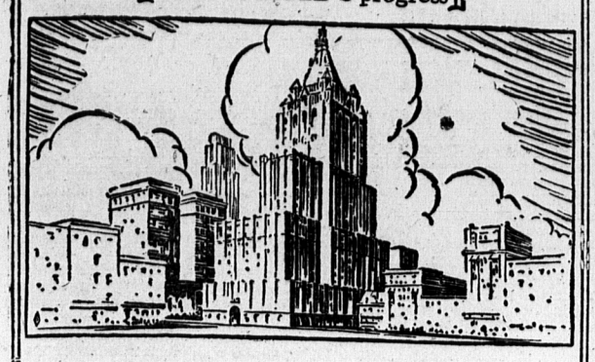
Any industry's progress is FEDERATED'S progress



Will insurance companies lead in future earnings?

. . . you can profit

ALL forms of insurance—life—fire—casualty grow with the nation. Many insurance companies have, over a long period of years, yielded annual returns from 12% to 75%.

Federated Capital Corporation—an Investment Company with unusual facilities for scientific stock selection and supervision—enables every stockholder to share in the profits of 30 leading insurance companies, among which are:

Globe and Rutgers Fire Ins. Co.
Hartford Fire Ins. Co.
Home Insurance Co.
Maryland Casualty Co.
National Surety Co.
Niagara Fire Ins. Co.
Phoenix Ins. Co., Hartford
Sun Life Assurance Co. of Canada
Title Guarantee and Trust Co.
Travellers Insurance Company

Every investor also obtains an interest in the earnings of over 200 carefully chosen, dividend-paying companies representing the soundest in every phase of American and Canadian industry.

Federated Capital Corporation is an investing company with an impressive record of earnings.

Complete information gladly sent on request

Eastern Securities Company Ltd.
CHARLOTTETOWN
MONTREAL HALIFAX ST. JOHN

WE DO NOT SAY

3 Crown Tea

Is the best Tea you can buy.

We leave that to you to say when you try it.

Insidious Eye Strain

We use this adjective advisedly.

Sufferers from Eyestrain may have perfect vision and therefore do not suspect the presence of any eye defect.

The motive power of the Entire human organism is Nerve Energy.

Normal eyes, it is computed utilize about 20% of this Nerve Energy, but when Eyestrain is present, a much larger proportion is required. Hence defective eyes, through their consumption of an excessive amount of Nerve Energy may seriously affect the functioning of other organs of the body and produce ill health.

HAVE YOUR EYES EXAMINED

G. F. Hutcheson
OPTOMETRIST

SERVICE COAL

We are prepared to attend to your coal wants, and can supply best quality of hard and soft coal, also petroleum and Besco coke. Prompt service, lowest prices.

W. D. Gillis & Co
Phone 176

Stock Quotations

HALIFAX, Jan., 21. — Quotations furnished by Johnston and Ward Members Montreal Stock Exchange.

NEW YORK EXCHANGE

At Top & Santa Fe Ry	200¾
Am Car & Foundry Co	99
Am Car& Foundry Co	99
Am Locomotive Co	110
Am Smelt & Re Co	96½
Am Bosch Mag Co	45
An Cop Mining Co	127¼
N Y Cen & Hud Rv R R	197
Con Gas Co (N Y)	109⅝
Hud Motor Car Co	85
Inter Petroleum	65
Standard Oil of N J	52
Reading Co	107½
Southern Pacific	132½
Union Pacific Ry	219⅝
U S In Alcohol Co	137⅛
Westinghouse Elec	139
United States Steel	185¼

MONTREAL STOCK EXCHANGE

Abitibi	50
1st—B E Steel 1st Pfd	7¾
2nd—. E Steel 2nd Pfd	35
Miss Kan & Texas Ry	392
Montreal Power	112
National Breweries	134
Winnipeg Electric	105¼
Brompton	36½
Brazilian Traction	79
Steel Co of Canada	63
Shawinigan	89½
Can Steamship Co	36½
Dominion Bridge	94
Massey Harris	92½
Canadian Brewery	27
Building Products	43
Fraser and Co	85
Chas Gurd	42
Power Corporation	98½
Inter Utilities—A	45
Inter Utilities—B	15
Can Pac Ry	243
British America Oil	56¼
Imperial Oil	102

BANKS

Bank Commerce	333
Bank Royal	389
Bank Montreal	412

WHEAT

Mar	121⅜
May	124⅝
July	126½

CORN

Mar	97¾
May	100½
July	102¼

OATS

Mar	52⅜
May	52⅜
July	49¼

WHEAT

May	126⅝
July	128⅜
Oct	127⅜

DISTINGUISHED SERVICES IN EDINBURGH

Mr. W. W. M'Kechnie, a cousin of Mr. James Paton of this City wins merited appointment.

