

Western Canada



IMMENSURABLY broadening our banking services to agricultural interests, we have established 270 of our 390 branches in Western Canada. We aim to extend the fullest possible banking service to the Prairie Provinces.

Our managers will be glad to discuss farm financing problems with their farmer customers. ASSETS EXCEED \$174,000,000

UNION BANK OF CANADA

CHARLOTTETOWN BRANCH G. C. TEMPLE, MANAGER.

1869-600 Branches-1920 THE ROYAL BANK OF CANADA



The Bank Follows a Liberal Policy in Extending Credits to Farmers

If you are going to need a loan to buy seed or live stock, see the Manager of the nearest Branch of the Royal Bank early about your requirements. This is an invitation to call at the Royal Bank the next time you are in town.

Capital and Reserves \$34,000,000 Total Resources \$533,647,084

CHARLOTTETOWN Branch A. W. HYNDMAN, Manager

BRANCHES IN P. E. ISLAND ALSO AT

Summerside, Tignish, Tynce Valley, Hunter River, Wellington, Mount Stewart, Murray River, Cardigan, Eldon.

"The Haberdashery"



New Borsalinos and Stetson's

We recommend either of the above makes to our customers. They are the best hats made. If we knew of any as good we would have them. The world's best hats priced at \$8.00.

Arrow Shirts

Arrow shirts made by Cluest-Peabody are considered the best line of shirts on the market. We have just received by express many handsome designs of this particular make. Priced \$2.25 and up

We want men who are particular to see them.

Newest Caps

We have received the last two weeks some very smart caps from the best makers including Eastern, Regent and the latest English blocks from Alexander & Co., London, England. We would like to show you our caps they are different. \$2.00 up to \$3.75.

Henderson & Cudmore

101 Grafton Street

THE CHARLOTTETOWN GUARDIAN

Max. A. A. Bartlett, President. J. R. Burnett, Editor and Publisher. D. K. Currie, Associate Editor.

Morning Daily (founded 1887) \$4.00 per year (delivered) in advance; \$5.00 per year (mailed, in advance, in Canada, and \$3.50 for U. S. A.

SATURDAY, FEBRUARY 21, 1920.

RECOGNIZING GREAT THINGS.

The generous response given by our people to the Inter-Church Forward Movement and, a few weeks earlier, to the St. Dunstan's College drive, is, with probably only one exception, the most creditable record ever made by our province. The one exception was the outpouring of our flesh and blood as well as our money when our Empire and our civilization were threatened.

The psychology of these historic incidents, for historic they all certainly are, has a significance that should not be lost sight of. They have proved beyond any controversy that our people are at heart, loyal, brave and true to their God and their country. We say "at heart" advisedly; we have our faults, many of them; we do many things which are not to our credit; we have our littlenesses, but when a crisis arises, be it a conflagration threatening world wide destruction or bereavement or misfortune in one of our humblest homes, our people are right there with their lives, their money and their sympathies. This is something to glory in.

Yet we are not faultless. We have faults that are due perhaps more to thoughtlessness than to intention. Take our school situation for example. We have lost and are losing our best teachers for the simple reason that we refuse to pay a wage that would induce men and women of reasonable ambition to remain in the profession or to enter it. We have persistently underestimated the importance of the school in the lives of the boys and girls who are to be the men and women of a few years hence and upon whom will fall the full responsibilities of citizenship. If we could realize what our schools will mean to the youth of today when they go out into the world; if we could foresee the blessing or the curse we are today storing up for them, we would make the schools our first charge and see to it that our teachers were the best men and women available and pay them accordingly. But we do not. School districts which contributed from five hundred to a thousand dollars to these forward movements would have been shocked if asked to contribute three hundred dollars to their teacher's salary. Yet the teacher's work is an essential part of the Forward Movement and no movement of church or state can be a forward one if the schools are left behind.

Why was the forward movement so magnificently successful? First, because it was recognized as a movement for world betterment; second, because a favorable atmosphere had been created in advance by a systematic publicity campaign.

The first of these factors applies with equal force to our schools; the second also would be equally possible if undertaken on behalf of our schools. The condition of our schools today is the result of habit. We had grown accustomed to the little supplement, to the cheap school, to the teacher who would accept the position at the lowest wage; we were economical with our means but criminally reckless with regard to the future of our children.

This forward movement has been an inspiration; let us not lose sight of its teaching. Its greatest lesson is that we are capable of great things when we recognize their greatness. Our schools are among our greatest possessions and provision for the future of our children and of our country one of our greatest obligations. We must place more emphasis on these greatest things, and create an atmosphere about them which will compel our sympathy and our assistance.

