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DIARY OF EVENTS

TODAY
 City Magistrate's Court, 9 a. m.
 Indoor Baseball, Armouries, 7.45 p. m.
MONDAY, OCTOBER 27, 1913

I. O. F. BENEFITS.

The decision of the conference of the Independent Order of Foresters to call upon the Government to appoint a royal commission to investigate the financial standing of the order will meet with general approval of fraternalists.

The Independent Order of Foresters is one of the best and strongest of the many brotherhoods which carry on annuity and insurance business in Canada. The membership totals a quarter million, of whom about two thousand belong to this province. At the recent session of the Supreme Court in Toronto, with a view to obtaining actuarial solvency and making the order sound financially certain legislation was passed which affects the financial prospects and standing of most of the oldest members. The proposals are given in the report of the Supreme Court as follows:—

"1.—By levying a lump assessment against each of the members, the aggregate of which will equal the amount of such deficiency, which lump assessment will be made payable October 1st, 1913, or at the option of the member may be made a charge against his benefit certificate.

"2.—By re-rating each member so that the increased re-rating in the aggregate during the lives of such members will make provision for such deficiency.

"3.—By crediting each member with the proportion of the accumulated funds equitably apportioned to him, and calling upon the member after the absorption of such credit in the payment of assessments to pay each year his share of the current mortality and disability claims.

"Of course," says the report, "this legislation applies only to the members who joined the Order prior to January 1st, 1899. The 160,000 members who joined after January 1st, 1899, are not disturbed, the rates they are paying being quite sufficient to carry out their contracts."

The report also pointed out that a fraternal fund will be created, which would be devoted towards the assistance of pre-'99 members, \$1,000,000 having already been placed to the credit of this fund.

Of the quarter million membership, over 100,000 will be affected adversely by this decision, which enables the order to increase the rates or in some other way obtain actuarial solvency. As will be seen, the plans suggested are to raise the rates all round on those who joined prior to 1899, to levy a special assessment, to charge it against the certificates, or to divide up the accumulated funds and then charge for the current claims as they come in. Whatever be agreed upon the old members have to suffer loss.

The old members are naturally vigorously protesting against being made scape goats, and a great deal has been said about mismanagement on the part of the officials which had led to extravagance in administration. Whatever be the cause, the Insurance Department at Ottawa is not satisfied that the order is on a sound actuarial basis, and it was up to the officials to devise means of making it so.

Should the Government agree to the proposal for a Royal Commission some delay may be obtained in bringing in the changes, but if the scientific actuarial basis be insisted upon, there seems little prospect of the older members escaping the serious penalty now being imposed upon them.

The greatest sympathy is due to those men who may have been paying in on insurance policies for years. They are now face to face with the alternatives of considerably increased payments or the loss of all that they have paid in.

Perhaps it would be the part of wisdom for these hardy tried veterans to stick by the order until they are sure they can effect insurance, or make other provision for themselves and families, on as satisfactory terms elsewhere. It would be a pity to cut the cable with no other means of security readily at hand.

HOME INDUSTRIES

A million dollar fur farming company in prospect; four to seven million dollars invested in foxes and producing dividends seldom heard of

in any business; public works underway involving millions of dollars; some hundreds of thousands of dollars invested in oyster culture and promising dividends second only to those of the fox business; these surely are evidences of a growing time such as this province has never before experienced in its history.

What should be our attitude towards this rosy future? Money will unquestionably be made as never before and in many respects—in the aggregate especially—the province will be wealthier than ever before. But these growing industries, these dividends and these projected public works will, neither individually nor collectively, build up that general prosperity which means an ideally prosperous country. Individuals will undoubtedly become wealthy but the wealth of a few individuals, desirable as it may be, will not make the country prosperous. Prosperity means the distribution of wealth among the masses.

We have written in these columns of the need of industries. This is our great need and there never was a time in our history when the development of industries was more needed, or more feasible than today. With development proceeding along a few outstanding lines, there is need of broadening the development in other directions, and with money pouring in, this broadening should be practicable. We need manufacturing industries which will give employment to our people, industries in which investments will be absolutely safe, industries which will invite outside capital and make a safe and profitable repository for our own investments.

As stated in a former reference, it is useless at the present stage to waste time in inviting investments in speculative propositions which have in them any suspicion of uncertainty. Money will flow only into channels that are absolutely sure of making a return in dividends. No sentiment of nation building or encouragement of home industries will induce the investor to take his money out of an interest paying concern and lend it for the philanthropic purpose of building up his native country or his native city. He must first be assured of his interest and of the safety of his investment.

