

### Good Luck

is thought to go a long way, but Good Judgment goes farther. TO USE

# "SALADA"

IS GOOD JUDGMENT. The Tea that is always Reliable.

## For Successful Baking BEAVER FLOUR

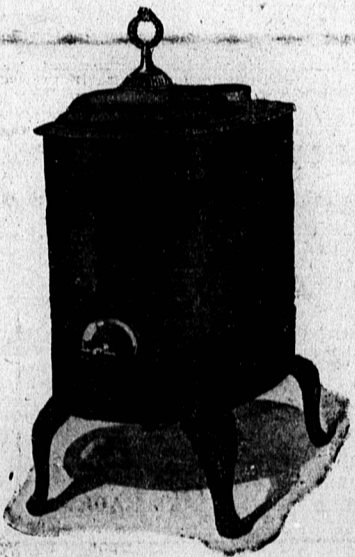


Unexcelled for Flavor and Baking Qualities

Sold by your Grocer

T. H. TAYLOR CO. LIMITED CHATHAM, ONT.

### SPLENDID VALUES IN AIRTIGHT HEATERS



This is the Heater you require when you want to get a room heated quickly, especially now in the fall weather when it is not necessary to have a fire all day. By firing one of these heaters for an hour or two, you have your room sufficiently warm for the rest of the day. They are very economical as they burn all kinds of wood, knots, blocks, etc. We are selling these heaters at the exceedingly low prices of \$2.90, \$4.25, \$4.50, \$5.00 and \$7.00 each. You would do well to look over our stock before purchasing.

The Rogers Hardware Co. Ltd. Queen St. Wholesale and Retail Grafton St.

### The Fawcett New Rival Pipeless Furnace

If you are going to install a Pipeless Furnace buy a FAWCETT NEW RIVAL and be a satisfied customer. Call and see us or write if interested. Prices and terms arranged to suit customers.

Samuel Kennedy

## THE CENTRAL GUARDIAN

SHOP from Horman's Catalog. PROFESSOR H. A. TANTON Voice Specialist, Teacher of Pian Organ and Voice. Studio 146 Grea George Street. 7097-19-11. VICTOR RECORDS REDUCED IN PRICE. All double sided 85c, records now for 75c at Miller Bros. Sole Agents.

McCLARY "SOFCO" Pipeless furnaces mean summer warmth the winter through the Rogers Hardware Co., Ltd. Y. M. C. A. TEA.—Remember the tea this afternoon 4 to 7 35 cents. Ocl17-11

WINDOW DISPLAY the Alley guaranteed school boots are causing a lot of attraction—this week. 21 THE EMERALD CO-OPERATIVE FARMERS will be loading live hogs, and lambs, Wednesday, Oct. 18th till noon Oct. 19th. 200025-16-41

THE LADIES of Kelly's Cross institute are holding a lottery and dance in their hall on Thursday, the 19th of October, doors open at half past seven. Admission 25 cts. Children, 15 cts.

FIRST OF SEASON—At the whist party held in the K. of C. Home last Wednesday evening the ladies prize was won by Miss Belle McDonald and the gentlemen's by Mr. D. J. McDonald. On next Wednesday the regular Fall Tournament will open.

SAY IT WITH DONATIONS.—The new Protestant Orphanage will open soon and many things are required to furnish and stock it. The ladies auxiliary will appreciate if friends of the institution will supply some of the following items:—Preserves, pickles, jellies, apples, groceries, roller towels, bath towels cup towels, blankets, quilts, rugs, mits, stockings, nets, caps, yarn, sheets 60x90, pillow slips 30x42, or anything that will help the Orphanage—an institution we cannot do without. Donations should be sent to Mrs. G. D. Wright, president of the auxiliary, 15 Kings Square.

FLAT RIVER SCHOOL.—The standing of Flat River school for the month of September is as follows.—Grade VII.—1, Martin Ross; 2, Celta Beaton; 3, Louis Ross; 4, Annie McPherson. Grade V.—1, Mary G. Ross; 2, Stewart McRae; 3, Frank Ross. Grade IV.—1, Curtis Beaton; 2, Lauretta McDonald; 3, Jean McKenzie. Grade III.—1, Jennima Wright; 2, Christina Beaton. Grade II.—1, Ruby McDonald; 2, Donald Ross. Grade I.—1, Dugald McPherson; 2, Will McRae; 3, Angus McRae; 4, Florence Beaton. K. Murchison, teacher

P. E. I. INQUIRY.—A P. E. I. company has written the local board of trade office requesting information concerning steamship sailing and arrival dates for the approaching winter. The island company expects to do some importing. The information asked for will be forwarded.—St. John Telegraph.

