

HOOD'S The Painless Cathartic PILLS

Early to take, easy to operate; once biliousness, constipation, morning and sick headache; break up colds and wind of bowels. All druggists. Dr. G. I. Hood Co., Lowell, Mass.

COUGH NO MORE SPRUCINE

THE REMEDY OF THE DAY

A definite preparation of Spruce Gum, Wild Cherry, Hoarhound and Tar.

Scientifically combined in the form of agreeable and palatable Syrup.

One of the most reliable preparations yet introduced to the public for the immediate relief and cure of Coughs, Colds, Bronchitis, Hoarseness, Whooping Cough, Croup, Asthma, and all diseases of the Throat and Lungs.

Taken with Cod Liver Oil in the first stages of Consumption, it will be found invaluable.

For sale everywhere. Price 25 cts. or by mail on receipt of price.

Sole proprietors, THE WOODS & COMPANY, Ltd., Montreal, Canada.

McGILL'S SUFFERERS PILLS FOR YOUR LIVER AND BOWELS.

Guardian Want Ads. 1-2 CENT A WORD

And worth it, for 30,000 eyes will see them every day.

First-class results from these want ads, because first-class people read The Guardian—the paper that has the circulation and is not afraid to publish and prove it.

Different and Better Whitewear

To day attention is directed to the difference in whitewear that makes this the store of satisfaction.

Ladies' English cambric night gowns, high neck, yoke with tucks, and embroidery insertion trimmed around neck, front yoke and sleeves with frills. Price 85c

Ladies' English cambric night gowns, square yoke with hemstitched tucks, large sleeves with hemstitched frills. Price \$1.00

Ladies' fine quality English cambric night gowns, V style yoke of embroidery, large sleeves, frills of embroidery. Trimmed with ribbon. Price \$1.25, \$1.50, \$1.75, \$2.00, \$2.50.

Ladies' cambric undershirts, deep flounce of embroidery trimmed with several rows of tucks. Price \$1.00

Ladies' English cambric undershirts with deep flounce of embroidery and tucking. Some have deep lawn flounce with lace trimming. Price \$1.25, \$1.50, \$1.75, \$2.00, \$2.25, \$2.50

Ladies' cambric drawers, frill trimmed with hemstitched tucks and hemstitched hem. 30c, 50c

Ladies' fine cambric and nainsook drawers in several styles elaborated with embroidery, lace insertion and frills, tucks and hemstitching. Price 65c, 75c, 85c, \$1.00, \$1.25

Ladies' cambric corset covers full front style trimmed with val, lace and ribbon all around neck and arms. 25 and 35c

Hundreds of other prices which we have not room to mention here, but we want you to know that we should have your whitewear trade this spring.

PROWSE BROS.,

CHARLOTTETOWN GUARDIAN

MONDAY, MARCH 5, 1906.

CASH VERSUS CREDIT.

A country merchant was relating to a citizen the other day some of his experiences in regard to the credit system. He strongly desired to do business for cash but many of his customers wanted credit from time to time and he yielded. The result was that at the end of two years he had \$1200 charged upon his books in unpaid accounts. He added, "You may have them all for \$400."

This is only a sample of the experiences of other merchants conducted on a larger scale with larger losses due to the credit system. The incident contains lessons, however for both merchants and their customers. A first lesson is that credit system always involves a large percentage of loss in goods sold and not paid for by the parties purchasing them. This loss falls upon the merchant in the first instance, and unless made good in other ways, as for instance by large profits on his cash sales, may drive him into bankruptcy.

Probably no man setting up for himself in trade ever at first makes sufficient allowance for the loss by bad debts. And even when these begin to roll up he thinks his delinquent customers, while slower than he had expected, will yet pay up. Eventually he settles down to the conviction that he is bound to suffer loss by bad debts and that he must raise his prices to all in order to recoup himself. Thereafter, under the credit system, Good Pay must pay Bad Pay's debts, or the merchant must go to the wall.

The credit system is primarily responsible for customers having to pay much higher prices for almost everything than they would otherwise. The cash system is much the better system for all who intend to pay for what they buy. The merchant who buys for cash can buy cheaper and if he sells for cash can sell cheaper by a good deal than another whose trade is burdened with credit and

credit losses at both ends. It is quite apparent that if all trade was on a cash basis it would be much better alike for the honest trader and for his honest customers.

Many merchants while favoring the cash system do business with their customers both on a cash and credit basis. In such cases it is obviously fair that the cash buyer should be served at a reduced price compared with the buyer who wants time for payment. His money goes at once into the merchant's till; there is no book keeping to be done, no bills to be sent out and there is no risk of nonpayment. Good Pay ought not to be taxed for Bad Pay's debts. Slow Pay can hardly complain if he is taxed for a part of the losses of the credit system.