We have industries among us whose past history, management and reliability stamp them as not only safe propositions but capable of great development, industries whose future is assured in the fact that demand for their product is greater than their capacity for producing the goods. The hope of the province lies in extending this capacity, in reaching out for the business in sight. By such extension in this, the morning of our industrial undertakings, we may hope to lay the foundations of the other great industries. To the British principle of "what we have we hold," we may add, as Britain does, "and extend." By doing this we shall not only hold those industries which are worth while and enlarge them, but we shall lay foundations upon which other industries will be built eventually. The thing for the present is to establish confidence in what we have by encouraging them to reach out for the business in sight, to enlarge their capacity, to aim at a point where production will be within measurable distance of demand.

Encourage and strengthen the tried and proved industries, in which employment for our people and safety and reasonable dividends for the investor are assured. This should, at this stage be our attitude towards industrial development. It will incur no risk and will appeal to those who have money to invest.

NOTES.

There are 58 blind people in this Province, equal to 5.76 per 10,000 of population.

Forty-six deaf and dumb mutes live in the Province, equal to 4.98 of the population.

The Island has the unenviable distinction of having the highest proportion of feeble-minded and insane people in Canada. The total is 391 equal to 41.77 per 10,000. Ontario comes next with 34,998, then Nova Scotia with 33,615, and Quebec with 32,443 per 10,000.

Islanders have been making themselves heard in Boston recently. The public dinner to Hon. Chas. Dalton and the similar compliment to Bishop O'Leary are good advertisements of and reflected compliments to the province.

At a conference of 500 Sunday school teachers in Toronto last week it was stated that 40 per cent. of the Sunday school scholars failed to join the church when they passed from the schools. The need of an intermediary between the Sunday School and the ordinary church services seems obvious.

An Ottawa correspondent writes: There is said to be a possibility of the Government "scoping" the op-

position and making itself strong with the Western grain-growers by making use of the countervailing clause in the new American tariff in regard to wheat, flour and semolina and securing free entry of Canadian wheat into the United States. This would require that American wheat, flour and semolina should all be free listed in the Canadian tariff. Some of the flour milling companies are willing to have flour placed on the free list. They say they are not afraid of an American invasion of the Canadian market and a good deal of their cheaper grades of flour goes to the Old Country, while there is a demand for the better Canadian grades in the United States for mixing with lower grades.

THIS DATE IN HISTORY

OCTOBER 27
 1795—The United States and Spain concluded a treaty defining the Louisiana boundary.
 1811—Stevens Thomson Mason, first governor of Michigan, born in Leesburg, Va., died Jan. 4, 1843.
 1856—Railway communication established between Toronto and Montreal.
 1862—The Mexican Congress assembled, and protested against the French invasion.
 1870—Marshal Bazaine surrendered Metz to the Germans.
 1912—Gen. Felix Diez, a leader of the Mexican revolution, condemned to death by court martial at Vera Cruz.

ELLIS PROTESTS AT EXTRADITION

TOKIO, Oct. 24—The case of John Ellis, business manager of the Japan Advertiser, formerly a clergyman at St. Stephen, N.B., arrested here on Oct. 13, on a requisition from the American ambassador on a charge of perjury, came into prominence again Thursday when the accused issued an appeal from the prison where he is confined, asking the Japanese not to deliver him up to the United States and stating that he desired to acquire Japanese citizenship.

Ellis, who is said to be wanted in Boston for the abduction of his daughter and for contempt of court, declares in his appeal that he is a victim of a conspiracy to obtain possession of his daughter, who was awarded by the Boston courts to his wife after their separation. He declares that he has never committed perjury.

The United States Government opposes the admission of Ellis to bail. John Ellis was formerly a clergyman, a telegraph operator and a broker. After his separation from his wife, he took office as a broker in a Back Bay hotel in Boston. About a year ago he took his daughter out for a walk and disappeared. Mrs. Ellis, in order to trace the couple reported to moving pictures and by their means located her daughter and husband in Japan. Abduction is not an extraditable offence under the treaty between Japan and the United States, and for this reason the American ambassador at Tokio asked for the arrest of Ellis on a charge of perjury.

