

George Forbes eliminated "IFS" from his Future

The mortgage payments were easy enough for George Forbes—he had laid down \$4,000 cash on a new home and signed a mortgage for the remainder, a matter of \$5,000.

But, each time he signed a cheque to meet a payment, the disquieting thought came to him—"Could my wife carry this along without me?"

As time went on, the thought became almost an obsession with George Forbes.

A friend's advice, however, showed him the way out and after investigation, he took out a North American Life Policy for \$5,000 to cover the mortgage.

Whether George Forbes' disturbing thoughts were really a premonition will never be known, but the facts are, that less than two years later, he contracted a fatal illness and died within a week.

His foresight was rewarded, for his North American Life Policy freed the home from the mortgage which hung over it and would probably have lost it to his dear ones.

George Forbes' story is not an unusual one and it is wisdom to play safe by insuring mortgaged property. Full information regarding rates, etc., are obtainable from any representative.

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Name

Address

Age

Occupation

Central Guardian

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WE WILL TAKE POTATOES, any kind at our cellar on Mild Days—at best prices—Good stock wanted. M. Kennedy & Co. Bradalbane, -1774-33 mwf 1 mth. Minard's Liniment For Corns

MR JOHN WHEATLEY who has carried on a successful grocery, and feed business on Elm Avenue for the past twenty years, owing to poor health has decided to retire from business. As he has a good town and country trade this would be a bright opening for any smart young man who would like to jump into a good cash business on easy terms.

N. W. M. FIRE INSURANCE CO. REPORT.—The financial statement of the Northwestern Mutual Fire Insurance Co., is published in this issue. Some very plain and convincing facts will be found and should be carefully considered by all interested in Fire Insurance. Over a million dollars distributed among policy holders as dividends in 1923. B. R. Holman is chief agent for P. E. I. 2210 324 11

BIRTHDAY GREETINGS.—A very pleasant afternoon was spent at the Experimental Station last Tuesday when the "Look Out" class of the Charlottetown Baptist Sunday School together with a few friends gathered to extend "Birthday Greetings" to Mrs. J. W. Toole, mother of Mrs. J. A. Clark. After a novel instruction, music, and games were indulged in by those present with much merriment. This was followed with a dainty lunch served from a table prettily decorated in keeping with St. Patrick's. Beautiful carnations and prin blossoms all gifts to Mrs Toole did much to add to the beauty of the rooms, and one and all were unanimous in their expressions of good wishes, and for many more such happy birthdays for beloved Mrs. Toole.

NOTES FROM BOSTON.—A correspondent writes:—Boston was visited on the 11th inst by one of the worst storms in twenty years, which did a great deal of damage on land, and at sea. The snowfall was heavy and it was followed by frosty weather, much of it still remains on the ground.—With the return of spring there will be a large influx of former islanders to their native home and many of them are planning to settle there permanently. Far away hills look green but experience has proved that the home pastures are sweetest after all.—A party of friends motored to the home of Mr. and Mrs. S. H. Cooper recently, the occasion being the birthday of their charming daughter, Evelyn, whose marriage to Mr. Wilfred Belanger took place at Thanksgiving. Mrs. Cooper, whose fame as a culinary artist is well known, served a dainty supper, after which the evening was delightfully spent in games, music and dancing. A feature of the evening being violin solos artistically rendered by Miss Veronica Cooper, and Mr. Sandy Carter formerly of Monticello. Miss Anastasia MacKinnon and Mr. John A. McDonald gave a wonderful exhibition of the terpsichorean art which was much enjoyed by the company. Among those present were Miss Jennie MacKinnon, the Misses Margaret and Sadie Duffy, Mary M. MacKinnon, Louise Pock, Anastasia MacKinnon, Mrs. Wilfred MacKinnon, John A. MacDonal, Leonas MacDonal, Daniel S. MacDonal and Sandy Carter.—Mr. Charlie MacKinnon who has spent the winter in Boston is returning home shortly. Mrs. Wilfred MacKinnon and Mrs. Ronald J. McDonald of St. Peters, who are spending the winter in the city, were guests at the Hotel Hamilton over the week-end.—Mr. Leonas MacDonal spent Sunday visiting friends in South Boston.—With the price of food and rents soaring and good jobs scarce life in this part of the globe is not all a bed of roses. Imagine having to pay fifty dollars per month for four small pokey rooms. Stick to the farm house folks. More on this subject later.

