

Dominion Life
 Since 1889
 HEAD OFFICE: WATERLOO, ONTARIO

YOU'RE REAL WORTH YOUR ABILITY TO EARN

Multiply the monthly amount you are now earning by the months you'll live from now until you are 65. Quite a sum, isn't it? You should protect this fortune of your earning capacity.

A Dominion Life Policy will ensure your dependents continuance of your income or provide a fund for you on retirement.

LET'S TALK THIS OVER

M. C. STEWART, Representative
 111-115 Grafton Street, Charlottetown, P.E.I.

The Central Guardian

This column is reserved for news of local interest, but advertising of a new way nature may be inserted at five cents a word strictly payable in advance.

COORS for Christmas Photographs.

CONFEDERATION LIFE INSURANCE

PROGRESSIVE CONSERVATIVE Committee Rooms, Legion Building (Clover Club), Grafton Street. Phone 262.

MARITIME CENTRAL AIRWAYS three times daily to Moncton. Air and rail connections to Montreal and Boston. Phone 2061 or 540.

A MEETING of Progressive Conservative Voters East and West, Georgetown, will be held in the Club Rooms at W. S. Easton's, Tuesday, November 25th, 8.15 P. M. By Order of Committee.

POLICE COURT—At the Stipendiary Magistrate's Court Saturday a man charged with theft under \$25 was sentenced to 30 days in jail. A man charged with attempting to steal gasoline from a parked motor vehicle was remanded until today. A drunk and disorderly was fined \$20 and costs for 30 days, while two drunk and incapable were remanded until Wednesday and a third remanded for one week.

Protestant Orphanage Contributions To

- Charlottetown Continued
- Swift Canadian Co. 15.00
 - Mrs. Leslie Gillespie 2.00
 - Mt. Herbert by Winston Wood & James MacPherson 21.00
 - Orphanage Staff 10.00
 - Russel Driscoll 10.00
 - Earl Ings 10.00
 - "In Memoriam" 10.00
 - A Friend 10.00
 - Milton Buel 5.00
 - Roy Pippy 5.00
 - 2.00 Each: Mrs. J. R. Munn; Mrs. Frank Hamm; Mrs. P. Mutch; Mrs. E. Mutch; Raynor Family; Mrs. Frank Lund; Mrs. Walter Wood; Mrs. Seymour Wood; Mrs. W. S. Delaney; Miss Sybil Nicholson.
 - 1.50 Each: Mrs. Stirling Wood; Miss Amy Jones.
 - 1.00 Each: Mrs. Russell Jenkins; Winston Wood; Mrs. Russell Parquharson; Edna Finlayson; Reta Stewart; Peter Trainor; Leslie Mutch; David Mutch; Arnold Burhoe; Mrs. Earle Rankine; Mrs. Willard Pippy.
 - 75c: Arthur McLean; Three bags of potatoes from Ken. Jenkins. Total—105.75.

Bunbury by J. Wendell Mutch
 Premier J. Walter Jones 10.00
 John A. MacDonald 10.00
 Willard Kelly 10.00
 Leslie MacDonald 5.00
 William MacKay 3.00
 2.00 Each: B. E. Jones; James Rankine; Arthur A. Mutch; Wilfred E. Boyers; Herbert Mason; George Mason; C. J. Wood; Leonard Wood; Percy Hamm; Harry Wood; Russell Parquharson; William Smallwood; W. R. MacDonald.

Clyde River by Mrs. George Gillespie
 2.00 Each: Mrs. R. D. Matheson; Mr. and Mrs. John A. Murray; Mr. and Mrs. James Livingston; Mr. and Mrs. Harold McLean; Mr. and Mrs. I. D. McPherson; Mr. and Mrs. J. Heber McPhail; Mr. and Mrs. Robert MacPhail; Mr. and Mrs. Harry MacLean; Mr. and Mrs. Daniel MacNeil.
 1.00 Each: Mr. and Mrs. F. W. Gillespie; Mr. and Mrs. J. A. Gillespie; Mr. and Mrs. Daniel A. MacDonald; Mr. and Mrs. John MacNeill; Mr. and Mrs. Gordon McKinnon; Mr. and Mrs. Harold Scott; Mr. and Mrs. George M. Dixon; Mr. and Mrs. Arnold Beer; Mr. and Mrs. Reg. MacKinnon; Mr. and Mrs. Lloyd Murray; Mr. and Mrs. Calvin Hyde; Mr. and Mrs. Monty Hyde; Mr. and Mrs. Watson Livingston; Mr. and Mrs. Hector Darrach; Mr. and Mrs. John Cameron; Mr. and Mrs. John J. Darrach; Mr. and Mrs. Kenneth MacNeil; Mr. and Mrs. George Livingston; Mr. and Mrs. Stanley Miller; Mr. and Mrs. Norman Hyde; Mr. and Mrs. H. T. MacKinnon; Nell Nicholson; Mrs. Beatrice Waller; Addison Livingston; Mrs. A. J. Murchison; Reta Greaves; Mrs. Boyd Livingston; Mrs. Dicie Darrach; Gordon Chohan; W. W. MacLean.

