

# Take No Risks with Valuable Securities

Your Victory Bonds, deeds, mortgages, insurance policies are too precious to leave where fire or thieves may reach them.

Even a strong box or safe in your own home lacks the absolute security given by the Safety Deposit Boxes in this Bank.

They may be rented in convenient sizes at a small cost.

Call and see them.

## Bank of Nova Scotia

Paid-up Capital - \$ 9,700,000  
Reserve Fund - 18,000,000  
Resources - 230,000,000

J. H. MALCOM  
Manager  
Charlottetown Branch



# The Great-West Life Assurance Co.

Condensed statements for 1919 as announced at the Annual Meeting, held February 3rd, 1920.

New Business Issued	\$51,577,899
Exceeding 1918 by	20,918,342
Business in force	212,560,276
Increase in business in force	41,696,603
Income (Premiums and Interest)	8,598,394
Increase for the year	1,469,288
Assets	31,260,347
Increase for the year	3,479,925
Surplus Earned in 1919, (the largest in the Company's history)	1,320,520

The expense rates were again lowered in 1919, and the interest rate earned was 7.08 per cent., excluding profits from securities sold. Including this item, the gross interest yield was 7.68 per cent. The rate of mortality has fallen to 51 per cent. of the expected—practically the pre-war basis.

These splendid results have enabled the Company to make its yearly apportionment to policyholders on the usual generous scale.

### A 1920 RESULT

Life 20 Payments. Age 35. \$1,000. Premium \$33.75  
Policy issued in 1900, maturing in 1920.  
Total Cash Value in 1920.....\$894.00

Head Office - Winnipeg  
ESTABLISHED 1892

Branch Office Charlottetown

## Hyndman & Co., Ltd.

Managers, P. E. I.

# Second Hand Cars for Sale

We have several good second hand cars which we have taken in trade.

We have to make room for our new stock and have re-priced these at

### VERY LOW PRICES

to clear. They include.

McLAUGHLINS OVERLANDS  
GRANT, SIX GRAY DORTS  
FISHER & OTHERS

All will be sold at prices far less than their real value.

A chance for garage owners and dealers to make some money.

## Sterns, McNutt & White Ltd.

AGENTS FOR THE GRAY DORT & STUDEBAKER

Show Room 159 Queen Street

Phone 521

# THE CHARLOTTETOWN GUARDIAN

Morning Daily (founded 1887) \$4.00 per year (delivered) in advance; \$5.00 per year (mailed, in advance, in Canada, and \$3.50 for U. S. A.

Mr. A. A. Barlett, President. J. H. Burnett, Editor and Publisher. D. K. Currie, Associate Editor.

THURSDAY, FEBRUARY 5, 1920.

## THE CIVIC ELECTION

It is significant that in the civic contest opened by the nominations yesterday there were only four new aspirants for civic honors, namely, one for the Mayoralty and three for Councillors. Wards one and four are satisfied with the representatives they have had for the past two years; the City is satisfied with its Commissioners of Sewers and Water Supply while desire for change was but mildly expressed in Wards three and five. In Ward Two there are two new candidates for the seat vacated by Councillor D. J. Riley who has been nominated for the Mayoralty. In Ward Five Mr. R. H. Jenkins is contesting one of the three seats lately occupied by Councillors McKenna and Connors.

This evidence of satisfaction with things as they have been during the term just ended is a distinct compliment to the retiring council whether the election will effect a change or not. Charlottetown has for many years been happy in its selection of representatives and the city's interests have unfailingly been safe guarded by the men selected. The government of a city is not always rewarded by the gratitude of the citizens; the critics, like the poor, will always be with us but criticism has seldom been as little in evidence as on the present occasion.

## PROCESS OF DEGENERATION.

A Chicago theatre, it is announced, has added to its equipment a smoking room for ladies at a cost of ten thousand dollars. The manager explains that he was driven to this by the ladies. He had "found girls were smoking in the washrooms, the boudoir and even in the lobbies. The women smoke more than the men."

These are excuses, not reasons. Unless the theatre referred to is one of the class patronized by "painted women and no good men" it is not true of women even of Chicago that "the women smoke more than the men" or that it was necessary to make such provision as this for smoking women. The theatre manager is no doubt a shrewd one. He believes in innovations, especially in spectacular and sensational ones, and he knows enough of human nature to know that in a city the size of Chicago there are enough silly girls of the vulgar smart set to make such a venture a profitable one; enough of the kind who look upon smoking and even drinking and worse as an evidence of freedom from old fashioned conventionalities; enough of the kind who would be "modern" and up to date at the expense of modesty and womanly conduct.

