

CLASSIFIED ADVERTISEMENTS

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Eight insertions 5c per line of 5 words

THE CENTRAL GUARDIAN

Returns From Alaska

Continued from Page 1

Interesting Address On Banking Methods At the Rotary Club

The regular weekly meeting of the Rotary Club was held yesterday, Rotarian R. E. Mutch presiding. The guests present were Messrs Oscar McCallum of Saskatoon, Sask., C. C. Thompson, Montague, George Bears, Mr. R. W. Simpson of Moncton, General Superintendent and Mr. Milligan of Moncton, Solicitor of the C. N. R. Atlantic Division and Mr. Dunham Edgar Shaw. The musical program included a solo by Mr. George Bears who was heartily encored.

An interesting address on banking was given by Rotarian C. L. Miles, manager of the Canadian Bank of Commerce, who pointed out that there are three safety factors interested in the safety of a bank: the depositor, the shareholder, and the creditor. The first named, being an involuntary creditor so to speak, is entitled to the first, the most complete and absolute protection against loss. A bank's circulating notes, are not only a first lien on all the assets of the bank, but every chartered bank in Canada has to pay into what is known as the Bank Circulation Redemption Fund, amount equal to 5 per cent of its average annual circulation.

After further remarks regarding this fund, Mr. Miles proceeded to deal with the case of the depositor. He is not an involuntary creditor. He has his choice of banks to entrust his money to, and if he doubts their security, he need not place his money in a bank at all.

After touching on the matter of loans, and pointing out that a bank's ability to make loans is limited to the funds placed in its care by the depositors, Mr. Miles said that a good deal of prejudice against banks arises from the belief that they are making fabulous profits because shareholders are receiving 8, 10, 12 and 15 per cent on the par value of the \$100 shares.

Mr. Miles then spoke of the agitation which was made during the sessions of the committee on banking, to have all banking institutions disclose in their returns what assets had come to be called their particular advantage to be gained in this, nor would it have been to any benefit to the public at large. These so called secret reserves are in a general way merely appropriations credited to contingent accounts during the boom times when profits are large to take care of the losses which always follow during times of depression.

In closing, Mr. Miles dealt with the service which the banks endeavor to render the community beyond the mere taking of deposits and making of loans. For instance they operate foreign departments through which it is possible to buy or sell exchange, or to cover imports and exports in practically every known currency of the world. Special efforts are being made by the banks through their branches and agents in foreign countries, to foster trade in Canada and find markets for the products.

At their branches in rural districts the banks receive from the Departments of Agriculture at Ottawa and the Provincial Capitals, and distribute amongst the farmers, a vast amount of matter regarding better methods of soil cultivation, improvement in livestock at less expense, etc. Recognizing that Canada is primarily an agricultural country, and that progress is based on the prosperity of the farmers, every up-to-date and sound movement for their betterment is eagerly supported. For the commercial community the obtaining of reports on parties a broad with whom they are dealing, besides the furnishing of information on market and trade conditions, is an important service, all which is gladly rendered without any direct remuneration.

Rotarian R. E. Mutch presided.

responsibility has also been thrown on the directors and officers of the Bank who sign the government returns. Moreover the act now requires the banks to show separately their holdings in any subsidiary corporation they may be interested in, together with the statement of such corporation.

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Eastern Guardian

IN THE FUTURE Miss Morrison will be at J. W. Murdoch's Montague, with full line of millinery. Special sale of hats for two weeks opening Nov. 15.

STOCK QUOTATIONS

HALIFAX, Nov. 8.—Stock quotations furnished by Johnson and Ward Members of the Montreal Stock Exchange.

Table with columns for stock names and prices. Includes items like Bell Telephone, St. Lawrence Flour, Ottawa Power, etc.

MONTREAL EXCHANGE

Table with columns for stock names and prices. Includes items like 1934 Victory, 1933 Victory, 1932 Victory, etc.

BANKS

Table with columns for bank names and interest rates. Includes items like Bank Commerce, Bank Royal, Bank Montreal, etc.

New Glasgow, N. S. To Hold Dog Show

NEW GLASGOW, Nov. 8.—Picton county will hold its first dog show under the Canadian Kennel Club rules, in the curling rink, Stollarton, beginning November 14th. Entries have already been received from several cities in Nova Scotia and New Brunswick.