50c Each: Mr. and Mrs. F. Darrach; Mr. and Mrs. Everett Murray; Mr. and Mrs. John Beer; Everett Gillespie.
25c Each: Howard Gillespie; George Gillespie; Ethel Gillespie.
 Total—50.75.

New London by Women's Institute
 1.00 Each: Mrs. Leigh McEwen; Mrs. Don McEwen; Mrs. Walford McEwen; Mrs. Fred McEwen; Mrs. Oscar MacKay; Mrs. Wilbur MacKay; Mrs. Keir McAllister; Mrs. James Coley; Mrs. Harold Mayhew; Rev. D. A. Campbell; Mrs. Stanley Brown; Mrs. Earl Carr; Mrs. Oliver Bernard; Mrs. Lorne Campbell; Mrs. Florie McLeod; Mrs. Ruthford Cotton; Mrs. Edwin Cole; Mrs. Marshall Constable; Mrs. Harold Dunning; Mrs. Blythe Dunning; Mrs. John Currie; Mrs. Frank Ramsay; Mrs. Laura Somers; Mrs. Harland Jourd; Mrs. Mont. MacEwen; Tupper MacKay.
 75c Each: Mrs. Morton Adams; Mrs. Claude MacEwen.
 50c Each: Mrs. George Cole; Mrs. Elmore MacKay; Mrs. Claude Graham; Mrs. Fred Pidgeon; Mrs.

More than a Million Canadians WROTE THIS BILLION-DOLLAR STORY

Everywhere in Canada—in villages, towns, metro-politan centres—you can find them. They are the people—1,500,000 strong—in every walk of life who are building their futures and doing their day-to-day financing by saving or borrowing at the Bank of Montreal. Every member of this B of M family has a hand in building the resources of the Bank while he builds his own future. These resources, which amount to nearly two billion dollars, exist almost entirely because of the balances these people can show you in their B of M passbooks. This money does not stand idle... it works constantly for the building of the nation. Here is the money that makes the wheels of commerce turn... that helps the farmer garner his crops... that helps the lumberman buy equipment and pay his men. Here are the dollars that enable the Bank to make more than 500 personal loans every business day of the year to men and women who need money to meet emergencies and take advantage of opportunities.

Here is the credit that provides thousands of business enterprises—from the largest company to the smallest one-man show—with the ready money they need to buy raw materials for manufacture, to pay wages while awaiting returns from the sale of finished goods, and to carry out plans for expansion. To citizens on salaries... to farmers with seasonal incomes... to merchants, manufacturers and businessmen in every worthwhile line of endeavour... to municipalities, school boards and governments... to churches, hospitals and all types of public institutions... hundreds of millions of dollars are being lent by B of M managers at more than 500 branches from the Atlantic to the Pacific. These millions of transactions add up to a billion-dollar story that makes interesting reading—not so much on account of the figures involved, but because of the human stories behind them.

MY BANK TO A MILLION CANADIANS

B of M Reporting

THE FACTS BEHIND THE FIGURES

WHAT THE B of M HAS TO MEET ITS OBLIGATIONS:

CASH: The B of M has cash in its vaults and money on deposit with the Bank of Canada amounting to \$ 203,696,837.69

MONEY: in the form of notes, of cheques on, and deposits with other banks. 136,768,245.63

INVESTMENTS: The B of M has close to one billion dollars invested in high-grade government bonds and other public securities, which have a ready market. Listed on the Bank's books at a figure not greater than their market value, they amount to 957,888,826.81

The B of M has other bonds, debentures and stocks, representing to some extent the extension of credit to industrial enterprises for reconstruction and for expansion of productive facilities in established fields. Valued at no more than the market price, they amount to 96,866,538.42

CALL LOANS: The B of M has call loans which are fully protected by quickly saleable securities. These loans amount to 36,807,209.71

