

Skip Chaps. Don't have chapped or roughened skin. No need of it because our CARNATION CREAM makes chapping impossible if used regularly after the hands and face are bathed. Delicately perfumed, delightful to use and costs but 25c. J. G. JAMIESON, DRUGGIST, The Medical Hall.

CAB SERVICE. Passengers, baggage, etc., conveyed anywhere desired. Leave orders at McDonald & McKinnon's Drug Store or at Stables, Sydney Street, near Stevenson's Corner. J. M. NICHOLSON, Telephone No. 253.

Guardian Want Ads. 1-2 CENT A WORD. And worth it, for 30,000 eyes will see them every day. First-class results from these want ads, because first-class people read The Guardian—the paper that has the circulation and is not afraid to publish and prove it.

5 lbs. GOOD TEA—75c. We got this for Christmas trade and a real good value. 25 lb. Bag Flour—60c. This is from ISLAND FINE WHEAT and quality guaranteed. Other good values awaiting our customers. Jas. Kelly & Co.

G. D. WRIGHT, Funeral Director. The only Embalmer on P. E. Island holding a Diploma. Miss A. Ferguson, Lady Assistant. Equipment the best. Parlor and Show Rooms superior to any in the lower Provinces. Calls promptly attended to day or night. Satisfaction guaranteed. Knowing that the public would appreciate the services of a lady assistant, I have engaged Miss Ferguson, a lady of experience and competent in every particular. OFFICE PHONE 60c. RESIDENCE PHONE 60b.

GO-CARTS. Our spring stock of go-carts is now on the way and will reach us this week. We did not carry over one single cart from last year—so will have nothing to offer this season, but new up-to-date 1906 carts—We believe we have been very fortunate in our selection—No other store in the city will show the same carts, and we have bought such a large quantity at such a low price, that we expect very rapid selling. Mark Wright Furnishing Co.

THE CONSOLIDATED SCHOOLS. According to The St. John Sun the consolidated school at Kingston, N. B., is a pretty costly experiment. It is estimated that the cost of operation is \$6,500 a year, while the valuation for assessment of the property in the seven districts is only \$100,000. Before the consolidation, the cost of the several schools of the districts was only \$670 a year. It has been multiplied by ten, without considering the outlay for the building and grounds, amounting to \$25,000, paid by Sir William Macdonald. At present Sir William is paying \$4,000 of the cost of maintenance, the Province and County contribute in one way or another \$2,007, while the people pay the same as before the consolidation. Nearly half the cost of operation is the price of conveying the children to the school. Much better results are apparent at Riverside Consolidated School in the same Province where the assessed value of property is three times as great as at Kingston and the cost of carrying the children to school is only one third as much. It was clearly a mistake to spend \$25,000 on buildings and plant for a school at Kingston which will cost \$6,500 a year to maintain. From what we know of Kingston there is very little probability of the school being maintained by the ratepayers when Sir Wm. Macdonald's liberal allowance shall be hereafter withdrawn. Such mistakes, however, by no means discredit the Consolidated School plan, which is excellent under favorable conditions.

TUNNELS EVERYWHERE. New York is busy boring tunnels and subways; the promoters of the great Asian-American railway and tunnel scheme are pushing that project before the financial world. It involves tunneling 36 miles under Behring Strait. In the meantime the entente between Britain and France has led to a revival of the great scheme of thirty years ago for a tunnel under the British Channel. The construction was begun, but a groundless scare about invasion caused it to be stopped. The prospects are that the Channel Tunnel will now be built in the near future. The engineers claim they can bore through the chalk which underlies the Channel in two years. The length including the approaches would be 231 miles—three times the length of our projected Tunnel at the Capes. Recently Contractor Hanev wrote. Father Burke that he stands ready to construct the Tunnel for ten millions. Soon we shall have before Parliament the engineers' report on the plans and estimates so far available for this work. The necessity for its construction is now on all hands admitted.

The Confederation Life Assurance Company has given out that it will not oppose a parliamentary investigation into the affairs of the Canadian companies. Leader Borden in a recent address at Toronto confessed that the eighteen year term of the Conservative party from 1878 to 1896 was too long, but he probably might not have thought so had that party still remained in power. Nevertheless Mr. Borden is right. More frequent changes of the party in power are desirable. Long terms of power have become the rule but they are by no means always in the public interest. Usually the best work of a new Government is achieved in its earlier years and its worst work toward the close of a long term.

