CHRISTMAS SUGGESTIONS

Diamonds for Christmas

Our stock of Diamonds is made up of the finest blue white, perfectly cut, flawless stones the market affords.

Every stone in our collection is selected by an expert and back of each is our personal guarantee.

Our stock is one of the most carefully selected in the country. For this reason you cannot buy an inferior stone here no matter how little you may know about diamonds and their value.

W. W. Wellner

Official C. G. R. Watch Inspectors

Estab. 1868.

FAMILY GROUPS

The holiday reunion offers an opportunity for having that group picture made.

We are equipped to produce the best in groups or individual portraits.

We offer a variety of styles and sizes.

The Cooks' Studio

New DesBrisay Block

Pictures of Home Folk

Carry warmth and comfort to the heart of the soldier. Make your appointment today at

The Bayer Studio

A. E. LYON, Studio

Photos for Xmas. Lovely new mounts. Moderate prices. Make an early appointement at

107 Queen St.
Phone 68-J.

Professional Card

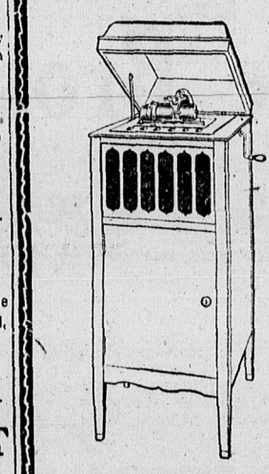
Dr. Clift

CHRONIC DISEASES

CURATIVE TREATMENT by the month in advance, Victoria Hotel, Charlottetown, P. E. I., Canada.

HOURS, 12 to 3 daily. Now.

979-11-1M3mospd.



QUESTION ?

How can you please the whole family at Christmas time.

There is only one solution and that is par excellence.

Give them an Edison Gramophone. An instrument unsurpassed and will render joy for years.

We want you to see and hear our instruments. We have 200 Edison records to choose from.

Ellis' Pharmacy Ltd.

MONTAGUE

J. D. STEWART

Barrister, Solicitor and Notary Public

Office Newson Block, Charlottetown

Branch Office, Georgetown

Money to Loan on Real Estate

S. S. Hessian

Barrister, Solicitor, Notary Public, &c.,

MONEY TO LOAN.

Montague, P. E. I.

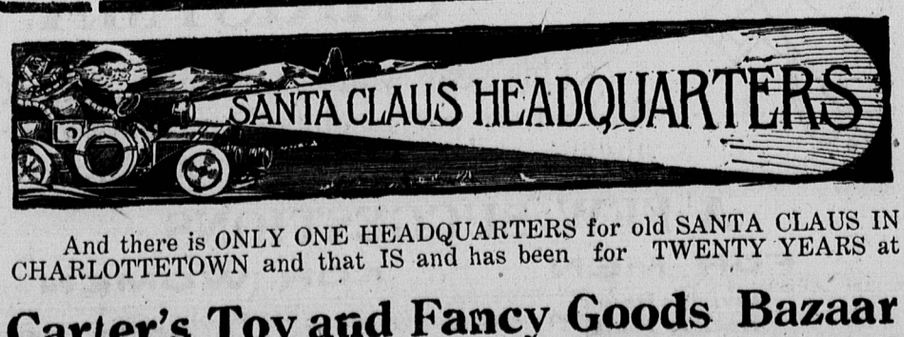
McLEAN & McKINNON

Barrister Attorney-at-Law

Barristers Attorneys-at-Law

Office Royal Bank Building

Charlottetown, P.E.I.



And there is ONLY ONE HEADQUARTERS for old SANTA CLAUS IN CHARLOTTETOWN and that IS and has been for TWENTY YEARS at

Carter's Toy and Fancy Goods Bazaar

which is now open with a splendid line of the best in Toys, Dolls, Games, Boys' and Girls' Sleighs and Sleds, Dolls, Carriages and Cabs, Snow Shovels, Snow Shoes, Masks, Tin and Iron Toys, Mechanical Toys, in Aeroplanes, Automobiles, Guns, Drums, and an endless line of Toys of all kinds it is possible to procure in these War Times.

Dolls Dolls Dolls

Made in Canada and Japanese Dolls a big stock, all sizes and prices. Santa Claus' Headquarters Up-stairs as usual. Come early and make your selection.

Carter & Company Ltd.

SANTA CLAUS HEADQUARTERS

The Eastern Guardian

..*It pays to buy in this Province.

..*T. G. IVES is the Montague Guardian representative.

..*MR. HAROLD P. GORDON is the Georgetown Guardian representative.

