

Expense Rate per cent. Total Income 1901—

Ontario	In 5 oldest Canadian Life Companies, average	23.08 p. c.
Mutual	In 12 other Canadian Life Companies, average	50.39 p. c.
Life	In THE MUTUAL LIFE OF CANADA	16.88 p. c.

(being nearly 2 per cent. lower than the lowest of them.)

In 1900 this Company LED all Canadian Life Companies in the amount of new business written in Canada and last year (1901) it LED them all in the amount of dividends paid to Policy holders.

E. M. Sipprell, A. P. Trowsdale, Roy W. Connors
 General Agt St. John, N. B. Crapaud, Summerside
Special Agents

Royal Arcanum.—Prince Edward Council, No. 122, meets in Knights of Pythias Hall, over Guardian Office, on second and fourth Fridays.—Rogers, F. H. Beer; Secretary, F. LePage; Treasurer, R. K. Jost.

W. C. T. U. meets every Monday at 3.30 o'clock.

L. O. Y. B. L.—Mispah Loyal Orange Young Briton, No. 143, meet every Thursday night in Braco's, Hall.—Walter Craswell, Sec'y.

Union No. 983, United Brotherhood of Carpenters and Joiners, meet every Wednesday night at 8 o'clock in Wright's Hall.—Frank Godfrey, Pres.; R. H. Ball, Rec. Secretary.

Sons of Scotland meets every second Monday in each month in Castle Hall, Frowse Block.—E. CAMERON, Rec. Secretary.



Doesn't quarrel with his tools if they come from us. A full line of Mechanics' Tools and Hardware at lowest prices.

Stanley, Shaw & Peardon.

SURRY Very Sorry

WE are really very sorry to dissipate so many people, but if we were producing five times our present output of **PORT HOOD COAL** we could not keep pace with the demand. PORT HOOD is probably the most popular house coal in the Canadian Market has ever seen.

The PORT HOOD COAL CO., Limited,
 Halifax and Port Hood.

ALL FORMER RECORDS BROKEN

The Canada Life Assurance Company during the first ten months of 1902 received application for \$3,402,000.00 being an increase in round figures of two and a half millions over the corresponding period of 1901.

These figures show that the unequalled position of the Canada Life is appreciated by the insuring public.

When you insure with the Canada Life there is no mortgage on your premium to increase the reserves of old policies similar to your own but which are paying lower premiums.

New insurers should have this matter of reserves fully and satisfactorily explained to them.

Very liberal contracts will be made with a few good agents.

W. K. ROGERS,
 PROVINCIAL MANAGER,
 Charlottetown.

ORANGE ORDER.

Boyer Lodge, No. 614 meets 2nd and 4th Fridays in Wright's Hall at 8 p. m.—D. McNEIL, Recording Secretary.

St. George's Lodge, No. 1171, meet every Tuesday night at 8 o'clock in Braco's Hall.—E. N. Yonker, Secretary.

Lacy Wallace Lodge No. 4 meets 1st and 3rd Fridays, in Wright's Hall.—M. H. CROSSMAN, R. Sec'y.

L. O. Y. B. L.—Mispah Loyal Orange Young Briton Lodge, No. meet every Thursday night in Oiler's Hall.—J. Chappell, R. Sec'y.

Caledonia Club meets last Tuesday of each month. Visiting brethren welcome.

City Council meets on the second Monday in each month. Dr. James Warburton, Mayor. H. M. Davison, City Clerk.

The Charlottetown School Board meets the first Monday of each month Ewan, Stewart, Secretary.

MASONS.

St. John's Lodge, in Masonic Temple, second Tuesday in month, David McLenan, Sec'y.

Victoria Lodge in Masonic Temple, first Monday in month, W. P. Doull, Sec'y.

Alexander Chapter, Royal Arch Masons in Masonic Temple, first Thursday in month except June, July and August.—J. Weldon Sec'y.

Prince Edward Preceptory, No. Knight Templars, 3rd Wednesday of each month in Masonic Temple.

Albert Edward Lodge of Perfectioners 3rd Wednesday, January, April, July Oct.

