



Have You Ever Thought of Your Liver

When you get up with a heavy dull headache and a bad taste in your mouth, the chances are your liver needs cleaning. One of the easiest ways to get it into shape is to stir two teaspoonfuls of Liver Salve into a half a glass of cold water and swallow it half an hour before breakfast. The result will be a relieved stomach and an active liver.

Penslar Liver Salve is sold in two sizes 30c. and 60c. and we recommend it in every respect.

E. A. Foster CENTRAL DRUGSTORE We carry Pratt's Animal Remedies.

Charlottetown G.W.V.A.

Acquire Rena McLean Hospital For their dance on Friday evening May 14th. Special music and excellent refreshments. Tickets on sale Wednesday morning at all drug stores. 8807.

Victory Bonds

1934 at 96 We offer for sale 5 1/2 per cent Victory Bonds at the following attractive prices. 1922 at 99 1923 at 99 1927 at 99 1933 at 99 1937 at 101 1924 at 98 1934 at 96. Call or write for particulars. THE EASTERN TRUST CO. 154 Richmond St. Charlottetown. 8251-5-Satsfus61.

CLASSIFIED ADVERTISEMENTS

Advertisements under this heading, 2c. per word for each insertion. Where copies come to our care to be forwarded, five cents must be added to each copy. Concise, correct, and to the point. No word, but five figures (as \$1,000) are allowed in one word. Cash remittances to cover cost must accompany all advertisements. All now three last summer. Apply to Lem Kenny, Morell. 8768-5-1051.

AGENTS WANTED

AGENTS, SALARY AND COMMISSION, to sell Red Tag Stock. Complete stock including exclusive lines, specially hand, crown only by us. Sold by our agents. Elegant free samples. Write now to Dominion Nurseries, Montreal.

MALE HELP WANTED

WANTED-MAN TO WORK, ON farm, light wages, Aiden Moss, Kensington, 1805-5-1121.

WANTED-AT TELEGRAPH OFFICE

Wanted smart boy for night messenger. Exceptionally good opportunity to learn operating. 8795-5-1131.

WANTED-JOB MAN, ONE WHO

understands Platen Press work. Wire or write, News Sentinel Limited, Amherst, N. S. 8702-5-781.

FEMALE HELP

WANTED-GIRLS FOR ROSE and Grey Tea Room. Apply 1111-5-1111.

WANTED-MAID WHO IS GOOD

Plain cook to go to Ottawa. September. References required. Wage \$25.00 per month. Apply at Mrs. W. L. Scott, Victoria Hotel. 8778-5-1141.

WANTED-A CAPABLE GIRL FOR

general housework, good wages. Apply to August A. Allen, Harbinger, & Co., 8770-5-1661.

MISCELLANEOUS

FOR YOUR NEXT ORDERING PRINTING, cards, envelopes, visiting cards, postcards, all kinds of pamphlets, work done. Special prices on large quantities. The Printing Department of The Daily Guardian, Publishing Co., 1111-5-1111.

HON. A. E. ARSENAULT AND THE TAX BILL

An Educational Tax is Not Objectionable But Otherwise Revenue Should be Sufficient to Carry on for the Next Few Years.

On the motion for the second reading of the Taxation Bill Hon. Mr. Arsenault spoke as follows: In many of the Provinces of Canada there are perhaps more taxes levied than in this Province, but not by the Central Government, they are levied chiefly through the municipalities for the purpose of meeting certain expenses such as Education paupers roads, etc. We, also have in this Province a system of municipalities; our school districts are all municipalities, and they have to raise taxes for school purposes, and if we add to these what the Government will levy for roads and other purposes will make our taxes in this Province equal if not greater than those of any other Province.