SIR RUFUS ISAACS TAKES THE OATH

LONDON, October 24—The stately ceremonial attendant upon the swearing-in of the Lord Chief Justice of England was rudely interrupted yesterday, on the occasion of the taking of the oaths by the new incumbent of that high office. Lord Haldane, the Lord High Chancellor, had just begun a speech paying tribute to Sir Rufus Isaacs, when there was a scuffle in the rear of the court, and a loud voice cried:

"Speak for yourself. I protest—"

The unexpected interruption visibly embarrassed Lord Haldane, but Sir Rufus Isaacs remained quite calm. The disturber, who wore a barrister's wig and gown, and who, it was afterwards ascertained, was a man named Oaks, a lawyer of Socialist tendencies, was speedily and forcibly ejected from the premises.

The Lord High Chancellor then resumed his speech, during the course of which he said: "It is not often that one has such a combination of mastery of law and keenness in dealing with facts as is found in Sir Rufus Isaacs. We of the bench and bar have known him as a man whose highest desire has been to do right between man and man, known him as a man of the highest honor, the highest desire to seek out the truth."

A remarkable feature of the ceremony was that Sir Rufus Isaac was not sworn according to the Jewish ritual, but took both the oaths holding a New Testament. The Lord Chief Justice's Court was packed with people prominent in public and professional life, and the proceedings throughout were characterized by a profound impressiveness. The new Lord Chief Justice was loudly acclaimed on taking his seat to the Bench, and was afterwards the recipient of congratulations from prominent men from all over the country.

PARIS MAN DEAD.

ROME, October 25.—Monsieur Martagnini, formerly in charge of the Papal Nunciature in Paris, is dead.

THE HUMAN PROCESSION

PRINCE WALDEMAR OF DENMARK

Prince Waldemar of Denmark, son of the late King Christian IX., and uncle of the present Danish ruler, was born October 27, 1858. He is the youngest brother of Queen Alexandra of England, of the Dowager Empress of Russia and of the late King George of Greece. Prince Waldemar is a sailor by profession, and on several occasions has visited the United States in a naval capacity. He has the distinction of having declined a throne, namely, that of Bulgaria, which was offered him some years ago after the abdication of Prince Alexander of Battenberg. In 1885 Prince Waldemar was married to the brilliant Marie, Princess of Orleans, daughter of the Duc de Chartres, who served on Gen. McClellan's staff in the American civil war. The Princess died in 1909.

Congratulations to: Col. Theodore Roosevelt, former President of the United States, 55 years old today.

John D. Long, who was Secretary of the Navy under President McKinley, 75 years old today.

Hon. Walter Scott, premier of Saskatchewan, 46 years old today.

Viola Allen, long a leading actress of the American stage, 44 years old today.

Thomas Dolan, noted Philadelphia capitalist and manufacturer, 79 years old today.

Kenyon Cox, well known painter, 57 years old today.

Courtney W. Hamlin, representative in Congress of the Seventh Missouri district, 55 years old today.

Arthur Pelkey, pugilist, 30 years old today.

PROMOTION FOR BRITISH VICE CONSUL AT NEW YORK

NEW YORK, Oct. 24—John Joyce Broderick, vice consul general of the British empire, at this port, was the guest of honor at the reception of the Candian Society, held this evening, at Delmonico's. Mr. Broderick has been promoted to the post consul at Amsterdam.

Rev. Dr. Charles A. Eaton, president of the society, conveyed to the guest, the sentiments of the assembled Canadians, who have always found in the genial Irishman, a sympathetic representative of the Mother Country.

In a short address, Mr. Broderick announced his intention of visiting Canada before leaving America for his new post.

HUERTA TALKED TO AMBASSADORS.

MEXICO CITY, October 24.—To the members of the diplomatic corps yesterday, President Huerta gave his own explanation of his action in dissolving congress. He went over all of the grounds set forth in his manifesto, issued after the dissolution, and added that proof that the deputies had engaged in fostering revolution had been found in their desks and upon their persons.

In his statement, General Huerta, gave his most solemn assurance that the sole use that he has made, or will make, of his power as interim president, is, first, to establish peace in the republic, and second comply with the law of his country in holding fair elections, so that choice of the Mexican people, who ever it may be, shall be installed in power. General Huerta says that his government was determined at all costs to protect the lives and interests of foreigners in Mexico, but that the government was equally determined that the domestic affairs of Mexico shall be settled by the Mexicans themselves.

