

Now More Than 380 Branches in Canada

Constantly enlarging our sphere of influence that we may extend to you—our customers—the fullest possible banking accommodation, we have made notable additions to our branch bank system in Canada during this year. We have 380 branches and continue to grow. We aim to be the Biggest Bank in Canada from the standpoint of Character and Service.

UNION BANK OF CANADA

RESOURCES, \$153,000,000

CHARLOTTETOWN BRANCH G. C. TEMPLE, MANAGER.

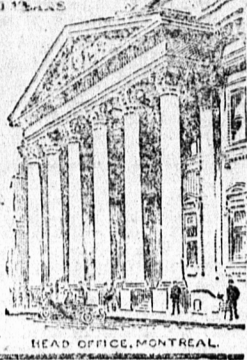
BANK OF MONTREAL

ESTABLISHED OVER 130 YEARS

Safety Deposit Boxes

It is unwise to keep Bonds, Securities, Insurance Papers and other valuables in a house or office.

Safety Deposit Boxes in the vaults of this Bank may be rented at a moderate charge.



HEAD OFFICE, MONTREAL

E. G. COOMBS, Manager, Charlottetown Branch.

TRAVELLERS' CHEQUES

Convenience, security and economy are secured by the use of Travellers' Cheques issued by this Bank. They enable the bearer to identify himself and are readily converted into the current coin of any foreign country.

THE CANADIAN BANK OF COMMERCE

PAID-UP CAPITAL \$15,000,000 RESERVE FUND \$15,000,000

CHARLOTTETOWN BRANCH, C. Lomer Miles, Manager.

A REMINDER

In redeeming your Fall obligations, do not forget that there is an urgent obligation no man can afford to ignore—a debt he owes to himself and to his family—the obligation to protect his energies and interest by means of LIFE INSURANCE.

The Great-West Life Assurance Company, in its wide range of Policies, provided for every need and circumstance. The farmer, the merchant, the professional man, and the wage-earner, may all find Policies peculiarly adapted to their needs. Premium rates are low, and the profit returns to Policyholders are remarkably high.

Full information of the Company's many attractive plans will be gladly given on request.

The Great-West Life Assurance Co.

Branch Office Charlottetown

HYNDMAN & COMPANY, LIMITED

Managers for P. E. I.

1869-600 Branches-1919 THE ROYAL BANK OF CANADA



Give Your Boy a Chance! You Will Not Miss the Small Monthly Amounts

On the first day of every month draw a cheque for \$10 for the credit of your son's Savings Account. Do this regularly for (say) ten years. Your boy will then have \$1,387.42. He can own a farm when other boys are still working for wages.

Capital and Reserves \$34,000,000 Total Resources \$533,647,085

CHARLOTTETOWN BRANCH A. W. HYNDMAN, Manager

BRANCHES IN P. E. ISLAND ALSO AT

Summerside, Tignish, Tyne Valley, Hunter River, Wellington, Mount Stewart, Murray River, Carleton Place, Eldon.

THE REASON WHY

WHAT MAKES A HOT BOX

When you put oil on the axle, however, the oil fills the hollows between the little irregular bumps

on both the axle and the hub, and makes them both smooth—almost perfectly so. This reduces the friction and keeps the axle and hub from becoming hot and expanding. The less friction that is developed, the more easily the wheel will turn.

—From the Book of Wonders. Published and Copyrighted by the Bureau of Industrial Education, Inc.

THE CHARLOTTETOWN GUARDIAN

Morning Daily (founded 1887) \$4.00 per year (delivered) in advance; \$3.00 per year (mailed, in advance, in Canada, and \$3.50 for U. S. A.

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

SATURDAY, JANUARY 10, 1920.

OMINOUS SYMPTOMS.

It is unquestionably true that the destruction of material and the withdrawal of labor from industrial pursuits during the past five years have created a vacuum in world supplies that cannot be filled immediately or even in the near future. The demand thus created has naturally created abnormal conditions and raised prices to a point limited only by the ability and willingness of the consumer to pay, a limit that is beyond the reach of millions of people the world over.

It is unquestionable also that many sharks have been and are operating around this vacuum and piling up wealth out of the necessities of the poor. The recent advance in sugar referred to elsewhere is only one instance but it bears upon its face more damning evidence of the existence of combines and monopolies than anything else that has occurred since the war began. Wholesalers' orders were turned down Thursday for the alleged reason that no sugar was available; on Friday these same wholesalers were offered cars of sugar at an advance of \$2.50 per hundred. There is only one explanation for this, namely, that the refiners have combined, have held sugar in store and, having obtained control of the whole supply, are now holding it at a figure that will mean an exorbitant and an unjustifiable price to the consumer.

