

PERSONAL LOANS
For Winter Needs or Any Other Useful Purpose
ONE YEAR TO REPAY
APPLY TO NEAREST BRANCH OF
The Canadian Bank of Commerce

MONTHLY DEPOSITS PROVIDE FOR REPAYMENT

IF YOU BORROW YOU MAKE YOU RECEIVE DEPOSITS OF

\$ 60	\$ 55.87	\$ 5
\$ 100	\$ 89.71	\$ 8
\$ 150	\$ 134.80	\$ 12
\$ 200	\$ 179.92	\$ 16
\$ 250	\$ 225.04	\$ 20
\$ 300	\$ 270.17	\$ 24
\$ 350	\$ 315.29	\$ 28
\$ 400	\$ 360.42	\$ 32
\$ 450	\$ 405.54	\$ 36
\$ 500	\$ 450.67	\$ 40
\$ 550	\$ 495.79	\$ 44
\$ 600	\$ 540.92	\$ 48
\$ 650	\$ 586.04	\$ 52
\$ 700	\$ 631.17	\$ 56
\$ 750	\$ 676.29	\$ 60
\$ 800	\$ 721.42	\$ 64
\$ 850	\$ 766.54	\$ 68
\$ 900	\$ 811.67	\$ 72
\$ 950	\$ 856.79	\$ 76
\$ 1,000	\$ 901.92	\$ 80

OTHER AMOUNTS AT PROPORTIONATELY LOW RATES
YOUR ESTATE IS PROTECTED BY LIFE INSURANCE, WHICH THE BANK ARRANGES

STOCK QUOTATIONS

BANKS
(Canadian Press)

Stocks	Close
Canada	160
Commerce	160
Nova Scotia	160
Montreal	191 1-2
Royal	191 1-2

Exchange Montreal Stock
(Canadian Press)

Stocks	Close
Bell Tel	156
Bruck Silk	5 1-4
Bldg Products	15 1-4
Can Cement	6
Can Nor Fr	9
Can Ind A	185
Celanese	5 1-4
Cons Smelt	3 1-2
Dist Seag	40 1-4
Dom Bridge	27 3-4
Dom Steel B	26 1-2
Dryden	5 1-8
Imp Tob	6 1-4
Int Nickel	13 5-8
Lake Woods	34 3-4
Quebec no 2, fresh or re-graded, 34 3-4	18 3-8
Quebec no 1, pasteurized, wholesale jobbing price, regraded, 35 1-2	11
Quebec no 2, fresh or re-graded, 34 3-4	29
Western white, current receipt price, 13 13-16-15-16; colored, current receipt price, 13 15-14 3-16; white and colored, wholesale price, 14. Quebec white and colored, current receipt price, 13 3-4; wholesale price, 14.	28 1-4
Eggs: graded shipments in used free cases, selling price, A—large 31—32; A—medium 29; A—pullets 28.	39
Potatoes: Que whites no 1 75's 60-65; no 2, 40-55; NB mountain, no 1 75's 65-70; PEI cobblers, no 1 75's 65-70; PEI mountain, no 1 75's 70-75.	59 3-4
Power Corp	5 1-2
Shawinigan	18
SI of Can	1
SI of Can Pfd	1
WPG Elec A	1
WPG Elec B	1

N. Y. Stock Exchange
(Canadian Press)

Stocks	Close
Am C and F	30 3-8
Am Tel Tel	127 1-4
Anaconda	27 1-4
Baldwin Loco	17 7-8
Bendix Av	33 1-4
Beth Steel	38 3-8
Ches Ohio	42 1-4
Chrysler	77 7-8
Gen Edison	22 1-4
Gen Elec	35 3-8
Gen Motors	33 3-4
Gen Pfd	50 1-8
Kennecott	27 1-4
Mont Ward	35 5-8
N Y Central	37 3-8
Nor Am Co	14
Lake Woods	16 7-8
Phill Rep Co	22 3-8
Ste Oil Nj	33 5-8
Texas Corp	39 5-8
United Alp	22 3-8
U S Rubber	23 7-8
U S St Co	70 3-4
Vanadium Corp	34 1-8
West Union	31
West Elec	103 7-8
Woolworth	1

