


You, too, would like them in Your Home



**Macey**  
Bookcases

For sale by Leading Furniture Dealers. Write for our "Macey" Style Book. We mail it free.

CANADA FURNITURE MANUFACTURERS WOODSTOCK, ONTARIO

**The Monarch Life Assurance Company**  
HEAD OFFICE, WINNIPEG, MAN.

**1922 Business Surpasses All Previous Records**

	1922	Increases
ASSURANCE In force	\$32,431,349.00	\$3,312,541.00 14%
New and Revived	5,738,863.00	1,299,372.00 17%
AVERAGE NEW PREMIUM	36.70	2.70 8%
CASH PREMIUMS	1,011,357.04	155,706.69 18%
POLICY CLAIMS	75,109.00	6,494.00 9%
Percentage of Expectancy	27%	.11%
INTEREST RATE	7.78%	
Average Paid 12 Years	2,674,752.00	478,170.39 22%
POLICY RESERVE	25,000.00	25,000.00
INVESTMENT RESERVE	3,000,373.85	589,244.89 24%
ASSETS		
NET SURPLUS, Exclusive of paid-up capital of \$100,758.38	154,020.76*	77,200.00 100%

INVESTMENT DISTRIBUTION—Bonds and Debentures, 52%; First Mortgages, 29%; Policy Loans, 14%; Real Estate, 2%; Cash, 2.4%.

\*After paying in 1922 Policy-Holders' Dividend, \$24,286.51; Shareholders, \$7,055.53 at the rate of 7% per annum upon paid up stock, and after reduction of general equipment, \$7,523.62, as well as setting aside \$25,000.00 for Investment Reserve.

Participating Policy-holders Continue to Receive Liberal Dividends

Total Assurance Doubled Each Four-Year Period.	1910	1914	1918	1922
	\$3,009,746	\$7,427,697	\$15,171,309	\$32,431,349

President: **W. A. MATHESON**  
Director Sterling Bank and Standard Trusts Company, Winnipeg.

Vice-President: **F. W. ADAMS**  
Adams Bros., Wholesale Saddlery, Winnipeg and Toronto.

Managing Director: **J. W. W. STEWART**  
Secretary and Actuary: **J. A. MACFARLANE, A.L.A.**

W. R. MacEWEEN, Provincial Manager  
150 Richmond Street, Charlottetown

**BEAVER FLOUR**

**MAKES BETTER BAKINGS**

THE reason why BEAVER FLOUR makes such light, flaky pastry, and such excellent bread, is—it is a blended Flour.

BEAVER FLOUR is a combination of the world-famed Ontario Winter Wheat scientifically blended with enough Western Hard Wheat to give it strength—the resulting product is flour unsurpassed for high quality and richness of flavor.

Try BEAVER FLOUR and note the marked improvement in your bakings.

Sold at your grocer's.

**The T. H. TAYLOR CO.**  
Limited,  
CHATHAM, ONT.

**A Tea Exhibition**

Constantly, from all parts of the world, come to the home of Blue Bird Tea samples of all teas sold.

These are examined searchingly, made into tea carefully, and then tasted in comparison with Blue Bird Tea.

By this, and by every other means Blue Bird Tea is kept up to scratch, ahead of the stretch of all other teas on the market.

**Blue Bird Tea**  
"BRINGS HAPPINESS"

**THE WESTERN GUARDIAN**

—SHOP from Holman's Catalog.

—OFFICERS REAPPOINTED.—The Summerside Fire Brigade held their annual meeting in their rooms on Monday night when the officers for the New Year were appointed.

—COAL SCARCE.—Coal getting scarce in Summerside and unless trains and Car Ferry get to making trips a little more regular many will be without fuel. The dealers have confined the purchase to 600 lbs. to each customer, until more arrives.

—COAL SHORTAGE.—I have ordered a car load of coal which is to be forwarded as quickly as possible. When orders for this car will be in I will order another car. Coal will be taken from car on arrival.

