabeth MacEachern, President of Rebekah Assembly, which was presented by Sister Gertrude Beer, D. D. P. on behalf of Sister MacEachern. Accepted with a few well chosen words of thanks on behalf of the Lodge by Sister Helen MacEachern, Noble Grand. At the close of the meeting dainty refreshments were served and a social hour spent.

Following is the list of officers: Noble Grand—Sr. Helen MacEachern. Vice Grand—Sr. Inez Lafferty. Rec. Sec.—Sr. Jane T. McKie, P. N. G. Fin. Sec.—Sr. Florence MacLeod, P. N. G. Treasurer—Lillian Duchemin. Warden—Sr. Barbara MacGregor. Conductor—Sr. Catherine Matheson. Chaplain—Sr. Alberta Patterson. Right Supporter N. G.—Sr. Florence MacDonald, P. N. G. Left Supporter N. G.—Sr. Helen Finlayson, P. N. G. Right Supporter V. G.—Sr. Claire Brown, P. N. G. Left Supporter V. G.—Sr. Marion Stewart. Inside Guardian—Sr. Muriel Lowther, P. N. G. Outside Guardian—Sr. Lella Feavoy. Pianist—Sr. Jean Fraser. Junior Past Noble Grand—Sr. Isabelle Love.

ding to the welfare and happiness of the people.

The speaker then quoted some verses from an optimist of the 18th century. He hoped that in this year of 1929 we could bring much more happiness to the lives of others, and he would be delighted, like Dr. Dewey, to come here again.

Capt. C. M. Williams then moved a very hearty vote of thanks to Dr. Rockwell, Mr. Chown, Mr. Bennett and Major Martin, for the work which they had undertaken in the past three days. This was seconded by Mr. R. H. Rogers and Mr. L. A. Moore of Summerside, and passed unanimously.

Following are the Island Life Underwriters attending the Rockwell Convention: Canada Life—K. S. Rogers, Milton Stewart, R. H. Rogers.

Continued on page 3

True Bills Found In The Cases of Heron, Bridges

Prisoners, Facing Grave Charges Must Stand Their Trial—Many Judgements Handed Down In Supreme Court.

True bills were brought in by the Grand Jury in the cases of Roland Heron, charged with breaking and entering and larceny and William Bridges, charged with assault and attempted rape at the opening session of the Hilary Term of the Supreme Court.

The court opened yesterday morning at 11 o'clock, with His Lordship Chief Justice Mathieson and associate judges Hazard and Arsenault on the bench.

The Grand Jury was empanelled as follows: Walter B. Robertson, Charlottetown (foreman). E. T. Higgs, Charlottetown. John McKenna, Charlottetown. Simon P. Paoli, Charlottetown. Daniel T. Fraser, Kingston. Preston Campbell, New Glasgow. John H. Court, Donaldson. Charles W. B. Frizzell, New Haven. Robert A. McPhail, New Haven.

THE CHARGE TO THE GRAND JURY

His Lordship, Chief Justice Mathieson, in addressing the jury said in part:

The number of cases which you have to adjudicate on is unusually small; there are only two. The first is a charge against Roland Heron, that he did break and enter the warehouse of Daniel Frizzell on Dec. 8th, and there stole fowl to the value

of \$3.00. You are familiar with the law, and there are no unusual features in the case.

The second case is more serious: It is that of William Bridges, who is charged with attempted rape. His Lordship then pointed out to the Grand Jury that it was their province to decide if the evidence was sufficiently strong to send the cases on to the petit jury. The Grand Jury did not pass upon the guilt or innocence of the accused; that was the task of the petit jury.

His Lordship then proceeded to emphasize other duties of the Grand Jury. If they knew of any outstanding matters of public importance, it was their duty to report upon them. Many times in the past, when such matters were dealt with in their report, they had been remedied very quickly. If, then, they observed any conditions of lawlessness, or other matter affecting the public welfare, they were to bring it to the attention of the officers of the Crown. It was very satisfactory that there were only two bills of indictment. The records of the Court fifty years ago for this same term disclosed to His Lordship that when the court met on Jan. 14th, 1879, there were 24 Grand Jurors and 36 petit jurymen. They remained until January 30th, and paid their own way to and from their homes. And they had

(Continued On Page 6)

IMPORTANT JUDGMENT IN PROHIBITION CASE

Section 129a of The Prohibition Act Declared to be Ultra Vires

By an important decision of the Supreme Court, delivered yesterday by Mr. Justice Arsenault, Section 129a of the Prohibition Act, with respect to the stopping of motor vehicles or other conveyances on the public highway by Prohibition officers, was declared to be ultra vires. The judgment was given with respect to the application of George Gallant for writ of certiorari to set aside a conviction by His Honor Judge St. Inman, Judge of the County Court for Prince County, under the Prohibition Act, the applicant having refused to stop his car when requested to do so by a prohibition officer. The conviction was quashed without costs, the Court holding that this was an offence for obstructing a peace officer under the Criminal Code and that the Provincial Legislature had no power at this point. At the hearing Messrs E. H. Strong and J. J. Johnston, K. C., appeared for the

applicant and Mr. Thane Campbell for the respondent.