MINING

(Canadian Press)
TORONTO, Dec. 13—

Stocks	Close
Acme Oil	10 1-2
Aldermac	15 1-2
Amn Gold	1 1-4
Anglo Din	52
Hard Huron	260
Arnfield	8
Ashley	5
Astoria	3 1-2
Aunor Gold	220
Bagamac	15
Bankfield	7 1-2
Base Metal	10
Bear Ex	6 1-2
Beattie	110
Bigdoo	11 1-4
Bobo	7
Broulan	92
Cal Edm	143
Calmont	26
Can Treth	55
Cent Pat	192
Chester	144
Cochenour	88
Coniarum	153
Coniagas	170
Smelters	40 1-8
Denison	3
Dome Oil	25
Lake Woods	9 1-2
Bas Crest	3 5-8
East Mal	277
Eldorado	44
Falcon	226
Gen Kirk	5
Founda	42
Francour	40
Gods Lake	17
Goldale	13
Gold Gate	1 1-2
Goodfish	2
Gra Bousq	37
Gunnar Gold	112
Halrow	112
Hard Rock	4 1-2
Harker	13 1-8
Hollinger	244
Home Oil	2 1-4
Homestead	2 1-2
Hovey	29
Insp M	34 3-4
Nickel	28
Jack Waite	1
Jacola	1
J M Con	365
Kerr Add	102
Kirk Lake	19 3-4
Lakeshore	500
Lamaque	55
Leitch	420
Macassa	230
MacLeod	118
Madsen	1 3-8
Marratgo	130
McKenzie	25 1-2
McWatters	90
Min Cpn	2 1-2
Morris Kirk	2 3-4
Murphy	31 3-4
Naybob	126
Nipissing	59 1-2
Noranda	118
Okalta	75
Omega	15
Pacala	4 3-4
Panour	155
Pandora	8
Paymaster	24 3-4
Perron Gold	170
Piek Crow	293
Pioneer	215
Powell	93
Premier	335
Preston	9
St Ant	271
Sen Ant	51 1-2
Senior	88
Sheep Ck	85
Sherritt	650
Sigma	61
Sissee	40
Sladen	9
Slave Lake	160
Sleep Rk	5
Siraw Lake	15 1-2
Sud Cont	4 1-2
Sud Cont	275
Sullivan	310
Teck Hugh	230
Upper Cda	300
Ventures	360
Waite Amu	21 1-2
Wendigo	9
Wood Cad	710
Wrt Harg	5 1-2
Ymir YG	5 1-2

Produce Prices
MONTREAL, Dec. 13—(CP)—Produce Market prices here today, as reported by the Dominion Department of Agriculture, follow:

Butter: first grade, creamery, 35 1-2-36; second grade, creamery, 34 3-4; first grade solids, jobbing price, 35-35 1-2; Quebec no 1 pasteurized, wholesale jobbing price, regraded, 35 1-2; Quebec no 2, fresh or re-graded, 34 3-4.

Cheese: Western white, current receipt price, 13 13-16-15-16; colored, current receipt price, 13 15-14 3-16; white and colored, wholesale price, 14. Quebec white and colored, current receipt price, 13 3-4; wholesale price, 14.

Eggs: graded shipments in used free cases, selling price, A—large 31—32; A—medium 29; A—pullets 28.

Potatoes: Que whites no 1 75's 60-65; no 2, 40-55; NB mountain, no 1 75's 65-70; PEI cobblers, no 1 75's 65-70; PEI mountain, no 1 75's 70-75.

Grain
CHICAGO, Dec. 13—(AP)—Wheat prices tried without much success to rally today and after gains ranging from 3-8 to 5-8 of a cent, deferred contracts closed lower. Seasoning of May and July wheat was based partly on favorable crop prospects.

