

Fifty-four Candles in our Birthday Cake

This is our birthday month. Incorporated in October 1885 we thus commenced our career fifty-four years ago this month. How we have grown! We began business with a capital of \$2,000,000. To-day our capital and surplus have been built up to \$9,756,000. Our first branch was established in 1888. To-day we have more than 300 branches throughout Canada. For your share in our continued progress we thank you.

UNION BANK OF CANADA
Resources of \$153,000,000
CHARLOTTETOWN BRANCH.
G. C. Temple, Manager.

Progress and Development

RECONSTRUCTION means more than a return to pre-war conditions, in points to even greater progress and development. Firms or individuals who have plans for increasing the scope of their business operations should seek the advice of their banker. Avail yourself of our facilities.

THE CANADIAN BANK OF COMMERCE

CHARLOTTETOWN BRANCH, G. W. HARRISON, Manager

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In Life Insurance and increasing knowledge of the subject cause intending applicants to look more closely than ever into ESSENTIALS of profitable protection.

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PROTECT YOUR VICTORY BONDS BY RENTING A SAFETY DEPOSIT BOX.

Deposit the coupons every six months in a Savings Account and earn interest upon the bond interest at 3 per cent per annum, compounded half-yearly.

If this is done regularly with (say) a 15-year bond, you will accumulate more interest than principal.

Capital and Reserves \$33,000,000
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Charlottetown Branch
A. W. HYNDMAN,
Manager

BRANCHES ALSO AT
Summerside, Tignish, Tyne Valley, Hunter River, Wellington, Mount Stewart, Murray River, Cardigan, Eldon, Rustico (Sub-Branch to Hunter River.)

TEACHERS' SALARIES

Sir:—In a recent issue of the Guardian I read a short reference to a teacher in this province who in writing to his friends in Prince Edward Island told them of the munificent salaries received by teachers in the golden west of Saskatchewan. As my home is in Prince Edward Island I do not care to see conditions there made worse than they are. Our friend the teacher drew the long bow when he said teachers here are paid ten times the salaries they are at home. This would mean salaries of at least \$3,000 out here and not one of our second of first class teachers in an ordinary school gets more than half that.

As to board it cannot be got under \$50 per month in any decent place in Saskatchewan, clear of Chinks, while in our old town of Souris West, P. E. Island, you can get all the herring and spuds you want for \$15 per month. I am Sir, etc.,
ONE INTERESTED

Daily Selections for Guardian Readers

Furnished by W. S. Louson

THE BOY WHO MEANT TO

He meant to get up early, when the air was crisp and cool, and mow the lawn and clip the hedge before he went to school.

But he was tired and sleepy when he woke at break of day, so said another time would do, and slipped in dreams away.

At school he meant to lead his class before the term was done, but lessons are such stupid things, and boys must have some fun.

In manhood feats he likewise meant to earn some laurels too; but fame is such a fickle dame, and picks her favorite few.

He meant to reach a wise old age, esteemed by great and low, and steep, and pleasure lured below.

But wisdom's path was hard, and steep, and pleasure lured below. But since he never really tried the things he meant to do, that nothing ever came of them, I'm not surprised, are you?

—Selected.

THE CHARLOTTETOWN GUARDIAN

Morning Daily (founded 1837). \$4.00 per year (delivered) in advance. \$3.00 per year (mailed) in advance in Canada; and \$3.50 for U. S. A.

President:—Major A. A. Bartlett
J. R. Burnett, D. K. Currie,
Editor and Publisher, Associate Editor.

SATURDAY, OCTOBER 25, 1919.

TURN BACK THE CLOCK.

On Sunday morning the hands of all watches and clocks in the daylight saving sections of the province should be put back one hour. It will save time and trouble to attend to this before retiring Saturday night, otherwise, besides losing an hour's sleep Sunday morning, they will find themselves in church an hour before the service begins.

GOVERNMENT AND THE TEACHERS.

After two months deliberation winding up Thursday night with a conference that ended only by exhaustion at midnight, the Government has found no solution of the only question that has confronted it since assuming power, namely, teachers' salaries. That the result of Thursday night's conference between the teachers and the government was disappointing is putting it mildly, indignation is mingled with the disappointment. The government asked for time to deliberate; it was granted. The government chose its own time for the conference with the teachers and it was assumed by everybody that they were ready to give a definite reply to the demand for the long promised increase of salary but the governments was not ready.

