

THE CENTRAL GUARDIAN

Insured for \$6,000,000

MR. Rodman Wanamaker, of Philadelphia, son of John Wanamaker, the famous retail merchant, is a very wealthy man, but he realizes that life insurance gives his fortune a stability which it might otherwise lack. Already insured for more than \$6,000,000, he is reported to be seeking to increase that amount to the limit of the policies procurable at his age. The limit of the insurance obtainable by Mr. Wanamaker if all existing companies issued their maximum on one life is estimated to approximate \$7,200,000. Mr. Wanamaker has instructed his agents to "get him the limit."

More and more life insurance is being recognized as the soundest investment a business man can make. In life insurance the policy steadily increases in value, and should the assured die it is available in full to his heirs in spot cash. Mutual Life Insurance is insurance at actual cost because the entire net profits of the company are paid to the participating policyholders.

Let us send you details about Mutual Policies. Write our head office or call our nearest agent.

The MUTUAL LIFE OF CANADA Waterloo, Ontario

H. A. EBERS, 135 Kent Street
Provincial Manager
Charlottetown

HOUSEKEEPERS

You need not worry. Don't beat, break the back of your rugs by beating the stiffening out of back, hire one of our celebrated Hoover Vacuum. It removes dust and grit and crests the nap and prolongs its use.

We repair and upholster furniture by thorough workmen.

We sell reed for basketry.

We sell and resilver mirrors.

We crate furniture. We pack china. We move furniture.

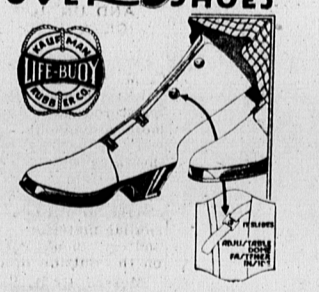
We hang window shades, lay oil cloths and carpets. We sell upholstery supplies. Buttons made to order.

We Buy Feathers

Workshop in rear of Beer & Weeks and R. T. Holman's. Phone 1042.

Henry MacFarlane & Co


ADJUSTO OVERSHOES



The above is entirely new in Ladies Overshoes. We have sold for years the same quality of Cloth and Rubber, and we must say they have been the very best on the market. Never a complaint.

The fastening this year is different from any other make, and much neater.

\$4.50 and \$5.00 a Pair



RHINO

Here is another one, fastens like a tobacco pouch, just pull the tag and the Overshoe is on or off as the case may be.

\$6.00 a Pair

ALLEY & CO LIMITED
FASHIONABLE FOOTWEAR

A GIFT INSPIRED BY SENTIMENT
Make Your Appointment Now
BAYER STUDIO

SHOP from Holman's Catalog.

TRYON METHODIST CHURCH.—Sunday, Dec. 7th, Preaching services, Tryon 11 a. m. Crapaud 3 p. m. Victoria 7 p. m.

POWNALL CHURCH.—Worship on Sunday, Dec. 7th, in Clifton at 11 a. m. Mt. Herbert at 2:45 p. m. and Pownall 7 p. m.

TWO MORE DAYS of our big 20% discount sale of men's and boys' clothing, gent's furnishings, Prowse Bros., Ltd., 1165-12-5-21

NEW GLASGOW CHRISTIAN CHURCH.—Preaching service at 11:00 a. m. Dec. 7th. No evening service.

BRADALBANE.—The Rev. Edward Morris will preach in the Presbyterian Church, Bradalbane, Sunday next the seventh at 7 o'clock.

HIGHFIELD.—Presbyterian Church at Highfield, December 7th Service at 3 in the afternoon Rev. J. Eastace Purdie will preach Sunday School at 2 o'clock.

VERNON CIRCUI.—Services on Dec. 7th, Cherry Valley 10 a. m. and 7 p. m., Sunday School 11. Vernon 2:30 p. m. Sunday School 1:45 Quarterly official board on Wednesday, Dec. 10th, inst.

OMISSION.—In yesterday's report of the Union Church meeting in Zion Church on the previous night, the paragraph introducing Rev. Dr. Macintosh was regrettably omitted. This introduction should have preceded the second paragraph beginning with "He began."

