

Festive Week Services



Next Sunday Dr. Hugh Miller, former minister of Trinity will be morning preacher and Dr. J. S. Bonnell of Fifth Avenue Presbyterian Church, New York, will be the evening preacher. Owing to the fact that Festive Week begins on Sunday night the session of Trinity United Church decided to celebrate these special services. The Wesley Radio Quartette of

Moncton will sing at both morning and evening services and at both services those attending from outside Charlottetown will be given special recognition. At 5:30 p.m. the ladies of the congregation will serve tea in the Social Hall and all those attending the services from outside Charlottetown are cordially invited. It will give old friends an opportunity to meet Dr. Miller and Dr. Bonnell.

Record Sale Of Chicks Anticipated

It is generally expected that Prince Edward Island chick hatcheries will take off their last heavy loads of July 10th or 15th, reports Mr. F. M. Nash, District Inspector, Poultry, Products. Unless something unforeseen happens, a record will have been created for the sale of chicks. The previous record was for 1949 when sales amounted to 763,790 chicks. With one full hatchery close, this year before hatcheries close, chick sales are 755,502.

pack delivered AL 69, AM 67, AS 58, B 57, C 45 and wholesaling to retailers at AL 72, AM 70, AS 61, B 60, C 48. Eggs are retailing to consumers at AL 72-5, AM 68-9, AS 63-5, B 58-65, C 55.

Egg receipts are increasing and dealers are paying for chicken, live, No. 1, under 4 lbs. 30, four to five lbs. 35, over 5 lbs. 37.

Fowl under 4 lbs. 28, four to five pounds 33, over 5 lbs. 35. Chickens, dressed, Grade A, under 4 lbs. 35, four to five pounds 43, over 5 lbs. 46. Fowl, Grade A, under 5 lbs. 30, four to five pounds 38, over 5 lbs. 40.

Brig. Walsh To Visit Ch'town

HALIFAX, June 27 — (CP) — Brig. Geoffrey Walsh, recently appointed commander of the 27th Canadian Infantry Brigade Group, will arrive in the Maritimes Monday, the Army announced tonight.

During his five-day stay, Brig. Walsh will visit Moncton, Charlottetown, Halifax, Camp Aldershot, Fredericton and St. John's, Nfld.

New Oil Refinery Opens At Edmonton

EDMONTON, June 27 — (CP) — Alberta's booming oil and gas industry today marked another milestone when British American Oil Co. Ltd. officially opened its ultra-modern, \$7,000,000 Edmonton refinery.

Embodied in the plant is Alberta's first catalytic cracking unit, which makes possible the production of high-octane gasoline. The company's only other "cat cracker," Canada's largest, is at Montreal.

BIRTHS, MARRIAGES DEATHS 50c per insertion

BIRTHS

MacLENNAN—At the PPrince Edward Island Hospital, June 25th, 1951, to Mr. and Mrs. Spurgeon MacLennan, a son, Gordon Lea.

ARNOTT—At the Woman's Hospital, New York, June 23rd, 1951, to Reverend and Mrs. Robert J. Arnott (nee Catherine C. Bonnell) a daughter, Catherine Anne.

MacQUARRIE — At the Prince County Hospital, June 19th, 1951, to Mr. and Mrs. Charles MacQuarrie, a son. Weight 7 lbs. 7 1/2 ozs. Harold Francis.

McKENNA—At the Charlottetown Hospital June 26, 1951, to Mr. and Mrs. Reid McKenna, Springfield, Mass., a daughter, weight 7 lbs., 13 oz.

Baptist WMS Meeting At Springfield West

—The Baptist W. M. S. Annual Meeting was held in the Springfield West Baptist Church recently, with the president, Mrs. Neil Boulter presiding. The meeting opened with the hymn "I Love to Tell the Story" followed by reporting in union "The joys of the Missionary Task." The scripture reading was the eleventh chapter of Hebrews. The roll call was answered by a verse of scripture. The minutes of the last regular and the last annual meeting were read and adopted.