..*FIRST LADY VOTER.—Mrs. A. L. Adams has the honor of being the first lady to poll her vote in Montague, and is highly pleased having the Union Government returned with such a large majority. Mrs. Adams is the only sister in King's County, if not in the whole Island, who has four brothers serving their King and country overseas. Mrs. Adams is untiring in her efforts and good work in Patriotism.

..*INSTITUTE WORK.—The Kingsborough Women's Institute met at the home of Mrs. Merril Stewart on Dec. 4. After final araringements for the concert on Dec. 20th a very interesting letter was read from the mother of Pte. Wm. H. Sharper, prisoner of war, thanking the Institute for all they were doing for her son "This lady certainly has a Patriotic family as a second son is in England and perhaps at the front by this, while two younger boys not of age for the war are training in local battalions at home in Montreal; also a daughter's husband in Hospital in France. The Institute also heard from their second prisoner saying he had received his first box. The January meeting of the Institute was invited to the home of Mrs. Theodore S. Stewart. G

..*ANNANDALE. — The weather of late has been very cold and stormy and shipping has been somewhat delayed, but it is finer today and the roads are splendid around this vicinity. There are two schooners still loading at Annandale, one for Mr. A. C. Myers, for Sydney, the other Capt Dicks, for Pictou, with bags of potatoes for Morrow & Co. Capt. Richards has laid up his schooner for the winter. There was nearly a fatal accident on Thursday afternoon. As Mrs. John Morrison of Poplar Point, was returning from Annandale Village in the storm with her horse and sleigh, when about half a mile from home the sleigh upset, throwing her out in the snow, the horse proceeding home. When it was discovered that Mrs. Morrison was not there, a search was made and she was found in a hole in a snow bank unconscious, and only for her faithful dog would have perished before she was found. Sorry to report that Mrs. H. Burke, Fortune Bridge, fell on the ice recently and narrowly escaped breaking her arm. Mr. J. Mills was in Annandale this week on a business trip. Also Mr. C. E. Dingwell of Durell. Rev. Mr. Colwell, Baptist minister, did not get to Annandale on Sunday last owing to the bad road from Dundas. Mr. John Morrison, Little France, was at Howlett's Mills Wednesday morning on a business trip. There are no tidings of Mr. E. McFarlane's boat, which went adrift in the recent storm. It is supposed it drifted to sea. G

..*TWO CENTS PER WORD each insertion for advertising in this column. Cash must accompany order Minimum charge twenty-five cents.

..*INSTITUTE.—The Onward Farmers' Institute of Georgetown, held their annual meeting in the Temperance Hall on Saturday night, Dec. 15th. After a large amount of other business was performed the election of officers and appointment of directors followed. The officers for the coming year are:—President, John A. Gordon (re-elected); Vice-president, H. J. McPhee (re-elected); Secretary-treasurer, E. B. McLaren (re-elected); the directors are; Messrs. E. B. McLaren, John A. Gordon, D. P. McKinnon, H. J. McPhee, Gordon Ross, Alex. F. McPhee, John D. Morrison, Allister McDonald, George Miar. Addresses were given by the Secretary, President, D. P. McKinnon, and others. G

ISLANDER SAFE FROM HALIFAX DISASTER

Miss Helen Knight, of this city, has received the following letter from Halifax, which will be found most interesting:—

Dear Helen.—I suppose you think I am dead! Well, I was one of the lucky ones, I never as much as got a scratch. I was in the engine room when the explosion took place and I got on deck as quick as ever I could, and when I got on deck everybody I looked at was covered with blood. Then I looked ashore, and all the houses and buildings were flat to the ground, and the wreckage of the houses on fire. I went ashore and everybody you could see was bleeding, some with their arms off, more with legs off, and some with half their faces off. I went to the north where my friends lived, and all you could see was dead people laying around everywhere and I did all I could to help the wounded people. Why, they claim that the like of this explosion has never been known in the history of the world, and nobody can realize it except those who saw it. There are over 300 bodies yet not identified around the undertakers' places, and the coffins are piled up eight and ten feet high for at least one block of the city, and half of the people have lost their eyes. The last report from the hospitals is that they have extracted three bushels of eyes from the patients. Now, I think I have told you enough of the explosion for this time. I must say that I am well and consider myself an awfully lucky boy. I also expect to get home for Xmas. Of course it is hard to get leave now, but I think I will. Hope to hear from you soon. I remain your true friend

Wm. H. Crosman, E.R.A.
H.M.C.S. Niobe,
H.M.C. Dockyard,
No. 12 Mess
Halifax.

HALIFAX RELIEF FUND

In this case "he gives ten times who gives quickly."

