

One Dollar a Week

By regularly deducting one dollar a week from your earnings and depositing it regularly in a Savings Bank Account, you will soon accumulate a substantial balance without missing the money deposited. In five years, with interest at 3% compounded semi-annually, you will have \$280.26. In ten years your balance will be \$605.54.

UNION BANK OF CANADA

Charlottetown Branch J. R. Dier, Manager

1821-1921

No. 1
STORY
AETNA

PIONEER: One who goes before, as into the wilderness, preparing the way for others to follow.—Webster.



The Canadian Pioneers
OF ONE HUNDRED YEARS AGO MADE CANADA WHAT IT IS TODAY BECAUSE THEY HAD COURAGE

AETNA (FIRE) INSURANCE CO.

one of the real pioneers, entered Canada in 1821, just 100 years ago. No doubts, no fears restrained such men. Only two other companies here were writing Fire Insurance then when such protection was sorely needed if the infant industries were to grow.

AGENTS AT ALL IMPORTANT POINTS

1821-1921

No. 2
STORY
AETNA

FAITH: Belief, from fidelity, to trust. Fidelity to one's promises, or allegiance to duty.—Webster.



The Canadian People

IN 1821 NUMBERED LESS THAN A MILLION, SCATTERED OVER A VAST COUNTRY, BUT UNITED IN THEIR FAITH IN CANADA.

AETNA (FIRE) INSURANCE CO.

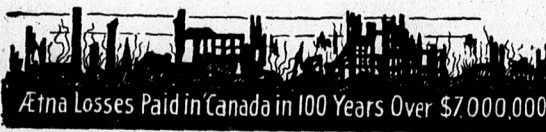
then two years of age, entered Canada in 1821, with the same faith. Its first Canadian agent was ABIJAH BIGELOW, of Montreal. Policy blanks were carried to agents in stage coaches. Canadians had the same faith in the Aetna that the Aetna had in Canadians. Both lived, both grew, both prospered—together.

AGENTS AT ALL IMPORTANT POINTS

1821-1921

No. 3
STORY
AETNA

ENDURANCE: State or quality of lasting; continuance.—Webster.



Aetna Losses Paid in Canada in 100 Years Over \$7,000,000

The Canadian Spirit
GREW STRONG BY ENDURING, BY STRIVING, BY CONTINUING

AETNA (FIRE) INSURANCE CO.

wrote its first Canadian Agent on December 22, 1821:

"We know indeed a whole city may be conflagrated but such a contingency is too remote to be calculated upon."

Sublime theory! Since then such great fires as Halifax, St. John, Quebec, Montreal, Ottawa, Toronto and New Westminster have occurred and wiped out the profits of years. The Aetna has paid freely, proudly, fully. With the Pioneers we cast in our lot and have endured and continued—with them.

AGENTS AT ALL IMPORTANT POINTS

1821-1921

No. 4
STORY
AETNA

RECORD: Denoting performance, or condition which is extraordinary among others of its kind.—Webster.



THE AETNA RECORD

LIKE THE CANADIAN RECORD IS WRITTEN SO ALL MAY READ AUTHORIZED, SUBSCRIBED AND PAID. UP CAPITAL \$5,000,000

AETNA (FIRE) INSURANCE CO.

investments in Canada today are over \$1,400,000. This is 88 per cent of its entire profits in Canada for One Hundred Years. Aetna Losses Paid in Canada in One Hundred Years amount to over \$7,000,000.

All the vast Paid-in Capital and Surplus of the Aetna is back of its Policy-Holders.

AGENTS AT ALL IMPORTANT POINTS

THE CHARLOTTETOWN GUARDIAN

Mr. Charles Dalton, President. J. R. Burnett, Editor and Publisher. D. R. Currie, Associate Editor.

Morning Daily (founded 1887) \$6.00 per year (delivered) in advance \$5.00 per year (mailed) in advance in Canada, and \$6.00 to U. S. A.

SATURDAY, AUGUST 6, 1921

CONSERVATIVE CONVENTION.

As elsewhere advertised, a Liberal Conservative Convention for the whole province is to be held in Market Hall, Charlottetown on Tuesday, August 16th at 11.30 a. m. for the purpose of arranging for a general organization of the party.

