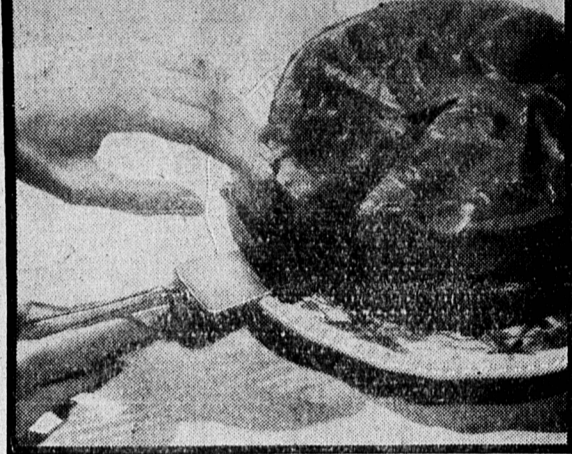


7 uses for FRY'S

- Hot Cocoa Drink
- Cake Icing
- Children's Drink
- Chocolate Fudge
- Cakes and Biddings
- Iced Cocoa Drink
- Chocolate Sauce



Make a Chocolate Layer Cake with Fudge Frosting

... using FRY'S

The rich, smooth chocolaty flavour of Fry's Breakfast Cocoa gives you the finest chocolate cake, the most delectable fudge frosting you ever tasted. Your guests will delight in this wonderful chocolate cake and frosting combination—and you'll be happy, too, in listening to their praise of your baking. Follow these recipes carefully.

Fry's Chocolate Layer Cake

- 1/2 cup butter.
- 2 eggs whole.
- 1 cup brown sugar.
- 1/2 cup milk.
- 1 cup flour. A little salt.
- 2 teaspoons baking powder.
- 1/4 cup Fry's Cocoa.
- 1 teaspoon vanilla.

Sift and measure the flour, baking powder, salt and Fry's Cocoa together.

Cream shortening until smooth. Add the sugar gradually, beating between additions. Beat eggs until thick and light. Combine egg and butter mixture, add vanilla, and beat until mass is light and fluffy. Add dry ingredients and milk alternately to the above batter. Beat

well between each addition until mixture is smooth.

Bake in two tins in a moderate oven about 20 minutes, size of tins about 9 inches across.

Fry's Fudge Frosting

- 1/2 tablespoon butter.
- 1/2 cup sweet milk.
- 1/3 cup Fry's Cocoa.
- pinch of salt.
- 1/4 cups sugar.
- 1 teaspoon vanilla.

Place butter, milk, sugar, Fry's cocoa and salt in saucepan. Mix well and boil until the mixture forms a soft ball when dropped in cold water—about 20 minutes. Remove from fire, add vanilla and beat until mixture thickens to consistency to spread.

FRY'S COCOA

Other Fry Products—Fry's Premium Chocolate (unsweetened) and Fry's Chocolate Syrup

Send for free Recipe Book to J. S. Fry & Sons (Canada) Limited, Montreal, Que. 324

PROHIBITED RAT POISONS

It is an offence under the Criminal Code to import, use, or have in one's possession in Canada any culture of bacteria for the destruction of rats. This is on account of the dangerous nature of such culture, the present trend in pest control being to develop preparations which are poison to the pest and harmless to other animals and plants. Pyrethrum and derris sprays and powders which are innocuous to vertebrates have been evolved for keeping down many insect pests infesting buildings, while squill preparations are employed to control rodents. These latter specialties are quite efficient for their purpose and are said to be innocuous to poultry and live stock. All these matters are covered by the Agricultural Pests Control Act which is administered by the Seeds Branch of the Dominion Department of Agriculture.

EASTERN GUARDIAN

*This column is reserved for news of local interest but advertising of a new nature may be inserted at 2 cents a word strictly payable in advance.

*SUBSCRIPTIONS to The Charlottetown Guardian may be handed to their Rep. Archie Hume, or left at H. J. Mabon's Drug Store, Montague. 12-13-dff.

*Friends are sorry to learn of the serious illness of J. W. Murdoch, Montague.—H.

Just Like Mother.

Mother—Willie, you have been very naughty after promising to obey me.
Willie—That's nothing. You once promised to obey dad.

