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Who are chiefly concerned with insurance? says the Financial Post, in reference to The Maritime Life's plan of basing premiums on the cost of insurance, without loading them with extra charges for expected future profits.

If you too are chiefly concerned with insurance, you will be interested in the low rates obtainable by writing.



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Smaller Premiums Larger Protection

T. W. BENTLEY, Manager for P. E. Island

WHEN SHINGLING GOES.

Young man—I will give you a shilling if you will get me a lock of your sister's hair.

Young Brother—Make it five, and I will get you the whole thing; I know where she hangs it!

Fashion Fancies



WOMAN HAS COFFIN IN HER BEDROOM.

LONDON, Dec. 2.—A wealthy woman's strange desire to have a reminder of death in her bedroom has just come to light.

In the workshop of Robert Thompson, of Kibbura, near Thirk, in Yorkshire, stands a massive coffin of fine workmanship.

It was explained that it had been ordered by a rich woman in the Northampton district, now at five and a half, who intends that it shall stand propped against the wardrobe in her bedroom until her death.

The coffin is to be delivered during the next few days, but who the wealthy woman is Mr. Thompson declined to say.

When Your Eyes

seem tired after reading or looking at distant objects for any length of time have your eyes tested by us.

Properly fitted glasses will relieve the strain in a great many cases.

Our experience is at your service.

E. W. TAYLOR

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The Supreme Pipeless Furnace

Just Received Another Large Shipment.

The Rogers Hardware Company

MINARD'S LINIMENT

"KING OF PAIN"

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

Every minute a thousand dollars worth of candy and ice cream is made in the United States.

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Central Guardian

SHOP from Holman's Catalog.

BEANS GALORE at the "Y" Saturday night, 5.30 (Ill) 7. 6477

RENEW YOUR SUBSCRIPTION TODAY and get your 1926 Calendar.

WE ARE ALL GOING TO THE "Y" bean supper Saturday night, 6.477

DE LUXE HOUSEWIFE RECIPE AND CALENDAR.—Get yours before they are all gone.

WE SHARPEN SKATES, not grind them. Weeks and Burns, 6423-3-66

BUY YOUR SKATES from Purdie and Ferguson and save. 6442-4-21

TEACHERS who have not received circular letter from the Federation re Homeage School, kindly apply for one to Secretary, Miss Alma Yeo, 20 School Street, Charlottetown. 6433-12-4M21

AULD LANG SYNE CALENDAR.—A real pretty Calendar for any wall with large figures that can be seen from a distance.

HIGHFIELD.—The services in the Highfield Presbyterian Church on Sunday, Dec. 6th will be at 7 p.m. Sunday School at 2 p.m. A hearty invitation to all.

WOOD SALE.—I will sell on Thursday, Dec. 10th a quantity of hard and soft wood in lots to suit purchasers. Ashford & Andrews, North Milton. 6470-12-5-2m71

BOYS! SEE OUR SPLENDID RANGE of Skates prices 90c. \$1.25 \$2.00. \$3.50 at Purdie and Ferguson's.

CALENDARS.—The Farmers Guide Book and Calendar combined is a very handy thing to have around a house. Renew your subscription and get yours.

SUPPLYING IN ST. JOHN.—Rev. E. Melville Aitken, B. A., left this (Saturday) morning for St. John where he will supply the pulpit of St. Andrew's Church next Sunday.

SUBSCRIBERS CALENDARS.—The Guardian has received a limited number of 1926 Farmers Guide Book and Calendars, and the De Luxe Housewife Recipe Calendars, and Auld Lang Syne Calendars. Each reader subscribing or renewing their Subscription may have their choice.

KNOWLEDGE AND EXPERIENCE are valuable adjuncts to any occupation. Our experience of over 50 years in the compounding of drugs and medicines, dispensing prescriptions, and selecting special remedies, combined with our complete and up-to-date stock, should be an inducement for safety and good services. Hughes Drug Co., Ltd. 6438-12-4-21

A FRIGHTENED KING.—Why was the king so frightened when he saw that Jason wore but one sandal? And what did he do, thinking to put Jason out of the way forever, in Coleridge's story today you will find a picture of a king in his robe of royal purple, and a story of what Jason saw and heard when he reached the home of the king. Mount the figures on the cardboard and at the end of the story you will have a whole set with which to act out Jason's adventures.

