

# The "Bank" Way

It is better to have a savings account which grows through compound interest than an investment which earns only simple interest.

More large fortunes have sprung from Bank accounts than from any other source. Pin your faith to the "savings" way.

Ask for our complimentary booklet—  
The "Bank" way.

**UNION BANK OF CANADA**  
Charlottetown Branch - R. B. Towriss, Manager

## FINAL NOTICE

All accounts rendered must be paid on or before Jan. 25th as we must have the money to pay our own bills. Kindly give this your attention so that you will not compel us to place your amount in the hands of our Solicitors for collection which only adds trouble and expense to your account. PATRONS LIMITED.

## Auction Sale

THURSDAY, JANUARY 25TH AT 1 P. M. SHARP  
1 black mare, 6 years old, driver; 1 black Percheron mare 7 years 1200 lbs.; 1 brown mare 8 years; 1 year old heifer; 1 breeding pen barred Rock hens, male bird, imported; 1 pair of White Leghorns, male imported; some pure bred Barred Rocks and White Leghorn cockrels, one Island made truck wagon with pole; 1 wood sleigh, 1 round back driving sleigh, 2 sets of work harness, team harness, 4 tons straw, two stacks of hay, 30 bus. beets, 2 chicken houses 1 fattening crate (12 ft.)  
TERMS—10 months on all sums over \$10.00, 6 per cent off for cash.  
J. A. McDONALD, Auctioneer.

## Bank Of Nova Scotia Annual Report

The ninety first Annual Report of the Bank of Nova Scotia, which appears elsewhere in our issue today, shows that the Bank is in a strong liquid position. Cash on hand totals \$36,555,202 to meet Public Liabilities of \$191,098,990, a percentage of 19.11 percent, which is particularly high. The total liquid assets amount to \$128,986,092, which is 66.48 percent of the Public Liabilities.

The Bank's Capital during the year has been increased to \$10,000,000 through a new issue of \$300,000 made last July. From the premium on the new stock and by a transfer of \$35,000 from Profits, the Reserve Fund is increased to \$19,500,000.

The Profits for the year amounted to \$2,122,682, \$65,328 was carried forward from the previous year making a total of \$2,188,010 available for distribution. From this amount \$1,567,383 was paid out in dividends, \$97,464 for Circulation Taxes, \$75,000 contributed to the Officers' Pension Fund \$250,000 written off Bank premises, and \$36,000 transferred to Reserve Fund, leaving a balance of \$173,162 carried forward to next year.

## WOMEN! DYE IT NEW FOR 15c

Skirts Kimonos Draperies  
Waists Curtains Gingham  
Coats Sweaters Stockings  
Dresses Coverings Everything

**Diamond Dyes**

Buy "Diamond Dyes"—no other kind—and follow the simple directions in every package. Don't wonder whether you can dye or tint, successfully, because perfect home dyeing is guaranteed with Diamond Dyes even if you have never dyed before. Just tell your druggist what the material you wish to dye, is wool or silk, or whether it is linen, cotton, or mixed goods. Diamond Dyes never streak, spot, fade, or run.

## The Charlottetown Hotel Company Limited

Annual Meeting Notice

The Annual General Meeting of the Shareholders of this Company will be held in the Dining Room of the Hotel Victoria on Monday, February 5th, 1923, at 8 o'clock p.m., for the purpose of receiving the Financial Statement and report of the Officers of this Company, to elect Directors for the ensuing year and for all other general purposes relating to the management of this Company's affairs.

Transfer books are closed until after the Meeting.

W. K. ROGERS, President  
D. A. MacKINNON, L. Col Secretary-Treasurer  
24-101

**St. Lawrence Sailings**  
FROM ST. JOHN, N. B.

CHERBOURG — SOUTHAMPTON — HAMBURG  
Feb. 10, Mar. 17 ..... Melita

CHERBOURG — SOUTHAMPTON — ANTWERP  
Mar. 3, April 7 ..... Minnedosa

TO LIVERPOOL  
Jan. 26, Feb. 23, Mar. 21 ..... Montelaro  
Feb. 2, Mar. 3, Mar. 30 ..... Marloch  
Feb. 8, Mar. 9, Apr. 6 ..... Montcalm  
Mar. 16, Apr. 13 ..... Montrose

TO GLASGOW  
Feb. 16, Mar. 17, Apr. 19 ..... Marburn  
Mar. 1, Mar. 29 ..... Metagama

\*Via Liverpool

FROM NEW YORK, N. Y.  
TO  
CHERBOURG & SOUTHAMPTON  
Mar. 22 ..... Empress of Britain

Apply to Local Agents of  
G. Bruce Purpus, C. F. S. Agent  
40 King St., St. John, N. B.

