

CHECK 5 CIGAR
Enjoyment in Every Puff!

R. G. DUN & CO.
state that in the period 1900-1923 there were 35,776 failures of business concerns in Canada.
Even if you are receiving a good salary and an income from investments, you should invest something in insurance for safety. No policy holder has ever lost a dollar through the failure of an insurance company in Canada.

The Maritime Life
HEAD OFFICE HALIFAX, CAN.
F. W. BENTLEY Manager for Prince Edward Island

FEDERATED CAPITAL CORPORATION

Announces that their surplus account as of August 31, 1928—after payment of all dividends to that date—totalled \$839,610 which is an increase of \$242,205 since April 30, 1928. This represents an increase for the month of August alone of over \$74,000. These increases do not include unrealized appreciation of securities held in the portfolio.

Detailed information on Federated Capital Corporation gladly furnished on request.

Eastern Securities Co., Ltd.
INVESTMENT BANKERS
CHARLOTTETOWN HALIFAX ST. JOHN
MONTREAL

KEEP IT UP!
38 Cash Prizes Worth \$250

await those who collect the most votes (represented by seals on every bottle) in the big

PURELLO EXCELLO
FLAVORING EXTRACT CONTEST

You have till Dec. 15. Get a supply of extracts at your grocer's, and ask your friends to save their seals for you, too!

WILSON MURRAY & Co.
St. John, N.B.
"Purello and Excello Flavoring Extracts Make Good Cooking Better."

Chautauqua and The Y. M. C. A.

For several years the officials of the Charlottetown Y. M. C. A., in their zeal for educational effort and clean entertainment, have given enthusiastic support to the annual Chautauqua festival. The names of Y. M. C. A. directors and members have been prominent in the list of Chautauqua guarantors, and the Y. M. C. A. building has been headquarters for the Chautauqua ticket selling campaign.

This year a still closer relationship has been established between the two institutions. Under the present contract, the guarantors pay a certain fixed sum to Chautauqua and are responsible for the expense of advertising and other small local outlays; and all receipts over and above these sums are at the disposal of the guarantors for educational, charitable or religious purposes. The guarantors have decided that one fifth of the surplus shall be held in reserve for future promotion of Chautauqua, and all the balance shall be paid over to the Y. M. C. A.

In consideration of this arrangement, the Y. M. C. A. is giving the use of its gymnasium as a hall for the Chautauqua entertainment. If the public will extend their patronage to Chautauqua, as they have heretofore done, a tidy profit will accrue to the Y. M. C. A., a local institution which deserves well of the citizens of Charlottetown.

It should be noted that the contract is very different from that which formerly governed the Chautauqua engagements here. Under the present contract the entertainments are purchased for a fixed amount, and all profits remain for local community purposes. The gymnasium is being converted

COAL
AMERICAN ANTHRACITE

We have the Schooner "Laura Barnes" now on way from New York with a full cargo of American D. & H. Anthracite in Stove and Chestnut sizes.

This coal is of the best quality, and we will be pleased to have your order for delivery ex vessel while prices are lowest.

THE ROGERS HARDWARE CO., LIMITED.
W.D. Gillis & Co.
PHONE 176

Happenings Of The Week

(Continued from Page 4.)

Summerside, and other relatives and friends.

Mrs. W. A. McLaren, Longworth Avenue, invited a few friends in on Thursday afternoon to meet Mrs. F. S. Wilkins, Miss Helen Wilkins and Mrs. Wilkins' mother, Mrs. Stewart, who are among the new residents being welcomed to Charlottetown. Mr. Wilkin being attached to the engineering staff of the C. N. R. here. Among those assisting Mrs. McLaren in dispensing hospitality were Mrs. J. D. Stewart, Mrs. Muir, Mrs. Hurst and Miss Wilkins.

Lady Anne Cavendish, one of the most popular girls in London Society, cannot be superstitious about marriage, for she has just given her services as bridesmaid for the third time. Still, the superstition doesn't hold good, or rather bad, when once the fatal number three is past. Perhaps Lady Anne is going to imitate Lady Margaret Spencer, who has acted as bridesmaid to a dozen of her friends in the past.

The members of the Summerside Golf Club and their friends, held a very enjoyable dance and card party on Thursday night, in the spacious and beautifully arranged hall over Messrs. Holman's crockery department, known as "Toyland." A delightful program of music was dispensed by Wagner's Orchestras from Charlottetown. Coffee, cake and a variety of dainty confections were amply dispensed by prominent lady members of the club. The new and splendid floor was fully occupied until some time after midnight.

Mrs. L. A. Moore, of North Sydney, is attending the General session of the Mission Board of the Presbyterian Church in Toronto. At the conclusion of the Toronto meeting, Mrs. Moore will come to Charlottetown, to preside at the Maritime meeting of the Mission Board here.

