

A Record of Success

Pleasing Facts about a Leading Canadian Institution



takes pleasure in laying before the public prominent facts regarding its record for 1905 and present standing. The company has now in force assurance amounting to \$44,199,854 showing an increase of \$3,722,084. The following gives interesting information:—

Income.
The total income for the year was \$1,956,518.91; derived from Premiums \$1,547,506.45, Interest and Rents \$407,063.94, and profit from the sale of Real Estate \$1,448.52.

Liabilities.
The Liabilities were computed on the same standard as in former years, viz.: Combined Experience Table with 4 per cent. interest for all business up to January 1st, 1905. From that date to January 1st, 1906 on the Institute rate of interest, viz. 3 1/2 per cent. interest; and thereafter on the same Table with 3 per cent. interest. The reserve computed upon this standard of valuation amounts to \$8,210,064.24, and the total liabilities are \$8,342,091.03. The Surplus over all liabilities on the Company's standard of reserve, as above mentioned, is \$954,001.12; being an increase for 1905 of \$181,928.25. On the Government standard of valuation our surplus would be \$1,263,905.

Interest Paid Up Well.
The interest on our investments has been very well met, especially in the City of Winnipeg, where our mortgages amounting to \$745,555 the interest in arrear at the close of the year was only \$227. In the Province of Manitoba and the West generally, there is a tendency to defer payment of the interest on principal on account of the desire to purchase more land. All payments both for interest and Principal have, however, been very well met, and were quite equal in that respect to the previous year. In Ontario and elsewhere to Mortgage collections have been exceptionally good, and at the close of the year there was interest in arrear of only \$16,317, the largest part of which fell due in the closing days of the year and has since been paid. The active demand for money during the year kept our funds well employed at good rates of interest. The average rate realized on our funds was 3 1/2 per cent.

Assets.
The Cash Assets at the close of the year were \$8,846,638.42, and consisted of Mortgages \$4,265,533.86; Debentures and Bonds \$3,245,401.89; Loans on Policies \$988,670.39; Premium obligations \$28,810.60; Real Estate including the Head Office Building \$56,281.08; and Cash in Banks and at Head Office \$261,900.60. Adding to this the due and deferred premiums \$272,121.08, interest and rents due and accrued \$177,312.65, the total asset amount to \$9,296,022.15. Funds all invested in non-speculative securities.

Intending insurers are invited to write the HEAD OFFICE, WATERLOO, CANADA, for Booklet giving Annual Report, List of Investments, etc.

Robert Melvin, President.
Geo. Wegeman, Manager.
A. Hoskin, R.C. Secy.
Hon. Justice Britton, President.
W. H. Riddell, Secretary.

J. O. Arsenaault, General Agent.

SAVE TEETH, MONEY, PAIN.

The day of wholesale slaughter of teeth, by the forceps, is gone. Many years of study, experiment and the practical experience of learned men as physicians, dentists, bacteriologists, chemists and others has now made it possible for each and everyone to have their teeth preserved to do the work nature intended them for.

It is Our Business to Save Teeth
It is your duty, to yourself, to have your teeth saved. If you intend having dental work done, call and have a talk with us, we will advise and explain matters to you, tell you just what you should have done and what the cost will be. We make

No Charge for Examination and Consultation
It is our business and pleasure and we place you under no obligation to employ us to do your work.

Our Prices Are the Lowest
Come and get them. Our workmanship is of the highest grade. Our material the best money can buy. All work backed up by a

Ten Year Written Guarantee

Guarantee Dental Rooms

Cameron Block, Charlottetown, Over Reddin Bros.

DR. E. E. ROBINS, Proprietor.

9-7 in th & f tw

EDISON GOLD MOLDED RECORDS BEST MADE

Gold Molded Records

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Sold only by

MILLER BROS., SUNNYSIDE.

THE SUMMERSIDE GUARDIAN

Office—Upstairs Royal Bank Block—G. M. Matthews, Mgr

Vincent Murphy, teacher at Millvale is visiting his home at Emerald.

J. S. Hinton and John Hall, Summerside were passengers to the city Saturday.

Miss Mary Mulligan, Summerside is visiting at Emerald, the guest of Mrs. Murphy.

Mrs. Albert Stewart, Park Corner, returned Saturday from Summerside where she spent a few days.

The Guild will hold a social Tuesday night. Ice cream and cake and home made candy will be served.

The regular meeting of the executive of the Western Anti-Tuberculosis Association, will be held in the council chamber at 8 o'clock tonight.

