Money Habits

The money habits that rule you now are the foundation of your success or failure later on.

Constant saving of small amounts will give you the most profitable habit you can have—the saving habit.

Ask for our complimentary booklet—
"A Matter of Habit"

UNION BANK OF CANADA

Charlottetown Branch - R. B. Towriss, Manager

AUCTION SALE

Farm for sale on Monday, November 13th at 2 o'clock sharp at Earnscliffe. My farm of 114 acres of choice land, 106 clear and in extra state of cultivation. Good buildings and orchard, well watered by never failing brook. If not sold private will be sold as above. For particulars. Apply to

J. A. MacDONALD, Auctioneer, or
J. A. MORRISSEY, Vernon River

AUCTION SALE

I am instructed by C. R. Smallwood, Executor of the Estate of the late Minnuit J. Fitzgerald, to sell by Public Auction in the late residence of Minnuit J. Fitzgerald, No. 25 West Kent Street Charlottetown on Wednesday the 8th day of November A. D. 1922, all the household furniture in the said dwelling house consisting of parlor, dining room, kitchen and bedroom furniture including a few choice pieces 1 round mahogany parlor table, 1 folding card table.

Terms cash at sale. Dated this 31st day of October A. D. 1922

A. WILLIAMSON,
Auctioneer

AUCTION

I will sell by auction at Brackley Point Road on Saturday, Nov. 11 at 12 o'clock noon, my farm, consisting of 110 acres of choice land about 95 acres clear, balance in wood and lumber, with good buildings. This farm is well watered by a good spring and pump at door, there is also a good orchard. This farm is conveniently situated, being close to school, churches and stores; telephone in house, 5 miles from city of Charlottetown; buildings are well sheltered by a good grove to the north, also all my movables as follows: Draft mare 7 years old; horse, general purpose 6 years old; draft mare 11 years old; draft mare 7 years old; blood mare, 7 years old, good driver; 6 choice milk cows, 5 heifers, 1½ years old; Massey Harris binder, McCormick hay mower, hay rake (new.); 2 sets disc harrows, gang plow; single plow; set spike harrows; potato scuffler; potato digger; seeder and harrow roller. box cart, truck waggon, spring tooth harrow, turnip pulper, wood sleigh, jaunting sleigh, ¾ acre turnips, quantity of hay and straw, other articles too numerous to mentfion. Terms for farm made known at sale of stock and implements. 12 months credit on approved joint note with a discount of 6 per cent for cash.

MRS. JEMIMA WALKER,
BENJ. CARTER & SON,
5i Auctioneers.

FOR SALE

Fox ranch 23 pens, equipment, house,b uilt for sale of consignment foxes, now nearly all sold. Would consider arrangement with fox owner who wants to raise foxes here and get Michigan prices.

L. B. SPAFFORD,
Buchanan, Mich.

FARM FOR SALE

75 acres with good buildings. Half mile from railroad station.

J. CHISHOLM,
850 Water Street
Meadville, P. A.

AUCTION SALE.

I will sell by Public Auction on my premises at Montague, on Monday, November 10th, at one o'clock sharp, my stock, crop and implements. For further particulars see hand bills. If stormy sale will be held the following fine day.

JOSHIA CAMPBELL
Montague

J. A. McDONALD, Auctioneer.

Big Clearance Auction Sale

Having sold my farm I will sell without reserve at Mt. Albion, on Thursday, November 9th, 1922 at one o'clock, sharp Stock, Crop and Implements as follows :

STOCK—1 driving horse 4 years old; 1 draft gelding 6 years old; 6 choice milk cows, 1 to freshen Dec. balance in March and April, 1 calf, pigs and hens.

CROP—15 tons hay, lot of straw, 400 bushels oats, 80 bushels wheat, 200 bushels potatoes, reds, ½ acre turnips, quantity apples.

