

### A Story of Two Policies

MILLBANK, Perth Co., January 22nd, 1916  
JOHN G. RICHTER, Esq., Manager London Life Ins. Co.  
Dear Sir:

I received the Premium Notice. It is most gratifying that you have in every respect fulfilled your promises. Let me tell you that the amount called for by your notice is only one-sixth what I am paying on the same amount in another company. This shows a vast difference. I have endeavored to find the cause, but I can get no satisfaction. Been in for years. There is only one thing to do—"grin and bear it."

I might state also that the same company not only charges six times as much per thousand, but has reduced payment at death to \$700.00, so you see I am actually paying more than six times, because of paying on \$200.00 which I am legally cheated out of. Talk of a "scrap of paper" and British justice! Is this Canadian or British justice? I think not.

Yours truly,

R. C. CLARKE

The Premium Notice to which Dr. Clark refers is that pertaining to his premium due February 1st, 1916, which called for payment of \$6.17, being the balance of premium of \$21.25, less annual dividend due Feb. 1st, 1916, \$15.08.

The story of Dr. Clarke's policy is an excellent illustration of the difference between the final outcome of Assessment and the old life insurance in a profitable company.

The above advertisement appeared in The Guardian two weeks ago, but the last sentence was inadvertently omitted. No young man, seeing Dr. Clarke's experience, should hesitate as to which class of company he shall choose.

For further particulars to the attractive policies issued by The Land and Life Insurance Company consult:

G. J. McCORMAC

Provincial Manager  
Office:—Revere Hotel Block, Charlottetown.

J. F. ARSENAULT,

Special Agent

4825-4-2M11.

In order to get the best of an argument all you have to do is state your side and walk away.

Every time you wrong your neighbors you harm yourself.

To safeguard the child from damage that worms cause, use Miller's

Worm Powders, the medicine par excellence for children. These powders will clean the system entirely of worms, will regulate and stimulate the organs injuriously affected by the worms, and will encourage healthful operation of the digestive processes. As a vermifuge it cannot be surpassed in effectiveness.

### CANADIAN NATIONAL RAILWAYS OPERATING ONE HOUR EARLIER

Important Daylight Saving Change of Time at Two a. m. Sunday, March 30th, 1919

All clocks and watches used in operation of Canadian National Railways will at 2 a. m. Sunday, March 30th be advanced one hour. To prevent serious confusion and inconvenience to the public the attention of all concerned is directed to the following conditions resulting from the important change of time.

If cities, towns, villages and other municipal bodies do not change their local time to correspond with the new Railway time all concerned should keep in mind that while trains continue to leave Railway stations on present schedule such schedule will be operated one hour ahead of present local time. Therefore any municipality where local time is not changed to correspond with the new Railway time passengers must reach Railway station ONE HOUR EARLIER than shown in current folders and public time posters.

Where municipal time is changed to correspond with the new Railway time, passengers will not experience difficulty growing out of the change.

### Prizes Worth Striving For

The Charlottetown Guardian's Circulation Campaign prize list is a record for the Maritime Provinces, viz:

1st Grand Prize—Overland Auto, \$1410; supplied by Bruce Stewart & Co.

2nd Grand Prize—Ford Auto, \$820; supplied by Kennedy & Webster.

3rd Grand Prize—Karn-Morris Duchess Player Piano, \$800; supplied by Miller Bros.

District Prizes:

1.—3 Willis Pianos, each \$475; supplied by A. E. Toombs.

2.—3 Grafanolas, each \$150; supplied by A. E. Toombs.

3.—2 Diamond Rings, \$100 and \$50 or Pathephone, \$78; supplied by G. H. Taylor.

4.—3 Wristlet Watches, each \$17; supplied by G. H. Taylor.

In addition 10 per cent. is given to all unsuccessful prize winners who continue to the end.

### FIRE INSURANCE A NECESSITY

Then insure in good strong stock companies, which never contest an honest claim such as is represented by

E. R. BROW

Charlottetown

### THE WESTERN GUARDIAN

—IT PAYS to buy in this province.

—THE GUARDIAN is on sale at Lafferty's, Summerside.

—MR. G. B. BEER, Guardian Reporter, will be pleased to receive news of interest to forward for publication. Telephone No. 138.

—ATTENTION OF FOX RANCHERS.—Gourlie's Ltd., Summerside, have received a shipment of fox capsules from England. Let us have your orders early. One dollar per box post-paid. Gourlie's Ltd., Summerside. 4794-2-29 Mar 29, Apr. 1, 2.

—WELCOMED HOME.—Among the soldiers who are receiving a hearty welcome to his old home in St. Nicholas is Sgt. Philip Perry who recently returned from England. Sgt. Perry although not in the trenches was serving in France for four or five months and has lots of interesting stories to relate.

