

The Grand Tea At Coleman
On Tuesday, July 18th will be held alongside the station. It will be in aid of St. Mary's Church Bazaar, and for the purpose of brightening the lives of those who patronize it, every refreshment and entertainment as such occasion demand will be provided. Coleman is the spot to cheer the heart of friend or stranger. For special train arrangements see posters. By order of committee. 6-3 mo fri & w td

SMITH'S BUCHU LITHIA PILLS.
Wonderful Bladder Cure.
SICK KIDNEYS, The Bladder, Rheumatism, and all the ailments of the Urinary System, are cured by these pills. Price only 25 cents a box.
A CURE at the People's Price.
My Kidney book and a Sample Package sent free to any address.
W.F. SMITH CO., 125 St. James St., Montreal.

Note the Time
Also note the need of a nice summer suit, something that will be a source of comfort to you in the warm season. Come and examine our suitings, and you will find the very things you want. We have the goods and know how to put them up so in buying from us you make no mistake, but will find in our clothing, comfort, quality, style, fit and first-class workmanship, for we are very anxious to please our customers, and by so doing we will to sell again.

MCDONALD & PERRY,
The Nobby Tailors.
Great George Street.

Excelsior Life Insurance Company,
Head Office, Toronto,
Some Salient Features from Report of 1904.

Insurance in force \$7,646,798.33
Increase, 24 per cent, \$1,474,192.85
New Insurance issued \$2,238,157.00
Increase, 26 per cent, \$409,958.75
Cash Income, Premiums, Interest, etc., \$285,546.51
Increase, 26 per cent, \$57,564.19
Total Expense, Payments to Policy-holders, etc., \$66,931.19
Interest Revenue alone more than pays Death Claims.
Death Claims during year \$38,517.00
Rate per 1,000 means insurance in force 5.56 per cent.
Average annual Death Rate 14 years, 2 1/2 mos - 3.54 per 1000
The lowest rate on record for any company of same age.
Reserve (being in excess of Govt. standard) \$744,074.49
Increase, 73 per cent, \$139,729.12
Total Assets on Policy-holders security, bal., \$1,253,216.05
\$1.67 for every dollar of liability, including Reserve.
Net Surplus on Policy-holders Account \$184,141.56
Reserves for seven years on Hm. table, Interest at 3 1/2 per cent.
Interest earned on Net Assets 6.33 per cent.

AGENTS WANTED.
CHAS. J. MITCHELL,
General Agent,
Charlottetown, P. E. I.

WE MAKE OUR BOW
to our prospective customers. We ask you to call at our store and it will delight you to introduce you to our fine array of Suitings, Trousers and Cloths.
WILL YOU COME?
CRAIG & KIGGINS,
Upper Queen Street,
6-15 dw 1 yr.

ROCKY POINT FERRY.
The steamer "ELFIN" will ply between Prince St. Ferry Wharf, and Rocky Point, daily, for the season as follows:
Will leave Ch'town 7:30 a.m. Will leave Rocky Pt. 8:00 a.m.
8:30 a.m. 9:00 a.m.
9:30 a.m. 10:00 a.m.
11:00 a.m. 12:00 p.m.
1:00 p.m. 2:00 p.m.
3:00 p.m. 3:30 p.m.
4:00 p.m. 5:00 p.m.
5:30 p.m. 7:00 p.m.
SUNDAY TIME TABLE.
Will leave Ch'town. Will leave Rocky Pt.
7:45 a.m. 8:15 a.m.
9:15 a.m. 10:15 a.m.
11:15 a.m. 12:15 p.m.
1:15 p.m. 2:15 p.m.
3:15 p.m. 4:15 p.m.
5:15 p.m. 6:15 p.m.

Household Necessaries
Nicely cured Bacon... 14c
Choice creamery Butter 22c
Nicer blended Tea... 20c
4 qts Cranberries... 25c
Apples per peck... 45c
Jas. Kelly & Co

MAGIC BAKING POWDER
MAKES YOUR CAKES LIGHT.
MAKES YOUR BISCUITS LIGHT.
MAKES YOUR BUNS LIGHT.
MAKES YOUR LABOR LIGHT.
MAKES YOUR EXPENSES LIGHT.
Order from your Grocer.
E.W. GILLET COMPANY LIMITED
TORONTO, ONT.

The Good Cook's Pride.
Beaver Flour never fails—never disappoints. It makes the white, light, delicious bread and pastry that model Canadian housewives delight to serve.
Beaver Flour
is a blend of Manitoba Spring Wheat and Ontario Hard Wheat.
It contains all the nutriment of one, and the delicate flavor of the other. Unequalled for all kinds of family baking.
At your Grocer's.

