Century-Old Letter Of Islander Abroad

Found among the papers of the late Mrs. C. H. Robinson, Charlottetown, were some old letters of historic interest, including the following written in 1822 by James D. Haszard from Providence, Rhode Island, to his younger brother George in this Province. Mr. Haszard returned in the following year to establish the Prince Edward Island Register, the Island's first newspaper, bringing with him the type which he purchased in New England. Rhodes Gardiner, referred to in the letter, was the grandfather of Mr. Charles Gardiner.

Providence, Rhode Island,
July 26, 1822.

Dear Brother:

Rhodes Gardiner returns to the Island by whom I take this opportunity of writing, you will have the pleasure of receiving his wife, who goes with him, he has been to New York, he returned last April, he was sick there sometime in the Hospital, but has perfectly recovered. You will perceive in a letter to Mr. Davies, which I write with this, many little things, which I here omit for the sake of brevity.

How do you get on in business is there anything doing on the Island? I hope you are now capable of indicting and writing me a letter, if you are not I am really ashamed for you, but I trust any suspicions that I may entertain on that subject maybe ungrounded. You are to me bound by the nearest and dearest ties of nature. I am your elder brother and should be your advisor, therefore, I hope and trust that anything which may fall from me will be strictly observed. Your future prospects and happiness is a concern to me, which while you conduct yourself as you ought, as far as I am able I will always give you my assistance. George, let me entreat you, above all things, to acquire knowledge and learning, for they must be the basis of your future fortune, let not one moment escape without making some good use of it, examine and commence with yourself and say when you catch yourself idle "what am I now doing" that will be a benefit to me: Observe Dr. Franklin's maxims, and advice and you will be sure to prosper in the world. Read history and make yourself acquained with the customs manners, government, etc., etc., of the people of the world, and of which Prince Edward Islands forms so small a part. You may have occasion to travel, and it is my desire you should in proper season. You will then make but a poor figure if you do not store yourself with necessary knowledge:

As soon as I can get once settled in my business, which I hope fortune will soon bring about, so that we may be enabled to do something that will make us independent, and afford us a genteel living, I should then wish you to visit this country for various reasons: You must consider that you are now entering upon the most interesting, conspicuous and arduous scenes of the theatre of the world, therefore, the part must be well acted or you will be hissed. Be careful and circumspect in all your actions, for principally upon your behaviour, virtues and abilities your future happiness and prosperity must depend. We daily see the rock upon which many a one has split, their bark shivered to pieces, and foundered, involving all who are concerned in ruin. For God's sake, let us avoid these rocks, which we may strand upon if we do not keep a good look out and take reason for our helm: Conceive what a pleasure it would be to me to say "my brother is a prudent, steady, intelligent, active enterprising young man, whose desires and chief aim are that of maintaining an unsullied name and character, and suppose I said it to a young lady would she not desire to be acquainted with this character? Miss Abbey Watson, a second cousin, I told her I intended to recommend her to you she is fourteen and handsome, and will have a good fortune. You must qualify yourself before you can think of advancing. Now since there are so many advantages to be reaped, spare no pains; the time that you spend in lounging and negligence if spent, properly, may be the means of making your fortune.

I hope that everything is taken proper care of, for it is for your interest as well as mine. See that the grove is not trespassed upon, carriole and other things of a perishable nature are under cover.

When you write arrange it with others who may write so that I may not have a bundle of letters together, and then not have any again for some time. Let Mr. Davies, Bell or other friend, write once a month by the packet others again once a fortnight by forwarding to the care of Mr. Clark, Merchant, Halifax.

You would be surprised to see the elegant buildings, etc., here and the number of vessels, people and curiosities. I can hardly as yet decide or forsee what luck may turn up in my favour, I had a great desire to return with Rhodes, but under existing circumstances, I can do better here than at home: Could I raise the means of getting my types, etc., I would return immediately, but as I cannot, I think I shall remain here the ensuing winter, by which I will be enabled to lay something by. In case I should not manage it otherwise, I should like to sell the Mill Stream and Yankey Hill Land also Pasture Lot 194. Make enquiry whether I can have a purchaser. I have agreed for a press in Halifax. I have seen the type foudry in Boston, where they make very good type.

