

The Charlottetown Guardian

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The Dominion Housing Act

The Dominion Housing Act (1935) and its probable effect toward stimulating the Canadian building industry are the subjects of an article by T. D'ARCY LEONARD, Toronto, which is published in the current issue of the Journal of the Canadian Bankers' Association.

"To understand just why it is contemplated that such loans would stimulate the building industry," writes Mr. LEONARD, "it is necessary to be familiar with the normal method of financing house construction."

"Companies such as life insurance companies that ordinarily provide the bulk of first mortgage money for constructing houses are subject to statutory limitations which prevent them from loaning more than 60% of the value of the property. This is a very reasonable precaution imposed for the protection of policyholders and investors whose moneys are entrusted to these companies, and there is no doubt that as a general rule 60% of value is the limit for safe loaning in Canada."

"Second-mortgage investors have been so badly hit by the depression and by legislation passed for the relief of mortgagors that there is today practically no second-mortgage money available. There is a surplus of funds seeking safe first mortgages, but the balance of the financing has been missing. The idea of the 80% loan under the Housing Act is to bridge the gap ordinarily covered by the second mortgage."

Canadian Literary Survey

The editors of the University of Toronto Quarterly have embarked on a new literary enterprise which should prove to be of permanent value. It is a survey, covering the past year, of Letters in Canada, and is now reprinted in booklet form from the April issue of the Quarterly.

The object of the survey, the editors explain, is "to furnish material for a conspectus, not merely of literature in the narrowest sense, but of that culture of which it forms a part and by which it is (or ought to be) nourished."

The critical comments are for the most part brief and to the point. They are not of the kind calculated to swell the egotism of authors. Medjore literature, particularly in the field of poetry, seems to have formed the bulk of the year's output, and this fact is duly noted in the survey. We like particularly the comment on one poetess of pleasing talent but no genius to whose work popular opinion has tended to assign a false importance. Her name is little known to readers here, so we need not give it. She is a type not uncommon among literary aspirants, and herein lies the significance of the criticism passed on her compositions: "Mrs. (Blank) exalts the cosy things in life—rocking-chairs, flower-pots, we dresses on the line, strawberries in a blue bowl, and, of course, lavender and mignonette. Love, patriotism, even religion itself, take on a kind of cosiness in her verses, as they, doubtless, do in the minds of a multitude of Canadians. Her verses are an expression of the ordinary self of the Canadian middle class, that is to say, of the immense majority of Canadians. They stir no passion to fear that an Eschylus may be the next phenomenon in Canadian literature."

This, it is noted, is a criticism of poetry, not of the author. The author in question is doubtless a woman, and something more than "build the lofty rhyme." It is not chief criticism of the literary critic to condemn the poet.

book," says MILTON, "is the precious life-blood of a master spirit, embalmed and treasured up on purpose for a life beyond life." That definition has never been improved upon. It makes one vital demand of literature: that it be sincere. The case against shallow optimism in poetry is that it is never sincere.

Editorial Notes

Pineapples from Australia have been added to the free list instead of 1c per lb. as heretofore. * * *

Surely 50% of the cost of hardsurfacing now is better than bearing the whole burden later. * * *

"Picnics" to Ottawa are now inexcusable as they result only in the declaration "the cupboard is bare." * * *

An applicant for provincial government work the other day was told there were 500 before him. * * *

Now that the Ruisko Road and the Borden Road are financed for hard surfacing the rest of the Province can go hang, is apparently the attitude of Hon. B. W. LE PAGE. * * *

Premier CAMPBELL may take a month's holiday in the hope that some degree of quietness may be restored to the Provincial Building by the end of that period. * * *

A correspondent in Toronto Saturday Night thanks Prime Minister KING because his \$100 U. S. A. purchasing privilege makes her "An Honest Woman." Does it really, or does it merely let her "get away with it?" * * *