THE Charlottetown Steam Navigation Co., Ltd.
STEAMERS PRINCESS AND NORTHUMBERLAND
Leave as below every day, Sundays excepted.
FOR POINTS WEST.

THE STEAMER "City of London"
Will until further notice leave Steam Navigation Co's wharf on Tuesday and Wednesday at 3 p. m. for Halifax and St. John's and West River Bridge.
Thursday at 6 a. m. and 3 p. m. for McEwen's and West River Bridge.
Friday at 5 30 a. m. and 3 p. m. for Hickey's, Haggerty's and Hayden's Wharves, East River.
Saturday at 2 30 a. m. and 3 p. m. for Crapaud.
Every Monday to Vernon River Bridge, according to tide.
Tuesday at 4 p. m. for China Point. Wharf, tide and weather permitting.
T. J. CRAIG,
Manager, Charlottetown.

GENERAL INCREASE IN RATES EXPECTED

Other Fraternal Insurance Societies Likely to Follow the Example of the Royal Arcanum—Ontario Superintendent Talks on the Question.

(Toronto News)
A general increase in the rates payable by the members of all other fraternal insurance societies is considered by those in a position to speak as the natural sequel to the recent step taken by the Royal Arcanum. A canvass of the leading fraternal societies men in Toronto indicates an expectation that rates must be increased and a general belief that the sooner the subject is launched the better.
The announcement that the Royal Arcanum would increase the insurance rates beginning with next October, has, it is not too much to say, sent a profound thrill through all the fraternal societies in this Province. It is now confirmed to the Order, great as that Order is, it would not be so important, but when it is pointed out that these societies paid out in death claims in 1903 the huge sum of \$1,082,240, and in disability benefits \$30,018, or altogether over two million dollars, it will be seen how the change in the rates of these societies touch the pocket of practically every head of a family in this country. Nor do the above figures in fact begin to tell the story, for they do not include the payments made by the Catholic Mutual Benefit Association, the Independent Order of Foresters, and the Workmen of the World, all very large organizations, which are working under Dominion registration and which do not report to the Ontario Department of Insurance.

Dr. Hunter, Superintendent of Insurance for Ontario, admitted that such changes would be the hardest upon the old men, not because they would have to pay too much, but because they would be old only he argued, insurance. If they had only, he argued, paid half what they should all their lives, then it was only fair that they should pay more for the rest of their lives. As to increasing all the rates in proportion and putting this on the younger men, Dr. Hunter said that this would not do because the young men were very charged more than was fair and would join another society.
"Did you ever take these societies by the throat and tell them their rates were at high enough as proved by actuarial experience?"
"No we never did that but trusted to the spread of knowledge."
"Did you ever give them a standard by which they could measure up?"
"Yes," said Mr. Hunter, as he fished out a small blue book, "that table is given to the Ontario Insurance Act, made from the experience of the oldest Canadian companies. These figures, I may say, are the net cost of carrying the insurance, and I do not allow a cent for expenses. Any society which is not charging those rates is not getting the cost of insurance and must sooner or later readjust; and the sooner the better, because each year makes the members that much older, increases the amount they should have paid and will make the change so much harder."

OFFICIAL STANDARD.
This is Dr. Hunter's table:—
Net level premium for all-life insurance of \$1,000.

Age at entry.	Yearly in advance.	Monthly in advance.
18	9.86	.84
19	10.20	.87
20	10.55	.90
21	10.91	.93
22	11.28	.96
23	11.66	.99
24	12.03	1.02
25	12.42	1.05
26	12.79	1.08
27	13.12	1.11
28	13.49	1.14
29	13.87	1.18
30	14.21	1.21
31	14.56	1.25
32	14.92	1.29
33	15.28	1.33
34	15.65	1.38
35	16.02	1.43
36	16.42	1.48
37	16.85	1.53
38	17.29	1.59
39	17.74	1.65
40	18.21	1.71
41	18.67	1.78
42	19.14	1.85
43	19.62	1.93
44	20.15	2.01
45	20.68	2.09
46	21.24	2.18
47	21.81	2.28
48	22.40	2.38
49	23.00	2.49
50	23.72	2.61
51	24.47	2.73
52	25.27	2.86
53	26.11	3.00
54	27.00	3.15
55	27.94	3.30

