

HER CASE SEEMED HOPELESS

But "Fruit-a-tives" Brought Health and Strength

29 St. Rom St., Montreal.

"I am writing you to tell you that I owe my life to 'Fruit-a-tives'... This medicine relieved me when I had given up hope of ever being well."

A thought for today BY HYNDMAN'S THINKER



HONESTY IS THE BEST POLICY APPLIED TO THE FIRE INSURANCE BUSINESS

We represent Companies with clear records for prompt and accurate adjustment of Fire Insurance claims.

THE OLDEST INSURANCE AGENCY IN P.E.I. Hyndman & Co. Limited

Professional Cards

H. F. DEMPSEY Graduate of Boston School of Piano Tuning

McLean & McKinnon DONALD MCKINNON Barrister Attorney at Law

Morson & Duffy Barrister and Attorney-at-Law MONEY TO LOAN

Mark R. McGuigan, B.A. BARRISTER, SOLICITOR, ETC. Money to Loan

S. S. HESSIAN Barrister, Solicitor, Notary Public Etc. MONEY TO LOAN

G. S. INMAN, K. C. Barrister and Attorney-at-Law MONEY TO LOAN

MacLeod & Bentley W. E. BENTLEY, K. C. J. A. BENTLEY Barristers and Attorneys

J. A. MacDONALD Barrister, Solicitor, Etc. MONEY TO LOAN

Dr. C. C. Archibald Graduate on N. Y. Post Graduate Medical School and Hospital

Palmer & Palmer J. J. Palmer, K. C. H. L. Palmer Barristers, etc.

J. A. McEACHEN. Oph. D. Eye Specialist Office—Prowse Block, 127 Grafton Street

THE CHARLOTTETOWN GUARDIAN

Mr. Charles Dalton, President. J. E. Burnett, Editor and Publisher. D. K. Currie, Associate Editor.

Morning Daily (founded 1887) 50.00 per year (delivered) in advance 55.00 per year (mailed) in advance in Canada, and 60.00 to U. S. A.

MONDAY, AUGUST 22, 1921

WAYS TO ASSIST FARMERS.

The suggestions offered by Mr. John McCarthy, Johnson's River, under the caption "Ways to Assist Farmers," in Saturday's issue of The Guardian, deserves more than passing notice and we have no doubt the government will profit by it as there appears to be something in it for the government itself.

The Department of Agriculture, it will be remembered, recently asked merchants and dealers in hay not to purchase hay for export, in view of the scarcity of feed in the province. The advice was a good one but, like much of the advice we get these days, it involved a sacrifice on the part of the advised. It also involved a restriction in the market price of hay which many farmers who were blessed with good crops would not take kindly to.

Mr. McCarthy's suggestion is practical and business like; moreover, if the government acts with its usual perspicacity, there will be something in it which may be of advantage in the troublous times ahead. Mr. McCarthy suggests that the government buy up all the surplus hay in the province at regular market prices. These prices, where they are likely to be high, the farmers who have hay to sell will thus have the advantage of the market prices and those who will be obliged to purchase can do so without fear of being skinned by unscrupulous speculators. Besides, as Mr. McCarthy intimates, there will be those who will require credit or whose credit is not such as would satisfy the hard headed speculator. The government could deal leniently with these, a course which possibly might allay some of the bitterness which is already throwing its shadow over the coming election. There will be those who have no money but they all have the franchise and the latter, in cases of extreme need, may be negotiable. There is a precedent in Liberal history for the method proposed by

Mr. McCarthy, with the difference that on the other occasion the hay had to be purchased in Quebec. In the present contingency it is both procurable and salable at home, giving the government a sort of double barreled engine, workable both in buying and selling—also in free or near free distribution. Anyway the thing is worth looking into and the government should be grateful to Mr. McCarthy for the suggestion.

SUMMER AND WINTER.

One of the drawbacks in a temperate climate like ours is the difference between the extreme of summer and the extreme of winter. For the laborer and the tradesman particularly, and in a lesser degree for the farmer, practically all the earnings of the year are confined to the summer; winter consumes the greater part of the summer's earnings. The farmer, it is true, can employ much of his time in winter preparing for the summer; fertilizer can be hauled; lumber, fencing, etc., can be procured but generally speaking most of his horses are "eating their heads off" in the stables. The milch cows also are off their production and in many other ways the winter is an unprofitable season. Many farmers succeed however in finding fairly profitable employment for themselves and their help during the otherwise dead months.

In the building trades particularly the burden of winter unemployment is felt heavily but here also the careful contractor can find many opportunities to lessen the burden of unemployment. In many cases buildings can be so far advanced exteriorly as to permit of interior work being done during cold and stormy weather. Another difficulty arises in the matter of winter wages. Work in winter is necessarily less remunerative to the contractor in winter and he naturally expects to pay lower wages than in the summer season. Labor objects to this arrangement and this is one fruitful cause of unemployment. It is at this point that compromise is necessary. Both the contractor and the employee should be content with a smaller profit. "Half a loaf is better than no bread" and both employer and employee should be able on this principle to arrive at an understanding which would leave at least a smaller margin rather than none at all. The farmer, contractor or other who has to figure on a whole year's work in order to make a whole year's profit in order to avoid having the summer's earnings consumed by the winter, must arrange for winter work even at a small profit and the laborer should be content with less pay rather than no pay at all.