There may be no legitimate remedy for this; there may be a reason why these combines are not criminal and why the criminals cannot be legally prosecuted but these reasons are not yet apparent. To the ordinary victims, the common people, the affair looks like what the law defines as a "combine in restraint of trade" and therefore punishable, but there may be a legal way to escape.

In the meantime the poor are suffering for the necessities of life, not for sugar alone but for practically everything they require; in the meantime, also, monopolists and combinesters are becoming fabulously rich. Is it to be wondered at that there is unrest, that there is a growing demand for a levelling down that will wipe out the inequalities between extreme wealth and extreme poverty?

When German tyranny threatened world freedom, the whole civilized world rose as one man to combat it. The struggle was long and bitter and costly; millions of lives were sacrificed and the foundations of civilization were almost rent asunder, but in the end civilization triumphed and German tyranny was crushed and humiliated.

Will civilization tolerate another tyranny, equally blasting, equally unjust, equally intolerable with that of Germany. We venture to say it will not. The unrest in the world today, the Bolshevism, the demand for a soviet government, the agonized cry of labor for a more equitable share of its earnings, are symptoms of an awakening that should not go unheeded. There is a limit to human tolerance and when it is reached, as it has been more than once in the history of the world, it means rebellion and bloodshed. We shall make a terrible mistake if we ignore the warnings that fill the air today throughout the world.

THE PATRIOT'S PARTISANSHIP

Our evening contemporary can never discuss a public question without introducing politics and partisanship and the car ferry is no exception.

In this case it has never lost an opportunity of belittling this great boon to the Island's transportation facilities. Its recent attack on Mr. Hanna and the car ferry service and Captain John L. Read's reply thereto are fresh in the public mind.

Yesterday the Patriot challenged the Guardian to disprove its, the Patriot's, assertion that since Oct. 1st no freight trip has ever been made by the car ferry after the arrival on this side of the passengers and mails.

We have pleasure in assuring the Patriot on no less authority than that of Captain Read that the car ferry has been making such trips regularly in October, November and December, weather permitting. When the weather was too stormy at night the car ferry crossed at 5 o'clock in the morning.

We sincerely trust that with this reliable information the Patriot will now desist from its uncalled for attacks on the car ferry service and join with the other newspapers of the province in endeavoring to get an improved service between Sackville and Tortmentine and the fulfilment of the promise of a second car ferry.

EDITORIAL NOTES.

Statisticians report that there has never been such a demand for luxuries as now. This is, perhaps, to be explained on the ground that everything is a luxury nowadays.—Baltimore American.

Rear-Admiral Sims has the distinction of refusing a war decoration both from King George and from the United States Government.

The intention of the Dominion

Government in appointing the Board of Commerce was to have a body with authority to investigate business mergers, and combines, and their relation to the public, and prohibit any which would not be in public interest. In fact, it was first expected that the Board would begin at the combine end of its duties. After January 1 all corporation amalgamations affecting necessities will be passed on by the Board, and those made since last July will probably be reviewed.

HAPPENINGS

OF THE WEEK

The Duke and Duchess of Devonshire have issued invitations for a skating and tobogganing party at the Rideau Hall rink on Saturday afternoons during January and February.

Mr. Norman M. Scott, honorary secretary treasurer of the Figure Skating section of Canada, announced this week that His Excellency, the Governor-General has donated a challenge cup for annual competition to represent the ladies figure skating championship of Canada. The trophy will be competed for the first time at the Winter Club, Montreal, on the 20th of February, which is the date originally set for the Dominion championship competition for figure skating and at which all the other trophies now existing will also be competed for. The trophy will be known as the Devonshire Cup.

Prof. and Mrs. Alexander MacPhail and Master Jack MacPhail, of Kingston, Ont., who have been the guests of Sir Andrew MacPhail and Mrs. Dorothy MacPhail of Montreal for the holiday season, have returned home.

Mr. E. Y. Kowland of Halifax has announced the engagement of his daughter, Ellen Francis, to Mr. Thomas Burrows Rogers, son of Mrs. Mrs. K. Rogers of this city. Wedding to take place on January 21st.

A number of Charlottetown people are going south within the next few weeks to spend the remaining winter months.

The annual Week of Prayer, which ends tomorrow with a general exchange of pulpits among the clergy of the city, was never more largely attended than this year. All the services were bright, inspiring, and could not but help in the betterment of the city's life.