WHAT ABOUT THIS. The following figures are taken from the Dominion Government report for 1905. The profits earned for the previous year per \$100.00 of Insurance in force by the different Life Insurance Co's here mentioned are—Canada Life \$5.75 Confederation \$3.00, Federal \$3.30, Great West \$3.45, Imperial \$2.25. Manufacturers \$4.33, Mutual of Canada \$6.27, North American \$1.55, Sun \$4.63, LONDON & LANCASHIRE \$10.80. The profits accumulated per \$100 on the business in force by the same Co's are—Canada Life \$13.32, Confederation \$18.08, Federal \$3.48, Great West \$14.10, Imperial \$7.34, Manufacturers \$12.17, Mutual of Canada \$10.07, North American \$14.15, Sun \$13.70, LONDON & LANCASHIRE \$83.02. The reason this redoubtable English Co. shows such a difference in profits compared to the Canadian Co's is quite apparent to any person who knows the management of this Co. Anticipating the action of the Dominion Government and the reductions that would occur in interest rates, the management of this Co. set aside a large sum in 1892 and later again in 1897 thereby providing for the decreasing rate of interest and placing the reserves of the Co. upon a basis equal to that adopted by other Co's years after. The Vice-President of a leading Canadian Co. at their annual meeting held in Feb. 1905 said:—"I am free to say that if ten, fifteen or twenty years ago the Directors could have foreseen what remarkable reductions would occur in interest rates they would undoubtedly have applied a portion of the profits at each quinquennial period towards strengthening the Co's reserves. This certainly reflects credit on the management of the LONDON & LANCASHIRE LIFE. Lewis H. Beer, Charlottetown, is the representative for this branch and in this Province will be pleased to quote rates at any time. 11-11d111111 twf 11

THE FIRST POLAR EXPEDITION. Sir:—The article entitled The Search for the North Pole—which appeared in a recent issue of The Guardian, and which gives credit to Irish monks for the first polar expedition, is of passing interest. The writings of the Irish monk Dicuil which are referred to are passed over by English historians with undeserved disregard. McPherson in his Annals of Commerce designs to refer to this expedition but speaks of the voyagers as "wrong headed" monks. An era of original research is now dissolving many a cherished delusion, and many an event that is classed as a fable is taking on a distinctly tangible form. Rafn, the great Danish historian, who may have been unaware of the writings of Dicuil, states that when the first Norse adventurers reached Iceland they found there Irish books, bells and other religious articles. As Dicuil states that some of the monks returned home from Iceland the fate of those who did not return has never been ascertained. Rafn says that when his "white people" returned from the "Equatorial" a heavy fog, and frequently bearing crosses in religious processions and the Irish speech was Irish" also that the Danes called the country where they found these people "Ireland it Meka" or great Ireland. Might these people be Irish monks who preceded Eric the Red? J. T. CLARKIN.

REDUCED A HARD SWELLING. Mr. Gus. E. Geroux, writing from Pembroke, tells how he was injured in a lumber camp. A heavy log rolled against my leg and I was laid up with stiffness and a hard swelling. When I applied Dr. Williams' Pink Pills it cured me. In the bush, Neville is indispensable; it cures neuralgia, rheumatism and internal disorders. No person can afford to be without Neville. Useful for all internal and external pain. Large bottles 25c at all dealers.

The Extended Popularity of Diamond Dyes. Induces Speculators to Introduce Weak and Worthless Imitations. DIAMOND DYES, true home helpers and money-savers for mothers and wives, are dear to every woman's heart. Recently, speculators have gone into the package dye trade with the view of gaining a share of the immense and ever-increasing trade held by the manufacturers of the DIAMOND DYES, but all such efforts will, as in the past, result in failures. The crude and worthless dyes brought out in opposition to the DIAMOND DYES, can never become popular for the simple reason that they have not one good quality to boast of. The merchants of Canada who were induced by these adulterated package dyes now find them dead and worthless stock. The progressive and busy druggists and dealers of Canada sell only the DIAMOND DYES, which have an established reputation of over twenty-five years. The modern merchant has not the time of inclination to encourage the sale of worthless and deceptive goods. If our Canadian women desire full, brilliant and fast colors, they should at all times ask for the DIAMOND DYES, the only guaranteed package dyes in the world. When buying package dyes, see that the words DIAMOND PACKAGE DYES are on each packet, handed out by your dealer. WELLS & RICHARDSON CO., LIMITED, MONTREAL, P. Q., will send free to any address their New Dye Book, Card of Dyed Samples, and new book in verse entitled "The Longjohns Trip the Klondike." This little book is interesting thousands.