A PRETTY SHOWER.—A very enjoyable event took place Friday evening when the employees of Prowse Bros. met at the home of Miss Dolly Toombs to shower upon her many useful presents and their kindest wishes for a happy future. Miss Toombs was one of the principals in an interesting event yesterday morning. After a very pleasant evening made jovial by the genial presence of Mr. Pat McTague, refreshments were served. The party broke up after singing Auld Lane Syne and For She's a Jolly Good Fellow.

PROMINENT ISLANDER.—Mr. William L. Best of Ottawa, the Canadian Legislative Representative of the Brotherhood of Locomotive Firemen and Enginemen, is at present on the island. Sunday Mr. Best attended a meeting of the Brotherhood of Locomotive Firemen and Enginemen, which was well attended by local members of the order. Some day this week he will address a meeting in Charlottetown on the Workmen's Compensation Act, which is in force in all of the provinces of Canada, with the exception of Prince Edward Island and Alberta. In the latter province a bill has already been prepared for introduction into the Legislature. On Thursday he will address a meeting of the Workmen's Compensation Act. Mr. Best is a Prince Edward Islander who has made a name for himself in the ranks of labor in Canada. He was formerly one of the senior engineers of the Grand Trunk running from North Bay, Ontario, and has been absent from his native province for quite a number of years. He is a clear, logical and convincing speaker, and the fact that he has been chosen Canadian Legislative Representative is a high tribute to his ability. He resides permanently in Ottawa and his duties are to keep a close watch on labor legislation and other matters pertaining to the interests of railway men.

HEAD STUFFED FROM CATARRH OR A COLD Says Cream Applied in Nostrils Opens Air Passages Right Up Instant relief—no waiting. Your clogged nostrils open right up; the air passages of your head clear and you can breathe freely. No more hawking, snuffling, blowing, headache, dryness. No struggling for breath at night; your cold or catarrh disappears. Get a small bottle of Ely's Cream Balm from your druggist now. Apply a little of this fragrant, antiseptic, healing cream in your nostrils. It penetrates through every air passage of the head, soothes the inflamed or swollen mucous membrane and relief comes instantly. It's just fine. Don't stay stuffed up with a cold or nasty catarrh.

CHOICE FLOWERING BULBS DIRECT FROM HOLLAND Dutch Bulbs Our annual importation of choice Flowering Bulbs direct from Holland has just arrived. The finest lot of first size large Flowering Bulbs we have ever handled, every bulb in perfect condition. Hyacinths, Tulips (Double and Single) Darwin Long Stemmed Tulips, Narcissus, Daffodils, Trumpet Daffodils, Polyanthus, Narcissus, Crocus, Freesias, etc., etc.

Nothing To Equal MINARD'S "KING OF PAIN" LINIMENT For Sprains and Bruises The first thing to do when you have an injury is to apply Minard's famous Liniment. It is antiseptic,

DR. E. C. HARRIS Specialist

### Financing The Canadian Farmer

(C. P. R. October Bulletin.) In the development in Canada of agriculture, which is the first and most important industry of the country, the pursuit has rapidly manifested itself as a business involving the application of business practices, and it has been found necessary to provide for those engaged in it such facilities for borrowing as will enable them to have their credit requirements satisfied according to their needs. Admirable as is the Canadian banking system conceded to be, farmers complained that it was not framed to meet their special and peculiar needs, and to meet these nearly all the provincial governments have devised systems and put into operation institutions for meeting requirements for rural credits. If we are to judge by the manner these various systems have been taken advantage of and the promotion they have effected in Dominion agriculture, Rural Credits systems in Canada have been a success. The following briefly describe the various systems, with the amount of money loaned through them and with some variations they will be found basically the same.

Manitoba The Rural Credits Act of 1917 makes provision for the organization by farmers of rural credit societies through which they may obtain short-term loans for productive purposes. Before commencing business the society must receive subscriptions to its capital stock from at least thirty-five persons actually engaged in farming. Any member desiring a loan makes application to the secretary, stating the purpose of the loan and submitting a statement of his assets and liabilities. If his application is approved, he is granted a line of credit for a year, and all the personal property he acquires through the proceeds of the loan is subject to a lien in favor of the society. The rate of interest payable by the borrower must not exceed 7 per cent. until March, 1920, the banks furnished the loans at six per cent., but when they decided to raise the interest legislation was passed establishing the Provincial Savings Bank, which accepts deposits from all sources and pays 4 per cent. interest. Long-term or mortgage credit is provided in Manitoba through an Act passed in the same year, which created the Farm Loans Association, to act as a loaning agent between the government and the farmers. The association is managed by a board of five members. The capital stock is \$1,000,000 divided into \$5 shares. Every borrower must subscribe and pay cash for shares to the extent of 5 per cent. of the amount of his loan and loans are secured by a first mortgage. Loans must not be for more than \$10,000, must not exceed 50 per cent. of the value of the property mortgaged, and must be used solely for agricultural development. Since 1917 more than \$7,000,000 has in this wise been loaned to Manitoba farmers.