In connection with the Week of Prayer services the Women's Missionary Societies of the several churches were invited to a joint meeting in the Heartz Memorial Hall on Wednesday afternoon, which was largely attended. The several reports given showed the marvellous work being done and the great need of further branching out during the coming year.

The final showing made by the Y. M. C. A. this year must be very gratifying to the retiring President Mr. Jenkins and officers. The new president is Mr. W. S. Louson; Vice-President Mr. J. A. Clark; Treasurer, Mr. J. O. Hyndman and Secretary Mr. G. F. Hutchison.

One of the jolliest dances of the New Year was given on Tuesday evening at the Women's Club when Mrs. W. K. Rogers entertained in honor of her daughter Miss Pauline who is home from Haverhill. The affair was a delightful one and particularly enjoyable to the host of young guests who gathered. Miss Rogers leaves on Monday to continue her studies.

General regret is felt over the departure of Mr. Alex. Laird for Vancouver where he intends to reside. Mr. Laird who is a rising young lawyer is popular in social and business circles here and his success in the West is anticipated. He was the guest of honor at several pleasant social affairs this week.

Mr. Robert Messervey has returned to Toronto to resume his musical studies after a delightful holiday at his home here.

Rev. D. L. Betty of Grand Rapids, Michigan, who opens his pastorate of the Christian Church in this city

Continued on Page Five

Daily Selections For Guardian Readers

Furnished by W. S. Louson

FOR THE FOLLOWING REASONS I AM UNABLE TO SEND YOU THE CHEQUE ASKED FOR

I have been held up, held down, sand-bagged, walked on, sat on, flattened out and squeezed. First by the Canadian Government for war tax, the excess Profit Tax, Victory Bonds, Thrift Stamps, Capital Stock Tax, Merchants' Licenses and Auto Tax, and by every Society and Organization that the inventive mind of man can invent, to extract what I may or may not possess.

From the Society of "John the Baptist," the G.W.V.A.—G. A. C., United Veterans League, the Women's Relief, Navy League, the Red Cross, the Black Cross, the Purple Cross and Double Cross The Children's Home—The Dorcas Society, the Y. M. C. A., Salvation Army, Boy Scouts, Jewish Relief, Belgian Relief, and every hospital in town.

The Government has so governed my business that I don't know who owns it. I am inspected, suspected, examined and re-examined, informed, required and commanded, so I don't know who I am, where I am, or why I am here. All I know is I am supposed to be an inexhaustible supply of money for every known need, desire or hope of the human race—and because I will not sell all I have and go out and beg, borrow or steal money to give away, I have been abused, discussed, boycotted, talked to, talked about, lied to, lied about, held up, hung up, robbed and nearly ruined—and the only reason I am clinging to life is to see WHAT is coming next.

FARMER'S WEEK

at S. A. McDonald's JANUARY, 12th TO 17th

REPRESENTATIVES OF THE VARIOUS FARMERS' ORGANIZATIONS MADE WELCOME AT OUR STORE.

LADIES! LADIES! LADIES!

COME AND VISIT OUR MANTLE DEPARTMENT. HERE YOU WILL SEE

PLUSH COATS in Green, Black and Brown, Fur Trimmed Dolman Sleeves, Belt of High waist line. \$30.00 to \$65.00.

FASHIONABLE TWEED COATS of various styles, a splendid stock to choose from in all sizes \$21.00 to \$30.00.

LADIES SILVERTONE COATS in the seasons most popular styles and colours trimmings of fur and buttons \$40 to \$65.

COATS OF CHINCILLA, VELOUR AND BROADCLOTH in very pretty styles and colours, suitable for old and young \$20.00 to \$52.00

LADIES POPULAR RAT COATS with fur trimmings \$85.00 to \$170.00

HUDSON SEAL COATS, fashion's latest styles with fur trimmings \$200.00 to \$250.00

RACCOON COATS, the best that could be procured on the market \$350.00

MADE IN ESPECIALLY GOOD LOOKING STYLES FOR THE COLD WEATHER

SERGES with tunic effect, trimmings of braid or embroidery or bead designs \$28.00 to \$35.00

GABERDINES smart styles with pockets and braid trimmings \$20.00 to \$30.00

LADIES AND GENTS SWEATER COATS AND PULLOVERS variety of colors and plaids. Fancy Knits and Plain with pockets, with or without belt, square or round corners, high and low necks. Prices ranging from \$2.50 to \$15.00

SPLENDID SHOWING OF BEAUTIFUL NEW COATINGS AND DRESSGOODS, VOILES AND ART SATTEENS.

a large variety to choose from of the best that could be procured on the market.