See our special laundered white shirt, Irish linen bosom and bands, open front and back, or open back only, medium bo-om, white carnival price \$1.00.—Moore & McLeod. 20d11

Good white cottons at the white carnival, sell at the following special prices—5 1-2c, 7 1-2c, 8 1-2c and up.—Moore & McLeod. 20d11. We have a very nice line of Violins and Accordions which we are selling at greatly reduced prices. H. A. Tanton & Co., Great George Street. 20d 21. If the party who left lately three new first grade school books at our store will call we will be pleased to deliver—A. W. Reddin, Sunnyside. 20d 11. Choice Island salmon packed by R. N. Cox, Morell, 25c can. For sale at Sanderson & Co's. Try one. 20d 1w. At our great whitewash show, you will see goods that would do credit to a city of two or three times the size of Charlottetown. Come in and let us show you, it's a pleasure indeed to show goods like ours.—Moore & McLeod. 2c d11. Fruit and ornamental trees, shrubs, etc. We are now receiving orders for the very best standard fruit and ornamental trees in Canada. Orders must be in by the 25th March no later (for large quantities)—Send for price list. There is an advantage in ordering from us, we are always to be found. We are fixtures right here in the market, and at home.—J. J. Gay & Son, Charlottetown, P. E. I. Phone 80 and 270. 2d11 twf.

In the linen department my Stanley Bros.—two leaders for today; 45 cent damask for 35 cents a yard—good, heavy, crests table damask, 64 inches wam—regular 45 cent quality—to-morrow 35 cents a yard. Line table napkins; the good heavy kind, size 18x18, you can have them hemmed or not hemmed; regular \$1.60 quality, tomorrow \$1.40 doz.—Stanley Bros. 19d11

TUXEDO AND ASCOT. Look over your old collars and see what an important point the buttonhole is. Most collars break there first. We put extra strength in our buttonholes. We get the buttonholes in exactly the right place, then strongly, double stitch them. LINEN COLLARS. 20 cents each. 3 for 60 cents. All styles, all sizes. J. H. B. Makers, Berlin, Canada. CARD. To the Electors of Ward Five. LADIES AND GENTLEMEN—I wish to thank all to whom I am indebted for the splendid vote given me in the election of Wednesday last, and to the numerous friends who came to me and expressed their regret at not being able to vote for me on account of promises previously made. It is especially gratifying to me that having entered the race thoroughly canvassed by other candidates, that I received such a large and entirely voluntary vote, as I neither canvassed, or used any of the many questionable means by which even civic electors are sometimes won. Thanking you again, I am, Yours very truly, CHAS. H. CHANDLER. 20d11

BUTTER MAKER WANTED. The Cherry Valley Dairying Co. wants an experienced butter maker for the season of 1906, also a Sec'y. Tender to close March 1st. M. J. McLEOD, Pres. 20d11. Earnest life P. C.

PROGRESS IN TYPEWRITERS. P. O. Soulls Becomes Vice President of the Will H. Newsome Company, Limited. P. O. Soulls has returned to the Province from a business trip to the United States and also to Toronto, where he was made a partner in the new joint stock company of Will H. Newsome Company, limited, and elected vice-president. The new firm will conduct on a much larger scale the typewriter and stationery business formerly carried on by Will H. Newsome. Mr. Soulls is looking after the firm's interests in the province. While in the United States Mr. Soulls visited the typewriter factory of L. G. Smith & Bros., at Syracuse, N. Y. He states that a great progress is now being made in the manufacturing of the L. G. Smith & Bros. typewriter, with an output of about fifty machines per day, which will soon be increased largely, additional machinery having been installed for the purpose. He says further that the Syracuse papers announce that the Smith Bros. contemplate the speedy erection of another large typewriter manufacturing plant, which will connect to the present one and provide an ultimate capacity of about 8,000 typewriters per month. In disposing of this vast product the firm of Will H. Newsome Co., Ltd., will have an important part, and in order to handle a greatly increased volume of trade in a manner satisfactory to their customers, they have enlarged their facilities and moved from 81 King St. East to 8 Adelaide St. West, within two minutes walk of Yonge, where greater business opportunities exist and the convenience of the public better suited. Their new offices in Halifax are located at the corner of Granville & Sackville Sts. being in charge of Mr. Soulls, as resident partner.

