Home Building Industry Can Count On Bank Loans

MONTREAL (CP) — Canada's currently - slumping house-building industry can count on government-backed housing loans from chartered banks again this year, it was announced Thursday, but a reduced amount is anticipated.

The chartered banks Thursday agreed at a meeting with Governor James Coyne of the Bank of Canada to continue government - insured housing loans and discussed a target of $150,000,000, compared with $235,000,000 last year—part of that carried over from 1955.

Then banks also took under advisement Mr. Coyne's proposals involving the channelling of chartered bank savings-deposit assets into insured mortgages and similar longterm investments but said "no early conclusions can be expected."

The meeting was held at the Bank of Canada Building. President F. W. Nicks of the Canadian Bankers Association followed it with a statement.

Regarding housing loans, he said the central bank promised that "sufficient new money would be made available to the banking system to permit national housing act loans to the extent of $150,000,000 to be made," thus ensuring that the money "would not come out of funds available for other banking operations."

UNITS DOWN

This assurance should allow a "reasonable number" of mortgage loans this year.

(In an Ottawa statement the Bank of Canada said 1957 approved housing loans should cover about 15,000 units compared with 16,000 in 1956.)

Bank participation in the 1957 mortgage loan program "does not imply concurrence with any long-run suggestions which might involve fundamental changes in the banking system," the CBA said.

This referred to Mr. Coyne's proposals to swing chartered bank savings deposits into the longterm investment field, helping assure more money for mortgages at a time when other de-velopments in Canada's booming economy were competing for available capital.

Thursday's meeting was regarded as the first of a series on the proposed changes in the fundamental nature of the Canadian banking system.

School Visits

Continued from page 1

have the Act governing local House rules amended on even, when the present session ended, simply adjourn instead of proroguing.

OUT-OF-TOWN CENTRES

Mr. Large said he was speaking only as a member, not as chairman, when he thought the Committee should make at least three visits in different parts of the Province to see the physical aspects of the schools. He said he had had the opportunity of visiting regional high schools on the mainland and wished to compare what he saw with facilities here. William Acorn, 1st Kings, agreed that the members should visit other places and it was finally decided to pay one visit to the Eastern part of the Province, to cover such districts as Souris and Morell, and to the Western part for Summerside, O'Leary and possibly Tignish.

It was also decided to hold the first meetings to hear presentations, on Monday evening at 7:30 and the second on Wednesday morning at 10:00 a.m. For those first meetings what the Committee termed 'professional' educationals would be invited to present their views in order to get the inquiry under way. Thereafter any group or organization, or individual, may be heard by the Committee at such meetings as will be announced in the Press.

BRIEFS INVITED

Those organizations which previously waited on the Government asking for a Royal Commission to investigate education will be invited to attend hearings and submit briefs. The Committee stated they would prefer to receive written briefs in order to ease the stenographic burden, but regard less of this all those wishing to appear will be heard. So far as possible all sessions of the Committee hearings will be held in the Legislative Chamber.

Members of the Select Standing Committee are chairman Frederic A. Large, Q.C., First Queens; Harold Smith, Fourth Queens; Morley Bell, Fifth Prince; Harvey Douglas, Second Kings; William Acorn, First Kings; Prosper Arsenault, First Prince; Dr. L.G. Dewar, Second Prince; Leo Rossiter, Second Kings; and J. Alexander MacIsaac, Fifth Queens. Premier Matheson and Hon. Keir Clark, Minister of Education, are ex officio members.

Ottawa Prepared

Continued from page 1

sold at cost to provincial electrical systems. Plants and other facilities built under this program could be acquired by the provinces at any time on payment of their amortized cost.

Thermal plants are coal, gas or oil-burning installations which produce steam to drive turbines hooked to electric generators. An atomic power plant also is a thermal installation. Thermal plants are built in areas which lack water resources to turn turbines and generators.

"The relatively high cost of electric power in the Atlantic region as a whole will continue to receive careful study," Mr. Harris said.

Development of the Atlantic region had been proceeding "at a gratifying rate in recent years" but all Canadians wouuld like to see it accelerated further.