QUICKLY AVAILABLE RESOURCES: The resources listed above, all of which can quickly be turned into cash, cover 78.79% of all that the Bank owes to the public. These "quick assets" amount to \$1,432,027,658.28

LOANS: During the year, many millions of dollars have been lent to business and industrial enterprises for production of every kind, including housing and construction—to farmers, fishermen, lumbermen and ranchers—to citizens in all walks of life, and to Provincial and Municipal Governments and School Districts. These loans now amount to 421,704,063.46

BANK BUILDINGS: In hamlets, villages, towns and large cities from coast to coast the B of M serves its customers at more than 500 offices. The value of the buildings owned by the Bank, together with furniture and equipment, is shown in its books at 13,276,623.00

OTHER ASSETS: These chiefly represent liabilities of customers for commitments made by the Bank on their behalf, covering foreign and domestic trade transactions. 31,396,960.43

TOTAL RESOURCES WHICH THE B of M HAS TO MEET ITS OBLIGATIONS \$1,898,405,305.19

WHAT THE B of M OWES TO OTHERS:

DEPOSITS: While many business firms, manufacturers, merchants, farmers and people in every type of business have large deposits with the B of M, the bulk of the money on deposit with the Bank is the savings of more than a million private citizens. The total of all deposits is \$1,783,441,647.57

BANK NOTES: B of M bills in circulation, which are payable on presentation, amount to 4,783,548.00

OTHER LIABILITIES: Miscellaneous items, representing mainly commitments undertaken by the Bank on behalf of customers in their foreign and domestic trade transactions. 29,100,538.78

TOTAL OF WHAT THE B of M OWES ITS DEPOSITORS AND OTHERS \$1,817,325,734.09

TO PAY ALL IT OWES, THE B of M HAS TOTAL RESOURCES, AS SHOWN ON THE LEFT SIDE OF THIS STATEMENT, AMOUNTING TO 1,898,405,305.19

WHICH MEANS THAT THE B of M HAS RESOURCES, OVER AND ABOVE WHAT IT OWES, AMOUNTING TO \$ 81,079,571.10

This figure of \$81,079,571.10 is made up of money subscribed by the shareholder and, to some extent, of profits which have from time to time been ploughed back into the business to broaden the Bank's services and to give added protection for the depositors.

EARNINGS—After paying all overhead expenses, including staff salaries, bonuses and contributions to the Pension Fund, and after making provision for contingencies, and for depreciation of Bank premises, furniture and equipment, the B of M reports earnings for the twelve months ended October 31st, 1947, of \$ 9,579,285.29

Provision for Dominion Income and Excess Profits Taxes and Provincial Taxes 4,156,000.00

Leaving Net Earnings of \$ 5,423,285.29

This amount was distributed as follows:
 Dividends to Shareholders \$ 3,600,000.00
 Balance to Profit and Loss Account 1,823,285.29

B of M EARNINGS ON THE SHAREHOLDERS' INVESTMENT

On each dollar of the shareholders' money invested in the Bank of Montreal, the Bank earned 11.81 cents in 1947.

AND HOW THEY WERE DIVIDED

- To TAXES 5.12 cents
- To SHAREHOLDERS 4.43 cents
- To SURPLUS 2.26 cents

THE KIRK PULPIT

Preaching last evening at the Centenary Commemoration of the Death of Henry Francis Lyte, D.D., author of the well-loved hymn, "Abide With Me," the Minis c. the Rev. D. T. H. Somers said: "Abide With Me" will live as long as the English tongue endures. It was the favourite hymn of the late King George V. He thrilled to hear it sung by the vast crowds at the Football Finals in the stadium at Wembley. Sir Ernest Shackleton on his last voyage took with him a record of Clara Butt's rendering, and dying amid the unyielding snows, drew strength with which to face Death and what is after dying:

"I fear no foe with Thee at hand to bress; I'll have no weight, and tears no bitterness; Where is death's sting where, O grave, thy victory is, Thou shalt not triumph o'er me still if 'Thou abide with me."

Nurse Edith Cavell, facing execution by the firing squad, softly repeated Lyte's beautiful words: "Heaven's morning breaks, and earth's vain shadows flee." Lord Kitchener asked that this hymn be sung at the Thanksgiving Service at Khartoum following the victory at Omdurman. Lord Ailenby at the Service following his entry into Jerusalem, which is

not far from Emmaus, listened to the impressive singing of this immortal hymn. It has been translated into many foreign tongues and has comforted untold millions. The tune "Eventide" now always associated with the hymn, was composed for it by Dr. W. H. Monk, perhaps forty years after the death of Lyte. It is said to have come to the composer as the inspiration of a moment, and was written in a very few minutes.