## The Girl Who Had No Chance

By MARION RUBINCAM

### TRIAL AND DECISION

Chapter 8

Days of excitement followed. Ruth and Myra saw rather less of each other now that they had during the summer. For Mrs. Weed was quite sure that Myra would never be able to spend money wisely, so she bought quantities of material and with the best dress-maker in Market-town, set about making a whole winter outfit for the girl.

"This is my gray georgette," Myra would say, turning about and looking at her smart little frock from every angle as she held a hand mirror before herself and the largest looking glass in the house.

"It's lovely and you look sweet," Ruth would say, as every frock was tried on for her benefit.

And indeed she did—for Myra was under as only eighteen can be, yet soft, deliciously rounded. Her fair skin was always glowing, her rather round gray eyes were always ready to laugh, her lips curved up at the corners in the most fascinating way. She was a merry hearted young chatterbox. She had always had her way—she always expected to have it.

And now, as she twisted about to see the back of her dress, she was very lovely. The soft gray emphasized her eyes, which for all their sweetness revealed little character, and the large pink sash made the pink of her cheeks still prettier.

"You should see the evening dress!" To Myra the prospect of the evening was one of particular interest. Occasionally she remembered that she was going to school. But that was too vague to bother about—she only talked of books and work when her father was within hearing.

"You should see the tailored waists I'm making myself for my suit," said Ruth. That's to look trim and neat and make a good impression on a possible employer. All the books say business women should look severely tailored.

"I've a sweet blue chiffon blouse," Ruth laughed. "Oh, mine aren't that sort. Mother had some real linen sheets in her trousseau love line linen as good now as when it was new. I've cut them up for the waists."

"You are clever," Myra, in view of this accomplishment, suddenly lost interest in her own extravaganza. Her admiration for Ruth grew every day and she was honestly glad she was going to be with her.

So the plans went on. Cousin Emily wrote of a room she could get for them in a big boarding-house run for working girls where the surroundings were lovely and the price was surprisingly low. In the evenings the girls, usually with Tim and one other man, walked the length of Main street to eat a sundae at the gayest drug store in the town, or followed out Columbus avenue, a park like residential street that was popular for an evening stroll.

And with the days the feeling of excitement grew.

Ruth was happy—happier than she had been since the first day she realized the very limited state of the family finances. I'm going to be a help soon," she said often. And to her father, deep in his cushioned chair on the porch: "I'll send you lots of nice books from the city. Then we won't have to depend on the library here."

The golden plans grew and grew—Ruth saw herself as one of the myriads of girls who went each morning to some mysterious place known as downtown. She saw herself entering some busy office as the clock struck the hour, she saw herself sitting at a desk and taking rapid notes from some equally mysterious person known as an "employer". She saw herself later carrying out innumerable directions and never forgetting any.

Visions were easy to conjure. Ruth pictured herself, a few years older, as the centre of this busy whirl, directing other girls who flew to carry out orders, somehow managing a great and flourishing business that required much concentration and winning the applause of some equally mysterious person "higher up." Ruth undoubtedly had been reading typewriter.

"I'd like to send Mother and Father away on a visit," she told

**For a Billious Headache**  
brew a cup of Celery King—natural herbs and roots—a gentle laxative and purifier. Tones up the liver and stimulates digestion. Makes you feel bright and vigorous. 50c and 60c, at druggists.

## Stop that Cough

It distresses you and your friends—it is dangerous. A few drops of Shiloh, the 50-year old remedy, brings immediate relief. Shiloh stops that irritating tickling in the throat, loosens the phlegm and heals the tissues. Get Shiloh at your druggists, 50c, 60c and \$1.20.



Myra once "They've not been West to see mother's folks since she was a child and I know they'd love it. I'll do it with the first money I save."

Then one day Ruth came over unexpectedly. It was only a week before they were scheduled to start. Ruth's eyes showed signs of tears, her hair looked tangled about.