Ladies! Darken Your Gray Hair

Use Grandma's Sage Tea and Sulphur Recipe and Nobody Will Know

The use of Sage and Sulphur for restoring faded, gray hair to its natural color dates back to grandmother's time. She used it to keep her hair beautifully dark, glossy and attractive. Whenever her hair took on that dull, faded or streaked appearance, this simple mixture was applied with wonderful effect. But brewing at home is messy and out-of-date. Nowadays, by asking for "Wyeth's Sage and Sulphur Compound," you will get this famous old preparation, improved by the addition of other ingredients, which can be depended upon to restore natural color and beauty to the hair.

A well-known downtown druggist says it darkens the hair so naturally and evenly that nobody can tell it has been applied. You simply dampen a sponge or soft brush with it and draw this through your hair, taking one strand at a time, and after another application or two, it becomes beautifully by morning the gray hair disappears and glossy.

All for 10c Just to get new trade, we will send one package. Have some. Silk and Remnants for Fancy work, three yards fancy Lace, Flower Pin, Aluminum Thimble, one pkg. Embroidery Silk and Stone Set RING. All these goods sent postpaid. Only 10c, three lots 25c. Money back if not well pleased. Address SEVILLE LACE CO. BOX 317, ORANGE, NEW JERSEY 2197-5-22-21.

Hon. J. H. Myers' Speech

(Continued from page 2)

stock, how we are feeding them, etc., what information could you give me?" They told me they could give me NONE. I said, "I will not allow myself to be placed in that position." I had blank forms prepared and put into the hands of the superintendent, Mr. Brockett. In talking over with him he said THAT IT WAS JUST THE THING HE HAD ALWAYS FOUGHT FOR, BUT COULD NEVER GET.

With reference to the withdrawal of the agricultural grant, that is just another indication of Liberal financing, or the want of financing. THEY ALWAYS STRIKE IN THE WRONG PLACE. Any man with any reason should know that in a country like Canada agriculture is the basic industry and when you strike a blow at that you strike at the vital part of the life of our nation. The question of agricultural instruction is sometimes called in question, but if all the agricultural instruction given to the people of the Island, and all over Canada in the last twenty-five or thirty years, had been withheld, we would have a very sorry state of affairs today. And when they take from us the agricultural grant, given by the late Conservative Government at Ottawa to encourage agriculture, then they are striking at the foundation of the nation.

ACTION TAKEN ON AGRICULTURAL GRANT WITHDRAWAL

We have been asked if we made any representation to Ottawa about the continuance of this grant. I want to assure my friends that when I was in Ottawa in November last, I took this matter up, with the Ministers of Agriculture from New Brunswick and Alberta; we interviewed Hon. Mr. Motherwell, the Federal Minister of Agriculture, who is in hearty sympathy with the grant, and has done all he could under reason to have it continued. We did what we could to press our claims, but without success. I also took the matter up by letter after I came back. A delegation waited on the Government at Ottawa, and every province was represented there except Nova Scotia and our own Province. The strongest representations were made, but it was all to no purpose. I received an intimation from the Minister at Ottawa which I might read for your information:

Ottawa, Jan. 25, 1924

Dear Mr. Myers:

At a meeting of a representative delegation from most of the Provinces with Premier King and some of his colleagues a short time ago, it was practically decided that, owing to the very heavy demands upon our Federal revenues, it would be necessary to suspend further payments to the Provinces under the provisions of the Agricultural Instruction Act which lapsed last year.

To stop these Federal Grants last year, immediately on the termination of the Act, would, it was felt by the Government, necessitate the various Provinces either finding a corresponding additional new source of revenue, or else suspending many of the services that had hitherto been paid for out of this Federal grant.

To meet this situation, it was decided to vote \$900,000 last year, to extend this work for another year and thereby afford the Provinces one year's grace in which to prepare for taking these services over.