Following is the complete text of the judgment:

Dominion of Canada Province of Prince Edward Island In the Supreme Court In the matter of the application of George Gallant (Chick) for a writ of certiorari. Judgment of the Court delivered by Mr. Justice Arsenault: "This conviction was made under the provisions of Sec. 10, sub. sec. 129a of 18 George V. Cap 11 being 'An Act to Amend an Act to Consolidate and Amend Various Acts Relating to the Prohibition of Intoxicating Liquors' and reads as follows:

"129a. Every person operating or having charge of the power or guidance of any automobile, motor cycle, or any motor vehicle or any other mode of conveyance upon any public road, highway or street, avenue, driveway or alley within Prince Edward Island who refuses or neglects to stop such vehicle or conveyance when required to do so by any Pro-

(Continued On Page 6)

LAST MINUTE NEWS FLASHES

(Special to The Guardian) MOSCOW, Jan. 8.—There is reason to believe that the American state department through its minister to Warsaw and Chas. Dewey, American financial adviser to Poland, has advised Poland to accept the Litvinnoff note which urges Poland and Lithuania to join Russia in signing a protocol making effective the terms of the Kellogg pact.

QUEBEC, Jan. 8.—Tomorrow marks the opening of the 1929 session of the Quebec legislature. Students of politics predict that this will be a fateful session for the Conservative cause as all the provinces will be watching Mayor Camilleion Houde of Montreal, member for Montreal Marie.

LONDON, Jan. 8.—The Prince of Wales spent more than a busy morning at York House receiving visitors after having attended to various business affairs. Among the callers was Hon. R. B. Bennett, leader of the Canadian Conservative party, whose home is in Calgary near the Prince's ranch. He remained with the Prince a long time.

TORONTO, Jan. 8.—Formal sanction by the shareholders of the Canadian Bank of Commerce giving the directors authority to ask the minister of finance for an increase in authorized capital from \$5 to \$50 million dollars, was given at the annual meeting of the bank's shareholders this afternoon. It is not proposed to issue any of the additional stock at the present time.

TORONTO, Jan. 8.—Fewer cases admitted to city hospitals here and provincial authorities to believe the influenza epidemic is now on the wane. Pneumonia claimed fourteen lives last night while influenza-pneumonia accounted for eight and influenza alone one making a total number of deaths as reported at the city hall today of 23.

KARACHI, British India, Jan. 8.—Nineteen men were drowned today when a boat employed on the Sukkar barrage works capsized on the river Indus as it was returning to shore. Five of those on the boat succeeded in reaching safety. One elderly woman, three of whose sons were among the victims, died of shock at hearing the news.

100 British Families Placed on N. B. Farms

(Canadian Press) OTTAWA, Jan. 8.—One hundred British families were placed on farms in New Brunswick in 1928 under the assisted settlement scheme in effect there. This year. The scheme is being continued until 500 families have completed the quota for the been located in that province. The farms are provided by the New Brunswick government, department of immigration officials explained. Loans up to 300 pounds sterling are made by the British Gov. and the settlement arrangements are under the supervision of the Dominion Govt.

Govt. to Expend Large Sum on Laboratories

(Canadian Press) OTTAWA, Jan. 8.—The government of Canada proposes to make research which will exceed many times its contribution to technical education, Premier Mackenzie King told a delegation of the trades and labor congress of Canada here today. The prime minister also forecast amendments to the Dominion Election Act, which will be introduced at the coming session of parliament. In this connection, Mr. King asked the delegation of the trades and labor congress if it had placed itself on record as favoring compulsory voting. President Tom Moore replied that it had not. The congress, however, said Mr. Moore, favored the establishment of a permanent voters list, which could be revised as necessity arose. Discussion of the voters lists, prompted a statement by James Simpson of Toronto, one of the vice presidents of the congress, to declare that the present method of adding names to the lists was "obsolete." In Toronto, he said, scores of names were "forgotten" because their owners were not of the same political faith as the patronage committee. "This is not hearsay, I can prove it," added Mr. Simpson.

