

THE CENTRAL GUARDIAN

DeForest-Crosley

Simplicity

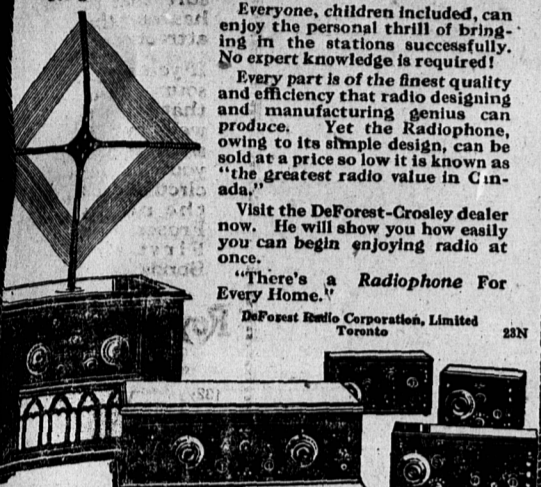
The world's greatest inventions are conspicuous for their simplicity. DeForest-Crosley Radiophones produce radio reception of the highest known excellence, combined with the greatest simplicity of both design and operation.

Everyone, children included, can enjoy the personal thrill of bringing in the stations successfully. No expert knowledge is required! Every part is of the finest quality and efficiency that radio designing and manufacturing genius can produce.

Visit the DeForest-Crosley dealer now. He will show you how easily you can begin enjoying radio at once.

There's a Radiophone For Every Home.

DeForest Radio Corporation, Limited Toronto



Here's a Radiophone for Every Home

SOLD BY AUTHORIZED DEALERS ONLY

THE ISLAND RADIO CO. EXCLUSIVE WHOLESALE DISTRIBUTORS FOR PRINCE EDWARD ISLAND OF DEFOREST-CROSLEY RADIOPHONES

PALMER-WATSON ELECTRIC CO. RADIO DEALERS DE FOREST-CROSLEY PARTS & SUPPLIES

To all Lobster Packers

You will soon now be making your arrangements for cans for the coming season. If we are not already in touch with you, will you please let us hear from you.

As usual, we will use nothing but best ENGLISH CHARCOAL TIN PLATES. By using cheaper American plate we could lower our price a few cents per case, but experience has shown that for Lobster packing nothing but best plate should be used, and is the cheaper in the end.

We fully guarantee both quality and workmanship to be of the best.

BUY FROM A HOME INDUSTRY. Charlottetown Can Co. Ltd. Charlottetown, P. E. I.

NEW YORK FISH ADS. SMELT AND EEL SHIPPERS ATTENTION

Ship your production to CHESEBRO BROTHERS & ROBBINS INC. 1, 2 and 3 Fulton Fish Market New York, N. Y.

SHOP FROM Holman's Catalog PEANUT COAL at \$7.50 per ton. Another Car. Fulfilled today. A. Pickard & Co. Phone 240. 356-2-10M31

AT HOME.—Mrs. Wallace Dickson will be at home to her friends on Friday the 13th from 2 to 5 and 7 to 9 p. m. 396-2-12M11.

SUNDAY SERVICES.—The Rev. Wm. Orr Mulligan will hold Divine service in the Nazarine Hall at 10.30 a. m. on Sunday 14th inst., at 10.30 a. m. and at Mr. Elijah Gards, Bloomfield at 2.30 p. m. All cordially invited to attend.

GREEN BAY AND VICINITY.—Messrs. James Alfred and Wm. R. Cudmore arrived home from Maine where they were employed by the Lincoln Pulp Co. for the last two years.—Mr. Leo Carragher returned to Charlottetown after spending the week end at his home in Green Bay.—Mr. and Mrs. Peter Conroy and family of Charlottetown, were visiting friends in this vicinity Sunday.—The wood haulers are still busy hauling fire wood to the City.—The school is progressing favorably under the careful management of Miss Cassidy.—Our mail courier is doing fine this winter. He makes his regular trips through cold and storm.—Mr. Peter Vessey was a visitor to this vicinity.—Mr. and Mrs. Tobias Murray paid a visit to friends on Saturday. They were the guest of Mr. and Mrs. Thos. Carragher.