PREPARATION.

The foresighted farmers are now taking stock and making preparations for the spring which will shortly be upon us. One of the most important items in this preparation is to know definitely where the seed is to come from.

In the matter of seed potatoes there is going to be more trouble this season than usual. In very many cellars potatoes have been chilled and in some cases frozen. In either case they will be unfit for seed and those who have experienced these losses will do well to arrange as early as possible for their supply.

As to the potato situation generally we are informed that an estimate of the quantity available for spring selling is out of the question at present. Many who last fall figured on having a good surplus on hand for spring find that, through disease or frost or both, their supply has been considerably curtailed and the prudent farmer will take the earliest possible opportunity of arranging for his seed supply.

The marketable supply in Maine and New Brunswick is estimated as lower than usual, while Ontario is always open for seed potatoes. The Quebec supply is at least average but on the whole the present prospects are that there will be a good demand and a fairly good price.

In the matter of grain there is an abundance in all classes while the demand, home and foreign is such as to insure good prices. The main question at present is to make necessary provision for a supply of reliable seed grain.

HAPPENINGS OF THE WEEK

Devonshire's Duke, who succeeded Field Marshal the Duke of Connaught at Rideau Hall in 1914, is about to return home on completion of his term of four years to resume charge of his great territories; interests in the United Kingdom.

King George's new representative at Ottawa, according to dispatches from London and from Canada, is to be his brother-in-law, Gen. the Earl of Athlone, and it is worthy of note that the announcement has been received with satisfaction.

Now, the Governor-General-elect of Canada, Lord Athlone, is not a foreigner, or even an English, royal prince. He does not have to be addressed as "Highness." He is a British peer, and although his wife, only daughter of the late Duke of Albany (youngest brother of Edward VII.), is a royal princess, and, as a granddaughter of Queen Victoria, in the line of succession to the British throne—like her thirteen-year-old boy, Viscount Trematon, and her fourteen-year-old daughter, Lady May Cambridge—yet she has never made any pretence of maintaining a royal household, and has dispersed with those ladies and gentlemen-in-waiting who figured so conspicuously at Rideau Hall during the Vice Regal away there of the Duke and Duchess of Connaught.

Princess Alice is dependent upon a legacy which she received from her grandmother, Queen Victoria, and upon her share in the relatively small fortune left by her father, the late Duke of Albany. Her husband has had little beyond his military pay and an allowance from his sister, Queen Mary. There will be no question, therefore, of Lord Athlone and his family continuing the state maintained by the colossal Duke of Devonshire and the extremely affluent Duke of Connaught.

Indeed, the regime of the new Governor-General will be one of that simplicity which is in keeping with Dominion ideals, and which was demanded by the Canadian press in 1914. There needs be no fear of any of that royal pomp and magnificence which is claimed to be repugnant to Canadian principles of democracy.

Her Excellency the Duchess of Devonshire sailed by the Metagama from St. John on Saturday for England, anticipating a visit of about two months. When the Duchess boarded the Metagama she found waiting her a magnificent basket of roses a tribute from the executive of St. John Provincial Red Cross Society in recognition of her work as Dominion President of the organization. The Duchess is accompanied by her daughter, Lady Rachel Cavendish.

Quite a number of hostesses entertained this week, Bridge, ranging from one to nine tables, being the popular form of amusement.

On Monday and Tuesday evenings "The House Next Door" was very well patronized at the Strand Theatre, and was another evidence of the fine local talent among the young people of Charlottetown.

The pleasing news that Dr. Harry Johnson, and Mrs. Johnson, now in Ottawa, were returning to the City was made public this week.

(Continued on page seven.)

Daily Selections Guardian Readers

Furnished by W. S. Louison

SUBMISSION

God knoweth best; His way is mine; In these and through the coming years, He will give rest, somewhere, sometime, He'll wipe away our bitter tears.

In some far land, Our hearts shall be Freed from their load of misery; We wonder why 'tis hard to bear, But we shall know, sometime, somewhere.

Ah, God, we lift our hearts to Thee, And pray that Thou, Saviour Divine, wilt give us strength, whatever may be, And bring us home, somewhere, sometime.

—By Dorothy Stranks

THE REASON WHY

WHY DON'T THE WATER IN THE OCEAN SINK IN?