MT. STEWART METHODIST CHURCH.—Rev. H. P. Tupper will preach Sunday, Dec. 7th at Marie (11 a. m. and 7 p. m. at Mount Stewart the Sacred Concert which on account of stormy weather, could not be given last week will be given. Special outside talent and Mr. Roland Phillips will be the soloist for the evening. Prayer meeting, Fanning Book, Tuesday evening 7:30 p. m. The Mount Stewart choir will render a special Sacred Concert at Marie, on Monday evening Dec. 8th at 7 p. m. A silver collection is asked for on that occasion.

EMERALD WHISTS.—The closing number of the series of weekly whists was held on Thursday, Nov. 26th, and was very much enjoyed by the large number of people who attended. The winners of the prizes were: ladies Miss Florrie Power, of Emerald and the gentleman Mr. Dan Cormick, of Northport. As the Advent season is now on the whists will be discontinued until after Christmas when they will be again inaugurated for the winter season and will doubt prove better than ever.

FRENCH VILLAGE AND VICINITY.—The beautiful fine weather has enabled the farmers to complete their fall's busy work, and they are now in a position to enjoy a well earned rest, after a fairly prosperous season and it also enabled the McCormack Bros. and McInnis and Murphy to land some fair catches of codfish. The usual mail carrier Mr. Joseph Campbell is giving good satisfaction on the route. Joe seems to be the right man in the right place. Miss Mary O'Hanley spent the week-end at her home in French Village. Goose shooting seems to be the rage in this section, some of the ladies are getting home their fire arms in preparation. Mrs. Angus R. McCormack has returned to her home after spending a week in the city. The school under the pains-taking management of Miss Carrie Kelly is making very noticeable progress and is fastly attaining a high state of proficiency. Mr. Hugh O'Hanley is going into geology on an extensive scale and has already purchased some fine birds. Mr. James A. Feehan has returned home after spending the week-end in Peakes Station. We always like to have Jimmie in our midst. Mr. Angus A. McCormack recently purchased a fine little from Raymond Doyle, Angus will show the boys some speed this winter. Mr. and Mrs. George Gunn has returned from Bradalbane after visiting his brother. Mr. Milton Doyle returned Monday morning with some of his sails battered. Milton reports heavy weather on the bay. Mrs. Donald Campbell and daughter Olive has returned to their home in Lot 16 after having a pleasant visit in French Village. Mr. John Ross has returned to Stanhope after erecting a fine Henry for his son-in-law, F. E. Pigott. His friends are sorry to hear of the departure of Louis Woolridge to his home in Covehead after spending the summer here.

THE VOGUE is now offering some special discounts on full coats, dresses and millinery. 2865

POLICE COURT.—Two men charged with being drunk and disorderly were fined \$10 or thirty days each, at the Police Court yesterday morning.

THE AFTERNOON TEA in aid of the Protestant Orphanage to have been held at the residence of Mrs. J. A. Mathieson, has been postponed. 1176-12-5-21

CROSS WORD PUZZLE.—See advertisement for Cross Word Puzzle game in this issue. It tells you what we are offering you and how you may obtain it.

BROOKFIELD.—The services in the Brookfield congregation on Sunday, Dec. 7th will be as follows: Brookfield 11 a. m.; Hartsville 3 p. m.; and Hunter River 7 p. m.

NEW GOODS.—Ladies Plain and Fancy Flannel. New Velveteens. White Wool Clouds. Ladies Xmas Umbrellas, Silk and Zenilla coverings. Latest handkerchiefs. Ladies Xmas Handkerchiefs. Ladies Xmas Xmas Presents. Prowse Bros. Ltd. 1176-12-5-21

NAVIGATION SCHOOL at the Navy League Building opens for the season on Monday, December 8th. The school is a free of cost. Application should be made to Captain M. C. Allenby, the Instructor at the School, No. 11, Dundas Esplanade. 1173-12-5-21

INSTITUTE MEETING.—The regular meeting of the Rosemeath Women's Institute was held on Nov. 12th, at the home of Mrs. Charles McQuarrie, secretary. Members and four visitors were present after the minutes of the last meeting were read and adopted. Miss Windsor, Asst. Supervisor of Women's Institutes delivered a lecture on "Institute Work" which was highly appreciated by all the members. A vote of thanks on behalf of the members was tendered to Miss Windsor by the secretary, Miss Dorothy Doyle. After spending a very pleasant social evening the meeting closed with the singing of the National Anthem.