The credit system is made the instrument of fraud in very many cases. It often induces persons to buy what they do not really need and for which they will not pay except under compulsion. It is usually taken advantage of sometimes by persons who are well able to pay, but who make the merchant wait for months or even years for his just due. For short credit under emergency circumstances the customer may often have a valid excuse, but the long credit system so much in vogue ought to be brought to an end. Pay as you go is a splendid motto, honest, sound, economical, moral and in every way the best for both buyer and seller.

Appropos of the launching of the big British battleship Dreadnought the Boston Herald remarks: "Uncle Sam has no ship designed, far less built, that could compare in fighting ability with this big British craft, and we are building two battleships that, in all probability, could be beaten to a standstill by the Dreadnought alone. The Dreadnought was started more than a year after our own two battleships, and she will be in commission months before they are ready for sea. Measured by what England is doing, the Idaho and Mississippi are out of date a year before they are completed."

The Toronto World endeavors to make it appear that Mr. Langmuir, who is the Toronto member of the Insurance Commission, is bound hand and foot to the insurance companies. It appears that the big trust company of which Mr. Langmuir is the head has for its directors some ten or twelve men who are either presidents or directors of as many insurance companies. Perhaps The World is a little hard to please in these matters. Anyway just now Toronto figures in the newspapers largely as the headquarters of loan sharks, criminal plumbers combines and swindling concerns of the York Loan Company stamp.

CHANGES IN COMPANY.

The announcement is made that Mr. C. M. Johnson, who at one time was managing director of the Wells & Richardson Co., Limited, 200 Mountain Street Montreal, Que., but who was succeeded some time ago by Mr. Thomas Brady, is not now connected with this company in any way, and that Mr. A. E. Richardson, who was a former stockholder in the above-named company, and also in the Wells & Richardson Company, of Burlington, Vermont, is not now connected in any form or capacity with either company, both of the above gentlemen having disposed of their holdings of stock. The Wells & Richardson Co., Limited of Montreal, are the sole proprietors, among other articles, of the well known Diamond Dyes, Improved Butter Coloring, Lactated Food, and Paine's Celery Compound, and at the present time, under the very able management of Mr. Brady, are doing the largest business in the history of the Canadian Company. (MONTREAL "WITNESS," FEBRUARY 27TH, 1906.

WEAK DIGESTION.

Indigestion and dyspepsia have wrecked many lives. People who are weak and miserable should know that health would return if the digestive organs were made normal. This is just the condition which Hutch tablets bring about. Hutch cures constipation, biliousness, nervousness, liver and kidney trouble, and produces sound sleep. It will make you well. See that you get Hutch then for stomach troubles.

It's a doctor for ten cents. A big bottle with 500 in it for \$1.00. For sale by all druggists.

COMING EVENTS.

City Council meets on the second Monday of each month. Dr. F. F. Kelly Mayor; W. W. Clarke, City Clerk.

Special White Rose meeting Lodge Prince Edward, S. O. E. Tuesday Mar. 6th. 8 p.m. Members please attend.

Minard's Liniment Cures Burns, etc.

The \$1.00 white skirts at Stanley Bros white sale is a bargain that certainly should not be passed. They are well made of good English cotton—extra full flare, wide flounce and dust ruffle, trimmed two rows lace insertion and wide lace all around the flounce. They are perfect in every respect, and we believe the best \$1.00 white skirt in Canada. Stanley Bros, 3421

THE TOWN OF "USED-TO-BE."

Grandma lives in a funny place, The town of "Used-to-be."

Where streets are "improvements," and people are "Jolly," And a nice hot supper a "tea."

"Where is the town of 'Used-to-be,'" In Grandma's memory bright.

"The way?" "Up-stairs, to grandma's room (The cozy one on the right).

"When can you go there?" Twilight's best.

For the dreamy glow in the grate Lights the way to the town of "Used-to-be."

And nobody need to wait.

Then he, for an hour in the dear old town, And hey, for the bustling-bus, And oh, the dancing in stiff brocade, And ah! the try-ing-tree.

And up! the sermons, two hours long, And three of them, Sabbath day, In a "meeting house," so cold and drear, Where the "foot-steps" held its sway.

But if grandma shows you a summer scene, In a farmhouse and orchard fair, With rows of cabbages on dairy shelves, And bees in the clover-sweet air.

And there, beyond in the kitchen wide, Grandma, herself, at the wheel, Spinning, singing, a fair young bride, You say, for you can but feel—

"What a dear, dear town of 'Used-to-be'" But grandma's voice drops low, And she says, with a half sad, half-sweet smile, "Twas all so long ago." C. B. M.

Dr. Hamilton Cures Rheumatism

You Use His Mandrake and Buttermilk Pills—He Guarantees a Lasting Cure.

Rheumatism begins and ends in the blood which at no time is ever free from poison. But if the kidneys are healthy, they will filter out the wastes and poisons.

In case of rheumatism, the kidneys are not doing their work. As a result, poisons crystallize around the joints and cause pain almost akin to torture.