The land tax which was heretofore 2 mills on the dollar is now 50 cents on the \$100 has been raised to 5 mills or 50 cents on the 100. Besides that the poll tax of \$3.00 is imposed on each individual between the ages of 21 and 65. Then there is the compulsory head tax of not less than \$2.00 for school purposes and also a compulsory Road Tax of not less than \$2.50 for Road Tax. So that when you come to add all these different taxes, and take the land tax which is not only raised to 5 mills, but under this system and under the schedules to be filed here, there is no doubt the valuation put on the land will be raised from 100 to 200 per cent, because we know during the last five or six years land values have increased very considerably. Naturally so, because the price of farm produce has doubled, trebled, and in many instances is four or six times what it was a few years ago.

Therefore the land values will be increased. Take into consideration the increased land tax, and land values; if such a tax is put on very suddenly it will have bad effect. That is one feature. Heretofore all men working on salary were exempted to the extent of \$500. A few years ago that had the effect of exempting from taxation practically every laborer in the Province, because the then rate of wages was from \$1.25 to \$1.50, and even skilled laborers could be secured for \$1.50. Today with the increased cost of living it is impossible for laborers to live on a wage like that, and \$1000 to them or even \$1200 is not of any great value. That \$500 was some years ago. That has not been disputed.

Then under those circumstances the rate of exemption should have been raised, but it is left at the same figure. Not only that, but the laborer has to pay the tax of \$3.00, and then if he makes \$1000 a year which will not more than enable him to live, he will have to pay an additional tax on the other \$500. If his income comes to a few dollars above the \$1000 then he will have to pay 1 1/2 per cent. on the excess over \$500. The Act is drastic in another way; it does not discriminate between the man who has responsibility and the man who has no responsibility.

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FOR SALE

FOR SALE A DOUBLE SPIKE tooth harrow, ordered some time ago and not called for. Apply to Flannigan's forge, opposite Revere Hotel. 8786-5-1121.

FOR SALE-CHEAP A DODGE car 1917 model five passenger. All new tires last summer. Apply to Lem Kenny, Morell. 8768-5-1051.

FOR SALE COMPLETE COURSE on Hypnotism. Apply "W" Guardian Office.

FOR SALE-KINDLING WOOD-split or in blocks \$2.00 a load at our wharf. A. Pickard & Co., coal dealers. Phone 240.

FOR SALE-ONE PURE BRED Holstein bull calf two months old, good milking stock. A. W. Morrison, North Lake, P. E. I. 8850

FOR SALE-HOUSE AND SHOP at Inkerman to be removed quickly. Apply to C. H. Bousfield, Water Street. 3853-5-31.

WANTED

WANTED POSITION BY AN EXPERIENCED and reliable chauffeur. Apply Morell Hotel after 6 p. m. 8771-5-1031.

WANTED-EIGHT OR TEN LIVELY horses. Will be at Eldon Hotel on Friday and Saturday forenoon. May 12-21.

NEED YOUR AID AND ASSISTANCE. Will you help a good cause? Cats wanted with kittens, two or three days old to raise young fox cubs. I will pay \$2 and address to your kindness. Leo Frank, 88 1/2 St. George Street, Charlottetown. 8703-5-1011.

WANTED-ONE THOUSAND copies of a book. Will be highest market price. Write or phone Canadian Packing Co., Ltd., Charlottetown. 8866-5-1321.

their time in looking after the roads and bridges. If they do that part of their work, well they will not have the time to go around valuating land. Moreover, it is a bad principle to have an officer of the Government, who is employed by the Government regularly, who will be a partisan, valuing the land. Land valuating is difficult, and it will be more so now, and if the regulations are to be carried out, it will be rather an onerous business that will require a man of more than ordinary intelligence.

Of course they will have certain information from the Registry Office, but the information is not always available, there, because there is only a small percentage of the farms changing hands and very often in farms changing hands only a nominal consideration is put down; and this will be more so in the future people seeing they have to pay taxes on the full value of their land will not care to put down the purchase price, and the information received from the Registry Office will not be of any great value.