I am engaged in an office in Providence, printing the Laws, etc., and make Nine Dollars per week, having the preference of work. Mr. Miller the proprietor is a very agreeable, friendly man, with whose family I board. There are twelve hands employed in the office and two presses continually a-going, it really seems a house of industry. They print the Farmers and Manufacturers' Journal twice a week, the Religious Intelligencer once a week, with a great variety of job and book printing, they have also a book store and bindry.

I have the pleasure of visiting a number of the first families in Providence, who are really agreeable and kind. A great many of the gentry here have made their properties by their own industry—indeed every body seems to be employed in some business or other, both poor and rich, and an industrious reputable mechanic is not here slighted because he works, no, he is met by the wealthiest men, and treated with the greatest politeness and affability.

I saw your father last week, at North Kingstown, twenty-four miles from Providence, he was very well, he is keeping a small store there was his nephew, William Cole. William is shortly to be married, he has been published three times The customs relating to marriage are very diffrent from what they are with us. All are married by a License, out here, they are three times published in the Church.

I must now conclude with my love and respects to all relations and friends, wishing them individually every happiness and remain,

Yours, &c
Sdg. JAMES D. HASZARD

P. S. —I also send home religious papers to Mr. Evans. Keep a strict eye towards your sisters, and if any are paying their attentions to them, let then make known their intentions to you, which they will not hesitate in doing if they are honourable: if not dismiss them with spirit and let them know that you are their guardian.

OPERATED ON AT 102, WANTS TO LEAVE BED

To a man who at the age of 65 seared the arteries of his mutilated hand to save his own life, while bystanders fainted at the sight, a serious major operation is a trivial incident, so J. D. McLellan, 102 years old, is going home from the Halifax Infirmary tomorrow.

Mr. McLellan, a native of Scotland and for more than 90 years a resident of Prince Edward Island, was stricken suddenly ill on Saturday. Rushed to the Infirmary he underwent an immediate operation and then surprised everybody by ralling splendidly and talking about "getting up soon."

About 35 years ago when Mr. McLellan was working in a saw mill at Gaspe, he had the misfortune to catch his hand in a saw. The thumb and two fingers were severed and because the doctor was seven miles away and could not get there soon enough to prevent infection, the injured man heated a slicer and seared the ends of his fingers himself.

Mr. McLellan has always enjoyed unusually good health and today, well past the century mark is as keen and vigorous as a man of 70.

Mr. McLellan, who worked for years with the firm of McKinnon & McLean in Charlottetown, is the last of his own immediate family. A brother, Rev. Father A.P. McLellan died in St. Andrew's, P. E. I., last year at the age of 88, and two other brothers, Dr. A. M. and Dr. A. E. McLellan, both well known in Prince Edward Island, died some years ago.

For the past six years Mr. McLellan has made his home with his daughter, Mrs. Lawrence Day, 111 Windsor Street, who was for 20 years a milliner at Gaspe. His two sons, A. E. and A. N. McLellan, also reside in Halifax.—(Halifax Exchange).

WHO INVENTED THE "ZIP"?

Mr. F.P. Kneeshaw, president-elect of the Australian Institute of Engineers, speaking at Sydney, New South Wales, told his audience that the zip fastener was invented by an Australian.

Professional Cards

D. F. ARCHIBALD
Chartered Accountant
140 Richmond Street
Phone 47. P. O. Box 12.

McLeod & Bentley
W. E. BENTLEY, K. C.
J. A. BENTLEY, K. C.
C. F. BENTLEY, LL. B.
Barristers and Attorney-at-Law
MONEY TO LOAN

Alex. W. Matheson
BARRISTER, SOLICITOR, ETC.
Money to Loan Collections
Office: 90 Great George Street.