"We had to make a decision," she said slowly, looking steadily at Myra.

"It's been hard for I had to do it alone. I had to hold a real trial, all by myself—the result being whether I could go or not. I can't go."

"You can't go. But it's the chance you want—there's something to be done with the money. Yes, I wanted the chance to show what I could do. But I won't get it. I'll have to stay home always. I'll never have a chance, I'll never have a chance," and her voice broke before the sentence ended.

Monday—The Departure.

## Ouch! Rub Backache, Stiffness, Lumbago

Back hurts you? Can't straighten up without sudden pain, sharp aches and twinges? Now listen! That's lumbago, sciatica, or maybe from a strain, and you'll get relief from the moment you rub your back with soothing, penetrating St. Jacobs Oil. Nothing else takes away soreness, lameness and stiffness so quickly. You simply rub it on your back, and out comes the pain. It is harmless, and doesn't burn the skin.

Lumber up! Don't suffer! Get a small tin bottle of old, honest St. Jacobs Oil from any drug store and after using it just once you'll forget that you ever had backache, lumbago or sciatica, because your back will never hurt, or cause you any more misery. It never disappoints and has been recommended for 60 years.

## FRENCH RIVER CONCERT

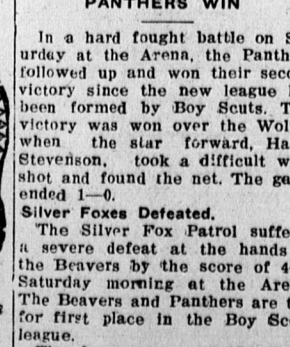
A very successful school concert was held in the French River Hall Dec 21. Although the night was not very favorable, a large number of people gathered.

The concert was a success from beginning to end, the children showing by the different numbers rendered the careful training they had received under the proficient management of the teacher, Miss Jean Bell, and Mrs. William DeJany. The sum of forty-one dollars was realized which goes to where the Army Service Corps officers used to get the men into a hollow square, which I knew if I broke up at the church parade they would never be able to reform. The yellow grain tossed in delightful waves as the light wind passed over it. Never again would a church be erected on that site, nor the unwilling feet of Canadian soldiers tramp in an orderly march Sunday by Sunday to compulsory church parade.

We passed the old forge where the well known fat Belgian blacksmith was still blowing the bellows with one hand and making the anvil ring with the other. I accosted him in my best French and he talked about the Canadians whom he remembered well. We went on till we came to the school house. The outer gate was closed and the yard was filled with boys and girls romping about in the highest childish glee. A Sister was in their midst enjoying and partly joining in their play. The arrival of the car caused of course a great sensation and the faces were pressed against the bars of the gate to see who the visitors might be. They admitted us and the Sister came up with an inquiring look in her eyes. I took off my hat and told her who I was, and in an instant she recognized me and shook hands and invited me into the building to meet the other ladies in the little parlor. It was delightful to find myself among old friends and they seemed equally pleased to think that their Canadian friends still remembered Saturday morning at the Arena. The Beavers and Panthers are tied for first place in the Boy Scout league.

The league now stands—Beavers played 3 won 2 lost none, per 15; total goal scores 9. Panthers played 3, won 2, lost 0 per 15; total goal scores 6. Wolves played 3 won 1, lost 2, per 10; total goal scores 3. Silver Foxes played 3, won 0, lost 3, per 0, total goal scores 2. Note—The Panthers and Beavers played a scoreless game Jan. 13.

The next games will be played Jan. 26 between the Beavers and Panthers and the Silver Foxes and Wolves.



**NOTICE**

The annual meeting of the Island Guardian Publishing Company, Ltd., will be held in the Guardian Office, Wednesday, January 24th, at 12 o'clock noon.

Memo—it is intended to adjourn the above meeting to a later date as the financial year does not close (ill) January 31st.

JAMES PATON, Secretary

11234-10-17-2431.

# FOUR YEARS AFTER

By Canon F. G. Scott, C. M. G., D. S. O. (Copyright: all rights reserved)

(Continued.)

