Why Wear READY MADE Clothing

Have Your New SUIT or O'COAT Made to Your Own Measure for

$15

Chose from hundreds of fabrics, fancy tweed mixtures, worsteds or plain weaves. In all weights, for present dc spring wear. The garments we make are tailored expressly for YOU—and the cost is even less than you'd pay for a ready-made.

Spring and Fall OVERCOATS

We have a limited number of these ready-to-wear models in light weights for between seasons wear. Marked way down regardless of former price. Now .....

$8.50

SPECIAL

A few all wool serge, cheviots and fancy suits. Thirty dollar values on sale at ..... All sizes in stock.

WORK PANTS	$2.85
BLUE SERGE	3.50
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MAIL ORDERS

Out-of-Town Men: Write 851 St. Catherine St., E., Montreal, for samples, style-book and patented self-measurement form.

158 Richmond St. Cearlottetown, P. E. I

FARMER'S WIFE REGAINS HEALTH

Gives Credit to Lydia E. Pinkham's Vegetable Compound

Fork River, Manitoba,—"I saw in the newspapers where Lydia E. Pinkham's Vegetable Compound was doing so much good to women, and as I needed something I began to take it. I used to be very sick but I am not now. I live on a farm in the homestead district and we have to do all our own work. I tell all the women I see what Lydia E. Pinkham's Vegetable Compound does for me. I think it saves me from going to a doctor and is the best medicine women can take."—MRS. WM. OULTAS, Fork River, Manitoba.

Lydia E. Pinkham's Vegetable Compound is a medicine for the ailments peculiar to women. It is prepared from medicinal plants, with care and accuracy. It can be taken by women of any age.

Women make a serious mistake in allowing themselves to become so weak and nervous that it is well-nigh impossible for them to attend to their necessary household duties.

Such symptoms as pains and irregularities, all gone feelings, backache, headache, hot flashes, nervousness, with a general run-down condition, indicate some form of female trouble.

The Vegetable Compound has brought relief to thousands of women suffering from such ailments. Let it help you.

Farms for Sale

80 acres 1 mile from Montague, Kings County. 55 acres under cultivation. In a prosperous settlement, favorably located. Buildings are in good condition, house and 3 barns. Can be purchased under reasonable and easy terms. Apply

J. N. McEACHERN,
R. R. No. 3
Souris, P. E. I.

FOR SALE

162 acres at Greenfield, Lot 66, Kings County. The greater part of this farm has been under cultivation. House and three barns in good condition. Favorably located. Well watered. Easy terms. Apply

J. N. McEACHERN,
R. R. No. 3
Souris, P. E. I.

FOR SALE

68½ acres at Fortune Bridge, Lot 43, Kings County. 30 acres under cultivation. House and 2 barns. Abundant water supply. Easy terms. Apply

J. N. McEACHERN,
R. R. No. 3
Souris, P. E. I.

FOR SALE

110 acres at Farmington, Kings County. 50 acres cultivated. Small orchard. House, 2 barns and outbuildings, in fair condition. Favorably located. Can be purchased on easy terms. Apply

J. N. McEACHERN,
R. R. No. 3
Souris, P. E. I.

S.C.W. Leghorns

For quick sale, 60 pullets, 8 cockerels, brothers and sisters to birds in contest. Eggs for hatching, $1.00 per 15, limited number of early sittings.

EVERETT HOWATT,
Cape Traverse, R.R.

