

"The Haberdashery"



Smart Chinchilla Overcoats

Just received by express more of those smart chinchilla roll collar overcoats in navys, browns, greys, and mixed effects. Those overcoats have been pronounced the best yet. High-class exactly describes them. If interested in an overcoat look the line over. We can fit you to perfection.

Prices \$12.00, 15.00, 18.00, 20.00, 22.00.

Henderson & Cudmore

Gates Old Stand Sunnyside

A Sure Thing

A man does not have to die to win if he carries Investment Insurance in

The North American Life Assurance Co. Large Cash Returns

Since the beginning of 1914 this Company can show cash settlements to Policyholders on P. E. I. amounting to \$25,653.00. The death claims for the present year amount to only \$5,930. In these days of financial uncertainty what can compare with the security and profitableness of endowment insurance? Rates and information gladly furnished.

J. K. ROSS,

Provincial Manager

Masonic Block, Charlottetown

6E93-11-20Mtf.

The Real Joy of Warmth---

--A "New Perfection" Oil Heater

The joy of real warmth and comfort can be acquired by having a "New Perfection" Oil Heater in your home. By using this portable heater you can have extreme heat where ever you wish it. No waiting for fires to burn up. No freezing in the early morning; place a New Perfection by the side of your bed and before you arise in the morning strike a match to it and you have a living stove in an instant.

SMOKELESS and ODERLESS—these two great essentials are your assurance of complete Satisfaction. We guarantee each one of these heaters. Our prices are lowest, 3 sizes \$4.00, \$4.50 and \$5.00 Ea.

---Your Stove Wants Are Here---

Our stock of stove accessories was never more complete. We can supply you with anything you could ask for in this line. See our assortment before purchasing. We can save you money Galvanized Coal Hods 35c, 50c, 70c and \$1.00 Each. Japanned 25c, 50c and 60c Each. Stove Boards (for under stoves) 75c, 1.20, 1.30 Each. Eagle stove lining cement, a handy package to have in the house. A package will make a back for your stove. Easy to mix, Each 25c. Stove fittings, lifters, pokers, coal shovels, Etc, Etc.

Simon W. Crabbe

THE WESTERN GUARDIAN

—IT PAYS to buy in this Province

—THE MORNING DAILY Guardian can be obtained at Lafferty's Tonsorial Parlors, Summerside.

—MR. E. P. FOLEY, Guardian representative in Alberton will gladly receive subscriptions and advertising matter.

—THANKS.—A contribution of \$5 is thankfully acknowledged from Mrs Charles Leard, Fernwood, by the ladies of the Prince County Hospital.—H.

—MR. W. K. MCGUGAN, Secretary of the Globe Fox Exchange, P.O. Box 10, is The Guardian Agent in Summerside.

—MEETING OF DIRECTORS.—There will be a meeting of the directors of the Hartford Dark Silver Fox Co., held in Alberton, on Friday, Nov. 27th, at 2 p. m. to take action on paying a dividend. E. P. CARR, President. 6577-11-25m21

—ISLANDER HONOURED.—Latest reports from the recent election in the west state that Mr Hugh J. Montzomey, formerly of Beletue, has been elected a member of the Alberta Legislature.—H.

—PRODUCE.—Since the roads have frozen up, produce is moving freely and there are some changes in the markets, viz. white oats has advanced to 50 cents a bushel, black oats to 52. Pork has advanced about one cent a lb., while eggs have dropped to 30 cents a dozen.—H.

—VOLUNTEERS.—A large crowd of the citizens of Summerside were at the railway station Thursday morning to bid farewell to Mr. A. J. Whitney, Arbing and Robertson, who have volunteered for overseas service and left by the 9 o'clock train for Halifax, where they will join the contingent. The Summerside band was in attendance and rendered several selections of music appropriate for the occasion.—A.

The birthday party given by Miss Beatrice Campbell on Tuesday evening last was a source of much enjoyment to a large number of the young people of Alberton. Its success was perhaps the greatest factor in its success. The arrangement of the games, contests, etc., reflects much credit on Miss Campbell. One particularly interesting feature was a contest in which different objects represented a very dainty lunch was served. After singing, "For She's a Jolly Good Fellow," "Auld Lang Syne" and the National Anthem, the guests departed for their homes, after thanking the hostess for her lavish hospitality.—A.

PLANTING ORCHARDS ON STEEP HILLSIDES.