"I suppose the societies said harsh things about you when you began first."
"Yes, it was said I was working in the interest of the old line companies, but now I notice a very great change for people are beginning to see I am right. In this connection I might mention the Manchester Unity in England. When they increased their rates, some members were so incensed they seceded and formed a new society, but years after that new society had to come to the very rate of the society they had seceded from."
Dr. Hunter, in this connection, referred to an address he delivered before the friendly societies of Ontario in 1902 in which he said, among other things:
"Then I think you may fairly call to their minds what has passed in England. The English societies have passed through the same crisis, and this is why I say to you that you should not be discouraged. In England, up to 1875, there was a most unsatisfactory state of things. There was a general feeling of unrest in the year 1880, and in 1870 the House of Commons took up the question of the condition of the friendly societies. A royal commission was issued and the commission reported what everybody that was at all well informed already knew very well, that these societies were in a bad state financially; that insolvency was impending. Not actuarial insolvency, but actual insolvency. A very heroic line of treatment was taken, namely, to require a quinquennial valuation of the societies' contracts; a five years' stock taking, if you may so call it. Well, of course, the balance showed very badly. The overwhelming mass of the great society of England, such as the Ancient Order of Foresters, and the Manchester Unity, supported the bill that was brought in. The result was that the societies called in actuaries; got their liabilities and assets valued, and of course, the first quinquennial valuation after that did not look very healthy; but the societies, so far from being discouraged, said, 'We are thankful to know this; we know exactly now what to do; these rates will have to be raised, and raised so that each member will pay the honest consideration for what he is getting from the society.'"
I have a copy of the table adopted at the Gloucester High Court, 1901, which shows the latest revision of the rates of the Ancient Order of Foresters, England.

DISTRICT LODGE MEETING HELD.

A meeting of Victory District Lodge No. 1 was held in connection with Lord Stanley Lodge in the hall at Murray Harbor North on Friday, June 23rd, the first session met at 2 p. m. There was a fair attendance, all the lodges in the district being represented except Rosemount. All the members were pleased to have the new prosecutor present. The usual business was transacted and this being the annual session the following officers were elected:
D. C. T.—Bro. Edward Moore.
D. V. T.—Sister Emma Dalziel.
D. Com.—Bro. William Molyneux.
D. Sec'y.—Bro. John Molyneux.
D. A. Sec'y.—Sister Lulu Geddings.
D. Chap.—Bro. Thomas Millar.
D. S. J. T.—Sister Georgina Campbell.
D. Treas.—Bro. Horatio Machon.
D. M.—Bro. Gavin Hicken.
D. D. M.—Sister Lulu Dalziel.
D. Guard.—Bro. Benj. Graham.
D. Sent.—Bro. W. B. Graham.

It was decided that the next meeting be held in connection with Prince Albert Lodge at Murray Harbor South in Sept. The meeting then closed in the usual manner.
A meeting was held at night; there were quite a number of visitors present and the following program was exceptionally well rendered:
Singing—Opening ode.
Prayer—By the Chaplain.
Speech—Bro. Henry Campbell.
Speech—Bro. Benj. Graham.
Dream—Bro. Noah Campbell.
Speech—Bro. Wm Molyneux.
Reading—Bro. Horatio Machon.
Speech—Bro. Thomas Millar.
Recitation, Sister White.
Reading—Bro. W. B. Graham.
Singing—Miss Lettie White.
Speech—Bro. Noah Campbell.
Reading—Sister Lulu Dalziel.
Speech—Bro. Molyneux.
Recitation—Sister Emma Dalziel.
After some remarks by several others present the meeting was brought to a close by singing "God be with you till we meet again."

JUST SEEMED TO SUIT HIS CASE

Welland Merchant Restored to Health by Dodd's Kidney Pills.

Doctors and Medicine Failed—Dodd's Kidney Pills Succeeded—O har Cases They Just Seem to Suit.
WELLAND, Ont., June 30.—(Special.)—J. J. Yokum, a prominent merchant of this city, is telling his friends of his remarkable cure of a terrible kidney disease by Dodd's Kidney Pills. Mr. Yokum's statement is as follows:
"For more than a year I had been ailing with kidney trouble in all its worst symptoms. I had a distressed feeling in my head, little or no appetite, and a feeling of languor. I became greatly reduced in weight.
"Doctors and medicines failing to give me any benefit I became despondent, when by good luck I chanced to try Dodd's Kidney Pills, and from the first they seemed to suit my case. After taking five boxes the old trouble had gradually disappeared, and I was feeling better than I had in many years.
"Dodd's Kidney Pills suit the case of every man, woman or child who has any form of kidney disease. They always cure and cure permanently."

MURDER MYSTERY.

CAMPBELLTON, N. B., June 23.—Contrary to expectations nothing new was brought to light at today's sitting of the coroner's inquest that would tend to clear up the mystery surrounding the death of Alex. Wood on the night of the 15th inst. The problem seems to be a difficult one to solve, but the prosecution is leaving nothing undone to get at the facts.