GREEN BAY.—The people of Green Bay are busily engaged in hauling their winter wood. Mr. Gordon Gray spent Sunday with Mr. Robert Cudmore. Mr. Thomas Gass has arrived home after spending the summer in Rocky Point. Mr. Ivan Curley spent Sunday in Charlottetown. Mr. Ignatius McQuaid spent Sunday in Elmwood. Mr. Anby Barrett made a visit to the city and reports the roads in bad condition for hauling. Misses Essie and Edith Cudmore spent Sunday in Port Augustus. Mr. Pit Malone made a flying visit to the city. Mr. Emmett Flood and Mr. Douglas Gass spent Sunday in Elmwood. Miss Rose McCloskey expects to spend the week in Montague.

OFFICERS INITIATED.—The officers of the Knights of Columbus, Council No. 824, at the opening year, were installed in the Council Chamber of their Home last Wednesday evening. This solemn office was performed by District Deputy J. A. MacDonald before a large number of members. The following are the officers: Grand Knight—Frank J. Casey; Deputy Grand Knight—H. F. McMillan; Chancellor—Rev. J. C. McMillan; Treasurer—W. H. Kiggins; Lecturer—Wm. Flynn; Treas.—W. E. Coyle; Rec. Sec.—Jos. Stewart; Advocate—J. H. Blanchard; Inside Guard—Peter Trainor; Outside Guard—S. Burgess; Trustees—L. B. McMillan, H. F. Connors, and Patrick Fitzsimmons. Addresses were given by the Grand Knight, and the other newly installed officers; also by State Deputy A. F. McQuaid of Souris and Past State Deputy Hon. W. J. McMillan. Vocal solos were rendered by Brothers Frank McDonald, Fred Duffy, Henry Gallant, Summerside, and J. Austin Trainor.

CAVENDISH BAPTIST.—A. T. Hodges will preach Sunday, Dec. 7th at 7:00 p. m.

BY EXPRESS.—New Goods Galore. Ladies Sweaters, Latest Styles and Shades. Brush and Plain Wool. Childrens Wool Caps, Scarfs, Boots, Infantees, Knitted Jackets, Knitted Suits. Prowse Bros. Ltd. 1176-12-5-21

ST. MARGARET'S CONCERT.—A very successful concert and pie social was held in St. Margaret's hall on the feast of St. Andrew's December first (1st.) which reflects great credit on the St. Margaret's Dramatic Club. Despite the bad roads the hall was filled to its utmost capacity. A beautiful program was rendered, and each character performed their respective part with perfect ease and dignity. The hall was tastefully decorated with tartan plaid, while the performers wore a bow of the same material. The program was as follows: Opening remarks by A. J. McArthur. Instrumental music by St. Margaret's Orchestra. Chorus "Hallelujahs" by Choir solo by Eileen McCaughy. Step dancing by J. D. McAdam and Louis McChesney. Instrumental music by St. Margaret's Orchestra. Dialogue by Monticello Dramatic Club. Chorus—"Bonnie Charlie" by choir. Step dancing by Miss Gallant. Dialogue by Monticello Dramatic Club. Instrumental music by St. Margaret's Orchestra. Sale of candy. The proceeds were auctioned by Angus J. McKinnon assisted by A. J. McAdam, much credit is due the young men for their prompt and ready manner in which they bid up the pies. A handsome sum was realized in aid of St. Margaret's church. This beautiful entertainment was brought to a close by the singing of National Anthem.

PERSONALS

Mr. John Simpson, Hamilton, was a visitor to the City yesterday.

Mr. Napoleon Arsenault, Mount Carmel, was in the city yesterday.

Mr. D. A. McKinnon, M. P., has kindly returned to the ladies aid of the P. E. I. Hospital the victory bond recently won by him.

Mr. Claude Craswell, Winsloe, was a visitor to the city yesterday and reports the roads in poor condition.

Mr. R. W. Younker was among those transacting business at the City yesterday where he disposed of a choice pair of Shorthorn Cattle.

Mrs. Henry Fitzgerald, Jr., returned Thursday from an extended visit to her mother Mrs. J. J. Dunn, of Somerville, Mass.

Miss Helena M. Potvin of Prowse Bros., has returned from a winter trip to Montreal and Quebec in her motor car. She has purchased in Christmas goods for her firm, which are due to arrive daily.