Howard Hilson, Charlottetown, returned Saturday from Bedouque where he has been attending the funeral of the late Mrs. James Montgomery.

J. H. Bell's lecture on Friday night in Epsworth Hall was largely attended. At the close a vote of thanks was duly presented and acknowledged.

The last dance of this season's dancing club was held in Ludlow Hall Friday night. The refreshments were served by the ladies and music furnished by the orchestra.

Moirette undershirts are first in demand for spring wear. They are comfortable and serviceable in damp weather, with pleated frills and strapping, in length 38, 40, 42. Special at \$1.98.—Prowse Bros.

Harry Silliphart, Wesley Gould and Harold Ferguson leave today for the Canadian west. Before their departure a number of their friends tendered them with a farewell supper at the Crystal Cafe.

Mr. Owen of the Bank of Nova Scotia staff at Canning, N. S. has been transferred to the branch about to be opened at Springhill. Mr. Sharp, of the Summerside branch, has taken Mr. Owen's place in the branch at Canning. Mr. Owen referred to is a son of Arthur Owen of Malpeque, and Mr. Sharp is a son of Jas. Sharp, Summerside. Their friends will be pleased to hear of their promotion.

Parmenas Clark, Alberton, will take an important position in R. T. Holman's grocery department this week. Mr. Clark has an exceptionally large business and social acquaintance as a result of his many years experience in general merchandising in Alberton. He will be every where missed in west Prince, but his many friends will no doubt want to meet him quite frequently in his new position, where he will also quickly make many new ones. In addition to the large number already known, he will be a valuable addition to Mr. Holman's already capable staff.

A special train from Miscouche passed through here Saturday evening with quite a number of passengers to attend the celebrations of Ireland's Patron Saint at Emerald.

Lobster Packers can procure from R. T. Holman the following cans in excellent order and at much less than the cost of making them, as he has gone out of that business, viz.—1 pound, 1 pound and 1 pound Flat Cans, and 1 pound Tall Cans. Also Linings at about half price. 1914m131

The Presbyterian Witness says:—We have in our hands a printed financial report of the congregation of New London North, and Kensington, P. E. I. for 1905. The total raised \$3107.15. For the schemes of the church \$983.31, of this sum W. F. M. S. and Mission Bands raised \$27.01. This congregation leads the P. E. I. Presbytery in its contribution for Missions. Their pastor was paid \$600. The session reports 101 received by profession, 6 by certificate, 7 adult baptisms, 20 infant baptisms. The Scripture verse on the first page is appropriate—"Not unto us, O Lord, not unto us, but unto Thy name give glory, for thy mercy, and for thy truth's sake." Since the beginning of the year the sacrament was dispensed at Kensington and 18 were received by profession and 4 by certificate.

J. H. and Mrs. Maynard entertained 100 friends at their home at Washington St., Dorchester Mass., recently. Among those present were Mrs. Catherine White and son from Brockton; H. S. and Mrs. Maynard from Worcester; Russell Birch, Reginald Birch, from Worcester; Miss Edith MacIntosh and Miss Ida McArthur from Watertown, and Peter and Mrs. Carroll from Taunton, all originally from Port Hill and members of the Maynard family. Although located in different parts of the state members of this family keep in close touch with each other and spend many pleasant evenings together, and always enjoy their Christmas dinner at the same hospitable table.

An active campaign is being waged against the white plague by the Western Association of P. E. I. for the prevention and cure of Tuberculosis. President J. E. Wyatt and Dr. A. A. McLellan have been giving a series of lectures in different parts of the county assisted by the local clergy and professional men. The meetings are invariably well attended and great interest is being manifested by the people in this commendable movement. The object of the meetings is principally to educate the people with a view to preventing the spread of the disease. The lectures will be continued by Messrs Wyatt and McLellan and it is understood a meeting will be held in Summerside soon.

Thomas Lefurgey a highly respected and prominent citizen of St. Eleanors passed away Saturday morning. He was 57 years of age and a son of the late Alex. Lefurgey, Bedouque. Deceased had been in ill health for some time but it was not thought he was dangerously ill. He anticipated going to Ottawa, to resume his position as clerk of the House of Commons, which position he has held for the past few years and filled with considerable ability. Mr. Lefurgey had been a leading politician and for some years was editor and business manager of the Pioneer. Of late years he has been extensively engaged in farming. There are left to mourn a wife, three sons, Alder in Lynn, Mass., Walter and Archie at home, two daughters, Nora in Ottawa and Josie in Lynn, also six sisters and four brothers viz, Mrs. Henry Seales, Mrs. Thos Andrews, St. Eleanors, Mrs. Wm. Clark, Mrs. Finlayson, Bedouque, Mrs. John Lawson, New York, and Lucy in St. Paul, Minn., Spurgeon in Boston, Fenwick, David and Maynard in Bedouque. The Guardian extends sympathy to the bereaved family. Funeral takes place today at 2 p. m.