A KING'S HOBBY

The late King of Siam had an extraordinary hobby—that of collecting empty match-boxes of all nations in this connection, an interesting story is related. During one of his visits to this country the King, while passing down Bond Street one afternoon, accompanied by two members of his suite, espied an empty match-box, which had been discarded by its owner, and thrown away into the middle of the thoroughfare. Without a moment's thought the monarch dashed into the middle of the crowded traffic grasped the much-coveted treasure, and was nearly run over by a passing cab. The fact, however, that he was able to add a new specimen to his collection—gathered in such circumstances—more than compensated him for the risk which he had run.

It doesn't do to be too lax in your selection of a facial preparation. A preparation that might suit other people might be injurious to your complexion—you need to use care and discrimination. We honestly believe that you will find Rexall Cold Cream a superior article for relieving the complexion of all impurities, keeping the skin healthy and smooth.—It's a cleaner and skin food without a peer. Large package 25c. The Mackinnon Drug Co., Corner Great George and Kent Sts. Metf.

"A COMMON SCOLD"

A woman is sent to jail in that very religious community, Philadelphia, as a common scold. This takes us back at once to William Penn, and in New England,

QUALITY WINS EVERY TIME

Quality wins every time, so why not come to Patons the house of Quality to do your shopping. We have Quality combined with value. We carry a great variety of cloakings, Cloakings of quality, coatings of class and coatings of distinction. We have the latest diagonal weaves in Black and White, grey and white, brown and blue brown and black, tan and white, brown and white and black and grey in both narrow and wide stripes.

Our Chinchilla coatings are lovely they come in grey and black mixture, brown and green and plain brown. Something very chic are the new Damasses weaves in brown and blue, also plain weaves in black, brown, navy, tan, green and grey. For the children we have a bright red diagonal chevrot, also blanket cloths in different shades, prices from \$1.35 to \$3.95 per yd.

SUITINGS.

In suitings as in cloakings the rough surface cloths predominate. Our suitings are all inspirations of newness yet altogether practical. In plain cloths we have our celebrated Hygrade broadcloth in Navy, Tan, Green, Grey, Black also mannish serges in Navy, Blue, Black, Brown, Grey.

Also novelty worsteds in the latest shades, and the loveliest Epong Boucree weaves in light and dark Green, Navy, Royal Blue, Tan, Purple and Red. Heavy chevrots in Navy Blue just the thing for that knock suit and for the school girl, also many others too numerous to mention from 95c. to \$2.85 per yd.

We also have linings to suit all purses. When a woman buys a suit coat she knows that the life of the garment depends a great deal on the

lining. We have them from 18 cts to \$1.50 per yd. For the new dresses we have light weight serges in Black, Navy, Alice Blue, Marine Blue, Grey, Green, Brown, Fawn, and light Reseda green. The ever popular poplins in Tan, Brown, Green, Navy Blue, Dutch Blue, Black, Garnet and Red. Bedford cords in Brown and white, Black and White, and Pearl Grey. Plaids are a new favorite in the world of fashion, we have about 20 different checks, also many fancy weaves in dress goods from 48 to \$2.10 per yd. Patons.

SILKS.

We have both plain and novelty silks and satins, brocade silks are very popular and we have them in Black, White, Taupe, Navy, Copenhagen Blue, Brown and Black, Mauve and White, Red and White, Green and Brown, Navy and Brown, with stripes.

For fall and winter satin faced silks have the endorsement of the highest authorities of New York and Paris. We have them in Black, White, Navy, Brown, Tan, Green, Grey, Taupe, Red, Delft Blue, Pale Blue, Pink, Light Green, Yellow and Cream.

Our all-over laces are exquisite from 98c. to \$1.75 per yd. We have the new Bulgarian all-over, also colored all-overs. We have cream all-over lace in both heavy and shadow \$1.00 to \$5.25 per yd. Lace edged in great varieties from \$1.50 to 50 cts per yd. Insertions to match from 15 cts to 45 cts per yd.

As a finishing touch to that suit why not get a feather box, or better still a marabou sett, muff and stole from \$4.75 to \$12.00. Let us forget we cordially invite you to visit our store and see newest of the new for yourself.

PATONS

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back to the Puritans. The Society of Friends, as is well known, swear not at all, but they let their communications be yea, yea, and nay, nay; for whatsoever is more than that cometh of evil. This scolding habit is the license given the tongue to go beyond yea and nay. The scold says a lot more things; and, for want of synonyms, it all amounts to what could and should have been scissored off short after the yea or the nay.

It is not necessary to defend men from scolding men. Men simply will not stand that. They reply, or they turn their backs and go away. If a woman against a woman scold is often necessary, because men cannot—at least gentlemen do not—reply.