IMPLEMENTS—1 hay mower, (new), 1 seeder, 1 hay rake steel, (new), 1 gang plough, 1 disc. harrow, 2 wood sleighs, 1 pole and swings, 1 driving sleigh, 1 block and tackle, saws, 2 horse rugs, 1 cart and wheels, 1 truck wagon, 1 set pin harrows, 1 spring tooth harrow, 1 single plough, 1 potato digger, furniture, chairs, stoves, bedroom and parlor furniture, outside windows, blinds, screen windows, screen doors, beaver boards, conglium square, cream cans, quantity wood, 1 cream separator and lot of articles not mentioned. Everything must be sold as farm is disposed of.

If stormy first fine day. Sale starts positively on time.

TERMS—12 months on all sums over $10.00. 6 per cent. off for cash.

BENJ. WEATHERBIE,
Mt. Albion

J. A. McDONALD, Auctioneer.

NOTICE !

S. S. "HARLAND" SAILINGS AFTER OCTOBER 1st.

Mondays for Orwell at	1 p.m.
Tuesdays for Orwell at	2 p.m.
Wednesdays (only) for Victoria at	7 a.m.
Fridays for East River at	5.30 a.m. and 2 p.m.
Saturdays for West River at	6 a.m. and 2 p.m.

900G01-3-1wk.

S. S. "MANOA"

Leave Montreal	Arrive at Ch'town and leave for St. John's	Arrive at Ch'town and leave for Montreal
September 30th	October 3rd	October 9th
October 14th	October 17th	October 23rd
October 28th	October 31st	November 6th
November 11th	November 14th	November 20th
November 25th	November 28th	

For freight rates and further information apply to

Carvell Bros., Agents

EASTERN STEAMSHIP LINES INC.

INTERNATIONAL LINE

S.S. GOVERNOR DINGLEY will leave St. John every Wednesday at 8 a.m. and every Saturday at 6 p.m. (Atlantic time) for Boston.

Wednesday trips are via Eastport and Lubec, due Boston about 30 a.m. Thursday.

Saturday trips are to Boston direct, due Sundays about 2 p.m.

RETURN—Leave Boston Mondays and Fridays at 10 a.m. for Eastport, Lubec and St. John.

FARE $10.00 STATEROOMS $3.00

At Boston connection is made via the Metropolitan Line express freight and passenger steamers for New York and points South and West.

For staterooms, rates and additional information, apply to

A. C. CURRIE, Agent, St. John, N.B.

A Sweetheart at Thirty

THE STORY OF A WOMAN'S TRANSFORMATION

By Marion Rubincam

HIS STORY
Chapter 80

I doubt whether Violet slept much that night. But the next morning at 8, Bud appeared at our door.

We were sitting down to breakfast, when he knocked. I opened the door, and he came in, looking tired and a little haggard—he had not shaved and he evidently had slept very well.

Vi gave a little cry of relief and joy, and ran from the table—and into his arms.

"It's all right now, isn't it?" she said, holding up her face for his kiss.

It's all right now, while I have my arms around you," he answered. "But the rest of it is all wrong. Can I have breakfast with you, Aunt Enid?

"Indeed you may." And I went out to the little kitchen, to bring in cereal and not milk, and more coffee.

"And now don't talk till you are nearly through breakfast," Vi said pouring his coffee and forgetting to eat herself in her care for him. In spite of our anxiety that made me smile.

I knew then that no matter whom she married, Vi would make a perfect wife. She never nagged, she had her way when she wanted it by coaxing—which is certainly the prettier method—and she knew that no man is entirely human until he has had one cup of morning coffee.

"Now!" she said, pushing aside her scarcely touched cereal, when Bud finished the coffee.

"I can't tell you all the details," he said, "because I have got to get into the office by nine. I don't know whether there is any music to face there or not. If there is you'll have to protect me from Meade, Aunt Enid," he added, turning to me. "He has a bad case on you and if I get into trouble, you may have to get me out."

