

What Savings Mean to Farmers

The word "saving" has to-day a deeper meaning for the farmer than for many years past.

The importance of saving and keeping money available for emergencies is now realized by every shrewd farmer.

The Bank of Nova Scotia is not only a good bank in which to deposit your savings but you will find it ready and willing to cooperate with you in any banking business you may have in hand.

The Bank of Nova Scotia

ESTABLISHED 1832
 Paid-up Capital \$ 9,700,000
 Reserve 15,000,000
 Resources 250,000,000

J. H. MALCOM, Manager
 CHARLOTTETOWN
 Branches also at Alberton, Albany, Bedeque, Borden, Emerald, Kensington, Montague, O'Leary, St. Peter's, Souris, Summerside, Victoria.



WEAR
 DIAMONDS
 SPARKLING
 JEWELS
 PRICED
 RIGHT

Give the lady a bracelet watch. There is not a woman in the world that would not appreciate a wrist watch. And, there is always room for another diamond. Come and see our first quality diamonds.

If you do not know values in jewels there is just one thing to trust—the "reputation" of the establishment you go to buy from. Ask your friends who know about us.

C. W. Patterson

Jeweller

130 Great Gorge Street

"Made in Canada"

There is an old saying: "If you look at the cents too close you will miss the dollars."

If you miss putting on Basic Slag in the fall you will be short with the crop next season.

Buying Fertilizer isn't buying a luxury, it is buying a necessity.

Putting on Basic Slag now will give you better crops better crops mean more money.

A. HORNE & CO.

E. R. BROW

146 Richmond Street

Charlottetown

Fire, Life, Accident, Sickness and Plate Glass Insurance at Lowest rate.

Good Strong Stock Companies.

THE CHARLOTTETOWN GUARDIAN

In Charles Dalton, President. J. H. Burnett, Editor and Publisher. D. N. Currie, Associate Editor.

Morning Daily (founded 1887) \$5.00 per year (delivered) in advance. \$3.00 per year (mailed) in advance in Canada and \$4.00 to U. S. A.

SATURDAY, OCTOBER 29, 1921

DOES IT MATTER?

The argument is being used in certain quarters that it does not matter anything to the ultimate issues of the questions now before the people what Mr. MacKenzie King says, about the tariff or anything else; that he is not going to be leader of the party after the election. It is a poor argument. For the present at least Mr. King is the leader; he is, to the best of his ability expounding what he considers is his party's attitude on the tariff and other questions. True, his exposition is crooked, indefinite unintelligible but the candidates following under his banner and the newspapers expounding their views are equally crooked and indefinite and unintelligible. In fact, the only Liberal newspaper in Canada that has made a definite statement on the tariff question since the campaign began is the Patriot of this province. At the first gulp it swallowed the whole Liberal platform with a grandiloquent flourish that would have done credit to the orator delivering the Declaration of Independence. True when the Patriot was brought face to face with what the Liberal platform meant it squirmed uneasily for an issue or two and finally ran away from it, like a certain braggart who left the scene of his self-invited conflict preferring "to be a coward for the time being rather than a corpse for the remainder of his life."

It matters very much what the Liberal platform is whether expounded by Mr. King or by his candidates, although the danger is not from the Liberals but from the association of those of them who are elected will form in the next parliament. At the outset they formed an alliance with the Progressives and adopted their platform.

There is one definite plank in this platform in which the people of this province and of our sister provinces are vitally interested; that plank is the admission free of duty of agricultural products. So far as we in this province are concerned the rest of the platform is hot air. This one plank is vital and if put into effect, would spell ruin to our agricultural development. This is the danger and a very real one. It is generally conceded that the Agrarian party will exceed the Liberal party in voting strength after the election and that while neither of them will be sufficiently strong alone to form a government they may dominate by joining forces. In that case the Crear Wood Agrarian policy will be put into effect. This policy includes the importation free of duty of American agricultural products, in other words the flooding of our Canadian markets with American farm products. What then? What have our Liberal candidates to say about this?

LIBERAL STRAW MEN

Our Liberal friends are at present engaged in setting up straw men and with a brave flourish of trumpeting oratory, knocking them down to the great delight of the few who pretend they do not benefit the straw. The Liberal candidates are now going to revise the American tariff, when elected! They declare that the Conservatives claim that the United States market is of no use to Canadians and in proof of this alleged heterodoxy have produced figures to show the enormous value of our exports to the United States. No Conservative candidate or other Conservative of common sense has ever made such a statement. What they have said and what the Liberal candidates know they said was that the American market has been closed against us by a practically prohibitive tariff, that we cannot

get into the American market and, therefore, that we must find other markets. They have also said that no Liberal candidate or Liberal government, if we had one, can change the American tariff, which also the Liberal candidates know and which they would admit if they were honest.

The Canadian government, whether Liberal or Conservative can adopt just its own tariff only and all this talk about cultivating "friendly relations" with the United States in order to induce them to change their tariff, is pure and unadulterated rot. This also the Liberal candidates know.