The information to be received from assessment of the school district will not be of any great value. In the district they settle on a certain percentage of the value of the land, and raise their assessment on that percentage, and it does not matter very much whether they value land at 50 per cent, or 75 per cent, it amounts to the same. But there are few districts where they value their land to the full value for school purposes. The valuator will be the man who will have to judge. That man should be employed for the special purpose, he should not be a regular employee of the Government, and should not have other work to do that will take his attention away from this work.

As to the overseer being a collector of taxes, there is no objection to that; that has been so for some years past and has proved successful. Under this tax bill there is bound to be an immense revenue. I do not deny additional revenue is necessary; it is necessary chiefly for educational purposes, but my contention is this, and I think it is the contention that will meet with general approval, that if you had an educational tax, a tax that would be earmarked for education, the people of this country would not have any objection to paying that tax. My contention is that the Government should collect all the tax necessary for that purpose, and pay the teachers an adequate wage, and only depend on the district for paying the ordinary expenses of the school and for building purposes.

That tax would meet with the general approval, if it were a tax earmarked for that purpose, and not spent in any other way. It would be to the advantage of education because generally the man values education according to the amount he has to pay for it. If a man who pays a tax that he knows is for education he will try and take advantage of that, but what will be the result under this system. The man who pays his heavy taxes will know he is paying heavy taxes, but will not consider he is paying them for education, but rather for the general purposes of the Government, and the educational feature of the tax will be lost sight of. If you had an educational tax sufficient to meet requirements, then say you would be realizing sufficient for that purpose, the affairs of the province with very little additional taxation, if any, because you would be relieved in the first place of the amount now paid in supplements and in bonuses, amounting to some \$45,000 with the \$250,000 the government interest on borrowing under the Highway Bill and \$165,000 from the Federal grant. This amount of \$415,000 will enable you to build every culvert and bridge up to 20 foot span and build a large amount of roads out of that money, and I maintain it will relieve you each year of an expenditure of \$25,000 or \$35,000. You will get a large revenue from the Prohibition Commission. I don't know what it will amount to, but I have reason to believe that revenue will be at least from \$30,000 to \$35,000 a year or more, so that this will give you an additional revenue. You would thus have additional revenue apart from the Educational of over \$100,000 per year. That is, your public service will be relieved of sums to that amount. And in view of this I maintain that if you imposed an educational tax it would fully satisfy the needs for education and there would be absolutely no need for this Tax Bill.

My friends, say Oh, we require this large amount because on the 8th September last we found there was a difference between receipts and expenditure of \$230,000. This statement and the public accounts have been cooked for the very purpose of showing the necessity of increased taxation merely as a cloak for levying a large amount of additional taxes and for nothing else. You are going to start now with a large additional revenue. What will be the consequence? You immediately will have such demands on that revenue, during the first or second year, that will exhaust the whole amount and there will remain nothing to cover the necessities of the future. You are aware Mr. speaker that expenditures grow year by year in spite of anything you can do. And if you have your increased revenue all in one year then I say you will spend that whole amount, in the first year, and if you afterwards need additional revenue as necessity will demand you will have to further increase the taxes. Moreover, the amount that I have shown could be saved, and the additional revenue that would be received, apart from the educational tax, would carry you at least a sufficient length of time to know whether our just claim against the Federal Government and which is unconverted and which is very much featured in the newspapers of today, would be adjusted. If the Western Provinces receive their natural resources and it now looks

as if they would, the Province by such adjustment stands to receive additional subsidy amounting to \$375,000 and not sacrifice any of its claims for the school lands of the West. That is at least in contemplation. Such a distribution of subsidy would not impose any additional burdens on the Dominion of Canada because the Dominion of Canada is already bound to pay these subsidies to the Western Provinces, and if they received their natural resources and lands they must abandon these subsidies for the future for the reason that the Western Provinces go on getting increased subsidies according as their population increases. They are getting that because they have no public lands. If the lands and natural resources are transferred to them they cannot ask that subsidy go on increasing. Therefore, the resolution passed at the inter-provincial conference of 1918 contemplates this, if the Western Provinces get their natural resources they must cease, and the increase in the years to come will be divided among the other Provinces on the same basis as is provided for in the statutes constituting the Alberta and Saskatchewan claims. The minimum in that case would be \$375,000 and that would be this Province would be entitled to, and that as the resolution passed unanimously by all the Provinces of Canada except Manitoba, Saskatchewan and Alberta two years ago.