The grave of the gentle poet has been a place of pilgrimage for many Christians during the past century. Many of them bring offerings of flowers. His tomb is near the centre of the old cemetery at Nice. In the south of France, where he died on his way to Sicily for his health. His last resting place is marked by a plain white cross. The graveyard has been closed for further burials by the local authorities. Tall cypresses, palm trees and olives cast dark shadows over the grave of Henry Francis Lyte. Near by the fragrant mimosa waves its golden blossoms, and the blue Mediterranean, the mighty sea, which Lyte loved to exult in, waves gently. The modest, faithful servant of God is at rest. His work is done, but his blessed influence will endure forever.

MILK-TIPPLING BAMBIS

NANAIMO B. C.—(CP)—Bambi, a tame fawn, picked up last spring when abandoned by its mother is the pet of Sylvia and Shirley Stomler. It was raised on regular baby's bottle, nipple and all. At first it took a full hour to empty the bottle, but now he tosses off several in a row at the rate of a minute each.

RAINHAM, Kent, England

(CP)—In 30 years, sexton K. J. Oldland has dug 2,000 graves.

In Memoriam

In loving memory of our dear mother and wife, Mrs. A. J. Phillips, Harrington, P. E. Island, who went to her eternal rest, Nov. 24th, 1942.

In Memoriam

In loving memory of our dear son and brother, A. B. Billie MacEachern, who lost his life in the sinking of the HMCS Shawinigan on November 24th, 1944.

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tempting, hot
PARKER HOUSE ROLLS

GET **FLEISCHMANN'S ACTIVE FRESH YEAST**

This active fresh yeast works fast because it's full-strength. It saves you time and extra steps. And the Parker House rolls you bake with Fleischmann's will be especially tasty—tender, light, smooth-textured.

IF YOU BAKE AT HOME, order Fleischmann's active Fresh Yeast—the dependable yeast with the familiar yellow label. It's been Canada's favorite for more than 70 years.

Always fresh... at your grocer's

Sure relief for Head Colds MISTOL stops colds where they start

ELLEN'S DIARY

(Continued From Page 2)

princess or perhaps it had to do with her cakes or her shoes or her presents, news of which is all so interesting to feminine minds at present, when all of a sudden an unfamiliar sound intruded itself into my surroundings. Rather startled, I listened closely. It sounded as if the threshing had come again to Alderlea, or the wood-sawing though in a vague and lessened key. I came to a window quickly, in time to see, the Muscovies rise hastily from a rain puddle, and to hear Pard yelp in astonishment, and spring to James' side at the pump-house door.

I slipped into my jacket and amid the rain and wind came hurriedly to join them there. In the building, the small new engine was

GIRLS! WOMEN! TRY THIS IF YOU'RE NERVOUS, CRANKY, TIRED-OUT

On 'CERTAIN DAYS' of the Month!

Do female functional monthly disturbances make you feel nervous, fidgety, cranky, or tired and "dragged out"—at such times? Then do try Lydia E. Pinkham's Vegetable Compound.

Lydia E. Pinkham's VEGETABLE COMPOUND

Canada's First established Bank . . . WORKING WITH CANADIANS IN EVERY WALK OF LIFE FOR 130 YEARS

made a few expert signs with a wrench or two about the gearing there, which all at once had set the machines to functioning so gallantly this morning.

This was as I said a nice day night.

BANK OF MONTREAL

chugging merrily; the old pump, changed now and sort of glorified in its trappings, was pumping busily and, wonders—though I saw it with a flicker of pain in my heart—the old horse trough, which always filled so slowly, that in my younger days I suspected it of leaking away, was already up to the half-way mark. "Isn't that great," I called to James above the din. And James who ever works in the shadow of lean years to come, remarked solemnly "There may come a day Ellen, when farmers will find it hard to buy gas for the like of that. I've seen times like that more than once in my life—and you have too. Just mark my words!" Which set Jack and "the young lad" from the house on the hill to smiling broadly. The matter like his uncle Mr. G. is one of our master mechanics and he it was, who this morning had muddled the few magic words and

at Alderlea. James coming in doors from the late choring agrees to that fact now. "I never" James says "saw the way this day had slipped away, Ellen!"

Until tomorrow—Diary—Good-