M. Alban Farmer
BARRISTER, SOLICITOR, ETC.
MONEY TO LOAN
Bank of Canada Building, Charlottetown

J. W. MacKenzie
REPRESENTATIVE CANADIAN GOVERNMENT ANNUITIES
Brace Block Phone 1530
Queen Street — Charlottetown

Frederic A. Large
Barrister, Solicitor, etc.
Successor to D. Edgar Shaw, K. C.
Prowse Block, 127 Grafton Street,
Charlottetown, P. E. I.
Money to Loan
Collections, Real Estate

MARITIME
Adjustment Bureau
CREDIT — COLLECTIONS
CREDIT REPORTS
PERSONAL LOANS
Pearden Bldg., Ch'town

DEFINITE INFORMATION
Are you suffering from unexplained headaches, sore eyes or upset stomach?
A large percentage of headaches and sore eyes is due to eyestrain. When strain is severe or prolonged it affects the stomach. Relief may be obtained through an accurate optical prescription. Consult us for definite information on your eyes.
G. F. Hutcheson
New Address 53 Grafton St

STOCK QUOTATIONS

New York Stock Exchange

(Canadian Press)

Stocks	Close
Am Can B	3⅛
Am For Pr	
Am Radiator	11½
Am Tel Tel	127¼
Am Water	8⅛
Anaconda	30⅞
Atchison	29½
Atl Ref	21
Auburn	3¾
Balt Ohio	6⅝
Baldwin Loco	8⅛
Bendix Av	11⅛
Beth Steel	55¼
Ches Ohio	29⅜
Chrysler	50
Con Oil	8¾
Commonwealth So	1⅜
Con Can	40½
Con Edison	20⅛
Con Gas Co	63¼
Corn Products	60⅜
Curtiss Wright	16¼
Elec Auto Lite	16⅝
Elec Pr Lite	8⅞
Gen Elec	37
Gen Foods	27
Gen Motors	33⅜
Goodrich	15¼
Goodyear T	20¾
Gt Nor Pfd	17
Hud Mot Car	7¼
Int Harvester	62⅛
Int Tel Tel	7⅜
Kennecott	36¼
Mont Ward	32¾
Murray Corp	5⅝
N Y Central	13¾
Natl Cash Reg	15¼
New York N H	1½
Nor Am Co	17⅜
Nor Pacific	9
Pack Motor	4
Paramount	7⅞
Penn R R	18¼
Phil Morris	84½
Phil Pet Co	36
Pub Ser N J	30¼
Pure Oil Co	11⅛
Radio Corp	5¾
Radio Keith Orph	2⅞
Sears Roe Co	55⅝
Shell Union Oil	13½
South Pac	13¼
Std Oil N J	47¼
Stude Corp	5
Texas Corp	39½
United Air	24⅞
United Corp	2½
United Drug	5⅜
United Gas Imp	9⅝
U S Rubber	31⅝
U S St Corp	51
U S Ind Al	16¼
Vanadium	16
Warner Bros	4⅞
West Union	21
West Air Brake	20¾
West Elec	16⅝
Woolworth	40⅝

Montreal Curb

(Canadian Press)

Stocks	Close
Abitibi Com	150
Abitibi Pfd	54
B A Oil	19
Beauharnois	3¾
Bathurst A	8½
Dom Tar	6
Don A	4¼
Fraser	11
Fraser V T C	12⅛
Ford A	16
Home Oil	103
Imp Oil	18
Int Pete	28
Melchers A	5¾
Price Com	10½

Mortgage Sale

To be sold by public action in front of the Court House, Summerside, Prince County, Prince Edward Island, on Tuesday the 29th, day of March, A. D., 1938, at the hour of twelve o'clock noon, All and singular that certain parcel or tract of land and premises situate lying and being at Clifton in Township Number Twenty One in Queen County in said Island bounded and described as follows: Commencing at a point on the north side of the Road leading from Clifton to Stanley where the west boundary of lands in possession of Estate John McKay intersects the said Road, thence northwardly along the said west boundary to the shore of South West River, thence westwardly along the various courses of the said shore to the east boundary of lands formerly owned by David MacGregor but now owned by Robert Carr and Dunning, thence southwardly along the said east boundary to the Road aforesaid and thence eastwardly along the said Road to the place of commencement, containing by estimation TWENTY FOUR ACRES OF LAND.