—MINSTREL SHOW.—The Minstrel Show, which was held last Thursday evening in Malpeque was voted to be the best of its kind yet staged by the Malpeque Dramatic Company. The spacious hall was filled to the doors, while standing room was at a premium. Mr. G. W. Ramsay very capably presided as chairman. The local talent was assisted by such favorites as Mrs. Mathieson of Alberton who simply captivated the entire audience with her splendid and exceptional gift of song. The readings by Miss Baker of Alberton were much enjoyed. Mr. Robert Messervey of Charlottetown who possesses a fine cultured voice was also greatly appreciated. Mr. Tyndale Semple of Kensington proved to be a star performer while Rev. J. M. Murchison of Malpeque who yet stands without a peer maintained his high standard as a soloist. The instrumental music with Mr. Charles Woodside as 1st violin and Miss Esther Profit as 2nd violin thrilled all lovers of good music. The vocal duet by Mrs. Mathieson and Messrs Robert Messervey and Charles Woodside alternately were beautifully rendered. After the sale of candy the "Minstrel Show" the principal feature of the entertainment began with a rousing chorus by over twenty five performers all dressed in negro attire and seated in the form of a semi-circle the end men were Messrs Robert Crafer, and Hart Abbott with Mr. Leslie McNutt as interculator. Mr. Crafer, was deservedly popular for his fine utterance of speech. Mr. McNutt performed his part with eloquence and credit while Hart never lost an opportunity to amuse, while Mr. E. Howatt of French River showed the Malpeque boys how to tip the light fantastic. The following was the program:—Piano Duet, Mrs. W. S. Delaney and Miss Addie McNutt; Solo, (encored) Mrs. Mathieson; Reading, (encored) Miss Baker; Solo, (encored), Robert Messervey; Instrumental music, Miss E. Profit, Mrs. Delaney and Charles Woodside; Reading, (encored) Preston Green; Solo, (encored), Rev. J. M. Murchison; Piano Duet, Mrs. W. S. Delaney and Miss Addie McNutt; Intermission. Sale of Candy; "Minstrel Play" by Malpeque Dramatic Company. National Anthem. The sum of \$119.00 was realized which goes towards the Hall fund.—R.

### WESTERN PERSONALS

—The Hon. James A. McNeill spent the week-end in Summerside.

—Mr. Wilfred Gamble, Northam, spent Saturday in Summerside.

—Miss Jennie Maynard, Northam, visited Summerside on Saturday.

—Mr. Frank Day of Norboro, spent Saturday in Summerside on business.

—Miss Daisy Fraser, North Bedouque, visited Summerside on Saturday.

—Mr. John Godkin, of Charlottetown spent the week-end in Summerside.

—Mr. Johnston Ramsay, Hamilton, was in Summerside Saturday on business.

—Mr. George Bowness, Summerside, spent the week-end in Charlottetown.

—Mr. Willard McNeill, of Port Borden spent the week-end in Summerside.

—Miss Carrie B. Woodside, Hamilton, left on Friday on a visit to St. John and Petitcodiac.—R.

—Messrs Harry Saunders, Bloomfield and James Morrison, Conway spent the week end in Summerside. H.

—Mr. A. C. Rogers of Summerside returned Saturday evening from a business trip to the east end of the Island.

—Miss Marian Ching, of Summerside is visiting in Charlottetown, the guest of Mr. and Mrs. J. W. Murley.

—Mr. Neil MacFayden, Summerside is visiting in Kensington, the guest of his daughter, Mrs. Hugh P. Morrison.—R.

—Lieut. Leo McDonald, Charlottetown who had been visiting in Summerside has left on a business trip to Halifax. H.

—Mr. W. H. Hogan, Hope River, was visiting in Summerside on Saturday. H.

To whom it may concern: This is to certify that I have used MINARD'S LINIMENT myself as well as prescribed it in my practice where a liniment was required and have never failed to get the desired effect.

C. A. KING, M. D.

Refuse any other kind with contempt.

—TWO CENTS PER WORD each insertion for advertising in this column. Cash must accompany order. Minimum charges twenty-five cents.

—COLORITE for old straw hats. 25 cents at Gourlie's Ltd., Summerside. 4794-2-29 Mar 29, Apr. 1, 2.

—FOX SHIPMENT.—Another large shipment of furs was made by Mr. A. E. McLean, M. P. P. to New York, consisting of black and silver foxes.