MEN'S HEAVY ALL WOOL HOSE—SPECIAL AT 50c per pr. A SPLendid STOCK OF MEN'S AND BOYS' OVERCOATS.

FUR COATS IN ALL SIZES AND VARIOUS KINDS. QUICK SELLERS AT OUR PRESENT PRICES.

ADMIRAL SIMS STARTS ANOTHER ONE

Admiral William S. Sims, of the United States navy, has created a sensation by his refusal to accept a D. S. medal from his Government. His reason is that the recommendations he made for honors were disregarded by Secretary of the Navy Daniels. Men who should have been decorated were passed over and men who had not their claim for reward were presented with medals, he says. Admiral Sims' action has produced a departmental storm which will not be settled until President Wilson makes a decision in the matter, and perhaps not then. Sims' career has always been of especial interest to Canadians because of the fact that he was born at Port Hope, Ont., although the son of American parents. His long-established admiration for Great Britain, his brilliant service in the war and his admirable published report on it have all combined to make Admiral Sims extremely popular both in Canada and in Great Britain. In the United States he is admired both for his professional qualities, which are second to none, and because of his habit of speaking out in meeting and ignoring precedent when he thinks the interests of the service he loves demand it. In any contest with Secretary Daniels he surely will have the popular support.

A Famous Prophecy.

Sims came first into prominence in 1910, when he was visiting England as commander of the Minnesota. He was an invited guest at a Guildhall banquet and in the course of a speech he said, "In the time ever comes when the British Empire is seriously menaced by an external enemy it is my opinion that you may count on every man, every dollar and every drop of blood of your kindred across the seas." The remarks were applauded uproariously, not only by the Englishmen present, but by the eight hundred American sailors who were the guests of the Lord Mayor. But when a report of the speech reached Washington there was considerable dismay. Officials felt that Sims had gone too far; that he had no right to pledge American aid, and so the Secretary of the Navy, George Von

Meyer, suggested to President Taft that Sims should be reprimanded. The President agreed, saying that Sims in his private capacity had no right to make remarks which might give offence to foreign countries and involve the American Government in disclaimers and explanations. So shortly afterwards Sims was publicly reprimanded by Admiral Schroeder, though it is not on record that he made any apology.

A Brilliant Career.

The incident did not have any effect in checking his naval career, which is perhaps evidence that his superiors were not so gravely displeased with him as their official actions indicated. Indeed, by this time Sims was recognized as one of the most brilliant officers in the American navy. He had been Roosevelt's naval aide, and when inspector of target practice with the American Asiatic fleet he had made a report which resulted in revolutionizing American naval gunnery. He reported at the time that it was in a deplorable state, a declaration that hurt American pride and aroused the wrath of the officers who were responsible for the methods then in use. But Sims, as is invariably the case with him, did not speak without warrant. He had the facts to prove his charges, and when it was put up to him to work an improvement he did so. If American naval gunnery is among the best in the world today, the credit is largely due to Sims, of Port Hope.

In the War.

Partly because of his high standing and partly because of his intimate association with high officers in the British navy, Sims was chosen a short time before the United States entered the war, to go to Britain and learn exactly what the situation was. He sailed under an assumed name, and nobody but a few American and British officials knew of his presence in England. It was taken for granted that the United States would shortly declare war, and Sims' mission was to find out how the American navy could most effectively co-operate with the British navy. The Admiralty put its cards on the table and told him frankly that the German strong report to his government, recommending that what Great Britain suggested should be done

Submarine peril remained a deadly threat to ultimate victory and made certain suggestions in the event of American co-operation. Sims made it was done, and the honor fell to Sims to do it. His part was admirably performed, and we doubt if there is any foreign naval officer whose reputation stands so high today with the British as that of Sims. Perhaps one should include in this praise his colleague, Admiral Rodman.

No Criticism Permitted.

One of the first orders he issued upon reaching British waters was that any of his officers who was heard criticizing the methods of and of the Allied navies would at once be shipped home. Whether the warning was heeded we do not know, but it made for harmony and cheerful co-operation. Through the war the American navy did everything that was asked of it, and no navy need ask for higher praise. When the war ended Admiral Sims was offered a high decoration by King George, but he refused, although Gen. Pershing had accepted a similar honor. Upon his return to New York he was given a tremendous reception, and in the speeches he delivered in response to the welcomes that were extended to him he gave unreserved praise to the British mercantile marine, declaring that they were the twin pillars upon which victory was reared. This report was also most generous in its praise of British effort at sea. Previous to this, a report in which he denounced the Sinn Feiners, raised objections on the part of some Irish Americans, and in fact it seems impossible for Sims to make a report that doesn't start a row of some kind.

