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SICK KIDNEYS.

The Bladder, Rheumatism, and all the ailments of the urinary system are quickly and fully cured. Price only 25 cents a box.

A CURE at the People's Price.

My Kidney book and Sample Package sent free to any address.

W. F. SMITH CO.
135 St. James St., Montreal

For Home Cooks
"Beaver" Flour is the flour for home baking—for women who take pride in their culinary skill, and their ability to run the house economically.

BEAVER FLOUR
is a blend of Manitoba Spring Wheat and Ontario Fall Wheat. It makes bread, rolls, cake and pies that every good cook delights to serve. It yields MORE bread to the barrel than any other brand.

Order "Beaver" Flour next time—and see how much more inviting and toothsome is everything you bake.

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THE CHARLOTTETOWN GUARDIAN

An Independent Journal, aiming to be JUST, IMPARTIAL, RELIABLE, NEWSY, seeking at all times to further the best interests of the people and Province, and recognized therefore as

THE PEOPLE'S PAPER

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WEDNESDAY MORNING, MARCH 29, 1905

CO-OPERATIVE SAVINGS AND CREDIT SOCIETIES IN CANADA.

The March number of the Labour Gazette, just issued, contains amongst other important features an interesting and instructive article on the subject of co-operative savings and credit societies in Canada. This article gives a detailed account of the origin and practical working of these societies, and in particular the co-operative savings and credit society or people's bank at Levis, Que., started by Mr. Alphonse Desjardins, a resident of that city, in 1900.

As illustrating the practical working and importance of this form of co-operation, as well as its practical benefits, the article is most valuable.

It is pointed out that the objects of the savings and credit societies are moral, economic and educational, in that supreme among their purposes are the encouragement of thrift and the promotion of honesty and honour, the furtherance of self-reliance and economic independence, and the fostering of an appreciation of business principles and business relations among persons whose financial means are limited, and who are thereby precluded from obtaining personal credit, notwithstanding that from several points of view it would be advantageous to themselves and the community for credit to be available.

The co-operative credit society encourages saving by the formation of capital made up of shares which are small in amount, payable in weekly or monthly instalments on the basis of which a division of profit is made. It receives from its members deposits in amounts not less than five cents, on which interest is allowed, and grants loans, makes discounts and advances to members on their own signature and the personal security of other members of the society. It is restricted in its operations to doing business with members only, and the membership is restricted to a certain area. All shareholders are entitled to a portion of the profits at the end of the year.

The following account of the benefits derived by the shareholders through the co-operative savings and credit society at Levis in the time in which that institution has been in existence illustrates clearly the advantages to be derived from such institutions:—

"The great majority of the shareholders of 'La Caisse Populaire de Levis,' (the Levis Co-operative Savings and Credit Society) are workmen, most of whom hold two or three shares each. Nearly 700 different loans have been made since the establishment of the society, to about 100 different borrowers, in sums varying in amounts from \$1 to \$500, the majority averaging from \$50 to \$100. Most of the loans have been made for a period of four months, and have been to small traders, mechanics, farmers, and others, to enable them to make advantageous purchases, to tide over temporary difficulties and to meet pressing demands. Of all the loans made not a single borrower has failed to make payment of the amount advanced.

"In four years the total amount received on account of capital subscribed has amounted to \$29,943.10. Since the commencement of the society, in January, 1901, \$5,358.48 has been reimbursed to shareholders who for different reasons desired to withdraw their shares. The total amount paid on account of entrance fees (being 10 cents per share on shares subscribed) was \$636.90, which would indicate that in all 6,859 shares have been subscribed. The total amount received in profits on account of loans, &c., has been \$3,329.50. The total amount received on account of deposits, from the establishment of the society up to February 14, was \$12,257.27, out of which the sum of \$6,727.57 has been reimbursed to the depositors. Since the inception of the society to February 14, 1905, a total of \$104,564.94 has been loaned. Taking a general survey of the entire business of the society from its establishment it appears that the society has handled funds amounting in all to \$125,144.33.

"It is the general consensus of opinion of the shareholders that but for the establishment of this savings and credit society not \$2,000 out of the \$22,500 which has been deposited in the bank in the form of shares and deposits would have been saved. Among the shareholders are many young men who are apprentices or mechanics and who commenced with taking only one share, and have at the present time as much as \$200 laid aside in the form of paid-up shares or deposits. These amounts have been accumulated chiefly through the opportunity afforded of acquiring shares by the payment of small amounts in weekly or monthly instalments. Having commenced by making a weekly deposit of 10 cents, many have acquired the habit of depositing regularly with the bank and have shown a disposition to increase the amount of their deposits from month to month and year to year.

