

The Family Budget

How Much for Insurance?

WHEN you draw up your family budget, do you set a stated percentage of your income aside for life insurance protection? If so, how much? Is it anywhere near adequate?

Life Insurance should provide protection not only for children while they are dependent but for the assured's old age.

It is not an easy matter to determine how much insurance a man should carry in proportion to his income, his expenses and his family responsibilities. That's a matter upon which you may need professional advice. Mutual agents are equipped to give well considered counsel in such matters.

Write to-day for The Mutual Book, which explains the principle of Mutuality.

The MUTUAL LIFE OF CANADA
Waterloo Ontario

H. A. EBER'S
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Central Guardian

SHOP from Holman's Catalog.

LIBERAL CONVENTION.—At the Liberal convention today at Cardigan Mr. M. J. Power, of Summerside, was nominated as candidate for the Third District of Kings at the coming by-election.

LIQUOR PLACED IN BOND.—Yesterday morning about one thousand cases of liquor, seized on board the schooner Eddie James, at Summerside, was unloaded from the Customs cutter, Margaret and placed in the Customs warehouse here.

THE MARKET.—The market was well attended yesterday. Butter sold at 45c.; eggs 50c. to 55c.; geese \$2.00 to \$2.50; chickens 80c. to \$1.00; ducks \$1.00; apples 10c. to 25c. per doz. Hay sold at 60c. to 65c.; straw 35c.; oats 45c.; potatoes 90c. to \$1.20 and turnips 17c.

LECTURER COMING.—A telegram was received yesterday from Professor C. H. D. Roberts, stating that owing to a previous engagement he will be unable to come to Charlottetown on the 27th but will be open to do so early in December. This date will be announced in due time.

THE UNITED CHURCH.—The preacher at both services tomorrow will be: Rev. A. N. Gillis of Malpeque, P. E. I. The soloist at Morning Service will be Miss Constance Wheeler, and for evening, Mr. Percy D. Williams—the Choir rendering Anthems at each service. Early Prayer Meeting is at 10 o'clock and Sabbath School at 2.30 P. M. All visitors and students will receive a hearty welcome to Church and Sabbath School.

BOOKFIELD.—The services in the Brookfield Congregation on Sunday, November 22nd will be as follows: Hartsville, 11 A. M. Hunter River 7 P. M. There will not be any service in the Presbyterian Church at Brookfield on Sunday morning. Rev. E. Morris will preach in the Princeton Road Church at 11 A. M. Sunday School at Hartsville at 10 A. M. Hunter River 10.30 A. M. and Brookfield 2 P. M. All are cordially invited.

CORRECTION.—In the obituary notice of the late Mrs. Peter Murphy, which appeared in the Guardian recently, some misstatements were made. The following is a correction: Her son was informed of her illness a few hours after she became seriously ill, and the utmost kindness and attention was given her by Mr. and Mrs. Connor with whom she had lived for some time, and everything possible was done to get in touch with her son at her death. It also states he is the only one of the family living. This is incorrect. A daughter, Mrs. James Sherry of Fernwood, also survives.

THE PUBLIC FORUM

(Continued from Page 4)

Then winter the roads are bad in the spring, winter and fall, and they cannot get into town, it is impossible to get the variety of goods at the country stores and the people are forced to fall back on their catalogues and order by mail.

I think I have shown, that the keen competition of the large stores in the towns was first responsible for the country stores to curtail their stock and that the low stock was in turn responsible for forcing the people to fall back on the mail order houses during the time of year, when the roads are bad, but that is not the only cause.

In years gone by, practically everything the farmer had to sell was bought by the local merchant and paid for in trade but this is all changed owing to the butter and cheese factories, paying cash.

Not long ago all our hogs were killed at home and handled by the farmer, today almost buy the hogs alive and pay the cash.

It used to be that all our eggs were handed in over the counter, today they go to the egg circles and at times it is harder to get an egg over a country counter than it is in the city.

