

CHEQUE WRITERS SAID CARELESS

OTTAWA (CP) — A lot of Canadians, it seems, are too fussy when they have money in the bank when they write a cheque. The royal commission on banking and finance asked the Canadian Bankers' Association — comprising the bank general managers — how many NSF (not sufficient funds) cheques are turning up in the banks. The volume is, if I may use the word, colossal," said T. A. Boyles, deputy general manager of the Bank of Nova Scotia. He did not cite any statistics. Mr. Boyles said the banks hope that their decision last year to eliminate overdrafts will gradually correct the practice. Commissioner J. Paul LeMan of Montreal asked whether it is a fact that many people write NSF cheques and take for granted that the bank will honor them, planning to deposit money later. "Right," said Mr. Boyles.

Jesus Meets Hostility



As the people in Galilee heard of Christ's miraculous deeds, they flocked around the house in Capernaum where He was staying. To reach Christ through the crowd, friends of a palsied man let him down through the roof. Christ healed him completely, to the amazement of His critics.—Mark 2:1-12.

ILLUSTRATED SUNDAY SCHOOL LESSON



When Jesus called Matthew to be a disciple, He celebrated by giving a feast for his friends, many of them tax-collectors who had been. He scribbled and Pharisees criticized Jesus for eating with such "sinners." But He replied that sinners had more need of Him than the righteous.—Mark 2:13-17.

MEMORY VERSE:—"YOU WILL BE HATED BY ALL MEN FOR MY NAME'S SAKE. BUT HE WHO ENDURES TO THE END WILL BE SAVED."—Matthew 10:22.

Ont. House Slated To Meet On Feb. 5

TORONTO (CP)—The Ontario legislature will reconvene Feb. 5 and the annual budget will be brought down two days later, Premier Robert Harris announced. It will be the earliest that the province's budget has been presented to the legislature since 1941. Asked whether the early budget date meant an early election, the premier replied: "It doesn't necessarily." He said he has still not decided on a date for the next provincial election.

ACTIONS ALARM PRIESTS Even Religious Opposed Christ

Editor's note: The following material relating to tomorrow's Sunday School lesson with scriptural references to Mark 2:13-16, is based on copyrighted outlines produced by the Division of Christian Education, National Council of Churches in U.S. and is used by permission. BY N. SPEER JONES IT IS WISE to realize that no matter what a person does, he can expect criticism from some quarter. Nothing that you

can do will please everyone. The least offensive action is probably complete inaction — yet that usually does not goad to anyone, and even that will bring criticism. An understanding of this truth is essential to act more fearlessly, with more poise and more self-control. We worry less about what others will think, and more about what God will think. We are guided more truly by our own conscience. Today's lesson deals with the opposition felt even by Christ — even in His early ministry, and even from those who thought of themselves as religious people. The scene is Capernaum, at the northern end of the Sea of Galilee, early in the summer of A.D. 28. "The house" in which Jesus was staying was probably that of Simon Peter. Christ was preaching to those who flocked to hear Him, when four friends of a palsied man bore him down through the roof. Christ called him Levi, had

Christ's critics again accused Him when His disciples picked ears of grain to eat on the Sabbath; He called this work, which was unlawful on the Sabbath, Christ told them that the Sabbath was made for man, not man for the Sabbath; furthermore, He Himself was Lord of the Sabbath.—Mark 2:23-28. It was also unlawful to heal on the Sabbath, if the healing possibly had postponed. Christ, however, proceeded to heal a man who had withered hand in the synagogue on the Sabbath. "The Pharisees went out and held counsel... how to destroy Him."—Mark 10:22. This aspect is heightened in the healing of the man with the withered hand on the Sabbath. To shock his critics out of their self-righteous rule-consciousness, Christ poses the choice of doing good or evil on the Sabbath. Not to do good when one grieves? Is it to do evil—and this is never right. The lesson becomes more meaningful if we consider the man as spiritually withered, or incompetent, as well as physically so. Any little thing that we can do, at any time, for anyone, to help him become a more complete person—this is an act of healing and of value to God.