"In the view if the government we now should undertake a fresh and comprehensive examination of the entire transportation situation of the Atlantic provinces in order to determine what changes could contribute towards the economic welfare of the region.

"Among other questions, we should consider how best to supplement or improve some of the present means of transport in order to improve the transportation system generally. In this way it might be possible for the Atlantic region to get more value from the present level of federal expenditures in this field and from any increased funds that might become available."

Claims Maritimes

Continued from page 1

Newfoundland alone would stand to benefit by $10,000,000 while the three Maritime Provinces together would benefit by $14,000,000 and Prince Edward Island alone by close to a million."

Another matter which Mr. Acorn thought the Federal Government could well take under consideration was the development of cheap power. He said there was little water power on the Island but with the advancement in atomic research, there was no reason why the Island could not be included in this program.

As a means of keeping Maritime capital within the Maritimes, Mr. Acorn advocated the buying of Maritime made goods. "There are hundreds of well made Maritime products that are just as good as any made anywhere else in Canada. Let us patronize this trade," he said.

UNEMPLOYMENT INSURANCE

Mr. Acorn said a matter of great concern to the eastern end of the Island was the lack of an unemployment insurance office in the area. He said an office had been requested a few years ago but the people were told they must have so many regularly employed people around 500 to have an office.

He said that at the present time there were around 400 working in the fish plants as well as the dragger fishermen. This he said would be increased by 200-300 fishermen who would be coming under unemployment insurance this year.

He cited an instance of a young woman who had been working in one of the fish plants who notified the Charlottetown Unemployment Insurance office that she was leaving her job to be married. After a two week honeymoon she returned to work but this past fall when she applied for insurance benefits she was declared ineligible. He said the stamps she had accumulated before her marriage were not counted to her credit.

Mr. Acorn claimed that the person in question would in all possibility been advised differently had there been a local office to which she could have gone.

CUSTOMS OFFICE

The Souris member also stressed the need for a customs office at Souris. "We have more shipping from Souris in a week than Montague had in a year," he continued, "there were more than 30 ships left Souris for foreign countries as well as the dragger fleet." He said space was being provided in the Federal Building for an Unemployment Insurance and Customs office.

He claimed the dragger captains could save 1.3 cents per gallon on fuel oil if a Customs Officer were present to supervise the refueling of ships. Over the year, he said this would result in a savings of about $3,000 to the boat captains.

Referring to the quality of East Kings products, Mr. Acorn noted that Mr. Sylvester MacAulay after winning the world championship for seed in 1955 came back to win the world championship for tablestock potatoes. "He should be commended for this splendid advertising he has given the Province," said Mr. Acorn.

He also noted the accomplishment of Arthur Dixon in winning the Maritime Potato Crown where, At Amherst, 60-70 per cent of the potato prize money went to First Kings farmers. The accomplishment of the Dixon brothers and the Coffin Brothers in taking top honours at the Provincial Harvest Exhibition waas also brought to the attention of the House by Mr. Acorn. "When it comes to growing potatoes, you have to take off your hats to Eastern Kings," he added.

SNOW REMOVAL

Mr. Acorn while congratulating the Minister of Highways for his road program had some criticism for the Department's snow removal program. He said the area suffered great inconvenience this winter because of inadequate machinery. He claimed that on the previous year they had a good working machine but it had been taken away and a broken down obsolete machine replaced it.

He recalled that this machine had been sent to Charlottetown for repairs on two occasions and came back in worse shape than before it left. "Perhaps I should not blame it on the Minister but rather on the Government Garage or more correctly on the supervision that the work was given while the machine was undergoing repairs," said Mr. Acorn.

He asked that during the coming summer heavy pavement be laid between Souris and Elmira. He said there were six miles of light pavement on this stretch which was proving to be very unsatisfactory. The people did not want any more of the light pavement but suggested it be used as a base for the heavier road.

Attention was called to the need for rural electrification in the Lower Rollo Bay area, Nufrage, Bear River, Souris Line Road, and St. Margarets. These areas are all good farming districts, he said and would benefit greatly from electricity.