"Not only have the members of the society received assistance by way of advances and acquired habits of thrift from the practice of making regular deposits, but not a few have been saved from serious embarrassment and from extortion at the hands of insurers."

Other co-operative credit and savings societies have been organized at St. Joseph de Levis, a parish adjoining that in which the Levis society operates, at Hull, Que., and at St. Malo in Quebec East. There are indications that under favorable circumstances other societies of a similar kind will be instituted in the near future.

LARGE CONTRACT FOR FIRE HOSE AWARDED

At the last regular meeting of the Montreal Municipal Council, a large contract for fire hose was awarded to The Canadian Rubber Company of Montreal. This Company tendered for the full requirements of the Municipality, in the matter of fire hose, viz: 5000 ft., and were successful in being awarded the whole contract. The hose this Company tendered to supply was "Keystone" wax and gum treated, of which they are the exclusive manufacturers for the Dominion. A feature worthy of note in this matter, was that the contract was awarded to the highest tenderer, although the price of "Keystone" hose was 5c per foot higher than any other make of hose offered to the Municipality, but the Council justified their action in paying the highest price, by explaining that the superior quality of "Keystone" hose over other makes, justified the extra expenditure.

BIG SUMS FOR COLLEGE.

TORONTO, March 21.—The Methodist Social Union has been laboring on a big scheme to augment the endowment of Victoria College by \$300,000, and already it is stated more than half of the total sum has been subscribed. Chester D. Massey heads the list with \$100,000, and E. R. Wood has subscribed \$30,000.

Pale Face, Weak Blood.

You Can Make the Blood Rich, the System Strong, the Complexion Healthful by Using

Dr. Chase's Nerve Food.

Why do some people have healthful, rosy complexions while others are pale and wan in countenance?

Why are some people strong and able to defy disease while others are weak and subject to all the ills of human kind?

The difference is in the blood. Pallor of the eyelids, gums and lips, tells of blood that is lacking in quality and richness.

The person who has poor blood is subject to headache, dizziness, sleeplessness, the action of the heart is weak and there is sometimes palpitation; the breath is short, and there is lack of energy and strength.

This weak, anaemic condition is entirely overcome by the persistent use of Dr. Chase's Nerve Food, which is above all else a builder and enricher of the blood.

You can best prove this by noting your increase in weight from week to week, while using this great food cure.

New, rich flesh and tissue are added, new strength and vigor take the place of weakness and suffering, and instead of taking cold or contracting disease at every gust of wind that blows, you find yourself getting strong and robust.

Mrs. Willis Daylor, Hensley street, Charlottetown, P.E.I., states: I suffered from nervous prostration, could not sleep and frequently had attacks of nervous headache, in fact, my whole system was run down and my health was in anything but a satisfactory condition. Since having used three boxes of Dr. Chase's Nerve Food I can say that I never tried any medicine that did me so much good. It has built up my system, strengthened the nerves and enabled me to sleep and rest well. It is now a considerable time since I had a headache, and I can truthfully recommend Dr. Chase's Nerve Food as a splendid preparation.

Dr. Chase's Nerve Food, 50 cents, at all dealers, or Edmanson, Bates & Co., Toronto. Portrait and signature of Dr. A. W. Chase, the famous receipt, book author, are on every box.

COLLEGE AFFILIATION.

KINGSTON, March 21.—Arrangements are underway for the affiliation of Queen's University with Oxford University so that in future no examinations will be needed for Queen's applicants for the Rhodes scholarships.

YOU HAVE INDIGESTION

And conclude of course that the stomach is full. So it is, but there is a cause away back of the stomach that must be reached before the stomach can be made to do its work. The cause is nerve disturbance or nerve debility. First get the nerves in shape and then the stomach will be right also. Ferrozone has accomplished this for thousands of people whose digestion was completely gone. Ferrozone is food for the nerves and works wonders in stomach trouble. Where digestion, appetite and assimilation are faulty just try Ferrozone. It cures thoroughly. Price 50c. at druggists.

EVERY HORSE

Should have some condition powder in the spring.

You can feed no better powder than the

Island Condition Powder.

We guarantee results. It contains everything a good powder should contain and nothing that it should not. Price 25c per lb. Prepared and sold only by

A. W. Reddin, Phm.B.

The Square Druggist, Sunnyside.