Conservative organization in this province has not for some time past received the attention that it should have had. It is of the utmost importance that, now with a new leader at the head of the party, there should be a complete re-organization and a mutual understanding.

Mr. J. D. Stewart, the new leader, has not yet had an opportunity to meet his followers except indirectly in his place in the legislature and we feel that it is his wish as well as the wish of the party throughout the province that such an opportunity should be given for such meeting. No better time could be chosen than the interval between haying and harvesting when farm work is the least strenuous, and it is hoped that not only the regularly appointed delegates but the rank and file generally will be able to attend.

Mr. Stewart has in his political career as well as in his professional capacity won golden opinions for himself. He is a leader in his profession and, as first lieutenant to the ex-Premier he has on many occasions demonstrated his fitness for leadership. He will be all the stronger as a leader and the party will be all the readier to follow his leadership as the result of the coming conference and a heart to heart discussion of the political situation and the political needs of the province.

Conveners in the different polls are urgently requested to at once appoint their delegates and to encourage the attendance not only of the delegates but of all who are interested in the well-being of the province. A large attendance and a full and frank discussion will make for a better government and a better mutual understanding between constituents and their representatives.

Two bye-elections are now over due and will no doubt be called when the present government cannot put off the evil day any longer. It is necessary that preparation be made for these and also for the general election which is now not far distant. There are many other questions also affecting not only the party but the province and the dominion. These will no doubt be considered at the conference. Let every preparation necessary, as well as in practice, genuinely therefore be made for it and let

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the whole province be well represented.

CASTING UPON THE WATERS.

It is difficult in these selfish days of ours to see economy in casting our "bread upon the waters." And yet this is the true economy. "Cast thy bread upon the waters and it shall return to thee after many days. Our modern economy has added attractiveness to the promise by characteristically adding "battered" to the promised return of the bread.

Few of us are satisfied with the return of the bread alone; we want it battered and many of us, to use a war phrase, want it not only battered, but "with jam on it."

In our anxiety to get at the butter and jam too many of us hold on to the bread instead of casting it upon the waters; too many of us extort the last cent without regard to future business.

We are looking for and inviting customers; we want tourists; we want men and women to buy our goods, to generally trade with us. We make a serious mistake if our trading is a bleeding process. We may succeed in getting a "lift" once but we lose not only the customer, we bleed but all his or her relatives. We may make good money out of the stranger but he will never return.

All successful business is founded on this principle. The merchant, not necessarily because he is honest, but because "honesty is the best policy," treats his customers squarely; otherwise he would be out of business in short order. He not only treats them squarely but generously, knowing that his generosity will be repaid by future business.

In developing our tourist trade this principle must be kept in view. Our tourists, strangers in the province, have business relations with all classes and conditions of men, with auto drivers, with livery stables and hotels with merchants with auto-repairers. Any one of these can bleed the stranger and in doing so give a black eye to the whole tourist trade. On the other hand any one of them, and we believe this is the almost universal practice, can give the province a good name by honest and generous treatment.

This, we admit, is the selfish and material interpretation of honesty and of generosity, but this is a selfish and materialistic age and, in finding through long practice, that honesty and generosity pay, we may eventually become, in reality as well as in practice, genuinely honest and generous.

Current Comment

There seems to be a pleasing tendency towards the injection of some features of religious principles, not sectarian tenets into the secular, or what we term, the secular life. The so-called secular press, notably such as that great Canadian daily, the Montreal Star, are falling into commendable programs along these lines, and the big politicians of the nations are giving greater attention than ever to the need of righteous education and living in settling the disturbed conditions of the world. For a time the Star published a number of articles on these matters from a distinguished clergyman, but more recently some excellent, and we believe more effective writings from its own editorial pen. The pulpit speaker, as the outcome of his particular training for this work, deals with his subject almost invariably from the devotional and logical scriptural standpoint, while the politician and secular student views it in its application to the actual experiences of every day life. Because of this there are thousands of the readers of the newspapers of the day who will cast aside an article when he sees the name "Reverend" as its author, some with the impression that they get enough of this on Sunday, and

others again who never enter the church who designate it as "religious cant" fit only "for women and babies."