Suggests Larger

Continued from page 1

the boy is ten years old—no later."

Quoting from the report of a survey made by Reading University, England, the Experimental Farm chief told his hearers that farms of 50 to 100 acres required 50 per cent more capital expenditure, and farms of 75—100 acres 25 per cent more than the larger units of production.

"In this area," Mr. Parent said, "87 per cent of our herds are made up of less than seven animals." he asserted that this was not "an economic unit."

Continuing his observations on the livestock industry in this area, the speaker stated that while one-half million calves had received vaccination in Canada last year, only 164 had been so treated in P.E.I., and added this warning: "You cannot sell a pure bred animal in the U.S. or any other part of Canada, that has not been vaccinated in calfhood."

"Simplified or loose housing for cattle is not developing fast enough in this Province," Mr. Parent stated, noting that at the experimental farm they were housing 69 young cattle and dry cows in a loose-type barn measuring 100 X 39, where they were growing better with much less work.

SOME LITTLE THINGS

Some of the "numerous little things" that affect profit were enumerated by Mr. Parent including: choice of crop varieties; liming; drainage; treating for smut; sowing clean seed; using straw; preserving manure, etc.

It was Mr. Parent's opinion that Island products could find an extensive market within the Maritime area. "We in this area are deficient in all classes of food except, apples, potatoes, and blueberries," he said. Other markets for Island products could be developed to the South in the British West Indies, and overseas in Great Britain, Mr. Parent asserted.

Following Mr. Parent's address an extensive question period developed, with the present difficulty of obtaining credit for any proposed expansion the main theme of discussion.

Mr. R.B. MacLaren, junior cerealist at the Experimental Station, addressed the meeting on the new varieties of oats, barley and wheat that were becoming available to Island growers.

NEW OAT VARIETY

Mr. MacLaren had high praise for the quality and yield of Garry oats—"better straw than Abegweit. . .highly resistant to rust. . . good yield. He did not think that another new variety "Rodney" was adaptable to the needs of Island growers as it was very susceptible to "septoria" - a disease which attacks the leaf and stem of the plant. He warned the farmers present not to judge new cereal varieties on the basis of last year's crop, since this was an exceptional year for such crops.

Mr. MacLaren felt that "Charlottetown-80" was still the barley for P.E.I., noting that though some of the newer varieties yielded well, they still offered the usual difficulty of not threshing clean.

The federal official advised that more wheat should be grown. "If we can produce at least twenty five bushels to the acre, this is a good crop to grow," he said.

The meeting concluded with a general discussion on the relative method of harvesting hay-baler, loose, or by forage harvester, led by the secretary, Mr. J. Lincoln Dewar, Roland MacDonald, Southport advised farmers to bale the hay early-not too tightly- small bales- stook it up, and leave there for some time. Mr. Colin Waugh, Wilmot Valley agreed. Mr. Allison Profitt disagreed, quoting "The best authority on hay", the dairy cow, Mr. Profitt stated that the cow says; "Make the hay first, Bale it, and then put it in". Several others advocated the chopping method as being the fastest and most economical.

THE RESOLUTIONS

The following resolutions were adopted at the meeting:

Whereas the Maritime Provinces are a deficiency area for many farm commodities including beef and pork, and whereas the Maritime Farmers are getting much lower prices than farmers in Central Canada, and whereas the retail prices of pork and beef and other farm commodities are higher in many instances in the Maritimes.

Be it therefore resolved that this Central Farmers Institute ask the Provincial Government to sponsor the setting up of a commission representative of the four Maritime Governments to investigate first price fluctations and price spread between producer and consumer.

Whereas the farmers' net income is getting smaller from year to year, and whereas the farmers' fixed costs are continually rising, and whereas gasoline has become a necessity to lower costs of production,

Be it therefore resolved that the Central Farmers Institute ask the Provincial Government to include in the farmers' gasoline rebate any additional tax.