Since 1853



Long years ago, before the age of skyscrapers and department stores . . . your forebears used to buy Christie's Arrowroots in the little shop around the corner . . . and today . . . at teas . . . suppers . . . in the nursery . . . everywhere . . . you still find Christie's Arrowroots. They are still so pure and nourishing . . . so very nice.

Christie's Arrowroots

SUMMERSIDE and Prince County

*This column is reserved for news of local interest but advertising of a new nature may be inserted at 2 cents a word strictly payable in advance.

—ROPE, twine, nets, tar and all fishing supplies, sold at Brace's. 8428-3-16-21.

—HOW MANY eels do we ship? Develop the fishing industry at your door, and buy supplies at Brace's. 8428-3-16-21.

—BUYING silver fox pelts, good cash prices being paid at the office of B. Graham Rogers, at Summerside. 8617-3-9-91

—KENSINGTON Dairying Association will receive tenders up to March 25th for hauling cream on routes for season 1933. 6389-3-14-31.

CLOSING OF FORTY HOURS

The High Mass of Reposition, which was celebrated in St. Paul's Church, Summerside, on Wednesday morning, brought to a close the Forty Hours devotions, which commenced on Monday. Rev. F. X. Gallant, parish priest of Egmont Bay, was the celebrant on Wednesday and also on Tuesday at High Mass. Rev. Theodore Gallant officiated at the organ. The services were very largely attended and the whole parish received Communion during the Forty Hours.—S.

—SEVERE INJURIES—Mr. Robert Fraser, of Summerside, who is a cripple, was run into by an auto on Tuesday evening as he was being driven home from his work by his large Newfoundland dog. Mr. Fraser was cut severely about the arm and had other injuries which will confine him to the house for at least a week. Mr. Fraser, for the last two years, has been drawn on a large hand-sleigh by his faithful dog to and from work and has never had an accident before. The accident occurred by the railway crossing east. His many friends hope to see Bobbie about again in the near future attending to his shoe repairing business.—S.

SUMMERSIDE RACING

One of the best racing programs that horsemen will have the opportunity to witness will be staged on Summerside harbour next Saturday, weather conditions being favourable. The Summerside Driving Club are putting up a large sum of money for a free-for-all race between Lucky Lindy, noted race horse, owned by Wellington McNeill of Charlottetown; Major, S., who has been beating allcomers on the ice this winter; Parker Boy, who was only beaten once last season on the clay; Yorkola, owned by Dr. Delaney, of Wellington, who won practically every race he started in last season, beating his second by several seconds. Each one of these horses have already entered, and will be ready to start, ice conditions permitting. John Whitehead, of Charlottetown, will hold the reins of Parker Boy and claims he can win.—S.

—Mr. Wilfred Maynard, of Northampton was a visitor to Summerside on Tuesday.—S.

—Mrs. P. S. Howatt, of Borden, was a visitor to Summerside on Tuesday making preparations for the opening of the lobster season.—S.

HOUSE

(Continued from Page 1)

"Attorney-General for Canada vs. Attorneys-General for Alberta and British Columbia."

Effect of Decision

The general effect of that decision was that the Dominion Parliament had no right to control by its legislation the business of insurance, nor to prevent companies, wherever incorporated, from carrying on business within the provinces. It was decided that the control of the business of insurance was a matter which came within the jurisdiction of the Provincial legislatures, under the section of the British North America Act which authorized the Provinces to legislate upon the subject "Property and Civil Rights in the Province." The Privy Council, however, in the case referred to declared that it would be within the power of the Parliament of Canada, by properly framed legislation, to impose a restriction requiring a foreign company to take out a license from the Dominion Minister as such a power was given to the Dominion Parliament under its right to legislate for the regulation of trade and commerce and regarding aliens.

As the result of the dictum of the Privy Council just referred to, the Dominion Parliament amended its Insurance Act and endeavoured to frame their legislation in such a way as to be included within the permitted legislation, namely, matters relating to trade and commerce and to aliens. The Dominion legis-

lation as amended again came before the Privy Council in the year 1924.

The Ontario Act

In the year 1922 the Legislature of Ontario had passed what was called the Reciprocal Insurance Act, which authorized the making of reciprocal contracts of insurance on obtaining licences in Ontario. The amended Dominion legislation had made it a criminal offence for any Insurance Company to transact such business without a Dominion licence. The Privy Council held that the Ontario Act was valid. They also declared that the Dominion Parliament, although it had the undoubted right to legislate upon matters relating to the criminal law, yet had no right under that guise to interfere with the right of the Insurance Companies to carry on their business.