Good white cottons at the white carnival, sell at the following special prices—5 1-2c, 7 1-2c, 8 1-2c and up.—Moore & McLeod. 20d11. We have a very nice line of Violins and Accordions which we are selling at greatly reduced prices. H. A. Tanton & Co., Great George Street. 20d 21. If the party who left lately three new first grade school books at our store will call we will be pleased to deliver—A. W. Reddin, Sunnyside. 20d 11. Choice Island salmon packed by R. N. Cox, Morell, 25c can. For sale at Sanderson & Co's. Try one. 20d 1w. At our great whitewash show, you will see goods that would do credit to a city of two or three times the size of Charlottetown. Come in and let us show you, it's a pleasure indeed to show goods like ours.—Moore & McLeod. 2c d11. Fruit and ornamental trees, shrubs, etc. We are now receiving orders for the very best standard fruit and ornamental trees in Canada. Orders must be in by the 25th March no later (for large quantities)—Send for price list. There is an advantage in ordering from us, we are always to be found. We are fixtures right here in the market, and at home.—J. J. Gay & Son, Charlottetown, P. E. I. Phone 80 and 270. 2d11 twf.

Notice to Contractors. SEALED TENDERS, addressed to the undersigned, marked on the envelope "Tenders for Construction," will be received at the office of the Commissioners of the Transcontinental Railway at Ottawa, until twelve o'clock noon on Monday the 13th day of March, 1906, for the work required for the construction, in accordance with the plans, profiles and specifications of said Commissioners, for the following sections of the Transcontinental Railway, the said work to be completed on or before the first day of September, 1907, viz: (1) District "A," from a point designated on the plans of the said Commissioners at or near the City of Winnipeg, to a point known as Peninsula Crossing, near the junction point of the Port William branch of the Grand Trunk Pacific Railway, a distance of about 245 miles; (2) District "B," from a point designated on the plans of the said Commissioners at the north end of the Quebec Bridge and Railway Company's bridge in the vicinity of the City of Quebec, to a point near La Tuque, a distance of about 150 miles; (3) A steel viaduct about 3,000 feet long across the valley of the St. Lawrence, in said District "B," in the vicinity of the City of Quebec, the work to be completed in accordance with the general specifications of the Commissioners of the Transcontinental Railway, and the General Specifications for steel bridges and viaducts of the Department of Railways and Canals of Canada, 1905. Plans, profiles and specifications may be seen in the office of the Chief Engineer of the Commissioners at Ottawa, or in the office of the District Engineer at Quebec, Ontario, for the section of District "A," and for the section of District "B," in the office of the District Engineer at Quebec. Tenders not to be considered unless made in duplicate, and on the printed forms supplied by the Commissioners. Separate tenders must be submitted for the work in each of the sections mentioned, and each tender must be accompanied by an accepted cheque on a chartered bank of the Dominion of Canada, payable to the order of the Commissioners of the Transcontinental Railway for the sum of four thousand dollars (\$4,000.00) for District "A," and two thousand and twenty-five thousand dollars (\$22,500.00) for District "B," and the said cheque must be accompanied by a certificate of the District Engineer at Quebec, Ontario, for the section of District "A," and for the section of District "B," in the office of the District Engineer at Quebec. Each tender must be signed and sealed by all the tenderers, and the tender must be accompanied by an accepted cheque on a chartered bank of the Dominion of Canada, payable to the order of the Commissioners of the Transcontinental Railway for the sum of four thousand dollars (\$4,000.00) for District "A," and two thousand and twenty-five thousand dollars (\$22,500.00) for District "B," and the said cheque must be accompanied by a certificate of the District Engineer at Quebec, Ontario, for the section of District "A," and for the section of District "B," in the office of the District Engineer at Quebec. The acceptance thereof shall be the security required by the Commissioners for the completion of the work in each of the sections mentioned, and in any case of refusal or failure on the part of the tenderer to execute the contract according to its terms, sign the contract, specifications and other documents required to be signed by said Commissioners; and in any case of refusal or failure on the part of the tenderer to execute the contract, the said cheque shall be forfeited to the Commissioners as liquidated damages for such refusal or failure, and all contract rights acquired by the acceptance of the tender shall be forfeited. Cheques deposited by parties whose tenders are rejected will be returned within ten days after the sealing of the contract. Attention is called to the following clauses in the form of contract: "All mechanics, labourers or other persons who perform labour for the purposes of the construction of the works hereby contracted for shall be paid such wages as are generally accepted as current for competent workmen in the District, in which the work is being performed, and, if there is no current rate in such District, then a fair and reasonable rate, and, in the event of a dispute arising as to what is the current or a fair and reasonable rate, it shall be determined by the arbitrator, whose decision shall be final." "This agreement shall be subject to the regulations now in force, or which may at any time hereafter be in force during the construction of the works hereby contracted for, made under the authority of the Department of Labour, and which are or shall be applicable to such works." "The contractor shall in connection with the construction of the works hereby contracted for, use only material, machinery, plant, supplies and rolling stock manufactured or produced in Canada, provided the same can be obtained as cheaply and upon as good terms in Canada as elsewhere, having regard to quality and quantity." "The contractor shall conform to the Fire Regulations adopted by the Commissioners, and also to the laws and regulations respecting fires in the different Provinces wherein the work is being performed." "The right is reserved to reject any or all tenders." By order, P. E. RYAN, Secretary. The Commissioners of the Transcontinental Railway, Ottawa, Iowa, 24th February, 1906. Newspapers inserting this advertisement without authority from the Commissioners will not be held liable. 10 d111111 twf