LOYAL CRUSAIDERS

Company "A" every Monday in Wright's Hall at 8.30 p. m.—Ada Wadman Sec'y.

KNIGHTS OF PYTHIAS.

Knights of Pythias—Empire Lodge, No. 19, first and third Thursdays, Pythian Hall, Frowse's New Block.—John D. McMillan, Keeper of Records and Seal.

SONS OF ENGLAND.

Lodge Eton, No. 148 meets every Thursday evening in S. O. E., Hall Victoria Row, John A. Field, Sec'y.

Lodge Prince Edward meets second and fourth Tuesdays of each month in S. O. E. Hall, Victoria Row.—E. H. Duchemin Sec'y.

FORESTERS.

Court Avondale, I. O. F., fourth Tuesday of each month in Castle Hall Grafton St.—S. Renouf, Sec'y.

Court Mt. Stephen, I. O. F., first and third Tuesday of each month in Castle Hall, Grafton St.—J. W. Sutherland Sec'y.

Prince George Esquimaux, Royal Forestry meets every Thursday in Wright's Hall.—Murdoch McLeod Illustrus Archievis.

Court Charlottetown, C. O. F., first and third Thursday, Wright's Hall.—W. H. Stevenson, Sec'y.

SONS OF TEMPERANCE.

City Lodge I. O. G. T., meet every Tuesday evening in Wheatley's Hall Corner Great George and Euston Streets, at 8 o'clock.—S. M. Jenkins, Secretary.

Victoria Division S. O. T. on Monday at 8 p. m.

Orient Division, meets Friday, at 8 p. m. Prince Edward Division, No. 1 meets in Wright's Hall, every Tuesday.—W. H. Clarke, R. Scribe.

ODDEBLOWERS.

Port La Jolie Encampment meets first Wednesday in each month.—D. I. McLennan, R. S.

St. Lawrence Lodge every Monday evening.—E. M. Yonker, Sec'y.

Wilby Lodge every Friday evening in their hall in Victoria Row, Geo. Wallar, Sec'y.

Alpha Rebekah Lodge, meets every Tuesday evening.—Lizzie Crockett, Secretary.

The B.I.S. meets on the first Monday of each month.

OGILVIE'S FLOUR

Is the highest grade on this Continent. No other Flour will make as much bread to the barrel. Bakers make 152 pound loaves from one barrel of OGILVIE'S.

The price is so near that of Ontario Flours, that you would lose money by buying any other. It absorbs more water than any other known Flour; therefore the bread will keep moist longer.

OGILVIE'S is made from No. 1 Hard Manitoba Wheat, (acknowledged to be the best made in the world), and scientifically milled by the latest improved methods. Manitoba Wheat contains more gluten than any other Wheat, and gluten is the property in wheat, which gives strength. It is more healthful than starch, which is the principal element in Winter Wheat.

TEETH

The best way to do a difficult thing is to divide it into parts and get a specialist on each part.

That is the way we practice dentistry.

Painlessness

In addition to specialists for each branch we offer patients another great advantage not found elsewhere, namely "The Berlin System" for filling, crowning, or extracting teeth without pain. Unlike most methods it does not depend on one or two ways of killing pain, but embraces ten enough to overcome all the pain caused by work on the teeth.

Advantage in Magnitude

The great advantage in a large practice like ours is that there is enough work in each department to keep specialists constantly employed. "Practice makes perfect."

Teeth Extracted Without Pain

We simply put a little medicine around the tooth and lift it out painlessly, any number of teeth can be extracted at one sitting without any bad after effects. Skilled experience combined with modern appliances now make this operation one of pleasantness and satisfaction combined.

For persons of over nervous or timid dispositions, who desire unconsciousness during the operation we have "nitrous oxide gas."

MANCHESTER LINER.

MAN-CHESTER  **CHALOTTE-TOWN,**

Under contract with the Canadian Government, Steamer "MANCHESTER COMMERCE" will sail on or about the following dates:—

From Manchester	From St. John	From Charlottetown
November 10th.	December 8th.	December 8th.

Steamer sails from Manchester for Charlottetown via St. John, N. B. but returns to Manchester direct from Charlottetown.