To meet the effect of this last mentioned decision the Dominion Parliament again amended its legislation. They repealed the sections which had been declared ultra vires by the Privy Council, but substantially re-enacted them with a proviso that Reciprocal Insurance Companies were not to be affected. The Dominion Parliament also passed another statute called "A Special War Revenue Act," under which, in the guise of legislation imposing Dominion taxation, they in reality attempted to restrict the carrying on of the business of Insurance Companies.

Privy Council Decision

This amended legislation came before the Privy Council for their consideration in the month of October 1931. In its decision reported in English Law Reports (1932), Appeal Cases, p. 41, the Privy Council declared that neither under the guise of legislation regarding trade and commerce, nor regarding immigration, nor aliens, nor taxation, nor the criminal law, over all of which it had legislative authority, had the Dominion Parliament the right to intermeddle with the conduct of insurance business, which, by the Privy Council's decision of 1916, had been declared to be a subject exclusively within provincial authority.

This latest Dominion legislation has likewise been declared ultra vires, and every attempt to impose restrictions upon the business of Insurance Companies by requiring them to take out a Federal licence has so far turned out to be an invalid exercise of the power of legislation.

This legislation of the Parliament of Canada, although it has proved to have been unconstitutional has been, however, of very great benefit to all persons who transact business with Insurance Companies. The business of insurance is of comparatively modern growth. It is not necessary to refer to the tremendous increase in the amount of insurance which is being transacted in these modern days, nor to enumerate the great variety of subjects which are covered by insurance. Every class of persons and almost every individual is now concerned or affected by insurance in at least some of its branches. The necessity, therefore, of protecting the public from the possibility of being exploited by Insurance Companies which might make default in payment of losses in the risks they assume, is manifest. The fact that when losses take place, such as the dropping of a life, the happening of a fire or any other casualty insured against, the amount of the loss when liability is not disputed, is invariably paid by the Insurance Company concerned, is due entirely to the fact that the Dominion Government under its legislation now declared invalid, has guarded the public by requiring that Insurance Companies deposit with the Federal Department sufficient funds to meet any losses they may insure against.

Safeguard to Public

If this oversight of Insurance Companies should be removed, and if Companies were to be allowed to write policies of insurance without any legislation imposing a guarantee of their financial stability and ensuring that losses would be met when they occur, the possibility of exploitation of the public is manifest. Should the Dominion Govern-

An amazing line of
2-Trouser Suits
\$15.00

Here is a value such as you have not seen before. Two trouser suits made up of good closely woven fabrics, good linings, well cut and well made. All sizes from 36 to 42.

\$15.00

Sale of SHIRTS
\$1.35

Beautiful woven fabric—not printed, very smartly made, two perfectly fitting stiff collars, French cuff.

TIES
Newest Diagonal Stripes
50c

Wild ones. Quiet ones and lots in between.
STOCK UP.

SOX
Famous Monarch Make
35c

Pleasing Patterns. Choice colors. Sizes 10 to 11½.

We've Many Types of Hat but see this wonder
HAT \$3.

All the new colors—raw edge brim, perfectly proportioned—wear them up—or wear them down.

Extra !!!

There's a sale of Samples of BATH TOWELS at the head of the main stairway—WONDERS!

Moore & McLeod Limited

ment, as a result of this series of decisions adverse to its legislation, withdraw from the field entirely and leave Insurance Companies to operate without such guarantee of solvency, the need of provincial legislation to protect the public is urgent and imperative.

It is not necessary that reference should be made in detail to the requirements which are to be found in Dominion legislation regarding the furnishing by Insurance Companies of financial statements, the inspection and auditing of books, the deposit of securities and other actions which have heretofore limited the business of insurance to companies of unquestioned financial strength.

The necessity for a complete examination of the standing of Insurance Companies and the carrying out of other details which have to do with their licensing by the Dominion Government, has involved the establishment and maintenance of an Insurance Department, which has attained very extensive proportions in order to cope with the growing insurance business of the country.

