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Include 15c extra for postage beyond 20 miles or 5c within 20 miles.

Central Guardian
SHOP from Holman's Catalog.

LEM McKAY will be buying Poultry at Bradabane Station, Wednesday, Dec. 2nd. 6368

CHRISTMAS TREE and other attractions for children, St. Peter's Schoolroom, Wednesday afternoon.

FREEZE-UPS are expensive, use Anti-Freeze instead, prompt service at Palmer-Watson Electric Co. 6343-28 31

FREDERICTON—Evangelist J. W. Hayter will speak (D.V.) in Fredericton Hall Tuesday night December 1st at 7.30 p.m. Everybody invited to attend.

CHILDREN'S TABLE St. Peter's Bazaar, Wednesday, 2nd. Dainty moderately priced wrappers, girls dresses, sweaters, baby's jackets, hoods, underwear. 6351-12-12

POLICE COURT—At the Police Court yesterday morning an autoist charged with speeding was fined \$10.00 and costs. The two boys charged with stealing coal were remanded until next Monday.

NEW GLASGOW—Evangelist J. W. Hayter will speak (D.V.) in the Christian Church, New Glasgow, Wednesday night December 2nd at 7.30 p.m. A cordial invitation is extended.

POTATO SHIPMENTS NOT AFFECTED—Despite the prevailing cold snap, the railway authorities report that in preparation for just such emergencies, all potatoes stored in narrow gauge cars were transferred to broad gauge cars on Saturday night and exported Sunday. There are now on hand sufficient refrigerator cars to cope with the situation, and the Car ferry is kept busy making special trips to convey the shipments to the mainland.

GOING TO MONCTON—Professor Hiram Ball who has accepted a unanimous invitation to be the musical director and organist in the Central United Church of Moncton, intends leaving Charlottetown at the end of December. He enters up on his new duties at Moncton on January 1st, 1926. The Baptist congregation here wishes the Professor to remain for the Christmas music.

THOUGHTFUL ACT OF WAR GRAVES COMMISSION—Great appreciation of the thoughtful consideration of the Imperial War Graves Commission for the relatives of deceased soldiers who have been buried in the military cemeteries of France and Belgium is being expressed by those who have received an interesting book describing the cemetery in which their soldier relatives have been buried. Such a book has been brought to the attention of the Guardian by Mr. R. McIntosh of this city, whose son, Private J. C. McIntosh, is buried in the Wancourt British Cemetery, France. A number of other Islanders are buried in the same cemetery, including Lance Corporal T. J. Cameron, son of Mr. and Mrs. John A. Cameron, Charlottetown, Private N. S. Caswell, son of Mr. and Mrs. Edward T. Caswell, Charlottetown, and Private E. J. Gault, adopted son of Mr. Jerome Aischaunt, Summerside.

PERSONALS

Rev. J. B. MacIntyre, Tracadie, was a visitor to the city yesterday.

Rev. W. V. McDonald, Hope River, was a visitor to the city yesterday.

Mr. Alex McEachern, Websters Corner, was a visitor to the city yesterday.

CHILBLAINS

Wash the feet with warm water and rub with Minard's. Quickly stops the pain.

MINARD'S "KING OF PAIN" LINIMENT

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JUST A COLD

But what will it lead to, the first signs of Influenza, Pneumonia and other dangerous diseases often mistaken for Just a Cold.

Evangeline Syrup
Of Tar And
Cod Liver Oil
will banish it like magic.
Try it today.

H. W. WORTHY
DRUGGIST

Bank Of Montreal Report Reflects Trade Improvement

Large Demands For Business Expansion Shown By Increase in Current Loans—Total Assets Now Amount to \$755,147,876 Against \$718,194,797 at End of Half-year Period—Capital and Rest Accounts Now Stand at \$29,916,700 Up From \$27,250,000.

Indications of steady improvement in the general business of the country provide one of many satisfactory features of the annual statement of the Bank of Montreal. For some months past, due in a measure to satisfactory crops, trade throughout the country has been showing improvement and this is now reflected in the figures of the Bank published at the close of its fiscal year. During a period of six months the total assets of the Bank have increased to \$755,147,876, as against \$718,194,797 at the end of the half year period, and current loans and discounts in Canada total \$225,219,598, as compared with \$211,096,703 these latter figures indicating a greater demand during the past six months for funds by commercial borrowers throughout Canada.