The following news despatch appears in the Scotsman, Edinburgh, of Dec. 24th:

"A notable event in the history of the Scottish Education Department will take place on Monday next in the retirement, after nearly thirty years' service, of Sir George Macdonald, K. C. B., who succeeded Sir John Struthers as Secretary six years ago. Mr. W. Wallace M'Kechnie, who is at present Second Secretary, has been on the recommendation of the Secretary for State, appointed to succeed Sir George Macdonald as Secretary."

Mr. M'Kechnie above referred to is a first cousin of Mr. James Paton, of this city. Mr. and Mrs. Paton, while in Edinburgh last, year visited Mr. M'Kechnie at his home and enjoyed a delightful time.

The Scotsman summarizes Mr. M'Kechnie career, which has been a brillant one, as follows:

"Mr. Wallace M'Kechnie, who succeeds Sir George Macdonald, has been long connected with the Department, for many years on the inspectorate side. He has shown himself to be a keen and able administrator and while an inspector won the universal esteem of the teaching profession by his knowledge of their problems and difficulties.

"A native of Edinburgh, where he was born in 1872, Mr. M'Kechnie was educated at Daniel Stewart's College and at the University of Edinburgh, where he graduated M. A., and obtained the Vans Dunlop Scholarship in Classics, the field in which he specialized. Leaving Edinburgh, he went to Trinity College, Oxford, with an exhibition, and won a first in "Mods" and also in "Greats." Later, he obtained the MacKenzie scholarship in Classical and English Literature. From Oxford he returned to Edinburgh in 1898, and worked in the Greek Department of Edinburgh University under Professor Butcher. The following year he was appointed lecturer in Humanity in the University of Glasgow, and in 1905 was appointed a full inspector, taking up work in that capacity in the Elgin, Banff, Nairn and Western Ross district, where he remained until 1910, when he once more returned to Glasgow to take charge of the whole district. In 1922 he was transferred to the head office of the Scottish Education Department in Edinburgh, for special duty, and in the following year was appointed junior assistant secretary. His appointment as senior assistant secretary was made in 1925, and two years later he was promoted chief assistant to Sir George Macdonald. During his career as a district inspector, Mr. M'Kechnie was brought into contact with secondary work, and was particularly associated with the department of classics and French. He also became keenly interested in mentally defective children, and was a strong advocate for their special training. His concern for their welfare led to his services being sought in connection with two Government Committees—the Departmental Committee on Sexual Assults against children and young persons and the young offenders Committee.

"About 1920 he was made an inpector of special schools of all types in Scotland, these embracing reformatory and industriel schools. The appointment was made at a time when the industrial and reformatory schools of Scotland were tranferred from the Home Office to the Scottish Education Department, and Mr. M'Kechnie's knowledge of the subjects involved enabled him to advise the Department with regard to blind students and mental and physical defectives. His record of service has been one of high distinction."

Address By K. of C. Council To Rev. P. Walsh

The following is a copy of the address presented to Rev. P. Walsh by the Charlottetown Council of the Knights of Columbus shortly before his departure to resume his duties as parish priest at Palmer Road:

Worthy Chancellor,
Rev. and Dear Father Walsh:

We are gathered here tonight to bid you farewell and although there is usually regret coupled with the word "good-bye" yet, as we bid you "God speed," our regret is in a measure offset by feelings of pleasure.

We are happy to see one who has labored so well and faithfully in God's vineyard receive, at least, a partial reward for his efforts and so, we feel pardonable pride and pleasure in your promotion and elevation to the responsible position of Parish Priest of Palmer Road.

May it be God's holy will that you will be blessed with many years to carry on this work for which you are so eminently fitted.

By your genial nature and unfailing tact you have endeared yourself to all, and so we are filled with feelings of sadness when we think of your departure from our midst.

You were always a faithful attendant at our meetings, a zealous worker for all that stood for advancement of Columbianism and you filled the office of Chancellorship with becoming worth and dignity. So dear Father we hope and pray that you will always continue to use your influence in our behalf and that Council No. 824, though losing a resident member will still have a staunch supporter in Palmer Road.

We hasten to assure you, dear Father, that the members of this Council will always remember you and shall unite in asking God to continue to shower His graces and blessings upon you in your new field of activity.

In conclusion, dear Father, we ask you to accept this purse on behalf of Charlottetown Council No. 824 Knights of Columbus.