I think I have made it plain to any man who is unprejudiced in this matter, who is not a blind follower that having imposed an additional tax to meet the requirements of education there would be no need for these taxes. It was the policy of the late Government to do it, and we are not going to adopt any different policy at present.

There is another feature to this bill. We are asked to commit this Province to largely increased taxation, and so far we have made the least intimation as to how these taxes, when they are collected, are going to be applied. We shall expect before this bill goes through, the Provincial Treasurer, or whoever is finance Minister on that side of the House, will come down with his budget and tell us how they intend to spend this additional revenue which, as announced, will be about \$300,000 in excess of what has been collected heretofore. The educational outlay is being made a cloak by the Government to raise large sums of money from the people of this Province of which only a small part is to be spent on education, because the amount that will be spent for increased salaries does not exceed \$50,000 or \$60,000.

The Leader of the Government has mentioned a deficit of \$230,000 I intend going into that deficit when the proper time comes, and I think when I am through with the deficit they will not be so fond of talking about it. It is for the most part a manufactured deficit, as I think I will be able to show at a later stage of the session but for the present I will not go into it. That deficit was simply created for the purpose of giving an excuse to raise large increased taxes on this Province. I don't think at this stage it is necessary for me to go particularly into the matter. I have shown two things: an educational tax is not

objectionable and would I feel sure be favorably received. Once you had an educational tax then you would relieve certain items of expenditure that would give an additional revenue to spend to the extent of \$45,000, extension, road money, another \$35,000 and your revenue from Prohibition Commission and other sources, amounting altogether to something over \$100,000 and with that you would have quite sufficient at least to carry on for some years to come.

My friends used to say when they were in Opposition it was easier to impose taxes than take them off. How our friends did fight against giving us this little additional revenue from the War and Health Tax. You would think to hear them talk now that since they have come into power the cost of living went right up.

We imposed a small additional tax (the War and Health Tax) at that time in order to tide over matters during the war. I think we did right in cutting down public works to the minimum during the war, there was no telling how long it would last, what the effect would be. We were advised on every side to go slowly and we managed to live within our revenue until the war was over.

After the war, during the last year there was an increased demand for public works. It involved us in a larger expenditure than we have been put to the last few years, and certainly the revenue was not sufficient to meet it, but by any means we would have been quite willing to carry on the affairs of this province with an additional revenue of \$50,000. My friends have in view an increase not of \$50,000 but \$300,000 and over and I say if they were not prepared to undertake the services of the Province with the revenue in sight, they should have so informed the people during the election.

On the contrary, my friends (the Liberal candidates) went to the country decriing taxes, that there was sufficient revenue with economy to carry on the affairs of the province. They went to the country saying if the Arsenault Government came back to power they would tax them to the limit; they impressed upon the people that if they came to power they would not require any additional taxes, but would even supply the amount needed for the teachers without such additional taxes. The country believed them, and they have now no mandate for taxation, and if the Government persists in putting this Bill through, then, as honest men, they have only one thing to do: they should go to the country and say to the people: "We have found a different state of affairs." Let them tell the people what they are telling us today, and if the people approve of that they will have the mandate. But they need not come here and tell us, Mr. Speaker, the reason they do it is for educational purposes and because there was a very large deficit. I repeat that so far as education is concerned we would have no hesitation in voting them money for education provided it is spent for that purpose, and the object of the province would not object to it. But when it is made a cloak for levying increased taxes in this province, it is only a subterfuge and I am sure the people will not stand for it.