The above sale of land is made pursuant to a power of sale contained in a certain Indenture of Mortgage dated the 12th day of May, A. D., 1933 and made by J. Stanley Brown of Clifton in Queens County aforesaid, Farmer, and Nina Brown of the same place his wife, in favour of Hugh J. Montgomery of the same place, Farmer, default having been made in the payment of principal and interest secured by said Mortgage.

For further particulars apply to Morley M. Bell, Solicitor, Summerside.

Dated this 18th day of February, A.D., 1938.

JOSEPH McEWEN
Executor
L-176-2-21-3-7-14

DOMINION OF CANADA
PROVINCE OF
PRINCE EDWARD ISLAND
In the Probate Court 2nd. George VI, 1938.

In Re the Estate of John McKenna late of Charlottetown in Queens County in the said Province, Retired Merchant, deceased testate.

By the Honourable HAROLD LEONARD PALMER, Surrogate, Judge of Probate, etc., etc.

To the Sheriff of the County of Queens County or any Constable or literate person within said County.

GREETING:

WHEREAS upon reading the petition on file of J. Carlos McKenna of Charlottetown aforesaid, Engineer, and M. Alban Farmer of the same place, Barrister-at-Law, the executors 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 Probate Court to be held in the Court House in Charlottetown, in Queen's County, in said Province, on Thursday the seventh day of April next coming at the hour of eleven o'clock forenoon of the same day to shew cause if any they can why the accounts of the said Estate should not be passed and the Estate closed as prayed for in petition and on motion of M. Alban Farmer, Esq., Proctor for said Petitioners.

And I do hereby order that a true copy hereof be forthwith published in some newspaper published in Charlottetown aforesaid 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, at or near the temporary Probate Court Registry in the Cameron Block in Charlottetown aforesaid, at or near the Royal Bank of Canada and at or near the Bank of Nova Scotia both in Charlottetown aforesaid so that all persons interested in the said Estate as aforesaid may have due notice thereof.

Given under my hand and the Seal of the said Court this 5th., day of March A. D., 1938 and in the second year of His Majesty's Reign.

(L. S.)
(Sgd.)
H. L. PALMER,
Judge of Probate.
L-618.

NOTICE

Special Meeting of Independent Order of Foresters will be held in Y. M. C. A. Rooms Tuesday, March 22nd at 8 P. M.. Important.

By Order
DR. J. E. BLANCHARD,
Chief Ranger.

L-892-3-21-1i.

Stocks Stage Recovery On N.Y. Market

BY FREDERICK GARDNER
Associated Press Financial Writer

NEW YORK, March 20—(AP)—Financial markets finished a generally disappointing week with a recovery push Saturday, heartened apparently by a break in Europe's ominous war clouds.

At the best share gains ran to 4 or more points among favored steels, motors, rubbers, Gold mines, aircrafts, farm implements, rails, mail orders and specialities. Top marks were lowered a trifle by profit selling near the close.

The Associated Press average held a net advance of .7 of a point at 40.9 against a drop yesterday of 1.5 points. Transfers totalled 442,070 shares compared with 299,850 last Saturday. The average on the week showed a net loss of 1.4 points.

Dome mines was one of the strongest stocks of the day gaining 4 points at 51 7-8 in response to announcement shareholders would be asked to vote on a two-for-one split up. Other Canadian stocks improved generally, with Walkers up 2 1-4 at 36, International Nickel 1 1-8 at 48 3-8 and McIntyre 1 3-4 at 38. Distillers-Seagrams, Brazilian, Ford, Hollinger and Lake Shore all improved fractionally.

Action of Mexico in expropriating the country's petroleum industry failed to disturb oil shares in the brief session. Standard oil of N. J. and Consilidated oil, both with important interests in the Southern Republic, closed behind plus signs, the former up 1 1-4 at 47 1-4 and the latter 1-8 at 8 3-4.

