

THE CENTRAL GUARDIAN

SHOP from Holman's Catalog.

LADIES' flannel blouses light colors. Special \$1.00—PROWSE BROS. LTD. 1520-11-2-21

HALLOWE'EN TEA AND BAZAAR in the League of the Cross Hall on Wednesday and Thursday, November 7th and 8th in aid of the City Hospital.

A FEW ladies' and children's raincoats and capes clearing at \$1.89—PROWSE BROS. LTD. 1520-11-2-21

JUST ARRIVED a few "Billie Burke" flannel dresses \$7.98 to \$19.75—PROWSE BROS. LTD. 1520-11-2-21

BONSHAW.—Preaching service in Bonshaw Presbyterian church, at 11 a.m. on November 4th, by Rev. Mr. Porter, Bible Society agent.

INVERNESS SCREENED COAL.—We will have the Schooner "Urania" this week with 200 tons Inverness Screened Coal. Order your supply today. A. Pickard & Co. Phone 240. 11-3-71

A FEW UNDERSKIRTS plain and flowered clearing at \$1.25.—PROWSE BROS. LTD. 1520-11-2-21

A CONCERT AND PIE SOCIAL will be held at the Protestant Orphanage, Mt. Herbert, on Monday Nov 5th, at 8 o'clock. Come and hear the children sing, assisted by city talent. 11-3-71

A WELL KNOWN grocer was recently asked why it was that he sold so much of MORSE'S SELECTED ORANGE PEKOE TEA. His answer was that he had a lot of cranks for customers and they wouldn't take anything else.

HAZELBROOK CIRCUIT.—There will be service on Sunday at Cross Roads, at 11 a. m., at the Protestant Orphanage at 1.45 p. m., Alexandra at 3 and Hazelbrook at 7. There will be special music at the orphanage in the afternoon. (Patriot please copy)

A REMARKABLE SALVATION WEDDING.—Both the bride and bridegroom, being Salvation Army officers, made speeches at the wedding of Emma, daughter of Major and Mrs J. G. B. Ellis, well known for their service in many parts of the world and formerly of Charlottetown, P. E. I., and Captain James R. C. Mackintosh, M. B. C. H., which took place at the Clapton Congress Hall, London, on Thursday. The latter told of his romantic meeting with his bride when she was accompanying emigrants to Canada, and he was acting as medical officer on the same ship after serving as a doctor during the war. Major and Mrs. Ellis had their three other daughters and son (the whole family are Salvation Army officers) with them on the platform. Ensign Booth, youngest son of General and Mrs. Booth conducted the service. British Weekly of Sept. 15th.

BETTER ENGLISH DEMONSTRATION.—Miss Rosamond Archibald of Acadia University delighted her audience, assembled in the Protestant Orphanage Hall at Mt. Herbert on Wednesday night October 24th. A splendid patriotism glowed in her opening sentences as she exhorted the ones who fought that we should have freedom to live our way and speak our own language. And as she believed that English would ultimately become the language of business intercourse throughout the world, it was of paramount importance that we its custodians should speak it more correctly than we do. By charts and drills she as a teacher is endeavouring with great success to train her pupils to do this and practical demonstration of her method was given the audience. Miss Archibald is a very entertaining speaker and those present were much pleased and let us hope profited by her address. Rev Mr. Lindsay presided and rendered two solos with good effect. Mrs. Judson was the accompanist. A vote of thanks was tendered the speaker moved by J. Walter Jones and seconded by Mr. J. A. Moore. A sale of candy was conducted by McDonald Women's Institute.

WEDDING BELLS.—A wedding of more than usual interest took place Wednesday afternoon, October 31st at the Baptist Parsonage, Summerside, when Miss Rola Mae Boswell, daughter of Mr. and Mrs. Albert Boswell was united in marriage to Mr. Edward Lea Mill of Marshfield. The bride was becomingly attired in a suit of brown velvet with hat to match and carried a shower bouquet of pink carnations. The ceremony was performed by Rev. A. K. Herman in the presence of the immediate relatives and friends of the contracting parties. The happy young couple left amid showers of confetti, on the afternoon train for their future home in Marshfield. Mr. and Mrs. Mill received many beautiful presents and are surrounded by hosts of good wishes for their future happiness.

