

"Keen Public Sense Rewards the Best." Hence the enormous and ever increasing sale of

"SALADA" TEA

Brown label 75c lb. Orange Pekoe Blend 85c lb.

Please Pay it To-day

Approbation accounts, which are operated entirely as a matter of service and convenience to our customers, are due and payable when rendered.

If you chance to have an unpaid one on your file, will you make it a point to "pay it today".

All such balances, standing on our records for more than three months, will be, after February 15th, collected through the Courts.

MOORE & McLEOD LIMITED

Fashion Tangles



By Marie Belmont

Corn color, a lovely deep yellow with a bit of orange in it, is the tint used here for this evening frock built on bouffant lines.

The plain bodice is tightly fitted and slopes down at the front, a treatment very becoming to the slim figure. The full skirt is slightly shortened in front, and draped at the back to reveal the blue tulle which lines the skirt throughout.

The same model would be effective in silk crepe, the watered pattern which is coming back into favor at the moment.

WILMOT VALLEY SCHOOL

Following is the report of Wilmot Valley School for the month of January:

- Grade X.—1, Willard Picketts; Grade IX.—1, Catherine Clark; 2, Lillian Sobey; 3, Ralph Hogg; Grade VI.—1, Lucy Hogg and Olive Jardine equal; 2, Elmer Waugh; 3, Scott Clark; Grade V.—1, Jean Curtis; 2, Earl Hogg; 3, Ralph Clark; Grade IV.—1, Dorothy Hogg; 2, Annie Jardine; Grade III.—1, Alder Large; 2, Eunice Jardine; 3, Ralph Caseley; Grade II.—1, Marjorie Clark; 2, Colin Waugh; 3, Robert Hogg; Grade I.—1, Walter Hogg.

Perfect Attendance during month—Willard Picketts, Floyd Caseley, Lucy Hogg, Olive Jardine, George Hogg, Jean Curtis, Earl Hogg, Eunice Jardine, Jack Sobey, Alder Large, Colin Waugh, Marjorie Clark, Ralph Hogg.—Georgina Cairns, teacher.

ABSORBINE

REDUCES Bursal Enlargements, Thickened, Swollen Tissues, Curbs, Filled Tendons, Soreness from Bruises or Strains; stops Spavin Lameness, allays pain. Does not blister, remove the hair or lay up the horse. \$2.50 a bottle at drugist or delivered. Book 1 FREE.

Summerside Business College

Worth \$50,000.00 to YOU

Mail Courses Guaranteed, J. Peggion, Prin.

THE WESTERN GUARDIAN

—GUARDIANS ON SALE at the Guardian's western office in the McNeill Building, Summerside every day.

—FOR LATE WESTERN NEWS Page 3 is available.

—ENTERTAINS—A very pleasant evening was spent at the home of Mr and Mrs Wm. J. Buchanan on Tuesday evening when she entertained her visiting sisters.

—AULD LANG SYNE and Housewife's Calendars have been received at the Guardian's Western Office, McNeill Building, Summerside. These calendars will be given to those subscribing or renewing their subscription to the Guardian.

—SOCIAL GATHERING AT NEW ANNAN.—A very pleasant evening was spent at the home of Mr and Mrs J. J. MacKinnon on Monday evening, Feb. 1st when the women of New Annan Institute held a poverty social. Despite the inclement weather and bad roads the house was filled to capacity. A choice program consisting of instrumental, vocal music and readings was given. Prizes were awarded for the worst costumes. Then followed two contests prizes given for the lucky winner in each, also booby prizes. A collection was taken and a handsome sum realized. Luncheon was served and the remainder of the evening passed all too quickly in tripping the light fantastic. A hearty vote of thanks was tendered Mr. and Mrs. MacKinnon for their kind hospitality. After singing for their jolly good fellows, Auld Lang Syne, Good Night Ladies, God Save the King, all dispersed to their homes feeling that they had spent a very pleasant evening.