Uniform Legislation

Following the Privy Council's decision in 1916 declaring against the validity of Federal licensing legislation, Ontario enacted a general Insurance Act in 1924. Since then legislation substantially uniform with that of Ontario has been enacted by the Provinces of British Columbia, Alberta, Saskatchewan and Manitoba, the latest Act being that of Manitoba enacted in 1932. At the recent Conference between Provincial Premiers and the Dominion Government held at Ottawa, one of the subjects discussed was insurance. Reference was made to the decisions of the Privy Council, all of which were adverse to the validity of Dominion legislation, and the statement was made that if

might be necessary and was not improbable that the Dominion Government would withdraw entirely from the oversight, control and licensing of Insurance Companies, and that if that should take place it would be incumbent upon the Provinces to provide their own legislation to meet the requirements of that situation.

Provincial Legislation

In Prince Edward Island, legislation on the subject of insurance, except for the one subject of life insurance, has been rather meagre. In the year 1924 a Life Insurance Act was passed. That statute is a copy of the Uniform Life Insurance Act prepared and recommended by the Canadian Bar Association. That Act has been adopted in all of the Provinces of Canada, except possibly Quebec. Another statute which had also been recommended by the Canadian Bar Association was the Fire Insurance Policy Act. That Act provided uniform statutory conditions for fire insurance policies. This Uniform Fire Insurance Act has been adopted in six of the nine provinces of Canada. In our own Province no Act has ever been passed dealing with the conditions of fire insurance policies. Various other statutes dealing with insurance, such as automobile insurance, live stock insurance, hall insurance, weather insurance, accident and sickness and other branches of insurance, as well as with the business of mutual insurance companies and fraternal and mutual benefit societies, have been enacted in the other Provinces of Canada from time to time, but none in Prince Edward Island. Most of the Provinces have now consolidated their various Acts into one general Insurance Act, the provisions of which are substantially uniform throughout the Provinces of Canada. The draft bill now submitted to the Legislature is based upon these statutes, and is largely

ly modelled upon the latest Act, namely that of Manitoba, passed in 1932.

Description of Act

The Act as drawn, consists of 15 Parts. The first three Parts are general. The Act contemplates the appointment of a Superintendent to act under the instructions of a member of the Executive Council charged with its administration. Companies are required to obtain a license from the Superintendent before carrying on business. The Company must satisfy the Superintendent regarding the amounts of the Company's authorized, subscribed and paid up capital. It must file with him a copy of its Act or charter, its regulations, balance sheet and other information regarding its affairs and financial position. It must also deposit with the Provincial Treasurer approved securities in certain sums according to the nature of its business.

Provision is made for reciprocity between provinces, so that Companies may make a sufficient deposit in one province to cover its transactions in another or other Provinces, and for the transfer of these securities, or part of these securities to the province affected, whenever necessary. Provision is also made

that the Superintendent may accept as sufficient the fact that the Company is licensed by any Government in Canada.

Deposit of Securities

The provisions requiring the deposit of securities do not apply to mutual insurance companies, fraternal societies, Lloyd's Underwriters, nor to companies which have made deposits with the Dominion Government under Dominion statute.

Parts 4 to 12, inclusive, deal with special forms of insurance, such as fire insurance, life insurance, accident and sickness insurance, automobile insurance, live stock insurance, weather insurance, fraternal societies and mutual benefit societies, and mutual insurance companies. The remaining Parts of the Act deal with inter-insurance, re-insurance, and with the control and operation of agents, brokers and adjusters. Uniform statutory conditions where adopted by other Provinces have been included in the Act.

The Act is not to come into force immediately but upon a date to be fixed by proclamation of the Lieutenant Governor-in-Council. This will afford opportunity to Insurance Companies to become acquainted with the Act and to know what is to be done to meet its requirements.

Eczema On Hands For Five Years



Mrs. Andrew Volk, Bardonia, Alta., writes: "I was very much bothered, for five years, with eczema on my hands and wrists. I tried all kinds of ointments and salves, but they did not help me. A friend told me about Burdock Blood Bitters, and after I had taken two bottles I found I had received complete relief from my trouble."

For sale at all drug and general stores; manufactured for the past 33 years by The T. Williams Co., Ltd., Toronto, Ont.

In These Trying Times
Maintain Your Health
Take regularly
SCOTT'S EMULSION
of Norwegian Cod Liver Oil
To Build Resistance
Easy to Digest