Recovery Trend Evident On Montreal Market

MONTREAL, March 20—(CP)—Montreal Stock Exchange listings rose buoyantly Saturday to heal the wounds left by a couple of heavy sessions during the week. Lifting of war clouds in Europe induced the recovery movement, which brought gains of up to five points and more.

St. Lawrence Paper preferred climbed four points, Dryden Paper a couple, and Bathurst, Price and and St. Lawrence Corporation a point each. Rails shared in the spectacular recovery. Canadian Car advanced about a point and the preferred gained more than two points. National Steel Car picked up 2 1-2 points and Canadian Pacific added 5-8 at 6 1-8.

Gains in utilities were not large for the most part, but Gatineau preferred jumped four points. In the general list, Canadian Bronze and Dominion Steel and Coal added a point each. Steel of Canada preferred eased four to a new low at 55 on a small sale, but Dominion Bridge, Cement and Foundation each advanced a point or more.

Total sales: Industrials 28,100; Mines 93,900; Bonds $1,250.

FINANCE

NEW YORK, March 20—(AP)—Foreign exchange: Great Britain demand 4.96 5-8, 4.96, 4.96 5-8; 60-day bills 4.95 13-16; France demand 3.03 1-2; Italy, 5.26 1-2; Belgium, 16.83; Germany, 40.14, Canada, 99 15-32.

NEW YORK CURB

(Canadian Press)

Stocks	Close
Am Cyan B	21½
Am Gas Elec	22⅞
Am Super Power	13-16
Assoc Gas El	⅞
Brown Co Pfd	20
Can Marconi	1
Cities Serv	1½
Creole Pet	22⅛
El Bond Sh	6⅜
Gulf Oil Corp	37⅞
Humble Oil	65¼
Niag Hud	7
Pant Oil	6

Montreal Stock Exchange

(Canadian Press)

Stocks	Close
Bell Tel	160
Brazilian	9⅛
Bruck Silk	3
B C Power A	28
Bldg Prod	43
Can Cement	81¼
Can Car Fd	8⅝
Can Car Pfd	20⅞
Can Ind Al A	2¾
Can Pacific	6⅛
Can Steamship	2
Celanese	13
Cock Plow	7¾
Cons Smelt	53½
Dist Seag	12
Dom Coal Pfd	16⅞
Dom Bridge	24¼
Dom Steel B	11½
Dom Textile	65½
Dryden	6
Founda Co	10½
Gen Steel Wares	6
Gypsum	5½
How Smith	12
Imp Tob	13½
Int Nickel	49
Massey Massey	5¾
McColl Ft	12
Mtl Power	29¼
Nat Brew	37
Nat Steel Car	35½
Noranda	55¼
Power Corp	11
Quebec Power	15
Shawinigan	19
St Law Common	3¾
St Law Pfd	11
Sou Can Power	12
Steel of Can	62