A GOOD CONCERT.—On Monday evening the inmates of Falconwood Hospital were entertained with a very enjoyable concert put on under the direction of Professor Dixon. The following program was admirably rendered:—Orchestra Selection—Casino Orchestra; Vocal Solo—Mr. F. P. Duffy; Vocal Duet—Mrs. Frances Holl Trahan and Miss Queenie Holl; Violin Solo—Mr. Harry Porter; Vocal Solo—Mrs. Frances Holl Trahan; Orchestra Selection—Casino Orchestra; Vocal Solo—Miss Queenie Holl; Twenty Minutes of Musical Miracles—Casino Orchestra; Barjo Solo—Mr. James Johnston; Chorus.—During the performance Mr. Porter played a solo on a violin made by one of the inmates. Mr. Porter said that it was an excellent instrument. After the performance refreshments were served to the performers by the ladies of the hospital, and the staff expressed their hearty appreciation of the splendid concert provided. A very pleasant dance wound up the proceedings.

PERSONALS.—Mrs. J. B. McDonald, Vernon River was in the city yesterday.

Mr. John Easton, Central Royalty left this morning for Medford, Mass., on a visit to his sister Mrs. Robert Powell.

The Misses Myrtle and Eileen Murray of Lihlester, and Miss Verna Bernard of Searletown, spent the week end at Cape Traverse, the guests of Mr. and Mrs. Fred Bell.

Mr. Frank Silliphant of Humber River, underwent a successful operation for appendicitis last Wednesday night and is resting comfortably. Dr. Jenkins is in attendance.

Mr. Arthur H. Roper of Mt. Edward Road, son of Mr. J. B. Roper, Charlottetown Royal, underwent a successful operation at the Prince Edward Island Hospital yesterday.

Where the Prince Gets Barbered

LONDON, Feb. 11.—The most popular beauty shop in London just now among fashionable young women who have their bobbed hair trimmed every week or so is a Curzon Street establishment patronized by the Prince of Wales. Lord Lascelles, son-in-law of the king, and all the younger members of the royal family.

While the king himself is attended by the royal barber at Buckingham Palace, or at Sandringham and Balmoral or wherever he goes, it has long been customary for the Prince of Wales and his brothers to patronize one of the town shops to which they go when their hair needs trimming and await their turn of "moss" the same as all the other patrons.

EVANGELINE SYRUP OF TAR AND COD LIVER OIL

Is one of the best known remedies for coughs and colds. One trial of this will convince you that there is nothing better.

BEST OF EVERYTHING IN DRUGS IS MY MOTTO.

H. L. WORTHY DRUGGIST 178 Queen Street

CENTRAL BEDEQUE HALL

—Friday Feb. 12th. See Western Guardian this issue. 371-2-10-41

FOR SALE.—Second-hand American rubber belting, width 2 inch to 12 inch at a low price. R. W. Morrison, Summerside. 371-2-10-41

GOOD ROADS MEETING.—A meeting of representative farmers of Cape Traverse and adjoining communities was held in Cape Traverse hall on the evening of January 20th for the purpose of discussing the advisability of breaking a team road and the adoption of the shift bar on single sleighs. Louis H. Howatt occupied the chair and in a few remarks explained the object of the meeting. He then called on Rev. J. B. Dagget, who stated that in a past of over thirty years he had used it in the sister provinces and claims that the adoption of some method would rectify seventy five per cent of our difficulties. The meeting was then addressed by Messrs. Harry Webster, B. McFadyen, James Campbell, Russell Clark, John E. O'Connor and others. Mr. William Waddell spoke at some length in opposition, chiefly on account of side draft. The chairman then made a few remarks endorsing what had been said by previous speakers declaring himself in favor of any system that would tend to improve winter roads. The vote was then taken which resulted in a majority for proposed change.

Address by Radio

MONCTON, N. B., Feb. 10.—An address will be given between numbers seven and eight programs at Station CNRA, Moncton, Friday February 13th by Prof. Roy Fraser Professor of Biology, Mount Allison University, Sackville, N. B.

California Oil Production Drops

(Associated Press) SAN FRANCISCO, Feb. 11.—The production of oil in California during the 1924 year was 230,045,000 barrels, 33,632,895 barrels less than in the previous year, according to a statement issued by the state mining bureau.