PERSONALS

—Mrs Howard Weeks of Fredericton has returned to her home after visiting her sister and father in Summerside.

—Mrs Wilfred Inman and son Tryon arrived in Summerside on Sunday after having been delayed with the other passengers on the train for two days. Mrs. Inman speaks particularly of the kindness of all the passengers on board.

TREE-TOP STORIES

THE FAIRY AND THE FROGS

EMILY liked to go down to the pool in the cow pasture. One evening she saw seven big green frogs sitting on seven rocks. A tiny fairy sat on a branch over the pool scratching the first frog's back.

"Well," said Emily out loud. The fairy turned and smiled. "Do you want to watch me scratch their backs?" she asked. "I do it every evening. They sleep better."

Emily watched until the last frog hopped away. Then the fairy said again, "Goodbye," she said, as she hopped off the branch and ran into the woods.



What is The Use Of Living?

What is the use of living when a woman gets up in the morning as tired as when she went to bed at night, with headache, backache, dragging-down pains, nervous, irritable and despondent? These are all symptoms of ailments peculiar to her sex which make life a burden. Every woman in this condition should rely upon Lydia E. Pinkham's Vegetable Compound, a good old-fashioned remedy made from roots and herbs. It contains no narcotics or harmful drugs.

BRINGING UP FATHER



—DICTIONARIES can be had at the Western Guardian Office, Water Street, Summerside, for only fifty cents with a new or renewal subscription.

—GUARDIAN OFFICE.—The Guardian's Western Office is now located in the McNeill Building, Water St., Summerside, where subscriptions, news or advertising will be received. The phone number is 233.

Eastern Guardian

—J. W. MURDOCK, Montague received 1926 Calendars for Guardian readers renewing or subscribing. Also Dictionaries. Renew at once and get one.

—KINDLY REMEMBERED.—The members of the Little Union Church Sunday School at Bridgeport, formerly Methodist, kindly remembered their Superintendent, Mr. T. J. Wigginton, by presenting him with a beautiful sweater as a token of their esteem for the splendid work he had been doing in carrying on the Sunday School for the past number of years.

—AT HOME.—A most delightful "At Home" was given their friends and acquaintances on Wednesday evening by Mr and Mrs John L. McDonald and son, Alexander, at their spacious and well-appointed residence, Big Pond. Guests to the number of seventy were present who, one and all, enjoyed themselves to the full in card-playing, dancing, eating and drinking and the most charming music furnished by the McPherson Orchestra. This orchestra consisted of two violins, banjo and organ. Besides several local "fiddlers" discussed appropriate music. Square type were interspersed with round dances. There were also some good exhibitions of step-dancing to the music of local ancient Scottish and modern tunes. The excellent supper served during the evening showed Mrs McDonald to be an expert in the culinary art, for variety and excellence the table, loaded to capacity, could scarcely be excelled. There was fine cheer and merriment throughout the evening amongst the guests and it was well towards morning before they felt like departing. The horses of the guests a score of them, were comfortably housed and fed, and before breakfast for final leave-taking in the early morning hours, voted a hearty unanimous and earnest well-wishing for Mr and Mrs McDonald and family.

Mutual Life Assurance Co., Of Canada

Solid and very substantial progress during 1925 is revealed in the 56th annual statement of the Mutual Life of Canada. The notable and ever-increasing prosperity of this Company is naturally gratifying to its policyholders who, under the principle of mutualism, receive back the entire net profit.

The previous high record for surplus earnings—achieved on the 1924 operations—was surpassed in 1925, with a total of \$3,796,982.41, an increase of \$296,724.41 over the previous year's surplus. The Company is thus in a position to pay the policyholders who constitute it the same liberal scale of dividends in 1926 as heretofore, while increasing the free surplus available for contingencies by \$607,981.91.

In 1925 the Mutual Life paid out to policyholders \$7,201,403—an increase of \$969,252 over the 1924 total—bringing the Company's benefits since it began business up to \$60,517,426.34.