Why they called the teachers into conference at all is a query. They knew what the teachers' demand was; they knew the demand must be granted if the schools of the province are to be kept open. They had promised to give the teachers their answer and after thinking it over for two months and calling the teachers, presumably to announce to them that their reasonable demand for increased salary was going to be granted, they admit they do not know how they are going to do it or whether they can do it all. Why was the conference called? Did they expect the teachers to tell them how the necessary funds were going to be raised? Or did they expect the teachers to be satisfied with further expressions of sympathy and further acknowledgement of the righteousness of their demand?

Before the election the Liberal candidates were profuse in their promises and in their explanation of ways and means for increasing the teachers' salaries. It was easy then. They declared the provincial revenue was sufficient to meet the increases demanded. They fought tooth and nail against and violently misrepresented the Education Tax proposed by the Arsenault government declaring it to be unnecessary and exorbitant. By inexcusable misrepresentation and exaggeration they succeeded in defeating the only means by which either they or the Arsenault government could meet the demand and now they are helplessly asking the teachers to help them out of the hole. Such an exhibition of impotency and helplessness has never been given by any government in this or any other province.

It is the natural sequel to the campaign by which Mr. Bell and his candidates succeeded in securing office; the natural sequel to pre-election promises made to be broken and to misrepresentation for which there was no excuse except inordinate hunger for office.

Another conference is to be held on a date to be named by the Premier. The Premier and his government know that the increase demanded by the teachers must be granted, that the country will not tolerate the closing of the schools. Why then the delay? The Liberal members were called in conference on the question ten days ago; they threshed it out and, it was understood, they gave the government its mandate. What was it? Was it to repeat their expressions of sympathy with the teachers and ask for more time? Was it in the Micawber hope that something would turn up?

THEORIES SHATTERED BY THE WAR.

A remarkable thing about the war was the number of beliefs and prophecies that it totally upset. One that everyone recalls was to the effect that business and finance would be so disturbed as to make a lengthy world war impossible.

How that belief was shown to be a fallacy is clearly evident in Canada. Instead of business being utterly ruined we find that as the war dragged on it became stronger and more prosperous, month by month. From 1914 onward until in 1918 the number of concerns closing their doors fell away to 873. This is a figure that one has to delve into the record for almost forty years to find matched. In 1882 there were only 737 failures, but we must consider that the concerns engaged in merchandizing and manufacturing were then forty years ago, probably about a third of today's number.

Those who thought the after-the-war period would early bring re-adjustments and troubles that many concerns would not be able to face are being gladly disappointed. In the first quarter of 1919 the failures reported by R. G. Dun and Co., the collector of commercial facts known to all business men, was 219. In the second quarter of this year the failures were still smaller, being only 166. The months since have continued in the same trend, and there is basis for hope that 1919 will set up a record as to the stability of Canadian business unsurpassed in our history.

Many other indications of the strong position of our industry and commerce, such as the high record set up by savings totals in the banks, are available, but the figures of failures are so striking that they are well worth the first consideration of investors contemplating adding to their store of Victory Bonds.

HAPPENINGS OF THE WEEK

The King and Queen of the Belgians will not be received by President Wilson and Mrs. Wilson on their visit to Washington this month. They will be the guests of Vice-President and Mrs. Marshall instead.

The I. O. D. E. always helpful in any patriotic undertaking, distributed and collected the Navy League envelopes this week greatly assisting the committee in their arduous work.

Everyone is interested in the Y. W. C. A. which has been so auspiciously opened in this city and which is already filling a long felt want. The organization is well established, with capable leaders and various classes are being held. This week a Y. W. C. A. Conference is being held, Miss Jones, from Toronto, Miss Thomas and Miss Allison from St. John being in attendance. Those ladies, who are making woman's work their life study have given much information to help the local branch here in carrying on their work and have already won for themselves many warm friends in the Garden Province.

Yesterday afternoon as a fitting close to the Y. W. C. A. Conference a delightful afternoon tea was served in the drawing room at Beaconsfield, when the ladies enjoyed a pleasant hour conversing with the visiting workers and their friends.

Miss Ruth Watson has returned from a delightful visit to her brother Mr. Russel Watson in Montreal.

At Queen's convocation, Kingston, last week, Rev. A. M. Gordon, M. C., D. S. O., was given the degree of D. D., in recognition of his services at the front, as chaplain.