INSTITUTE MEETING.—The meeting of the Cornwall York Women's Institute for October was held at the home of Miss Nellie Bain, York Point. One of the chief items of business transacted, was making arrangements for a Pan-Atlantic Sale. The meeting was brought to a close by singing the "National Anthem," after which dainty refreshments were served. The Institute for November will meet at the home of Mrs. Ewen McMillan, Cornwall.

RECEIVED APPOINTMENT.—Mr. Frederick J. Haslam of Springfield, was sworn in yesterday as Commissioner for taking acknowledgements of Deeds and Wills and as a Justice of the Peace for Queens County.

LESS TOOTING, PLEASE.—Complaints about the tooting of a motorist's horn at late hours on Prince Street are being made. The horn has a peculiarly penetrating sound and is disturbing to the neighborhood.

GOVERNMENT STEAMERS.—Latest reports from the C. G. S. Aranmore, which has been detained on the Belle Isle try to add detail nine days owing to bad weather, is that supplies have been landed at north east Belle Isle and St. John and is leaving to go to the assistance of the schooner E. C. Adams, ashore at Long Point.

WEDDED TODAY.—The marriage of Miss Adele Newberry, for some time employed by the Provincial Government to Mr. Percy Williams, takes place this morning with a complimentary address and a wedding gift of a handsome five piece silver service from the office Thursday.

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IF YOU ARE A CAREFUL DRUG BUYER, LET US SERVE YOU REGULARLY.

Johnson & Johnson
The Quality Drugstore
Cor. Kent and Prince Sts.

A WONDERFUL line of ladies coats at \$10.98—PROWSE BROS. LTD. 1520-11-2-21

A FEW SILK undershirts clearing at \$2.75—PROWSE BROS. LTD. 1520-11-2-21

ODD LINES in ladies dogskin gloves. Special \$1.00—PROWSE BROS. LTD. 1520-11-2-21

TRYON METHODIST CIRCUIT.—November 4. Preaching services, Tryon 11 a.m., DeSable 3 p.m., Victoria 7 p.m.

PHILATHEA CLASS, of Baptist church will hold a pantry sale, at Moore and MacLeod's, store Saturday 3 p.m. 1454-10-31-ws-21

THE LADIES of St. Charles Auxiliary Society will hold their annual Hallowe'en Tea and Bazaar in aid of the Hospital on Wednesday and Thursday, November 7th and 8th in the League of the Cross Hall.

BRADALBANE.—There will be service next Sunday in Rose Valley at 11 a.m., in Bradalbane at 2 p.m., and in Granville at 4.30 p.m. Sunday school in Rose Valley at 10 a.m., in Bradalbane after service, and in Granville at 3.30 p.m.

TRYON.—Services in the Tryon pastorate next Sunday will be at Albany at 11 a.m., Tryon, 3 p.m., Westmoreland 7 p.m., Bonshaw 7 p.m. Westmoreland service will be taken by A. J. Robinson.

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Insurance As a Means of Making Bequests

The following address was given before the members of the Life Underwriters Association by Rev Mr. Malone at their meeting in this city on Monday, Oct. 29th.

Gentlemen,—I consider it a great privilege to be allowed to speak to you tonight. The Clergy are not, as a rule, business men and could have very little to tell you about the benefits of insurance. You all know them too well.

There is a line of thought in connection with insurance, which perhaps you have not given very deep consideration to. It is this: the use of insurance as a means by which persons by no means wealthy may be enabled to make bequests to societies, organizations, religious bodies, and other institutions, in which they are particularly interested. Take the case of the Church in which I am an incumbent. There is only a small congregation. There is only a Church, at a time when such a thing is not by no means popular, and yet it has been able to continue its work since 1899, namely because of the munificent bequest of the late Mr. Justice Hodgson. Others followed his example and have since bequeathed to St. Peter's for certain purposes connected with the church or its work. There are only two happy to do the same thing, never thought of taking out a policy to further the particular objects in which they are interested.