Big Clearance Auction Sale At Donah

On Friday, March 24th, at 1 o'clock sharp, of farm, stock, farm implements, Household furniture, will sell on above date my valued farm, consisting of 150 acres of choice land, 85 clear and in extra good state of cultivation. Balance covered with extra gvood growth of hard and soft wood. Extra good dwelling house and barns well situated front and rear; good fencing all sure. Also my stock as follows: 1 horse 5 years, (draft) 1 horse 8 years, (driver); 1 mare 6 years, (Brandian jr.) 6 head of herd cattle, 5 to freshen in March, 1 farrow cow, 1 heifer, 2 years, 2 heifers, 1 year; 1 brood sow, to farrow, May 20th; 6 fall pigs, 30 hens. Sheep, 8 tons choice hay; quantity straw, oats and wheat, 300 bus. potatoes, 100 bus. turnips. Implements: 1 hay mower, 1 hay rake, 1 disc harrow, 1 S. T. Harrow, 1 P. Harrow; 1 roller; 1 gang plow; 2 single plows; 1 scuffler; 1 cart; 2 wheels; 1 truck wagon; 1 truck on wheels; 1 wood sleigh; pole and shaft; 1 box sleigh; 1 driving sleigh; 2 driving wagons and all kinds of working and driving harness, together with all household furniture, consisting of Parlor, rug Bedroom and kitchen, also cooking range, heating stoves, cream separator and a lot of other articles not mentioned.

1 Singer Sewing machine new.) Also at same time 3 acres of valuable marsh, cuts 4 stacks yearly. Sale positive no reserve, as I am going West.

Terms of farm at sale of stock, etc., 9 months on all sums over $5, 6 per cent per annum off for cash.

If stormy on Saturday, 25th, or Monday 27th.

CHAS. C. MCCARTER,
Johnstons River.
J. A. MCDONALD,
Auctioneer.

After Ten Years

BY MARION RUBINCAM

NEW PLANS

Chapter 99

Of course Patty understood only too well.

But she asked Mrs. Munn for an explanation because she felt the whole matter was so important that the only way to clear it up was to have everything on a frank and open basis.

Mrs. Darlington, who excelled in talking around a subject rather than directly discussing it, was somewhat annoyed. In her turn, she decided that Patty was being exceedingly clever in making her talk frankly, and rather cattish too.

Therefore, strange to say, she developed a little admiration for this girl, who could annoy and make her uncomfortable! It was a curious way for Patty to gain the respect of her future motherin-law. It was certainly not the way she would have chosen. She was too simple and sincere to want to go in for all the round-about methods of more sophisticated characters.

So she said, "I wish you would explain."

And Mrs. Darlington, with a little annoyed smile, answered, "Really, my dear, what is there to explain? Sometime ago Paul told me he was in love with Miss Parke—Miss Parke I knew as a nice, willing little secretary at a woman's club, a very sweet girl who seemed to be a protegee of a generous friend of mine. What else could I say but what I did? I was sure Paul wasn't serious—boys fall in and out of love easily, and this is as well." Patty was grateful that she covered that little sting so well, though it hurt just as much.

"Naturally I refused to take him seriously. It was his continued devotion to you that finally impressed me."

Mrs. Munn would have been delighted with that remark, for she knew how Mrs. Darlington had raged every time Paul did not come to her for the weekend.

"I don't think you would have consented, even so," Patty said, still wanting to be perfectly frank. "You exaggerate my influence over my son," Mrs. Darlington said sarcastically. "I could and possibly would have withheld my consent, but I would have known all the time that eventually Paul would have his way."

"But you do consent now?" Patty went on.

"Certainly! I am very happy about it now. Patricia Parke from some place in the West and Patricia Parke Munn, the daughter of Mrs. Grainger Munn and two quite different people, though you may not believe it yet."

"I think," Patty said a little viciously, "that your distinction is rather a snobbish one."

"Of course it is," Mrs. Darlington answered calmly. "I admit I'm a snob. Everyone is. You are—probably worse than I."

The girl wanted to avoid an argument so she did not press this point. Instead, she changed the subject.

"I'd like you to know that I would not have married Paul without your consent," she said.

"There you would have been very foolish," Mrs. Darlington told her with surprising candor. "You say you are both deeply in love. In that case, had the various obstacles not been removed to make way for a peaceful marriage, you would have married anyway. Of course Paul would have lost his money had he married without my consent, but I know you are not mercenary, and that that point did not count for you."

Patty almost choked with anger at this. For, in spite of her words and the sincerity of her manner, Mrs. Darlington had a way of suggesting the very thing she was denying.

"I did not care about the money," Patty said, the red running into her cheeks again. "I was thinking of Paul. I did not want to deprive him of any of the things he was used to."