Wheat closed 3-4 lower to 1-8 higher, Dec 89 1-4-1-8, May 83 3-4-5-8; corn 3-8-3-8 down, Dec 90, May 59 7-8-3-4; oats 1-8-1-4 down.

WINNIPEG, Dec. 13—(CP)—Wheat futures prices displayed a slightly easier tone today in a listless session on the Winnipeg grain exchange. At the close values were 3-8 cent lower with December 73 7-8, May 77 3-4 and July 79 5-8 cents.

Buenos Aires was reported unchanged at noon.

In the cash wheat market, trade was light.

In the coarse grains there was minor buying by malsters in barley, while shippers showed some interest in oats, but the volume changing hands was small.

Montreal Curb
(Canadian Press)

Stocks	Close
Abitibi Com	7 3-8
Abitibi Pfd	18 1-2
B A Oil	10
Beauharnois	12 1-2
Bathurst A	5 1-8
Don A	10 3-4
Fraser VTC	16 1-4
Fraser	9 1-8
Imp Oil	13 3-4
Int Pet	12 1-2
Price Com	1
Price Pfd	1

FINANCE
By Frederick Gardner
Associated Press Financial Writer

NEW YORK, Dec. 13—(AP)—Strength continued in parts of today's stock market but many leaders lacked rising vigor.

Gains ran to 2 points or so at the top although these were reduced or cancelled in some cases at the close. Transfers of 961,450 shares were the largest since Nov. 15. They compared with 781,410 yesterday.

Bell Telephone, in the Canadian list, fell back 2 1-4 points while Ford lost a small fraction.

The Associated Press average of 60 stocks was up 1/4 of a point at 44.3 but still was under the 45.7 mark of a month ago.

Listed performer of the day was Commonwealth and Southern, which opened on a block of 70,800 shares. The stock finished up 1 1/4.

U.S. Steel and Bethlehem ended down 1-4 each.

Getting into new high ground for 1940 were Crucible Steel common and preferred, White Motors, Paramount Pictures and American Shipbuilding.

On the upside were Republic Steel, Chrysler, U.S. Rubber, Warner Bros., International Telephone, Universal Pictures preferred, Loew's, Sears Roebuck, Montgomery Ward, Consolidated Edison, North American, Nickel Plate preferred and Kennecott.

Among losers were American Telephone, Standard Oil of N.J., Douglas Aircraft, Great Northern, General Motors, General Electric and U.S. Gypsum.

Use Minard's for sprains.

Business Stand For Sale
We offer for sale our General Business stand at French River. This includes: General Store and Warehouse with stock of general merchandise, also Warehouse at Wharf, Dwelling, Barn, and Outbuildings.

MALPEQUE TRADING COMPANY, LTD.
For particulars apply to:
MR. J. H. HOWATT, Charlottetown
MR. L. D. McNUTT, Malpeque
L285-12-14-17-20

TO LET
76 School Street. An exceptionally comfortable house. Six rooms and bath. Sunporch. Recently renovated throughout. Newly installed hot water system. Polished hardwood floors. Interior newly decorated. Exterior to be painted in the Spring. Large lot in rear suitable for garden. Reasonable rent.

Apply
H. K. S. HEMMING and CO.

Market At A Glance
(By The Canadian Press)

Toronto and New York—Stocks closed higher.

Montreal—Papers lower; other groups higher.

Winnipeg—Wheat 3-8 cent lower.

New York—Cotton and rubber higher; sugar and coffee lower.

FOR RENTAL
Desirable seven-room bungalow style house, modern plumbing and oil burning furnace in best residential part of the City.

Apply,
The Eastern Trust Co.