Saskatchewan. This province has no legislation for short-term credits, but an Act in 1917 provided for long-term credits, which is practically the same as the Manitoba Act. The chief differences are: (1) No maximum is stated for any individual loan. (2) All the money for the board's purposes is provided by the Provincial Treasurer. (3) First mortgages received by the board are handed over to the Provincial Treasurer as security for the loan. Up to a recent date the Saskatchewan board had completed 3,754 loans for a total amount of \$8,407,456.

Alberta. Under the Livestock Encouragement Act of 1917, more farmers may form a loan association and apply to the government for a loan to be used in purchasing cows and heifers, and, if desired, the joint purchase of a pure-bred bull, which must not cost more than 10 per cent. of the loan. Each member may borrow up to \$500, the money being borrowed on the joint and several notes of the members guaranteed by the government. Short-term credit is provided by the Co-operative Credits Act, which is very similar to the Rural Credits Act of Manitoba, the chief difference being that the rate of interest to be paid by the borrowers is not a fixed rate, but is decided by agreement between the society and the bank as lender. In 1917 the Alberta Farm Loan Act for long-term credits, was passed, but has not been put into operation.

British Columbia. A Land Settlement Board has been constituted under the Act of 1917 which receives advances from the Provincial Treasurer and grants loans on the security of first mortgages for any purpose which will maintain or increase agriculture or pastoral production. The minimum loan is \$250 and the maximum \$10,000, and must not be for more than 60 per cent. of the value of the property mortgaged. The rate of interest on loans is arranged as nearly as possible by adding not over 1 1/2 per cent. to the rate paid by the government. Two kinds of loans are made under this Act: long-dated loans for 15, 20, or 25 years, and short-term loans for not less than 3 and not more than 10 years. A short-term loan must not exceed \$5,000 except in special cases. About 350 loans for an aggregate of \$700,000 have been made in this province.

Ontario. In 1916 an Act was passed authorizing loans to settlers in the new or parts of the province, the maximum loan being for \$500 and the rate of interest being 6 per cent. for the granting of short-term loans. The system for short-term loans, passed in 1920, authorizes granting short-term loans to co-operative associations, engaged in cleaning, storing and marketing seed and potatoes. The order to secure funds the Provincial Treasurer is authorized to receive of interest for two years, after which 6 per cent. must be paid. In April, 1921, the Agricultural Development Act and the Farm Loans Act were passed providing for the granting of short-term loans. The system for short-term loans is practically the same as that of Manitoba, and the main difference being that in marketing seed and potatoes. The order to secure funds the Provincial Treasurer is authorized to receive of interest for two years, after which 6 per cent. must be paid.

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Every drop is nourishment



DR. Andrew Wilson, the eminent British authority, once said of the cocoa bean—"It is a kind of vegetable egg which contains all that is needed to build up a living body." Tea and coffee are mere infusions—but cocoa is an actual food in itself. Business men should remember that.

Cocoa, made the FRY way, from the world's choicest beans, is pure, extremely soluble and of most delicious flavour. Nearly two hundred years' knowledge of the cocoa business stands back of FRY'S. Of course, remember

"Nothing will do but FRY'S"

## Cook with This Ware It Uses Less Fuel

Do you know that by using the wrong kind of cooking utensils, you can waste dollars and dollars of good money every year? It's true! This money can be saved if good enameled ware is used, such as Diamond Ware or Pearl Ware. The secret is that they heat up more quickly and hold the heat.

Here is a good test. Take a Diamond Ware or Pearl Ware saucepan and a saucepan of equal size made of brass, copper or aluminum. Into each pour two quarts of cold water. Place each saucepan over the burner or fire. The water in the Diamond or Pearl saucepan will come to the boil in just half the time it takes the other. Think of the money that can be saved by women using good enameled ware for all their cooking. No heat is wasted when Diamond or Pearl Ware is used.

With fuel at the present prices, economical housewives should not forget that by using SMP Enameled Ware kitchen utensils nearly half the cost of gas, coal, wood or electricity for cooking can be saved.

What ware do you cook with? Are you saving money and enjoying full satisfaction by using Diamond Ware or Pearl Ware utensils, or are you still using all-metal wares? Equip your kitchens at once with economical Diamond or Pearl Ware.

Sold in every good hardware store.

The Sheet Metal Products Co. of Canada Limited Montreal Toronto Vancouver Winnipeg Calgary