"Don't talk nonsense, Bud," I reproved him angrily.

He flushed a little and turned to his eggs. Vi poured him some more coffee and used up all our tiny bit of cream in it.

"About Pete and Simons" Vi said. "That where you left off last night. Did you go home, by the way?"

"No," he answered. I hunted up a rotten little hotel and stayed, but I'll go back tonight. If they're after me, they'll get me anyway."

"Get you—I don't understand," Vi said, her cheeks growing white. "What have you done?"

"Nothing," Bud answered, and repeated it. "Nothing. But I've been mixed up with a lot of stuff, and I'll have a hard time proving I'm innocent if they go after me."

"But I still don't understand—"

"Pete got himself into trouble and had to have money to get out. It was not even a case of losing the money he had put up—he already had borrowed. Simons said he would lend it to him—if he would let himself be knocked down and keep his mouth shut about it afterwards.'

"Knocked down—why on earth?

"It's a long story and I can only give you the outline," Bud said, drinking more coffee. "None of us can prove Simon said this—he's too clever to say it outright, and he never talks where people listen it would be Pete's word against his, and he has a good reputation and Pete has not. But he's in, we think, with a gang who are holding up messenger boys on the way around to bank—down in Wall Street there are hundreds around all the time you know—and getting off with the money."

"Go on. I don't see yet but—"

"Well, you will. you see the money and the bonds and those things from the offices are locked up in leather bags on satchels. They are locked with a key usually and strapped as well. Some times the bag is strapped to the waist, or over the shoulders of the boys who carry the stuff around to the banks. Thats for greater safety. However, sometimes the firms get careless and neglect all those precautions.

"In any case the boys often carry a great many thousand dollars on them. I have myself. I've carried $20,000 in bonds and notes many a day." He spoke proudly but Vi did not look admiringly at him as she normally would. Bud settled back to his breakfast.

"Well it seems that a gang of robbers has recently been formed, to rob the boys.

"In daylight?"

"Sure in daylight how else could they? And right down in the busiest place in New York. It's all the easier in a way because a dense crowd thrown in to excitement, gets in its own way. They suddenly knock down the boy cut loose the satchel, get in a waiting taxi without license tag or with a false one and get away. It takes less than sixty seconds. And if the boy loiters along the curb, near the cab why any man can reach out grab the satchel and be off. Sometimes they gag and kidnap the boy, but mostly they knock him down especially if the satchel is carried in his hand."

"Yes go on."

"Well, thats what Simon proposed to Pete. And Pete needed the money, so he consented. They knocked him down yesterday, and got off with $10.000 and I'll bet Simon's sore because he didn't make a larger haul. Only Pete wasn't supposed to struggle, and he did without meaning to and they did not hit him very hard. the police got suspicious and locked him up and they want him to tell who did it."

Tomorrow—An Interlude

Dad, Mother, Ironized Yeast for Rheumatism

Do You Realize What Ironized Yeast-Vitamines Will Do for Rheumatism and Lumbago?

Do you know that vitamines and iron are part of your very life? Do you know that the tissue-and-blood factory in your body needs these two materials, and needs them badly? Do you know that if your body furnace does not get enough of these, that

"Whoopee! Rheumatism Pains and Agony All Gone. Ironized Yeast Is Surely Wonderful!"

queer poisons, joint poisons, muscle poisons, acid poisons are formed instead of the healthy flesh and the rich blood you used to have in days gone by? If you hobble in your gait, if pains distort your body, if bending over is an unspeakable agony, if dull pains make you breathe heavily and moan, do not grumble at the roughness of the way,—smile sweetly, there is a rainbow ahead. Things are different now than they used to be, in the days of liniments, salves, complicated drugs, and all that,—remember? The happy secret today is Ironized yeast, one of the greatest of body-and-blood builders of all time. Begin taking Ironized Yeast today. Beware of imitations and substitutes, because Ironized Yeast is not a mere combination of yeast and iron, but is yeast Ironized, which is a substance all by itself. There is only one Ironized Yeast in all the world. Sold at all drug stores at $1.00 a package and containing 60 tablets, each tablet sealed. They never lose their power. Harold F. Ritchie & Co., Ltd., Toronto, Sales Agents. Say goodby to rheumatism from now on!