Here is the Bankers' Credo as given by Mr. J. P. MORGAN at a recent banquet of the National Institute of Social Sciences, New York: "Do your work; be honest; keep your word; help when you can; be fair." * * *

President ROOSEVELT's mother, Mrs. JAMES ROOSEVELT, is opposed to him campaigning for re-election. "I don't think my son should campaign this year," she said. "The people know whether they want him for another four years. If they don't, well, he'll get along well enough." Which is good philosophy but bad politics. * * *

Toronto Saturday Night, rather unkindly: "It does not appear to us to be a matter of any great importance, at any rate as affecting the conduct of the Radio Commission, whether the personal references by 'Mr. Sage' to the leading statesmen of other parties were in good taste or not, nor whether they were written by an author who had no business to be in Canada or by an absolutely unrepentable native, nor whether they were described in the broadcast as being sponsored by the Conservative party or by John Jones of Jonesville, P. E. I." * * *

While we have not yet been credited by Mrs. Black, M.P., and Miss MACPHAIL, M.P., with having any handsome or distinguished representative in the House of Commons we still have one consolation left us. According to Miss AGNES MACPHAIL, "the most distinguished looking man in Parliament" is the Rt. Hon. R. B. BENNETT. When Mr. D. A. MACKINNON, Manager of the Charlottetown branch of the Central Bank visited Ottawa the other day, he was mistaken for Mr. BENNETT by the sentry on duty in the East Block, who saluted him accordingly. * * *

Existence of a hitherto unknown force, differing radically from electricity, magnetism and gravitation, and more powerful than any of them, has been demonstrated experimentally, scientists attending the recent annual meeting of the American Physical Society were informed. One of the properties of this force prevents the universe from exploding into a mass of hydrogen gas, and other properties make possible the existence of the nearly 100 varieties of chemical elements. The force is hidden in the nucleus of the atom and does not extend its influence even as far as the electrons rotating around the nucleus. The only name by which the force is known is "nuclear force." * * *

The ghosts of a world that is gone, and never can return, still are playing nominal roles in a strangely transformed post-war world. This was never brought out more forcibly in recent cables than that announcing the recreation of the ancient Roman Empire, with King VICTOR EMANUEL III. of Italy as the modern CAESAR. Declaration of VICTOR EMANUEL as Emperor is to mark Italian occupation of the Ethiopian capital of Addis Ababa, and doubtless will be attended with all the pomp and pageantry that ancient precedent and modern facilities can conjure up. The irony of this is lost because one is so used to the situation as it exists in Italy. For here is a hollow image of a mighty "Rex et Imperator," propped up and decked out with stage trappings, and owing its existence to BENITO JUAREZ MUSOLINI, a former Socialist editor, whose very first names are those of a Mexican revolutionary. * * *

The offer of the Rt. Hon. R. B. BENNETT to co-operate with the Government in solving the railway problem is noteworthy. The leader of the Opposition has given an undertaking which is sufficiently comprehensive to include any remedy, which the Government may choose to apply to the railway problem. He emphasizes the fact that the Government has the majority and the power to deal with this issue. He trusts that it has the inclination also and he adds: "Let them proceed to give effect to their inclination and they will receive the support of those members of the House who are interested in the solution of this problem, who are concerned about it," etc. Whether or not the former Government could itself have done what its successor is now being challenged to do is beside the point. The question now is one of the present Government's opportunity, of the responsibility which rests upon it and the willingness of the Opposition leader to meet constructive action.

Notes by the Way

What England likes in her Ministers is a certain nonchalance, a great culture, a taste for leisure, and sometimes oddly almost amounting to eccentricity. She venerated Lord Salisbury, who did not know the members of his own Cabinet. She adopted Disraeli not in spite of, but because of, his mannerisms. She respected in Gladstone the passionate conviction of his politics and his religion, but also his strange taste for the job of a wood-cutter—Andre Maurois in the Fortnight, London.