CHAPTER 3

The long rattling journey which we had had in the light lorry and the late dinner after our arrival at about 11.30 p. m. had the effect of producing a very heavy slumber, and on the following morning, the good resolutions which the Captain and I had made for a very time were thrown to the winds. As the day was rainy and offered no promise of improvement, we did not have breakfast till about 10 a. m. We then got our maps and studied very carefully the roads to the places we wished to visit. At last, the weather having cleared, we walked down to Colonel Roy's headquarters at Remi Siding and arranged with him for the use of a car in the afternoon and evening. After lunch therefore we started off. Our old 1st Division headquarters at the time was shining by this time and nature looked bright and cheerful after being washed. The citizens of Poperinghe were once again enjoying the fete in the open air and crowds of healthy little children were making the narrow streets noisy with their laughter and play. The motor was a distinct improvement on the lorry as a means of transport, and we felt quite important as we leaned back in it and made our way through the throngs of envious onlookers. We had only an hour and a half allowed for the use, so we could not expect to go very far afield. We passed down the well known road and every turn in it brought back memories of the olden days. We came to the field where the huts of "C" mess had once stood. Here we had had our row of Armstrong huts. The end one further away from the road and nearest the wheat fields had been mine. Opposite to these had stood the wooden shack which was used as our kitchen and mess-room. In the field next to us, our horses were tied, and many a time there I have mounted old Dandy and galloped on the springy turf in the early morning. German aeroplanes often buzzed overhead and our anti-aircraft guns peppered them with shells, fragments of which fell near us every now and then with a peculiar singing sound like huge mosquitoes intending to sting. Now, all traces of our little settlement had gone, and the tall and ripening grain told us tales of the merry events spent there by the cheerful members of our notorious mess. I wish I had had a con-jurer's wand to bring back the old place and its inhabitants, not forgetting the box of good cigars which someone borrowed from me one day. What a time we could have had, gathered once more round the festive board talking of old times and knitting up once again the old war friendships.

But time now was pressing, so on we went towards Hoogstraet. I looked in vain for the grass road on which had been erected my first St. George's Church. The road had been abandoned and ploughed up and was no part of a wheat field, but I could see the place where the church had stood where the Army Service Corps officers used to get the men into a hollow square, which I knew if I broke up at the church parade they would never be able to reform. The yellow grain tossed in delightful waves as the light wind passed over it. Never again would a church be erected on that site, nor the unwilling feet of Canadian soldiers tramp in an orderly march Sunday by Sunday to compulsory church parade.

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# "I Was a Fright!"

"Nothing I Could Take Made Me Any Fatter."

"Up to the time I was seventeen years old, I believe that I was the most miserable and unhappy girl that ever lived. Honestly, I was a slight, thin, and scrawny—straight up and down. My height was five feet nine inches and I weighed exactly ninety-one and three quarters pounds. No matter what kind of clothes I put on I looked like a fright. I was clumsy and awkward. I used to stand before the glass and study my features. I found I had a good nose, good eyes and a good mouth, but my cheeks were sunken and my face looked like a skull with a piece of parchment stretched over it. But nothing I could do or take made me any fatter. Men rarely even glanced at me. When they did, they merely gave me a casual, amused or pitying look—an expression which I am sure meant, 'why is a being like that allowed to exist?' I used to lie awake at night for hours at a time wondering why there were so many beautiful girls in the world and I was so hideous. I

meta friend of mine one day, Elsie W. and I hardly knew her. While she had never been as thin as I was, a year or more ago she had been a close second, but when I met her she had taken on flesh and had developed into a fine handsome girl with one of the prettiest figures I had ever seen. I asked her what had caused the big change. She said Carnol. She told me she had been taking it regularly from the first week of taking it and that had begun to put on flesh. I was so encouraged by what she said that I couldn't get by the druggist fast enough. I bought a bottle and since then I have been taking it regularly. It has made the greatest change in me you ever saw. I now weigh 165 pounds and all my friends tell me what a wonderful figure I have and I know that I am admired!"

Carnol is sold by your druggist, and if you can conscientiously say, after you have tried it, that it hasn't done you any harm, then the empty bottle to him and he will refund your money.

For Sale by Hughes Druggists

## Relieve Your Eyes of Painful Smarting and Burning

If continued use of your eyes causes them to smart and burn or if you suffer from headaches, you should lose no time in coming to us for a thorough eye examination.

This trouble can very often be entirely overcome by the use of properly fitted glasses. Perhaps your vision may be unimpaired; your eyes may only need "rest" glasses to save them from over-fatigue.

At any rate our scientific examination will tell you whether you need glasses or not.