"Very foolish of you," the astounding woman replied. "Paul is spoiled. I spoiled him. That's my privilege. I'm his mother. One of the tasks I shall turn over to you is to undo some of that."

This left Patty quite helpless with astonishment, and therefore gave Mrs. Darlington the advantage in the conversation.

"Naturally I cannot expect you to agree that he is spoiled. you'll find that out later," she went on with great cheerfulness. "The thing is that it's quite all right for you to be engaged now. I hurried to visit you and offer my good wishes as soon as I came back to town. I've only one thing to ask, I'd rather you wouldn't make it public for a few weeks.

"I think it will look better so." She was drawing on a smooth white glove as she talked, fastening a fur scarf around her neck. "I'm giving a dinner party the end of the week, to which you'll come. You'll meet some more of Paul's friends then. I shall have to take you up quite enthusiastically to make your sudden engagement seem natural."

She rose, holding out a hand, as Mrs. Munn came hurrying in.

"My dear, I'm so sorry I must leave just as you come back. But I've had such a charming visit with Patricia. We've agreed the engagement shall be announced just before Christmas. Such children as they are to be marrying! But I'm so pleased about the affair."

She was smiling and chatting and making her way out—leaving Patty quite helpless in the drawing room.

Mrs. Munn turned with a smile. "Amazing woman," she commented.

Tomorrow—A Chat

THOROBREAD FLOUR

Becomes a Habit

Milled by Hunt Bros Limited London, Canada

Flour for the wise—it always satisfies.

Canada's Banking System

(Continued From Page 1)

revise the Act to suit progressing and changing industrial and agricultural conditions. The arrangement of the renewal of the charters every ten years was continued after Confederation because at that time the country was endeavoring to create a system from the several systems of the British North American provinces. It was not know that the first results would show a perfect system. At the third revision after Confederation the Government intimated that they were satisfied with the system, and that a thirty-year charter would be granted if desired. The Bankers of Canada, however, to their credit, declined, and said that they would rather go on with the ten-year charter than have the longer term. The reason for that is that at the end of every ten years the Banks have, in a sense, to fight for their lives. They go to Ottawa and there meet various classes of people, some of whom think that banking should consist merely of printing notes. If the Act was not improved from time to time there would be nothing in this decennial revision, and the fact of the Banks going to Ottawa to get the same privileges as before would not be very creditable to the Banks. The fact is that there has never been a ten-year period since 1870, when important additions for carrying on the Banking business of the country have not been made. These proposals have almost always been made by the Banks and the Government, and critics have never been able to charge them with asking for alterations of the Bank Act for their particular benefit. When the Bank benefited by such changes, if they benefited at all, it was because the business of the country had been made larger. The result is that we are dealing with an Act today which, had its genesis as early as 1817, and which was confirmed in 1821 by the British Government. It has been improved from time to time, but as far as its main features are concerned it remains substantially the same as it was at the beginning.

Five Fewer Banks Than in 1867.

Time does not permit me this evening to follow the history and various vicissitudes of bank incorporations and banking through to the present day. It might be of interest, however, to mention here that in 1867 there were twenty-two chartered Banks operating with total liabilities of $43,052,188. By 1886 the number had increased to forty-one, with liabilities of $150,718,455. In 1906 there were thirty-six, with liabilities of $782,656,518, and in December last there were eighteen Banks reporting to the Government, with liabilities of $2,541,336,278. As you know, the number has recently been decreased to seventeen by the absorption of the Merchants' Bank of Canada by the Bank of Montreal.

Note Circulation.

Probably the matter of the chartered Banks' note circulation is one which is most important to the majority of Canadians. There are many who have not money deposited in the Banks; there are many more who do not borrow from them, but nearly everyone in the country at some time or other has in his possession some of the notes of the Banks. The extent to which these notes are circulated and the security behind them, therefore, is a matter of interest and importance to all.

