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EXHAUSTIVE REPORT

The Royal Commission on Banking has reported exhaustively and effectively on the subject of its investigation, which was to make recommendations for revising or supplementing legislation relating to banking and currency. It was asked to suggest measures which would tend to promote the revival of trade and facilitate inter-imperial and international co-operation for the purpose of raising commodity prices and promoting domestic improvement. It was requested to furnish Parliament with some ideas on which might be based measures tending to insure stability of the economic, financial and social institutions of Canada. More specifically the Commission was asked to consider the advisability of establishing a Central Bank in Canada.

The report shows that the majority of the Commission favored a Central Bank. Of the two dissenters Sir Thomas White says that if it is considered necessary in the interests of Imperial trade that a Central Bank should be established, his dissent would be modified to that extent.

Among the principal revolutionary changes recommended is that of the abolition of collection charges on cheques and the introduction of par privileges on cheques. The short term credit for farmers, from 6 to 12 months, is recommended, while on the other hand the restriction of the interest rates to seven per cent by bankers is recommended to be removed. It is also suggested that the banks be given permission to deal in the highest class of investments, and that the directors should be so composed as to be fully representative of the various economic interests and the extent of the areas in which they do business.

The Central Bank, it is pointed out, will not be a competitor with commercial banks, its function being regulatory and indirect in the interests of satisfactory economic conditions.

Lord Masmillan and his colleagues have prepared and submitted a report of the highest importance which will provide the material for the drafting of legislation at the ensuing session of Parliament. It must be borne in mind that the Bank Act requires to be periodically renewed and the appointment of the Macmillan Commission at the present time was to enable the Government to get the latest and best expert information regarding the lines along which improvement and development of our banking institutions might proceed.

U. K. BACON MARKET

Canada has climbed into fourth place in the British market with bacon. During the nine month of the present calendar year the chief supplies came from the following countries: "Denmark 4,370,744 cwt., Netherlands 690,668, Poland 628,784, Canada 328,778, Lithuania 326,597, Sweden 313,425, Irish Free State 125,712, United States 45,834. Canada was in sixth place in the same period to 1932 with 158,692 cwt. and far behind all the leading countries of origin in 1931 with only 17,045 cwt.

Canada's supply in the past nine months was 36,823,136 pounds and the quota arranged at the Imperial Economic Conference in Ottawa last year was 250,000,000 pounds per annum so that if Canada maintains to the end of the year the same rate of supply it will amount to 46,028,520 pounds, or in round figures about one-fifth of the quota. The increase in the nine months of 1933 over the same period of 1932 was 107 per cent. and over 1931 it was more than 1800 per cent.

Canada since 1931 has stood second in the British market with hams, having taken the place for-

merly occupied by Poland. The supply in the past nine months was 138,037 cwt., coming next to the United States with 441,170 cwt. Two years ago the supply from the United States was 478,018 cwt. and from Canada 38,836.

SLEEP IN SERMONS

Most recommendations for curing insomnia are almost as exhausting as insomnia itself. The person who had tried one thing after another for sleeplessness and who on the ultimate trial discovers that repeating the gazetteer is a sovereign remedy, cannot rest after this discovery without making a world-wide report. That is perfectly natural; the benevolence of cured insomniacs is as inevitable as is their conviction that what wrought wonders with them will do for all the neighbors. A prescription that is brief and inapplicable is therefore a jewel. From the vicarage at Clayton-le-Moors, acrington, the Rev. F. G. Breed wrote to the London Times to the following effect:

"I have an easy way of putting myself to sleep. I say over to myself in bed the sermon that I propose to preach next Sunday and I am asleep in no time."

This letter was described as crowning an extensive correspondence on this subject. It might have put a period to it as well.

EXAMPLE OF BREVITY

On the subject of brevity in letter writing a correspondent of The London Observer writes as follows: "I remember reading once of how Victor Hugo, being too much occupied to write a letter once sent his publisher a sheet of paper bearing the enigmatic symbol '7' apropos of the success of his latest book. The publisher, so the story ran, was a man of wit, and promptly sent him as an answer a similar sheet bearing the symbol '1' from which Hugo learned the tale of its great reception."