Mrs. McKinnon, wife of His Honor the Lieutenant Governor, has gone up to Boston on a visit.

Miss Mae Arbuckle, has returned to Summerside after a week pleasantly spent here.

Although Wednesday was so disagreeable Mrs. Noel DeBlais, who received for the first time since her marriage had many callers to offer their congratulations. Looking exceedingly nice in her bridal robes the popular young bride was assisted in receiving by her mother Mrs. T. G. Taylor. Others notified in the dining room, where dainty refreshments were served by a bevy of young people, were the bridesmaid, Miss Cox, Mrs. George DeBlais, Miss Owen, Mrs. Morsen and others.

The Woman's Club reopen their weekly Saturday afternoons today. Mrs. W. K. Rogers is the new President for this season and many enjoyable gatherings are anticipated.

Rev. Dr. F. J. Coffin, who has been on a furlough here, left Friday morning on return to Trinidad where his splendid work is so well known. On Wednesday evening Dr. Coffin was honored by the W. M. S. of Zion Church with an address and life membership in the W. M. S., and by the congregation with a well fitted travelling bag. Both gifts were much appreciated by Dr. Coffin.

The Mount Allison football team although defeated by the St. Dunstan's University team thoroughly enjoyed their outing and speak highly of the reception given them by the home team, which they say is one of the best intercollegiate teams in the Maritime Provinces. The Mt. A. boys had numerous invitations, during their short visit here but luncheon at St. Dunstan's was the only social affair they were allowed to attend as their coach is looking forward to a successful game with Acadia and Fredericton in the near future.

The past week has been quite gay with numerous informal teas, bridges and dances among the younger folks.

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BUTTERICK PATTERNS MIDDY BLOUSE

\$2 10 and \$2.25 Serge Collars our latest

TAILORED BLOUSES in white stripe and check, voiles, repp and pique from \$2.35 to \$4.50, trimmed with val. and giupure lace, clusters of pin tucks, round and V necks, \$3.10 to \$5.50, sizes 34 to 46.

WHITE WASH SILKS, in jap and habuti, tailored and fancy, \$4.55 to \$7.75.

WHITE SATIN, colored stripe and tartan silks, \$6.25 to \$7.75.

COLOR-ED GEORGETTES AND CREPE-DU-CHENE. Latest shades and newest designs in beading and braiding, all sizes, \$6.00 to \$14.50.

PATONS LIMITED

The congregational social at the Methodist Church on Thursday was greatly enjoyed by the members who are deeply interested in the great Forward Movement now being held throughout Canada and to discuss the work of which the social was held.

Mr. and Mrs. C. H. Black went to Halifax this week on a visit.

Supt. R. H. Campbell is in Winnipeg attending the Educational Congress being held there this week.

Point d'esprit net, in black, is coming into dressmaking favor again after a retirement of twenty five years. Some of these black nets look like veiling. They have a lace design over the wide meshes, or a triangle or polka dot. They are made over thin black taffeta and trimmed with watered ribbon.

UNTOLD THOUSANDS OF CARIBOU NEAR DAWSON
DAWSON, Oct. 22.—Caribou in un-

told thousands are ranging the hills five miles from Dawson and over an area of fifty miles wide by one hundred miles in length. Every hill and valley is covered with the herds. Arrivals here from Glacier Creek travelled the main road through the centre of the herds for fifty miles, and they estimate that there are hundreds of thousands and possibly millions of animals in the Glacier Creek.

Dawson people are leaving here in squads to secure their winter meat supply. With beef and mutton selling at from sixty to eighty cents a pound, the caribou afford great relief from the high cost of living. Women, boys and girls are joining the men in the big hunt.

The temperature at Dawson again is around zero and the Yukon river is carrying heavy ice. The Washburn, the last steamer for White Horse from the lower river, passed here Sunday. She and the old river steamers now are safe above the danger points. There will be no more boats into Dawson this season. The first overland stage of the season left Fort Houston, Monday.



Large Showing OF New Overcoats

Step in and invest in that new Winter Overcoat now—then later on when the cold snap arrives you will be prepared for it.

We are displaying an unusually attractive line of Overcoats for the present season—Waist Line, Belters, Ulsterettes and D.B. Ulsters, plenty to choose from—attractive not alone in style and quality, but in price as well, \$25, \$30, \$35, \$40 and up. Come and look them over now while the choosing is good.

Henderson & Cudmore

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