TEACHERS' MEETING.—The teachers of North Lake School for the section held a meeting in the Elmsira School on Monday, November 30th, for the purpose of organizing a study group. Miss Penzance Melton was elected president, Miss Marjorie Robertson, vice-president, and Mr. James McDonald secretary. Great enthusiasm was shown among the teachers, and questions relative to teaching methods were decided to be taken up at next meeting, which will be held in Elmsira School, December 14th.

RADIO PROGRAMS

MONDAY, DEC. 7

International Radio Programs

Ether's White-Caps

10:00 WEAF (492) New York class Grand Opera—Tilgoleto WEAF, WOD, WCAE, WJAR, WEAF, WTAZ (297) Houston—10:00 KPRC (297) Houston—Knights of Columbus Band. 11:00 KTCL (306) Seattle—The Seattle Police Dept. Band. 11:00 WLW (423) Cincinnati—The Times Star Concert Orchestra Program.

Silent Stations Tonight

Eastern: CNHA, WFL, WGDS, WWP, WJY, WRG, Central: KFDW, KVM, WBBM, WBCN, WCBD, WYAO, WBBH, WGBS, WGN, WEAS, WHT, WJBO, WJJD, WLH, WJLS, WMAQ, WMBB, WOC, WOK, WOOD, WQJ, Western: KJH.

EVENING CONCERTS

7:00 P. M. WIREO (286) Lansing. Speed Wagon Serenaders.

7:30 P. M. WCAP (469) Wash. Vocal. WBZ (333) Springfield. Capitol Theatre Orchestra.

7:45 P. M. WGY (380) Schenectady. Studio Musical. WCCO (417) St. Paul. U. of Minn. Program.

8:00 P. M. WSB (128) Atlantic. Musical. WNSU (128) Atlantic. Musical. WNSU (484) Iowa City. Musical. WJMI (353) Detroit. A & P. Gyp. sec. KJKA (309) E. Pitts. Rund Light Opera. KPNP (266) Shenandoah. Smith-Belding.

8:15 P. M. WNYO (526) N. Y. Special concert.

8:30 P. M. WJZ (455) N. Y. Landay Hall. WJAD (266) Nashville. Musical.

8:40 P. M. WMBR (273) Staten Island. Vocal.

8:45 P. M. WJLA (536) Madison. Musical. CFCF (411) Montreal. Studio program.

9:00 P. M. WLW (423) Cincinnati. Feature orchestra. WBZ (333) Springfield. Aleppo Drum Corps. WJEL (469) Boston. A & P. Gyp. sec. WSAI (326) Cincinnati. A & P. Gypsies. DAF (366) Kansas City. Musical. KGO (361) Oakland. Studio program. WCAU (462) Pittsburgh. Blue Rambler Con. Orch.

9:10 P. M. WCAU (277) Philadelphia. Musical.

9:15 P. M. WJNY (259) N. Y. Music Travelogue.

9:30 P. M. KOB (348) New Mexico College. Concert. WFAA (476) Dallas. Vocal. WQAI (956) San Antonio. Trio. KFYR (240) St. Louis. American Legion. WOS (341) Jefferson City. Musical. KPAI (311) Lincoln. The Ragtime Kid. WAHG (316) Richmond Hill. Synchrophase Trio.

10:00 P. M. KPKX (288) Hastings. Nob. Musical. WABN (244) LaCrosse. Wis. Con. cert. WJAC (469) Wash. Post hour. WJRC (423) Cincinnati. American Legion. KOA (322) Denver. Studio program. WCCO (417) St. Paul. Classical. WEAF (492) New York. Grand Opera. WGR (319) Buffalo. Arts Club.

10:30 P. M. WJAP (476) Fort Worth. Concert. KNX (337) Hollywood. Town Crier of the Night Watch.

11:00 P. M. WJEN (361) N. Y. Organ. KTHI (294) Los Angeles. Vocal. KGO (361) Oakland. Arion Trio. WSAI (326) Cincinnati. Communitarian Night. KPAU (278) Ohio. Studio Program. KSD (546) St. Louis. Steindell String Quartette.

11:15 P. M. WJNY (259) New York. Radio Theatre Players.

11:30 P. M. KFOA (454) Seattle. Studio. KJR (385) Seattle. Post-Intelligencer.