P. S. Brown	$25
Charles Fleigher	2
Alfred Jane	1
Judge Fitzgerald	25
E. E. Parkman	50
Miss Anna Farquharson	10
A friend	1
Angus McKenzie	5
Bruce Stewart & Co. and employees	181
A. F. Houston	5
Allan Forsythe	20
Revere Hotel	25
J. A. Clark, Exp. Farm	5
G. D. Wright	25
L. B. Miller	10
Rev. C. R. Freeman	10
Guardian Pub. Co., staff	40
Davis & Fraser	50
J. A. Thompson, Montreal	5
J. A. McEachern	5
Miss Edith Peake	5
Miss E. Blanche Haviland	5
Wm. Hiscock	2
W. C. S. McLure	25
C. G. Gallagher	25
Reaney Gay	5
Mrs. J. W. Grant	5
Col. Moore	10
W. S. Newson	10
Hyndman & Co	25
A friend	2
Dr. W. J. McMillan	10
Mrs. E. S. McLeod	5
Gordon Leitch	5
Prowse Bros. and employees	200
Fennell & Chandler	100
W. J. Carr	5
A friend	1
George Leightizer	10

Mrs. F. S. Chandler, City $5; P. J. Oliver $5; N. Rattenbury $20; H. W. Longworth $25; John Agnew $50; Chas. E. Carson $10; Thomas May $10; Charles Ross $5; Judge Stewart $25; The Carpet Slipper Club $5; Miss Mary Ann Bradley $1; Mr. and Mrs. Peter Bradley $10; Dr. F. E. Smallwood $10; J. P. Nicholson $10; Carter & Co. Ltd. $50; G. F. Hutcheson $10; Dr. J. H. Ayers $10; W. S. Louson $10; DeBlois Bros. $10; Mrs. Mary A. Taylor $25; Mrs. J. A. Messervery $5; Miss Wade $1; J. & T. Morris $100; Dr. and Mrs. W. M. Garrison $20; Currie & Murnaghan $25; Mrs. Charles McLean, Euston St. $5; Henry Smith $10; A. A. Hennessey $5; John Power $5; Robert McLarey $5; P. Quinn $1; B. McGuigan $1; V. Mahar $1; W. Hennessey $1; A. Rose $1; Wm. Flynn $1; Wm. Dooley $1; D. McInnis $1; F. Mahar $1; P. Flynn $1; C. Shepherd $1; J. Shepherd $1; P. Doyle $1; John McAllier $1; H. Alchorn $1; Geo. Ottaway $1; C. Ross $1; John Doyle $1; John Gormley $1; Edward Flynn $2; Frank Handrahan $1; M. Costello $1; Walter Young $1; Wm. Mullins $1; Wosley Arbing $1; Jos. Griffin $1; J.B. Manderson $1; P. Champion $1; Wesley Nicholson $3; James Clinton $1; Fred Llewllyn $1; Harry Younker $1; Roderick Vessey $1; Robert Shepherd $1; Neill Stewart $1; John Dalton $1; John Inglis $1; Charles Cudmore $2; I. Gallant $1; H. Weeks $1; P. Crozier $1; A. A. McDonald $1; L. Doyle $1; S. Ward $1; P. Yeo $1; J. Coles $1; D. J. McInnis $1; C. Aitken $1; S. Myers $1; Alex. McLean $1; Harry Carr $1; Wm. Arbing $1; Elijah Diamond $1; L. Morris Jr. 50.; R. Bell $1; G. Bridges $1; G. Shepherd 50.; V. Power $1; P. Mullins $1; D. McEachern $1; J. Hughes $1; Robert Shepherd Jr. $1; Jas. McDonald $1; B. Byers $1; John Barlow Sr. $1; John Barlow Jr. $1; L. Hennessey $1; P. Rush $1; A. McAulay $1; Geo. Peters $1; Jas. Brehaut $1; Jas. Locke $1; Chester Shepherd $1; Frank Doyle $1; Edward Shepherd $1; Lemuel Webster $1; J. Furness $1; H. Large $1; A. Vatchor 50c.; Aubrey Ward $1; P. Betts $1; W. Boyce 50c.; C. Williams $1; N. McNaughton $1; H. Webster $1; M. McDonald $1; Alex. Gillis $1; Jos Shepherd $1; John McLean $1; M. McLennan $1; A. Gillis $1; H. McLean $1; John Lavers $1; Thomas Lund $1; A. J. McRae $1; E. Ferguson $1; A. Beaton $1; Alex. McDonald $1; Wm. McPherson $1; D. Carr $1; L. Hartling $1; H. Huntfey $1; Gab. McDonald $1; James McBride $1; Sam Morrison $1; F. Crosby $1; John Campbell $1; H. McAllier $1; M. Hennessey $1; Walter Hennessey $1; E. Mahar $1; Total $1,611.50.