The association to which we are attached is a substantial benefit in subscriptions from us while life lasts. As soon as that is over they have just that much less to depend upon. It is all very well who keep the lights burning, but with a policy becoming due as a result from those who have passed on, it would mean more oil to stick to my own side of the person would make from which I view here is our arrangement, one that might be used with charities to any other religious or charitable associations. I credit the ideas are those of Bishop Moore of Dallas. So many people seem to believe that membership in a church is just an attachment to a society which was a help to them during their lifetime. They consider it a source of morality, piety, of grace and good works, and from it they gain the consolations of religion. They are willing to give their time and money to help it on during their lifetime, but as far as they are concerned, the usefulness of the church is banded by the span of their own life only.

Life in this other world is not all we enter when life here is over. On another and fuller life that life is still a religious life; it still centers around the same God whom we loved and worshipped while here on earth. We are all to do here, the good works are the foundations on which the Hereafter is built up. Therefore, every member of a church or any other society should see that he gave to that church or to some organization of that church, or society, a gift of money or property to carry on its work, even though it had passed beyond the limits to which he could give regular monthly contributions. Though life here is over, he would nevertheless be represented in the firing line of his organization, adding materially to its success.

There is another feature, the society in which we are interested, the organization to which we are attached, we feel sure (and it is so) that we have no right to belong to it) is a power for good in the world. The stronger it is, the stronger its power. The time comes when we have to leave our nearest and dearest alone here. We may plan as we like for their comfort and security, but that organization which we are convinced is able in the power to keep society in being, to influence the community for good, has not been given any thought or consideration by us.

A bequest would further its usefulness, and those who had no money or property to leave could leave at any rate a small policy in favour of the organization in whose influence they believe so much. It is a difficult matter for the Clergy or officers of the association to approach a man or woman for a bequest, but an insurance agent goes at the matter from a business point of view. He is entitled to press his case without being accused of any ulterior motive. In his case it is only purely business as usual. The great benefit is not coming to him but possibly to a society in which he may not personally be interested. If those whose business is insurance could put the matter before others as an obligation and privilege not just as the efforts of interested persons, to secure money for organizations to which they belong, a great many religious bodies, educational institutions, and charitable organizations, might reap a considerable benefit.

Then there is a moral side that would in addition be instrumental in teaching a truth which a great many are in danger of forgetting, namely that this life is not the end of everything, that a man at his death need not cease to be a power for good in those societies whose activities he desires to see increase. His bequest, even though

small, helps to build up the strength of that society as it goes on. It is indeed only a way of "laying up treasure in Heaven."

Canadians in London
Last week 262 visitors called at the Canadian Office. Of these 156 obtained interviews and 28 registered.

An agreement has now been satisfactorily reached between the Greek Government and the Canadian Government for the consolidation of the post-war debt of Greece to Canada amounting approximately to eight million dollars. The Greek Government has agreed to pay two hundred and twenty-five thousand dollars to complete the interest in the debt up to the date of January 1924, upon which date the said agreement comes into force. By this agreement the Greek Government will pay to the Government of Canada eight million dollars in 25 years bonds on which 5% interest will be paid semi-annually. In addition a capital sum will also be paid semi-annually, sufficient to extinguish the whole debt in 25 years. The High Commissioner's Office is negotiating this matter to be earmarked for the carrying out of this agreement.

The High Commissioner's Office has been notified that they will enter into possession of the Union Club building in about a fortnight's time. When the necessary alterations are complete the High Commissioner's Office will continue with from 50 to 60 employees, the Archives Department, the Trade and Commerce Departments and the Soldiers' Civil Re-establishment.

The High Commissioner met H. R. H. Prince of Wales at Waterloo Station and welcomed him home from his Canadian tour. Canada has been very active in bringing about a resumption of the trade of live cattle with its attendant benefits to agricultural and other interests, since the removal of the Canadian Cattle Embargo on April 1st 1923, about 23,000 store cattle have been shipped from Canada to the United Kingdom although many problems have been solved some difficulties still remain to be overcome. Among these are the grading of store cattle as "fat" cattle by the veterinary inspectors at the ports of arrival, the branding of cattle and the admission of breeding cattle. The High Commissioner is keenly interested in removing the barriers that are hampering the growth of the trade and has devoted much time and attention to securing the advancement of Canadian interests.

