

# Experience Teaches

Twenty-four million dollars was paid to beneficiaries by the life insurance companies in Canada last year, and thirty-one million dollars was paid to living policyholders.

Of the 11,450 policies which became claims:

- 850 were in force less than a year.
- 1,050 less than two years.
- 2,100 between three and five years.
- 2,450 between five and ten years.
- 2,800 between ten and twenty years.
- 2,200 more than twenty years.

—and all of these persons were in good health when they applied for life insurance.

Life is very uncertain, as last year's death claims show, and, on the other hand, insurance money has brought untold benefit to thousands of homes and individuals.

No temporary difficulty should induce you to deprive your dependents of life insurance protection.

## Life Insurance Service

**"CONSERVE THE HOME AND STABILIZE THE NATION"**

# Interest is Increasing in the HOLMAN PRIZE CONTEST--the Candidates are Getting nearer the Goal--Who is going to Win that \$500.00 Cash Prize

Every day the interest in Holman's Prize Election Contest is increasing—the candidates are nearing the prize goal—every effort now is that much nearer the prize desired.

Who is going to win that first prize of \$500.00 cash? It is going to the most popular person—the most ambitious person—the one who shows the most enterprise and ability in securing votes. It is going to YOU, if you only make up your mind to win.

HERE IS THE LIST OF TOP NOTCHERS UP TO SATURDAY, JULY 9

IS YOUR NAME NEAR THE TOP

The following is not a complete count of vote credits polled by customers for their favorite candidates but represent only such votes as have been polled up to 6 p.m. Wednesday, July 13th. Votes polled since would make sensational changes in the standing. Watch for the next announcement in about one week's time. Now is the time to boost. There will be many startling surprises in the next standing. While the first prize is within the reach of anyone there is no one sure of it. The only way is to DIG—DIG—DIG.

- |                           |                           |                           |
|---------------------------|---------------------------|---------------------------|
| 1.—Joseph Peters          | 18.—Miss Ruth Howard      | 35.—H. Davidson           |
| 2.—Miss Reta Huettis      | 19.—Miss Sadie Dawson     | 36.—Alphonse Connell      |
| 3.—Miss Reta Grady        | 20.—Miss Zeta Dorison     | 37.—Miss Eva Nesbitt      |
| 4.—Miss Elizabeth McNeill | 21.—Miss Beadie McPhee    | 38.—Mrs. M. Outton        |
| 5.—Beloni Gaudet          | 22.—Miss Ruby McDougall   | 39.—Mrs. Stanley Williams |
| 6.—Mrs. Chester Champion  | 23.—Mrs. N. McPhail       | 40.—Miss Belle Palmer     |
| 7.—Wesley J. Spence       | 24.—Stephen Ahern         | 41.—Miss Nell McMillan    |
| 8.—Miss Ruby Dennis       | 25.—Miss Beatrice Poirier | 42.—Mrs. Rufus McForth    |
| 9.—Mrs. Robt. Heffell     |                           | 43.—Miss Vera Smith       |
| 10.—Miss Gerda Gaudet     |                           | 44.—H. O'Halloran         |
| 11.—Miss Florence McLeod  |                           | 45.—Kenneth McMillan      |
| 12.—Miss Ruth Howard      |                           | 46.—Miss Y. Gaudet        |
| 13.—Miss Gerda Gaudet     |                           | 47.—J. Straight           |
| 14.—Miss Evelyn Howatt    |                           | 48.—J. Richard            |
| 15.—Miss Irene Gallant    |                           | 49.—J. Marsh              |
| 16.—Mrs. Lorne J. Buel    |                           | 50.—Miss Alice Mitchell   |
| 17.—Miss Velda Campbell   |                           | 51.—Rector McLean         |
| 18.—Mrs. Jan Campbell     |                           | 52.—Miss Marion Wood      |
| 19.—Miss Katie Howard     |                           | 53.—Miss Y. Gaudet        |
| 20.—Miss Marion Williams  |                           | 54.—Miss Katie McKinnon   |
| 21.—Mrs. G. Garrett       |                           | 55.—G. A. Burch           |
| 22.—Miss Zeta Dorison     |                           | 56.—Miss Sadie Mills      |
| 23.—Miss Beadie McPhee    |                           | 57.—Mrs. G. Sutherland    |
| 24.—Miss Ruby McDougall   |                           | 58.—Miss A. Stewart       |
| 25.—Mrs. N. McPhail       |                           | 59.—Miss M. Stewart       |
| 26.—Stephen Ahern         |                           | 60.—Mrs. Wm. Ramsay       |
| 27.—Miss Beatrice Poirier |                           | 61.—Ruby Phillips         |

# R.T. HOLMAN Ltd.

SUMMERSIDE

## SUMMERSIDE and WESTERN GUARDIAN

—KENSINGTON CAFE.— Hours for meals Wednesday, July 20th, Dinner 11 to 2 p. m., Supper 5 to 7, Luncheon at all intermediate. R. Balderson, Proprietor.