If the policy of the Liberal party is carried out and as it claims to be, to let American farm produce into Canada free of duty until through "friendly relations" the Liberal party of Canada persuades the Americans to make tariff laws to suit Canadians, then our farmers had better begin to sell out while their farms are worth something for they will be worth very little when the Americans flood our markets with their farm produce.

The Liberal candidates are deliberately evading this part of the Liberal platform. The Conservative candidates have repeatedly placed this matter and this menace before their audiences and the people have not failed to understand the menace implied in that sinister Liberal plank to admit American foodstuffs free of duty. Nor have they failed to detect the shuffling and the evasion of this plank. Liberal candidates have quoted volumes of figures showing what we have been selling to the United States under conditions that do not any longer exist; they have nothing to say about our importations of farm produce in the face of a tariff or about the possibilities of these importations becoming a veritable flood if the tariff is removed. This is the question that concerns our farmers and they will not be hoodwinked by volumes or columns of figures. Every man who knows anything knows what it would mean to this little country of nine million people to let down its tariff bars to a country of one hundred and twenty millions.

Daily Selections for Guardian Readers

Furnished by W. S. Louson.

WISE WORDS OF WISE MEN

God gives thee a little light that thou mayest know thy duty. But he surrounds thee with much darkness, that thou mayest know thy dependence. He rewards thy efforts after knowledge with some discoveries, to encourage thee to persevere. He meets thee with more difficulties, to humble thy vainglory. He allows thee to ascend higher and higher on the mount of prospect; but he causes the horizon to recede farther and farther from thy view. He reminds thee perpetually that thy career is to be unending, that thy improvement is to be eternal; that thou art to be ever learning, and yet never coming to the knowledge of all truth; that as thou must always remain finite, so forever and ever it will be true that thy thoughts are not God's thoughts, nor His ways thy ways. Alonzo Potter

I thought Love lived in the hot sunshine. But O, he lives in the moonly light I thought to find Love in the heat of day. But sweet love is the comforter of night. Seek love in the pity of others' woe. In the gentle relief of another's care. In the darkness of night and in the winter's snow. With the gale and out cast seek Love there. BLAKE

CLOSE THE PUBLIC HOUSES AT 10 P. M.

LONDON, Oct. 27.—The Archbishop of Canterbury has issued a letter regarding the licensing of public houses by justices in the area of Poplar and Stepney, urging early closing of licensed houses. He says: "For those who are weakened or weak hearted the last hour of the public houses is fraught with more peril than all the other hours put together." When the justices fixed the closing hour at ten o'clock temperance representative sang the Doxology in court.

Others' View Points

No Crinolines!

(London Chronicle.)
 M. Paul Poirer, has definitely said that women are not going to wear crinolines—which has enabled us to breathe freely again. "Long graceful lines in beautiful fabrics crepe de chine and satin beauty, but no crinolines," was the exact sentence; "they are too important for ordinary occasions and are in everybody's way. Why should women return to them?" M. Poirer has organized supper dances at the Trocadero and passed fust judgment on the dresses of the dancers. The woman whose dress pleased him most received a check for 25 guineas, given to her unostentatiously so as not to excite the jealousy of the others.

Why He Was Disqualified.

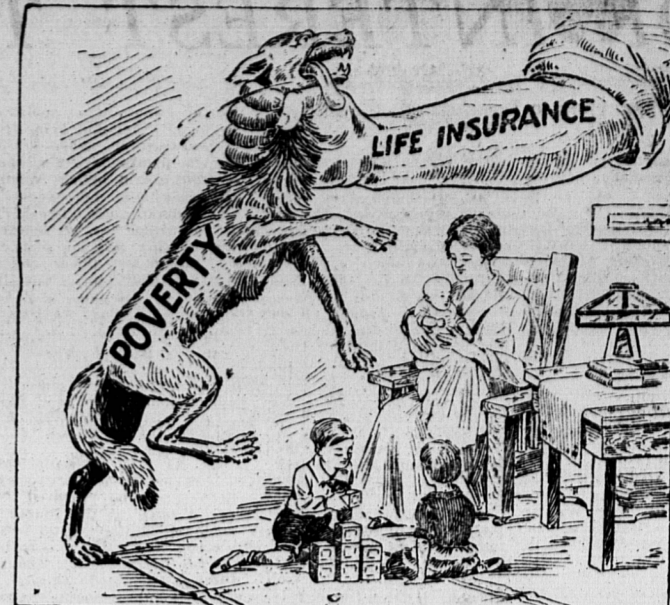
(Hartford Courant)
 In the colleges where freshmen are early initiated into the Greek letter fraternities, alumni not infrequently are called upon for aid and advice, and one from a New England college recently queried an undergraduate brother concerning a "lad he had recommended. There seemed a little embarrassment, and pressed for a reason as to why there was any question about "taking" the young man in question, he received the somewhat naive reply that the fellow seemed to be all right and a nice chap, but that some of the brothers thought he was too much of a student. As the poet said, the thoughts of youth are long thoughts.

Demobilisation of the French Army.