BORN.
TOOMBS—At Mayfield, on March 15, to Alex, and Mrs. Toombs, a son.

O'BRIEN—At Bonshaw's on [the 9th] inst to John and Mrs. O'Brien, a son.

DIED.
MACMILLAN.—At Vernon River, March 14, Damian Macmillan, in the 83rd year of his age.

TO STOP A CRYING BABY.
Babies cry because they are sick. It may be a pain in the stomach, colic or cramps—but in any case a few drops of Nerviline soothes away the distress and allows the baby to sleep peacefully. Where there are young children there should also be Nerviline. It cures all the minor ailments just as promptly as the doctor—and not so expensive. For nearly fifty years Dr. A. W. Chase's Nerviline has been the great household remedy of Canada. Sold everywhere in large 25c. bottles.

ANNOUNCEMENTS
—Remember the Y. M. L. A. lecture in St. James Hall on Monday night.
—Wanted.—A good cook apply to Mrs Handrahan, Rochford Square. 1341f
—Any girl desiring to learn typesetting should apply at this office at once. tf
—To spend a pleasant and profitable evening take in the lecture in St. James Hall tonight.
—A mothers' meeting of the W. C. T. U will be held on Monday night at 4 p. m. conducted by Mrs. R. Pegrum. Visitors cordially invited.
—British Born—A sensational 4 act drama will be put on in the Opera House on Easter Monday night by the Charlottetown Dramatic Club. Keep that date free from other engagements and give them a full house. 15d 1w
—Wanted at once. A registered drug clerk. Only a first class man need apply. Good wages. Address X. Y. Z. care of the Guardian. 13 dtf. 1w tf.
New lawn and silk blouses, new chick styles and worth one half more than we have marked them. A beautiful showing of all that is new and correct. Your inspection especially invited. Price 50c to \$5.00.—Prowse Bros. 1643B.

STOCK QUOTATIONS.

	Close.	Noon.	Close.
March 15.	March 17.	March 17.	March 17.
Copper.....	107 1/2	108	107 1/2
B. R. T.....	84 1/2	84 1/2	84 1/2
C. F. R.....	171	170 1/2	170 1/2
Pennsylvania.....	157 1/2	157 1/2	157 1/2
Reading.....	128	127 1/2	127 1/2
Sugar.....	138 1/2	138 1/2	138 1/2
Southern Pacific.....	69 1/2	69 1/2	69 1/2
St. Paul.....	175 1/2	175 1/2	175 1/2
Union Pacific.....	152 1/2	152 1/2	152 1/2
U. S. Steel.....	106	106 1/2	106 1/2

Afflicted With Rheumatism.
"I was and am yet afflicted with rheumatism," says Mr. J. C. Bayne, editor of the Herald, Addington, Indian Territory, "but thanks to Chamberlain's Pain Balm am able once more to attend to business. It is the best of liniments." If troubled with rheumatism give Pain Balm a trial and you are certain to be more than pleased with the prompt relief which it affords. One application relieves the pain. For sale by all druggists.
Paints, oils, brushes etc., at Cameron & Co's. 19d11

ADVERTISERS
You get THE SPACE AND POSITION you contract for, THE NUMBER OF INSERTIONS YOU PAY FOR, and reach THE PEOPLE WORTH GOING FOR, IF THE GUARDIAN GETS YOUR AD.

Marbleine, Kalsomine, Alabastine etc at Cameron & Co's, Hardware store. 19d 11
Iron Ox Tablets are for sale at the Apothecaries Hall. 7dtf

OUR STYLISH

New Spring Coats

Are being very much admired. The ladies declare they are irresistible. They are made of a combination of splendid cloth, latest cuts and an indefinable something, which immediately characterizes them as being "correct style." Added to this they are priced moderately as is our usual policy.

They cover a wide range both in styles and price—in fact, there is in the collection something suited to every age, figure and purse. We shall be happy to show them. Come in and make your selections early.

M. TRAINOR & CO.

The Store That Saves You Money.