EDITORIAL NOTES

The export of Canadian iron and steel rails to British South Africa provide some interesting figures. During the fiscal year 1919 these totalled 314 tons valued at \$33,987; 1931, 13,500 tons at \$409,535; 1932, 8,875 tons at \$231,734. In July of this year the amount was 4,235 tons at \$132,734 and in September 7,434 tons at \$223,865, making a total this year so far of 11,669 tons at \$356,599.

Sponsored by the Women's Council of Winnipeg, an affiliation of many organizations, two women candidates, Mrs. R. P. McWilliam and Dr. M. Ellen Douglas, are preparing to take the field for election to the Winnipeg City Council. "There are," says the Winnipeg Free Press, "many arguments in favor of a fair proportion of women in all governing bodies, particularly in a City where so many of the problems for which solution is sought, are those bearing directly upon the day to day life of the citizenship. The candidates, in the present case, are women of wide experience and well versed in public service.

The President of the British Board of Trade, Mr. Walter Runciman, in a recent speech said that Britain was in the happy position of regaining bit by bit her old position as the great major trader of the world. A comparison of figures for the first half of the past three years showed in the vast majority of cases that the United Kingdom's share of imports into foreign countries had either been steady or had increased and in some cases the increases had been very large. By contrast with the summer of 1921, Britain had now attained the position of being the strongest financial country in the world with the best credit. She had been able to place her national finances upon a foundation almost as secure as before the war.

Notes By The Way

At a meeting in Toronto, Mr. Arthur Krock, chief of the New York Times, Washington bureau, made the interesting statement that the Washington Government is today further than ever from co-operation with other nations, and that so long as the National Drive is on it cannot lower tariffs, enter into trade treaties, or admit competitive goods on more generous terms. The inference to be drawn from these conclusions is that the Canadian Government will have difficulty in negotiating any equitable trade agreement with the neighboring republic in the near future.

Another session of Congress will fall within the second half of Mr. Roosevelt's first year. But before New Year's Day he may accomplish so much of clear benefit to the American people that they will not allow Congress to run riot and unbalance situations that he has been stabilizing. It is important for all interests as they begin to enjoy some relief in the movement toward normal times that they should remember to be grateful, and should not cease to be co-operative. We have a long road yet ahead of us and the leadership of the President must be sustained.—Dr. Albert Shaw, in The Review of Reviews of America.

Naval experts in Britain appear to be unanimous in their opinion that disarmament, insofar as it has been practiced, has seriously weakened the defensive strength of the nation and that some of the lost ground must be recovered. It is an accepted fact that the British Government has gone farther than any other in carrying out the policy of disarmament and while the action taken in this respect has afforded the British public some relief from taxation it is now being realized that this relief has been obtained at the price of national security.

According to a survey of prison labour recently completed by the Bureau of Statistics of the United States Department of Labour, there were 156,947 prisoners confined in State and Federal prisons in 1932. This compares with 84,761 in 1923, the year of the Bureau's last previous survey on this subject. The figures represent an increase of 87 per cent. during the nine-year period.

The Baneroff Times reported last week that three young men of that district had been chased by a moose. The boys were forced to climb trees while Mr. Moose walked around and waited for them. The moose is the only dangerous animal we have in the eastern part of this Dominion. He will attack you and make no mistake about it. In the summer he is not so vicious, but when fall comes and he begins to travel around alone he is looking for trouble. Call him and he will tear through the bush, looking for a fight.

Today South Africa is comparatively prosperous because of a wind-fall—the gold premium. Nobody knows how long this amazing good fortune will last. It would be sheer folly to count upon its lasting indefinitely. What needs to be done in the interests of prudence is something that could never be attempted under a purely party regime. Advantages should be taken of this most fortunate breathing space to set our house economically and financially in order, so that under more normal and far less favourable conditions than exist today the country can pay its way, instead of gradually sinking in a morass of debt and over-taxation. A return to party now would not only destroy the hope which now exists of better government and more prudent administration, but it would mean almost certainly another boom in those purely political and radically unsound enterprises which have in the past created burdens for the taxpayers, with rarely any counter-vailing advantages.—Cape Argus.

By following a sound financial policy and honouring her obligations, this great Dominion, Australia, has succeeded, after strenuous efforts, in putting her house in order. Her deficit of three years ago has been converted into a substantial surplus, in spite of large sums paid from revenue for the relief of primary producers.