NOTICE OF RESOLUTION FOR WINDING UP P. E. J. CO-OPERATIVE, FIC & PULTRY ASSOCIATION

Notice is hereby given that at a Special Meeting of the members of the Association held in the Agricultural Hall, Charlottetown, on Tuesday, the 10th day of December 1940, at the hour of two o'clock in the afternoon, a Resolution was passed for the winding up of the said Corporation voluntarily, under the provisions of "The Voluntary Winding Up Act" and that the undersigned was appointed Liquidator for the purposes of winding up the affairs of the Corporation and distributing its assets.

DATED this Twelfth day of December A. D. 1940.
LEONARD McDONALD,
Liquidator.
L-381-12-14-21.

Advertising Rates Payable in Advance
Minimum Charge for Any Advertisement 25 Cents

Central Guardian locals, 50 per word; Western and Eastern local 25 per word; Announcements and Coming Events 30 per word; In Memoriam Notices 70 per inch; Lists of floral and Spiritual Offerings, Cards, etc. 50 per name; Letters of condolence 70 per inch. Wedding engagements 40 words for \$1.00 and 10 cents for every additional 3 words. Notices of Thanks and appreciation, 70c per inch or 40 per word. Lists of Subscriptions, 10 cents per inch. Address and Presentation \$1.00. Other rates on application.

Male and Female Help Wanted
NOW IS THE TIME TO GET A Government job as Steno, Clerk, Postman, Customs Clerk, etc. Applications for next stenographers exam to reach Ottawa, Dec. 20. Free booklet and information from M. C. C. School Ltd., Toronto 19. N-665

Agents Wanted
IF YOU WANT TO START A business of your own and become independent, write today for the Jito Proposition. No risk under thirty day trial offer. The most complete line of offers with Free Products for consumers. Start now to begin the new year right. Women and men accepted. Apply at 210, 1435 Montclair, Montreal, N-9.

Dealers Wanted
DISTRIBUTE 200 FAMILIX Necessities from door to door. There is a big demand for toilet articles, medicines, alimentary products, cleaners, etc. Sell for guaranteed satisfaction or money refunded. Ready profits with your first sales. Increase your list of customers every day. Try this independent business with risk. For details, communicate with G. St. George, 570 St. Clement Street, Montreal.

For Sale
FOR SALE—SHINGLED BUILDING, 36x24 feet at all heights. Tel. 570-J. L-387-12-13-21.

FOR SALE—8 JUNKS PIGS, John Spencer, Malpeque Road, L-583-12-14-21.

FOR SALE—GENERAL PURPOSE Colt 2 1/2 years, two young calves. H. Nelson, Marshfield, L-367-12-14-11.

FOR SALE—FOLDING PING Pong Table complete \$10.00. Movie Camera, Case, Projector \$25.00. Boys Boots, Skates, size 6, \$2.50. Phone 487. L-314-12-10-14.

LARGE ASSORTMENT OF USED baths, sinks, toilets, lavatories, furnaces, radiators, pipe and fittings at bargain prices. Satisfaction guaranteed. Union Plumbing & Heating Supplies, 34 Craik St., West Montreal, Que. N-17.

Salesman Wanted
EXPERIENCED HARDWARE salesman to cover Prince Edward Island and part of Nova Scotia, representing old established wholesale house. Apply stating age. Box C. L. Guardian, N-27-12-14-21.

Agents Wanted
WANTED—A GOOD RELIABLE man to supply customers with Rawleigh Products. Write Rawleigh's Dept. M-L-470-127-L, Montreal, Canada.

Male Help Wanted
APPRENTICE WANTED TO learn Barber Trade Short Course. Expert training. Molar Barber College Halifax. N-455

Strayed
MACINTOSH APPLES AT F. S. Reeves'. L-252-12-11-41.

To Let
TO LET—COTTAGE 280 GRAFTON. Apply 44 School. L-268-12-11-31.

Female Help Wanted
WANTED MAID, APPLY GUARDIAN. L-377-12-14-31.

WANTED—HOUSEKEEPER, Apply Guardian. L-382-12-13-21.

WANTED—MAID, MRS. D. M. Cass, North River Road. L-388-12-14-11.