Have You A "Twenty Pay Life Policy?"

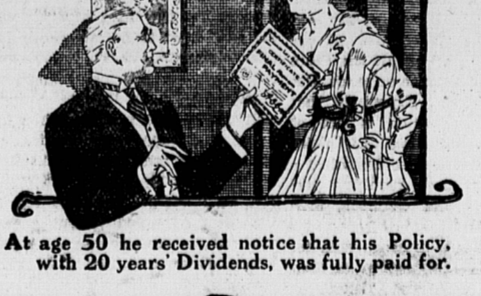
A true story of a Canada Life Policy issued over forty years ago.



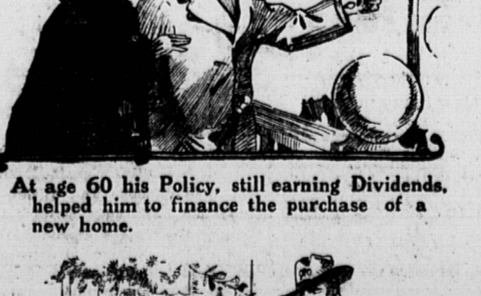
At age 30 he secured his \$5,000 Twenty Pay Life Policy.



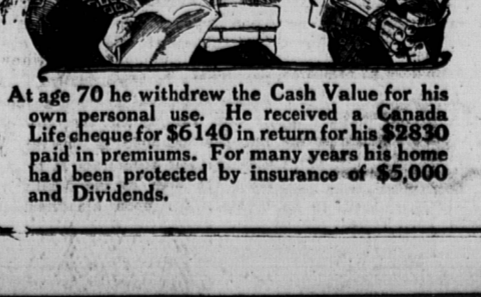
At age 35 he received his first Dividend, which was added to the Policy.



At age 50 he received notice that his Policy, with 20 years' Dividends, was fully paid for.



At age 60 his Policy, still earning Dividends, helped him to finance the purchase of a new home.



At age 70 he withdrew the Cash Value for his own personal use. He received a Canada Life cheque for \$6140 in return for his \$2330 paid in premiums. For many years his home had been protected by insurance of \$5,000 and Dividends.

A Policy on your life may do much that you intend to do—if you live. It may pay off the mortgage, supply food and clothing for your family, keep the children at school and prevent a forced sale of your other property.

It may be all that is left of your life work—to keep you in comfort in your old age. But—your Policy must be large enough.

The Twenty Payment Life

- Our new up-to-date policy provides— 1. That premiums will cease in 20 years. 2. That dividends will be paid during the 20 years, and afterwards. 3. That if you should be totally and permanently disabled before age 60, all premiums will be cancelled, and a monthly income paid to you. 4. That such monthly payments will not be deducted from the policy at your death. 5. That after 3 years you may take a Cash Value, or receive a paid-for policy or pledge the policy as security for a loan. 6. That the policy cannot lapse while a cash value exists; that the policy is indisputable after one year; that you may reside or travel in any part of the world or engage in any occupation without affecting your insurance. (There are many other valuable privileges.)

An Immediate Estate

The great advantage over any other form of investment is that a small percentage paid yearly creates immediately an estate of \$5,000, \$10,000 or more. These active, progressive years of life in which you are earning the most money are the years in which premiums can be more easily met.

Twenty years is a convenient period and premiums spread over that length of time are moderate and easy to handle. Do not delay this important matter. Ask for particulars today.

Canada Life

W. K. ROGERS Manager for P. E. I. CHARLOTTETOWN

Canada Life Assurance Company (Charlottetown) Form with fields for Name, Address, Date, and other details. Includes a large diagonal graphic with the text 'FILL UP—Without obligation on my part, please send me a prospectus of your new Twenty Pay Life Policy.' and 'MAIL TODAY—Charlottetown'.