The following are the officers elected: President, Mrs. Neil Boulter, re-elected; Vice president, Mrs. Percy McPherson; Secretary, Mrs. R. L. England, re-elected; Treasurer, Mrs. Leslie McLean, re-elected. The members of a social committee are: Springfield West, Mrs. L. England; Locke Road, Mrs. Charles Rix; Dunblane, Mrs. Percy McPherson; O'Leary, Mrs. C. O. Howlett. The members of the finance committee are as follows: Mrs. Ella Dymont, Mrs. Neil Boulter, Mrs. Percy McPherson and Mrs. Charles Rix.

The prize winners this year were: First, Mrs. Jennie Brewer; second, Mrs. Ralph MacIsaac; third, Mrs. Edison Smith. Prize donors for the coming year: First, Mrs. R. L. England; second, Mrs. Ella Dymont; third, Mrs. Edward Cain.

The finance committee reported a total of \$300.00 raised. Of that total, the birthday box contributed \$18.54; the thank offering \$23.50; the Easter offering \$19.30; the sunshine bags \$38.00; the bazaar \$100.00 and the aid fund \$29.00.

The next meeting will be held at the home of Mrs. Ralph Ellis. The closing hymn was "Day Is Dying in the West" and the meeting closed by The Benediction.

LONDON — (CP) — Men who took part in the famous naval raid on the French coastal town of St. Nazaire are to appear in a new British film based on the attack. Trevor Howard will play the leading role.

DEATHS

GARNHUM—At 58 Victoria Street, June 27th, 1951, James Henry Garnhum in his 62nd year. Remains will be transferred this morning from the Cuthbert Funeral Home to his late residence. Funeral notice later.

HOUSTON—At 10 West Street on Tuesday, June 26, Mrs. (Dr.) J. C. Houston. Funeral from the MacLean Funeral Home today (Thursday) service starting at 2 o'clock. Interment Sherwood Cemetery.

CALLAGHAN — In the Charlottetown Hospital on Wednesday, June 27, Mrs. Ambrose Callaghan of Auburn in her 64th year. Her remains will be transferred this afternoon from the A. R. Hennessey Funeral Home to her late residence. Funeral arrangements will be announced later.

N.D. MacLean UNDERTAKER EMBALMER

Charlottetown and North Wiltshire PHONE 149

Supervisory Aspects Of Life Insurance Reviewed

"The Superintendent Looks at Life Insurance" was the subject of an informative address by Mr. J. W. MacKinnon, Superintendent of Insurance for Prince Edward Island, at the annual meeting of the P.E.I. Life Insurance Underwriters Association here yesterday.



Mr. J. W. MacKinnon

Although the first Canadian life insurance company began doing business just over one hundred years ago, it was only during the last half century that life insurance has come to play such a large part in the life of the average Canadian, Mr. MacKinnon said.

"In 1866 the average per capita amount of life insurance in force in Canada was only about \$700, in 1948 it was over \$1,000.00. The Companies and their agents have rendered a great service to this country by providing the means through which Canadians can achieve voluntarily a large measure of security. It is because of the great importance played by life insurance companies in the lives of our people that the companies and their representatives are subject to such careful supervision by Federal and Provincial officials operating under the Insurance Acts of Canada and the various Provinces.

"The Federal Department of Insurance concerns itself with keeping a very careful check on the financial position and the conduct of the affairs of all companies licensed by that Department. Provincial Superintendents do the other hand license agents, and are alert to see that the provisions of the Provincial Life Insurance Act are complied with. In addition some companies have provincial licenses only. In this case the Superintendent for the Province must watch carefully their finances.

Benefits of Uniformity

"In connection with the Provincial Life Insurance Act mentioned above, I would like to pay tribute to the work of my predecessors in office and of the Superintendents of the other Provinces, who in co-operation with one another were able to draft and obtain the enactment in all the common law provinces, that is all other than Quebec, of a uniform Life Insurance Act. The benefits of uniformity in assisting the conduct of business and in making the law more easily enforced and understood all over the Dominion can not be over estimated.