CHILLS PROVE FATAL!

If warmth and circulation are not promptly restored, chills result in fatal pneumonia. This necessitates keeping Nerve-Tonic on hand. Taken in hot water it breaks up a chill in two minutes. By rubbing freely over throat and chest it prevents colds. No limit to its strength, so preventing, so swift to kill pain and inflammation. Nearly fifty years' record has proved the value of Holston's Nerve-Tonic. You should get a bottle to-day.

\$1,000,000 TO YALE.

NEW HAVEN, Conn., June 28.—President Hadley of Yale announced that the Annual dinner this afternoon that a gift of \$1,000,000 had been made recently by John D. Rockefeller. President Hadley also said that within a comparatively recent time another million had been subscribed by graduates.

CHOLERA INFANTUM.

Child Not Expected to Live From One Hour to Another, but Cured by Chamberlain's Colic, Cholera and Diarrhoea Remedy.
Ruth, the little daughter of E. N. Dewey of Agnewville, Va., was seriously ill of cholera infantum, last summer. "We gave her up and did not expect her to live from one hour to another," he says. "I happened to think of Chamberlain's Colic, Cholera and Diarrhoea Remedy and got a bottle of it from the store. In five hours I saw a change for the better. We kept on giving it and before she had taken the half of one small bottle she was well." This remedy is for sale by all druggists.
Invictus shoes for men.—Alley & Co. Charlottetown Agents. 22dw 1f.

2 LEADERS

In A. H. Co., Shoes

\$3.50. WOMENS' \$3.00
These Shoes are made in the different leathers and on new, easy fitting lasts. Every pair is Good-year welted and has our guarantee for value.
Ask for the
AMES HOLDEN SHOE,
and get the best of shoe satisfaction.

Program Farmers' Institute Lectures, JUNE AND JULY, 1905.

NO. 1 DELEGATION.
Messrs. Duncan Anderson, Rugby, Ontario, and Arturas Moffat, New Glasgow, Prince Edward Island.

Name of Institute.	Place of Meeting.	Date.	Hour.
Dundas	Bridgetown	July 3	2 and 5.30 p. m.
Only 1st, Dominion Day			
New Perth	Millville	July 3	2.30 and 7.30 p. m.
Maple Leaf	Cornwall	" 4	2.30 p. m.
Lots 48 and 50	New Haven	" 5	7.30 p. m.
Clyde River	New Haven	" 6	2.30 and 7.30 p. m.
Long Creek	Long Creek	" 7	2.30 and 7.30 p. m.
Lots 22 and 23	Hampton	" 8	2.30 and 7.30 p. m.
Lots 27 and 28	Tryon	" 9	2.30 and 7.30 p. m.
Dunk River	Upper Frootown	" 10	2.30 and 7.30 p. m.
Lots 18 and 19	Kensington	" 11	2.30 and 7.30 p. m.
Carnegie	Clifton	" 12	2.30 and 7.30 p. m.
Northern	Mayfield	" 13	2.30 and 7.30 p. m.
Fredrickton	Bradabante	" 14	2.30 and 7.30 p. m.

NO. 2 DELEGATION.
Messrs. W. F. Stephen, Huntingdon, Quebec and Thomas M. Linkletter, St. Eleanor's, Prince Edward Island.

Name of Institute.	Place of Meeting.	Date.	Hour.
East Point	St. Columbia	June 28	2.30 and 7.30 p. m.
Colville	Boile Bay	" 29	2.30 and 7.30 p. m.
St. Peter's	St. Peter's	" 29	2.30 and 7.30 p. m.
Morrell	Morrell	" 29	2.30 and 7.30 p. m.
Mount Stewart	Mr. Stewart	" 29	2.30 and 7.30 p. m.
Only 1st, Dominion Day			
Walter's Corner	Walter's Corner	July 3	2.30 and 7.30 p. m.
Marshfield	Marshfield	" 3	2.30 and 7.30 p. m.

Messrs. W. F. Stephen and W. M. Lee, Victoria, Prince Edward Island.
Miscouche
Union
Central
Springfield
Hornfield
Alberton
Lots 1 and 2

It has been said "SILENCE IS GOLDEN"

and therefore a precious possession.
TRY EDDY'S "SILENT" PARLOR MATCH
We know the result.

Schofield Bros.
Selling Agents, St. John, N. B.

New Caps

50 dozen men's and boys' caps, the very newest styles.
These caps were delayed at Pictou and will now be cleared at a small advance on cost—Get one.
4-18 dw 1f
J. B. MacDONALD & CO.