The rest of the Empire regard Europe as a continent gone crazy, a world of madmen bent upon mutual slaughter and self-destruction. And they marvel that we in this country cannot grasp the fact that the sooner we shall be able to strengthen Britain and the Empire by developing our own resources.—London Daily Express.

The secret is out. Sir Thomas Inskip, the Attorney-General, is the new Minister of Defence, charged with duties of an importance which have seldom fallen to a Minister of the Crown. Sir Thomas has been a successful Law Officer, and a House of Commons liked him. But neither it nor the people have considered him as a candidate for such responsibilities as have now been placed upon his shoulders. We do not question Mr. Baldwin's wisdom. He has means of weighing up the capabilities of his colleagues which are not at the disposal of the outsiders. He is ready to believe that the appointment is the best that could be made, having regard to all the circumstances. Time will tell. More often than once the "dark horse" has been proved to possess the stamina which carries to the winning post. It remains a question, however, whether the impressive circumstances of the moment would not have been better served by more spectacular appointments—where the choice of some one better known to the public and who would more readily carry the stamp of the "inevitable man."—Glasgow Herald.

Signor Mussolini cannot be blamed for all this "shirt" business. It was not an original idea of his; he merely changed the colour from the Caribbean black, the former hue having acquired special significance since Garibaldi's days. But he certainly re-introduced the idea to the modern world, where it has proved the most infectious of diseases. Germany has come out in brown, Ireland in blue, Sir Oswald Mosley (lacking originality) in black, Egypt in green, and now in blue. This general notion of the "Blue Shirts" here, at its inception, is not so very different from the other shades. Though they are urged to dye them red if necessary, "obedience" is the first word in their breviary. The Young Wafdists are to obey orders from their chlo's, which is more than the students would do when the political leaders tried to make them go back to work. In a certain sense it is this disobedience that the "Blue Shirts" have grown. So long as they stick to their first principles, they may be useful to their country. Obedience and discipline are two things that are badly needed among Egypt's youth. They are hard lessons to learn, and it will be interesting to see what the "Blue Shirts" make of them.—The Sphinx, Cairo.

When attention was called by Right Hon. Arthur Meighen to the seventy-seventh birthday of Rt. Hon. George F. Graham, the latter, never at a loss for a story to illustrate his point, thanked him as follows: "Our steps are not as speedy as they once were. As an elephant when crossing a river allows its taste to bridge with his feet to see whether it is safe, so we have to do now with our pedal extremities. Once on his return from a trip to the Old Land Sir Wilfrid Laurier brought an Irish thorn stick for Ned Crane, of the Inter-colonial Railway. Ned was an engineer—a good Irishman, like my right honorable friend (Right Hon. Arthur Meighen) and myself. Handing it back to Sir Wilfrid, he said: 'Sir Wilfrid, thank ye. My heavens, but your bed, but may you be a long time out of it! That is the sentiment I feel my right honorable friend has in his heart.'—Niagara Falls Review.

It is an odd slip that the name of John Sebastian Bach should be added to the portrait of his father, John Sebastian Bach, on the Gainsborough Exhibition, but the non-musical public easily loses its way in the long ramifications of the Bach clan. When Dr. Johnson asked peevishly, "Who is the Bach? Is he a piper?" he was referring not to the great Bach, but to his son Christian who was a much more fashionable figure in London at the time than John Sebastian ever was at Leipzig.—London Observer.

While 86 is a good ripe age, it is by no means extraordinary. The last census showed 4,709 persons of this age resident in Canada. Yet in the case of the Duke of Connaught, his happy arrival at four-score years and six seems to bestow upon him an almost historical antiquity. As godson of the Duke of Wellington, he is linked with the last great war before the Great War, when Napoleon's ambitions were overthrown, and with the youth of his mother, Queen Victoria, whose minister the Iron Duke became.—Toronto Telegram.

The year 1936 is already causing some worry to the directors of the Suez Canal. That is the year when, according to the terms of the 99-year concession given by the Egyptian government, when the canal was built, power reverts to Egypt. According to an article in the current issue of the Journal

That Body of Hours

By James W. Barton, M.D.