An ingenious method has been adopted by a California fruit grower for utilizing steep hillsides for the planting of fruit trees. At regular spacings he built semicircular walls of cement and cobblestones, the walls curving outward from the hillside and forming retaining walls for holding the soil to a level surface. Trees were then planted in the centres of these level spaces. A picture of one of these hillside orchards appears in the December Popular Mechanics Magazine.

THE MEETING OF TWO BROTHERS

Two brothers—members of a family scattered all over the globe—who had not seen each other for six years, met a few weeks ago at Fort Said. One of the brothers, a partner in a large firm in the East, was returning via Russia, while the other was on the way home to England to answer the Motherland's call. The two literally ran into each other's arms at the one descent hotel. They found they had twenty-four hours in each other's company, and they made the most of their brief period.

Dr. W. G. Church Veterinary Surgeon

Graduate of University of Toronto Telephone Connection.

Office King Edward Livestock Stables, Summerside. 6033-10-14Mtf.



Womens' Princess Shoes

We have sold thousands of pairs of these shoes and never had one dissatisfied customer. They are built for comfort, not sacrificing style. Made in Calf, Gun Metal, Patent and tan leathers, button or lace. Cloth and Dull Kid tops. \$3.00, 3.50, 4.00, 4.50

D. Gordon & Co AGENTS

—ONE CENT per word each insertion for advertising in this column. Cash must accompany order. Minimum charge twenty-five cents.

—SUBSCRIBERS should renew a week or two before the time they have paid for has expired and thus not miss an issue, as all papers are discontinued promptly on expiry date.

WESTERN PERSONALS

—Mr Emmerson Warren, teacher, at Cascapuec, paid a short visit to Alberton recently.—A.

—Mr Alex. Corbett passed through Alberton en route to Summerside, having been summoned on the jury for the Court in session.—A.

—Dr David McNally, of Springfield, Mass., has moved to St. Louis, P.E.I., where he has taken up the practice of the late Dr Stephen Gillis.

—Miss Dorothy Brennan of Summerside, who has been the guest of Mr and Mrs W. F. Dault, Charlottetown, has returned to her home.

—Special services are now being conducted in the Methodist Church, Alberton, by the pastor, Rev. H. S. Strothard. All are invited to attend.—A.

—Mr W. C. Currie, Elmsdale, came to Summerside on Tuesday morning and left for home by the evening express.—H.

—Mr Wilfred Tanton and Mr R. H. Rogers, barristers-at-law; Mr Harry McKay, station agent, and Mr Geo. Profit, harness maker, are at Summerside attending the Supreme Court.—A.

—Mr John McEachern, of the Canadian Bank of Commerce, was a passenger to Summerside Wednesday, having been summoned as a witness for the Supreme Court.—A.

—Mr A. J. Bates, of the St John branch of the Bank of Nova Scotia, is at present in Summerside, relieving Mr A. J. McDonald, account of that bank here, who has gone on a short visit to his parents in Montreal.—H.

—Mr George C. Boates, of the staff of the Canadian Bank of Commerce, who volunteered to join the recruits for Sydney, received word Monday evening to report at once, and accordingly left on Tuesday morning for Charlottetown. Mr Boates, who was a favourite among his associates, carries with him the good wishes of all his friends.—A.

PASSENGER AUTOMOBILE HAS EIGHT-CYLINDER ENGINE

The most striking innovation in automobile design announced for 1915 is a passenger car equipped with an eight-cylinder engine, recently brought out by a well-known American manufacturer. While some racing cars have heretofore been equipped with eight-cylinder engines, this is believed to be the first pleasure-car commercially manufactured in the United States having more than six cylinders. A picture of this engine is a feature of the December Popular Mechanics Magazine.

"GOING TO HAMBURG ZOO."

By way of variations to "It's a long way to Tipperary," which their French comrades find difficult to translate the Canadians in camp in their own country have, says the "Empire Review," provided themselves with a marching song, of which the following is the chorus:

For we are going to the Hamburg Zoo, Hamburg Zoo. To see the elephant and wild Kangaroo, Kangaroo. And we'll all stick together, In all kinds of weather. For we're going to see the whole show through.

SUMMERSIDE MARKETS.