HOTEL VICTORIA

Offers to the travelling public a comfortable, up-to-date hotel. Contains 44 rooms with private baths. The Cuisine is famous all over Canada. Telephones in all rooms. Courteous service.

Charlottetown Hotel Co., Ltd.

Proprietors

VICTORIA HOTEL

F. H. Burt, Montreal; D. E. Campbell, Sackville; N. B. J. Hutchinson Toronto; W. J. Johnston, Eldon; R. W. Simpson, Moncton; C. J. Milligan, Moncton; A. E. Corbett, St. John; W. E. Ashdown, Truro; W. R. Stewart, St. John; Thos. E. Conklin, Chicago; W. E. Logan, Halifax; L. Whelan, Montreal; H. H. Saure, Montreal; J. L. Wigham, Montreal; W. Silberman, Montreal; Waldo C. Machin, Fredericton; Mr. and Mrs. F. P. Calkin, Kentville, N. S.; N. L. Preston, Winnipeg; C. E. Cole, Moncton.

To Let

TO LET—SEVEN ROOM COTTAGE on Villa Street. Furnace and all modern conveniences. Apply to McLean & McKinnon, Royal Bank Building. 11-12-24

Female Help Wanted

WANTED—MAID TO ASSIST AT housework. Apply 185 Prince Street. 11-8-31

Wanted

WANTED—IMMEDIATELY, A competent maid. Apply to Mrs. Geo. D. DeBlais, 10 West St. 91

Wanted—Lady Clerk

FOR general store with some experience in dry goods. Apply stating wages and giving references to McLeod & Spence Ltd Port Elgin N. B.

Wanted—For Position in St. John

New Brunswick competent Maid. Good knowledge of cooking absolutely necessary. For particulars apply immediately to C. J. Gallagher, Prince Edward Theatre. 41

WOMEN EARN \$10.00 DAILY

distributing the wonderful "Medical Adviser," by Dr. Pierce. Unolds secrets of married happiness, often revealed too late. 1000 page, cloth-bound book, illustrated with colored plates. Chapters on Mother and Babe, Nursing Accidents, First Aid, What to do in sickness. Retail for \$1.00. Free with instructions to workers. Sales enormous. Enclose 10c to help pay postage and packing. Medical Press, 648 Washington Street, Buffalo, N. Y. 10-24-3wks.

IN MEMORIAM

MARGARET McDONALD
The death took place at the Prince County Hospital, Wednesday afternoon of Margaret MacDonald, of Ellis River, Lot 16 at the age of eighty years. She leaves to mourn four sons and two daughters:—Joseph in Houston, Texas, Daniel in Fall River, Mass., Joseph P. at home, Frank A. of Brooklyn, N. Y., Mrs. W. J. McDonald, Fall River, Mass., Eleanor MacDonald, R. N. of Brooklyn, N. Y. Her body was conveyed to her late home at Ellis River, Wednesday evening. Interment will take place in St. Patrick's cemetery, Grand River.

Judge Arsenault Addresses Catholic Women's League

Hon. Justice Arsenault delivered an able address before the C. W. L. ladies of St. Dunstan's Parish in St. Mary's Hall, Tuesday night. The speaker chose for his theme the relation of Women to church and state, and handled the subject in a scholarly manner, giving a clear view of the standing of women from remote ages to the present time. He reviewed the laws which have been passed at different times relating to women and children and explained their direct bearing on the same, covering this extensive subject in a remarkably concise way. At the conclusion of the lecture which proved a delight as well as an education to an appreciative audience a vote of thanks moved by Mrs. Adrian Peters and seconded by Miss Martina Monaghan was extended to the speaker by the President Mrs. F. J. Casey. Rev. Maurice McDonald, Spiritu-ary Director of the C. W. L. was present and complimented the speaker on his admirable lecture. Enjoyable solos were rendered by Miss Rose Ryan and Miss Bernadette Connolly, with Miss K. Hughes and Albert Blanchard accompanying.

Wanted

WANTED—BOARDERS in centrally located home. Table boarders also accommodated. Apply Guardian. 1582-6-31

Wanted

WANTED—MAN OR BOY FOR farm work, must be able to milk. C. T. Ferguson, Marshfield, R. R. 2, York. 146-11-8-31

Wanted

WANTED—MAN TO WORK ON farm. Apply George MacMillan, Blacksmith, York R. R. O. 1. 112-11-7-31

Wanted

WANTED—BOARDERS in centrally located home. Table boarders also accommodated. Apply Guardian. 146-11-8-31

Deaths

DOUGHERTY—At Kentville, N. S. Nov. 6, 1923. Eliza Ramsay widow of the late Major George L. Dougherty. The body arrived last night and funeral takes place this afternoon from G. D. Wright's parlors service commencing at 3 p. m. Interment Peoples Cemetery.