WANTED—EXPERIENCED MAID, References required. Phone 1149. L-382-12-14-31.

FOR SALE
We have houses bungalows, tenements and apartments for sale in all parts of the City, including several high grade properties for private sale.

CITY BUILDING LOTS
Some of the best residential lots in the City at reasonable prices on long terms of payment.

FARMS in all parts of the Island.
Ask for Catalogue.

OUT OF TOWN HOUSES, in towns and villages.

HOTELS—STORES—WAREHOUSES in town and country.

BUSINESS OPPORTUNITIES in Country centers—several on main paved highways.

OFFICES AND WAREHOUSES TO LET

APARTMENT TO LET
Highly desirable apartment in best location and most desirable surroundings. Seven rooms, heated, hot water, hot water. In excellent condition.
Apply,
H. F. MacPHEE,
Solicitor, Riley Building, Charlottetown.
L-263-12-11-14-16-18-21-23.

Wanted
WANTED IMMEDIATELY—TWO tons of Chickens. W. P. Smith, Stanley Brick. L-291-12-12-11.

For Rent
FOR RENT—NICE BRIGHT front room. Unfurnished. Hot plate. Phone 1050-L. L-376-12-14-11.

Sweden's New Fuels
STOCKHOLM—(CP)—Scarcity of imported liquid fuel has led to producer-gas and wood fuel equipment substitutes for fuels for the engines of Sweden's fisher-boats, very important in the nation's food supply.

Money to Loan
Available to those with regular monthly income. Confidential quick service. Inquire as to rates.

ALL APPLICATIONS CONSIDERED
MARITIME FINANCE LIMITED
Marble Building, Halifax
For further particulars apply

PALMER & HASLAM
Bank of Nova Scotia branches
Charlottetown Phone 85

TENDERS
Will be received up to noon, Dec. 23, 1940 for the supplying and delivery of the following material delivered at my Mill Yard, Souris. All material to be straight, sound and green and piled in piles suitable for measurement.

50 cords spruce and fir lumber 10 ft long 5 inches and up in diameter at small end.

100 cords spruce and fir lumber 12 to 14 ft long, 7 inches and up in diameter at small end.

100 cords spruce and fir lumber 12 to 18 ft long, 8 inches and up in diameter at small end.

100 cords yellow birch lumber, 12 to 18 ft long, 12 inches and up in diameter at small end.

Prices to be submitted per cord for whole or in part and delivery to be completed by March 15, 1941.

Lowest or any Tender not necessarily accepted.

E. E. SHARBELL,
Portage, P.E.I.
L-317-12-12-31.

Confidential Cash Loans
Amounts Up To \$500.
Money can be borrowed for any useful purpose. Repayable in equal monthly installments to meet individual requirements.

No Discounts

You receive the amount you apply for

Tel. 266
P. O. Box 454

Quick Service
9.00 to 5.30 Every Day

FREE Spring And Mattress
With Every Suite Purchased

NO MONEY DOWN
Easy Monthly Payments
Start In January 1941

Buy War Savings Stamps

H. K. S. HEMMING & CO.
EVERYTHING IN REAL ESTATE
142 Richmond St. Tels. Day 1376—Night 344

JUST AS WE TOLD YOU.
The demand for Charlottetown properties, both business and residential, has been growing steadily during recent months. Men of vision are not simply nibbling. They are buying. For good reason all the sales are not being recorded. Opportunities like the present do not repeat themselves. Come to see us. We have some wonderful values to offer.



This Christmas ... Make It A Home Gift

Make This Her Happiest Christmas!
Give Her A Smart, New, Modern Bedroom Suite

PRICED AT 59.00 AND UP

HOLMAN'S 2 BIG STORES
SUMMERSIDE & CHARLOTTETOWN

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L-317-12-12-31.

Money to Loan
Available to those with regular monthly income. Confidential quick service. Inquire as to rates.

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Marble Building, Halifax
For further particulars apply

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