—FUNERAL SERVICES.—The funeral of Mrs. Roderick W. MacLean was held on Sunday afternoon at Lot 16. A short service being held at the house followed by services at the Presbyterian Church. The services were conducted by Rev. Geo. S. Mitchell of Summerside.

—HARD WINTER IN LUMBER WOODS.—In the lumber woods of New Brunswick and Nova Scotia, the snow is such a depth that men are obliged to leave the woods. Four of these men belonging to Tignish, after waiting at Emerald several days for a train, started on foot for their homes. They passed through Summerside on Wednesday and expected to reach Tignish before the train gets through.

—PROHIBITION RAID.—On Tuesday afternoon the police officers raided a home on Water street, in a back room of which a number of men were sitting around a gambling table, apparently in the act of gambling. The police confiscated the goods, which consisted of cards, money, etc., and took down the names of all the players. It is not yet known what the result will be, but likely the affair will get an airing in the police court.

—FURERIAL SERVICES.—The funeral of Mrs. Roderick W. MacLean was held on Sunday afternoon at Lot 16. A short service being held at the house followed by services at the Presbyterian Church. The services were conducted by Rev. Geo. S. Mitchell of Summerside.

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**Happenings Of The Week**  
(Continued from page 4.)

from a nicely appointed tea table, with its lovely white carnations, Mrs. McKinnon and Mrs. Borden assisted by several attractively gowned young ladies, dispensed tea amid the merry hum of conversation. Before good-byes were said, lovely prizes were distributed to the lucky winners.

Mrs. W. H. Pethick, entertained at a most enjoyable Bridge of several tables yesterday afternoon.

Mr. and Mrs. C.H.B. Longworth entertained at Bridge on Tuesday in honor of Mr. and Mrs. McKean.

Mrs. L. B. McMillan was among the Bridge hostesses on Tuesday evening.

Afternoon teas seem decidedly popular this year and the one under the auspices of the W.M.S. of St. James Church, held yesterday, was just another of the pleasant gatherings so dear to the hearts of the ladies of this city.

Her many friends are glad to know that Mrs. Gordon Hughes is making a good recovery after an operation for appendicitis last Sunday.

Mrs. J. Stanley Wedlock and Mrs. Ira J. Yeo were at Home yesterday afternoon having invited a large number of ladies to meet Mrs. E. Palmer Kinsman of St. John, former Charlottetown lady, who is being most cordially welcomed here. Mrs. Wedlock's beautiful home, never looked more charming, carnations and daffodils being used profusely through the reception and tea rooms. The door was opened by little Miss Helen McKie, while Mrs. Bonsfield ushered the guests from the left to the drawing room. Mrs. Robbins Colwell ushered to the tea room, which was gracefully presided over by Mrs. H. R. Holl and Miss Alena Horne who poured tea, Mrs. J. A. Webster cut the ices. Assisting were Miss Mary Johnstone, Miss Alexa Lowe, Miss Dorothy Hall, Miss Winnifred Wedlock, Miss Irene Horne and Mrs. B. Roy Holman.

Mr. J. J. Hughes, M.P., for Kings

**Brew a cup of Celery King**  
a "tea" of Nature's own herbs and roots—the finest laxative and blood purifier you can get. It gently cleanses the system of all impurities, banishes headaches, etc. 30c and 60c packages, at druggists.

**A Croupy Cough**  
brings dread to the mother's heart. For safety's sake, keep a bottle of Shiloh, the old time remedy, at hand. A very few drops makes the cough easier to stifle, and taken regularly gives complete relief. 30c, 60c and \$1.20. All druggists.

**SHILOH FOR COUGHS**

Nothing conveys Thoughtfulness and Cheer Like Your Portrait Taken by BAYER

**THE NEW FRENCH REMEDY, THERAPION No. 1 THERAPION No. 2 THERAPION No. 3**

**MOTHER! MOVE CHILD'S BOWELS**

"California Fig Syrup" is Child's Best Laxative



Hurry mother! Even a cross, sick child loves the "fruity" taste of "California Fig Syrup" and it never fails to open the bowels. A tea spoonful today may prevent a sick child tomorrow. If constipated, bilious, feverish, fretful, has cold, colic, or if stomach is sour, tongue coated, breath bad, remember a good cleaning of the little bowels is often all that is necessary.

