



"Don't you think our waitress is very attractive?" "Maybe, but I wish she was a little more fetching."—Humorist.

Advertising Rates—Payable in Advance
Minimum Charge for Any Advertisement 25 Cents.
Central Guardian locals, 4c per word; Western and Eastern locals 2c per word; Announcements and Coming Events 2c per word; Classified 2c per word; In Memoriam Notices, 70c per inch; Lists of Funeral and Spiritual Offerings, Cards, etc., 4c per name; Letters of Condolence 70c per inch. Wedding engagements 40 words for \$1, and 10 cents for every additional 3 words. Notices of Thanks and Appreciation, 70c per inch or 4c per word. Lists of Subscriptions 40 cents per inch. Other rates on application. Minimum charge for any advertisement twenty-five cents.

Male Help Wanted

APRENTICE WANTED TO learn Barber Trade Short Course expert training. Molar Barber College Halifax. N-706.

WE HAVE HELPED HUNDREDS obtain positions as Letter Carriers, Postal Clerks, Customs Examiners, Clerks and Stenographers, etc., and can help you. Write us for proof and free information. M. C. Schools Ltd., Toronto, 10 Oldest in Canada. M. H. W.

WANTED EXPERIENCED FOX rancher, single, willing to leave Province. References required. Apply 197 Prince St., Charlottetown. L-198-12-27-41.

Glen Valley School Closing

The semi-annual examination of Glen Valley School was held on the afternoon of Thursday Dec. 22, with a good number of parents and visitors present despite the inclemency of the weather.

The pupils were examined in the various subjects by their teacher, Phoebe M. Blonden. At the conclusion of which the following programme was carried out by Mr. Hedley MacPherson as chairman.

Remarks by Chairman. Opening chorus, by the school. Welcome, by Waldo Abbott. Dialogue, "Innoculation, Day at School. Recitation, by Vera MacPherson.

Christmas Acrostic, by pupils. Recitation, by Rena MacLean. Recitation, by Bobby Abbott. Dialogue, "The Singing School Teacher. Recitation, by Donald Dickenson.

At the conclusion of the programme the tree was unloaded and the pupils were each presented with gifts from their teacher and also from the Women's Institute. The pupils and visitors were then treated to candy by the Teacher. The teacher was presented with a lovely box camera by the pupils.

The singing of the National Anthem brought the afternoon to a close. M.H.O.F. oerq8t

WAS NATIVE OF THIS PROVINCE
Amelia Simons, native of Bay Fortune, Prince Edward Island, who came to Boston in her girlhood, died today in her 101st year. She left three daughters.

Professional Cards

D. F. ARCHIBALD
Chartered Accountant
140 Richmond Street
Phone 47. P. O. Box 12

MCLEOD & BENTLEY
W. E. BENTLEY, K.C.
J. A. BENTLEY, K.C.
C. F. BENTLEY, LL.B.
Solicitors and Attorney-at-Law
MONEY TO LOAN
180 Richmond Street

FREDERIC A. LARGE
Barrister, Solicitor, etc.
Successor to D. Edgar Shaw, K.C.
Frowse Block, 27 Grafton Street,
Charlottetown, P.E.I.
Money to Loan
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M. ALBAN FARMER
BARRISTER, SOLICITOR, ETC.
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Charlottetown

ALEX W. MATHESON
BARRISTER, SOLICITOR, ETC.
Money to Loan
Collections
Office: 90 Great George Street

MARITIME ADJUSTMENT BUREAU
CREDIT - COLLECTIONS
CREDIT REPORTS
PERSONAL LOANS
Fearden Bldg., Charlottetown
Phone 1216

Female Help Wanted

WANTED - COUNTRY GIRL FOR housework. Write "B." Guardian. L-202-12-28-31.

Firm Tone On Montreal Stock Market

MONTREAL, Dec. 27.—(CP)—The stock market undertone was firm to today, despite narrow, scattered losses.

A quiet flow of demand buoyed the metals and gains of 1-2 and 3-4 respectively, came out in Hudson Bay at 34 and Noranda at 80 1-4. Nickel, ahead in early dealings, receded to close unchanged. Utilities were drab, with Brazilian off 1-4 at 8-3-4.

Cities stirred into action and small improvements were posted in International Pete at 27 and McColl Front end at 7. Also better were the Constructions, with a point-gain for Steel of Canada, Dominion Steel and Pipe, and United Corp.

Canadian Car drew the early demand but late profit-taking brought the price down to 17-3-4, off 1-4. Also held small amounts were St. Lawrence Corporation, Dominion Steel and Pipe, and United Corp.

Total sales: 38,200; Industrials, 15,500; Mines 22,700; Bonds \$500.

Life Insurance In Canada

TORONTO, December 21.—Sales of new ordinary life insurance in Canada and Newfoundland in November totalled \$36,611,000, according to returns compiled by the Life Insurance Sales Research Bureau, and given out today by the Canadian Life Insurance Officers Association.