12:00 Mid. WDAE (273) Tampa. Fla. Rialto musical. WGO (528) Des Moines. Organ. KGW (492) Portland. Concert. KJL (509) Oakland. Lake Merritt Ducks.

FEATURE TALKS—SPORTS

7:30 P. M. WJHA (375) Atlantic City. Little folks stories.

ST. MARGARET'S SCHOOL

The following is the standing of St. Margaret's School for month of November.

Grade VIII.—1. Hilda McDonald, 2. Rita Corcoran.

Grade VII.—1. Margaret Chovorie, 2. Philmore Montgomery.

Grade VI.—1. Margaret McDonald, 2. Florence Montgomery; 3. John J. McDonald.

Grade V.—1. Saddle Montgomery; 2. Peter J. McDonald; 3. Leonard McDonald.

Grade IV.—1. Alice Gillis; 2. Florence McDonald; 3. John Montgomery.

Grade III.—1. Phonsie McCormack; 2. Mary A. Montgomery; 3. Dolphie McDonald.

Grade II.—1. Irene McCormack; 2. Willie Gillis; 3. Kenneth McDonald; 3. Kenneth Montgomery.

Perfect Attendance—Hilda McDonald, Florence McDonald, Augustus McDonald, Alice Gillis, Willie Gillis, Kenneth McDonald, Kenneth Montgomery, Phonsie McCormack, Margaret Cheverie—Francis McGaugh, teacher.

SWEET MINUTE.

Every minute a thousand dollars worth of candy and ice cream is made in the United States.

CHILBLAINS

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

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acidity of the mouth, bacterial growth, lack of brushing, cause decay.

KLENZO DENTAL CREME

is a perfect antiseptic dentifrice which corrects acidity, cleanses the teeth and keeps them in a healthy condition, by removing the cause of decay.

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Successful Debate

The Junior Debating Society of St. Dunstan's held a very successful debate on Wednesday night, December 2nd. The subject for discussion was: Resolved that Wellington was a greater soldier than Napoleon.

The speakers upholding Wellington were: William Leslie, Harry Beskoche, Gerard Murray, Chester Shea, Benjamin Rogers, and Louis Cavette.

The speakers on the Pro. side affirmed that Wellington's motives in war were superior to those of Napoleon. Napoleon fought for the love of glory and for the sake of bloodshed, whereas, Wellington fought for the sake of duty and for the superior ability for leading soldiers in the battle of Waterloo. It was Napoleon who was such a good general he would not have lost about 57,000 men on his long march to Russia. This shows that he lacked foresight or he would not have gone in mid-winter on such an expedition. Wellington had better judgment, was more courageous and more persevering than Napoleon.

The speakers on the Con. side declared that Napoleon began from a poor boy and rose to the high station of Emperor of France, which was in itself a proof of his greatness. He had to defeat the opposing body in France and in Europe. He defeated the English in Europe. He defeated the English in campaigns into Austria, Russia, Egypt, Spain, Italy, and would have subdued India only he had to return to France. Napoleon won battles wherever he went. He was more determined than Wellington. The reason he was defeated in Waterloo was because he had no loyal support which Wellington had. Napoleon's success may be partly attributed to his four great maxims, unite to fight, divide to conquer; unity of command necessary to success; time is everything.

The Judges Joseph Monaghan, Ernest Corrigan and Leo Corcoran gave their decision in favor of the Con. side. The critic Arthur Fleming made a few remarks on the debate and the Reverend Moderator also made a few remarks and the meeting adjourned.

S. D. U. Senior Debate

On October 7, 1925, the Philosophers and Rhetoricians of St. Dunstan's University, met in the second year classroom for the purpose of re-organizing the St. Dunstan's Literary and Debating Society with Rev. R. V. Deane as Moderator.

The following officers were elected for the present year: George McDonald, Vice-President; Jas. Farrell; Sec. Geo. A. McDonald; Councilors: C. Campbell and F. Dolan. Since then the Society has held four very interesting debates, the most interesting of each being delivered by the speaker who was held Wednesday, December 2, the subject resolved that a General Education is better than specialization was ably argued by both sides. Arthur Malone, St. Clair Monaghan and Desmond O'Leary, Frank McAvinn and H. Dube for the pro side advanced strong arguments in favor of the resolution. They contended that a general education fits man for many positions. It is a general education that is necessary to meet and before an attempt to specialize can be made that the social benefits derived from a general education are much greater than those from a special one. On the other hand, Archie Gillis, Harold Driscoll, William Gillis, Harold Hogan and A. Burdette contended for the con side that the vocational and professional life were really a form of special education, the doctor, the lawyer, the engineer and the skilled workman were really specialists in their own line. They also maintained that the great nations of today owe their standing to the work of the specialist. This applies in particular to Germany, which a few years before the war was not recognized to be of any great importance. They also showed that a specialist has a greater chance of success than a generalist well, a trait much desired today in all classes of life. A ballot vote resulted in a substantial majority for the con side, and after a very interesting talk on specialization by the Rev. Moderator the meeting adjourned.