Mr. George DeBlais and little daughter Helen, have returned from a visit to Mrs. DeBlais in Saranac.

Much interest is being taken in the news of the engagement of Eliza Marjorie Coleman Huntley, only daughter of Mr. and Mrs. James Huntley, King's Place, Halifax, for several years on the office staff of the Dept. of S. C. R. Camp Hill Hospital, to Clifton Seymour Dingwell, son of Mr. and Mrs. James E. Dingwell, Midgell, P. E. I., wedding Huntley, King's Place, Halifax, for to take place in the near future.

A number of teas, entertainments and showers have been given for Miss Huntley. On the eve of her departure from Camp Hill the girls of the staff gave her a shower, in which were many lovely gifts, consisting of china, silver, cut glass and linen. Mrs. Drundage gave a tea on Wednesday in her honor. Mr. Dingwell is a well known traveller, and during his various visits to Halifax has made many friends, who will wish him and Miss Huntley best wishes. They will make their future home in Charlottetown.

Regretful farewells were said this week to Captain and Mrs. Murchison, of Buenos Aires, S.A., who leave this morning for New York, en route home, accompanied by Mrs. Theodore Lantz, who will be their guest. The Misses Murchison and brother, who leave Tuesday to join their parents, will be greatly missed by their young friends.

Mrs. (Judge) MacQuarrie, Summerside, underwent a slight operation at the Prince County Hospital on Wednesday and is convalescing nicely.

Mr. and Mrs. H. V. Buntain, accompanied by Mr. and Mrs. Well, McNeill, Southport, were among the Islanders attending the Fredericton Exhibition during the past week.

Mrs. A. C. Sinclair and Miss Bertha Carter were joint hostesses Thursday evening at a "Personal" shower at the former's pretty home in Brighton, in honor of Miss Jean I. Allen, one of this season's popular brides-to-be. A "Mock Marriage" made gales of laughter as the very lovely and useful gifts were showered on Miss Allen, after which dainty refreshments were served.

Mrs. Johnson and little daughter, who have been visiting her mother, Mrs. C. R. Harper, leave this morning for their home in New York, accompanied by her sister, Miss Hilda Harper, who will spend a month with her.

The closing tea at the Lawn Tennis Courts this afternoon will be

The Public Forum

This column is open for the discussion by correspondents of questions of interest. The Charlottetown Guardian does not necessarily endorse the opinions of correspondents.

CORONER'S INQUESTS

Sir,—Your editorial in the Guardian of the 19th inst. re Coroners' Inquest would imply that no investigation was made in the cases you referred to. I wish to state that a very thorough investigation was made in every case. I feel that the method I have used in endeavouring to learn the circumstances connected with each case fulfils the real meaning of the Coroner's Act which you quote, and I am quite certain it is far more satisfactory to the friends and relatives of the deceased.

I may also add that from the facts which I am able to get I decide whether an inquest is necessary or not, so that if you have any criticism to offer please direct them at me as I feel that I am entirely responsible as Coroner.

This does not mean that I never consult the Attorney General. On the contrary I very often do and he replies invariably has been to 'use my own judgment.'

I am, Sir, etc.
J. A. HOUSTON, M.D.
Coroner

(The attitude of Dr. Houston on the matter of Coroners' Inquests is no doubt dictated by sincere sympathy for the relatives and friends of the deceased. It may be that in every case where no inquest was held the circumstances were such that to him it appeared unnecessary to probe further into the matter, and that no good end would be served thereby. It is true, also, that as Coroner Dr. Houston has certain discretionary powers. But these powers, we submit, are strictly limited by the Act. Where there is reasonable cause to suspect (a) that a person has died a violent or unnatural death, or (b) has died a sudden death of which the cause is unknown, the coroner has no choice, under the Act, but to summon a jury and inquire into the cause of death. There is no room here for discretion. His duty in these circumstances is imperative, as a medical man he may consider the holding of an inquest unnecessary, but the point is that he is not a medical man qua ad the performance of his duties as a coroner. It is only by accident that he is a doctor as well as an officer of the Crown. His first duty is to the State, and the State has properly placed a very high value on human life. It is to satisfy the State that strict provision has been made for the holding of coroners' inquests. To interpret the law in any other sense or to act upon individual opinion, however well qualified, is to create a dangerous precedent. . . . Ed. G.)

served by Miss H. Stewart, Miss V. McGuigan, Miss V. Robinson, Miss Marjorie McLean.

The tea hostesses at the Golf Links this afternoon are Mrs. McCready, Mrs. H. J. Palmer, Mrs. F. E. Smallwood, Mrs. J. D. Stewart, Mrs. W. C. S. McLure.

Quite a number of the members are going to Summerside this afternoon, the guests of the Summerside Golf Club for a friendly game.