Yours respectfully,
E. J. H. MORRISEY,
Grand Knight
W. J. MACDONALD,
Deputy Grand Knight

Central Guardian

BY PAYING YOUR SUBSCRIPTION now you get the choice of nine calendars from the Charlottetown Guardian.

FUNERAL OF MR. W. G. GILLESPIE.—The funeral of Mr. W. G. Gillespie takes place today from the residence of his daughter, Mrs. C. S. Drew, 24 Water St., at 2.15 p. m., for service at St. Paul's at 2.30 p. m. thence to the People's cemetery for interment.

POTATO STEAMER SAILS—The S. S. "Ferne" sailed from Georgetown Sunday morning, Jan. 22nd at seven o'clock for Havana with a cargo of 18,400 bags potatoes shipped by the Potato Growers' Association. This will be the last cargo of potatoes to be shipped by water from Island ports this winter. Georgetown Harbour is reported as being practically clear of ice.

WEDDING BELLS.—Very charming was the wedding of Miss Catherine L. Matheson, daughter of the late Jonathan Matheson of Dundas, P. E. Island, who became the bride of Jacob Steffen, a member of the Los Angeles Police Department on January 9th, 1929. The ceremony was performed by the Rev. Dr. Snape of the Temple Baptist Church, of which the young couple are members. The bride, lovely in her gown of white lace and veil of tulle fastened by a coronet, carried a boquet of yellow rose buds and lilies of the valley. She was given in marriage by Joseph Simmons of Cable Head West P. E. Island, an intimate friend of the family, and for many years a resident of Los Angeles. She was assisted by her younger sister, Mabel, beautiful in her gown of pale blue satin. Mr. W. Miller was best man. Following the ceremony a wedding supper was served at the home of the bride's mother.

WELL KNOWN HERE.— Saturday's Moncton Times says:—"A pleasant incident took place yesterday in the office of Major A. J. Tingley, Supt. of the Investigation Department, C. N. R., Atlantic Region here, when members of the staff of the department presented their popular Chief Inspector, John J. Dunphy, with a handsome signet ring. Inspector Dunphy's initials were set in relief on the ring and an inscription on the inside gave the date of the presentation. The occasion was the birthday anniversary of the inspector, and the presentation was accompanied by an address of congratulations and best wishes. Inspector Dunphy was taken completely by surprise but replied to the address in a fitting manner, thanking the members of the staff for their good will and expressing appreciation of the hearty co-operation which they had always given him in carrying on the work of the department. He drew the attention of those present to the work they had to accomplish, stressing the great responsibility which developed upon every member to loyally perform his duties. The presentation was made by Mr. Joseph H. Wedge and the address was read by Mr. A. P. Dallaire and signed by the following members of the staff: A. P. Dallaire, J. H. Wedge, H. O. Sullivan, L. U. Lund, F. A. Randall, M. J. Dunphy and C. W. Abell.

The Daily Argument

AUNT HET

BY ROBERT QUILLEN

"If Opportunity was to knock at Amy's door, she wouldn't open it till she had time to pick up things an' pull off her apron."

POOR PA

"Ellen is so strong minded that she don't seem at all herself. It looks like bein' strong minded has sorter weakened her mind."

QUESTIONS TO COME BEFORE PARLIAMENT

Parties in Senate Will Stand Fifty-fifty When Present Vacancies are Filled.

(Special to the Guardian)

OTTAWA, Jan. 21.—By the death of the late Hon. W. B. Ross, Conservative leader in the Senate, the dwindling majority of Conservatives has reached the vanishing point. There are 48 Conservative members in the Senate, 44 Liberals, one Progressive, who is to all intents and purposes Liberal—the Hon. Mr. Turriff—and three vacancies to fill. These vacancies will, of course, all be filled by Liberals, so barring further Conservative fatalities the parties during the coming session will stand fifty-fifty. Ross, though not a brilliant man, was an able lawyer and constitutionalist. The question of a successor is being speculated upon. So far, only three names have been mentioned—the Hon. Gideon Robertson, who was Minister of Labor in the Borden and Meighen ministries, who was put forward strongly when Mr. Ross was appointed to succeed the late Sir James Lougheed, and who may be the successful candidate this time. He is very popular with his party, and was an able administrator when minister. The Hon. J. A. Calder is the second on the list, and although almost a silent member when he was Minister of Immigration and Colonization is regarded as a power in the background. He is really best known, apart from the fact that he definitely left the Liberal party, along with Premier Sifton of Saskatchewan, and joined the Union Government, as author of what is known as the Calder Act, under the provisions of which a number of civil servants, not otherwise provided for were able to retire with superannuation. He was regarded in Saskatchewan as the ablest political manipulator in the province, but the very fact of his former Liberal affiliations may militate against his chances of becoming leader. The third member of the Senate mentioned is W.B. Willoughby, Moosejaw, Saskatoon. Originally an Ontario politician, and an unsuccessful candidate for Cardwell, he went to Saskatchewan where he was elected to the Legislature and succeeded Sir Frederick Haultain, when the latter was appointed Chief Justice of the Province. In 1917 he was appointed to the Senate by Sir Robert Borden. He is a man of considerable ability and a fighting force. Sir George E. Foster, though the nestor of Canadian Conservative statesmen, has not been mentioned so far. He is now too old to take on the duties of leadership, at least for long. As to his outstanding ability as an orator and parliamentary debater there is, of course, no question. The question will be decided at the first caucus of Conservative Senators held after the opening, but as the Senate does not usually begin to function seriously until after the Commons has accumulated sufficient business for the Senate to deal with, many of the members do not arrive until then. In the meantime, it is thought that Senator Gideon Robertson will act as temporary leader.