The heaviest decline was in the northern California fields. This was partly offset by increases in the San Joaquin Valley and elsewhere, both from new wells and from wells which had been shut down or curtailed in 1924 owing to the temporary overproduction.

Standardization Comes Slowly In Europe

(Associated Press) BERLIN, Feb. 11.—Germany is struggling to establish a general standardization in industries, and the progress which has been made was reported upon recently at a meeting of industrialists.

Dr. F. Neubauer, director general of the Borsig Works, who is chairman of the standardization committee, gave a survey of last year's efforts. Tools have been standardized to a considerable extent. One great forward step has been the standardization of threads on pipes.

Xmas in Sweden Saw Flowers And Green Fields

(Associated Press) STOCKHOLM, Feb. 11.—The Swedes are accustomed to snow and ice for Christmas, and the sleigh drive to church early on Christmas morning through snow-clad forests furnishing shelter from the cold northern winds, or over fields thickly covered with white, is the usual and highly appreciated thing.

ST. MARGARET'S SCHOOL

The following is the standing of St. Margaret's School for the month of January. Grade IX.—1, Marion McDonald; 2, Gertrude McDonald; 3, Morley McDonald. Grade VI.—1, Margaret Cheverly; 2, Basil McCormack; 3, Philomena Montgomery. Grade V.—1, Florence Montgomery; 2, Margaret M. McDonald; 3, Stephen K. Gillis. Grade IV.—1, Leonard McDonald; 2, Peter J. McDonald; 3, Augustus McDonald. Grade III.—1, Sadie Montgomery; 2, John Montgomery; 3, Fred Cheverly. Grade II.—1, Mary A. Montgomery; 2, Alphonse McCormack; 3, Adolphus McDonald. Grade I, A.—1, Peter Montgomery.

Perfect attendance—Marion McDonald, Hilda McDonald, Gertrude McDonald, Philomena Montgomery, Florence Montgomery, Margaret McDonald, Mary Montgomery, Leonard McDonald, Frances McLaugh, teacher.

Gen. Manager Of Mar. P. D. Assn.

OTTAWA, Feb. 10.—Lieutenant Colonel R. Ines, for the past six years Agricultural Director of the Soldier Settlement Board of Canada, has resigned to become General Manager of the Maritime Provinces Development Association, an organization recently perfected in the Atlantic Provinces to promote the interests of that part of the Dominion.

During the time Colonel Ines was with the Soldier Settlement Board

A Wonder Year for Mutualists

Record Surplus of \$3,500,258 earned for Policyholders of Mutual Life of Canada

Previous High Mark Passed by Half a Million Dollars

A YEAR of most gratifying results was reported to the policyholders of the Mutual Life Assurance Company of Canada at their 55th Annual Meeting on February 5th. In every phase of its business, the growth of Canada's pioneer Mutual Life Company was eminently satisfactory during 1924.

The real test of a life insurance company operating on the participating plan is its surplus earnings from year to year. It is, therefore, of supreme interest to our policyholders—who alone constitute the company—that the 1924 surplus earnings reached the record total of \$3,500,258.

Increased Distribution to Policyholders

During the past year an increased distribution was made to policyholders of \$579,962.33 more than was paid out in 1923, a total of \$2,689,007.99 having been paid out in dividends. This sum is most significant when it is realized that it meant a RETURN to the policyholders of approximately 25% of premiums received by the company during the year.

Healthy Increase in Business

During the year a total of 343,324,297 of new assurances was written, representing an increase of \$4,283,179 over that of 1923. This increase shows a healthy, progressive expansion of the company's business—expansion as rapid as compatible with the best interests of the policyholders.

The business in force now amounts to \$295,729,866 on 135,285 policies, compared with \$259,982,556 at the end of 1923—a net increase for 1924 of \$25,747,300, after allowing for policies revised and bonuses, as well as new business, and deducting the various terminations.

The Company's Exceptional Strength

Three effective factors contributed to the exceptionally high surplus earned for policyholders. These factors were economy in administration, remarkably favorable mortality and high interest rate on invested assets.

Despite the fact that the new policies issued for the past year exceeded that of 1923 by over 4 1/2 millions of dollars, the percentage of income required to cover general expenses of administration was reduced from 16.15% to 15.52%.