McMillan

McMillan—in this city, Nov. 8th. Daniel McMillan, aged eighty years, funeral from residence of his son-in-law, John Cameron, 142 St. George St., Saturday at 8.45, to St. Dunstan's Cathedral, thence to R. C. cemetery.

QUEEN HOTEL

WATER STREET CHARLOTTETOWN
This popular Hotel has been completely renovated and furnished throughout and offers very comfortable accommodation to the travelling public. The table is especially good and the public are courteously cared for. Rates \$3.00 a day. BRUCE J. TAYLOR, Manager

Charlottetown Hotel Co., Ltd.

Proprietors

You Can Get Strong and Well Just as I Did

By Using Dr. CHASE'S NERVE FOOD

SHOP from Holman's Catalog.

LADIES BRUSHED wool lams. Special Value \$2.75 Prowse Bros Ltd. 174-11-8-21.

CORRECTION

The announcement in yesterday's Guardian, re Social at North River Hall should have read Mr. Herbert Hall.

VETERANS PARADE

The parade of veterans to the memorial service on Armistice Day, will be in charge of Col. D. A. MacKinnon, D. S. O., and led by the G. W. V. A. band.

APPRECIATION BY STAFF

Last evening the night staff of the Guardian were the recipients of a number of ice cream sandwiches supplied by Mr. Ed Acorn. These were among the first products of the new ice-cream sandwich machine recently installed by Mr. Acorn in his restaurant and certainly are a well put up and tasteful delicacy. The staff are very thankful to "Ed" for his thoughtfulness.

POWNAWAL CIRCUIT NEWS

A Pownawal Young People's League has been recently organized with the following officers:—President J. W. Smith, 1. Vice, Arthur Moore 2. Vice, Miss Mary Bruce, Secretary, Miss Amy Smith, Treasurer, Arden Richards. Very enjoyable meetings are held in private homes. The Pownawal and Millview boys and young men have organized a "Trail Rangers" Camp and a "Tuxis Square" they held joint meetings in the Orangemen's Hall at Millview. The officers of the "Tuxis Square" are:—Mentor, Lawson, Jackson, Praetor, Russel Sheldow, Vice Praetor, Daniel Cummings, Scripator, George Jenkins, Comptor, Ralph Sheldow. The officers of the Trail Rangers Camp are:—Mentor, Geo. W. Tilley, Chief Ranger, Cyrus Acorn, Sub Ranger, Harold Tanton, Tally, Everette Wood, Cache, George Lee.

PERSONALS

Mr. T. T. Trenholm, C. N. R., Amherst, is in the city.

M. J. A. O'Halloran, station agent at Bloomfield, is in the city.

Mr. R. C. Dennis, O'Leary, moved to the city yesterday.

Mr. N. L. Preston, Winnipeg, arrived in the city last night.

Mr. R. E. Finegan, Toronto, is a guest at the Queen Hotel.

Messrs. J. L. Ingham, H. Silberman, and J. H. Saure, Montreal, are registered at the Victoria.

Mr. Thos. E. Conklin, Chicago, was a passenger on the Borden train last night.

Mr. and Mrs. F. P. Calkin, Kentville, are guests at the Hotel Victoria.

Mr. Dennis Doiron city, left Wednesday morning for Rumford, Me., where he will reside.

Mr. J. B. Jay, Everett, Washington, formerly of Morell, is on a visit to friends here. He was a guest yesterday at the Revere Hotel.

Mr. M. Donovan, Stewart on the C. G. S. Gulara, is registered at the Revere.

M. and Mrs. Chester G. McLure, Murray Harbor, were guests yesterday at the Revere Hotel.

Messrs. Jethro Beagan, Marcus Brazil, Leo Murnaghan, Johnson's River left this morning for Plaster Rock where they will engage in lumber work.

Mr. R. W. Fraser, representing Messrs. C. M. Lampton and Company, London, who has been on the Island for the past two weeks looking over the fox situation, leaves tomorrow morning on return.

The many friends of Mr. Norman Nicholson, Stanley Bridge, will be sorry to learn that he entered the Prince County Hospital to undergo an operation, but all hope for a speedy recovery.