But when the practical editor takes his own pen in hand and writes upon some sane moral necessity, bringing his subject into close touch with our daily environment and dealing with it in the values of its secular applications, it will be read by these people and followed by the pronouncement that this is good common sense. There are questions of individual as well as national importance that are not incidental to any creed sect or religious order that are fitting to any and every pulpit, whether heathen or Christian, and which, with equal grace would ornament our business counters, our political halls and the columns of every newspaper in the land. For instance, is there a surfeiting of honesty in any country on the face of the globe? Are people, we mean in their business dealings, in their home lives and in their views and reviews of opponents in politics, or any other of life's activities as they should be; and would not the world be the better for more of

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 expressed by its correspondents.

German Guns

Sir,—When in Summerside last Wednesday I could not help but notice the care and evident pride the officials and people of that place take in connection with the captured German guns which adorn its beautiful square. Beneath surrounding trees the two guns are mounted each on three raised concrete blocks, (one under each wheel and the other under the trail). The guns are also nicely painted.

These guns will stand for years (if kept painted) as a memorial of the part played by Canada in the Great War, and their present condition indicates louder than words, that the people of Summerside realize they were bought with a price. Just a few words in regard to the guns which for a short time adorned the squares of Charlottetown. The City had several guns, some of them of large calibre. Today the only ones which remain are a light field gun on King's square, and a trench mortar in front of the Veteran's Home. The latter gun was placed there and mounted by the city authorities at request of the Veteran's Association. The gun on King's square is still allowed to remain unmounted, the wheels of which will soon rot away if left in present condition. Time and again the "Veterans Column" in the Guardian urged that the guns in the City should be mounted, painted and otherwise cared for, but nothing has been done.

I understand from His Worship the Mayor that the guns formerly in the city were sent to him to be allotted to other points in the Province. This being so, we must now, I suppose be satisfied that Charlottetown is only to have one gun, a trench mortar and a few machine guns. I had hoped that some of the fine Guns which have been sent out of the city, would later on adorn the site of our War Memorial, be it a Memorial building, monument or arch.

I urge that the City Fathers take immediate action in regard to the proper care of the remaining gun, as I believe that those who come after us will value these trophies of the Great War a great deal more than we apparently do.

I am, Sir, your obedient servant,
T. EDGAR MACNUTT, President
Charlottetown G. W. V. A.

that moral training that the secular press can best give, if this kind of instruction became more general?

These matters are receiving a greater attention than ever before from our most civilized national governments—in which that of Great Britain is, probably from its greater necessity, taking the lead. Her biggest problem is in the Indian possessions where millions of her subjects representing hundreds of differing sects and religious beliefs and castes are liable to turn into dangerous disorder on the slightest offence to sectional prejudices. To overcome this the Home Government recognizes the immense economic value of religious training and to this end they are spending millions for the endowment and support of church and missionary colleges and religious educational effort without regard to sect or creed. On our own continent both in Canada and the

(Continued on page six)

Daily Selections for Guardian Readers

Furnished by W. S. Louson.

I DO NOT KNOW

(Mildred Harvey in "British Weekly")

You ask me how I gave my heart to Christ; I do not know. A longing for Him came into my heart. So long ago. I found earth's flowers would fade and die. I wept for something that would satisfy; And then and there I somehow seem'd to dare. To lift my broken heart to Him in prayer. I do not know; I cannot tell how. I only know He is my Saviour now.

You ask me when I gave my heart to Christ, I cannot tell. The day or just the hour—I do not remember well. It must have been that when I was alone. The light of His redeeming Spirit shone into my heart, so covered o'er with sin. I think, I think, 'twas then I let Him in. I do not know, I cannot tell you when, I only know He is so dear since then.

The Debt of Honor

BY CANON SCOTT

Our nation's debts go piling up, the war debt is immense, But one great debt we have to pay regardless of expense; It is the debt we owe the men who fought for us and bled, And who for healthy living limbs wear wooden ones instead.

It is the debt we owe the men who come with broken lives To struggle once again to keep their children and their wives; Among the darkened homes of these the famine-spectre stalks, And daily in the streets and squares we pass them in our walks.

Is Canada so deaf and blind she cannot hear and see The mate appeal of proud, brave men and children at the knee, And suffering women pinched and starved in houses cold and bare, While wealth and ease go rolling by without a thought or care?

Across the sodden plains of death the men have charged and fought, They bore the agony and strain and our salvation wrought; They did not swerve, they did not flinch, but on and on they pressed 'Till the rain of splintering shells came one that gave them rest.