Detailed sales by provinces, based on returns by 18 companies having 87% of the total insurance in force, exclusive of group and wholesale insurance, annuities, pension bonds without insurance, reinsurance, revivals, etc., were as follows:

Table with 2 columns: Province and Sales. British Columbia: \$2,685,000; Alberta: 1,792,000; Saskatchewan: 1,355,000; Manitoba: 1,390,000; Ontario: 16,989,000; Quebec: 8,904,000; New Brunswick: 956,000; Nova Scotia: 1,322,000; Prince Edward Island: 178,000; Newfoundland: 430,000. Total: \$36,611,000.

EAST ROYALTY WOMEN'S INSTITUTE

The December meeting of the East Royalty Women's Institute met at the home of Mrs. F. Armstrong. The Vice President presided and the meeting opened with the singing of the Ode followed by repeating "O Club Woman's Creed".

The meeting was presided over by Mrs. H. Clay. Roll call to be answered by how we spent Christmas. Meeting closed by The King.

INTER-VARSITY MEET

LONDON.—(CP)—The annual athletic meet between Oxford and Cambridge Universities will be held March 18 at the White City here.

FINANCIAL

PERSONAL LOANS ONE YEAR TO PAY

Apply to Nearest Branch of The Canadian Bank of Commerce

MONTHLY DEPOSITS PROVIDE FOR REPAYMENT
If You Borrow You Receive You Deposit Monthly
\$ 00 \$ 55.57 \$ 5
\$ 100 \$ 106.96 \$ 9
\$ 150 \$ 157.36 \$ 14
\$ 200 \$ 202.23 \$ 18
\$ 250 \$ 252.25 \$ 22
\$ 300 \$ 302.54 \$ 26
\$ 350 \$ 352.54 \$ 30
\$ 400 \$ 402.54 \$ 34

OTHER AMOUNTS AT PROPORTIONATE RATES
NEW YORK, Dec. 27.—(AP)—Foreign exchange: Great Britain demand 4.66 5-8, 4.66 5-16 4.66 9-16; 60-day Canada 4.66 5-8; demand Canada 98 15-16; France 2.63 9-16; Germany 40.10 3-4; Italy 5.26 1-4.

STOCK QUOTATIONS

N. Y. Stock Exchange Montreal Stock Exchange

Table of stock quotations for N.Y. and Montreal exchanges. Columns include Stock names, Close prices, and Change. Includes stocks like Bell Tel, Bradlun, Bruck Silk, Bldg Products, B O Power, etc.

New York Curb

Table of New York Curb stock quotations. Columns include Stock names, Close prices, and Change. Includes stocks like Am Cyan B, Am Gas Elec, Am Super Power, etc.

Produce Prices

MONTREAL, Dec. 27.—(CP)—Prices ruled firm in quiet trading on the produce section of Canadian commodity exchange today. Butter spot Que. (92 score) 20 3-4; Que. (88 score) 19 5-8-20. Sales: 100 boxes Que. (92 score), 21.

Livestock

MONTREAL, Dec. 27.—(CP)—Receipts on Montreal livestock markets today were: Cattle 61, calves 420, sheep 889; hogs 569. There was a good demand for all kinds of livestock. Cattle were 25 to 50 cents higher, veal calves and hogs were firm, and grass calves and lambs steady.

Montreal Curb

Table of Montreal Curb stock quotations. Columns include Stock names, Close prices, and Change. Includes stocks like Abitibi Com, Abitibi Pfd, Abestoes, etc.

The Provincial Bank of Canada

ANNUAL REPORT

Liquid Assets 73%—Increase in Deposits And Loans

The financial statement of the Provincial Bank of Canada, covering operations for the fiscal year ending November 30th last, shows increases in net profits as well as in deposits and loans, and a continued strong liquid position.

At the end of the year, after the usual deductions, are \$450,427.72, equal to \$7.45 per share, as compared with \$440,410.00 or \$7.25 in the preceding year.

After payment of a 6% dividend amounting to \$240,000.00—of federal and provincial taxes totalling \$102,300.00—after appropriating \$60,000.00 for depreciation on real estate—and transferring \$50,000.00 to the contingent fund, there remains a surplus of \$241,035.00 to report at the credit of Profit & Loss account.

Total deposits, as at November 30th 1938, were \$49,332,903.24. There is an increase of nearly \$1,700,000 in interest-bearing deposits, which is a constructive factor since the saving public continues to practice economy and to keep high cash reserves in the bank. There is a decrease in non-interest bearing deposits, including government deposits that reflects a temporary slackening in the volume of business transacted during the past few months.

Total investments in securities at \$26,103,321.00 show very little change. Holdings of short term securities have decreased by approximately the same amount. Total assets amount to \$77,602,463.50.

The Annual General Meeting of Shareholders, to be held at the Hotel Victoria in Montreal, has been called for Thursday January 12th, 1939.

MINING

TORONTO, Dec. 27.—(CP)—The whole Toronto market was sluggish throughout the session until the last 15 minutes when the gold group lived up and a quick mark-up of prices substituted early minor losses for an index gain of 57.