One of the great curses of the present day, perhaps the greatest, is the ostentatious departure, in certain circles, from former customs on the ground that such departure is an evidence of modernism. Within a few years customs have been introduced which, notwithstanding their growing prevalence, still shock respectable men and women; customs which are popular only in the circles to which they belong. These are the circles which seldom produce happy homes; circles in which sane men and women do not look for wives or husbands, but from which not infrequently wives and husbands come who conclude life's young dream in the divorce court.

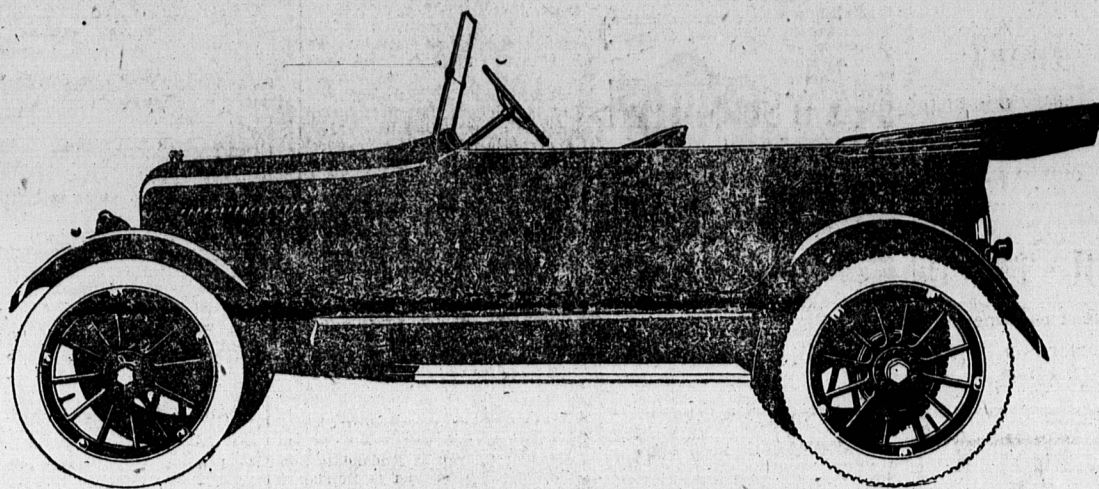
Evidence has been adduced to show that, on an average, the life of a city endures but for one or at the most two generations. The continuous flow from the country, unspoiled by luxury and indulgence, supplies the fresh young blood that perpetuates the life and maintains the prosperity and progress of the city. The process of degeneration is working overtime in the cities of today and the Chicago example cited is only one of many. Is the fresh young blood also to become vitiated by the so called modernism that tramples underfoot the saving conventionalities of a few years ago? If we are to safeguard the present and the future we must regard with more than a passing shrug innovations which a generation ago would be looked upon with horror.

## RATIONAL AND MODERATE.

At a recent meeting of the Leather and Boot and Shoe Manufacturers' held in Quebec City recently Sir Lomer Gouin and the Honorable Arthur Meighen were the principal speakers. L'Evenement, discussing the meeting, said, among other things:

"We were particularly happy to hear Sir Lomer Gouin, following the Hon. Arthur Meighen, declare himself as being absolutely in favor of a policy of moderate protection and a protective tariff. He spoke from the best national viewpoint, which is ignored by too many aspirant chiefs of the Federal Opposition who are ready to sacrifice the interests of the nation to their prejudice and their thirst for power.

"As Sir Lomer Gouin has so well said, it is not the manufacturers only who are interested in the policy of a moderate protection. The prosperous wage-earner of our cities would be more cruelly affected than his patron if the policy which has been the cause of the industrial success of Canada were abandoned from one day to another. And the farmer whose most advantageous market is yet the neighboring city, would himself suffer in his great prosperity, if a dwarfish Crerar, Mackenzie King or Lapointe succeeded in sapping the work of the clear-sighted giants of the political generation of 1867.