Ask your druggist for genuine "California Fig Syrup" which has directions for babies and children of all ages printed on bottle. Mother! You must say "California" or you may get an imitation fig syrup.

**The Human Factory**  
Its Motive Power is Rich, Red Blood

The human body is the busiest factory in the world. There is no eight hour day, no slack season, no holidays, no cessation of its labor at any time. Day and night work is carried on in the workshop of your body and it never ceases until the engine—your heart—stops forever. The factory of your body has its motive power without which it would cease at once. That power is rich, red, healthy blood, which keeps your whole system efficient and which drives away all disease that may attack it. Often, however, the blood begins to fast and becomes thin and poor. It becomes loaded with waste and charged with poisons. Then it is that your bodily workshop goes wrong, your physical machinery becomes disorganized and you fall ill. You become anaemic, perhaps the nerves break down, or you begin to suffer from indigestion, neuralgia, general debility, with pains in the back, head or side. In this condition of bloodlessness Dr. Williams' Pink Pills are just what you need. Their one mission is to make rich, red blood which brings health and energy to every part of the body. Mr. Raymond Webber, Welland, Ont., tells what these pills did for him as follows: "My blood was thin and watery, and I was a badly run down condition. My blood broke out in an eruption which caused me much misery, which aggravated my condition. My brother advised me to try Dr. Williams' Pink Pills, and after taking about eight boxes I felt that I was again a well man. I have since recommended the pills with good results to others."

You can get these pills through any medicine dealer or by mail at 50 cents a box or six boxes for \$2.50 from The Dr. Williams' Medicine Co., Brockville, Ont.

P.E.I. and Mrs. Hughes and Miss Hughes, have arrived in Ottawa for the parliamentary session, and will take up their residence on McLeod street.

Mr. Hance J. Logan, M.P., of Amherst who has been ill for some months, accompanied by Mrs. Logan, have left for Miami, Florida, where they will spend the next two months.

Mr. D. A. MacKinnon, M.P. of Charlottetown and his daughter, Miss Beatrice, have taken residence at the Alexandra, in Ottawa.

The Philathea tea in the Y.M.C.A. on Thursday afternoon was an agreeable social gathering readily patronized by young and old.

Albert Edward Crann, who impersonated the Prince of Wales at the Canadian National Exhibition last year will leave Toronto for a trip to England next week. He will carry with him a letter of introduction to the Prince at Buckingham Palace from a prominent Toronto citizen. Mr. Crann lives at 7 Bird avenue. When the Prince looks upon his double he will be unable to repress the exclamation: "Well, we are a pair of beauties!"

The betrothal sapphire ring, given by the Duke of York to his fiancée has made sapphire the popular color just now. There is an avalanche of sapphire hats, afternoon gowns, dancing frocks, negligees. In velvet this particular shade is especially good, and the royal betrothal is indirectly responsible for many exquisite gowns.

**Notes By The Way**  
(Continued from page 4.)

culties in a cheerful and optimistic spirit which is to be commended.

Food and fodder for man and beast are plentiful and what is of equal if not of greater consequence the cold season has been so far a time of general good health. Among those in good circumstances there are few complaints, and to them a winter that is somewhat colder than usual is not necessarily the least enjoyable season of the year. But all are not thus fortunate. The poor we have always with us and never perhaps was the Coal Fund worthily instituted by the late Dr. Jenkins, a more necessary and helpful charity than it is just now. Fuel is one of the most urgent necessities of life in this latitude in winter and it is now scarce, very costly and the unusual difficulties of transportation increase the present emergency.

Peat fuel is largely in use in Ireland and half a dozen other European countries. We have the raw material here in quantity and some of it has been proved in use to be of excellent quality, but nothing has yet been done to develop this resource. Now that our forests have been cut away and we are forced to send hundreds of thousands of dollars out of the province yearly to pay for coal, an earnest effort should be made to produce peat fuel if it can be done at reasonable cost, and at least to solve the question whether its production on any considerable scale is commercially practicable. Private enterprise has so far failed to do this and it might be worthwhile for the provincial government to offer aid of some sort.