IN MEMORIAM

MR. JOHN JOHNSTONE.

On Tuesday morning, Nov. 10th, at his home in Long River, P. E. I., passed peacefully to that eternal rest that remains for the people of God. Mr. Johnstone was the oldest son of the late William Johnstone, merchant, and was born at Long River, P. E. I., two years ago, all of his life being spent in that community. Although he had passed the allotted three score years and ten, he had always enjoyed a full measure of comparative short illness came as a severe shock to his family and friends, for to few men has been given the privilege of enjoying the confidence, love and esteem of such a host of friends.

For more than thirty years Mr. Johnstone was an elder and a leader in the Long River congregation, and also an indefatigable worker in the Sabbath School. His influence was ever on the side of right and for the up-building of the Master's Kingdom.

In homes where sickness or sorrow were he was ever ready with a kindly word or helping hand, and it could be safely asserted that not one home in the community in which his life was spent, but could tell of many acts of kindness on his part.

A diligent reader possessed of a splendid memory, with a wonderful knowledge of God's word, and that humility and meekness that characterized the true Christian, he looked upon the problems of life in a board-minded manner, believing that truth alone could stand for time and eternity.

Mr. Johnstone was twice married, first to Miss Jennie Johnstone of New London, who died December, 1900. In 1907 he married Miss Katherine Hardy, of Mill River, who with the following sons and daughters mourn the loss of a loving husband and father, Allen and James of Hardisty, Alberta, John of Ferenchoe, Alberta, David and Provost, Alberta, Oscar of Long River, P. E. I., Archibald of Brookfield, P. E. I., and Andrew and Norman at home, Miss Lila G. of Edmonton and Mary at home, Mrs. R. E. Bagnall of New Glasgow, P. E. I.

The funeral attended by a very large assembly of friends, was held at the home on Thursday, November 22nd, the services were conducted by Rev. A. N. Gillis, minister of Malpeque United Church, assisted by Rev. Mr. Ross, minister of Kensington, and Rev. E. M. Aitken of Ferenchoe. A solo was rendered by Mr. George Bowen of Summerside.

The pall bearers were four sons, Messrs. Allen and John (who arrived home the evening before their father passed away) Oscar and Archibald, and two nephews, W. E. Johnstone and Ray MacLeod. The remains were laid to rest in Geddie Memorial Cemetery.

Saviour in Thy gracious sleep—Leave we now Thy servant sleeping.

Shark Disturbs Halibut Fishermen

(Canadian Press)

VANCOUVER, B. C., Dec. 4.—The "sea serpent" which has created concern to fishermen along the coast of Northern British Columbia is nothing more than a genuine shark.

That, at any rate, is the latest theory being advanced to explain the terrifying phenomena reported during recent months by halibut fishermen off the banks near Prince Rupert. These fishermen reported that they had seen a serpent, scouted enough to be called the Queen Charlotte Islands. There was also a story to the effect that the same monster had been seen by an Indian who had been paddled to shore and so forth with paddles in the water, and that he might not be the appearance of the serpent, made a hurried portrayal of his conception by carving its image on a rock.

But around the ship chandler's stove and on the floor of the fishing men are accustomed to congregate and swap stories, the report of the sea serpent was received with derision.

"Just a sun shark," these old-timers say, "and the claims of those who insist that they actually saw a serpent. These big fellows are fat and filled with oil. They run thirty feet long sometimes and when opened up yield 2,000 to 3,000 pounds of oil. They like to bask in the sun, floating along on the surface of the sea, and when the waves break against their huge bodies they wriggle along like a snake. That explains this sea-serpent talk."