G. Albert Much	$10.00	Katie Fraser	1.50
E Mahar	1.00	C. H. B. Longworth	25.00
Hon. Murdock McKinnon	5.00	Member Carpet Slipper Club	.50
Geo. H. Foster	5.00	Edith Duffy	2.00
E. M. Jordan	3.00	Simon Joseph	.50
John Hansom	1.00	Stella Chisson	5.00
Jos. Bell	1.00	Nathan Gay, Pownal	1.00
Alex. McLellan	1.00	L. B. Martin	5.00
Jos. R. Gallant	1.25	R. E. Mutch & Co.	1.00
Pearl Turner	1.00	F. Hawkins	25.00
Mrs. Bert Warren	2.00	John R. Herring	1.00
		C. S. Bull	5.00
		J. A. Kelly	.50
		Alice Gallant	10.00
		Miss Helen Haszard	.75
		Fred McIntyre	6.00
		Mrs. W. W. Clarke	.75
		Fred Hopkins	5.00
		Charles Cameron	.75
		Daniel McCabe	5.00
		A Friend	1.00
		Jennie Fraser	5.00
		Mrs. McCready	1.00
		Frank Kelly	3.00
		Essie Ward	.50
		Mrs. Edward Harris	2.00
		Pearl Mahar	1.00
		Helen Mortimer	.50
		Mr. and Mrs. Wallace	1.50
		Amos Gallant	.50
		Mary Duffy	.50
		H. W. Binning	10.00
		W. A. Mutch	20.00
		Mrs. Jas. Houston	5.00
		Mrs. White	5.00
		Large Bros.	10.00
		Mrs. A. B. Warburton	5.00
		George Warry	5.00
		Mrs. Geo. White	2.00
		Geo. E. Hughes	10.00
		Mrs. Geo. Hughes	10.00
		Ally & Co.	25.00
		W. A. Weeks, Sr.	20.00
		Arthur W. Weeks	15.00
		D. W. Howard, Milton	5.00
		Horace Haszard	25.00
		W. E. Smith	2.00
		Mrs. Bert Warren	2.00
		C. H. B. Longworth	25.00
		Member Carpet Slipper Club	2.00
		Simon Joseph	5.00
		Nathan Gay, Pownal	5.00
		R. E. Mutch & Co.	25.00
		John R. Herring	5.00
		J. A. Kelly	10.00
		Miss Helen Haszard	6.00
		Mrs. W. W. Clarke	5.00
		Charles Cameron	5.00
		A Friend	5.00
		Mrs. McCready	3.00

EASTERN PERSONALS

..*Mr. S. N. Johnston, Georgetown, spent Wednesday in Brudenell. G

..*Miss Mary Shaw, Georgetown paid a visit to Brudenell Wednesday. —G

..*Mr. Thos. McCarron, St. Mary's Road, paid a visit to Georgetown last Saturday. G

..*Mr. John Stewart, New Perth, was a visitor to Brudenell on Monday. G

..*Miss Katherine Breen, Georgetown, was a visitor to Brudenell on Wednesday. G

..**Mr. Gordon Ross, Georgetown, was among the recent visitors to Brudenell this week. G

..*Mr. Herbert Lavers, Georgetown was a recent visitor to Brudenell this week. G

..*Mr. and Mrs. John D. Knight, Cardigan, drove to Georgetown on Wednesday. G

FORTY-EIGHTH ANNUAL STATEMENT OF The Royal Bank of Canada

GENERAL STATEMENT

30TH NOVEMBER 1917

LIABILITIES

TO THE PUBLIC:		
Deposits no bearing interest	$ 70,498,667.26	
Deposits bearing interest, including interest accrued to date of statement	182,488,715.55	
		$252,987,382.81
Notes of the Bank in Circulation		28,159,351.49
Balance due to Dominion Government		14,582,659.38
Balances due to other Banks in Canada	$ 364,787.53	
Balances due to Banks and Banking Correspondents in the United Kingdom and foreign countries	5,801,808.96	
		6,166,596.49
Bills Payable		297,494.63
Acceptance under Letters of Credit		5,510,310.96
		$307,703,795.76
TO THE SHAREHOLDERS:		
Capital Stock Paid in		12,911,700.00
Reserve Fund	$ 14,000,000.00	
Balance of Profits carried forward	564,264.53	
		14,465,264.53
Dividend No. 121 (at 12 per cent. per annum), payable December 1st, 1917	$ 387,351.00	
Dividends Unclaimed	7,075.23	
		394,426.23
		$335,574,186.52