The "MANCHESTER TRADER" is 3318 tons, is fitted with cold storage chambers and has a shelter deck for carriage of cattle and sheep.

Shippers should notify the undersigned agents as to what goods they will have to go forward as early as possible, in order to secure space. For rates of freight both from and to Manchester, apply to,

W. W. CLARKE, Agent.
 Charlottetown P. E. I.
 Mon, Wed, Fri & Sat Nov 2

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.

Fire brick and Fire Clay, AT ESDALE FOUNDRY.

Plow shares and all plow extras, AT ESDALE FOUNDRY.

Headquarters for steam, hot water and plumbing AT ESDALE FOUNDRY.

Potato diggers and all repairs of same AT ESDALE FOUNDRY.

Shingle and Rotary Mills in stock AT ESDALE FOUNDRY.

The new side crank self oiling engines unequalled in Canada **AT ESDALE FOUNDRY.**

T. A. McLEAN, MFG., CO

Our Stock is Now Complete

Of new suitings, new overcoatings, new pantings. Good serge suits \$15.00, up-to-date fall overcoats \$16.00 up. nice pantings, \$3.00 up.

Since opening, our trade has been steadily increasing which is due to the satisfaction of the work we are turning out.

BOYCE & BLANCHARD,
 KENT STREET TAILORS,
 March 6 and 7

Artificial Teeth properly made restore the natural expression of the mouth and preserve the youthful contour of the face.

Drs. Maloney and Kennedy
 Dental Specialists,
 Berlin Dental Parlors,
 Charlottetown.

NEW JULY HERRING

Just received some good July Herring, by the doz. pair or half doz.

Codfish

1000 pound Choice Table Cod fish just in.


Market Baskets

A new lot Chip Market Baskets from 7 cents up.

Eureka Blend Tea

If you want value for your money use our Eureka Tea. Sold only by us. Price 50c per pound. Send along your boy or girl to buy a sample pound and we will present each purchaser with a song book FREE.

R. F. MADDIGAN & CO.,
 Lower Queen St., Ch'town.



A Lecture—Sugar Coated

Goes every time with children if you tell them to buy nothing but the most wholesome candy, the kind Carter sells. Tell them not to eat inferior and adulterated Confectionery.

We guarantee every package of Confections that leaves our store all good, some better than the good.

If You Want Fruit

We can give you Grapes, Oranges Apples or any other kind you want in season.

Our Soda Pop is always satisfying the taste.

W. F. CARTER
 Queen Street.

Federal Blend

A choice Blend of Ceylon India and China Teas, in such proportions as to insure a delicious cup of Tea.

Sold by all the principal grocers. Wholesale by

McKINNON & McNEVIN
 Lower Queen St., Ch'town.


WILD LILY FLOUR

This is an excellent flour and is giving splendid satisfaction, made by one of the best mills in Canada. We are selling agents and considering the quality the price is very low.

\$4.50 per barrel.

Jenkins & Son,
 261-263 V. St.

BENEDETTI BELL COMPANY,
 22, 24 & 26 RIVER ST., 177 BROADWAY, TROY, N. Y., NEW YORK.
 Manufacture Superior CHURCH, SCHOOL & OTHER BELLS.



FOR SALE

30 barred Plymouth Rock Cockerels for breeding purposes, \$1.00 and upward.

WESTWOOD POULTRY FARM CO.
 Charlottetown, P. E. I.
 27 d St & W. St.

Celery

Cabbage

Beets

Parsnips

Carrots

Onions

Wholesale and Retail.

Received to-day another lot of

HEINZ'S American Pickles,

In Sour Mixed and Chow Chow.

Which we are selling at 30 cents per quart. Phone 264.

JOHN GONNOLLY & CO.,
 Queen Street, Ch'town.
 116 W. St.

BACKACHE

If you have Backache you have Kidney Disease. If you neglect Backache it will develop into something worse—Bright's Disease or Diabetes. There is no use rubbing and doctoring your back. Cure the kidneys. There is only one kidney medicine but it cures Backache every time—

Dodd's Kidney Pills

J. J. GAY & SON,
 Charlottetown.