Then there was our staple crops, potatoes and oats, these were all bartered with the local merchant, today very few merchants in the country handle either.

The result of all these changes is that the farmer gets the cash in his fist and as they are more or less becoming BUSINESS MEN AND WOMEN they naturally look around and buy where they think they get the best value, or in other words they do the same as every other, or I should say nearly every other business man does, "SELL IN THE HIGHEST MARKET AND BUY IN THE LOWEST," and still there are business men who say "it is for lack of thought on the part of the people." No that is not the nature of things, this Mail Order business is of recent origin, there must be a cause, other than that.

Still another reason why the country people send their money away, and that is the fact that the island merchants as a rule do not put themselves out to foster a demand for what the farmers have to sell, so why should the farmer and his good wife feel guilty when it comes to their sending their money away, when as the old song goes:—"Every one is doing it."

What good will it do, the "BUY AT HOME" propaganda, if men talk till they are black in the face, telling you and I to "buy at home," so long as we know they are not doing it themselves. Why should we keep our money in circulation at home, when we can do better by sending it away, while they send thousands of dollars out of the Province for fire insurance premiums while our own Fire Insurance Companies are pining for more business.

In today's Guardian we find one "INQUIRER" with a miserable little letter objecting to the school children selling a few garden seeds for which they get a prize, which he says:—"Are useless EXCEPT IN THE MINDS OF THOSE TO WHOM THEY ARE AWARDED!" According to him, the child should be robbed of the pleasure he or she gets from winning the prize, just for the sake of what?

"So as not to interfere with our seed houses who distribute their seeds to reliable dealers all over the Island" and he winds up with:—"Is there not any remedy to stop this way of doing business?"

It is no wonder he was ashamed to sign his name to such a letter. When directly opposite in large dark type is an advertisement of one of the very firms he was seeking to protect against, the little children, boosting ONTARIO FOX BISCUIT, and on the same page, facing his words:—"WHY BUY SEED FROM ONTARIO TO THE DETRIMENT OF OUR SEED HOUSES?" is an advertisement of THE IMPERIAL BISCUIT COMPANY, a P. E. I. owned concern employing P. E. I. help.

Is it any wonder our boys and girls leave home when they are begrudged the few cents they can make selling garden seeds or that the public are getting fed up on this one sided propaganda.

It was pointed out at the Associated Boards of Trade in Summerside that from five to eight million dollars were sent out to the mail order houses each year, that this was simply a guess and a poor one at that, is shown by the three million dollars spent to come and go on, but I fail to see what the amount has to do with the subject.

Did the speaker mean to give the impression that if this money had not been sent to the mail order houses, that it would still be in circulation on the Island? If he did he is wrong for if the people had not sent it away the merchant would have been compelled to do so.

If he means that the merchant would have made a ten to fifteen percent on the turnover he is again wrong for the mail order houses do such a big turnover that they can afford to sell to their customers as cheaply in many cases as the local country merchant can buy it himself.

We have in Summerside and down coast bakers, still it is surprising the amount of imported bread the merchants dispose of here.

We make as good cheese as any one should want still the merchants insist on importing other kinds and offer the imported stuff in competition with our own.

We manufacture as good ice cream as can be found in Canada, do all our merchants "BUY AT HOME?" A peek into an express car coming from the mainland is the best answer to that.

We raise the best pork in the world and we have firms putting it up in Charlottetown and every merchant on the Island should be boosting the goods, but in many cases they let the live piggy take a trip to Ontario and have it shipped back as something far superior to our own.

Sackville and Moncton are our natural markets, and in these two Maritime towns, they put up as good a stove as money can buy, still it is seldom we see the Pavecett High Oven Range pushed by the Island merchants, and it is hard to realize that when a man is signing an order for Ontario made goods, that can be had just as good right here, where they buy our farm products, that he is thinking about "BUYING AT HOME."

