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J. S. O'NEILL, Barrister, Solicitor, &c., MONEY TO LOAN. OFFICE—Morris Block, Ch'town, P. E. I.

Paterson Downing Co'y Commission Merchants. St. John's, Newfoundland.

JOHN F. OUTHIT Commission Merchant. Wholesale Tropical and Domestic Fruits and Produce.

CROSBIE & CO. St. John's, Newfoundland. Importers and Commission Merchants.

A. A. McLean, K. C., Donald McKinnon. Barristers, Attorneys-at-law, Brown's Block, Charlottetown.

GEO. S. INMAN, Barrister, Solicitor, Notary, etc. Money to loan. Collections made.

WEEKS & WHEAR, Barristers, Solicitors, Notaries, etc.—OFFICE—Bank of New Scotia Building, Charlottetown.

SMALLWOOD, C. R., Barrister and Attorney-at-law, Notary Public, etc. Office: Cameron Block, lately occupied by P. I. Hazard, K. C.

FIRE INSURANCE For rates in the P. E. Isles... Mutual Fire Insurance Companies on Farm Buildings, Churches, Halls, School Houses, etc.

Cape Breton Ads ROSS & ROSS, Barristers, Solicitors and Notaries. Money to Loan—Straight Loan of room Building and Loan Company.

G. L. MURPHY & CO. Sydney, C. B. General Commission Merchants. Foreign and Domestic goods on commission.

A Kidney Sufferer FOR Fourteen Years.

TERRIBLE PAINS ACROSS THE BACK. Could not Sit or Stand with Ease. Consulted Five Different Doctors.

Doan's Kidney Pills FINALLY MADE A COMPLETE CURE.

Mr. Jacob Jameson, Jamieson Bros., the well-known Contractors and Builders, Welland, Ont., tells of how he was cured: "For fourteen years I was afflicted with kidney trouble which increased in severity the last five years."

BOWELS, Digestive Organs. Regularized and rendered healthy and active by an occasional dose of MCGALE'S BUTTERNUT PILLS.

The Best Flour is none too good for home baking. Beaver Flour is as near perfection as flour ever gets.

P. E. I. RAILWAY Commencing Monday, January 24, 1904, the trains of this railway will run daily (Sundays excepted) as follows—

THE SUNDAY SCHOOL. LESSON VII, FIRST QUARTER, INTERNATIONAL SERIES, FEB. 14.

Text of the Lesson, Mark 11, 1-12. Memory Verses, 3-5—Golden Text, Mark 11, 10—Commentary Prepared by Rev. D. M. Stearns.

The healing of the leper, which seems to follow, in the order of events, the Sabbath day, in Capernaum of last week's lesson, shows us the power of God over an utterly incurable disease, which in the Old Testament is very suggestive of sin in us.

But only the sick need a physician, and only the lost need a Saviour, and these Pharisees and doctors were in their own estimation neither sick nor lost (Matt. ix, 12; Luke xix, 10).

Let those who talk of coming to Jesus in a very proper and becoming way think of the method of these men and our Lord's approval. The people gathered in the house, those Pharisees and doctors, saw a most unseemly thing when the roof was broken up over their heads.

There are many texts which assure us of the forgiveness of sins. Those which help me most are I John 1, 12; Isa. xlii, 25. Do not fail to observe the Lord's "Be of good cheer" (Matt. ix, 2, 22), and let Him make us such a "good cheer" people that He shall be glorified in us.

Mad these Pharisees and doctors been teachable they might have said, Here is One who forgives sins and heals the sick and is quite undisturbed by this unheard of proceeding. He must be our expected Messiah. But, as we said before, they were blinded by unbelief.

No wonder that they glorified God, saying, We never saw it in this fashion. What a praise meeting the man and his friends must have had! Where is the faith of these four seen now? How much of it is there in you? In me? Where is the faith that takes no denial, that says, like Jacob, "I will not let thee go except thou bless me."

Let us not look around and criticize others, but ask the Lord to search us according to Ps. cxxxix, 23, 24, and bring us into such manifest union with Himself that His power may be seen in us.

Kidney Disease May Last for Years

Causing Much Pain and Suffering or it may Suddenly Prove Fatal.

Pains in the small of the back, sealding, burning sensations when passing water, and gradual loss of flesh and weight are the unmistakable symptoms of kidney disease.

If you would prevent Bright's Disease, rheumatism, stone in the bladder, and other dreadfully painful developments of kidney disease, you must act promptly.

The grand reputation which this great kidney medicine has made for itself is due to no small extent to the wonderful promptness with which it brings relief and cure to the sufferer from backache.

Mr. David Cook, Farmer, Kentville, N. S., states:—"For twenty-five years I was a trackman on the railroad and I think the heavy lifting affected my kidneys."

A MAD ACT. New York, Feb. 6.—A despatch from Derby, Conn., says as the result of drinking a quart of patent catarrh medicine, Mrs. Mary Healy, of this place, has been violently insane for four days.

FOR STOMACH TROUBLES. "I have taken a great many different medicines for stomach trouble and constipation," says Mrs. S. Gelfer, of Dunkerton, Iowa, "but never had as good results from any as from Chamberlain's Stomach and Liver Tablets."

YOU TAKE NO CHANCES. All druggists guarantee every bottle of Chamberlain's Cough Remedy and will refund the money to anyone who is not satisfied after using two-thirds of the contents.

FIVE DOLLARS FOR A NAME. SYDNEY MINES, Feb. 7.—The town of Sydney Mines is in want of a name. The Council accordingly have just offered a prize of five dollars to the citizen sending in the best suggestion for a new name.

The scratch of a pin may cause the loss of a limb or even death when blood-poisoning results from the injury. All danger of this may be avoided, however, by promptly applying Chamberlain's Pain Balm. It is an antiseptic and unequalled as a quick healing liniment for cuts, bruises and burns. For sale by all druggists.

HALE HEALTH--LONG LIFE and a Happy New Year

to the many policy-holders, friends, agents in Prince Edward Island of

The Mutual Life of New York

is the fervent wish of the Company. Mr. Jacob S. Johnson is Manager for the Maritime Provinces, at Halifax. Our Mutual friend Mr. John McEachern, Charlottetown has been for many years its faithful representative and city agent.

SUN LIFE ASSURANCE COMPANY OF CANADA RESULTS FOR 1903

Assurances issued and paid for: Increase over 1902... \$14,159,922.97. Cash Income from Premiums, Interest, Rents, etc. \$1,138,616.91.

TEN YEARS' PROGRESS HEAD OFFICE MONTREAL J. H. WELCH, Manager, Charlottetown

Baker's Hockey Skates Arena Dominion Royal Canadian Wholly Hockey Skates Spring Skates all sizes Hockey Sticks from 15 cents Shin Pads

Simon W. Crabbe, Stoves and Hardware.

Walker's Corner Dec. 12, 1903.

North American Life Assurance Company

Annual Statement OF THE North American Life Assurance Company—HOME OFFICE—112-118 King Street West, Toronto. For the Year Ended 31st December, 1903.

Dec. 31, 1902.—To Net Ledger Assets \$4,773,785.1 RECEIPTS, Dec. 31, 1903.—To cash for Premiums \$1,138,616.91

DISBURSEMENTS, Dec. 31, 1903.—By payment for Death Claims, Profits, etc. \$423,217.86

ASSETS, Dec. 31, 1903.—By Mortgages, etc. \$1,003,604.06

LIABILITIES, Dec. 31, 1903.—To Guarantee Fund \$60,000.00

Net Surplus Audited and found correct—John N. Lake, Auditor. \$5,075,564.02