The Bible House offers religious supplies for church and home. 170 Kent St., Charlotte/Mecklenburg places about it.

MRS. DIFENBAKER ATTENDS CONVENTION

Mrs. Olive Diefenbaker appears on platform with her husband, Prime Minister Diefenbaker, at the annual meeting of the Progressive Conservative Association meeting in Ottawa yesterday. She was recently released from a Toronto hospital where she was being treated for a back ailment. (CP Wirephoto)



FACTS OF LIFE The move affects 120 employees at Woodbridge and a further 300 employees at the company's Hamilton and Marysville, N.B., plants who manufacture goods for Woodbridge. President William H. Young said the action was taken despite the fact that prospects for the Canadian textile industry are brighter now than for a number of years because of import surcharges and devaluation of the Canadian dollar. Despite this improvement there is no prospect of the Woodbridge plant earning any return on its investment on the current basis of one-and-a-half shift operation producing relatively small quantities in a variety of fabrics and colors. He said the company hopes that markets can be secured for the production of the Hamilton and Marysville plants.

Cotton Company Closes Factory

HAMILTON, Ont. (CP) — Hamilton Cotton Company Limited has announced it is closing its dyeing and finishing plant at Woodbridge, near Toronto. The move affects 120 employees at Woodbridge and a further 300 employees at the company's Hamilton and Marysville, N.B., plants who manufacture goods for Woodbridge. President William H. Young said the action was taken despite the fact that prospects for the Canadian textile industry are brighter now than for a number of years because of import surcharges and devaluation of the Canadian dollar. Despite this improvement there is no prospect of the Woodbridge plant earning any return on its investment on the current basis of one-and-a-half shift operation producing relatively small quantities in a variety of fabrics and colors. He said the company hopes that markets can be secured for the production of the Hamilton and Marysville plants.

Pearson Queried On Party's New Nuclear Policy

ESPANOLA, Ont. (CP)—Canada would re-evaluate its defence policy under a Liberal government, Leader Lester Pearson said here. Questioned about his nuclear speech in Toronto Saturday, Mr. Pearson told a dinner meeting that "we wouldn't really know how negotiations of nuclear commitments would be in effect until we looked at it more closely." But he emphasized to reporters afterwards that "it would not be an immediate decision to employ nuclear arms. That might mean contracting out of it." And he said that a Liberal government would not contract out of NATO. The most important phase of the nuclear commitment undertaken by the government, he said, was the RCAF finding in Europe now being re-equipped with strike reconnaissance CF-104s which require nuclear weapons. In Toronto, Mr. Pearson had said that a Liberal government would honor commitments by the present government to NATO and NORAD nuclear weapons for Canadian forces but seek to negotiate disarmament. "I say, let's change the commitments. Believe me, that's what I'm doing," Mr. Pearson said after the dinner where he cut a five-candle anniversary cake marking his fifth year as opposition leader. He asked Ontario demonstrators in answer to questions from the audience of about 150 in this town, Ontario demonstrators. Tax cuts similar to those announced by President Kennedy in the United States recently had to be made in a way to stimulate the economy. On foreign investment, he said there should be no restrictions because Canada views investment and to discourage acquisition of Canadian firms by non-Canadian interests.

First Baptist Church

Corner of Prince and Fitzroy Streets Rev. Carl V. Farmer, Minister (Interim) Mrs. V. L. Dingwall, Organist and Choir Director 9:45—Sunday School 11:00 a.m.—"THY KINGDOM COME" Anthem: "Prayer" (Handel) Y.M.C.A. Representatives in attendance. 7:00 p.m.—"THY WILL BE DONE" Anthem: "Lord, For Thy Tender Mercies Sake" (Farrant)

Charlottetown Bible Chapel

235 Cumberland St. at Longworth Ave. SERVICES: 11 a.m. and 7:30 p.m. SPEAKER: JAMES A. STARR, B.Sc., Th.M. Visitors Cordially Welcome Radio Broadcast 12:15 p.m.