In a previous despatch, containing an outline of possibilities in the way of legislative programme, no mention was made of immigration, for the reason that an announcement was impending, and it was thought better to wait before hazarding what might prove to be mere guesswork. Last session and during the Parliamentary recess immigration was a lively issue. Mr. Forke has been kept more or less on the gridiron, and though he usually has a goodnatured Scotch complacency he occasionally lost his temper. The new announcement is of new arrangements to place 6000 trained British farmers in Canada. As the result of much ragging and nagging from all parts of the Dominion and from various points of view, the Department has definitely decided in favor of British settlers as far as possible. Great Britain has been placed in the strictly preferred list and European foreigners on the non-preferrd list, and the railways have been instructed to reduce the latter by 30 per cent. The department is really not opposed to Scandinavians or those of Teutonic stocks generally, it being admitted that they make excellent settlers, but the objection is to those of the more southern races of which we have aplenty and to spare. They usually, if not invariably gravitate to the towns and cities, of which our bootblacks, confectionery and fruit stores, etc., are abundant evidence. It is not, therefore at all likely that opposition will concentrate upon the immigration policy, or non-policy of the government during the coming session. It is understood, however, that General A. D. Macrae, who delivered a very illuminating and constructive speech last session on the subject, will be again to the fore, with an elaboration of what he had in view then. It will be remembered that just after delivering that speech he met with a very severe accident by slipping on the ice on Parliament Hill and was prevented from appearing again in the House. In the meantime, he has been devoting a great deal of time to a study of the subject, and spent some time in the Peace River last fall making a reconnaisance of that country having settlement especially in view, and it is just possible that the committee on immigration and agriculture may investigate fully the merits of his scheme. If the principle of his scheme were adopted, it would be quite possible to include cleared farms many of them abandoned or turned into pasture, in Ontario, and the Maritime Provinces. Quebec, of course, does not seek settlers, as it is quite competent on account of the natural increase of population and the stay-at-home tendencies of her people to look after the settlement and cultivation of Quebec lands.

There was intimation in the outline referred to of both railways seeking authority for extensions and new branch lines in the West. Further particulars are available, and it has developed that the C.P.R. and the C.N.R. are likely to have a stand up fight in the Railway Committee. The C.P.R. propose tapping the new mining areas, including Sudbury and Flin Flon fields, the entire program involving 1,200 miles of new track. The C.N.R. is asking for protection of its branch lines, which is regards as largely its exclusive territory. At all events, it objects to the duplication of lines where one system will serve the wants of the communities so tapped, and in this connection Sir Henry Thornton has issued a strong statement of protest. When two great corporations, one of them of national status, lock horns we may look for what might be called a Titanic struggle. There will be no blood shed or violent upheavals of a political nature—the Railway Committee and Parliament will look after that—but it will furnish much interest, while is lasts, to parliamentary proceedings.

ALL RECORDS SURPASSED

EACH YEAR for 57 years policy holders of the Confederation Life Association have had reason to congratulate themselves.

In 1928
All Previous Records were Surpassed

These are the figures that tell the story of PROGRESS IN 1928

Paid Policyholders and Beneficiaries,	1928	$ 5,875,169.79
Paid Policyholders and Beneficiaries,	since 1871	68,485,635.00
Surplus Earned for the Year 1928		2,454,356.00

SURPLUS FUNDS FOR FUTURE DISTRIBUTION
$7,553,430.50

New Insurance Written and Revived	$ 57,273,653.00
Insurance in Force Dec. 31, 1928	291,724,524.00
Assets December 31, 1928	64,869,835.85

The Association wrote the largest amount of business in any one year in its whole history.