Notice of Meeting

T. A. Benson of the Poultry Division, Live Stock Branch, Ottawa, will address an open Public Meeting of Charlottetown citizens in Board of Trade rooms on the evening of Tuesday, November 7th.

Mr. Benson will relate experiences gained while travelling extensively since leaving the island and is particularly desirous of relating to the business men of our city some wonderful instances of the business men of cities on the Pacific Coast, co-operating with rural districts, thereby securing wonderful results in increased prosperity in urban and rural districts. Business men of all classes are especially urged to attend and everyone is welcome. Mayor Jenkins will preside.

Big Clearance Auction Sale

I will sell on my premises at Wood Islands, West, on Wednesday, November 15th, 1922 at 12 o'clock sharp, the following:

STOCK—1 team draft horses, 1300 each; 5 good young milch cows; 2 pure bred bulls; 1 shorthorn 3 years; 1 Holstein 1½ years; 1 heifer 1½ years; 1 calf, 1 pair pigs.

CROP—300 bus. oats (Banners, good seed); 400 bus. choice red potatoes; 15 tons hay, 10 tons straw.

IMPLEMENTS—1 Massey Harris binder (good as new); 2 hay mowers, 1 steel hay rake, 1 gang plow (Frost and Wood), 1 single plow, 1 manure spreader, 1 steele spring pin harrow, (new); 1 set S. T. harrow (new); 1 potato digger, 2 carts and wheels, 1 good heavy team wagon complete; 3 driving wagons, 1 sleigh, 2 wood sleighs, 1 box sleigh, 1 cream separator, 1 set double team harness, 1 set driving harness, 1 cast iron boiler, holds 10 bus. 1 pulper (new); ½ barrel black paint, 1 concrete mixer (new); 1 set disc. harrows, hay rope and blocks, some rope, sails, forks, shovels and other articles not mentioned.

SALE POSITIVE, NO RESERVE as I am going West.

TERMS—All sums over $10.00 twelve months credit; 6 per cent. off for cash.

If stormy first fine day.

J. D. McMILLAN,
Wood Islands, West.

J. A. McDONALD, Auctioneer.

Getting Too Fat? Try This—Reduce

People who don't grow too fat are the fortunate exception. But if you find the fat accumulating or already cumbersome, you will be wise to follow this suggestion, which is endorsed by thousands of people who know. Ask your druggist for Marmola Prescription Tablets and follow directions. One dollar is the price the world over. Get them from your own druggist or send price direct to Marmola Co., 4612 Woodward Ave., Detroit, Mich. By doing this you will be safe from harmful drugs and be able to reduce steadily and easily, without starvation diet or tiresome exercise.

Upton Black Fox Co. Ltd

The annual meeting of the Shareholders of the Upton Black Fox Co., Ltd., will be held in the Board of Trade Rooms, Market Building, Charlottetown on Thursday the 16th. November, 1922, at 7.30 p.m.

Dated Charlottetown, 1st Nov., 1922.

E.R. BROW,
Secretary.

T & M till 16th.

If You Want—

If you want to buy a cat
Run a want ad;
If you want to sell a hat,
Run a want ad;
Buy a farm or sell a bed,
Get a job or girl to wed,
You need only use your head
And run a want ad.