The mortality experienced during the year was extraordinarily low, the ratio existing between actual and expected death claims being only 36.01%, as against 39.26% in 1923, the previous low record in recent years.

Likewise, in the face of a downward trend in interest rates—especially on high-class bonds in which so large a part of the company's assets is invested—the average interest yield on our invested assets was 6.41%—reflecting the satisfactory earning power of the company's investments.

The company's happy situation is further revealed in accumulated assets of \$65,960,767, an increase over the total of \$6,233,378. The consistent prosperity enjoyed by the company invites the confidence of the insuring public.



Striking Statements from Addresses

The results of the year are sufficient, you will agree, to point the moral that co-operation, scientifically employed, as it is in our case, eliminates the middle-man and his profits and, thus, assures to the policyholders a more generous distribution.

—Hume Cronyn, President.

A Mutual Company exists for the express purpose of furnishing maximum protection at a minimum cost, and its success is indicated in the amount by which the cost of protection is reduced. When it is said that, during the lifetime of The Mutual of Canada, \$15,963,134.22 was paid in dividends to our policyholders and that, for this year, the large sum of \$12,870,044.28 was paid out during the past ten years, it will be self-evident that the aims of the company are being realized, and that it is functioning in accordance with the altruistic motives of its founders.

—Chas. Ruby, General Manager.

The MUTUAL LIFE of CANADA WATERLOO — ONTARIO

Operated solely for its policyholders

IN MEMORIAM

MR. JOHN T. HAYES

Mr. John Franklin Hayes, one of the best known and most highly respected residents of Searletown, came to his death under pathetic circumstances on Thursday, January 22nd, 1925, at the age of 61 years. Mr. Hayes had been going about as usual up to that day when he decided to go to Albany to do some shopping. Having made his purchases and put his parcels in his sleigh he left for home. A neighbor who met him on the road by Searletown School could see nothing unusual with him. When the team reached home, the family discovered Mr. Hayes unconscious sitting in the sleigh with the reins fast in his right hand. He was carried into the house and Dr. True-man and Shary were quickly called in. Deceased had formerly been a blacksmith and farmer and in late years had gone in for fox farming in which he took great interest. He leaves to mourn a widow, formerly Eliza Best, one son Jay at home and two daughters Mrs. Martin Bell of Shillmouth, Manitoba and Mrs. Fraser Silliker of Searletown. Two sisters, Mrs. Edward England, Bideford and Mrs. (Rev.) W. E. Johnson, Kensington; also seven grand children. The funeral on Sunday afternoon at Searletown Cemetery was one of the largest ever seen in that section and was under the auspices of King Edward L.O.L. Bedeque, of which the deceased was a prominent and honored member. A large number of the fraternity turning out as well as many friends. The pall bearers were Bruce Atleek, Clifford Hayes, Thomas Allen, Percy Allen, Ewen Cameron and Walter Wright. Deceased was a member of the Methodist Church and the services at the house was conducted by Rev. P. A. Fitzpatrick and Junior Deputy Grand Master T. H. Inman and Past District Master Alexander McFarlane at the grave. A dear one has left us now. A voice we loved is stilled. A place is vacant in our home which never can be filled. (Other Papers Please Copy.)



From School Teacher To Great Educator

A young man who was brought up on a farm in Western Pennsylvania studied diligently and qualified for district school teacher. Further pursuing his studies and teaching, he managed to save up enough money to put him thru medical college. After the Civil War, he began the practice of medicine in the new oil section of Pa., and often rode horse-back thru the woods to reach and relieve those who were seriously ill. He was a student of nature, and could easily recognize most of the medicinal plants growing in the woods. Later, he moved to Buffalo, N.Y., where he launched his favorite remedies, and in a short time, they were sold by every druggist in the land. Today, the name of the man, Dr. R. V. Pierce, is known throughout the world. His Golden Medical Discovery is the best known blood medicine and tonic. More than fifty million bottles have been sold. If your druggist does not sell the "Discovery" in liquid or tablets, you can obtain a trial pkg. of the tablets by sending 10c to Dr. Pierce's Branch Laboratory in Bridgeburg, Ont.