Church's ALABASTINE

is a SANITARY WALL-COATING. It is porous, and permits the free passage of air. Kalsomine, under whatever name or claim, is only temporary—rubs off on everything that comes in contact with it. Wall-paper—with mouldy paste on the back, and arsenical poisoning matter in the finish and coloring on the face—is unsanitary. Besides, kalsomine, wall-paper and paint obstruct wall respiration. The walls of hospitals are never papered—the reason is obvious.

Information about how to make home healthy as well as beautiful is desirable. Write us. Our reply will be a positive benefit to you. Address

The Alabastine Co. Limited, Paris, Ont.

IT PAYS TO BUY AT PERKINS

CLEARANCE SALE OF WAIST GOODS

We have put on our front counter to-day a big range of light and dark all-wool waistings, including all our French Flannels which we intend to clear at a big reduction. Read this list below.

- 1 end pink and white fancy stripe worth 85c yard.
- 1 end pale blue and white fancy stripe worth 85c yard.
- 1 end pink with Nile green stripe and white check worth 69c yard.
- 1 end pale blue with fawn stripe and white check worth 69c yard.
- 1 end red with fawn stripe and white check worth 69c yard.
- 1 end fawn with fancy checked stripe worth 75c yard.
- 1 end red with fancy checked stripe worth 75c yard.
- 1 end black and white stripe, silk and wool, worth 60c yard.
- 1 end fawn stripe with paisley stripe worth 58c yard.
- 4 ends white fancy with pink, red, pale blue and Mais stripes worth 60c yard.
- 1 end fawn fancy all wool worth 60c yard.
- 1 end pale blue with fancy stripe (all wool) worth 60c yard.
- 3 ends grass linen with colored stripes.

Yours for 45 cents yard

This is only one of the many BARGAINS we are offering at reduced prices.

F. Perkins & Co.,
SUNNYSIDE

Chancellor, Kootenay, Modle Grand Ranges

have convinced many people all over the Island they are the best ranges on the market. We guarantee them to give the utmost satisfaction or money refunded.

Wholesale and Retail.

The Rogers Hardware Co. Ltd.
ROGERS' CORNER.

CHOOSE THE BEST

The Tobacco Epicure who does not use the

HICKEY TWIST, PEARL OR RUBY

Has never derived that real enjoyment which is his. They are the gems of the trade.

FINE CUT MIXTURES IN 1 AND 2 POUND TINS.

HICKEY & NICHOLSON,
Tobacco Manufacturers, Queen St. Charlottetown, P.E.I.

PRAIT'S ASTRAL OIL.

This is the most satisfactory Kerosene Oil we have ever handled. We buy it direct in large quantities and can guarantee the quality. Price 25c per gallon.

Jenkins & Son

Do You Want a Winter Suit or Overcoat?

Let us make your winter suit or overcoat for you. If you are not thoroughly convinced that we are offering the best value you ever saw, we are making these suits and overcoats, prices ranging from \$15.00 up to \$40.00 to more thoroughly introduce our great Tailoring Establishment. We use Fabrics which are absolutely guaranteed and give you your choice of the newest, nobbiest and richest effects of the season. We will undoubtedly give you the best fitting, best wearing and best looking clothes you ever had.

1207 QUEEN STREET.

JOHN McLEOD & Co.

Berliner Gramophone

Gramophone Records

The latest up-to-date Gramophone Records can now be had for

50c and \$1.00.

A great chance to secure the latest songs, speeches, musical selections, etc.

Also a large supply of Gramophones just received. Call and see them.

A. HORNE & Co.,
Central Music Store, Kent St.

Government Hay.

Notice to Agents of Government Hay.

All Agents are requested to strictly comply with printed instructions sent and to obtain in every case properly signed receipts from farmers for hay sold them.

The receipts must be taken at the time of delivery, no matter how small a quantity is delivered.

ARTHUR PETERS.
13 dw tf Pat & Ex.

Cape Breton Ads

ROSS & ROSS, Barristers, Solicitors and Notaries, Money Loan Company.
OFFICES in Ross Block, Sydney, C. B.
HUGH ROSS, L.L.B. MURPHY & CO., L.L.B.

G. L. MURPHY & CO.
Sydney, C. B.
General Commission Merchant
Island Produce handled on commission prompt returns made.
15-27-11

12 CASES NEW HATS

12 cases new American Hats and Caps came in to-day.

The prettiest, slickest goods you ever saw in all your life.

We're ready now to satisfy every demand for the new Spring Styles.

The Suffolk Hat

Is the best American Hat that comes to this country.

The Stetson Hat

Is here now too in all the wide shapes If you have been waiting for your new Hat—come now for it

This is the best hat store we know of.

PROWSE BROS.,
The Stylish Hatters.