The chief duty of one of our Government Offices in London is the giving of the information about Customs duties charged on goods imported into Canada and in regard to the regulations respecting the preparation of the invoices which have to be supplied by business houses in the United Kingdom and on the Continent of Europe before Customs entry can be granted in Canada. The fact that Canada has treaties with a number of countries and every care has to be taken to keep record of the decision made by the Canadian Custom Department in regard to such cases. Not only does the Office receive enquiries from business houses, but Canadian visitors to the Old Country with them to their homes, naturally have to bear in mind the possibility that they would be dutiable and must apply to the Canadian Office for information on this point.

Many Canadians who served during the late War in the Royal Canadian Naval Volunteer Reserve will be interested to know that a small supplementary distribution of Naval Prize Money will shortly commence through the Department of National Defence, Ottawa. The High Commissioner for Canada in London, has received from the Admiralty the necessary information upon which the amount to be calculated, and this information should not be in possession of the Department of National Defence.

On the Resident Secretary's Office devolves the responsibility of co-ordinating from day to day the attendance of representatives at the various plenary sessions of the Imperial Economic Conference, together with agenda items, submissions for discussion thereon by all interested, together with brief notes upon Canadian attitude towards them under discussion. The High Commissioner has received for transmission a further payment of £3, representing the King's Bounty for triplets to a resident of Manitoba. During the past few years many claims made by Canadians for compensation for suffering and damage caused by enemy action in the late War, have been transmitted by the Reparation Claims Department, London, to the High Commissioner for Canada for the consideration of the Canadian Government. These claims are now being examined by the Hon. William Fugley, K. C., the Commissioner recently appointed by the Government.

When you buy a cleaner consider the attachments

Every housewife appreciates that house-cleaning is not confined alone to carpets—floors—and linoleums—and so the intending purchaser of an Electric Cleaner, who wishes for maximum service from her Cleaner, should see to it that the attachments are simple and efficient.

Now, while the ROYAL, with its "cleans-by-air-alone" method and its extra wide nozzle, is best for carpets and floors, it is also scientifically superior in regard to its attachments.

The suction of the ROYAL is unhampered by brushes, belts or gears. ROYAL attachments are more thoroughly more capable and efficient. They are simply and easily connected. You merely slip off the nozzle and attach the suction hose and then the particular cleaner tool you wish to use.

Here are some of the uses for ROYAL attachments. Let us give you a free demonstration in your own home—

Floors and Floor Coverings, Curtains and Draperies, Picture Mouldings and Plate Rails, Upholstered Furniture, Auto Tops and Upholstery, Clothing and Furs, Mattresses and Bedding, China Cabinets, Chinas, Walls and Wallpaper, Pictures and Chandeliers, Books and Bookcases, Dresser Drawers, Fire Places and Grates, Men's and Women's Hats.

Free demonstrations of the ROYAL gladly given in your own home.

Sold by BEER & WEEKS
Charlottetown, P. E. I.

Some times the piles even exceed this amount. These old horseshoes are particularly suitable for melting down for cutlery steel, the metal having been tempered to just the right hardness by the heat of the horses' hooves and wear and tear of the roads.

A Wise Old Trapper
In the State of Ohio there lived a bunch of boys who had this trapping business down to a science. They each sent for separate price lists every year and then sent all their furs to the house giving the best quotations. After five years they decided they weren't so dreadfully wise because they didn't have enough profits to make their efforts worth while.

One day they met Tom McMillan driving a new car to town. Tom said he made the price of his swivel outfit shipping pellets. He told how he got out those funny prices and found it was better to deal with Chas. Porter, because he always knew in advance just what he was going to get. He said that Porter never offered \$3 for a \$3 pellet, but he always paid the \$3 which he promised and sometimes just a little better. Chas. Porter now has five wise trappers in that section instead of one.