Strong Liquid Position

The general statement of assets and liabilities reveals the Bank in its usual strong position. While business has been on an expanding scale, the resources of the Bank are so ample that they will permit of a very much larger amount being taken care of whenever the legitimate requirements of business may call for it. Reflecting the banking strength are liquid assets of \$459,459,068, being equivalent to 66.37% of total liabilities to the public, while cash holdings amount to \$103,829,406, equal to 15.30% of public liabilities. Included in liquid assets are total call loans and balances with other banks of \$152,262,528, as compared with \$159,444,531, at the end of the half year. Other principal accounts are Dominion and Provincial Government securities \$96,542,710, compared with \$99,911,141; Canadian Municipal securities \$1,141,000, compared with \$1,141,000; Foreign and Colonial Public securities, other than Canadian, \$39,937,591, against \$45,756,338; Railway and other bonds, debentures and stocks \$3,666,616, compared with \$1,315,132; notes of other banks, \$3,935,077, up from \$2,890,420; cheques on other banks \$49,594,159, as against \$25,012,043. The premises account of the Bank has been further written down \$250,000, presumably from

the sale of banking offices acquired through the acquisition of other institutions.

Expansion in Business

Total current loans are \$270,087,143, as compared with \$260,535,005, and of this total current loans and discounts in Canada have increased to \$225,219,598, from \$211,096,703. The last half of the year has also shown considerable growth in deposits, the total now standing at \$631,451,427, as compared with \$604,851,114.

Earnings Well Maintained

The Profit and Loss Account, owing to the absorption of the Moisons Bank, does not permit of a complete comparison with the previous year. The profits for the year after deducting charges of management and making full provision for all bad and doubtful debts, have permitted of the payment of the regular dividends and usual bonus on the larger capital, and of an addition to Rest Account, Profits amounting to \$4,604,962, as compared with \$4,454,504 for the previous year, and, added to the balance of Profit and Loss, brought the amount available for distribution up to \$5,366,548. This was distributed as follows: dividends and bonus \$4,161,871, and provision for taxes Dominion Government, \$291,388 leaving a balance of \$913,488. From this amount there was transferred to Rest Account \$316,700, leaving a balance to be carried forward of \$596,788.

Following the acquisition of The Moisons Bank, the Capital has been increased to \$29,916,700. The Res Account has also been increased to \$29,916,700, equal to the total Capital, this through the addition of the estimated surplus assets of The Moisons Bank in excess of the value at the end of the Capital stock of the Bank of Montreal, and cash given in payment for that institution amounting to \$2,350,000 and \$316,700, transferred from the balance of profits. At the end of the previous year Capital and Rest Accounts stood at \$27,250,000.

The many friends of Miss Derna Dickie, Carlton, will be pleased to learn that she is recovering from an operation for mastoid in the P. E. Island hospital.

Mr. Stanley J. Wedlock has arrived in Charlottetown from Arlington, Mass., on a week's business trip.

The many friends of Mrs. (Capt.) J. H. Murchison will be glad to know that the operation performed on her eye in St. John last Friday was very successful.

Miss Vina Montgomery, Graduate Nurse, who has been spending months holiday at her home in Charlottetown leaves this morning on return to Beverly, Mass., where she has accepted a position as Surgical Nurse in the Beverly Hospital.

IN MEMORIAM

ANGUS McEACHERN

The Angel of death has once more visited Webster's Corner and respected resident in the person of Angus McEachern at the advanced age of 89. The deceased had been in failing health for the past two years. About six months ago he was stricken with a paralytic stroke which necessitated his confinement to bed by his friends did not anticipate the end was so near until the morning of Nov. 10th when he was seized with a second stroke which proved fatal. The deceased bore his long illness with true christian fortitude ever resigning himself to his Divine Master and when the end came he meekly yielded up his spirit into the hands of the Omnipotent with full confidence of eternal reward. During his illness he was tenderly nursed by the loved ones in the home and frequently visited by his beloved pastor, Rev. A. J. McDonald, who administered the last rites of the Catholic Church of which he was a valued member. The late Mr. McEachern was possessed of rare ability few were better read or could discuss matters more intelligently.

He leaves to cherish his memory four sons and two daughters namely: Alexander on the homestead, James and Aeneas in Boston, Mass., Allan farming in Saskatchewan, Mrs. Margaret Curley and Mrs. Frances Martin in Lawrence, Mass., to all of whom we extend our sincere sympathy.