The gain in insurance in force was the greatest ever made.

The amount of surplus earned exceeded that of any previous year.

PRESIDENT
Peleg Howland Esq.

Charles S. Macdonald, *Vice-President and General Manager*
Robert S. Waldie, *Vice-President*

Complete copy of the Annual Report will be mailed upon request

Confederation Life Association
HEAD OFFICE . . . TORONTO

W. G. HOGG, Manager, Branch Office: Bankof Nova Scotia Chambers Charlottetown, Prince Edward Island

In Memoriam

WILLIAM PENDERGAST

On Saturday, Jan. 12th., death claimed one of the few remaining of the older generation of Hope River, in the person of William Pendergast, in the seventy ninth year of his age, leaving to mourn his two brothers and one (adopted) daughter, viz:—Edward Pendergast, Kensington; Thomas of Hope River, and Miss Marian also of Hope River.

He was of a retiring, modest disposition, and was noted for his natural hospitality. The weary wayfarer always left his hearth rested and refreshed. To use an expression of log cabin days, "the latch string was always out."

His wife (nee Laura Landrigan), predeceased him last May. Their deaths in such quick succession leaves a void that will be sincerely felt in Hope River.

He was consoled during his illness by his pastor, Rev. W. V. Macdonald, from whom he received the last rites of the R.C. Church.

The funeral took place on Wednesday, Jan. 16th., at St. Anne's Cemetery, Hope River. The pall bearers were: Herbert Simpson, Bruce Power, Austin Hogan, Edward Turner, James Reid, Clarence Reid.

May his soul rest in peace. K
(Patriot please copy.)

ROBERT FITZSIMMONS

At his home in Long River on Nov. 28th (last) in the ninety second year of his age, Robert Fitzsimmons passed to his eternal reward. He had lived through many generations, and had witnessed the great evolutions of progress such as Telegraph, Telephone, auto, motive power, etc. which have changed living conditions so much within the last seventy years.

He was an extensive farmer and race horse owner in his earlier days, being one of the first producers of harness racers in this province — helping in a very material manner to make the province famous for its fine horses. Forty years ago the performances of Mr. Fitzsimmons' "Old Dean" and "Island Chief" on the Mainland drew marked attention to P. E. Island. He was the "Dean" of P. E. Island horsemen and was contemporary with the late Dr. J.T. Jenkins, W. A. Brennan and others—the only living representative of the "old guard" being W. S. McKie of Charlottetown.

Mr. Fitzsimmons had two brothers, viz:—Thomas (deceased some years ago), and Michael of Kildare—now living in Edmonton; seven sisters, all deceased except Mrs. D. McKinnon, (nee Alice) of Auburn, Me. Two sons viz—Bernard, Indian River, P. E. I., and Robert A., in Waterville, Washington State. Also thirty four grand children, twenty two great grand children, and one great great grand child, viz, Edward Murphy, of Maple Plains.

He was soothed and sustained with tenderest care in his last illness by his wife (nee Annie Sheehan Bateman), who still survives. His first wife, Mrs. Mary (Smith) McLean, predeceased him some years ago. Thus the people of Long River and vicinity mourn the loss of an old time pioneer and life-long friend. His remains were interred in St. Mary's Cemetery, Indian River, Mgr. Gillis officiating. R.I.P.

ATLANTA, Ga., Jan. 21.— George Harsh, former Orgle Thorpe University student and scion of a wealthy Milwaukee, Wisconsin family, was convicted by a Supreme Court jury here yesterday of murder. The verdict carries the death penalty. He had confessed fatally shooting Willard Smith, young drug store manager, when he attempted to hold up the store on the night of October 16th., for a "thrill."

GRIPPE! FLU! INFLUENZA! RAGING THROUGH CANADA

Preventive measures are advisable with so much Grippe in the air. Keep the throat and nostrils clear of infectious germs by inhaling the balsamic vapor of **Catarrhozone.** By this means you send the healing and soothing properties of the famous 'Blue Gum of Australia all through the air passages of the head and throat.

Catarrhozone stops a grippy cold, it's splendid for irritable throat, relieves headache and quickly drives out the germs of Flu, Influenza, Grippe and Bronchitis. Get Catarrhozone today. Complete outfit, $1.00, and lasts two months; smaller size 50c at all druggists.

Christie's Biscuits
The Standard of Quality Since 1853

One important thing about Christie's Soda Wafers is that their excellence never varies. They are *always* crisp and crunchy—*always* fresh and pure.

In the store or on the 'phone, always ask for Christie's Biscuits