Mr. Nelson Rattenbury, son of Mr. and Mrs. John M. Rattenbury left yesterday for Montreal en route to England where he will join a ship of the Merchant Marine as cadet.

Mrs. McNichols of the Russ and Carruthers, leave this morning for St. John, N. B., where they will spend Thanksgiving day with friends.

Policemen Strike At Melbourne

MELBOURNE, Nov. 8.—Authorities have full control of the situation here, so the police commissioner declared, and the position is excellent. This purports to sum up the situation with regard to the strike of the Melbourne Police Force which started last week.

HIGHFIELD — On Friday evening, Nov. 8th, Rev. B. F. Stavers will conduct service in the Highfield Presbyterian church at 2.30 o'clock. Communion service will be held on Sunday at 2 p. m.

SPECIAL PROGRAMME — An Armistice Day programme of special interest will be presented this morning in West Kent School, commencing at eleven o'clock.

Ex-Mayor Riley will preside and addresses will be delivered by the Hon. Dr. W. J. P. MacMillan and the Hon. J. A. MacDonald, Minister of Public Works. All parents and others interested are cordially invited to attend these exercises.

LITERARY PROGRAMME ARRANGED — At a committee meeting of the St. James Literary Society last night an interesting programme of addresses for the first period of the winter season was arranged. The first meeting will be held next Thursday when an address will be given by the Honorary President, Rev. W. Orr Milligan, "On Re-reading Old Favorites." An address on an historical subject will shortly be given by Judge Warburton.

DISCUSSED EXTENSION — Mr. R. W. Simpson, of Moncton, General Superintendent, and Mr. Milligan, Solicitor, C. N. R. of the Atlantic Division, are in the city and had conferences with local merchants and the Property Committee of the City Council regarding the extension of the standard gauge rails along the water front, a matter which was brought to the attention of Sir Henry Thornton by the Board of Trade on his recent visit here. A front porting Bruce Stewart & Co., and Hogan's woodworking plant has already been expropriated. The remaining portion is now under consideration and it is hoped as a result of yesterday's conference that a final decision will be made in the matter.

FUR MEN HERE.—Prominent fur men are now making their periodic visit to the province in connection with the forthcoming harvesting of pelts. Among those with us at present are Messrs Robert W. and Thomas M. Fraser, representing Mr. Alfred Fraser of New York and Messrs. C. M. Lampton & Co., London, Eng., the well-known fur auctioneers who have done commission business with Island foxmen since the inauguration of the domestic fox industry. Mr. Robert Fraser has been a regular visitor for many years and is well and favourably known to ranchers, but this is the first visit of his younger brother, Mr. Thomas. Any one who knows Mr. Alfred Fraser will have no difficulty in recognizing Mr. Tom, for he is a "chip of the old block" in appearance and characteristics. They have visited many ranches since reaching here and are greatly impressed with the fine quality of the foxes, considering their youth above the average of other years. The fall sales in London, though away down for other furs, were very successful so far as silver fox pelts were concerned, and Messrs Lampton are hopeful that the price obtaining then will be maintained at the January sales.

REVERE HOTEL

E. Brown, York; R. Peters, New Glasgow; Nelson R. Dingwell, Bay Fortune; M. H. Hughes, St. John; W. C. MacDonald, Cellartown; J. McVicar, Glace Bay; M. Evans, Tignish; Miss M. McPherson, Sydney, N. S.; A. P. Davison, Moncton; W. R. Pearce, Halifax.

R. Scott, Boston; L. Stewart, New Glasgow; B. G. Cutcliffe, Hunter River; F. F. Sigsworth, Cardigan; D. J. Murphy, Moncton; D. O. Murray, Pictou; A. J. Campbell, St. John; J. Ferguson, Hampton; K. B. Howatt, O'Leary; W. G. Silliker, O'Leary; Chester G. McLure, Murray Harbor; Mrs. Chester G. McLure, Murray Harbor.

"Can't you give me any proof that you really love me and want to marry me?"

"Well, I found out that my diamond engagement ring was cut glass, and haven't ever said anything about it."

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Bringing Up Father.

DINTY MOORE GAVE ME A BUCKET OF CORNED BEEF AND YOU WILL NOT DAUGHTER EXPECTS SOME CALLERS: GONNA HEAT IT FOR SUPPER.