"The Superintendents of Insurance meet every year to consult with each other and with representatives of the Insurance Companies with a view to seeing that the uniform Act is kept up to date and that any necessary changes are drafted and made ready for presentation to the several Provincial Legislatures. An example of an amendment to the Act made necessary by the growth of a new form of insurance was the Group Life Amendment of 1948.

"When the Act was passed in 1924 Group Life Insurance was in its infancy and no attempt was made to make any special provision for the rights of the various parties involved. Since that time, the amount of Group Life Insurance in force has increased so much that the Superintendents' Association decided that amendments were necessary to clarify the application of the Act to this type of insurance.

"The object of the Provincial and Dominion Insurance Acts is, as far as possible, to protect the public. This protection extends not only to the provisions relating to the rights and status of beneficiaries, their designation by the insured, the apportionment of the insurance money and all provisions respecting contracts, but also to the investment of the great amounts of money held in trust for policy holders.

"As underwriters, you are doubtless well aware of the very good use to which money is put, but it probably never occurs to the average policy holder that the sidewalk on which he walks, the house in which he lives, the store in which he shops, or the building in which he works all may have been partly built through the use of the funds which he and many other policy holders have contributed.

Investment Problem

"The problem of investments for the life insurance companies has become exceedingly difficult during the last decade. Inflation has been abroad in the land. An excellent illustration of its effect was given recently by Mr. Carroll M. Shanks, President of the Prudential Insurance Company of America, when he said that, in spite of the great increase in the amount of insurance in force in the United States since 1945, in terms of 1945 dollars, there was scarcely any per capita increase at all. In other words, the increase in insurance in force was barely keeping up with the diminishing value of the dollar.

"Inflation thus robs the average policy-holder. It does so because the companies must invest largely

IN MEMORIAM

MRS. WILLIAM MacWILLIAMS

A large circle of friends heard with regret of the passing on June 10th of Mrs. William MacWilliams of Ocean View in her 88th year, after a short illness.

The late Mrs. MacWilliams was well liked by all who had the privilege of knowing her, and her passing, although not unexpected, came as a distinct shock. She was the third eldest daughter of the late Andrew and Jessie Ross, of Pinette. Mrs. MacWilliams was stricken about two months ago and despite the best of medical skill and tender nursing the end came peacefully on the above mentioned date.

In addition to a sorrowing husband, one son is left to mourn the loss of a kind and loving mother. There is also one sister, Miss Sarah G. Ross and one brother William Ross of Pinette left to mourn their loss. The funeral took place from her late residence on June 12th and was largely attended.

Premiums And Income Tax

"One reform that has been mentioned recently and which is well worth your careful consideration is the proposal that life insurance premiums should be exempt from all forms of income tax," Mr. MacKinnon continued. "From 1942 to 1944 an allowance was made for insurance premiums in calculating the compulsory savings portion of the income tax. This exemption was not extended to make it apply to all income tax payments.

"It has been argued by advocates of this idea that premiums could well be made free of tax without serious consequence to governmental revenue. In this connection the speaker noted that in Great Britain insurance premiums are not subject to taxation and if Great Britain's finances can stand it, Canada's can. It has also been pointed out that the implementing of this proposal would do much to encourage thrift. It might even be suggested that the introduction of this change might compensate to some degree the average policyholder for the losses he has suffered to those he and his family will suffer because of the declining value of the dollar.

"There were at the end of 1948 more than 4 1/2 million life policyholders in Canada owning a total of 13 billion dollars of life insurance. This," Mr. MacKinnon said, "indicates public confidence in the insurance companies, but it does not necessarily imply that the public has an understanding of the product it has been sold. It does indicate, however, that life insurance would not have its wide public acceptance today if it had not been for the Life Underwriter. In fact, nearly all of the insurance in force in Canada was sold, by Life Insurance Agents."