In many if not all other provinces the governments are making strenuous and costly efforts to utilize their water powers in producing electric energy. Especially is this true of those provinces which have no coal. Here we are without coal and have but limited water power. But we have peat. It might turn out to be the most valuable of our undeveloped resources. In view of this possibility it might well engage the attention of the provincial government. Some encouragement might be given to start production. If the enterprise should then prove to be self sustaining it would be a great boon to our province, for fuel prices threaten to continue very high for many years to come.

**IN MEMORIAM**

**MOTHER ST. HELEN OF ROME.**

"Happy brides in spotless garments... Close beside our Lord we throng, Where the lamb goes, there we follow. While we sing the unknown song." This divine promise made by the Heavenly Spouse in the Book of Canticles should bring supreme consolation to all bringing supreme consolation. Dame that mourns the loss of one of its most cherished members.

Mother St. Helen of Rome, (Agnes Mullally) daughter of Mr. and Mrs. John Mullally, Souris West, entered the Congregation De Notre Dame, Montreal, after having spent her school years under the direction and tuition of the same religious body in St. Mary's Convent, Souris, and then entered Princes of Wales College, Charlottetown.

She was then a young maiden

**Are Red Rose Ads. read?**

We often wonder—  
The following letter appears to answer the question.

Halifax, N.S., January 26th, 1922.

Halifax Herald: Re your contest for display advertising. In my opinion, today's best advertisement is that which appears on page Thirteen displaying "RED ROSE TEA." This ad. is noticed immediately on account of where it appears on the page, also the black ground and white letters. This cannot but be noticed. The wording is very brief, and would be read by most people reading this paper.

(Sgd.) L. J. FANNING,  
60 Queen Street.

**PAY IT Today**

Statements for all the "APPROBATION BILLS" on our records have been sent within the last few days. If you received one, will you be good enough to take it up NOW while the matter is fresh in your mind, write a cheque or put the money together and LET US HAVE THE AMOUNT TODAY.

We thank you.

**Moore & McLeod, Ltd**  
119-121 Queen St., Ch'town

**IF SICK, TAKE "CASCARETS"**

Clean Your Bowels! End Headache, Biliousness, Colic, Dizziness, Sour, Gassy Stomach

To clean out your bowels without cramping or overacting, take Cascares!

You want to feel fine; to be quickly free from sick headache, dizziness, biliousness, colds, bad breath, a sour, acid, gassy stomach, constipation.

One or two Cascares, anytime, will start the bowels acting. Taken at night, the bowels work wonderfully in morning. Cascares never sicken or inconvenience you next day like calomel, salts or oil. Children love Cascares. Cent boxes, also 25 and 50 sizes. Any drugstore.

**IRA COSTAIN**

There passed peacefully away at his home on Palmer Road on Dec. 19, Mr. Ira C. Costain, at the early age of 35 years. Deceased had been in failing health for some time, but all that medical skill and tender nursing could do had been done but of no avail. His God willed otherwise and his spirit took its flight to be with Him who doeth all things well. Ira was loved and respected by all who had the pleasure of knowing him; his kind and cheerful disposition won a place in the hearts of all who are left to cherish his loving memory. Although his death was not unexpected, it is a severe shock to all. He leaves one daughter, Selma; also his parents, Mr. and Mrs. R. E. Costain, Morningside; also six brothers, Chester, Lennox, Joseph and John, all of Morningside; Henry, Canadian West; Breton, Boston, Mass.; also three sisters, Mrs. H. Costain, Brockton; Mr. R. Leard, Pisiquid; Ethel of Boston, Mass. Service was conducted at the house and grave by Rev. W. S. Godfrey, and the interment was in the cemetery. The place made vacant in our hearts remains to be filled. (Summerside papers please copy.)

**STAG CHEWING TOBACCO**

is a mine of enjoyment.

**2 big plugs 25¢**