Shall we then now forget the past in selfishness and ease, And say they have no claim on us, such glorious men as these? If on a nation's throne today our country takes her seat, It is the work of broken men that pass us in the street.

Bestow not on the dead your praise, they heed it not above, The men that live and suffer still are they who need your love; The very stones cry out to us, too long have we delayed, The debt of honor faces us and that debt must be paid. Quebec, June 21, 1921

Happenings of The Week

Queen Mary is an exceptionally good hostess, we are told, and when visitors are coming to stay at Windsor, her majesty always makes a tour of the guests' bedrooms before they arrive to be quite sure that everything is comfortable down to the smallest details; the queen even sees that a collection of books most suited to the taste of each guest is placed in the room beforehand and nothing is left to chance.

A state banquet at Buckingham Palace is a very impressive sight, and all the arrangements are quite excellent from the moment your cloak is taken from you by a neat maid to the moment you leave the palace and your car is called up by telephone to the outer courtyard.

One must feel quite insignificant walking up the crimson velvet stairs between two rows of scarlet clad footmen into the drawing-room, where their majesties' guests assemble. Here, on a table in the centre of the room, a plan of the dinner table is laid out so that one may know beforehand who one's neighbors are to be, a very thoughtful arrangement. If they should prove to be strangers, then one can ask one of the gentlemen-in-waiting to effect an introduction.

On these occasions the display of gold plate is really magnificent, some of it dating back to the days of Queen Elizabeth. Everything is served on gold, from the soup to the dessert, gold forks and spoons and salt cellars complete, and the effect is extraordinarily beautiful, with usually great bowls of roses down the centre of the tables.

Their majesties generally separate after dinner, and a group is formed round each of them, the ladies and gentlemen in waiting continually bringing up guests for a moment's conversation with their majesties, as only the few privileged ones may venture to approach unbidden.

A state ball is, of course, an even more brilliant sight, and now that so many women wear "decorations", as well as the men, they add enormously to the color. The queen always wears some of her orders at a ball, with generally a sash of one of them across her right shoulder.

There is never very much dancing at a court ball, possibly because young men have a rooted objection to dancing in uniform, and it must be very hot and uncomfortable in a tight-fitting tunic, with, perhaps, a sword dangling at one side, which is apt to get in the way.

The younger members of the royal family usually manage to get off the dais towards the middle of the evening and mix with the general company, but nothing can alter the fact that a court ball is really much more of a full dress party than, in a sense, a dance.

It was with a great deal of pleasure.

Eighty-nine Years Banking Service

The service and policy of The Bank of Nova Scotia have been built up on the experience and training accumulated in 89 years of banking in Canada.

Customers of this Bank have the comforting assurance that their banking business is being conducted with a well-established, experienced institution capable of giving the most complete and up-to-date service.

The Bank of Nova Scotia

ESTABLISHED 1832
Paid up Capital \$ 9,700,000
Reserve 18,000,000
Resources 280,000,000

J. H. MALCOLM, Manager
CHARLOTTETOWN
Branches also at Alberton, Albany, Bedouque, Borden, Emerald, Kensington, Montserrat, O'Leary, St. Peter's, Souris, Summerside, Victoria.

Prevention is Better Than Cure



CHILD WELFARE AND PUBLIC HEALTH CENTRE

Market Building Charlottetown

Will be Open Every Tuesday from 10 to 12 and 1 to 4

A PUBLIC HEALTH NURSE

will be present and will be glad to give

advice to

MOTHERS—EXPECTANT MOTHERS AND CHILDREN

as to

- How to Keep Well -

MOTHER!

Are you giving YOUR Baby less food and more boiled water this hot weather?

Are you SURE Baby is gaining in weight as he should?

HOLIDAY TIME IS GROWING TIME SO YOUR BOY OR GIRL MUST GAIN DURING THE SUMMER

Have They Gained This July?

Come and Have Them Weighed and Measured

EVERYBODY WELCOME

A thought for today BY HYNDMAN'S THINKER



YOU CAN'T EXPECT TO GAIN MUCH HEADWAY WHILE THINKING OF PROBABLE LOSS

Don't allow yourself to worry every day and every night about fire and the damage it may do to your home or business. Our insurance policies take the worry away from you, and gives your brains an untrammelled chance to work for you.

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