St. Paul's Anglican Church

Established 1763 by Royal Foundation The Rev. F. Louis Elias, Rector Organist and Choir Director: George A. Thompson, F.R.C.O. (U.C.M.A.) A.R.C.M. Second Sunday after the Epiphany 8:30 a.m.—Holy Communion 9:45 Sunday School, Junior, Senior and Bible Classes 11:00 Sunday School, Primary and Beginners Classes 11:00 a.m.—Morning Prayer and Sermon (Broadcast CPCT) Subject: IS YOUR CHURCH CHRISTIAN? IS IT ALIVE? Anthem: Worship—Geoffrey Shaw 6:30 p.m.—Keren Sing 7:00 p.m.—Evening Prayer and Sermon Subject: IS YOUR RELIGION REAL? Anthem: Bless the Lord O My Soul —Tropaeus Iann. Attend Church this Sunday. Church Gown Families are Happier Families.

The Kirk of S. James

The Reverend T. H. R. Samers, M.A., S.T.M., Minister Organist and Director of the Choir Christopher Giedhill, M.A., B.Mus. 9:45 a.m.—Church School 11:00 a.m.—"CHRISTMAS NURSERY" Anthem: "The Birth of Christ" 11:00 a.m.—MORNING WORSHIP AND SERMON: "LET'S NOT BE DISGUSTED WITH OURSELVES" Anthem: "From the Rising of the Sun" —Cassidy 7:00 p.m.—EVENING WORSHIP AND SEMINAR: "THE FULL PICTURE OF JESUS DOES NOT DEPEND UPON EXAGGERATIONS" 8:00 p.m.—Young People's Society. "The Name of the God of Jacob defend thee"

The Salvation Army

"Home of Evangelism Since 1865" Great George Street 15 Villa Avenue Capt. and Mrs. R. Walker 9:30 a.m.—Director Class 11:00 a.m.—Holiness Meeting 10:00 a.m.—Sunday School 2:00 p.m.—Y.P.M. 7:00 p.m.—Evangelistic Meeting Thursday 8:00 p.m.—Prayer Meeting. "A WELCOME AWAITS YOU AT THE ARMY"

CALVARY TEMPLE

Pentecostal Assemblies of Canada Upper Prince Street Rev. C. K. Bean, Pastor 9:15 a.m.—Fellowship Hour, Summertime Radio 10:00 a.m.—Sunday School, A Class for You 11:00 a.m.—Morning Service 7:30 p.m.—Evangelistic Rally, an old fashioned service you will enjoy ATTEND CHARLOTTETOWN'S REVIVAL CENTER

St. Peter's Cathedral

Anglican Church of Canada Rochford Square The Venerable J. R. Davies, M.A., Rector The Reverend Canon E. M. Malone, M.A., D.D., Honorary Assistant Priest Miss Suzanne Brenton, Lic. Mus. Organist Mrs. B. W. Patterson, Choir Director Jan. 26—The Second Sunday after Epiphany 8 a.m.—Holy Eucharist 8:45 a.m.—Matins 9:45 a.m.—Sunday School (11 a.m. Infants) 11:00 a.m.—Choral Eucharist and Sermon. 7:00 p.m.—Evensong. Visitors are most welcome at all services.