Whereas the matter of two times in this Province has been most confusing and of great annoyance and loss to the rural people, and whereas the Federation of Agriculture has petitioned the Provincial Government to establish a uniform time and that it be Standard Time, and whereas business concerns in the Province are free to open and close at any time they wish,

Be it therefore resolved that this Central Farmers Institute press for one time and that it be uniform Atlantic Standard Time.

Would Have

(Continued from Page 1)

the north shore. He claimed that several nice beaches on the south side of the Island had been spoiled by the indiscriminate removal of sand for construction purposes.

MARKETING TRENDS

The importance that agriculture plays in the economy of the Island was stressed by the Charlottetown member who observed that hand in hand with successful farming went the matter of processing and packaging.

He said there were complaints of United States vegetables appearing in Island stores. "There must be a reason", aid Mr. MacIsaac, "perhaps the reason is the way in which the package is put up that appeals to the housewife. On the other hand we hear of imported beef. These are things that have to be looked into", he added.

Continuing Mr. MacIsaac said to the North was a brand new Canada opening up. "I was pleased to hear the Minister of Agriculture say an attempt was being made to secure a boat. I belive our present marketing facilities are doing a wonderful job. Last year we sold about $7,000,000 worth to Newfoundland and I believe that with further assistance this amount can be doubled."

DOING GOOD JOB

"I think our trade director is doing a wonderful job but one man can do only so much. There is a tremendous amount of work to be done even from an office standpoint alone," Mr. MacIsaac said. "I would suggest a department of sales and research with a salesman who could devote his whole time to this phase of developing markets."

Speaking of potatoes, Mr. MacIsaac said the majority of the crop was still being sold in bulk and when in the markets of upper Canada other potatoes are sold in disguised form as Prince Edward Island Potatoes. He thought a great deal of this could be eliminated by putting the potatoes up in a smaller pack in a more attractive package.

Reiterating his remarks of last year, Mr. MacIsaac felt that a certain small town should be sought out as a pilot town adjacent to a larger City where a concentrated effort would be made to feature Island products. If it proved successful it could be tried on a national scale, he said.

NEWFIE SIDE LOOK

In referring to some of the industries they have developed in Newfoundland, Mr. MacIsaac enumerated such products as gloves, shoes, leather, chocolates, knitting cotton, and tanning. He said leather handbags made in Newfoundland would be featured at this year's Spring Fashion Show in Charlottetown. "I am not ssuggesting we could have any of these here. I am just giving you a side look," said Mr. MacIsaac.

Mr. MacIsaac had something to say about trading stamps which seem to be coming into use among several retailers on the Island. "The old story is true that you do not get something for nothing," said Mr. MacIsaac, "and this is certainly true of trading stamps. The customer pays in the price of the goods he buys. At the same time the novelty dealer who supplies the premiums for the stamps is not interested in helping the retailer, he is simply interested in promoting his own goods."

He described it as a gimmick of the novelty companies which would add two per cent to the merchant's cost. "I thoroughly disapprove of this practice," Mr. MacIsaac said.

CREDIT UNIONS

Turning to the subject of Credit Unions, Mr. MacIsaac described them as the poor man's bank. "We don't realize the importance these organizations play in our economy," he said.

The speaker stated there were 59 credit unions in operation on the Island. Their present assets are well over a million dollars and duuring the past twenty years they have loaned to their members without a loss the sum of $7,900,000. He said that all loans were given on a character basis and all of these loans carried free insurance. He said interest rates were low compared to other financial institutions. On the basis of a three hundred dollar loan the borrower would have to pay $34 compared to between $9.75 - $19.50 in a credit union, depending upon the administrative costs of the organizations concerned. Coupled with this he said the borrower had free insurance.

Among the recent endorsations of credit unions, Mr. MacIsaac read from a resolution passed at the last meeting of the General Council Board of Social Evangelism, United Church of Canada in which the importance of credit unions was recognized and commended to its ministers and church members.

NO MENTION OF LABOR

"I was disappointed that there was no mention of labor legislation in the Speech from the Throne," said Mr. MacIsaac who went on to point out that 50 per cent of the population of the Island were wage earners. He congratulated the Minister of labor for his relations with organized labor in the Province thus far, stating that he (the minister) was very popular with the various Labor groups.