Barley, per bush 60c to 65c
Buckwheat, per bush 65c to 70c
Butter, per lb. dairy 22c to 24c
Butter, per lb. creamery, 30c to 32c
Calf skins, per lb. 12c to 14c
Eggs, per doz. 30c
Hay, per ton, pressed, \$13.00 to \$13.50
Hay, per ton, loose \$12.00
Hides, per lb. 12 1/2c
Oats, per bush, white 47c
Oats, per bush, black 47c
Potatoes per bush 20c to 22c
Rolled mill flour, per cwt \$2.50 to \$2.75
Turnips, per bush 16c
Wool, per lb. 80c to \$1.00
Wheat, per bush, 29c
Straw, per ton, pressed, \$6 to \$6.50

Empress Pumps

A very smart Pump, with full Louis Cuban heel.

We have just received a lot of these dainty shoes all Patent leathers. Price \$3.75 a pair. Other makes from \$1.75 to \$4.00 a pair.

Morris & Smith 127 Queen Street

LITTLE HELPS.

FOR LACE COLLARETTES AND MUSLINS.

These can be stiffened without starch; instead, put a lump or two of sugar in the rinse water.

HINTS FOR STEAK PUDDING.

A tiny sprinkling of Demerara sugar placed over each layer of meat in the pudding will make the steaks tender.

TO DRY WOOLENS.

Hang woollens out on the line dripping wet, without wringing them at all. If dried in that way, they will not shrink.

TO CLEAN LAMP CHIMNEYS.

A few drops of alcohol rubbed on the inside of lamp chimneys will remove all traces of greasy smoke when water alone is of no avail.

FOR LINOLEUMS AND OILCLOTHS

If these are rubbed, after being washed, with a little linseed oil, they will be found to wear longer and have a polish without being slippery.

TO CLEAN PICTURE FRAME GLASSES.

Take a small piece of wash-leather, wet it with methylated spirits and rub on the glasses. This will clean them beautifully. Polish afterwards with a soft duster.

TO KEEP SILVER BRIGHT.

Silver that is in daily use may be kept bright by placing it occasionally in a hot borax water and allowing it to stand an hour or two. Rinse with clear, hot water, then wipe with a clean dry towel.

FOR DULL AND SPECKLED MIRRORS.

Take a small portion of whiting, and add sufficient cold tea to make a paste; rub the glass with warm tea, dry with a soft cloth, rub a little of the paste well on the mirror, and polish dry with tissue-paper.

TO CLEAN WHITE OR COLORED KID GLOVES.

Purchase 10 cents worth of benzoline (this quantity will clean quite a number of gloves). Pour some of the benzoline into a basin and put about two pairs of gloves into it. Squeeze them well, and while they are wet put on the hands and rub

Week End Snaps

At PROWSE BROS. LTD.

50 doz.

Red Label all Wool heavy underwear, guaranteed unshrinkable finished in best manner, made by Penmans.

1.50 per suit

Working Shirts in different colors, heavy wool \$1.00 each.

Grey all Wool Underwear heavy unshrinkable \$2.00 per suit.

Children's Sleeping Suits 60c.

Children's Drawers 35c.

Children's Gowns 75c.

Women's Shirts and Drawers 60c.

Soiled Window Shades with fancy pulls 25c.

Extension Rods 5c.

Brussels Rugs \$1.25.

Men's Cardigan Jackets in brown and black, all sizes English make \$1.00 up.

Ladies' Gloves in Cashmere with silk lining 25c.

Throat and Chest protectors made with high collar 35c.

Mufflers, Ladies' scarfs made in different colors 60c.

Table Oilcloth 20c per yard.

30 Pattern Oilcloth 25c.

quickly over with a piece of clean white flannel; take off the hands and place them again into some clean benzoline, soak them thoroughly, then squeeze, and place in the air to dry, when they will be found equal to new.

Use Harmon Violet or Rose Toilet Soap—the soft, creamy lather is very soothing and beneficial to the skin. A fresh supply just received. MacKinnon Drug Co., corner Great George and Kent streets. 6671-11-25M31.

BANK OF MONTREAL

ANNUAL STATEMENT 1914

Statement of the Result of the Business of the Bank for the Year ended 31st October, 1914.

GENERAL STATEMENT

LIABILITIES.