The Government regrets that this step is so necessary at this time, but it is only one of the many retrenchments imposed upon us by the public demand, that Canada's Budget must be made to balance as soon as possible.

This, therefore, is to be taken as a formal intimation that no further Agricultural Instruction Grants will be paid by the Federal Treasury.

Again regretting the urgency and necessity of this step and trusting your own provincial revenues will be sufficiently buoyant to take care of the more pressing phases of the situation thus occasioned, I remain, Yours very truly, W. R. MOTHERWELL.

I was not satisfied with that, and wrote a short time after, on Feb. 21 to Mr. Motherwell, with whom I am well enough acquainted to exchange personal letters, asking him if there was still any possibility held out. He replied as follows:

Ottawa, Feb. 25, 1924.

Dear Mr. Myers: Your favor of Feb. 21st to hand, and note your enquiry as to whether there are any further developments in regard to the Agricultural Instruction grant.

I am afraid that I cannot hold out any hope that the Government will reconsider the decision that it has reached in regard to the Instruction grant. The demand for economy has been such that it cannot be disregarded even though some services have to be eliminated.

Yours very truly, W. R. MOTHERWELL.

So that I can assure this Hon. House that we have done everything we could within reason to try to have this grant continued. It will certainly make some difference to us; it will certainly

necessitate a change. We will have to reorganize our program and it will be up to us to retain what we consider most useful and discard what we think we can best do without.

I may say that during the past few months we have conducted a number of short courses that are of great benefit to the Province. By taking our short courses into the country we give them to the boys, to the mothers, the fathers and the whole family, and in that way we can bring to them a great deal of information that I think is useful to the carrying on of agriculture. It is a different system to that of the Technical School, which only reaches a few.

I might just mention, with reference to the boasts made by our friends in Opposition about what they did for education, that last year, in order to create a surplus of \$5,000 with which to go before the country in a general election, THEY DID NOT FORGET TO HOLD BACK THE PAYMENTS FOR THE MONTH OF DECEMBER TO THE TEACHERS OF \$20,000 AND CARRY IT OVER INTO THE NEXT YEAR IN ORDER THAT THEY MIGHT MAKE A SURPLUS APPEAR ON PAPER.

MR. SAUNDERS: Has not that always been customary? HON. MR. MYERS: No sir, absolutely not. It might have been with you, but not with us! (Applause.)

Emigration

We all regret very much that our young men and women are leaving the Island. This has always been the case and it always will be the case. We have in our province a great many young men and women who do not desire to farm and when a boy does not desire to farm, when he hates the idea of farm life, the greatest mistake that a father can make is to try to compel him to remain on the farm. He will be a miserable failure from start to finish, and the best thing you can do is to equip him with a trade or some other occupation. This has been going on for many years. I know of homes where there are boys who will not take up farm life, and that is why we have vacancies throughout the Province; and our desire is to fill these vacancies in an intelligent manner by a system of emigration.

It is not desirable to introduce a system of loaning money to incoming settlers that would enable them to take up some vacant farms. I do not know whether we will be able to do that or not. It is a matter for consideration. I believe in Europe there are farmers of a desirable class who would gladly come out here and purchase a farm if they could do so on some other basis than the present system of small payments. They think a great deal of being able to own something, and I often think that our young men here are making a great mistake when they allow some of the finest farms on the Island to slip through their hands. It seems to me that the present generation lack something that our forefathers had. Our forefathers cut down the forest, cleared the land and built their houses, their land was owned almost invariably by absentee landlords, to whom they paid high rent yet they were raising big families and were prosperous and

happy. I regret very much that the young men of this generation do not take a greater pride and interest in the homes that their forefathers created for them, and I believe that the day is not far distant when these people who have moved in such large numbers to the cities will realize the mistake they made and they will be coming back home to us. (Applause.)