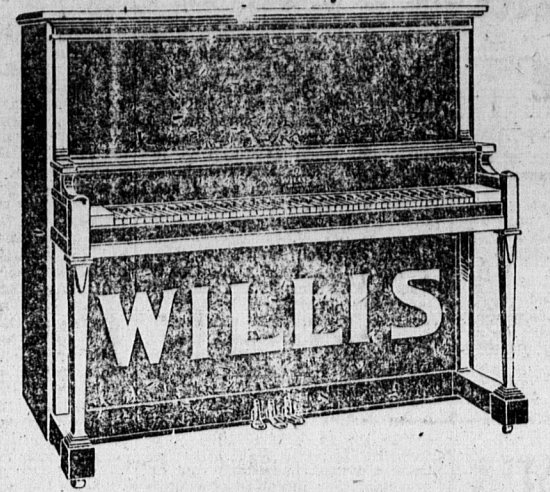
This is due to the fact that there is a kind of substance at the bottom of the ocean which the water cannot penetrate, in spite of the tremendous pressure which the great body of deep water exerts. In all places where the bottom of the ocean has a covering which water can sink into it does so, but there are such a few places where this is possible, by comparison, that the amount that gets out that way is not noticeable. This water, if it can keep on going, will eventually reach the inside of the earth, where it is red hot, and is turned into steam.

A genius is man who is able to unload his troubles at par.

There is usually room at the top of a man's head for hair.

THE WILLIS

CANADA'S BEST



CANADA'S BEST

THE STANDARD

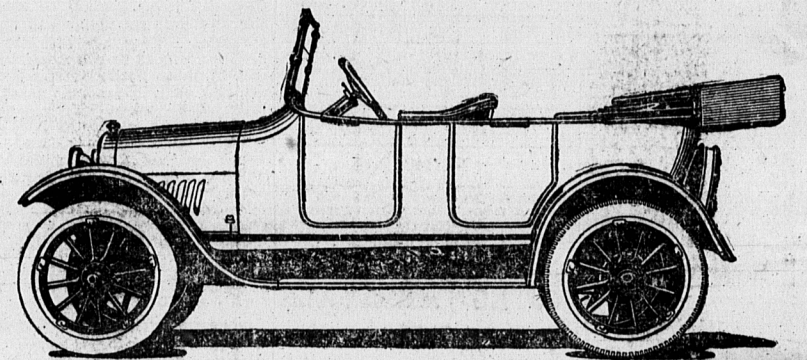
TONE and VOLUME and SYMPATHETIC HARMONY

A supreme achievement in piano construction has been reached in the creation of an instrument of unrivalled purity of tone, responsive to the most delicate inflections, and yet capable of a gorgeous resonance.

The WILLIS PIANO "Canada's Best" is, by consensus of musical opinion, a standard for all the world. In outward appearance it is strikingly expressive of the grandeur of its quality.

A rare combination indeed—that of uniformity of scaling, perfect tone and external beauty, and those who appreciate the aesthetic joys of hearing notes of mellow purity are invited to call at our store to indulge their taste and express their opinion.

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WIN \$1050.00 CHEVROLET CAR

The Only Store in the Island, where each Dollar Spent entitles You to a Chance to Win the Chevrolet Touring Car.

A. E. TOOMBS

THE MERCHANT

The banking requirements of merchants will receive full consideration by the officers of this Bank. Arrange to open a current account and every banking facility is assured.

THE CANADIAN BANK OF COMMERCE

PAID-UP CAPITAL \$15,000,000 RESERVE FUND \$15,000,000

CHARLOTTETOWN BRANCH, C. Lomer Miles, Manager.

1920

---AUTOMOBILE SEASON---

Is your car protected against Fire loss. We issue a specially liberal policy covering while in your own private garage—in public-garage, on road or elsewhere. Individual, or full covering, written on one policy, viz:—Fire, Theft, Property Damage, Collision, Public Liability. You will find our rates satisfactory, and Insurance service complete.

Hyndman & Company, Limited

61 Queen Street, Charlottetown.

The Oldest Insurance Agency in P. E. Island.

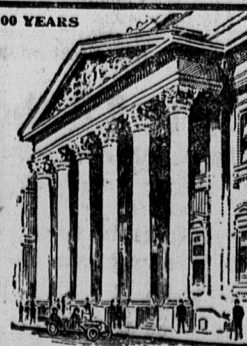
BANK OF MONTREAL

ESTABLISHED OVER 100 YEARS

Safety Deposit Boxes

It is unwise to keep Bonds, Securities, Insurance Papers and other valuables in a house or office.

Safety Deposit Boxes in the vaults of this Bank may be rented at a moderate charge.



HEAD OFFICE, MONTREAL.

E. G. COOMBS, Manager, Charlottetown Branch.