Y. M. L. A. Grand Concert. ST. JAMES' HALL TO-NIGHT. Under the direction of Prof. Earle. PROGRAMME. 1. Brass Quartette—Murmuring Breezes. Round Messrs Hines, Davison and McFarlane. 2. Chorus—The Miller's Wooing—Eaton Fann. 3. Vocal Solo—Selected. Miss Lena Murray. 4. Reading. 5. Vocal Duet—The Fifth Call. Glover The Misses Hunter and Lawson. 6. Duo for Organ and Piano—Adagio Du Leptuos. Miss Harrison and Prof. Earle. 7. Vocal Solo—Waltz. Miss Edith McDonald. 8. Ladies' Trio—Queen of the Night. Mrs. Dimock, Mrs. Mitchell and Mrs. Chandler. 9. Song—Sailors and Soldiers of the King. Master Jack Gordon. 10. Vocal Solo—Why I Love You—Hesselberg Miss Pearl Stewart. 11. Ladies' Double Quartette—Lovely Night. (a) March Heroique. Schubert (b) Military March. Cwartzel The Misses Hunter, Earl, Calder, Lawsons, Fullerton, Mrs. Chandler, and Mrs. Tait. 12. Duo for Organ and Piano. (a) March Heroique. Schubert (b) Military March. Cwartzel Miss Edith Macdonald and Mr. F. Bremner. 13. Vocal Duet—When Ye Gang Awa. (By Special Request) Miss Edith Macdonald and Mr. F. Bremner. 14. Contralto Solo—A Scotch Song—B. Violet. Miss Margaret Stewart. 15. Piano Solo from Opera of Maritana. Wallace Miss Helen Stewart. 16. Grand Chorus—Daughter of Error. Sir Henry Blagden. GOD SAVE THE KING. Admission 20 cents. Concert begins at 8 o'clock. 20d11

Chas. F. Davison, FUNERAL DIRECTOR AND EMBALMER. Office, Show Rooms and Residence, opposite Baptist Church. Equipment first class. All calls promptly attended to at any hour of the day or night. Telephone No. 289. 6-814 twf

NIXEY'S STOVE ENAMEL POLISHING PASTE. Best on earth for stoves and range. Price 5 cents per box. WE SELL IT. Call at store for large free sample. PHONE 264. JOHN CONNOLLY & Co., Queen Street, Ch'town.

FREEHOLD FARM FOR SALE. WILL GO AT A BARGAIN. Farm of 100 acres on Brackley Point Road, in good heart, the property of Duncan Martin. About 12 acres in wood and longers, fair dwelling house and barns; running stream well fenced throughout. Farm is within one mile of church and school house and 2 1/2 miles from Railway station. Apply on premises to Mr. Martin, or in Charlottetown to Weeks & Wheel, Barristers, first floor above Bank Nova Scotia. 2—19d11 twf