If there were no restriction on the production and export of what, if there were assurance that land settlers who did not "stick" would not join the ranks of the unemployed in our cities and towns, there could be no objection to land settlement activities. It is inevitable that immigration and land settlement will be resumed some day and that it will eventually be a very large movement. The millions



By James W. Barton, M.D. TESTING FOR ASTHMA

A story was going the rounds a few years ago—and it was a true story of a husband and father suffering acutely with asthma who decided to go to another district to live.

He went ahead to make arrangements for the family's arrival and in a few days wrote them to come ahead as he had been absolutely free of asthma. His family had no sooner arrived than his asthmatic attacks became as severe as ever. He went to another district alone and was free of asthma; when his family arrived the asthmatic attacks again returned.

What was causing the attacks? The old family cat was responsible for them as the man was sensitive to cat fur.

By getting rid of the cat he got rid of his asthma.

It is now generally known that while some asthmatic attacks are due to nose and throat conditions, a great many are due to pollen from plants, from the furs and feathers of animals, and from various foods.

In order to find just what may be causing the asthma what is known as the "scratch test" is now being generally used. A scratch is made on the skin and some of the suspected substance—food, fur, feathers is rubbed into the scratch. If the inflammation following reaches a certain size it is a sign that the patient is sensitive to that particular substance.

This same scratch test is also made in trying to locate the cause of hay fever and head colds.

What about these scratch tests? Are they reliable? Dr. E. S. O'Keefe, Lynn, Mass., and Dr. L. B. Burgin, Roxbury, Mass., state that in children with hay fever the scratch method gave a high proportion (91%) of positive reactions.

In children with asthma, however, scratch tests showed a low proportion (30%) of positive results.

If instead of using the scratch test, the substance is injected under the skin, the proportion of positive reactions is much higher (87%).

What is the lesson? The point is that while the scratch test is reliable in hay fever of children, it is not reliable in asthma.

The Black Rose

(Montreal Gazette) Horticulture has its thrills. The chroniclers of this department of human activity have told us what a tremendous sensation was made at the Crystal Palace Exhibition of 1851 when the introduction of the purple-belled fuchsia, the gaily spotted calceolaria or lady's purse, the floral redhot poker, and the vermilion gladiolus, aroused the keen interest of the crowds and the plaudits of the experts. And but a few weeks ago, in England, if we rightly remember, some £800 was paid for an entirely new specimen of the East Indian jungle weed. Hosts of people, just now, are rallying to the Sangerhausen rosarium in a small Germanic Hartz town. And the attraction? It is announced that Germany has produced a "black rose." More precisely this unique bloom has been coaxed into existence by the veteran rose grower Herr Max Krause, flower being a cross betwixt two extremely dark varieties of roses, namely, the Chateau de Clos Vougeard and the Lord Castlereagh. At any rate, its hue is described as being of a deep velvety black-red, and, furthermore, it is affirmed that its fragrant petals show no shading whatever, whilst the shrub buds freely and its leaves shine a dark green. The advent of this remarkable blossom befell upon the thirtieth anniversary of the rosarium, which event is being celebrated.

Thought goes back inevitably to the notorious "tulip-craze," which, in 1634, seized upon the Hollanders, who vied with each other to produce a "black tulip," whereof Dumas has told the story; and public excitement reached such a pitch

of acres of fertile, uncultivated land will draw the population to make them productive. And it is to be hoped that British settlers especially will avail themselves of the opportunity which those fertile lands will offer. That is the wish of the Canadian people.—Winnipeg Free Press.

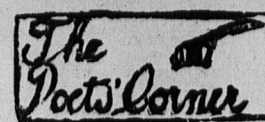
The Tragedy Of "No Lights"

(Montreal Gazette)