ASSETS

Current Coin	$ 16,079,830.91	
Dominion Notes	18,284,444.75	
	$ 34,364,275.66	
Deposit in the Central Gold Reserves	16,000,000.00	
Deposit with the Minister for the purposes of the Circulation Fund	645,585.00	
Notes of other Banks	5,308,203.91	
Cheques on other Banks	15,283,364.45	
Balances due by other Banks in Canada	229,868.41	
Balances due by Banks and Banking Correspondents elsewhere than in Canada	10,704,338.84	
Dominion and Provincial Government Securities, not exceeding market value	22,322,197.31	
Canadian Municipal Securities and British, Foreign and Colonial Public Securities other than Canadian, not exceeding market value	21,586,545.77	
Railway and other Bonds, Debentures and Stocks, not exceeding market value	12,777,503.85	
Call Loans in Canada, on Bonds, Debentures and Stocks	12,040,687.27	
Call and Shrot (not exceeding thirty days) Loans elsewhere than in Canada	14,574,136.32	
		$165,836,706.79
Other Current Loans and Discounts in Canada (less rtbate of interest)	$102,358,027.10	
Other Current Loans and Discounts elsewhere than in Canada (less rebate of interest)	53,764,037.92	
Overdue Debts (estimated loss provided for)	490,064.82	
		$156,612,129.84
Real Estate other than Bank Premises		1,114,552.61
Bank Premises, at not more than cost, less amounts written off		6,371,329.36
Liabilities of Customers under Letters of Credit, as per contra		5,510,310.96
Other Assets not included in the foregoing		129,156.96
		$335,574,186.52

H.S. HOLT, President. EDSON L. PEASE, Managing Director. C. E. NEILL, General Manager.

AUDITORS' CERTIFICATE

We Report to the Shareholders of The Royal Bank of Canada:

That in our opinion the transactions of the Bank which have come under our notice have been within the powers of the Bank.

That we have checked the cash and verified the securities of the Bank at the Chief Office at 30th November, 1917, as well as at another time, as required by Section 56 of the Bank Act, and that we found they agreed with the entries in the books in regard thereto. We also during the year checked the cash and verified the securities at the principal branches.

That the above Balance Sheet has been compared by us with the books at the Chief Office and with the certified returns from the Branches and in our opinion is properly drawn up so as to exhibit a true andcorrect view of the state of the Bank's affairs according to the best of our information and the explanations given to us and as shown by the books of the Bank.

That we have obtained all the information and explanations required by us.

JAMES MARWICK, C. A.
S. ROGER MITCHELL, C.A., Auditors, of Marwick, Mitchell, Peat and Co.

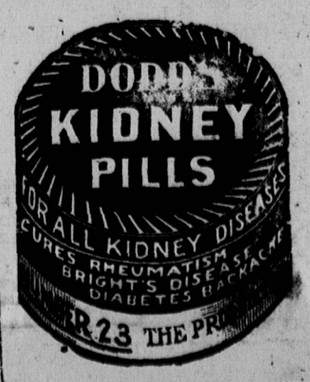
Montreal, Canada, 18th December, 1917.

PROFIT AND LOSS ACCOUNT

Balance of Profit and Loss Account, 30th November, 1916		$ 852,346.28
Profits for the year, after deducting charges of management and all other expenses, accrued interest on deposits, full provision for all bad and doubtful debts and rebate of interest on unmatured bills	2,327,979.51	
		$ 3,180,325.79
APPROPRIATED AS FOLLOWS:—		
Dividends Nos. 118, 119, 120 and 121, at 12 per cent. per annum	$ 1,549,404.00	
Transferred to Officers' Pension Fund	100,000.00	
Written off Bank Premises Account	250,000.00	
War Tax on Bank Note Circulation	128,357.26	
Contribution to Patriotic Fund	60,000.00	
Transferred to Reserve Fund	528,300.00	
Balance of Profit and Loss carried forward	564,264.43	
		$ 3,180,325.79

RESERVE FUND

Balance at Credit 30th November, 1916		$ 12,560,000.00
Premium on New Capital Stock issued to Quebec Bank Shareholders	911,700.00	
Transferred from Profit and Loss Account	528,300.00	
Balance at Credit 30th November, 1917		$ 14,000,000.00

H.S. HOLT, President. EDSON L. PEASE, Managing Director. C. E. NEILL, General Manager.

Montreal, 18th December, 1917.