Don't Take a Chance with your FURS
Send us your fur name and address and we will send you a price list. Get a price list from us. Shipping offers you \$1.25. Taxes and full when you know particulars. Do blame well you are it right now, lucky to get fifty cents. Ask the wise trapper who he so don't know. Once you put it off, Chas. Porter shipper and you will always be one. You know in advance that we give a square deal and every one who brings sure money.

Raw Fur Collectors BREEDERS AND TRAPPERS
Get highest prices for your furs. Ship them to me. I have satisfied others, you too can be sure of best results. Send trial shipment and be convinced.

Reuben Wolfe
114 West 30th St.
New York City
New York

For Fire Insurance Consult
H. M. SIMPSON
156 Richmond Street
Phone 369-J.

TONS OF HORSESHOES
At Trowbridge, England, may be seen an immense pile of old horseshoes which have been collected in small consignments from various blacksmiths. They weigh in the neighborhood of 120 tons

EYESTRAIN
Probably the Cause of Your Headaches
Have Your Eyes Examined
Consult
DR. E. C. HARRIS
123 Queen Street
Next Moore & McLeod, Ltd.
PHONE 100



When you buy a cleaner consider the attachments

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TAILOR TALKS

By M. Ross *Detail finish*

It's the Detail Finish in Ross's suits which gives them that extraordinarily good appearance. Every suit is given the closest scrutiny before leaving our shop and nothing goes out but the very best ROSS Tailoring—and there's none better than that. This is only one of the many reasons why ROSS Suits are so popular.

Murdock Ross
MERCHANT TAILOR
Gt. George St. Charlottetown

CHESSE-MAD VILLAGE
Strobeck in central Germany, is a village devoted to chess since 1011 when a Count Gunelin was imprisoned there and to pass the time made a chessboard and chessmen. Then he played with his jailers. The whole village took to the game and has played it ever since to the complete exclusion of all other pastimes. Old and young, men and women play it; the inhabitants are seldom seen without a chessboard; the children take chessboards to school; the schools instruction in chess is given daily; every day there are chess competitions. The village is called the "Chess Inn." Yet, strangely enough, Strobeck has never produced a world's class champion.

The Fawcett Pipeless Furnace
Is the Furnace of Furnaces—why—because the correct design of all parts guarantees that all the heat will be extracted from the fuel you burn. You will use less coal, get more heat and be assured against gas and smoke. You cannot afford to decide about that Furnace which you are going to buy without investigating the Fawcett.
Prices and terms arranged to suit customers.

Samuel Kennedy
Charlottetown, P. E. I.

WANTED
We need a lot of money this month and request an early settlement of all amounts due us.
All overdue accounts unsettled by fifteenth instant will without exception be handed to our attorneys for collection.
FENNELL & CHANDLER

New Universities Dictionary
COUPON
How To Get It
For the Mere Nominal Cost of Manufacture and Distribution 3 Coupons and 98c
secure this NEW authentic Dictionary, bound in black sea grain, illustrated with full pages in color.
Present or mail to this paper three Coupons with ninety-eight cents to cover cost of handling, packing, clerk hire, etc.
MAIL ORDERS WILL BE FILLED
Add for Postage 10 cts.
22 Dictionaries In One
All Dictionaries published previous to this one are out of date

SATISFACTORY EVERYDAY SERVICE
That feeling of security which one should have in purchasing drugs is always experienced by our customers. It is most gratifying to us to note this, for it proves that our untiring efforts to provide the best of service and the finest and purest of drugs have had the desired effect.
IF YOU ARE A CAREFUL DRUG BUYER, LET US SERVE YOU REGULARLY.
Johnson & Johnson
The Quality Drugstore
Cor. Kent and Prince Sts.

Women's BROWN ELK Hiking Boots
(10 Inches High)
are just the thing for Fall and Winter wear. They have stout soles and rubber heels. The Elk leather is thick but very soft and pliable and the whole boot conveys high tone.
ALLEY
and Company, Ltd.
FASHIONABLE FOOTWEAR

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