Mrs. Henry Fitzgerald, Sr., City, returned Thursday night from a visit to her daughters Mrs. Frank Harrington of Somerville, Mass., Mrs. J. W. McDowell and Mrs. F. W. Howatt of Roxbury, Mass.

Mr. and Mrs. L. E. Prowse have returned from a visit to Montreal and Ottawa. A special speaker, Rev. Fr. McGuigan, P. P., the services at the grave being conducted by the parish priest of Montague, Rev. Fr. Kiggins.

The pall bearers were: J. D. Jenkins, D. Fraser, Alexander, McMillan, of Vernon, John McCabe, Iona, Wm. Murphy Montague and J. McIsaac, Cherry Valley.

The deceased rest, give unto him O Lord, And let Perpetual Light Shine upon him.

CHRISTMAS 15 DAYS AWAY

READ OUR AD

Car Owners!

Let Us Store Your Battery For This Winter

Here Are Some Prices

WET STORAGE—If battery is in good order—\$4.00

DRY STORAGE—Battery completely overhauled... \$9.00

See Us For Prices on Car Overhauling

PHONE McEWEN 590

ChTown Garage, Battery and Car, Repair, Dept.

Photograph for Christmas

A GIFT INSPIRED BY SENTIMENT
Make Your Appointment Now
BAYER STUDIO

ant spirit entered into the life that is immortal.

Harrison was a young man beloved and a favorite with all with whom he associated. He will be much missed by his many friends but his noble life will be an inspiration to those who enjoyed and delighted in his friendship.

Being impressed that the call might be issued to come up higher in the near future, he chose the Scripture lesson and subject and also the hymns for his funeral service.

He leaves to mourn their loss, father and mother and his sister Julia and also a large circle of relatives and friends. Many attended the funeral services, conducted by Rev. H. Pierce, on Nov. 28th.

The pall bearers, chosen by himself, were: Sterling McLean, Lorne Watts, Davis Ward, Hampson Green, Lloyd Godfrey and Elmer Whiles.

All that was mortal of our young friend and brother was laid to rest in the Kingston Cemetery We shall meet him again beyond its river.

DR. A. J. FRASER

The kind-hearted, generous, charitable, Dr. A. J. Fraser, has passed from this life, and may God have mercy on his soul.

At the early age of fifty-four years, this exemplary husband and best of fathers has been taken away from his family by Him who knows what is best for all.

Despite his remarkable generosity and unlimited charity Doctor Fraser has left his family well provided for, and by his beautiful home life, by his strict adherence to morning and evening prayer, and by the many hours almost daily spent in teaching the Holy religion in his home, he has left with his beloved family a foundation better than gold.

For some months Dr. Fraser has been failing in health but attended to his office duties until quite recently, when he went to the City Hospital for treatment; yet the will of God must be done, and it was decided to take him home, to spend his last hours with his family; but at the old Fraser home in Vernon, it was thought best to remain, and here, amid the happy scenes of his boyhood days he passed peacefully away at midnight on November 26th. He had previously received the last rite of the Roman Catholic Church.

In the passing of Doctor Fraser, Montague has lost one of her most upright citizens, and the parish of Montague its best supporter. He was surpassing good to the poor, kind and thoughtful to the weak, honest with all, and ever fearlessly upheld fair dealings, whether in his own behalf or in behalf of the helpless. In this respect alone he has erected to himself an un fading monument, in the town of his adoption.

Besides his wife and family of eleven children Dr. Fraser leaves to mourn, three brothers namely: Judge A. L. Fraser, Souris; Allan Fraser, and Edward in United States and one sister Mrs. Stephen McIsaac in Boston, to all of whom the sympathy of the community goes out, as the many tributes of respect, Mass Cards and Spiritual requests amply testified.

The funeral which was largely attended took place on Nov. 28th, at Vernon River Church, where a funeral Mass was celebrated by Rev. Fr. McGuigan, P. P., the services at the grave being conducted by the parish priest of Montague, Rev. Fr. Kiggins.

The pall bearers were: J. D. Jenkins, D. Fraser, Alexander, McMillan, of Vernon, John McCabe, Iona, Wm. Murphy Montague and J. McIsaac, Cherry Valley.