Mr. MacKinnon went on to emphasize the value of the life in-

CENTRAL GUARDIAN

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

POLICE COURT — In City Police Court yesterday a drunk and incapable was fined \$5 and costs. A man charged with indecent assault was remanded to July 14.

EVENING CLASSES in Life Saving and Instructor Training in Swimming and Water Safety will be conducted by Red Cross Supervisors at Brighton Beach. Opening session Thursday 5:30 p.m. If you are keenly interested you are welcome.

FUNERAL YESTERDAY — Funeral services for the late George T. Hardie were held from St. Paul's Church yesterday afternoon, and were conducted by Rev. W. A. Ferguson, D.D. Pallbearers were: A. H. Mould, F. B. Conrad, E. C. Baker, Dr. J. P. Miller, Dr. J. W. MacKenzie, G. E. Hartlen. The remains are being forwarded this morning from the MacLean Funeral Home to Montreal where interment will take place Friday afternoon.

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OSLO - (CP) - Severe drought

is threatening farming in the western and central districts of Norway. In other districts farm work was retarded two weeks because of lingering snow.

insurance agent's services, and the increasingly high qualifications required in the profession. Nearly all the companies, he pointed out, now offer a variety of training courses for agents. The insurance departments of the various Provinces and States have in recent years realized the need to screen applicants for agents' licenses; but it was only in 1940 that New York State required applicants for licenses to pass an examination on the elementary principles of life insurance. A similar system in this Province, he suggested, was a question worthy of thought.

The greatest improvement in the training and, hence, in the status of the agents, however, came about through the efforts of the Life Underwriters Association, which began its C.L.U. program of study of 1924. This course takes a minimum of three years to complete and covers all aspects of the work of the life underwriter.

FOR THE BEST IN DRUG STORE NEEDS

Shop At Hughes DRUG CO. LTD. "Prescriptions Accurately Dispensed Since 1874"

PHONE — 3060

Masonic Grand Lodge Elects New Officers

The annual communication of the Most Worshipful Grand Lodge of Ancient Free and Accepted Masons of Prince Edward Island was held in Summerside yesterday. The meeting was presided over by the Grand Master, H. Randolph Carruthers and was attended by a large number of delegates from the various Lodges throughout the Island.

A charter was granted Corinthian Lodge No. 19 which is located at O'Leary. This Lodge was instituted last year and has been working under a dispensation granted by the Grand Master. The officers of Grand Lodge for the ensuing year are as follows:

Grand Master, J. Archibald Thompson, North Tryon; Deputy Grand Master, Frederick I. Bell, Summerside; Senior Grand Warden, Douglas D. MacLaren, Montague; Junior Grand Warden, Mal-

colm MacKenzie, Charlottetown; Grand Treasurer, R. E. Kemp, P.G.M., Charlottetown; Grand Secretary, L. A. McDougall, Charlottetown; Grand Historian, R. H. Rodgers, P.G.M., Charlottetown; Grand Lecturer, W. H. Darrach, P.G.M., Kensington; Grand Chaplain, Rev. E. C. Evans, Charlottetown; Senior Grand Deacon, D. S. Montgomery, Port Hill; Junior Grand Deacon, C. G. Lord, Charlottetown; Grand Director of Ceremonies, Ralph Monkey, Summerside; Grand Sword Bearer, E. C. MacMillan, Charlottetown; Grand Standard Bearer, James Cole, Stanley Bridge; Senior Grand Steward, James R. Murphy, Summerside; Junior Grand Steward, Fulton Robertson, Hunter River; Grand Pursuivant, Errol Stetson, O'Leary; Grand Tyler, Chester, Palmer, Summerside.

HUNTER RIVER W. M. S.