Current Comment

"How will you have it, Mr. Elector? We can give it to you in any shape, hot, cold or iced to chill your very marrow; straight or diluted to suit your particular fancy, and in any flavor you think will tickle your particular tastes."

Daily Selections for Guardian Readers

Furnished by W. S. Louison. A WOMAN'S THOUGHT. "I am so weary of my home," he cried, "And of its endless tasks so mean and small; I long to mingle with the world out side, To drink from life's full cup. The drops that fall, From beakers others clasp, though gladly quaffed, Slake not my thirst; my hand must hold the draught."

must determine. There may be something similar to the banishment into Egypt, or into Quebec, but it is doubtful if in the latter instance they will ever trust him with the keys of the political corn crib. Or perchance the Toronto Globe might find a market for him amongst the Midianites, Memnonites or Ishmaelites of the West, as some of their ambitions seem in line with getting him as far away from the home roost as possible. Of one thing there is certainty, and that is that the political brotherhood he is an encouragement and his many colored policies have not in any measure increased his popularity in the home.

But that is only one feature of their "magic bottle. Their bartender has many other samples to offer, of which there are several qualities that contribute to the make-up of what is called the Bell combination. Not only in the variety of shades to their garments do they excel, but to this they can add the special feature of "a face just where the nose is placed, and another face I'd say, just where the hair should make display." These in the political saloon are of course only classed amongst the soft drinks in the catalogue of heavy politicians, but despite this, like the little mosquito, it has been found by the many stung victims, that in the matter of TAXATION THEY CAN BITE MOST VICIOUSLY. But regardless of their weakness in mentality, and the severity of their sting, they are of the great Liberal school, or at least so they claim, although denounced and disowned by the best men of that party. In this at least they can claim to be democratic, in that from the most pronounced Protectionist to the uncompromising Free Trader and from the most sentimental of economists to the most violent taxers and spend-thrifts they have men to fill the bill.

It is hardly correct, however, to say that they can give you any kind of sample asked for. If you ask for a nip of good, honest, conscientious Liberalism, it will be a poser for the man behind the counter. "That kind of stuff ain't kept in this shabang," will be his laconic reply. "We can dish out any flavor of Lemeux bluff that you want, or any trade brand of tariff policy from the MacKenzie King bluff; we have a tasty brand of Fielding reciprocity brew and can give you the Bell government broken promises vintage by the gallon and in galore, but 'Liberal honesty' ain't kept in stock at headquarters in these days; it don't fit the place or the men." In surprise you might ask, "Is there no honesty in the Liberal ranks now?" and the unsophisticated bar tender will answer, "Yes, but they are in the ranks" and not in these seats of the mighty and there ain't such a great many in the ranks now either, for most of them have gone into house-keeping on their own account and call themselves Progressives." "Yes, Mr. Elector, those good old days of honest Liberalism are done and gone, never to return again, at least in our time. If they'd have taken Fielding it mightn't have been so, but Quebec shoved this King off on us and that spilled all the beans for us."

Others' View Points

Some Unpublished History.

(St. Sidney Lee in the London Times). This strong personal tie with America was never interrupted. Nay, it grew stronger as the years went on, and whether as Prince or King, Edward lost no opportunity of proclaiming the identity of the two nations' interest. At the close of 1896, when President Cleveland threatened a breach of the Anglo-American understanding Mr. Pulitzer, the proprietor of The New York World, who had met the prince at Hamburg, took the unconventional course of telegraphing both to the prince and to the present King George for an expression of their views of the perilous crisis. The King drafted the following reply:—"I thank you for telegram. I earnestly trust and cannot but believe present crisis will be arranged in a manner satisfactory to both countries and will be succeeded by some warm feeling of friendship which has existed between them for so many years." The Prime Minister, Lord Salisbury, deprecated the prince's interference, and advised that Mr. Pulitzer's journalistic enterprise should in this instance be foiled. No reply from the prince reached New York, and the incident and the prince's action are now revealed for the first time.

For Nations to Remember.

(From the New York Times.)

In Paris Lloyd George pointed out that what saved France in the late war was the justice of her cause, which eventually ranged all the free nations at her side; and he sounded a very solemn warning that if in future her cause was unjust she would stand alone. That is true of all nations—a fact which may well be remembered next autumn at Washington.

Running the Other Man's Business

(From the Detroit Free Press)

One of the first things we'd do if we were running a store would be to insist on the clerks acting as though they were glad to see customers come into the place. That done we'd try to show them how easily the words "Thank you" can be spoken and how valuable the art of saying them pleasantly is.