The deceased rest, give unto him O Lord, And let Perpetual Light Shine upon him.

IN MEMORIAM

FRANCIS LAWLESS

On Nov. 18th, there died at Kingston, after only five days illness, Francis Lawless aged 74 years. The deceased was born in Northport and lived all his life in that section of the province until May 1922 when he and his family removed to Kinkora purchasing the fine property of Peter Ranaghan of 200 acres where he lived and brought with him from his old home the love and respect of all classes of citizens, ever ready with voice and deed to assist in any good cause, but his greatest joy and charity was extended to his church for fifty years he worked and planned for his parish church of Free town and on call but was responded to with cheerfulness. And in his last sickness, and holy death he was comforted by the church's life giving sacraments and surrounded by his wife and family he breathed his last with a prayer on his lips commending his soul to his creator. He leaves to mourn beside his widow a family of five sons and seven daughters, who have the sympathy of unnumbered friends in their bereavement and who are consoled by the assurance that his kind husband and loving father and friends is reaping the reward of a God fearing christian life in Eternal Bliss. His funeral which took place on the 21st, to St. James' Church where a requiem mass was sung by Rev. F. McDonald his former pastor and attended by a congregation that filled the church and was a splendid tribute to his worth. The pall bearers were: P. L. Cullen, B. B. Crocken, C. W. Crocken, J. T. Power, J. A. and James Johnston, R. I. P.

WILLIAM HARRISON YOUNKER

On November 27th, 1924, after a lingering illness, borne with great patience and heroic spirit, William Harrison, only son of Hammond and Mary Younker of Kingston, P. E. I., passed to that land of pure delights where Saints immortal reign. During his many months of illness every effort was made and method adopted to prolong the stay and restore this promising young man to strength and vigor. The best medical skill, tender and watchful nursing were in vain and at the age of 22 years his triumph-

TWO CHIC HATS FROM THE FRENCH



A departure from the suede hat studied with nailheads to resemble an ancient war helmet is seen in the more ornate model sketched above. This time the medium is satin, and instead of nailheads we have rhinestones. The little bow on the top is an effective French touch.

Below this is a hat of black satin which shows a fine gold thread design. The black glycerined ostrich feathers at either side drop well down to the shoulders.

These two hats represent the types shown in satin. These divide favor for afternoon, with the felt hat, which is worn now for all occasions.

A Sure Relief For Women's Disorders

10 DAYS' TREATMENT FREE

DR. D. N. COONLEY'S ORANGE LILLY

Orange Lilly is a certain relief for all disorders of women. It is applied locally and is absorbed into the suffering tissues. The dead waste matter in the congested region is expelled, giving immediate mental and physical relief; the blood vessels and nerves are toned and strengthened, and the circulation is rendered to normal as the actual location of the disease, it cannot help but do good in all forms of female troubles, including delayed and painful menstruation, leucorrhoea, falling of the womb, etc. Price \$2.00 per box, which is sufficient for one month's treatment. A free Trial Treatment, enough for 10 days worth 75c will be sent Free to any suffering woman who will send me her address. Inclose 3 stamps and address Mrs. Ledia W. Ladd, Windsor, Ont.

BOLD BY LEADING DRUGGISTS EVERYWHERE

Heintzman & Co. Grand Piano

Used by Tetrzini, used by Melba in their many Canadian tours, and personally purchased by them for use in their own homes.

TETRAZZINI, writing from Rome, Italy, announcing the safe arrival of the Heintzman & Co. Grand Piano, specially built to her order, said:

"I am in love with its beautiful tone and singing quality. . . . It is the delight of all my friends who have seen it."

MELBA, who personally selected her Grand when in Canada, had it shipped to her home in Australia for her individual use.

The tonal beauty of the Heintzman Co. Concert Grand is perfectly reproduced in the pianos of the firm.

Sold Only By MILLER BROS Great George Street

The name is your guarantee

PRINCE EDWARD ISLANDER IN MENDOCINO COUNTY

(From Oakland Maple Leaf.)