Highway accidents due to unlighted horse vehicles continue and the melancholy record will be maintained until all the owners of farmers' carts and delivery wagons voluntarily come into line with the sensible ones, or until the legislators at Quebec are driven by public opinion to see the necessity of enacting a law covering the matter. The recent collision near St. Johns, Que., in which Dr. Berdino Dumas, of the Hotel Dieu at Montreal was the victim constitutes a striking example of the need of lights on vehicles of every description. Dr. Dumas was driving with his fiancée when he was faced with a car with glare lights on, and when he tried to avoid a collision or being ditched, he had the misfortune to strike a horse-drawn wagon which bore no lights whatever, and which was thrown into the ditch. The doctor stopped his car and went to the assistance of the occupants, and, while helping them to regain the road, collapsed and did while being conveyed to hospital. According to medical evidence at the inquest, Dr. Dumas died of syncope "caused by a nervous shock following the crash between his motor car and the horse-drawn vehicle." The inquest was held at St. Johns, and the jurors, in rendering their verdict, stated that "the members of this jury, as well as all citizens in general would regard favorably action whereby the Government of the Province of Quebec would adopt a by-law rendering it compulsory to carry lights for all vehicles travelling along highways and roadways of this province."

This rider expresses the opinion of the public in general, including owners of horse vehicles, for it is a fact that many of them have seen the wisdom of bearing lights at night and have paced lanterns or reflectors on their wagons and buggies. The latter fact might be taken into serious consideration by those members of the Legislature for rural constituencies who at past sessions have resolutely set their faces against compelling drivers to carry lights on country roads and have by their opposition effectively killed attempts to enact a very necessary safety law. The "citizens in general," as the jury in question stated, would welcome such a law, so the opponents in the Assembly are in no danger of losing any political support worth mentioning. The danger in the present circumstances is for all users of the road, especially for the drivers of horse vehicles, and this danger will remain until the legislators are brought to see the dire necessity of such a protective law. It is not a question of expense, for reflectors are available for all who care to ask for them, and are furnished free of charge. This matter of lights on vehicles will surely

be revived at the next session and favorable action should be taken. Every vehicle needs to have a light at night, in country as in city, and the only sure way of ensuring this is by means of legislation covering the whole province.



OUTWARD BOUND

I leave behind me the elm-shadowed square And carved portals of the silent street, And wander on with listless, vagrant feet Through seaward-leading alleys, till the air Smells of the sea, and straightway then the care Slips from my heart and life once more is sweet. At the lane's ending lie the white-winged fleet, O restless Fancy, whither wouldst thou fare? Here are brave pinions that shall take thee far— Gaunt hulks of Norway; ships of red Ceylon; Slim-masted lovers of the blue Azores! 'Tis but an instant hence to Zanzibar, Or to the regions of the Midnight Sun. Ionian isles are thine, and all the fairy shores!

—Thomas Bailey Aldrich.

Untidy Authors

(London Times) An opportunity to observe the way in which authors' work was afforded by the exhibition at a bookshop in Oxford Street. Here are manuscripts heavily soiled and corrected—others which reveal writing neat and precise. George Bernard Shaw prepares his work in meticulous shorthand, using green paper with a faint line; Rudyard Kipling writes a longhand which is small and fine; and from Arnold Bennett's calligraphy one remembers his early work in a solicitor's office.

Neatness also marks the manuscript of T. E. Lawrence, who is represented by the bound leaves written on Indian jall-paper of his recently published translation of the Odyssey. This manuscript belongs to Mrs. George Bernard Shaw, and, although the manuscript of the famous previous book of Lawrence of Arabia ("Seven Pillars of Wisdom") is mostly in the Bedelian, Mr. Wilson of Bumpus's is able to include the first and last pages in Oxford Street.

W. K. Collins is the untidiest writer so far included in the exhibition—his "She Loves and Lies" is a mass of heavy scorings-out. George Moore made alterations openly, even after his books had been published. Marie Corelli's "Ezrabas"—an important novel in the history of fiction—is there in a very legible hand, written in deep black ink.

Dangers Of Consistency

(Walter Lippman in N. Y. Tribune) There is something about making a speech or writing an article which perverts the human mind. When the utterance is published the Rubicon has been crossed and the bridges have been burned. It seems to end the inquiry, and after that we almost cease to be interested in the truth, being so preoccupied to prove that we already possess it. What between the demand of the

COLDS!

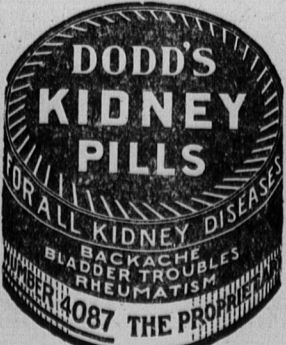
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