Business has more than doubled during the last seven years of the Mutual Life's history. The net increase in 1925 was a healthy one, \$26,799,419. The total new issue last year was \$45,573,577, an increase of \$2,249,280 over the 1924 volume of new assurances. The total business now in force is \$322,529,285. The substantial increase in 1925 was achieved very economically, the expense ratio being reduced from 15.50% to 15.23%. The mortality rate was again very favorable, 37.95%. Another effective factor in rolling up an increased surplus of earnings for distribution to the policyholders was the slightly increased average interest rate on the Company's invested funds, as the trend in bond prices people around Bedeque however, was toward higher figures (and are very glad that Providence has

Mutual Life's Unbroken Progress

\$3,796,982 Surplus Earnings in 1925 Shows Exceptional Strength of the Mutual Life of Canada

Pioneer Mutual Company Has Record Sum for Distribution to its Policyholders



THE 56th year in the history of the Mutual Life Assurance Company of Canada was marked by solid and substantial progress. It is gratifying to note from the reports made to the policyholders at the annual meeting on February 4th that the 1925 operations of Canada's pioneer Mutual Life Company compare very favorably with the record results achieved in 1924. The 56th milestone in Mutuality marks 56 years of unbroken prosperity.

Our Policyholders—who alone constitute the Company—rightly judge the strength and progress of the Mutual Life of Canada by its surplus earnings from year to year. The surplus earned by this Company during 1925 totalled \$3,796,982.41—an increase of \$296,724.41 over the surplus earned in 1924, in which year all previous high-water marks were far surpassed. These remarkably favorable earnings will enable the Company to continue to pay dividends to Policyholders on the same liberal scale in 1926 as heretofore, and, in addition, the free surplus available for contingencies has been increased by \$607,981.91. The amount paid to Policyholders in 1925 was \$7,201,403, an increase of \$969,252 over the 1924 total.

Steady, Safe Growth in Business

Healthy expansion of the Company's business is again recorded for 1925, by the end of which year the total in force amounted to \$322,529,285. At the end of 1924 the assurances in force totalled \$295,729,866, so that 1925 showed a net increase of \$26,799,419. The total new issue for last year was \$45,573,577—an increase of \$2,249,280 over the 1924 volume of new business.

Notwithstanding this very considerable increase the expense ratio—already notably low—was again reduced on 1925 business. The percentage of income required to cover general expenses was cut from 15.50% in 1924 to 15.23% in 1925.

This economy in administration was one factor contributing to the exceptionally high surplus earned for Mutual Policyholders. Very favorable mortality and an equally favorable interest rate on invested assets were other factors.

Low Mortality and Higher Interest

An extraordinarily low rate of mortality was experienced in 1924, the actual death strain being only 36.01% of the expected, so that although the death claims paid in 1925 exceeded those of 1924, the mortality ratio—37.95%—was still very favorable.

Although throughout last year the trend in bond prices was toward higher figures (with consequently lower yields), coupled with a tendency toward lower rates of interest on mortgage loans, the Company was able not only to maintain the average rate of interest earned on its invested funds, but to make a slight increase to 6.42%.

Assets Steadily Increase

Indicative of the impregnable financial situation of the Company is the \$6,556,800 increase in accumulated assets, which now total \$72,517,566, as against \$65,960,767 at the end of 1924.

By every test, the principle of Mutuality—whereby the profit-participating Policyholders receive back the entire net profit—justifies confidence in the continuance of benefits to Mutualists in the coming years.

Benefits to Policyholders Strikingly Shown in 56 Years' Record

YOUR attention is directed to the following statement of the total benefits paid to policyholders and beneficiaries since the Company was established fifty-six years ago. These figures show how well the aims of the founders of the Company have been realized.

Table with 2 columns: Benefit type and Amount. Includes Death losses on completion of Claim Papers, Matured Endowments and Annuities, Surplus, Surrender Values, and Other Payments.