WILL H. NEWSOME, Pres. P. O. SOULIS, Vice-Pres. L. G. WHEAR, Treas.

The L. C. Smith & Bros. Typewriter (Has Displaced More Good Typewriters than Any other Machine made.)

Our Record for 11 Months

March 1st, 1905—Only One L. C. Smith & Bros. Typewriter in Canada.
Feb. 1st, 1906—500 L. C. Smith & Bros. Typewriters Nearly 500 in Daily Use in Canada.

WILL. H. NEWSOME, Limited,
Our New Office and Showrooms, 8 ADELAIDE ST. WEST, TORONTO
HALIFAX OFFICE, COR. SACKVILLE & GRANVILLE STS.
3-17d21.

HALIFAX STOCK EXCHANGE

\$20,000
ELECTRICAL DEVELOPMENT CO. OF ONTARIO
FIRST MORTGAGE FIVE PER CENT. GOLD BONDS.
Due March 1, 1933. Denomination \$500
Interest payable March 1 and September 1.
Price on Application To net about 5 1-2 per cent
POWERS

The Electrical Development Company of Ontario, Limited has been granted the right to generate 125,000 Electrical Horse Power from the waters of the Upper Niagara River within the Niagara Falls Park.

EARNINGS
The forecast of earnings of this Company is very satisfactory, as the first two contracts for power, for a long term of years with the Toronto Railway Company and the Toronto Electric Light Company, will provide sufficient revenue to pay the interest on the Bonds outstanding and estimated running expenses.
We anticipate that these Bonds will be selling at materially higher figures by the time the Company enters fully into operation, which is expected about the middle of the present year.
We will be pleased to furnish on application, special circulars giving full particulars of these securities.

J. C. MACKINTOSH & CO.,

166 Hollis St., Halifax, N. S.

RIGHTS
Royal Bank of Canada, Bought and Sold at Best Market Rates

STANFIELD'S

6 per cent Bonds and 7 per cent Preferred Stock with Common Stock bonds.
Nova Scotia Steel & Coal
First Mortgage 6 per cent Bonds at Market Rates.

F. B. McCurdy & Co.,

Members Montreal Stock Exchange,
185 Hollis St., Halifax.

BARTSHORNE, BOGERT & BATTLE.

Members New York Stock Exchange...
160 ST. JAMES ST., MONTREAL.
NORMAN BINMORE, Manager.

BIG AUCTION SALE

The three tenement house on Longworth Ave.—one house containing twelve rooms, the other two, nine rooms each. All are in good repair, with all modern conveniences—situated in the highest and best locality in the city. Also house and lot on Cumberland St. adjoining will be sold in block or in tenement. If not sold at private sale it will be disposed of at auction on Friday the 20th day of April next at 2 o'clock.
Open for inspection at all times.
W. W. FORBES.
3-17dths twttt

THE CUSTOMER KNOWS

Sherwin-Williams Paints are known to consumers wherever good paints are used. There is always a strong and steady demand for them because of their high quality in material and workmanship. They represent the best in paint manufacture and they are so recognized.

For these reasons Sherwin-Williams Products draw trade and keep it.
If you are interested in the best in the field—the best made paints, the best advertised paint, the best known paint—write S. W. Crabbe for detailed information.
THE SHERWIN-WILLIAMS CO.,
Paint and Varnish Makers.
S. W. CRABBE,
Hardware, Paints and Oils.

THE NEW SHOE FOR WOMEN

Made by the P. J. Harney Shoe Co. of Lynn, Mass., U. S. A.
The best we get for the price.
Women's Boot - \$ - 50 and \$3.00.

MORRIS & SMITH,
Corner Queen and Richmond Streets.

AUCTION

I will sell by public auction in Summerside three thousand dollars worth of the Tryon Woolen Mfg. Co's Cloth. As there are no reserve bids, bargains may be expected. This will be the last opportunity in Prince County to secure a stock of good cloth at low prices. Sale commences on Monday the 19th inst at 11 a. m. and will continue from day to day till goods are disposed of.
ALEX. CAMPBELL, Liquidator

ANNOUNCEMENTS
Of Concerts, Socials, Entertainments, etc., of a money making nature, 5 cents a line (of 6 words) for first insertion, and 2 1/2 cents a line for each continuation. Churches and charitable institutions half rates. Minimum price 15 cents. Black type announcements double rates. Births, Marriages and Deaths FREE but verities with death a same rate as 1914-15

CARDS OF THANKS
Five cents per line when inserted in local, and otherwise at regular advertising rates.

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