A REPLY TO CRITICISM RE THE MITCHELL INQUIRY

That regrettable case known as the Mitchell case has been referred to by the Opposition members. The second day after I took charge of the Department of Agriculture three men came to my office, two of them from England and the other gentleman member of the staff of one of the banks in Charlottetown. They had referred their complaints to him. He told them he did not know that he could give them the information they desired but offered to take them to see the new Commissioner of Agriculture. They had purchased over in England land out at Emerald at the extravagant sum of \$250 an acre. What the banker wanted me to tell them was what I considered a fair price for such land. I thought the matter over and put it at \$60 an acre. The banker said, "That is just what I thought myself." That was the first I ever knew of this regrettable Mitchell immigration scheme. Then other men began to come here and we had unfavorable reports of what had been done in that line. In order to protect ourselves we had to institute an inquiry into the conduct of those who were responsible for this matter. Some people feel that it was in order to back up the character of Hon. John E. Sinclair. I deny that statement absolutely. Mr. Sinclair and I have always been strong friends, though political opponents, and I have never imputed to him any dishonesty whatever, but I will say this, that if he had any scheme of immigration and of settling those whoilers from the Old Country on three or four acres of land on the Island and telling them to settle there in a cluster and that they could make a living on that, then he certainly lacked judgment. That is as far as I have gone. I never even condemned the gentleman who gave Mitchell the option on the land. I know their land is worth \$60 an acre in ordinary purchase, but if a man comes to a settlement and asks a number of farmers to sell out, he could only expect them to do so by paying a big figure for their land. So that when these farms were optioned for \$100 an acre I have not a word of complaint against the difference between purchasing land at \$100 and then turning it over to innocent purchasers at \$250 an acre.

The inquiry was made to fix responsibility where it belonged. These men are making demands for the refunding of their money and we are not quite sure that we as a Province have a right to reimburse them. Personally I believe that the Dominion Government, of which Mr. Sinclair is a cabinet member has more right to reimburse these men than we have. The only thing I blame Mr. Sinclair for was that this man Mitchell WAS DISMISSED BY THE COLONIAL TION DEPARTMENT AT OTTAWA IN JULY. HIS SALARY

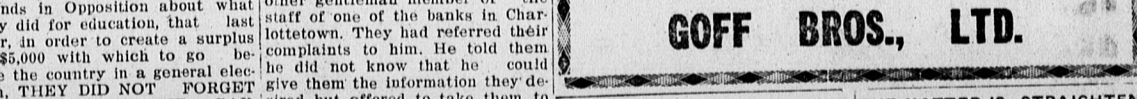


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F. H. KEEFER

Who represents the Ontario government on a committee now in Washington to oppose a bill which would empower Chicago to continue her illegal diversion of water from the Great Lakes.

THE MATTER IS STRAIGHTENED UP IN SOME WAY AND THESE MEN REIMBURSED. IT IS A CERTAINLY THAT SO FAR AS IMMIGRATION IS CONCERNED, A WRONG HAS BEEN DONE US IN THE OLD COUNTRY THAT WILL TAKE YEARS TO RIGHT. (Loud Applause.)

Help Kidneys by Drinking More Water

Take Salts to Flush Kidneys and Help Neutralize Irritating Acids

Kidneys and bladder irritations often result from acidity says a noted authority. The kidneys help filter this acid from the blood and it may remain to irritate and inflame, causing a burning, scalding sensation, or setting up an irritation at the neck of the bladder, obliging you to seek relief now or three times during the night. The sufferer is in constant dread; the water passes sometimes with a scalding sensation and is very profuse; again, there is difficulty in voiding it.

Bladder weakness, most folks call it because they can't control urination. While it is extremely annoying and sometimes very painful, this is often one of the most simple ailments to overcome. Begin drinking lots of soft water, also get about four ounces of Jad Salts from your pharmacist and take a tablespoonful in a glass of water before breakfast. Continue this for two or three days. This will help neutralize the acids in the system so they no longer are a source of irritation to the bladder and urinary organs, which then act normal again.

Jad Salts is inexpensive, and is made from the acid of grapes and lemon juice, combined with lithia, and is used by thousands of folks who are subject to urinary disorders caused by acid irritation. Jad Salts causes no bad effects whatever. Here you have a pleasant, effervescent lithia-water drink which may quickly relieve your bladder physician examine your kidneys by irrigation. By all means have your kidneys at least twice a year.

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