MINING

(Canadian Press)
TORONTO, March 20—

Stocks	Close
A P Con	20
Acme Oil	
Aldermac	50
Amm	25
Ang Cdn	115
Ang Huron	350
Arntfield	18
Ashley	5½
Bankfield	75
Base Metal	30
Beattie	119
Bidgood	38
Big Miss	35
Bobjo	8
Braiorne	830
Brown Oil	41
Buff Ank	13⅜
Bunk Hill	3
Bunk Hill	15
Cal Edm	220
Calmont	38
Cdn Malrobic	89½
Cariboo	200
Cas Treth	54
Cent Pat	253
Cent Porc	10
Chem Res	37
Chromium	53
Coniarum	120
Con Chib	21
Con Smelt	54
Darkwater	15
Davies	63
Denison	25
Dome	51¾
Dorval	15
East Cr	8½
East Malrobic	130
Eldorado	230
Falcon	535
Fed Kirk	8
Foundation	14
Francoeur	33½
Gillies Lake	10
Gold Lake	37½
Goldale	18
Gold Eagle	25
Goodfish	6
Granada	5½
Grandoro	6½
Gunnar Gold	75
Hard Rock	169
Hedley	1
Harker	10½
Hollinger	12⅛
Home Oil	102
Homest	17¼
Howey	24
Hud Bay	25¾
Nickel	49
Jacola	26
Jellicoe	51
J M Con	6½
Kerr Add	170
Kirk Hud	80
Kirk Lake	108
Laguna	41
Lake Shore	49
Lam Cont	3¼
Lapa Cad	48
Lava Cap	100
Lebel Oro	7¼
Leitch	75
Little L L	450
Macassa	380
MacLeod	310
Madsen	32
Man East	2
Maralgo	11
McIntyre	38½
McKenzie	79
McVittie	17
McWatters	58
Min Corp	176
Mcdel	25
Monarch	15
Moneta	190
Morris	10
Naybob	21
New Gold	25
Noranda	55
Norgold	2½
Normetal	70
Nor Can	55
OBrien	350
Okalta	155
Olga Oil	3
Omega	34
Oro Plata	85
Pacalta	9
Pamour	330
Pandora	38
Partenan	9
Paulore	11
Paymaster	46
Payore	16
Perron	126
Petr Oil	40
Pick Crow	450
Pioneer	295
Powell	170
Prairie	32
Premier	196
Preston	87
Read Auth	315
Red Crest	11
Red Lake	21
Reno Gold	49
Roche	
Royalite	38¼
St Anth	12
San Ant	130
Shawkey	25
Sheep Crest	95
Sherritt	120
Siscoe	237
Sladen	104
Slave Lake	11
Stada	23½
Straw Lake	8½
Sud Basin	260
Sullivan	100
Sylvanite	295
Tashota	2⅛
Teck Hugh	475
Texas Corp	126
Toburn	210
Twagmac	45
Uchi	140
Unit Oil	16
Ventures	500
Vulcan	90
Walte Am	150
Wendigo	9½
Westflank	14
White Eagle	1⅜
Wood Cad	25
Wri Harg	715
Ymir Y G	18

UNLISTED

Dal Oil	42
Foothills	35
Mandy	17
Oil Sel	2½
Pend Or	185
Temisk	10½

TORONTO, March 20 —(CP)— Easing of tension in Europe and the sold-out condition of the market brought on a wide rebound of prices on the Toronto mining exchange in the closing session of the week, after three days of steadily falling quotations. A strong buying rush developed. The close was at the top.

Gold stocks registered the sharpest recovery and gains among the leaders crowded the four point mark. Dome was up 3 3-4 and Hollinger and Buffalo-Ankerite added about a point each. The group traded in only moderate volume.

Secondary and junior golds stepped along at a lively clip and they closed practically at the day's top. Net gains of 30 to 45 cents were boarded by Bralorne, Little Long Lac, MacLeod-Cockshutt, Pamour, Read-Authier and Teck Hughes and Wright-Hargreaves, O'Brien and Pickle Crow added 53 to 60 cents.

Silvers were strong also. Eldorado led with a gain of 20 cents to 2.30 and Mining Corporation and Anglo-Huronian 15 to 20 cents each.

Noranda led the base metals in the recovery with a net gain of 3 1-2. Hudson Bay advanced 1 1-4. Advances of 10 to 25 cents were posted by Falconbridge, Ventures, Pend Oreille and Sudbury Basin. On the strength of the base metals the Miscellaneous Mines inlex gained 5.59.

Royalite recovered 3 points of the week's loss and the cheaper western oils came back on good buying. Davies traded 30,000 shares and closed 12 1-2 up at 63. Calgary-Edmonton gained 20 cents, Okalta 21. Anglo-Canadian 15 and minor gains were boarded by Brown, Calmont and Home.

Produce Prices

MONTREAL, March 20—(CP)—Prices held steady in light trading on the Canadian commodity exchange Saturday.

Butter spot —Que grass regraded 35 3-4-36; New Zealand first 35 3-4-36.

Cheese spot —Unquoted.

Eggs spot —Ont A-large 25a; A-medium 24a; A-pullets 23a.

To arrive —Cheese unquoted.

MONTREAL, March 20—(CP)—Butter prices ruled firm on Montreal open produce markets last week. Eggs and cheese were steady.