INCREASED SHIPMENTS OF POTATOES

Over A Million Bushels Shipped By P. E. I. Association To Date

Potato shipments to date by rail and steamer, made by the P. E. Island Potato Growers Association, this season, are 732,245 bushels of seed and 352,223 bushels of table stock, a total of 1,084,468 bushels. There were also shipped 50,952 bushels of turnips by the Association up to Dec. 31st. The port of Georgetown has been very busy during the latter part of the season. On Jan. 7th the steamer Eivvva sailed with 58,000 bushels of seed potatoes for North Carolina. The steamer St. Therese is now loading 60,000 bushels of seed for Charleston, South Carolina, which will make the last seed shipment by the Potato Growers' Association for the season. A shipment of about 30,000 bushels of table stock is being loaded on the steamer Terme for Cuba. In addition to this business ship-

Continued on page 6

N. H. I. RESULTS

Toronto 2, Boston 5; Chicago 0, Pittsburgh 1; Ottawa 1, Montreal 1 (overtime).

ANNOUNCEMENTS, MEETINGS, ETC.

*Skate tonight. Band Arena. 8:07

*ROBIN HOOD FLOUR is guaranteed to please you better.

*Arena. Skating this afternoon 3 to 4:30. 3017

*Borden Line Club loading Thursday, Jan. 10 and Jan. 24th. Hours 3 to 4:30. 3017-1-8-31

*Annual meeting of the Ayrshire Breeders' Club will be held in Agricultural Hall on Friday, Jan. 11 at 1 o'clock. Members expected to attend. Visitors welcomed. Bert R. Brown, sec'y. 3016-1-9-31

*Skating this afternoon 3 to 4:30. 3017

*Belfast Shipping Club loading times at Foshila Station on Tuesday, January 15th. J. R. McWilliams, Sec'y. 3003-1-9-31.

*Notice—The annual meeting of the Wiltshire Creamery Company will be held in the hall at New Wiltshire on Monday, January 14, 1929, at 2 p. m. Roland Easter, Secretary. 2026-1-4-51

*Annual meeting of the Orwell Dairying Co. will be held in Orwell Cove Hall, Tuesday, Jan. 15th, 1:30 p. m. P. F. Dredland, Sec'y. 3001-1-9-31.

*Don't let your Battery freeze up. It costs money. Call up the old stand. McAlme Service Station 860 will do the dirty work. 3013-1-9-61.

*The Annual Meeting of the Federal Dairying Co. Eidon, will be held in the Belfast Hall on Wednesday, January 16th at 7:30 p. m. J. R. McWilliams, Sec'y. 3004-1-9-31.

*Coming—Montague Saturday. "Under the Black Eagle" with wonder dog, Flash—Yeo's Theatre play and pictures. 3009-1-9-21

*Annual Meeting—The annual meeting of the New Perth Dairying Co. will be held in the factory on Tuesday, January 15th at 2 o'clock p. m. R. G. MacLaren, Pres., D. D. MacLaren, Sec'y. 2098-1-7-31

*The Annual Meeting of the Prince Edward Island Publicity Association will be held in the Board of Trade Rooms on Thursday, January 10th, at 8:00 p. m. The public are cordially invited to attend. M. K. MacFadyen, Secretary. 3004-1-9-31

*The annual meeting of Ugg Shipping takes place on Monday, Jan. 14th, Trust that all members will attend. Representative of Live Stock will be present. W. Ross, Sec'y. 3003-1-9-21.

*Band, Arena tonight. 3017

*Dr. Clift, M. D.—Start now home prevention cure. Pury Station, Westchester Co., N.Y., U.S.A. 12-12-3mos

*The annual meeting of the Free-town Presbyterian church will be held at 2 p. m. Friday Jan. 11th instead of Thursday, Jan. 10th as first announced. 3014-1-9-21

*Skating with band, Arena tonight. Good ice. 3017

*Stop, look and listen—Get ready for the fancy dress carnival at Cape Traverse Rink, Pictouville, Jan. 12th. Several big prizes awarded for costumes and gowns with prizes for tunes. 3012-1-9-31



TORONTO, Jan. 9.—Maritime, fresh westerly winds, fair and cold. Toronto fair. 18—12 Montreal clear. 20—x4 Quebec cloudy. 18—x10 Charlottetown clear. 32—2 Halifax fair. 35—14 St. John clear. 32—0 Boston clear. 36—18 New York clear. 34—14 x—below zero High tide this morning at 10:32 and tonight at 9:17. Sun sets this evening at 7:40 and sets this afternoon at 4:35. New moon Thursday, Jan. 10th, at 4 p. m. Summerside tide eighteen minutes later than Charlottetown.

Rated Specials
CONE—4c per word net
each insertion in this column.

FURNISHED COTTAGE TO LET.
No. 295 Fitzroy St. Apply to J. V. MacDonald, Easter's Hotel.
3009-1-3-51