Many friends here learned with regret of the death of Mrs. Enoch Paige, of Vermont, announced this week. Mrs. Paige's summer home, Dunvegan, at Cardigan, was always the centre of hospitality during her annual visits.

Mrs. Evelyn K. Murphy, wife of the late Senator Murphy, accompanied by her sister, Miss Clarke, and Mr. Reginald Murphy, Ottawa, were among the visitors in the city this week, renewing friendships. During their brief visit to the Island they were the welcome guests of Miss Margaret McCabe, Bedeque.

The Fall style openings held here this week, showed that afternoon frocks are dressier in effect than they have been for a long period, their general outline following along the trend of evening gowns, with the uneven hemline invariably shown, and the wandering waistline going back in a great many instances to its natural position. The flat neckline is a great consideration, too, in daytime dresses, with the circular cut skirt in many variations being agreed upon.

Transparent velvet, satin, and lace, and more silk are used for the more formal occasions, and for informal wear jersey cloth, and woolen knitted goods are among the most prominent favorites.

Hats must be a part of the tout ensemble, but simplicity must reign supreme. Whether at weddings, receptions, ordinary street wear, in the morning or for the afternoon, style demands simplicity of outline and harmony.

Felts in every shape and form have been utilized by milliners this year to produce models for every occasion, whether formal or otherwise. Felt, or felt combined with some other material, is the most fashionable item in hats, although

A Permanent Investment

In determining the difference between an investment and a speculation, it does not require a great deal of consideration on the part of the investor, to realize that upon PERMANENCE rests the assurance, that the principal placed in the security WILL REMAIN INTACT AND NOT DEPRECIATE.

The PERMANENCE of an enterprise is its most important element and those placing their funds for investment, should exercise the greatest care to establish this fact beyond question. Without the element of permanence, the placing of investment funds cannot be called an investment.

These FIRST MORTGAGE PERPETUAL DEBENTURES combine the elements of safety in first mortgages, plus a portion of the advantages and profits accruing from the ownership of large city buildings, where values are constantly increasing. They combine in the greatest possible degree, a LIBERAL INTEREST RETURN, PROTECTION OF PRIN-

CIPAL and the POSSIBILITY OF ADDITIONAL RETURN ON THE INVESTMENT.

These FIRST MORTGAGE PERPETUAL DEBENTURES, will probably not appeal to those who hope for unusually large profits, which often become losses. These securities are not the type that have rapid increases or decreases in values. The steadiness of value of mortgage securities has, for years, been recognized as taking first place among all securities. They are investments for today and the future. They are backed by solid, substantial earnings of city properties.

In these FIRST MORTGAGE PERPETUAL DEBENTURES you have the normal profits from the operation of city buildings, as well as the steady increase in values, which should make the participation rights of these debentures very valuable for many years to come.

\$1,000,000
6% First Mortgage Perpetual Debentures—Series "A"
CITY BUILDINGS CORPORATION, MONTREAL
AN INVESTMENT TRUST

Series "A" First Mortgage Perpetual Debentures are limited to \$1,000,000 and are issued fully registered in any multiple of One Hundred Dollars. Interest is payable on the first days of May and November in each year. They are transferable at the office of the Trustee.

Trustee: The Quebec Savings & Trust Company, Montreal.

SECURITY: All city properties to be pledged as security for these First Mortgage Perpetual Debentures shall be owned outright by the Corporation, the Trustee holding a first hypothec, mortgage and pledge thereon, as set forth in the Trust Deed. First Mortgage Perpetual Debentures when secured by such immovable properties are issued only up to the appraised value of properties so pledged as provided for by the Trust Deed, and these securities represent a direct First Mortgage and charge, except any purchase money mortgages existing when the immovable properties so pledged are acquired by the Corporation. The Trustee retains the proceeds from sufficient debentures to repay any such purchase money mortgages when and as they mature. All immovable properties to be held under this Deed shall be situated in growing Canadian cities with a population of fifty thousand or more.

First Mortgage Bonds on City buildings, Municipal, Provincial, or Dominion bonds and First Mortgages on City properties, as well as cash in hand, subject to the restrictions of the Trust Deed also accepted by the Trustee as security for these First Mortgage Perpetual Debentures.

The Trust Deed provides that no vacant land or property that cannot accommodate three or more tenants may be pledged thereunder.