The funeral which was largely attended was held on Thursday the 12 inst., at St. Patrick's church Port Augustus, where a Requiem High Mass was celebrated by Rev. A. J. McDonald, P. P. after which all that was mortal of a kind hearted true Christian was laid to rest in the adjoining cemetery, there to await the resurrection.

The pallbearers were Joseph Beard, William Holland, James McDonald, Bernard Callaghan, Thomas Shea and Peter Heron. May his soul rest in peace.

(Patriot please copy)

THE PASSING OF A QUEEN

It was half past five in London in Australia coming dawn Canada was at midday. When the veil of tears was drawn.

In London and its suburbs The hush was almost felt in India, Canada, Australia, Across the wild bare veldts.

Up to the Arctic Circle That awful message went, And white and red and black men knew.

The Empire's great lament. Silence still and heavy O'er an Empire settled down. The flags did droop to half mast For the Mother of the Crown.

W. J. Porter,
614 Beresford Ave.,
Winnipeg, Man.

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Shampoos with Cuticura Soap, with light applications of Cuticura Ointment when necessary, tend to free the scalp of dandruff and minor eruptions, and to establish a permanent condition of hair health.

Sample Each Free by Mail. Address Canadian Depot: "Sunshine Ltd., Montreal." Price, Soap 25c, Ointment 50c and 60c. Foreign Postage 10c. Cuticura Shaving Stick 25c.

20 CIGARETTES 20

PLAYERS' NAVY CUT CIGARETTES "MEDIUM"

A little higher in price, but— what a wonderful difference just a few cents make.

MAPLE LEAF Anti-Freeze

By using "Maple Leaf" Anti-Freeze and water in proper proportions you can avoid draining your radiator every night, prevent the radiator on your car from freezing, and avoid worrying about your car while parked at theatre or club.

Mixtures of "Maple Leaf" Anti-Freeze and water can be accurately tested for freezing point with the "Alco-Meter" thereby removing all uncertainty and worry.

Only "Maple Leaf" Anti-Freeze Stations can give "Alco-Meter" service.

Don't say "ANTI-FREEZE," say "MAPLE LEAF ANTI-FREEZE"

Sold in all first-Class Garages, Service and Filling Stations

Keep a 5 gallon can handy in your own Garage

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five years had shown that in any the Bank of Montreal, Charlottetown is a daughter.

ready to lend a helping hand, and speak the sympathetic word, which fact they appreciated more than words could tell. In reference to their work among the young he said they enjoyed it—that it was a splendid thing to have a share in the moulding of the lives and ideals of the young—because the boys and girls of today, will be the men and women of tomorrow, and a country can be no greater than its individual citizenship. In conclusion he hoped that the good wishes of the friends, so generously extended would always find a response from them.

The young folks made merry, with laughter, music and games. The older ones, the fellowship of social chat.

Lunch was served by three sisters of Mrs. Donald, all of whom have celebrated their 25th anniversary within the past few years. They were assisted in serving by Mrs. Edwin Donald and Miss Maud Donald.

Before parting Mr. Donald, his son Billie and daughter Jean were enroled by your example, and your work. Mr. Donald has always been ready to fulfil loyally and

the many obligations laid upon him.

Mrs. Donald by her life of true womanhood has been an inspiration to those among whom she has lived and worked.

We deeply regret her recent illness, but we rejoice with her in the joy of returning health and strength.

That you both may be spared for many years to share in the work to which you have given so freely of your time and talents, and that you may live to see many happy anniversaries of this your wedding day, is the wish of your many friends.

Please accept this gift as a token of our appreciation of your worth as friends and citizens.

Signed in behalf of the friends who are present tonight, and the ways be a welcome guest, and but who we feel sure will join with us in good wishes.

If you have a friend worth loving, Love him, yes, and let him know that you love him, ere life's evening Tinge his brow with sunset glow; Why should good words never be heard Of a friend till he is dead.

Stops a Cough Quick as that — SNIP

DR. CHASE'S SYRUP OF LINSEED AND TURPENTINE

CHASE'S SYRUP OF LINSEED AND TURPENTINE FOR COUGHS, COLDS, BRONCHITIS, ASTHMA and all Lung and Throat Affections.