The Bank Act provides that the total amount of notes of a Bank in circulation at any time shall not exceed the aggregate of the unimpaired paid-up-capital of the Bank and the amount of gold coin and Dominion notes held for the Bank in the Central Gold Reserve, excepting during the crop moving season, which is regarded as being from the 1st September in any year to and including the last day of February in the following year. During this period a Bank may issue in addition to its notes to an amount not exceeding 15 per cent. of the combined unimpaired paid-up capital and reserve, but for this privilege the Bank must pay interest to the Government at a rate not exceeding 5 per cent. on all such circulation in excess of the aggregate first referred to. I might say here that at the commencement of the War an Order-in-Council was passed, subsequently confirmed by an Act of Parliament, authorizing the Banks to continue such excess circulation, not only during the crop-moving season, but throughout the year. This legislation was merely a war measure to insure a sufficient circulating medium during a period of great commercial activity, and will no doubt be rescinded very shortly now, or so soon as conditions warrant it. To secure Bank note holders the Minister of Finance has control of what is known as the Bank Circulation Redemption Fund. Each chartered Bank in Canada has to keep in this Fund 5 per cent. of its annual average circulation for the previous season, and in the event of a Bank failing and its assets, upon all of which its notes are a first lien, not realizing sufficient to take care of its notes outstanding, they are redeemed by this Fund. If any payments have to be made out of this Fund on behalf of a failing Bank in excess of the failing Bank's own deposit in it, then all the other Banks have to pay in a proportionate amount to bring the Fund up to its original standard of 5 per cent of the circulation. So, you see, the holders of notes of Canadian Chartered Banks are well protected and insured against any likelihood of loss. You heard me mention a little further back the Central Gold Reserve. This is managed by four trustees, three appointed by the Bankers' Association and one by the Minister of Finance. Any Bank may deposit in this gold coin or Dominion notes and issue its own notes in addition to the circulating privileges just mentioned, but this is of no profit or privilege to the Bank, as it has to have in the Reserve dollar in gold or Dominion notes for every dollar of circulation issued, and is of benefit only in so far as at certain periods of commercial activity it is of assistance in supplying the circulation to carry on the business of the country. A Bank may only issue notes for $5.00, or in multiples of $5.00, and it is also necessary for any rate, in an address a year or two ago made the statement that in no country in the world were such large individual credits given as by the Banks of Canada.

Individual Credits.

The manner of the granting of these credits by Canadian Banks is a matter which is no doubt of considerable interest. In this country the Bank desires to be the one Bank to loan money to any particular individual or concern, and the Canadian Banker is very jealous of that privilege. If the customer desires to borrow money upon his own credit without any

(Continued on page three)

Notes and Legal Tender.

It was suggested at the beginning of the War that bank notes be made legal tender, but this was not done, and this was regarded as a wise course by experienced bankers. However, the Banks were authorized to pay their debts in their own notes by the Finance Act assented to August, 1914, and this is still in force. This was done in order to prevent the public getting gold and hoarding it. It can readily be understood and appreciated that it was most important at that crisis that the country's visible gold supply should not be diminished. Each Bank, however, redeems its own notes in Government Legal Tender or in gold when they reach the clearing houses of the principal centres.

It is claimed by experienced bankers generally that a note such as is issued by a Canadian chartered Bank is the best form of paper money in the world. The fundamental thing about the Canadian Bank note is that it is issued always to perform some credit service. It generally goes out to do something definite. After it has done that one thing, and perhaps a second or third, it comes back and is redeemed and disappears. It is only a temporary instrument put out to perform a service and when it has performed that service it comes back and is killed. I have already explained the security behind it. We thus have a splendid combination of qualities in the Canadian bank note. We have a circulation which can only be inflated because prices are inflated and an undue amount of business has been undertaken by the loans the Bank has made, but when prices fall and loans are restricted the Bank note circulation at once lessens in volume in precise accordance therewith. The notes issued by a State Bank if they are legal tender, or any notes issued by a Government having legal tender quality, do not regularly come back for redemption. They will if the individual holding them needs gold, but as a matter of fact there is no such thing as the daily habit of cancelling such notes after they have performed their particular service, and if they are the notes of the Government it must be remembered that their mission each time they go out is to transfer a mere evidence of debt from one man to another. They are only an evidence that the Government owes money to somebody, not that some commodity is being produced or moved to market. The money passes by virtue of a fiat and is apt to stay out because it is a legal tender. That is the difference between the two systems. Most of the European countries at the present time are most seriously inflated by the issue of too much flat money. You will find very few countries in the world where the privilege of note issue is left to the Banks. In almost every country that privilege is sooner or later taken away from them and given to the Government or to a central Bank of issue which is the Government's instrument, the reason being almost invariably the same, war has caused the country to resort to some form of expressing debt and one form has almost always been an issue of legal tender money and they have almost always had to seize the Banks' circulation privilege in order to put this in circulation. This is precisely what has happened lately in a large number of the European countries, and you have all read and heard of the present values of the German mark and the Russian roubles.