I could go on indefinitely but I have said enough to show that the missionaries working in the interests of the BUY AT HOME CAMPAIGN should start nearer at home and after they remedy things there it is time enough to reach out for the rest of us.

Personally I buy at home or as near home as I can, and I am strongly in favor of building up the industries in the Maritimes but until our merchants set a good example by doing the same they cannot expect that the people will pay higher prices just for the pleasure of dealing at home.

The farmer is an exporter pure and simple and as such cannot afford to put up a barrier against importation, providing it comes from such parts of the country as he supplies, such as the other Maritime Provinces and I doubt if it is in the best interests of this Province to shout from the house tops that we are not going to buy anything off the Island for it is a fact that no sooner was Mr. Hyndman's speech made in Summerside, than the Halifax Chronicle came out with a full page article advising the farmers of Nova Scotia to increase their production so as to make the Province self-sustaining in the matter of farm products.

Mr. Scanders of St. John said the same thing in regard to the farmers in N. B., and suggested that they increase their efforts so that nothing in the line of farm products should be imported from P. E. I.

The remedy is simple. Let us all practice what we preach and let the merchants show there is a little give and take in them, then buy with a view of meeting outside competition.

This could be done by all the country merchants joining up with the retailers association, and buy as cheaply as possible by taking the whole output of certain small factories which would enable them to sell cheaper because they would not have to keep a staff of travellers on their pay roll; have the imported goods come to Borden in carload lots and have a distributing centre there to supply the country stores from one end of the Province to the other with goods at wholesale prices regardless of the quantities bought.

If this would interfere with the present wholesalers, then it might be arranged that they take charge of the distribution on a basis that would be fair to all.

The remedy may be too UTOPIAN, but what else can be done? I am, Sir, etc.

JOHN L. READ
Ferry View Farm,
Nov. 17th, 1925.

"BUY AT HOME."

Sir,—I am not a merchant nor a relative but I am a Citizen of Prince Edward Island and as such am desirous of seeing my neighbours prosperous. I am in no way interested in farming, but I am more than delighted to have to pay a high price for my winter's potatoes because the high prices for potatoes will help to enrich the majority of the population of this Province of Ours.

There is a movement on foot to encourage our people to purchase goods from the stores in our Own Province and, of necessity, there will be some who will claim the right to buy where they like, and they certainly have the right, but if they are desirous of making this Province what it could and should be—a good live busy centre, they would go out of their way to buy their Dry Goods, Groceries and everything possible in their Home Stores.

If seventy-five per cent of the people of Prince Edward Island would buy all they required for a year from the Merchants of Prince Edward Island they would find that they would afford to give them equal or better value for their money than any Mail Order House could.

Twenty-five years ago double the volume of goods were sold by our Merchants than is the case today. Twenty-five years ago there were five or six Merchants going twice a year to England to buy goods for Charlottetown Stores and there were more than twice as many Dry Goods Stores in Charlottetown than there are to-day, and competition was keener. Little by little the Mail Order Houses drew trade away from our Stores and one after another our Merchants were forced out of business. This has all been caused by you and me and your neighbour and my neighbour, one after the other, withdrawing our support from the Home Stores.

We are to blame for this state of affairs and it will last just as long as we allow it to. But, think for a moment what we could accomplish if we all bought at home. What would Charlottetown look like with eight or nine Buey Dry Goods Stores like we used to have? Think of the extra clerks who would be required—the additional Book-keepers, Stenographers, Delivery Teams and a multitude of other things. More adve-tising, more printing, more houses, more furniture, a larger population and innumerable opportunities for the young men and young women

Town and Country to find employment at home.

If seventy-five per cent of the population of our Province took and kept a pledge to Buy At Home, in two years you would not know our Towns, our Villages or our Countryside. Our population would soon double and many small industries would spring up, making this the most desirable corner of Canada to live in.