Capital Stock	.....	\$16,000,000.00
Reserve	.....	16,000,000.00
Balance of Profits carried forward	.....	1,232,869.42
Unclaimed Dividends	.....	114.00
Quarterly Dividend, payable 1st December, 1914	.....	560,000.00
Bonus of 1 p. c. payable 1st December, 1914	.....	160,000.00
		17,792,783.42

Notes of the Bank in circulation	.....	\$17,231,502.00
Deposits not bearing interest	.....	42,689,031.57
Deposits bearing interest, including interest accrued to date of statement	.....	164,538,848.41
Deposits made by and Balance due to other Banks in Canada	.....	6,089,840.66
Deposits due to Banks and Banking Correspondents elsewhere than in Canada	.....	370,349.95
Bills Payable	.....	436,010.88
		221,350,378.47
Liabilities not included in the foregoing	.....	3,368,066.53
		970,434.83

ASSETS

Gold and Silver coin current	.....	\$15,452,819.78
Government Demand Notes	.....	25,208,942.75
Deposit with the Central Bank for the purposes of the Circulation Fund	.....	1,500,000.00
Deposits with the Minister for the purposes of the Circulation Fund	.....	790,000.00
Canada	.....	\$15,900,030.37
Call and Short (not exceeding thirty days) Loans in Great Britain and United States	.....	41,592,122.01
Dominion and Provincial Government Securities not exceeding market value	.....	57,402,152.38
Railway and other Bonds, Debentures and Stocks not exceeding market value	.....	602,981.62
Canadian Municipal Securities, and British Foreign and Colonial Public Securities other than Canadian	.....	11,254,173.91
Notes of other Banks	.....	488,286.03
Cheques on other Banks	.....	8,069,763.60
Loans to the Government of Canada	.....	\$122,658,003.02
Current Loans and Discounts in Canada (less rebate of interest)	.....	5,000,000.00
Loans to Cities, Towns, Municipalities and School Districts	.....	108,845,332.96
Current Loans and Discounts elsewhere than in Canada (less rebate of interest)	.....	9,017,324.26
Overdue Debts, estimated loss provided for	.....	5,756,003.55
		452,768.65
Bank Premises at not more than cost (less amounts written off)	.....	129,071,429.42
Real Estate other than Bank Premises	.....	4,000,000.00
Liabilities of Customers under Letters of Credit (as per Contract)	.....	178,620.79
Other Assets not included in the foregoing	.....	3,368,066.53
		210,543.49
		\$259,481,663.35

PROFIT AND LOSS ACCOUNT

Balance of Profit and Loss Account, 31st October, 1913	.....	\$1,046,217.80
Profits for the year ended 31st October, 1914, after deducting charges of management and making full provision for all bad and doubtful debts	.....	2,496,451.62
		\$3,542,669.42
Quarterly Dividend 2 1/2 per cent. paid 1st March, 1914	.....	400,000.00
Bonus 1 per cent. paid 1st June, 1914	.....	400,000.00
Quarterly Dividend 2 1/2 per cent. paid 1st June, 1914	.....	400,000.00
Quarterly Dividend 2 1/2 per cent. paid 1st September, 1914	.....	400,000.00
Quarterly Dividend 2 1/2 per cent. payable 1st Dec., 1914	.....	400,000.00
Bonus 1 per cent. payable 1st Dec., 1914	.....	160,000.00
		1,600,000.00
Canadian Patriot's Fund	.....	\$1,920,000.00
Provision for Bank Premises	.....	100,000.00
		200,000.00
		2,310,000.00
Balance of Profit and Loss Carried Forward	.....	\$1,232,869.42

H. V. MEREDITH President.

FREDERICK WILLIAMS TAYLOR, General Manager.

TO THE SHAREHOLDERS OF THE BANK OF MONTREAL.

We have checked the Cash and verified the Securities of the Bank at the Chief Office and at several of the principal Branches at various times during the year, as well as on 31st October, 1914, and we found them to be in accord with the books of the Bank. We have obtained all information and explanations required, and all transactions that have come under notice have, in our opinion, been within the powers of the Bank. We have compared the above Balance Sheet with the Books and Accounts at the Chief Office of the Bank, and with the certified Returns received from its Branches, and we certify that in our opinion it exhibits a true and correct view of the state of the Bank's affairs according to the best of our information, the explanations given to us, and as shown by the Books of the Bank. MONTREAL, 19th November, 1914.

GEORGE HYDE, J. MAXTONE GRAHAM, Auditors. JAMES HUTCHISON, Chartered Accountants.