Advantages of Branch Banks.

The matter of the Canadian Bank note circulation leads us in natural sequence to another feature of great importance in the system, namely the advantages of Branch Banks and the resultant elasticity in relation to loans. It is this elasticity which has assisted our country in making such rapid progress and development in such a short period. Without it the products of our agricultural efforts, mines, forests and fisheries could not have been transported and marketed with such facility and ease. The different branches from the Atlantic to the Pacific gather in the idle money and savings of the people and loan it where it is most needed, either in assisting in the development of commercial and industrial enterprises or in the purchasing and moving of the crops. The handling of the Western grain crop would be a very much more complicated and difficult matter were it not for this branch system. I might mention here in passing that on October 31st last there were 4,919 branches of Canadian chartered Banks, all of which excepting 202 were in the Dominion itself, or one branch to approximately every 1,900 people. Canada is well served in this respect, I think you will admit.

You will see, therefore, that, owing to this elasticity and with branches scattered all over the country, it is possible for every legitimate enterprise to obtain the banking accommodation to which it is entitled. It is in no way handicapped by remoteness from the financial centres of the country. Sir Edmund Walker, one of the foremost authorities on banking in the American continent at any rate, in an address a year or two ago made the statement that in no country in the world were such large individual credits given as by the Banks of Canada.

Use "Tiz" For Sore, Tired, Aching Feet

Good-bye sore feet, burning feet, swollen feet, sweaty feet, smelly feet, tired feet.

Good-bye, corns, callouses, bunions and raw spots. No more shoe tightness, no more limping with pain or drawing up your face in agony. "TIZ" is magical, gets right off. "TIZ" draws out all the poisonous exudations which puff up the feet. Use "TIZ" and forget your foot misery. Ah! how comfortable your feet feel. A few cents buy a box of "TIZ" now at any druggist or department store. Don't suffer. Have good feet, glad feet, feet that never swell, never hurt, never get tired. A year's foot comfort guaranteed or money refunded.

TENDERS

Tenders will be received by the Union Dairyman's Association Vernon Bridge, until Friday March 24th, 1922, for the manufacturing of cheese and seperating of whey during cheese season, 1922. Parties tendering required to furnish help and supplies. Lowest or any tender not necessarily accepted.

A. H. REYNOLDS, Sec.

CASTORIA

For Infants and Children

IN USE FOR OVER 30 YEARS

Always bears the Signature of Chas. H. Fletcher

Try it

For the sake of those who drink with you.

CHASE & SANBORN, Montreal.

Progressive Convention

Of the Fourth Electorial District King's County, on March 18th, Saturday 2 p. m. Purpose to arrange a party etc., Representatives from each poll requested to attend.

Signed ANGUS A. STEWART,
Secretary
Progressive Club
Murray River.

Notice to Railwaymen

Have your hand cars changed into motor cars, with a Slyvester Improved Engine built expressly for this purpose. Sold on Monthly payment plan if desired. Get our prices now.

SYLVESTER MFG. CO., LTD.
Lindsay, Ont.

Dairy Shortcourse

From March 27th to April 8th, a course of instruction in cheese making and buttermaking will be held at the Agricultural School, Charlottetown. A circular of instructions is being sent to all factories and every maker and every member is urgently requested to attend.