(Boston Transcript.)
 On the eve of the Washington conference, France will have virtually completed the demobilization of her war-time army. An Associated Press despatch from Paris today gives figures showing the extent to which the demobilization has already been carried. The active army today contains only 60 per cent. as many men as were in active service on May 1st, while approximately 300,000 men were with the colors. At the present time, including the army on the Rhine and colonial troops, France has with the colors a total of 500,000 men. A considerable proportion of the 300,000 men relieved from duty have been given an indefinite furlough, although they are still subject to the Government's call. The term of service with the colors, moreover, has been cut from three years to eighteen months, and in all probability another cut will follow within the next few months. Provided no new cloud appears on the international horizon to threaten the peace of Europe. France will thus come to Washington with a splendid record of achievement to her credit. She has reduced her land forces to the lowest point compatible with the demands of the public defence; in fact, many believe she has gone so far as to put in jeopardy her natural security. She has cut to the bone the strength of her land forces, moreover, even though upon her falls the main burden of enforcing the Treaty of Versailles, and of maintaining peace throughout the storm centres of Central Europe. For this work half a million men is none too many, and at any moment an emergency may arise demanding the services of every soldier now in active service. In the light of these figures, charges of French militarism stamp themselves as utterly false. They have absolutely no basis in fact, and those who utter them speak either from ignorance or malice.

Days of Sockeye Numbered

(Financial Post)
 "The number of sockeye salmon that reached the head waters of the Fraser River basin this year was less than last year and much less than four years ago, the brood-year of this year's run. "In consequence there can be little return from this year's spawning. The great run of former big years has been almost entirely destroyed. The remnant of the great run does not now exceed that of the lean years. "Few fish remain of that vast horde that formerly swarmed in the Fraser every fourth year. "The run of sockeye that produced a pack of 1,500,000 cases in 1909, 2,400,000 cases in 1913, and 500,000 cases in 1917, this year produced less than 150,000 cases and few fish escaped capture and spawning." The foregoing is the substance of the report made to the Hon. William Sloan, Commissioner of Fisheries of British Columbia, by his assistant, John P. Babcock, who had just returned from a three week's inspection of the spawning



IS YOUR HOME PROTECTED?

You know it is protected while you live. If the head of your home was removed—would the household routine go on as before?

With the increased cost of living, the amount of Insurance you are carrying may not be sufficient protection today. When the provision of your loved ones is at stake you cannot afford to gamble with the future. Think of the numberless widows and children Life Insurance is saving from poverty, hunger and despair, and giving a chance in life.

Not only is Life Insurance a strong arm in disaster's dreadful day, but it is a welcome support to the assured in his old age or in event of becoming permanently disabled.

From the standpoint of duty, every person with responsibilities ought to carry Life Insurance.

A TYPICAL GREAT-WEST LIFE RESULT

\$5,000—20 Payment Life	Issued 1901
Matures 1921 Age 25	Premium \$135.50
Cash Value at Maturity	\$3,580.00
Premiums paid in 20 years	2,710.00

Profit over Premiums paid \$870.00
 The Policy holder received a return of all premiums together with \$870.00 and was protected by insurance of \$5,000 during twenty years.

We have a policy to suit your needs. The following figures will give you an idea of the small cost for solid protection in one of the strongest institutions in the British Empire.

COST PER \$1,000 OF INSURANCE

Yearly Term	Annual Premiums		
	Age 21	Age 30	Age 40
All Life	\$8.00	\$8.55	\$10.20
20 Year Endowment with profits	14.70	18.40	25.16
20 Year Endowment with profits	26.40	31.70	39.80
All information submitted without cost	46.90	48.30	51.20

We will be glad of an opportunity to quote you at any time. Actual results on policies matured and letters of appreciation furnished on request.

THE GREAT-WEST LIFE ASSURANCE COMPANY

Branch Office, Charlottetown

Hyndman & Co., Ltd., Managers P. E. I.

Agents At All Principal Points

area of the Upper Fraser. Mr. Babcock was accompanied by Major Motherwell, Dominion Chief Inspector of Fisheries for the Province.

THRIFT OVERDEVELOPED

Forbes Magazine.
 "Hard work, honesty, good judgment, initiative and other qualities are essential in cumulation of wealth. Money may be secured with out these essential characteristics, but men who do not have them either lose or spend their money after securing it. They seldom die rich. Statistics on failures illustrate this point most conclusively. Notwithstanding hard work, honest good judgment and initiative, another time of life. This especially applies to the habit of thrift. The habit of thrift is necessary for the upbuilding of an individual industry, or nation, but like other good habits, it can be overdone. When the habit controls the man, it may be to have a small instead of a store or to operate a great industry, but in either case he is his own boss, and an employer of true perspective of life and who gives the proper amount of time, thought and energy to the various factors in life proportional to their importance. He who overdevelops any one of the features making up the life does wrong and suffers thereby. Does not this especially apply to those who have over-developed the habit of thrift?"

A Promise that has made good

When KING COLE TEA was in its infancy we associated with it the slogan—"You'll like the flavor." It was a modest statement, yet when you come to think of it, it covers all that you are looking for in the tea of your choice. How well KING COLE has lived up to its promise is proved by the many thousands of users today.

Perfectly packed in bright lead foil and price marked on every package.

"YOU'LL LIKE THE FLAVOR"