# THE NEW OVERLAND

## Rest as You Ride on Three-Point Suspension, Triplex, Springs

This beautiful Touring Car saves passengers from the swaying, bobbing and pitching due to ordinary road-jolts, IN ADDITION, its wonderful three-point suspension (Triplex) Springs Cushion the jars and absorb the shocks so that the passengers seem to GLIDE OVER rather than ride up and down the road's unevenness.

From Auto-Lite Starting and Lighting to Electric Horn every detail of equipment is high grade and complete.

The gracefulness of its design and luxuriousness of its appointments together with the fine material and workmanship contribute toward making it a quality car of unusual distinction.

No previous motor car experience can convey an adequate idea of the improvement in riding comfort achieved by this compact, yet roomy Overland Four.

A new note in economy of open car operation is also introduced by Overland 4, as it weighs only 1850 pounds. Its Light weight effects marked savings in gasoline, oil and tires.

## THE CAR WITH A LONGER LIFE

Overland has more good VALUE hidden away out of sight than any inspection or trial ride can possibly reveal. Certain Buyers, trained by past ownership of many cars, are able the first time they drive an Overland to sense this superb quality running throughout the car. But even they are likely to make new discoveries DAILY of qualities, some of which they have ceased to expect in a motor car. As one common fault after another fails to appear, as month follows month of easy, trouble-free running, Overland owners come to feel that the description "the car with a longer life" is a mild one indeed, and it makes no difference how one drives, The Springs cannot be broken.

and makes it particularly the FARMER'S CAR. A woman or child can drive it, and for purposes of a load of material the upholstery can be snapped out of the rear compartment and a load of 7 cwt. placed therein, when through hauling the upholstery is put back in a few seconds, and the car is again ready for passengers.

The Price \$1355.00 which includes a spare tire and tube, with complete set of tools, comes within the reach of every man,

We should advise everybody to place their order immediately as there is at present a shortage in America of over 700,000 cars the prices are advancing every month, and we look for a heavy advance on March 1st.

We have a number of used cars which have been completely overhauled, painted, etc., which we will sell at very low prices, Master Six McLaughlin, Overland and Cheverlot.

# Prowse & McKinnon

W. B. PROWSE

D. A. MCKINNON.

## Daily Selections For Guardian Readers

Furnished by W. S. Louson

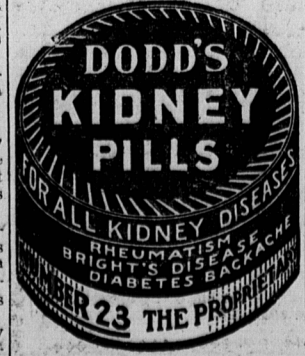
### PESSIMIST OR OPTIMIST

(By Winnipeg Tribune.)  
When the pessimist arises in the morning he feels sure in advance that things are going all wrong. With this bad start the pessimist feels as customary, that it is going to be an unlucky day for him. He declares gloomily to himself that before the day is over he will get a call down from the boss, will lose a couple of customers and fall down stairs and break his neck, or something.  
The optimist arises in the morning with a tune on his lips and a glad smile upon his countenance. He knows he is going to enjoy his breakfast, and—because he feels that he is going to like it—it seems one of the best breakfasts he ever ate.  
He knows he is going to be praised by the boss and make new sales records during the day, and all that, and—because he has this attitude toward his business—he gets what he expects.  
And he feels that before the day is over he will help some poor suf-

ferer who, as stated above, turns out to be the pessimist. Pessimism and optimism are ninety per cent states of mind. How does the world look to you? Which are you?

### INFLUENZA IS CAUSE OF DEATH OF THIS FAMILY

CLEVELAND, Feb. 1.—Mrs. Edith Bullman and her five months' old daughter were shot to death Saturday and the husband and father was reported dying in a hospital with a bullet in his brain. Police believe Bullman temporarily deranged by influenza, from which all three members of the family have been suffering for a week, first killed his wife and baby and then shot himself.



## FRED'k HUTH & CO.

Established 1809

12 Tokenhouse Yard

LONDON ENGLAND

# FUR AUCTIONS

Winter Sale Commencing Feb. 2, 1920

Spring Sale Commencing April 26, 1920

Warehouse—

64 Park Street, Southwark, London

HENRY BENNET,

Agent.

1123 Broadway

New York

For particulars apply to

E. H. RAYNER,

Summerside,

P. E. Island

3711-12-21MESHth.