The June meeting of the Auxiliary of the W. M. S. of Hunter River United Church was held at the home of Mrs. James G. Wood. "Worship Work" was the theme of the meeting. During the worship period the following hymns were sung: "Thou Glorious God, Before Whose Face", "O Happy

Home Where Thou Art Loved the Dearest" and "O, Brother Man, Fold to Thy Heart Thy Brother." The scripture passages were read by Mrs. Andrews, Mrs. Christie and Mrs. MacLeod. All knelt in the circle of prayer and prayer by president closed the Worship service.

Mrs. MacLeod gave a reading "Out of this Life" (Mrs. Seaman) a poem from the Upper Room was read. Books were exchanged. The offering was received and dedicated.

The minutes of the last meeting were approved as read and the roll call was answered by twelve members.

A letter was read regarding a Rally to be held in Stanley Bridge. A brief financial statement was given. Fifty home, and eight hospital calls had been made.

The September meeting will be held at the home of Mrs. George Nesbit. Lunch Committee — Mrs. Andrews, Mrs. Cousins and Mrs. Chester Whitlock.

The meeting closed by singing two verses of "In Christ there is no East or West."

Fine Foods

FOR FESTIVE AFFAIRS

Plan For the Long Week-end Ahead. Store Closed Monday July 2nd

- Plain or Velveta
- Cheese, 1/2 lb. pkg. . . 29c
- Hellman's Blue Ribbon
- Mayonnaise, 16 oz. jar 49c
- Heinz Tomato
- Ketchup, 13 oz. bottle 27c
- Clark's Sandwich
- Spread, 4 oz. tin . . . 15c
- Island Boneless
- Chicken, 7 oz. tin . . . 59c
- Paper
- Drinking Cups, pkg. . . 10c
- Paper
- Napkins, pkg. 17c
- 100 Foot Roll
- Wax Paper 35c

- Fresh Ground
 - COFFEE, lb. \$1.05
 - Swansdown
 - CAKE FLOUR, pkg. . . . 41c
 - Lynn Valley
 - WAX BEANS, 2 for 29c
 - Newfoundland
 - SALMON, 1 lb. tin 49c
 - Welch's
 - GRAPE JUICE, 32 oz. bot. 49c
- SPECIAL**
- 1 FRENCH FRYER; 1 LB. CRISCO
- BOTH FOR \$1.39**
- Limited Quantity

MEATS

Fresh Ground

- HAMBURG STEAK, lb. . . . 69c

Breakfast

- BACON, sliced, lb. . . . 59c

Cooked

- CORNED BEEF, sliced, lb. 61c

Swift's Luncheon

- MEAT LOAF, 1/2 lb. . . . 38c

Regular

- HAMS, whole or half, lb. 79c

344 Count

- Oranges, 3 doz. 95c
- Local
- Leaf Lettuce, each . . . 14c

Large Stalk

- Celery, each 19c

Firm Rip

- Tomatoes,
- 1 lb. pkg. 35c

New

- Potatoes, 3 lbs. 29c

ALSO: New Radish, Cukes, Pineapples, Canteloup, Head Lettuce, Etc.

Swifning

MAKES ALL BAKING EASIER AND QUICKER!

45¢

SPECIAL SATURDAY

With each package of Swifning purchased you have a chance of winning a beautiful cake which will be drawn for Saturday Night.

- McCready's Sweet Mixed or Mustard
- PICKLES, 24 oz. bottle 33c
- SHREDDED WHEAT, 2 pkgs. 31c
- Kellogg's
- ALL BRAN, large pkg. 27c
- BULK DATES, 2 lbs. 35c
- Royal Russet
- APPLE JUICE, lge. 48 oz. tin 27c
- Old City
- STRAWBERRY JAM, 24 oz. jar 49c

AYLMER

MARMALADE

Orange and Grapefruit

24 oz. bottle 37c

Holiday Week-End SPECIAL

Grade "A" TURKEYS

Average 12 to 14 lbs.

Per lb. 65c

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H.C. Atkinson

Free Delivery

GROCETERIA

HOME OF FINE FOODS

111-115 GRAFTON STREET

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Big Birthday Party

TODAY— FRIDAY SATURDAY

JUNE 28, 29, 30