Nor can they, in many instances, go away. The grocer who had bought the wrong sugar has to stand and take it and smile, and when the woman calls him a dince, he must say blandly: "Yes, ma'am." Instances have been known in which tradesmen have endured martyrdom for years at the hands—we mean the tongues—of

women, all because the monthly bills were paid promptly. For all that, however, the scolding woman is a thorn in the retail trade.

The scolding woman scolding another woman—, say the careless cook,—is a problem we do not care to discuss. Nor when two women get to scolding across the back-yard fence, or in the women's club, would we venture on the firing line. It is safer to go away—far away. But if there are children or other non-combatants we advise removing them to a place of safety.

What melody is in the voice that never scolds. The sweetness of it is beyond all other music. Ask the children who can scarce remember when mother indulged the rasping, strident tones. Her condemnation was most grave, but it never had the serpent's And father the big giant who had a voice like thunder, was of such skill in reproof that we would have preferred more harshness. "Father, don't talk to me so—so good, just spank me." Some of us can remember it so, can we not?—New York Mail.

ONLY THEN

REMEMBER

There will be some excuse for not insuring, only. When the wife no longer becomes a widow. When the orphan ceases to cry for bread. When poverty and want are unheard of conditions. When the mortgage on the home is never foreclosed. When old age and a competence are lifelong companions. When debt shall cease to be a burden and sheriffs are unknown. Until these conditions get control of human affairs there will be no excuse especially while the CANADA LIFE stands ready to take care of these conditions.

W. K. Rogers, R. B. ROGERS, S. B. ROGERS, K. S. ROGERS, Ch'town Agents. Manager P. E. I.

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Choice Footwear

Now that the fall season is upon the threshold, it is high time for every woman to be thinking of her shoes for the new season. We are anxious to show our artistic fall styles. Our shoes excel in quality and fit, as well as style while the price element we know will appeal to your sense of economy. A large showing of Patent, Gun Metal, Calf, and Dull Kids the popular leather for Fall.

GOFF BROS

Randy Heat When Needed
 A hot water bottle is indispensable in every home. Heat is nature's cure for pain.
We Make a Specialty of High Grade Rubber Goods
 the kind worth having. Our fall stock is the most complete we have ever carried. All kinds and sizes. The better kinds fully guaranteed.
J. G. Jamieson
 DRUGGIST

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 wears glasses but, not half of that half wear the right glasses.
 Wrong glasses are often worse than none, they are a constant strain to the eyes.
 Be on the safe side; let us give your eyes a careful examination.
G. H. Taylor
 Jeweler & Optician



Montague Black Fox Exchange
 Correspondence Solicited
L. M. McKinnon, Manager
 Montague, P. E. I.

DEATHS
 LOWE.—At Murray River, P. E. I., on Tuesday, Oct. 21st, 1913, Oliver White, youngest child of John T. and Emma L. Lowe, aged ten months and six days.

A CLUB THAT FAILED
 Queen Mary is finding it difficult to get other ladies to live up to her ideals. She agreed recently to become a member of the ladies club which was to be exceedingly exclusive and which already had a couple of hundred members in sight, mostly titled. But the Queen's membership was a conditional one. She allowed it to be known that there was two rules that must be enforced rigidly. There must be no card playing and there must be no male visitors. Cards and men were the peculiar and chosen instruments of the devil and the club must have no traffic with either of them. If Queen Mary were to belong to the club it must be the understanding that the other potentate was excluded. The secretary of the club, Lady Agnetta Montague, notified the members of the extent to which they would be required to be good with the immediate result that 130 resignations lay upon her desk. As there were only 180 names upon her list it was obvious that the club had received its death blow.—London Correspondence.

SATISFIED WITH FIRING PRACTICE.
 NEW YORK, Oct. 23.—A Paris cable says: As to the results of the naval firing practice this week unprecedented secrecy is being observed. Nothing can be learned of percentage of hits, but it is known that one ship registered ten hits in the first minute at a distance of more than six miles. The battleships Concorret, Mirabeau and Suffren, and the cruiser Walbeck Rousseau head the list.

HOUSEHOLD HINTS
 Thick blotting paper under dollys will prevent hot dishes from marking the table.
 A table of weights and measures, typewritten and framed under glass, should be hung in every kitchen.
 The systematic brushing of the hair every night will do much toward keeping the scalp and hair clean.
 Allow from four to six eggs to each quart of milk in making a custard to be turned from the mold.