I am, Sir, etc.
E. H. BEER.
Nov. 20, 1925.

BUY AT HOME.

Sir,—With reference to the letter appearing in the "Guardian" of the 19th instant, signed "Economy" dealing with the above subject would state, that it does not appear at all fair for a person to stand behind an assumed name, and make damaging statements in connection with our Home Merchants and an injustice to all concerned. The writer of such communications should be compelled to sign his or her name.

Twenty-five years ago, we had in Charlottetown, about three times the number of Dry Goods Stores as now that we have today, and if conditions keep on as they are, with so much money going out of the Country, it will only be a matter of a few years, and we will have no Local Stores left, and still we ask, why do our boys and girls have to leave home to get employment?

The Government Returns will show that the Merchants and Industries of the Province pay the bulk of the taxes. If you kill our Merchant and Industrial life, the Farmer and those who are left, will have to take on a heavier share of the burden of taxation, if, however, conditions are changed and our Mercantile and Industrial life is put on a prosperous basis, requiring a great many more hundred employees, taxes per capita, are correspondingly reduced. If the Five Million Dollars which it is estimated as the minimum amount sent away per annum to Mail Order Houses, was spent in our Local Stores, it would mean a much greater prosperity and a correspondingly increased demand for employees.

It is most unreasonable to claim that goods can be purchased from 20% to 25% cheaper from the Mail Order Houses than from the Home Merchants, without even taking into consideration the quality of the goods. The Local Merchant is required to give credit at home in difficult times, when money is scarce, whereas, the Mail Order House will only supply goods when cash accompanies the order. Our leading Merchants today, are offering to supply goods at the same prices as the Mail Order Houses and have catalogues on their counters and still there are people who do not seem to think it is worth while, even to give the Local Merchant a chance, which is all that is asked, notwithstanding that the Mail Order House escapes paying any Provincial Taxes, or contributing anything to the community welfare. It is certainly a little discouraging to the Local Merchant, who is contributing what he can to build up the community, to be deprived of all this cash business, and as is leaving the Province, and which could be taken care of here, and every individual Prince Edward Islander would make up his mind to give the Local Merchant, at least a reasonable opportunity.

There never was any intention or desire to prevent Mail Order Houses doing business in Prince Edward Island, but an appeal is being made for a spirit of co-operation for the welfare of the whole Province in an endeavour to retain and promote Industrial and Mercantile life, as an economic necessity. If there are some people who are not willing to co-operate with this end in view, and prefer to still obtain their purchases from Mail Order Houses, the least we would ask of them is to continue to do so, and not "knock" others, who are honestly concerned about the community welfare, and the serious condition that has been created, largely through the shortsightedness of us all, in sending our money abroad to promote Industrial life and give employment in the other Provinces.

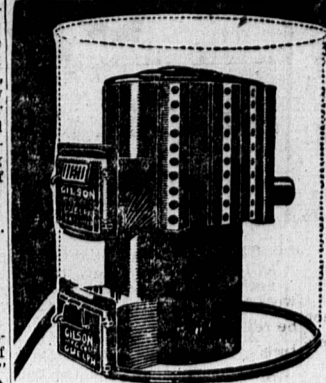
We are, Sir, etc.
ECONOMIC COMMITTEE.
Associated Boards of Trade.
Per. J. O. HYNDMAN.
Ch'Town.
20th. November 1925.

Hon. J. E. Brownlee

Attorney-General of Alberta, who it is rumored, is likely to succeed as premier in the event of Premier Greenfield relinquishing his post.

Malpeque

The service in Princetown church on Sunday morning, Nov. 15th, was conducted by the pastor, Rev. A. N. Gillis and was a very practical one dealing with the Home Mission work of our church. Facts and figures were presented which showed existing



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Aunt: "Why don't you eat your egg, dear?"
Niece: "I don't want it."
Aunt: "When I was your age I should have been glad to eat that egg."
Niece (gently): But perhaps it was fresh then, Auntie dear."
From London Opinion.

conditions in northern New Brunswick, northern Ontario, Saskatchewan, etc., to be of such a nature as to afford ample opportunity for all to unite in this great work of evangelizing Canada.