AND BESIDES THEY TURNED OFF THE GAS BECAUSE YOU DIDN'T PAY THE BILL.

THE LAST ANSWER IS MOST IMPORTANT.

DA-DE DA-DUM!

BY GEORGE McMANUS

IN MEMORIAM

MRS. JAMES TRAINOR
The residents of Roseville, Lot 3 and vicinity were shocked on the evening of Sunday, Oct. 28th, when it became known that Elizabeth Axworthy, beloved wife of James Trainor had passed away in the 52nd year of her age.

Deceased had been in her usual good health until she became suddenly stricken with pneumonia and succumbed to that dread disease, after only twelve days in illness. All that the best medical skill and kind and careful nursing could do was done to prolong life but to no avail and on Sunday evening her soul winged its way to meet its Saviour.

The late Mrs. Trainor was a woman of quiet loving nature, a worthy citizen, a kind and obliging neighbor, a true friend and a faithful member of the church.

On her deathbed she was attended by the beloved pastor of Lot 7, Rev. John A. MacDonald, who administered unto her the last sacraments of the Roman Catholic Church. She leaves to mourn her parents, Mr. and Mrs. Patrick Axworthy, Bloomfield, two stepsons, William, New York, Frank, Boston, two sisters Mrs. Peter O'Holloran, Sydney, N. S., Jeanette Bloomfield, and one brother, Joseph. The funeral took place to St. Mark's church, Lot 7, on Thursday, Nov. 15th, and was one of the largest ever seen in that locality despite the inclemency of the weather.

The services at the church were conducted by Rev. Father McDonald, after which the procession slowly wended its way to the cemetery where the remains were tenderly laid to rest to await a glorious resurrection.

May she rest in peace. (Summerside papers copy)

"CAN ANY little boy" asked the new teacher, "tell me the difference between a lake and an ocean?"

"I can," replied Edward, whose wisdom had been learned from experience. "Lakes are much pleasanter to swallow when you fall in."

Constipation Banished

A druggist says: "For nearly thirty years I have recommended the Extract of Roots, known as Mother Seigel's Curative Syrup, for arresting and permanently relieving constipation and indigestion. It is an old reliable remedy that never fails to do the work." 30 drops thrice daily. Get the Genuine. 50c. and \$1.00 bottles.

Good Health Secret of Beauty

Beauty lies in the care a woman bestows upon herself and in keeping at bay those dread ailments, down and leave sex, which drag her countenance, sparkling eyes, the elastic step and a clear complexion never accompany organic troubles. Distressed expressions, a sallow complexion, dark circles under the eyes, lassitude, headaches, and mental depression are the telltale symptoms of women's ailments. Women so troubled should not lose a day in taking Lydia E. Pinkham's Vegetable Compound, made from full remedy known to overcome woman's ills and restore health and roots and herbs, the most successful beauty.

Famous Stillman Divorce Note Is Filed in Court

(Canadian Press.) NEW YORK, Nov. 8.—The famous "confession letter" alleged to have been written by Mrs. Anne U. Stillman to her husband, James A. Stillman, was submitted to the appellate division of the Supreme Court in Brooklyn today as the basis of an appeal by the baker from a recent decision of Justice Morschauer, confirming a referee's report in which Stillman was denied a divorce and the legitimacy of Baby Guy Stillman was upheld.

The letter, previously ruled out as evidence when Stillman tried to prove that Fred Beauvais, an Indian guide, was the father of Baby Guy, now becomes public for the first time. It is addressed to "Dear Jimmie" and was written in a Buffalo hotel.

The letter, as filed in court today, contains this paragraph: "I am not smashed but if you loved all your family and were going to have an Indian baby that you tried not to hate; that there is not a spot for you with honor or peace; that you were ill and tired; that a dear little man with whiskers tells you that the world is a good place and that the hard blind people are to be pitied for they know nothing of what they miss."

Another line in the letter was as follows: "I won't write you of what the cold and Canada were to me. Fred meant to be kind but he had won me and I was his and no one else wanted me and he is much indignant."

And further appears this: "I was too proud to break but I broke just the same in the arms of my Indian."

"I was so cold," the letter continued, "so lonely, and that broke him; he was honorable, but I broke him and all his dreams, and that is so cruel that when you break, all those that love you tumble, with me."

The letter was ungrammatical and poorly punctuated.

By GEORGE McMANUS

DA-DE DA-DUM!

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