HEART CASES WITHSTAND THE ANAESTHETIC AND OPERATION BETTER THAN WAS THOUGHT

Although deaths whilst under an anaesthetic are now very rare, every anaesthetist, surgeon and physician is alert and very watchful before, during, and after an operation. It is to prevent accidents during the taking of an anaesthetic that the patient is usually admitted to hospital the previous day so that an examination of heart, blood pressure and pulse can be made.

One of the dangers that is always in mind is that a patient may have heart disease which has always been considered a serious risk during the anaesthetic. It is interesting therefore to read the findings of Surgery, Chicago, of the study made by Drs. J. Hickman, H. L. Livingstone and M. E. Davies, Chicago. They followed during a period of two years the history of 336 patients with heart disease who had undergone operation.

Since there were only six deaths due to heart disease and two to lung disease that could be linked up in any way with the operation and anaesthetic in the 336 patients who underwent 345 operations (a death rate of about 2 per cent), it shows that, as a group, patients with heart disease are fairly good surgical risks. Angina pectoris, the severe pain under the breast bone due to it, is thought to lack of oxygen in the blood going to the heart, coronary occlusion (when the blood vessel or vessels helping to bring blood to the heart muscle gets blocked), decompression (when the heart muscle has not the power to pump the blood properly), hardening of the arteries, and thyroid poisoning (poisoning of the heart muscles by the excess amount of thyroid juice from the thyroid gland in the neck) are, in the order named, the most serious diseases of heart and blood vessels with which physicians have to deal.

These physicians state further "Contrary to the belief of many medical writers, inhaling the anaesthetic, particularly ethylene-oxygen anaesthesia, is safe when a high percentage of oxygen is used and asphyxia (suffocating) or struggling is avoided. Ethylene-oxygen and local anaesthesia gave the most satisfactory results in 336 cases above mentioned."

The use of spinal ether or nitrous-oxygen anaesthesia, increased the amount of complications which occurred after the operation. These findings in such a large number of heart cases should be reassuring to heart patients who have to undergo operation.

While let me with thought have done, And, as this brimmed unwrinkled Rhine, And that far purple mountain line Lie sweetly in the look divine Of the slow sinking sun; So let me lie, and calm as they Let beam upon my inward view Those eyes of deep, soft, lucid hue. Eyes too expressive to be blue Too lovely to be grey.

Ah, Quiet, all things feel thy balm! Those blue hills too, this river's flow. Were restless once, but long ago, Tamed is their turbulent youthful glow; Their joy is in their calm.—Matthew Arnold.

of the Canadian Bankers' association. The Egyptian government in 1910 approved in principle an extension of the concession to 2008, in return for a cash payment of \$4,000,000 and an increasing share of the net profits after 1921. This proposal, however, was defeated in the general assembly and the control of the canal after 1988 remains uncertain.—Brandon Sun.

PUBLIC FORUM

THE CROOKED SCROLL

Sir,—In my last letter I touched but a few of the twists and uncouth curves of Liberal default. I pretend no ability to reach them all. Much is hidden and much more will be concealed till Conservatives re-enter to clean up the Augean Stables. And what a mass of partisan rubbish they will have under their broom!

Hepburn in his "reputation" policy tried to put the stamp of dishonour upon the people of Ontario. It even nauseated his Federal Leader, and was one of the real causes of the breach, now temporarily patched up. The same infection is a trump in the Campbell aggregation. One item was even cruelly brought to light by a question on the Order Book in the House. "Was a flat grant made to Mr. Campbell by the Government?" "Yes," "Was the case settled?" "Yes," for \$5,000. Afraid of the courts. No wonder. Your indictment No. 6. Willing to repudiate an honest debt, satisfied to deprive this man of his honest due, until confronted with the courts, then a reluctant show of honesty, and settled for \$5,000.