Two Feet Below 'Em, Now.

(From the Florida Times-Union) Women's skirts are to come down to within six inches of the ground this fall, inches, we said.

What's Got into the Bees?

(From the New York Herald)

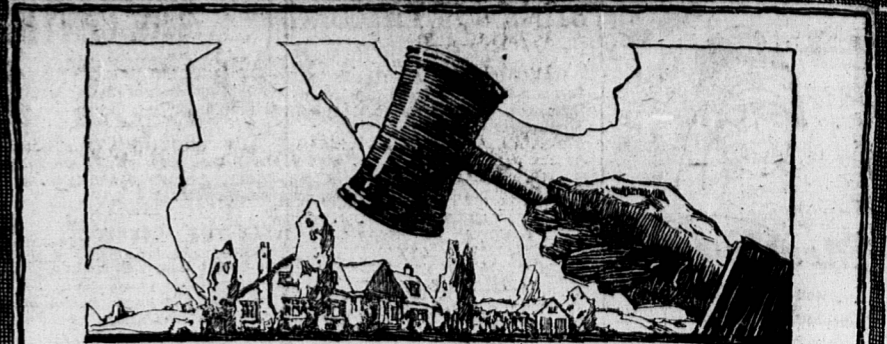
What's the matter with the usually orderly and well behaved bee? In one day, from widely separated parts of this country come reports of her tantrums. In Yolo County, California, bees killed a horse, and forced twenty mules to retire from work. In Kentucky, near Lexington, bees have held the pike against all traffic, guarding a honey tree which fell against the highway. In Wisconsin a bee stung a motorist on the nose, the ditching of the car resulting.

The misbehavior of the bees this season is exceeded only by that of mankind. There are more murders nowadays than usual; or, at least, more interesting murders. Women shoot men without even first moving to Massau County And there are dozens of other killings that have either romance or mystery to light them up. It is midsummer, and although the heat is absent to proverbial madness seems to be about.

Why Houses Are Not Built

(From the Dearborn Independent)

Several rather startling reasons for the continuance of the house shortage, which plays into the hands of greedy landlords and inflicts hardships on a large proportion of the population, were brought out during the recent legislative inquiry in New York. Sensations were furnished by revelations of what appears to be, a deliberately organized system of graft on the part of the "business agents" of the building trade unions. But that was not the only nor the most important thing brought to light. Fragrant as is this evil as a deterrent to building, it is a mere bagatelle to the toll on building investments levied by the money lenders. One "Mortgage Corporation" admits discounting second mortgages at 20 per cent. Officials of large insurance companies confessed to adopting the policy of calling in or fore-closing on real estate loans at 5 or 6 per cent, in order to lend the money of their policy holders to builders at



Under the Hammer

THE late F. W. Woolworth, of five and ten-cent store fame, left an estate of fifty million dollars. But his widow was obliged to sell his home in New York City to provide the ready money with which to pay Inheritance Taxes.

proportion of them could be turned into cash on short notice without serious losses resulting, particularly if business conditions or the state of the money market should be unfavorable at the time the money is needed.

If, at the time of your death, your total worldly possessions have a value of \$50,000 or more, your executors will be called upon to pay out—promptly and in spot cash—a very substantial sum of money to cover your Succession Duties (otherwise called Inheritance Taxes). In some cases the amount exempted from this Tax is only \$25,000, and the tendency is for such levies to become heavier as time goes on.

If you had a business obligation of several thousands—or even hundreds—of dollars to meet some years hence, would you not commence now making provision for meeting it? Well, if you are even moderately well off, Succession Duties will constitute a first charge against your estate at your death. Have you made a provision for meeting that obligation?

Not many estates are of such a nature that any considerable

An Imperial Policy offers a most convenient method of providing for Succession Duties. Ask us to tell you all about it.

COUPON

THE IMPERIAL LIFE ASSURANCE COMPANY OF CANADA

HEAD OFFICE :: TORONTO, ONTARIO

P. A. Farquharson, Branch Manager, Prowse Bldg., Charlottetown

Please tell me about the life insurance method of paying Succession Duties.

double these rates or more. Such or hurricane. For the greater safe and solid a security, as real estate are such as would be warranted only by loans involving extraordinary risk. Yet there are people who are calling for the abolition of the slim remaining vestiges of our usury laws!

A Few Reasons Why You Should Buy a GRAY DORT CAR. For economy—No other car can show the economic upkeep of the Gray Dort. For comfort—The NEW GRAY DORT is without doubt the most comfortable light car. For ease of operation—The GRAY DORT is easy to drive. For beauty—The GRAY DORT has been well called the "HANDSOMEST LIGHT CAR BUILT."

R. E. WHITE

Distributors for Prince Edward Island MacNUTT & WHITE, Ltd., Dealers for Queen's County Show Room 159 Queen Street WRIGHT & MANSON, Summerside N. J. NICHOLSON, Montague