Butter was quoted at 36-36 1-2 cents a pound for No. 1 in carlots or less with lots to retailers at 36 1-2-37 for solids and 37-37 1-2 for prints.

Graded egg shipments in carlots or less were 24 1-2-25 cents a dozen for A-large, 23 1-2-24 for A-medium and 22 1-2-23 for A-pullets.

Cheese was 15 1-4-1-2 cents a pound for current western makes.

Potatoes: Que whites No 1 80's 55; N. B. mts No. 1 80's 57-60; 50's 42-45; P. E. I. mts No. 1 90's 80-82; 50's 45-47; new B. W. I. No. 1 60's 1.50; Fla. bushel 2.25.

Currencies

MONTREAL, March 20—(CP)—The Pound Sterling advanced 1-16 of a cent at $4.99 1-32 on Montreal foreign exchanges Saturday while the French franc held about even at 3.10 1-32 cents. The United States dollar declined 3-16 per cent at 1-2 per cent premium.

NEW YORK, March 20—(AP)—War talk subsided Saturday and European currencies, reversing a week-long flight to the United States dollar, started a return flow to foreign capitals

The Pound Sterling was the chief gainer in a general advance, moving up 1 13-16 cents to 4.96 9-16. The French franc, still a little nervous from the double threat of domestic troubles and German expansion, edged forward .00 3-4 of a cent to 3 07 1-2.

The Canadian dollar was up 7-32 of a cent at 99 15-32.

GRAIN

WINNIPEG, March 20—(CP)—World wheat futures and stocks turned about Saturday with wheat futures declining a cent or more on all markets and stocks rallying from Friday's lows.

European war scares eased considerably when Poland and Lithuania agreed to better their relations. This was the dominating influence of listless trading at Winnipeg. An early selling flurry forced prices down 1 1-2 cents but prices firmed to close 1-1 1-8 lower, May 1.10 1-4, July 1.10 3-8 and Oct 92 5-8 cents.

Cash wheat demand also was slow although top grades of Red Springs closed unchanged, 16 1-2 and 12 cents premium over the May future.

BANKS

(Canadian Press)

Stocks	Close
Canada	58½
Commerce	161
Montreal	197
Nova Scotia	
Royal Bank	179

FERTILIZER

We can now make prompt delivery of Chemicals and Mixed Goods Ex The Island Fertilizer Co. Plant, all of which we are selling at lowest prices.

A. Horne & Co.
Charlottetown

WE OWE YOU MONEY

Payable in CASH—ON DEMAND

★ ★

IF yours is one of the 4,740,000 accounts in which people have dollars on deposit in Canada's chartered banks, your bank owes you money.

That money does not belong to The People, the government, the nation, or to your neighbour. It is YOURS.

If you are a savings depositor, the bank, in addition to providing safety, pays you interest on YOUR MONEY just as a borrower pays interest to the bank, for

WHAT IS A BANK?—It is an institution organized to receive deposits and to make loans; that is the mechanical description. But it is a much more human place than that; it means much more to YOU.

Your bank is a place where you can deposit money for yourself and your family, with every assurance that you can get it back whenever you call for it—in full and with interest.

The bank's books show your deposit as a sum of money it owes to you—must pay to you when you ask for it—a liability of the bank.

Your bank is, too, a place where persons worthy of credit may borrow for business or other legitimate purposes.

The borrower must be worthy. By worthy, we mean that because of his record for honesty and integrity, his business ability, and the things he owns, he may be counted on with reasonable certainty to be willing and able to repay. We MUST know that he is a "good risk", for we MUST keep YOUR deposit and those of all other depositors SAFE, against the day you call for what WE OWE YOU.

As a depositor, you are our creditor; we have to be prepared to pay you in full. Therefore we must do our utmost to collect in full as much as we loan, plus our costs of operation.

We pay interest for deposits and charge interest on loans. You will be surprised when we tell you the range of our costs, the smallness of our margin of profit.

Bank deposits are the money of *certain* people — not *"The People"*. There is the substance of Canadian banking as plain as a pikestaff. You have known it for a long time; you can let others know just *whose* money it is they speak of, when they talk about the community's claim to bank deposits.