In regard to a minimum wage act, Mr. MacIsaac said he was on the committee to look into this matter and said a report would be forthcoming before the House prorogued.

The Fifth Queens member said labor within the Province had been asking for the deletion of Section 12 from the Act. This section states that any organization which employs less than 15 men shall not have the right to organize as a union. "This part of the act is most unfair." said Mr. MacIsaac. Why should it be allright for 15 to do something and be wrong for 14 or less to do it, he asked.

He noted that 15 employees in Montreal would be considered nothing but said there were many firms on the Island with less than 15 employees who were being denied the right to organize.

LABOURER'S UNION

Speaking of the Labourer's Protective Union in Charlottetown, Mr. MacIsaac said they were organized in 1902. They are not affiliated with the Canadian Labour Congress but are directly under the Federal Department of Labour.

"Some say the L.P.U. have ruined the Port of Charlottetown by charging too much for the loading of ships. Let us look at this matter a minute," said Mr. MacIsaac. "A shipper gets 10 cents a bag for loading a boat plus $2 to $3 per ton for dunnage. If twenty men can average 400 bags an hour, the shipper would make about $45 while the wages he would pay to the longshoremen would be approximately $22. . .a very excellent profit for the shipper, I would say."

The L.P.U. have asked for a general cargo shed where the produce could be assembled all in one area rather than taking it from one warehouse to another across railway tracks. They also have asked for brighter lighting, recalling that a near fatal accident occurred at the wharf last year due to poor lighting. It was also noted that the east side of the wharf needs dredging while certain projections on the west side interfere with loading operations.

Says Trade

(Continued from Page 1)

fair deal the Government here was getting.

"A school teacher," he said, "has charge of our children about one half of their waking hours and there is every reason they should be paid well for their work

Mr. Ramsay said public services were based on provincial economy and provincial economy was based on natural resources. "Our principal industry is agriculture," continued Mr. Ramsay, "and if Ottawa cannot give us money for education they could at least eliminate some of the trade barriers which would enable farmers to properly look after and educate their children."

LACK ORGANIZATION

He said farmers were an unorganized group living in an organized world and "unless we have something like the Saskatchewan Wheat Board guaranteeing a certain price for a period of years, he will always have a hard time getting along. He has to take what he gets and pay what his is asked,' Mr. Ramsay said.

Mr. Ramsay highly commended the St. Dunstan's debaters for their winning of the Dominion debating championship. He said he had a special interest in this achievement since Donald MacDougald was one of his constituents.

He had words of praise for the Minister of Highways. He said it took Mr. Mackay to admit that First Prince was not getting its just share of roadbuilding. a matter he had contended for several years. He was pleased that an extra plow had been sent to the district but noted that plowing the snow was made difficult by the narrowness of the roads in some parts

ALBERTON FACTORY

Mr. Ramsay made note of a sash and window factory which had been started in Alberton and was now employing 21 people. He felt that there was an opportunity for the establishment of several smaller industries in the Province. "If we had that proportion in all the towns of the Island it would be a great thing," he said.

Mr. Ramsay said he was pleased to see that fishermen would be taken care of by unemployment insurance but felt that farm labourers were equally entitled to the benefits of the act. "We are losing a lot of experienced farm help because of this," he said.

He commended the Minister of Welfare stating that his Department was making a wonderful contribution to the good of the Province. He was pleased to see that Old Age pensioners were to get more money. He felt the care of polio patients should be the responsibility of the Federal Government.

M.V. REGISTRATION

Mr. Ramsay said the need for a motor vehicle registration office in West Prince had been met by the Provincial Secretary who made arrangements to have certain personnel visit Alberton on Saturdays during the rush season.

Words of praise were forthcoming for the Minister of Agriculture who, Mr. Ramsay said, was giving good leadership. He was especially impressed with the work being done by 4-H clubs and thought there should be a club in every school district.