There are even greater sharks in existence than the sun shark, a species, the rhinoceros typhoon, a creature which inhabits the Indian Ocean. These sharks sometimes reach a size of 70 to 80 feet—the length of a good-sized whale. Fish authorities who are skeptical of the existence of the rhinoceros typhoon has relatives living in the North Pacific.

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A FREE Sample of Brock's famous Bird Seed. Thirty years the favorite among bird owners and breeders. Nicholson & Brock's reputation guarantees each package to contain the choicest, selected seed from all over the world, mixed to supply a full, balanced diet, celebrated for giving health, vigor and voice to the birds.

Send in the Coupon TO-DAY.

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110 Market St., Toronto, Can. Dear Sirs—Please send me FREE a sample of Brock's Bird Seed (a week's supply) and a Sample of Brock's Bird Treat.

Name _____ Address _____

Britishers Look For Hidden Treasures

(Canadian Press)

VICTORIA, B. C., Dec. 4.—The bare of Spanish doubloons, pieces of eight, gold from the temples of the Incas, in short, buried treasure, is being sought to the tropical seas of British Columbia's picturesque coast.

Vice-Admiral Sir Guy Gaunt, who played a daring role during the war, and incidentally exposed one of the most dangerous spy conspiracies in New York, is in Victoria outfitting a 17-foot schooner for what he expects to be his most romantic exploit of all—the quest for buried treasure on Cocos Island.

This attraction of Cocos Island has been a will of the wisp in the past 50 many of our agents and explorers, but Sir Guy Gaunt is ready to throw his fortune with that of those who have gone before him. The failures of his predecessors does not convince him that the Spanish doubloons and other gold are not to be found. Only his own attempt will satisfy him, and so he is going about outfitting his craft with the finest resolve of a veteran sailor, unworried by his nature's first call.

Sir Guy Gaunt was on Cocos Island in view. If he falls to find treasure there he will at least have enjoyed the first part of what seems destined to be a most interesting voyage, for he plans to sail from the treasure island across the Pacific to Papua, the land of the head hunters.

Unlike Joseph Conrad, Jack London and others who sought adventure in the South Pacific, Sir Guy intends to carry with him at least a little bit of civilization. He is sparing no expense to equip the vessel with a typewriter and the space formerly used for the accommodation of the voyagers will be laid out in palatial saloons, library and a shop. There will be a radio set and auxiliary engines for use in calm weather.

After a distinguished career in the British Navy, Sir Guy Gaunt was appointed naval attaché at Washington, serving there from 1914 to 1918.

B. C. Moose Thrive In New Zealand

(Canadian Press)

VICTORIA, B. C., Dec. 4.—British Columbia moose introduced to the wilds of New Zealand twenty years ago are thriving and rapidly increasing in numbers, according to a dispatch to the Daily Mail from the Greek capital. Transfers of the regulation will be prosecuted. The new measure becomes effective December 15.

The moose were taken from inland and set free and for years were left undisturbed. For a while it was thought that the animals had died off, as no trace of them was seen. Their activities brought out reports of strange creatures, much greater than the species of deer common to New Zealand. Experienced hunters went in to make an investigation and found that there was truth in the natives' reports, and that the animals reported were nothing else than Col. Roosevelt's moose and their successors. The moose have multiplied and in a few years are forming an important game animal, although the government is exercising strict supervision with a view to maintaining protection of the species until such time as the danger of extermination is past.


JUZZLE \$9,000.00 GIVEN FREE

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

\$50.00 more will be given away as follows—

1st prize \$100.	5th prize \$40.
2nd " 75.	6th " 30.
3rd " 60.	7th " 25.
4th " 50.	8th " 20.

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 dot. Can you find them? If so, 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 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:

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GOWAN BRAE SCHOOL

Gowan Brae School Honor Roll for the month of November.

Grade VI.—Mary O'Keefe.

Grade V.—1. Irwin Cairns; 2. Mary Howlett; 3. John McCabe.

Grade III.—1. Margaret O'Keefe; 2. Annie McCabe; 3. Brennan Mullally.

Grade II.—1. Aidan O'Keefe.

Grade I. Jr.—(a) 1. Joseph O'Keefe.

Grade I. Jr.—(a) 1. Ross Mullally; 2. Val Mullally.

Grade I. Jr.—(b) 1. Kathleen Howlett; 2. Annie Howlett.—E. Mullally, teacher.

PLAGUE IN INDIA.

Since 1896 in India more than ten million people have perished from bubonic plague.