The writer had another pleasant surprise in meeting a former native of Bay Fortune, Prince Edward Island, who lives with his family at Elk, in Mendocino county, California. The Cooneys are among the leading families of this saw mill town on the coast. James Cooney is now 75 years of age. Just 50 years ago, when he was a bright young man, (and he is still vigorous health), he left Boston for San Francisco and then came here. He was married in Elk 46 years ago to Elizabeth Donaghue, who is the daughter of a very prominent family. Michael Donaghue, her father, was born in County Tyrone, Ireland, and came to this country in 1847. He was the first townsite of this place. This entire townsite, and for miles around was owned by the late Michael Donaghue, who passed away only last year at the remarkable age of 99 years. Mrs. Donaghue, who preceded him by a few years, was 93 years when she died.

James Cooney is a half brother of John Cooney of Ch. Co. The reader of The Maple Leaf will remember to have read a sketch about this leading family of Chico two years ago in this magazine. Eleven children were born to Mr. and Mrs. James Cooney. Those living are James, Andrew, John, Joseph, Catherine, Alice, and Rose. The deceased are Frank, Elizabeth and Neil.

James Cooney is a mill carpenter by trade and has followed this occupation ever since he came here. There is very little about a modern saw mill, which is run by electricity thoroughly. They are good, faithful church members and very popular everywhere. James Cooney is a sister living in Fort Bragg, 22 miles north of here. She is Nellie Doyle, the wife of Dan Doyle. They are also among the best of neighbors and I was glad to meet them.

The town of Elk has a most picturesque location, because of its perpendicular high rock-bound coast and deep fissures. A range of high hills, green the year round, at a short distance from the shore, adds a great deal to the beauty of the place. The wide expanse of the Pacific Ocean from those high banks on a clear day is a poetic sight indeed. And they see the merchant ships passing by every day loaded with lumber or the world's goods.

This place, like Fort Bragg, has one of the most even and mild climates in the State of California. In the afternoon in summer there is often a fog on this part of the coast, but this keeps the hills and lowlands green all the year round. What a contrast this climate is to the ice and snow of the north. Mr. Cooney said that in his fifty years on this coast he had never regretted a day for coming here. He and Mrs. Cooney are surrounded by grown-up children who have been given a good high school education, and are a most happy people. James Cooney went to Chicago last year and visited his half brother, John Cooney.—R. E. D.

PANMURE SCHOOL

Honor Roll for Panmure Island School for month of November:

GRADE VII.—L. Mary French; 2. Eugene Murphy; 3. Ellen Wright.

GRADE VI.—1. Gladys Murphy; 2. Evelyn Campbell; 3. Joseph French.

GRADE IV.—1. Agnes French; 2. Vernon Campbell, Mary Lannigan, 3. Oscar Campbell.

GRADE III.—1. Rupert Wright; 2. Howard Wright; 3. Clarence Campbell.

Perfect attendance—Mary French, Gladys Murphy, Joseph French, Agnes French, Oscar Campbell, Joseph French, Howard Wright, Clarence Campbell.

BUNBURY SCHOOL.—The following is the report of Bunbury school for November:

Grade X
1. Margaret Smallwood
2. Roy McDonald
3. Dewar Smallwood

Grade IX
1. Elizabeth Burke

Grade VII
1. Willard McDonald and Lois Jones (equal)
2. Cyril Wood and Gavin Duffy (equal)

Grade VI
1. Clifford McDonald and Alden Douglas (equal)

Grade V
1. Boyser Jones
2. Lillian Halliday
3. James Cudmore
4. Clara Orr

Grade III A
1. Allan Cudmore

Grade II
1. Vimy Jones and Lillian Cudmore

Grade I
2. Walter Kelly
1. Eleanor Omeara
2. Annie Omeara

Keep Minard's Liment in the House

A Sure Relief For Women's Disorders

10 DAYS' TREATMENT FREE

DR. D. N. COONLEY'S ORANGE LILLY

Orange Lilly is a certain relief for all disorders of women. It is applied locally and is absorbed into the suffering tissues. The dead waste matter in the congested region is expelled, giving immediate mental and physical relief; the blood vessels and nerves are toned and strengthened, and the circulation is rendered to normal as the actual location of the disease, it cannot help but do good in all forms of female troubles, including delayed and painful menstruation, leucorrhoea, falling of the womb, etc. Price \$2.00 per box, which is sufficient for one month's treatment. A free Trial Treatment, enough for 10 days worth 75c will be sent Free to any suffering woman who will send me her address. Inclose 3 stamps and address Mrs. Ledia W. Ladd, Windsor, Ont.

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