And it holds at this date for the security of its Policyholders:

Table with 2 columns: Reserve type and Amount. Includes Reserves on 3 1/2% and 3% standard, Provision for unpaid claims and prepaid premiums, Dividends due, deferred and accumulative, and Additional Reserves and Surplus Funds.

Total paid to and held for policyholders \$132,565,088.53.

The MUTUAL LIFE OF CANADA WATERLOO - ONTARIO

Operated solely for its policyholders

(lower yields), and the rates of interest on mortgage loans had a lower tendency, the Mutual Life more than maintained its 1924 rate, the 1925 average being 6.42 per cent.

A still further reduction in the lapse ratio is shown in the 1925 statement. Of the business written in 1923, the lapse in 1924 was 10.13% whereas of 1924 business only 8.64% lapsed in 1925—an exceedingly favorable result.

Last year witnessed a further increase of \$6,556,800 in the Company's accumulated assets, which now total \$72,517,566.

The present year opens with all classes of people expectant of still better conditions, and the Mutual Life of Canada is prepared to meet the sympathy of those who during the past week have suffered severely from various causes, through the effects of the boisterous weather.

This is certainly a time for Christian people to show their true spirit, by aiding those who less fortunate than themselves, are in dire straits and unprepared to meet the severity of these wintry climes.

The tie-up in the mail has caused some inconvenience but all are taking these things good naturedly, and generally helping things out by being cheerful, instead of making folks discouraged, by grumbling and grouching at conditions which nobody can alter in any way.

The humorous poet put the situation very aptly when he rhymed: "Smile and the world smiles with you, Kleck, and you kick alone. For the cheerful grin, will let you in. Where the kicker is never known."

The Skating Rink at Central Bedeque has been snowed up for some days. The boys are busy now clearing it off, but it will be a day or two before it is fit for business again. Hockey has come to an abrupt stop, through the storm, but plans are being formed to go on with the season's program as soon as weather conditions will permit. The girls have organized a Team, and planned to commence practice last week, but were prevented by the storm. There is no doubt but that as soon as they have had a few practices, that they will give a splendid account of themselves on the ice.

placed them in the position, where they are prepared to endure these severe storms, and during the sympathy of those who during the past week have suffered severely from various causes, through the effects of the boisterous weather.

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The weather has thrown out of working order much of the church work in the community. As in the previous week the ministers kept their various appointments but naturally the attendance was not large. The evening service in the Central Bedeque Church, was held in the vestry, which was filled with folks from the immediate vicinity. Dr. Siday spoke from the 1st Chapter of the Epistle of Paul to the Romans.

Phillipians, and all seemed to enjoy the service. Services in other churches in the morning were equally well sustained.

This weather is becoming increasingly hard upon the fox ranchers. Most of the days are spent shovelling snow, but up to the time of writing, none have lost foxes. However we may expect at any time, to hear that ranchers are chasing Reynard through the fields and woods. Two were reported at large yesterday, but so far they have not been captured, nor have the towners reported their loss.

The friends of Mrs. Davis Schurman of Freetown, are glad to hear that she is recovering from her recent illness. Although not yet completely recovered, Mrs. Schurman's condition is considered satisfactory. All join in hoping that she will soon be among us again. The baby of Mr. and Mrs. Leslie Simmons, is about a year old now. He has been again after a bad attack of measles while the little boy of Mr. and Mrs. Darrow Mose is considered well out of danger after a bad attack of pneumonia. Other sick folks are reported on the road to recovery, and while there are many confined to their homes with colds, yet nothing very serious has occurred at present.

NOT TO BE TAKEN AWAY. A well-dressed lady was seated in a bus next to a small boy, who was sniffling and crying.

She bore it for some time, then said: "Have you got a handkerchief, little boy?"

"Yes," replied the child, "but mummy said I wasn't to lend it to the strangers."

—By George McManus