Special reference was made by Mr. Ramsay to the two achievement days held at O'Leary. They were the finest I have ever seen, he said. He also praised the showing made by men of his district at the Maritime Winter Fair. Special reference was made to Hudson Pridham, Carl Shea, Raymond Shea, Arnold Wood and Joseph Wood for their high standings in the market lamb competition at Amherst. P. E. I. exhibitors took seven out of ten prrizes.

CLOSER RELATIONS

Modern transportation has brought nations of the world closer together, Mr. Raamsay said. He noted that U.S.A. was spending 71 billion, 38 billion of which was for defence while Canada with a budget was allocating half of its budget for the same purpose. "If all this money could be used to provide services for the people what a wonderful job we could do," he observed.

He felt Canada's strength and hope lay in its close ties with the English speaking world together with its alliance with France and other European countries. "The United States Policy zig zags so often it is difficult for anyone, even themselves to follow it. Perhaps it would be better for her to return to the fold from which she so rudely departed some two hundred years ago," he added.

HIS PROBLEM TOO

Finance Minister Harris, who told Canadians Thursday night what they will pay next year in income taxes—among other things—told the photographer who took this pre-budget shot that he was working on his own income-tax statement while waiting for the cameraman to keep his appointment.

(CP Wirephoto)

BUDGET HIGHLIGHTS

OTTAWA (CP)—Highlights of the economic portion of Finance Minister Harris' budget speech to Parliament:

Canada's gross national production may rise to $31,250,000,000, compared with $29,900,000,000 in 1956.

Canadians need to save more to overcome inflation and reduce the need of foreign supplies.

Inflationary forces may begin to moderate this year.

Consumer prices may show some further rise as a result of the 1956 boost in wages, freight rates and material costs.

Prolonged continuation of record 1956 foreign trade deficit of $1,400,000,000 could cause "real problems" for Canada.

Canadians achieved "significant improvement in real earnings in 1956. Average farm income this year may reach record.

S'side Man Guest Speaker At Alberton Trade Board Meeting

Mr. Jack Wright, past president of the Summerside Board of Trade was special speaker at a dinner meeting of the Alberton and West Prince Board of Trade held in the O'Leary school last evening. Over forty members sat down to a delicious turkey dinner catered to by the O'Leary Women's Institute.

Mr. Wright extended best wishes from the Summerside Board stating that the two boards had worked closely together with great success on several projects.

In his address he touched briefly on the Gordon report but dealt mainly with the Atlantic Provinces Economic Council.

He urged support of board workshops and described A-P-E-C as an organization based on research to estimate the needs in the Atlantic Provinces, to encourage consumption of home grown products.

"If Maritime economy is going to advance the people of the Maritimes have to do it themselves," the speaker said, without waiting for the government.

Rev. Phelan McKenna, parish priest at Alberton, gave a comprehensive report on the proposed national health insurance scheme, giving many facts and figures as far as they are known at the present time.

A motion was unanimously approved in favour of the Province accepting a health plan providing satisfactory details can be arranged by the Provincial Government with Ottawa.

Prior to the motion Dr. O.H. Phillips, Merritt Callaghan and Hon. J.A. Bernard, spoke briefly.

A hearty vote of thanks was extended the O'Leary Women's Institute for the lovely supper.

Mr. Frank Bryan, president, conducted the meeting and minutes were read by secretary-treasurer, C.R. Leard.

WESTERN GUARDIAN

QUANTITY OF LARGE oak puncheons on hand. Apply Waddell Bros., Crapaud.

RAYMOND Grant, optometrist will be in his Tignish office Saturday, March 16th.

KEEP YOUR RED CROSS strong. Make your contribution a generous one.

BEDEQUE RINK tonight, Friday skating 8—10. School skate this afternoon 2:30—4:30.

CAMPBELL and Burns Chick hatchery now open, a special breed for every need. Dial 337 Summerside.

TONIGHT AT 8.00 hear Mrs. B. W. DesRoches, Provincial President C.W.L. on Red Cross Broadcast over C.F.C.Y.

NORTH TRYON. Presbyterian Church, Service for March 17th, 11 a.m. Church School 12.15. Miss Mary A. MacKenzie, Deaconess.