BRITISH OPINION ON CANADIAN INSURANCE. The endorsement of a home company and its methods by so staid and conservative people as those of Great Britain, must be regarded with pride by Canadians, who are sometimes apt to think of British Institutions as possessing the highest merits. It is a fact that the results being paid by at least one Canadian Company are considered on a par with those paid by the very best Companies either on this Continent or abroad. While comparisons are not desirable, it cannot be out of place to publish the opinions of two British Policy-holders of the North American Life. These letters, given voluntarily, express the views of men eminently capable of judging the results of their untraded policies by the results of the best British Companies. At the present time they should be of special interest. 30 Grove Lane, Stamford Hill, London, N., 23d October, 1905. I, Goldman, Esq., North American Life Assurance Co., Toronto. Policy 3103. Dear Sir: Yours of the 1st Sept. 1905, awaiting my return here. You will find enclosed the official receipt for the £160-11-10 (\$728.00) being the accumulated surplus which I have elected to receive, the £2,000 for which I am assured still remaining as a paid-up policy. I may here say how thoroughly satisfied I have been during the past twenty years that your methods of business have been sound, and your dealings with the assured have at all times been of the highest intelligence and greatest integrity. My confidence in your company has not been a growing quantity; as for the matter of that, you could have seen by the way I have recommended your company to my personal friends, and that, as one method of outside your paid or recognized status. I hope it may be your privilege to maintain your present enviable position in this ever testing time for Insurance Societies. I am, dear Sir, yours sincerely, FRED. SMITH.

MURRAY AND COMPANY. Portraits, Picture Frames, etc. Our principles are straightforward and up-to-date, and those who have dealt with us speak in warm praise of our goods, prices and methods. We are here for a permanency and want new friends as well as the old ones. We solicit a trial order. 265 Ke at St., Ch'town. 2-19 twf. To Fit OR Not to Fit. That is the question? Any spectacle is no more adapted to your face than any coat to your body. The fit of the frame is as important as the fit of the lenses. We make a specialty of both. G. H. TAYLOR, Jeweler and Optician. GREAT DISCOUNT SALE. of Boots, Shoes, Slippers, Felt Socks, Wool Socks and all winter goods. CONROY, The Shoeman, Sunnyside, Ch'town. Snappy Styles of Solid Footwear. Ladies! Here is your chance, one week only. Skating Boots at cost. Cheap Calf Boots, neat, up-to-date. Box any time at \$2.25 now \$1.50, all sizes. Ladies' Oil Pebble, regular \$1.75 now \$1.35. These boots arrived a few days ago, a little late of course, but they are yours at the above price. See them anyway. A. E. McEACHEN, The Shoe Man. Advertisers. The DAILY and TRI-WEEKLY Editions of the Charlottetown Guardian have actual combined circulations which cannot be duplicated. Their guaranteed combined average to Dec. 30, 1905, was 6171, and for the last week in the old year it was 7083. FREEHOLD FARM FOR SALE. WILL GO AT A BARGAIN. Farm of 100 acres on Brackley Point Road, in good heart, the property of Duncan Martin. About 12 acres in wood and longers, fair dwelling house and barns; running stream well fenced throughout. Farm is within one mile of church and school house and 2 1/2 miles from Railway station. Apply on premises to Mr. Martin, or in Charlottetown to Weeks & Wheel, Barristers, first floor above Bank Nova Scotia. 2—19d11 twf. BRITISH OPINION ON CANADIAN INSURANCE. The endorsement of a home company and its methods by so staid and conservative people as those of Great Britain, must be regarded with pride by Canadians, who are sometimes apt to think of British Institutions as possessing the highest merits. It is a fact that the results being paid by at least one Canadian Company are considered on a par with those paid by the very best Companies either on this Continent or abroad. While comparisons are not desirable, it cannot be out of place to publish the opinions of two British Policy-holders of the North American Life. These letters, given voluntarily, express the views of men eminently capable of judging the results of their untraded policies by the results of the best British Companies. At the present time they should be of special interest. 30 Grove Lane, Stamford Hill, London, N., 23d October, 1905. I, Goldman, Esq., North American Life Assurance Co., Toronto. Policy 3103. Dear Sir: Yours of the 1st Sept. 1905, awaiting my return here. You will find enclosed the official receipt for the £160-11-10 (\$728.00) being the accumulated surplus which I have elected to receive, the £2,000 for which I am assured still remaining as a paid-up policy. I may here say how thoroughly satisfied I have been during the past twenty years that your methods of business have been sound, and your dealings with the assured have at all times been of the highest intelligence and greatest integrity. My confidence in your company has not been a growing quantity; as for the matter of that, you could have seen by the way I have recommended your company to my personal friends, and that, as one method of outside your paid or recognized status. I hope it may be your privilege to maintain your present enviable position in this ever testing time for Insurance Societies. I am, dear Sir, yours sincerely, FRED. SMITH. ROSS & MATTHEWS, Managers for P. E. I. and Cape Breton, Office, Charlottetown.

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