PARK ROYAL UNITED CHURCH

Christie Drive, Parkdale Rev. J. H. Tye, B.A., Minister Mr. Leslie Hiltz, Organist and Director of Senior Choir Mr. Stanley Norman, Director of Junior and Intermediate Choirs 9:45 a.m.—Senior Church School 11:00 a.m.—Nursery and Kindergarten Classes 11:00 a.m.—MORNING WORSHIP Sermon: DARE TO BE A PHILIP Anthem: "The Lord's Prayer"—Tchekavsky 11:15 p.m.—Primry Church Classes 7:00 p.m.—EVENING WORSHIP Sermon: DARE TO BE A PHILIP Anthem: "The Lord's Prayer"—Tchekavsky Installation of Officers of Men's Club and United Church Women Music by Ladies' Choir You Are Welcome To Worship With Us

TRINITY UNITED CHURCH

Charlottetown, P. E. I. Ministers: Rev. G. E. Ball, B.A. Rev. Gerald G. Wyvnan, B.A., B.D. Rev. Clayton C. Lewis Organist: Mrs. Doreen P. Rayson Mr. Rayson F. Muford, A.R.C.O. 9:45 & 11:00 a.m.—CHURCH SCHOOL and Nursery Care 11:00 a.m.—"HIT YOUR HAPPINESS" (Rev. J. Ball) Infant Baptism Anthem: "Come Everyone That Thirsteth" —Cassidy 7:00 p.m.—"NOT GOOD ENOUGH" WHO IS TO SAVE?" (Rev. C. Lewis) Anthem: "Lord Of Our Being" (Handel) "A WELCOME AWAITS YOU AT TRINITY AND" SPRING PARK UNITED CHURCH (Cor. Kirkwood Drive and Dunbrick Street) 9:30 and 11:00 a.m.—CHURCH SCHOOL 11:00 a.m.—"WHAT IS YOUR NAME?" (Rev. G. G. Wyvnan) Break Thou The Bread of Life—Jr. Choir Organist: Mrs. Doreen P. Rayson Choir Director: Mr. William Ball

Zion Presbyterian Church

Corner Prince and Graffon Streets The Rev. Donald A. Campbell, B.A., Minister Organist and Choir Director Miss Maryn Wadsworth, L.Mus., B.Mus. 9:45 a.m.—Sunday School —For all ages. 10:00 a.m.—Bible Class. 11:00 a.m.—Nursery School 11:00 a.m.—DIVINE WORSHIP Sermon: THE DIFFERENCE CHRIST MAKES Anthem: Crimond-D. Grant 7:00 p.m.—DIVINE WORSHIP Sermon: "A KINGDOM THAT CANNOT BE MOVED" Anthem: Now The Day Is Over—J. Barnby VISITORS ARE ALWAYS WELCOME

Central Christian Church

219 Kent Street Charlotte/Mecklenburg, P.E.I. MORNING 10:00 a.m.—Bible School for the whole family. 11:00 a.m.—Morning Worship Service Message: "John 9:36" Anthem: "We Praise Our God" (Flandria) EVENING 7:00 p.m.—Evening Worship Service Message: "CREATION: OLD AND NEW" Special Music Minister: Mr. William O. Weale Organist—Mrs. W. A. MacRae, A.R.C.M. "A WARM GREETING AWAITS YOU"

THE CHURCH FOR ALL... ALL FOR THE CHURCH

The Church is the greatest factor on earth for the building of character and good citizenship. It is a storehouse of spiritual values. Without a strong Church, neither democracy nor civilization can survive. There are four sound reasons why every person should attend services regularly and support the Church. They are: (1) For his own sake. (2) For his children's sake. (3) For the sake of his community and nation. (4) For the sake of the Church itself, which needs his moral and material support. Plan to go to church regularly and read your Bible daily.

Table with 7 columns: Day, Service, Time. Sunday: Jewish 10:15-12, Psalms 8:35-15. Monday: Psalms 8:35-15. Tuesday: Proverbs 2:1-5. Wednesday: Proverbs 2:1-5. Thursday: Matthew 13:1-17. Friday: Matthew 13:1-17. Saturday: John 14:1-24.

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ATTEND THE CHURCH OF YOUR CHOICE THIS SUNDAY