EARNINGS: The total estimated net earnings of all immovable property from time to time pledged as security for these debentures must not be less than one hundred and ten per cent. (110%) of the annual interest charges upon any of this Series of First Mortgage Perpetual Debentures issued on the security of such property, and the acceptance of further or other properties under the terms of the Trust Deed must maintain this ratio. This provision does not apply to other securities acceptable by the Trustee under the terms of the Trust Deed but the nature of securities that can be accepted other than immovable property assure both the capital and interest of debentures secured by them. The stability of earnings on property in the heart of large cities is remarkable and probably not equalled by the record of any other phase of business activity. Even in the case of the fall of an empire, property in the heart of its cities has survived and continued its earnings. The extra stability of the income back of these First Mortgage Perpetual Debentures is due to the fact that a number of income producing properties, rather than one or two (and or other diversified securities) are held, thus creating a really or mortgage investment trust.

PARTICIPATION: In addition to the interest payable to the holders of these debentures all of the debenture holders of the Company shall be entitled to receive, after payment of a dividend of One Dollar (\$1.00) per share on the issued common shares (9,000 shares issued) of the Company, an equal one-half (1/2) of any further sum available for and declared as dividends in each year equally and ratably divided between them.

RIGHTS: Purchase Warrants will be attached to these Series "A" First Mortgage Perpetual Debentures giving the holders thereof the right to purchase (prior to the offering to the public) a proportionate amount of Series "B" First Mortgage Perpetual Debentures if and when issued, at a discount of 2% from the public offering price, when purchased through the Investment House handling the original purchase.

LISTING: Upon the distribution of these First Mortgage Perpetual Debentures, Series "A" application may be made to list them upon the Montreal Curb Market.

REDEMPTION AT A PREMIUM: In the event of any property owned by the Corporation being expropriated, condemned, sold by or taken over by the Corporation, or at the election of the Corporation after three years from the date of issue, these First Mortgage Perpetual Debentures may be called and redeemed as provided for in the Trust Deed upon 30 days' notice by the payment of interest to date and the principal sum plus a premium of one per cent. (1%).

MANAGEMENT: All of the properties shall be subject to the inspection of the Trustee, and the rental accounts shall be audited regularly by a Chartered Accountant and a statement filed with the Trustee each six months.

TRUST DEED: Copy of the Trust Deed is available for inspection at the office of the Corporation and at the office of the Trustee.

We offer these First Mortgage Perpetual Debentures if, as and when issued and received by us, subject to the legal approval of Messrs. Foster, Place Hackett, Mulvena, Hackett & Foster, Montreal. All notarial deeds respecting the properties pledged hereunder in the province of Quebec will be passed by Messrs. Lightall and Bridgman, Notaries, Montreal, Ontario properties subject to the legal approval of the Ontario Counsel for the Company.

Prices: Par and accrued interest
Realty Associates Corporation, 1440 St. Catherine St. West, Montreal

NOTE For the convenience of the Public, orders may be transmitted direct to the Corporation's Bankers, The Bank of Nova Scotia, 451 St. Catherine St. West, Montreal, or to the Trustee, Quebec Savings & Trust Company, 120 St. James St. Montreal. Use the form below.

WRITE PLAINLY

SEND THIS ORDER TO ANY FIRM DESIRED.

Enclosed herewith is BANK DRAFT CHEQUE payable at par in Montreal, for which register \$..... of the 6% First Mortgage Perpetual Debentures Series "A" City Buildings Corporation in the name of

velvet, hatter's plush, and panne velvet are all seen, but usually in happy combinations with felt.

Jewelry is to be worn as part of the ensemble rather than because of the mere fact of its being something precious and rich to gaze upon.

Pearls, of course, are always in good taste, and this season there is an increasing favoritism shown for pearls in all shapes, sizes and designs.

In summing up the situation, one single word expresses the prevailing idea, and that is "harmony." Everything must harmonize in milady's costume, from the tips of her dainty toes to the crown of her permanently waved hair. Nothing must clash or stand out a vulgar appeal. Colors, lines, materials, all must be part of the tout ensemble, and the effect when carried out along these lines is truly adorable, stirring the imagination of even the most phlegmatic.

EGG LAYING CONTEST
Notes on the Prince Edward Island Egg Laying Contest for the Week Ending Sept. 10, 1928

Mr. Clifford McEwen's B. R. pen No. 13 led the contest for the week

BLUE MURDER
A thrilling serial
by Edmund Spenser

Leading Athletes find Minard's ideal for preventing stiff muscles and for lessening the pain of strained ligaments.

MINARD'S "KING OF PAIN" LINIMENT

A suspense-laden story of a young Secret Service man who is commissioned to destroy a fiendish invention dealing death by a blue ray. How he trails down the master criminal, into whose hands the weapon has fallen, and rescues his sweetheart from "The Lizard," is thrillingly told in this new serial, guaranteed to excite and baffle the most expert reader-detective. Watch for "BLUE MURDER," beginning—BEGINNING IN THE GUARDIAN THIS MONTH

"PEERLESS" ENGLISH FOX NETTING
Every roll guaranteed. Sold only by.
THE ROGERS HARDWARE CO., LIMITED.