The following is the report for October: Grade 10—1. Adele MacNutt, 2. Mary Burns, 3. Stephen Burns, 4. Arthur Johnson, 5. Leigh Bealston, 6. Thelma Woodside, Grade 8—1. Margaret Ramsay, 2. Edith MacNutt, Grade 7—1. Lena MacGregor, 2. David MacGowan, 3. James MacKay, the congregation was favored with a sermon delivered by Rev. Mr. FitzPatrick of Centreville United Church. The text was based on "Helen Burns, 3. Everett Bealston, Grade 4—1. Leslie Wall, 2. Jack MacKenzie, 3. Leslie Abbott, Grade 3—1. Barbara MacNutt, 2. Harry MacGowan, 3. Earle Stewart, Grade 2—1. Lois Ramsay, 2. Amy Champion, 3. Grace Bealston. M.

PAIRED WITH WALKER

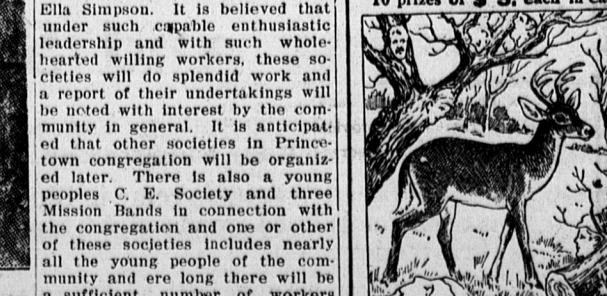
NEW YORK, Nov. 20.—All Goullet, reported to have retired from bicycle racing, last season, has been paired with Cecil Walker for the six days event, which starts in the new Madison Square Garden, November 28.

Miss Elma Inman of Augustine Cove, was in Malpeque and Hamilton during the week in the interest of C. G. I. T. work and was successful in organizing two societies. Miss Rogers, teacher of Hamilton school was appointed as leader of the Hamilton training class, which comprises six members. The following is the list of officers: President, Miss Hilda Ramsay; Vice-President, Miss Nina Woodside; Secretary, Miss Mattie Ramsay. The Malpeque training class is under the leadership of Miss Constance MacFarlane teacher of Fanning school with a membership of ten. The officers are as follows: President, Miss Adele MacNutt; Vice-President, Miss Mary Burns; Secretary, Miss Constance MacNutt; Treasurer, Miss Ella Simpson. It is believed that under such capable enthusiastic leadership and with such wholehearted willing workers, these societies will do splendid work and a report of their undertakings will be noted with interest by the community in general. It is anticipated that other societies in Princetown congregation will be organized later. There is also a young peoples C. E. Society and three Mission Bands in connection with the congregation and one or other of these societies includes nearly all the young people of the community and ere long there will be a sufficient number of workers ready to take their places in the active work of the church.

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The above amount of money has been given away by us in CASH PRIZES.

\$500.00 more will be given away as follows, 1st prize \$100. 2nd " 75. 3rd " 50. 4th " 25. 5 prizes of \$10. each in Cash 10 prizes of \$5. each in Cash



Solve the Puzzle AND WIN A CASH PRIZE

There are 7 faces to be found above watching the deer. Can you find them? If so mark each one with an X cut out the picture, and write on a separate piece of paper these words "I have found all the faces and marked them" and mail same to us with your name and address. In case of ties, hand writing and neatness will be considered factors. If correct we will advise you by return mail of a simple condition to fulfill. Don't send any money. You can be a prize winner without spending one cent of your money. Send your reply direct to GOOD HOPE MANUFACTURING COMPANY 275 CRAIG STREET WEST, MONTREAL, CANADA

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