—AGRI—LIME the new Fertilizer, 47c per \$0-lb bag in carloads; 55c per bag less than carloads. (Bags extra 8c; returnable at same price). Book your order Now! Delivery expected daily. R. T. HOLMAN, Limited, Summerside. 4838-4-2-M 21 E11

—ON ACCOUNT of not having a complete list of returned soldiers will every soldier living in Lot 17, accompanied by a lady friend, please accept this notice as a personal invitation to the reception given by "The Daughters of the Empire" in St. Paul's Hall, on Friday evening, April 4th. 4843-4-2-M 21

—MEETING OF "CANADIAN FARM PRODUCTS.—A joint meeting of the Montague, New Perth, Victoria Cross, and Brooklyn branches of Canadian Farm Products, Inc., was held at Montague on the evening of Thursday the 27th inst, to consider the extension of their business to other lines now covered by the charter of the organization. Mr. E. T. Bulpill occupied the chair and Fred R. Mellich acted as secretary. The general manager, Mr. Wm. Kerr, then addressed the meeting on the aims and principles of the movement, the object of which was, in brief, to place the stamp of quality on all products of the farm, and so to serve the interests, not only of the producer, but of the consumer and the whole community as well. Much had been accomplished already in this respect, and in the field of effort before them they would continue to apply these principles to all their undertakings, in the interests of their members and for the common good. After some general discussion a committee was appointed to examine into details and to report at a future meeting.

### BASEBALL

A Friendly game of baseball was played on the little diamond at Victoria Park between Grades 5 and 6 of West Kent School, which resulted in a victory for Grade 6 by a score of 20-16.

Grade 6	Grade 5
S. Jenkins	Capt. E. Diamond
P. McInnis	Pitcher
S. Vatcher	F Base
A. Stewart	S Base
Capt. M. McKinnon	R. Sutherland
F. Cox	T Base
J. Field	L Field
B. Chandler	R. Field
	A. Cameron

Piles Cured in 6 to 14 Days  
Druggists refund money if PAZO OINTMENT fails to cure Itching, Blind, Bleeding or Protruding Piles. Stops Irritation; Soothes and Heals. You can get restful sleep after the first application. Price 40c.

Oil for toothache. There is no pain so acute and distressing as toothache. When you have so unwelcome a visitor apply Dr. Thomas' Electric Oil according to directions and you will find immediate relief. It touches the nerve with soothing effect and the pain departs at once. That it will ease toothache is another fine quality of this oil showing the many uses it has.

## Will You Kindly Pay it To-day

Perhaps there is lying on your desk—just now—a statement of your APPROBATION bill with us.

Running over our records, we find that there is still quite a number of APPROBATION accounts unpaid.

One little bill does not amount to much. Two little bills amount to very little more. But a LOT of little bills run into a pile of money.

May we ask you therefore—if one of these little bills is your little bill—to let us have the amount.

WE THANK YOU

# MOORE

## and McLEOD Limited

## The Pirate of the Piano Business is the Cheap Stencil

There are land-sharks as well as sea-sharks.

There are sharks who prey on every line of legitimate business.

In the piano trade the shark is the cheap stencil—a nameless, worthless out-cast, sold in the dark, under the surface, trying to "submarine" honest trade and victimize honest buyers.

Its very producers will not father their own product or give it their name.

The instructions given to the "commanders" of these under-cover trade pirates are "Get the business by hook or by crook."

The outstanding piano merchants of to-day are those who have built a trade on a named make with an established reputation from which there are no come-backs. Avoid the Submarine and get into the Dreadnought class.

# MILLER BRO

Copied from Canadian Music Trades Journal



SALE OF

## Surplus Military and Naval Stores

DRY GOODS, CAMP SUPPLIES, FOOD  
HARDWARE, SCRAP METAL, JUNK

Cloth; new and second-hand clothing, equipment, hardware, tents, blankets, camp supplies, etc. Flour, jam, canned evaporated milk, tea, coffee, etc. Condemned clothing, junk, old brass, metals, leather, rubber, etc.

SALES WILL BE MADE BY SEALED TENDER

Persons desiring to tender are requested to communicate with THE SECRETARY OF THE WAR PURCHASING COMMISSION, BOOTH BUILDING, OTTAWA, stating the items in which they are interested, whether new or second-hand or both.

Arrangements will be made to have samples on exhibition at places throughout Canada; specifications, full details, and tender forms will be mailed when ready to those who have registered as suggested above.

IF INTERESTED PLEASE APPLY NOW

Institutions May Make Direct Purchase Without Tender

Dominion, Provincial, and Municipal departments, hospitals, charitable, philanthropic, and similar institutions which are conducted for the benefit of the public and not for profit may purchase goods without tender at prices established by the War Purchasing Commission.

All communications should be addressed to the Secretary, War Purchasing Commission, Booth Building, Ottawa, who will be glad to supply lists and further details to those interested.

lovi  
but  
and  
He  
ab  
a  
w  
u  
b  
w  
d  
h  
lo  
pl  
e  
m  
a  
th  
w  
m  
m