WANTED

A first class man as manager for Lumber Mill. One who would invest some capital in the business preferred. Apply stating experience and wages asked.

CARDIGAN MILLING CO., LTD.
CARDIGAN, P. E. I.

Seed Oats for Sale

No. 1 Imported Banner Seed Oats Government Certificate for Purity and Germination for sale at following prices: Car lots $1.05 per bus., sacked, delivered at your station. Less than car lots $1.10 per bus. in 100 or more bushel lots, F.O.B. York, less than 100 bushel lots $1.15 per bus. F. O. B. York.

A O F GILL,
York.

PUBLIC AUCTION

The undersigned will offer for Sale by Public Auction on Saturday, the 1st, of April, 1922, at 12 o'clock noon at the Court House, Alberton, the following property.

One farm of 135 acres, and one farm of 77 acres, both situated at Alma, Lot 2, Prince County.

Both of the above properties are good farms and the land is in excellent state of cultivation and within one mile of a Railway station.

For further particulars apply to Wilfred Tanton, Barrister, Alberton.

Dated this 8th day of March, 1922.

ALLAN CLARK,
DAVID BARBOUR,
Executor and Trustees

Auction Sale, March 28th At Garfield

Farm containing 100 acres of good land, well wooded and watered, also Race Track, known as the People's Track, and all stock and farming implements. If not sold privately before the 22nd., the sale will positively take place on the 28th. If stormy will be held the first fine day following.

A. W. MCLEOD
Garfield

FOR SALE

Farm for sale of 67 acres at Union Road, 6 miles from city, apply to Joseph Bryenton.

FOR SALE

Farm of 80 acres: If not sold before March 25th, will be sold by Public Auction on that date. Apply to

ALEX. D. McLEAN,
River Point

FOR SALE

The undersigned offer for sale 70 acres of land situate on Lot 3, owner by the late William Alcarn. Land is in excellent condition and conveniently situated.

Offers may be submitted to Wilfred Tanton, Barrister, Alberton, P. E. I.

If this property be not sold by private sale before the 1st. day of April, 1922, it will then be offered by Public Auction at the Court House in Alberton on the above date 1st. April at 12 o'clock noon.

Highest offer or bid not necessarily accepted.

Heirs of the late Wm. Alcarn.

AUCTION SALE

Big Clearance Auction Sale at Fort Augustus on Wednesday, March 22.

Stock, Implements, the farm known as the old Burnett homestead, this beautiful shore farm of 80 acres and with acres of marsh. The marsh will cut 12 stacks hay and one stack of heather grass than can be cut with the mower. There is an abundance of mud and rotten water and well fenced and level and all clear, good buildings and convenient to shipping wharf and church and school, factory, school.

Stock.—One general mare, 8 years old, Black Pilot 1 driving mare 5 years old, Abedella, 3 cows, some young cattle; 5 sheep with lambs by their side, "South Down" and 1 Black Ram; 2 fall pigs; 40 hens; some hay, straw and wheat.

IMPLEMENTS.—1 steel hay loader, almost new; 1 McCormack binder, in good repair; 1 hay mower; 1 steel hay rake; 1 sectional seeder; 1 lever spike tooth harrow, 1 Oliver plow, No. 8; 1 Frost and Wood plow; 1 scuffler; 1 truck wagon, Pottstown, 1 cart and wheels; 1 road cart roller, 1 driving wagon; 1 driving sleigh, (grey); 1 wood sleigh; 1 sleigh pole, 1 kitchen range, (Victor); 2 hay forks; 1 steel cable and blocks; 1 beam scale (Fairbanks); all farm harness, household furniture, forks, shovels, hoes and a lot of articles too numerous to mention. Sale positive. No reserve. If stormy first fine day.

Terms of farm at sale of stock, etc., 9 months credit on all sums over $5.00, 6 per cent. per annum off for cash.

JAMES J. HOWLETT,
Fort Augustus

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W. M. FLYNN, Ticket Agent, Charlottetown.