Well, this is not all. There are still honestly contracted accounts against the government, unpaid, the sole reason being that the money is due to those who dared to exercise their franchise and vote Conservative. You spoke of "Not even the common courtesy of notification of dismissal was accorded these men." You can get a grant from a hog, but from the exclusive and would-be elusive dictators not even the courtesy of a reply to most important business letters. Conservatives, with lawful business, as well as Liberals seeking bare justice, must face the insolence of contempt.

Hitler, when the head of a citizen was demanded on a charger, would at least ask the reason why. "He is a Jew." Ah, enough, case proven, get the headman with his axe, and take him to the block. And so with our local "Dictator" He is a Conservative. Enough. "No appeal." "Keep him out of my sight; take him at once to the block."

A government that can be dishonest in one thing is not to be trusted in another. Having deceived the entire electorate it is likely they are going to play honest with individual. An abject fear of the courts has already been displayed. A farmer, if still in servile obedience to the feet of his master distiller, may get paid a fair price for his land, if extra servile even an extra price. A conservative is about as certain of justice and a fair price as a Jew is before Hitler. He is a Conservative. Enough. "No appeal." "Keep him out of my sight; take him at once to the block."

I am Sir, etc. FOR CLEANER POLITICS.

None For Maritimes (Exchange) All three of the Canadian National luxury-liners, Prince Robert, Prince David and Prince Henry, are to be operated as tourist cruises this season, and will ply in Canadian Atlantic waters. As is now plain through advertising in the United States, the Prince David and Prince Henry have been chartered to National Tours.

The former will be operated in a Grand Pacific Cruise of 58 days touching Alaska, Hawaii, California, Mexico, British Columbia, plus Central America, the Panama Canal and Cuba. The Prince Henry will be operated in 12 Tradewind Cruises to South America and the West Indies. These cruises will be carried out during the summer and fall, with the first holiday cruise on July 3 from New York to Nassau and Bermuda. The Prince David has been laid up at Bermuda, and the Prince Henry at Halifax.

Out on the Pacific coast the Prince Robert is again to be operated by Canadian National Steamships on special cruises between Canadian Pacific ports and Alaska. Last year the Prince Robert was operated in similar cruises in Pacific waters, and according to the last C. N. R. report, the "revenue was sufficient to leave a small operating balance after paying expenses and the cost of reconditioning the vessel." Also, "the railway

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benefitted by the rail tourist travel incidental to the sailings, and it is proposed to carry out a similar program in the 1936 season. The hope was that at least one of these "Prince" boats would be operated between Maritime Canadian ports and Eastern United States ports, or St. Lawrence River ports, but this hope has not been realized. And here it is useful and timely to answer two arguments that have been advanced against the use of these boats in Canadian Atlantic waters:

1. It has been said that these boats are not suitable for Atlantic cruising—but here we have the Prince Henry to be operated continuously this summer and fall in cruises between United States ports and South American and West Indian ports. 2.—We have even heard the suggestion that these boats might not be suitable for the St. Lawrence route. A ridiculous suggestion, because they are much shorter and draw much less water than the Canadian Pacific liners which go all the way up to Montreal.

Just why the Canadian National should operate one of these boats in tourist cruise service on the Pacific coast, and refuse to operate on or both the Prince David and Prince Henry in Canadian Atlantic cruising, to the advantage of Canada and its own tourist trade, is something the people of this part of the Dominion fall utterly to understand.

Of course, cynics will recall the dictum, "Handsome is that handsome does," but it is too late now to bring this up at political Ottawa.

APRIL STRAWBERRIES LONDON.—(C.P.)—Although April, 1936, was one of the most wintry Aprils on record, English strawberries were on sale the middle of the month. POLICE RECEIVE DEGREES GLASGOW.—(C.P.)—Two Glasgow policemen, Inspector James Robertson and Detective James Reid, have each received the degree of Bachelor of Laws at Glasgow University.

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