Pale and Thin

Many feel unequal to the daily task. They are prone to frequent colds or coughs, or are pale and thin. What is needful is rich, nourishing

Scott's Emulsion

of pure vitamine-bearing cod-liver oil, to help strengthen and build up the vital forces of the body. *Build up resistance daily with Scott's Emulsion!*

Scott & Bowne, Toronto, Ont. 22-23

Apply Sulphur To Heal Up Your Skin

Broken Out Skin and Itching Eczema Helped Over Night

For unsightly skin eruptions, rash or blotches on face, neck, arms or body, you do not have to wait for relief from torture or embarrassment, declares a noted skin specialist. Apply a little Mentho-Sulphur and improvement shows next day.

Because of its germ destroying properties, nothing has ever been found to take the place of this sulphur preparation. The moment you apply it healing begins. Only those who have had unsightly skin troubles can know the delight this Mentho-Sulphur brings. Even fiery, itching eczema is dried right up.

Get a small jar of Rowles Mentho-Sulphur from any good druggist and use it like cold cream.

DOMINION OF CANADA,
PROVINCE OF
PRINCE EDWARD ISLAND,

IN THE SURROGATE COURT,

In Re Estate of Louis Essory, late of Charlottetown in Queen's County in the said Province deceased intestate

By the Honourable A. Bannerman Warburton, Surrogate Judge of Probate, &c., &c.

To the Sheriff of the County of Queen's County or any Constable or literate person within said County.

Greeting:

Whereas upon reading the petition on file of Ernest L. Essory of Charlottetown, aforesaid, carpenter, the Administrator of the above named estate,.....

praying that a citation may be issued for the purpose hereinafter set forth: You are therefore hereby required to cite all persons interested in the said Estate to be and appear before me at a Surrogate Court to be held in the Court House in Charlottetown, in Queen's County. In the said Province, on Tuesday the Twenty-first day of November next, coming, at the hour of eleven o'clock forenoon of the same day to show cause if any they can why the Accounts of the said Estate should not be passed and the Estate closed as prayed for in said petition and on motion of D. A. MacKinnon, K. C., Proctor for said Petitioner. And I do hereby order that a true copy hereof be forthwith published in some newspaper published in Charlottetown, once in each week, for at least four consecutive weeks from the date hereof and that a true copy hereof be forthwith posted in the following public places respectively, namely, in the hall of the Court House in Charlottetown aforesaid, at or near the Bank of Nova Scotia, and at or near the City Weigh Scales, both in Charlottetown aforesaid, so that all persons interested in the said Estate may have due notice thereof.

Given under my Hand and the Seal of the said Court this thirteenth day of October, A.D. 1922, and in the thirteenth year of His Majesty's reign

(L.S.)

(Sgd.)) A. B. WARBURTON,
Surrogate.

DOMINION OF CANADA, PROVINCE OF PRINCE EDWARD ISLAND

IN CHANCERY BEFORE THE MASTER OF THE ROLLS.

No. C. 1502

John A. McLeod & Ors, complainants and Alfred Poper & Ors Defendants

Pursuant to and by virtue of a Decretal Order made in the above cause on the Nineteenth day of October A. D., 1922 by the Honourable the Master of the Rolls, I will set up and sell at public auction on the premises on Wednesday the Fifteenth day of November A. D. 1922 at the hour of one o'cock p. m. ALL THAT tract piece and parcel of land, situate and being on Lot or Township Number Fifty-five in King's County, bounded and described as follows, that is to say:—Bounded on the North by lands of Ronald McKenzie on the East by land in possession of John Acorn, on the South by the Public Road and on the West by the Cumberland Road and containing Ninety acres of land a little more or less. (saving and excepting therefrom Four and One-third acres or thereabouts not owned by Freeman Martin at the time of his death.)

ALSO ALL THAT tract, piece and parcel of land, situate lying and being at Dundas, bounded and described as follows, that is to say:—Commencing at a stake fixed in the southeast corner of the said lands, thence West Two Hundred and Ten yards, thence North Seventy yards, thence East Two hundred and Ten Yards, thence South Seventy yards to the place of commencement and bounded on the South and East by land in the possession of said Samuel Martin, on the West by the Cumberland Road and on the North by land in possession of Ronald McKenzie and containing Three acres of land a little more or less.