CARD PARTY Legion Home, Kensington, Friday, March 15th, Good prizes chicken door prize. Sponsored Ladies' Auxiliary.

MARGATE PASTORAL Charge. of the United Church of Canada. Sunday, Long River 11 a.m., New London 3 p.m., Margate 7.30 p.m.

ALBERTON parish Hall, Monday March 18, St Patrick's play at 8 p.m. Matinee Saturday March 16. Tickets on sale at C.R. Leard's.

FREE CHURCH OF Scotland. Services Sabbath March 17th. Cape Traverse 11 a.m., Desable 7.30 p.m. Rev. John Morrison. Minister.

MINSHALL ORGAN — Reconditioned Minshall Electric Organ, beautiful tone, suitable for home or church. Special price. C.J. Gallant Howlan, Phone R40-31.

NORTH BEDEQUE United Church services for Sunday, Mar. 17th Freetown 11 a.m., Travellers Rest 2.30 p.m. North Bedeque 7.30 Rev. S. G. Walls, Minister.

O'LEARY PASTORAL Charge. The United Church of Canada. Service of Divine Worship for Sunday March 17, West Devon 9.30 Bloomfield 11 a.m., Brae, 2.30 p.m.; O'Leary, 7.30 p.m. Rev. J. Heber Kean, Minister.

KENSINGTON UNITED Church Sunday March 17th, church school 9.50 morning worship 11 o'clock, Evening worship 7.30. Male choir. Summerfield service 2.30 p. m. Rev. Lewis M. Murray, B.A., B. D. Minister.

O'LEARY UNITED Baptist Church. C. W. Howlett, B.A., B.D. Minister, Sunday March 17, 1957. Springfield West 11 a.m., Knutsford 7.30 p.m., Young Peoples and Bible Class as usual. Everyone welcome.

WINSLOE PASTORAL Charge. The United Church of Canada. Services for Sunday, March 17, 11 a.m. Winsloe North, 3 p.m. Winsloe South, 6.45 p.m. Highfield, 8 p.m. Princetown Road.
Rev. Dr. E. A. Betts, Minister.

THE PRESBYTERIAN Church in Canada. Services for Sunday, March 17. Kensington Sunday School 10 a.m. Divine service 11 a.m. Freetown 2 p.m., Keir Memorial Malpeque, 7 p.m., A cordial welcome to all. Rev. E. H. Bean, B.A., B.TH., B.D., Minister.

KENSINGTON rink Friday, second game North Shore semi-finals Indian River vs. New Annan. Game time 8:30 Skate after.

BORDEN rink tonight, Tryon Arrow Sisters vs. Borden National Sisters second game in Prince County playoffs. Game time 8:30.

THE CENTRAL Bedeque United Baptist Church, service, Sunday 11 a.m. Rev. Chas A. Britten, D. D. Minister.

PARISH of Alberton March 17th 9:00 Holy Communion, O'Leary 11:00 Holy Communion, Alberton Rev. M.J. Findlay, priest in charge parish of Alberton.

STATION WAGON leaving Summerside bus terminal for Charlottetown via Kensington daily at 9:30 and 3:15. Leaving terminal for Summerside at 11 and 4:30.

BEDEQUE Pastoral Charge, The United Church of Canada, Rev. G.A. Cowper-Smith, Minister, Services on Sunday, March 17: Bedeque, 11 a.m.; Borden, 3 p.m. Albany, 7.30 p.m.

MONTROSE Pastoral Charge, United Church of Canada, Sunday March 17: Miminegash 11 a. m. Montrose 3 p.m. Elmsdale 7 p.m. Sunday School at ususal times Rev. N.R. Green, minister.

CRAPAUD rink tonight, school hockey, Board of Trade League. 7 p.m., Crapaud vs. Tryon. 8 p.m., Albany Village vs. Cape Traverse. 9 p.m., Augustine Cove vs. Long Creek. Adm., 15 cents for all school children, Adults, 35.