Turnover in Noranda was fairly heavy and the close at 80 showed a minor net gain. Nickel finished slightly higher and Smelters was off 1-4 while Inco and Bay was unchanged. Changes along the cheaper base metals were limited to a few cents.

Trading in the western oil was below the recent average and the price tone was a bit soft. Home dropped 12 cents to 1.98, Calgary-Edmonton 10 to 2.50, Okla 3 cents to 1.60, and Frith 5 to 60. Denver and South End Pet finished the session slightly higher.

Currencies

MONTREAL, Dec. 27.—(CP)—The United States dollar strengthened 1-16 of one cent to 1-16 cent premium on Montreal for a sign exchange today while Found sterling gained 5-32 of a cent at 84.71 15-32. French francs were slightly higher at 2 66 3-16 cents.

UNDATED MONEY BOX

(By The Canadian Press)
Closing exchange rates
At Montreal—Pound 4.71 15-32; U. S. dir 1.01 1-16; franc 2.-66 3-16
At New York—Pound 4.66 9-16; franc 1.98 15-16; franc 2.-63 9-16.
At Paris—Pound 177.15 fr; U. S. dir 27.98 fr; Canadian dir 37.5-8 8-16
In Gold—London market closed.

MARKETS AT A GLANCE

(By The Canadian Press)
Toronto and Montreal—Gold shares higher; other groups lower.
New York—Stocks closed lower.
Winnipeg—Wheat 5-8 to 1-2 cent higher.
London—All markets closed.
New York—Cotton and coffee lower; rubber and sugar slightly higher.

The Provincial Bank of Canada

CONDENSED STATEMENT—30th NOVEMBER, 1938

Table of condensed financial statement for 30th November 1938. Columns include Assets and Liabilities. Assets: Cash on hand, Deposits with other banks, Dominion and Provincial Government securities, etc. Total Assets: \$77,602,463.50.

THE GENERAL MANAGER, THE PROVINCIAL BANK OF CANADA, Montreal. The above is a condensed statement of the Balance Sheet submitted to the Shareholders which has been compared with the books of the Head Office and with the certified Branch Returns. We have obtained all the explanations that we have required.

Montreal, December 26th, 1938.

PROFIT AND LOSS ACCOUNT—30th NOVEMBER, 1938

Table of Profit and Loss Account for 30th November 1938. Columns include Balance at credit of Profit and Loss Account, Profits for the year, Quarterly dividends, etc. Total Profit: \$241,035.00.

FOR THE BOARD OF DIRECTORS:

(Signed) J. R. CHOQUET, Chief Accountant. (Signed) G. H. ROY, General Manager. (Signed) J. U. BOYER, President.

RUSSELL-ROSS RITES READ QUIETLY SATURDAY

The wedding was solemnized with impressive dignity and quiet simplicity Saturday evening at St. Andrew's Wesley chapel of Janetta Louise Ross, daughter of Mr. and Mrs. J. F. Ross and Mr. Kenneth Sinclair Russell, son of the late Mrs. F. S. Russell.

For the ceremony the bride wore a dabbonnet dress, distinguished by draped blue and fuchsia chiffon on the bodice, caught by a contrasting bow at the high waistline. Her model chapeau was in the two harmonizing shades of her dress, and she had pinned a single orchid.

Miss Dorothy McArdie was the bride's attendant, and had chosen Larocno brown, with the contrasting emerald green accessories, and a corsage of rosebuds and valley lilies.

Mr. Wilfred L. Russell was the best man and Mr. Fred Russell and Mr. Elphinstone M. Russell were the ushers.

A reception followed at the home of the bride's parents when Mrs. Ross greeted the guests, wearing a black velvet formal with matching fur and a matching corsage.

BAILEY'S SCHOLARSHIP

CAPE TOWN.—(CP)—Sir Abe Bailey, famed South African sportsman, has announced he will found a scholarship of £300 (£1,410) a year to commemorate the Voortrekker centenary.

DENMARK ROUTS WALES

LANDUDNO, Wales.—(CP)—Denmark swept the boards in international bedminton matches against Wales, winning 14. It was Denmark's fourth victory in five competitions, Wales winning against the Danes last year.

CASTLE BECOMES HOUSES

GATESHEAD, England.—(CP)—Lord Ravensworth said his castle which is near here would be pulled down and rebuilt in the form of 30 ideal homes.

J. R. Bow & Son

Fire, Auto, Life, Accident, Sickness and Plate Glass Insurance at Lowest Rate
Agent at Summerside, Lloyd Lewis
144 Richmond St. Charlottetown

LIME

In accordance with the P. E. I. Department of Agriculture policy of assisting Island farmers to obtain Ground Limestone at low price, we are now prepared to ship lime in carlots of thirty (30) tons or more to all Island points at two dollars and eighty cents (\$2.80) per ton delivered in bulk and three dollars and fifty-five cents (\$3.55) per ton delivered in bags.
These prices are in effect until Dec. 31st, 1938.
Brookville Manufacturing Co., Ltd.
Brookville, St. John County, N. B.
H. G. S. ADAMS, MANAGER.