The above lands will be sold in two parcels and free from all incumbrances.

A deposit of Twenty per cent of the purchase money will be required from the purchaser on the premises being knocked down to him at the sale and the balance on delivery of the deed.

Dated this Twenty-first day of October A. D. 1922.

GIL. GAUDET,
Master in Chancery

J. D. STEWART, ESQ., K.C.
Solicitor for Complainants

CANADA, PROVINCE OF PRINCE EDWARD ISLAND

IN CHANCERY BEFORE THE MASTER OF THE ROLLS

John A. McLeod & Ors. Executors of the Last Will and Testament of Freeman Martin, deceased, complainants and Alfred Pope & Ors. Defendants.

Pursuant to a Decretal Order made in the above cause on the Nineteenth day of October, A. D., 1922 by His Honour the Master of Rolls, referring all accounts and claims against the said Estate to me to report upon. I hereby notify and call upon all creditors of Freeman Martin, late of Dundas in King's County, Farmer, deceased, and all persons claiming any interest in his estate to come and prove their claims at my Office in the Canadian Bank of Commerce Building, Charlottetown, on Monday the Twentieth day of November A. D., 1922, at Eleven o'clock in the forenoon, otherwise to be excluded from the benefit of said Order and be barred from and against any claim against said Estate.

Dated this Twenty-first day of October A. D., 1922.

GIL. GAUDET,
Master in Chancery

J. D. STEWART, K.C.

LIVE HOGS

We are now receiving these at our plant daily, excepting Saturdays, paying highest market price.

In the interests of the Pork Industry of the Island, hogs should be well finished, and should be fed very little, if any, the morning of the day of marketing.

DAVIS & FRASER
Pork Packers.
Charlottetown, P. E. I.

Tenders Called For

The Miramichi Black Fox Company, Limited offer for sale a fox ranch with all accessories complete, house for caretaker, barn, fourteen pens, five pair breeding foxes, eleven 1922 pups. Tenders received up to twelve o'clock noon, November 16th, 1922. Ranch located at Douglastown, N. B. Tenders to be forwarded to Joseph McKnight, Douglastown, marked "Tender for Ranch."

For further particulars or inspection of ranch apply to Joseph McKnight, Douglastown, N. B., Managing Director.

MIRAMICHI BLACK FOX CO., LIMITED.

Auction Sale

Auction Sale of pure bred Holstein and Shorthorn cattle, horses, grade cattle, machinery, waggons, sleighs etc. Also four pairs choice Silver Black Foxes.

I am instructed by Ray Clarke of Union Road to sell at the farm of Greenwood Foxes Ltd., Union Road, on Thursday, Nov. 9th, at one o'clock p. m. the following:

3 pure bred shorthorn cows, 3 year old heifers, 1 heifer calf, 1 bull calf, 3 pure bred Holstein cows, 1 two year old heifer, 1 heifer calf, all imported. 12 grade milch cows, 5 young cattle, 2 fat cattle, 1 brood sow, 1 British Soldier colt two years old, 1 Colorado L., filly three years old and 2 work horses, 4 pure bred Clydesdale mares, 2 express waggons, 2 rubber tired waggons, almost new, 3 driving sleighs, 1 box sleigh, 1 double seated canopy top waggon, 1 steel roller, 1 set spring tooth harrows, 1 lawn swing, 1 churn, 1 DeLaval cream separator, 500 bushels turnips, 1 stack hay, 3 mated pairs Silver Black Fox pups. Proved breeders. Registered. 1 mated pair Silver Black Foxes two years old. Proved breeders, registered.

TERMS:—All sums of ten dollars ($10.00) or under cash. Over that amount twelve months credit on approved joint notes.

Sale positive, no reserve.

PETER BRODIE,
Auctioneer