PRESBYTERIAN CHURCH in Canada. New London Pastoral Charge. Divine services for Sunday, March 17. as follows: 11 a.m. Long River, 2.30 Geddie Memorial 7.30., St. John's New London, lets give thanks unto God for all his mercies and blessings. Rev. L. D. Bartlett, B.A.,.B .D.,.

Coleman Store Damaged By Fire

The O'Leary Fire Dept, was successful in extinguishing a stubborn fire at MacKay's general store in Coleman about six o'clock last evening. Over 500 gallons of water was poured on the fire which was centred in the attic of the store, before it was brought under control.

Water and smoke damage was heavy to most of the stock in the large building.

The blaze was thought to have originated from the chimney.

The store is operated by Brad MacKay and his son, Neil MacKay

O'Leary Church Has World Day Of Prayer

The World Day of prayer Service was held in the United Church on Friday Afternoon, Feb 8. Women of the three congregations were present. Mrs. Donald MacKenzie presided. Meeting opened with silent prayer. Call to worship repeated in unison by all present. Minutes of the last World Day of Prayer was read by Mrs Dan Smallman.

Mrs. Douglas Adams was appointed secretary for the coming year. A vote of thanks was extended to Mrs. Smallman who has been secretary for some years. World's day of Prayer will be held in the New Baptist Church in the year 1958. Scripture was read by Mrs. Cecil Dennis, followed by Hymn, "O God our help in ages past'. Reading was given by Mrs. Ivan Webb, followed by hymn "When I survey the Wondress Cross". Reading by Mrs. Alton Rayner, and also by Mrs. Marshall Rayner. The address was given by Mrs. Heber Kean, who took as her topic "Prayer". Her message was very inspirational and uplifting. A very fine solo was sung by Mrs. Ruth Silliker, "Take My Hand and Trust in Me" Mrs. Arthur Harris had a reading and prayer was offered by Mrs. Douglas Cornish for the Church, for the Queen and all the Royal Family and all in authority over us, By Mrs. Waldo Phillips, prayer for peace, justice and righteousness, by Mrs. Ted Sabine, freedom from Tyranny and strife throughout the world, by Mrs. Wilfred Dennis, and prayer for forgiveness, conscretation and faith, by Mrs. Marshall Rayner.

Mrs. Melvin Ellis was organist for this service. Hymn "The day Thou gavest Lord is ended" closed the meeting. A social hour followed with a delicious lunch served by the Members of the Missionary Society, and the C.G.I.T. Girls.

Professional Cards

Chartered Accountants
T. Earle Hickey & Co.
Canadian Bank of Commerce Building
Summerside, P. E. I. Phone 2235

INSURANCE
R. E. Ellis & Son Limited
Fire — Auto — Casualty
8 Summer St. Summerside

Optometrist
E. E. Parkman
Opt. D., R.O.
PHONE 3287
OPPOSITE GUARDIAN OFFICE
Summer St. Summerside

B. F. Hunter, R.O.
Summerside, P E I Phone 3110
SMALLMAN'S BUILDING

A. Raymond Grant,
B.Sc., O.D.
22 Water Street - Summerside
Above Maurice Mill's Men's Wear
PHONE 3530

Photographers
THE READ STUDIO
D. W. SEARS

CAMEO
KENSINGTON
Fri., Sat., 7:15-9:15. Matinee Sat 1 p.m. Two brothers loving the same girl! As dangerous as a run-away jet! Starring handsome John Derek, Kevin McCarthy and beautiful Diana Lynn in
"NAVY AIR PATROL"
In Technicolor
Also serial "Hap Harrigan" and news. Bank drawing Friday worth $25.00.

PLAYOFF HOCKEY
CIVIC STADIUM
TONIGHT 9:15
Montague Primroses vs. S'cide Aces
Admission 60 and 35 cents

CAPITOL — SUMMERSIDE
TODAY (FRI.) 3:15—7—9:25 SAT. 7—9:25
BIG DOUBLE BILL
"MURDER ON APPROVAL"
Starring Tom Conway, Delphi Lawrence

REGENT
TONITE 7—9:20
SAT. 2:00—7—9:20
"DAY THE WORLD ENDED"
RICHARD DENNING — LORI NELSON