More than 4,700,000 people in Canada—equal to more than 42 per cent. of Canada's population —have "money in the bank"—deposits lodged with Canada's chartered banks. Of these no fewer than 4,064,000 are savings depositors receiving interest on their money.

Canada's chartered banks have paid over $397,000,000 in interest on deposits in the last ten fiscal years.

Savings of the Canadian people, deposited in the chartered banks, now total nearly $1,584,000,000 — the average savings deposit being $387.

There are about 660,000 current accounts of individuals and corporations totalling $679,000,000 in Canada's chartered banks.

It takes the equivalent of nearly three average savings accounts to make one loan of $1,000.

And it takes the net profits, over and above the costs of doing business, on scores of loans of $1,000 each for a year, to make up the loss of one single loan of $1,000.

This shows what care the banks must take in lending, if the depositors' funds are to be safeguarded, for the net profits of banks are less than one-half of one per cent. on their total assets.

Without deposits a bank could not long continue in business. YOUR MONEY remains on deposit in the bank ONLY AT YOUR WILL; and if you think the bank is lending recklessly, you will draw it out.

The bank must always keep itself in a position to pay you your deposit, in full, in cash, whenever you choose to call for it.

Canada's chartered banks realize that the establishing of your home, the happiness of your family, the education of your sons and daughters, their start in life, their progress in business, your provisions for a rainy day, your peace of mind in the twilight of life, may depend largely upon this money — money you have deposited in a bank — money YOUR BANK OWES TO YOU.

THE CHARTERED BANKS OF CANADA

Your local branch bank manager will be glad to talk banking with you. He will be glad to answer your questions, from the standpoint of his own experience. The next article in this series will appear in this newspaper. Watch for it.

Advertising Rates—Payable in Advance

Central Guardian locals. 4c per word; Western and Eastern locals, 2c per word; Announcements and Coming Events 2c per word; Classified 2c per word; In Memoriam Notices, 70c per inch; Lists of Floral and Spiritual Offerings, Cards, etc., 4c per name; Letters of Condolence 70c per inch. Notices of Thanks and Appreciation, 70c per inch or 4c per word. Other rates on application.
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Work Wanted

YOUNG MAN WANTS WORK OF any kind. Can furnish reference. "L." care of Guardian. L-917-3-18-3i.

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LOST — MAN'S POCKETBOOK. Finder leave 17 Orlebar Street. Reward. L-952-3-19-3i.

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BRAY CHICKS, XTRA-PROFIT, Standard, Sexed and Non-Sexed sold by J. H. Campbell, Alliston; W. K. Crafer, R. R. 5, Kensington; or Mrs. Basil MacDonald, Tracadie Cross. 7-14-21.

Men Wanted

IF YOU ARE AMBITIOUS THIS is for YOU! SUCCESS GUARANTEED! No risk selling line of 200 popular products in exclusive district! Join our sales force for profitable wages! 750 men average income of $35.00 weekly! For free particulars, without obligation WRITE TODAY! FAMILEX CO. 570 ST. CLEMENTS ST. Montreal. —3-914-M. W.

MONTREAL CURB

(Canadian Press)

MONTREAL, March 20—Selected mining quotations on Montreal Curb Market today were:

Stocks	Close
Beaufor	21
Bouscad	8
Thomp Cad	22

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DON'T MAKE FRIENDS WITH sore feet. Use Cress Corn or Bunion Salves. At Reddin's, Worthy and all Drug Counters.

Man With Car

WATKINS DEALER (PREFERably between 25 and 50) needed immediately to supply established demand for World Famous Spices, Extracts, Baking Powder, Soap, Cleansers, Medicines, Mineralized Stock and Poultry Tonics. 1 year reputation. 10,000 dealers Must be satisfied with $30.00 weekly at start. Selling experience unnecessary. Farm experience helpful. Credit furnished right parties. Write immediately The J.R. Watkins Company, Montreal, Que., Dept. Z-C-1A. N-392-3-2-7-14-3