# G. F. Hutcheson

OPTOMETRISTS

Under the Distinguished Patronage of  
HIS HONOUR LIEUTENANT-GOVERNOR MacKINNON  
—and—  
HIS WORSHIP MAYOR JENKINS

# Burns' Anniversary Celebration

Thursday & Friday, Jan. 25th & 26th 1923  
STRAND THEATRE  
Under the Auspices of the Caledonian Club

PROGRAM—PART I.

Cians of the Highlands at the call of their Chieflain.

- 1.—Scottish Selichans, Caledonian Club Pipe and Drum Band.
- 2.—Messrs. Capt. McDougall, J. K. MacKenzie, W. Bourke, R. MacKenzie, A. McLeod, H. Saunders, P. Bambrick, P. Groom, J. MacKenzie, H. Craswell, R. Enman, S. MacKinnon.
- 3.—Reel O' Tulloch—Misses M. MacDonald, J. MacDonald, W. MacEachen, C. McCormac, G. MacDonald, D. Walker, M. Walker, N. MacKenzie.
- 4.—Monologue—An Old Soldier's Romance, "I Forget!"—Captain D. A. Macdonald.
- 5.—Scotch Airs—Bag Pipes—Mr. W. Bourke.
- 6.—New Musical Comedy—"Photographic Courtship," or "The Courtship of Former Years."

Scenes—Sitting-room in Mrs. Green's house. Characters as in the order they come on the stage.

Joey ..... Mr. Joseph Doyle  
Obadiah ..... Mr. Roy Quigley  
Mehitable ..... Mrs. Frances Holl Traher  
Ma Green ..... Miss Belle Chesire  
Pa Green ..... Mr. Leigh Dingwell  
Solo—Mehitable Green, Duet—"We Guess it Won't be Bad by Hair" Solo—"Now First Obadiah" Solo—"I've Forty Acres Clear of Stone" Solo—"My Darter" Quartette—"When the Sun's Last Rays"

- 7.—Trio—Sailors Hornpipe—Misses N. MacKenzie, C. McCormac, W. McEachen.

PART II.

- 1.—Song—"Scots Wha Hae"—Mr. Charles Earle.
- 2.—Quartette Sword Dance.—Misses D. Walker, M. Walker, N. MacKenzie, C. McCormac.
- 3.—Song—"Argus MacDonald,"—Mrs. Joseph Riggs.
- 4.—Violin Solo—"Blue Bells of Scotland"—Miss Bernice Stultz.
- 5.—Song—"Hey Donald,"—Mr. Andrew Williamson.
- 6.—Song—"Jessie's Dream"—Master M. Reardon.
- 7.—Sean Truibhas—Miss Helen MacDonald.
- 8.—Duet—"Mary,"—Mr. and Mrs. Joseph Riggs.
- 9.—Song—"Ye Banks and Braes,"—Master J. Gallant.
- 10.—Eightsome Reel.—Messrs. John McKenna, W. Bourke, J. MacKenzie, P. Bambrick, Misses Martin, Leclair, Doncaster, McLean.
- 11.—Song—Mr. Charles Earle.
- 12.—Grand Finale.—Club's Pipe and Drum Band.

Auld Lang Syne.—God Save the King.—Professor S. N. Earle, Musical Director, Assisted by Miss Lillian Earle, Accompanist.

For Thursday night Concert:  
Tickets and Plan at Jamieson's Drug Store.  
Tuesday morning, 23rd inst, at 10 o'clock.

For Friday night Concert:  
Tickets and Plan Friday morning at 10 o'clock.

PLEASE NOTE—Thursday tickets are not available for Friday night.

Reserve Seats ..... 50c and 75c

Door open at 7.15. Concert at 8 o'clock sharp.

Committee:—  
S. A. McLeod, T. F. White, J. K. MacKenzie, Frank MacDonald, R. P. Forsythe, D. F. Bethune (Pres.), James Paton, Chairman, T. M. McMillan, Secretary.

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Chronic Diseases

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Graduate on N. Y. Post Graduate Medical School and Hospital Practice limited to Eye, Ear, Nose and Throat

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Office Hours—9 to 12 a. m. 1 to 5 p. m.

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BARRISTER, SOLICITOR, ETC.  
Money to Loan  
Cameron Block  
Charlottetown, P. E. Island