There can be no cure, no permanent relief until the kidneys are stimulated. First get them into working order. For this purpose Dr. Hamilton's Pills excel all other remedies; they heal and strengthen the kidneys as no other poisons depart from the blood and all medicine can do. Once the kidneys are renewed by Dr. Hamilton's Pills the trace of rheumatism disappears.

NO CASE IS TOO CHRONIC TO YIELD TO THE MARVELOUS INFLUENCE OF DR. HAMILTON'S PILLS.

"I spent nearly three years experimenting with rheumatic remedies," writes Geo. E. Sumner, of Portland, "I had almost given up hope, when I tried Dr. Hamilton's Pills; they completely cured me. No remedy could be better."

You will never regret using Dr. Hamilton's Pills. Get a supply to day from E. Sumner, of Portland. "I had almost given up hope, when I tried Dr. Hamilton's Pills; they completely cured me. No remedy could be better."

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WE ARE DOING THINGS!

WE are doing things all the time; and we make the people feel it!

WE wrote \$121,560.26 in premiums in 1905. More than that of the year 1904 by over \$72,000.00.

What is the Reason?

BECAUSE we give the best dollar's worth of Insurance for every dollar of Premiums of any Insurance Company in Canada.

TOTAL claim losses made and fully paid for 1905, \$17,737.96.

Consult our agents for particulars.

CANADIAN CASUALTY

and Boiler INSURANCE COMPANY

W. K. Rogers Co., Limited,

General Agents for P. R. Island.

W. T. BURROWS, V. E. COFFIN, W. P. CALLAGHAN, ALEX. J. McNEVIN.

Summerside, Savage Harbor, Rhinoceros, Montague.

To Make a Proper Selection of HOUSE PAINTS

Keep in mind the fact that the cost of labor of spreading the paint is the greatest item in the cost of painting. The price of house paints is therefore of no moment, provided you will take durability in consideration.

It Costs Just as Much to spread poor paint, as it does to spread the best paint, consequently the article which preserves your building for the longest period is the cheapest.

The Best Paint is a Pure Linseed Oil Paint

for linseed oil is the life giving preservative element, and combined with pigments which the manufacturer knows to be best adapted and most durable makes the ideal paint.

CREAM & ANCHOR

is the ideal liquid paint.

The Rogers Hardware Co., Ltd.

It Costs Just as Much to spread poor paint, as it does to spread the best paint, consequently the article which preserves your building for the longest period is the cheapest.

YOU USE ONE PAPER ONLY?

Then Direct Your Efforts to the Readers of The Guardian.

Advertisers who have a "one paper proposition" find it to their advantage to use the ONE paper that has the largest home circulation amongst the buying, thinking and influential classes.

You don't have to consider the entire press of the country or of the city when you advertise. Concentrate upon the readers of one paper and make up your mind to make customers of them by advertising in the columns of just this one newspaper.—JOS. A. BURNETT, AGENCY, NEW YORK.

If you want to practically cover Charlottetown, Queen's County and Prince Edward Island with BUT ONE newspaper you will make no mistake by using the Daily and Tri-Weekly editions of

The Charlottetown Guardian,

FOR NEARLY EVERY BODY READS IT.

CHOOSE THE BEST

The Tobacco Epicure who does not use the HICKEY TWIST, PEARL OR RUBY

Has never enjoyed that real enjoyment which is his. They are the gems of the WINE & MIXTURES IN 1 AND 2 POUND TINS.

HICKEY & NICHOLSON,

Tobacco Manufacturers, Queen St., Charlottetown, P. R. Island

COAL!

A. Pickard & Co's, Phone 240.

Hard and soft coal. All sizes. Lowest prices.

YOUR DOCTOR Can help you when you are sick, and may prolong your life.

WE DOCTOR

Your linen and prolong the wearable qualities of your washables. We use modern methods and the best materials only. This means long life to your linen—a saving to you.

A. F. WEBSTER,

Star Steam Laundry, Kent St. Phone 151.

GREAT DISCOUNT SALE

of Boots, Shoes, Slippers, Felt Socks, Wool Soles and all winter goods.

CONROY,

The Shoeman, Sunnyside, Ch'town.

Do you want A Group

of your Lodge Officers or Directors? If so see our way of making groups.

Gauvin, Gentzel & Co.

PHOTOGRAPHERS, J. A. S. BAYER, Prop.

COME CONSIDER CRITICISE COMPARE

the exceptional values we have in new cloths—arriving every week. They will make stylish new suits and overcoats, and our up-to-date cutter and fitter will be glad to show you the latest styles and give you the benefit of his many years experience.

All orders filled promptly and satisfaction guaranteed. Some rare bargains in winter furnishings, call and see them.

John McLeod & Co.,

Up-to-date Clothiers, Charlottetown.

THE CUP

that cheers—but not inebriates The famous

Dominion Blend Tea

(REGISTERED) Get this brand from your grocer. Accept no substitute.