—SCHOONER ARRIVAL.— Schooner Glendon, Coal laden, called at port of Summerside Tuesday, for shelter on her way to Campbellton, N. B. per cargo.

—IN PORT.— The Schooner Peil T. Cousins, Capt. Russel Cousins, arrived in Port of Summerside Monday, for a cargo of supplies, and is making repairs to the Prop. Cousins expects to leave this Wednesday morning for R. T. Holmans Ltd. S'ide.

—COUNCIL MEETING.— At a meeting of the Town Council held Monday evening a by-law regarding the parking and operating of automobiles within the town limits was passed, a resolution of sympathy with the relatives of the late Captain Alex. Cameron, who sailed for years out of S'ide was adopted by the council.

—BEGINNERS TROUBLES.— Stepping on the accelerator instead of the brake, when he was meeting another car, on a road outside Summerside a green driver in a new auto ran into a large tree on Monday night forcing his engine out of position and creating other damage to the car so that he had to be towed back to town.

—FARM PURCHASES.— Mr. Michael O'Brien, formerly of Centre line Road has purchased the farm on the Western Road near Elmsdale, from Mr. Harry Platts, the farm which cost \$5,500 will be occupied by its new owner in the near future. Mr. Fraser Wells has purchased the James McArthur farm near Alberton from Mr. Ewen Campbell. Mr. Wells has taken possession and has started in to improve the property.—H.

—CAR ACCIDENT.— A party from Tignish motored to Charlottetown, and on their way back the same evening on the Western side of Hunter River, while the Car was running at high speed, something happened to the steering gear the car struck a large tree and was damaged so badly that it had to be left on the road side, two of the party arriving in S'ide late that night.

### WESTERN PERSONALS

—Mr. William Brander spent the week end at Miscouche.—H.

—Mr. Allan Matthews, Alberton was a visitor to town on Saturday.—H.

—Mr. Thornton Matthews, Port Arthur is visiting former friends in West Prince County.—H.

—Mr. and Mrs. Smillie and children, of Ottawa, arrived last week to spend some time on the island.

—Mr. Lawrence Gallant spent ever Sunday at his home in Howlan.—H.

—Mrs. E. R. Gilbert, of Detroit, is visiting her father Mr. Penn Green, and sister, Miss Georgie Green, of Summerside.

—Mr. Henry Gallant, manager of the Dominion Express Office here, and Mrs. Gallant, spent the week end at the home of the latter's parents, Tignish.—H.

—Miss Ethel Foley, Alberton, returned home on Saturday after spending a couple of weeks visiting friends at Charlottetown and Summerside.—H.

—Mr. L. R. Allan, of the Summerside Board of Trade, is superintending the construction of road markers for autos from Summerside to Tignish.

—Hosts of friends in Summerside are welcoming Wm. F. Stewart, now of St. John N. B. and formerly one of the proprietors of the firm of Sinclair and Stewart, who is visiting Summerside.

## SUFFERED SEVEN LONG YEARS

Finally Relieved by taking Lydia E. Pinkham's Vegetable Compound

Ravenswood, W. Va.—"For seven long years I suffered from a female trouble and inflammation so that I was not able to do my household work. I consulted several doctors but none seemed to give me relief. I read in a paper about Lydia E. Pinkham's Vegetable Compound, so I decided to try it, and before the first bottle was gone I found great relief so I continued using it until I had taken eight bottles. Now I am very well and can do my own housework. I can gladly recommend Lydia E. Pinkham's medicine to suffering women."—Mrs. BERTHA LIERING, R. F. D., Ravenswood, W. Va.

The ordinary day of most housewives is a ceaseless treadmill of washing, cooking, cleaning, mending, sweeping, dusting and caring for little ones. How much harder the tasks when some derangement of the system causes headaches, backache, bearing-down pains and nervousness. Every such woman should profit by Mrs. Pinkham's experience and try Lydia E. Pinkham's Vegetable Compound.

—TIGNISH, REMEMBER THE Tignish Tea Party Wednesday, July 20th.

—THE LADIES AID of the Protestant Orphanage, Kensington, will serve supper in the King George Hall on day of races, July 20th. Hours 4 to 10 p. m. Prices 40 cts. Any donations of cake, etc. will be thankfully received. Come and help the orphans.

—GOING TO NEW YORK.—The auction sale of furniture, etc. of Mr. J. F. White, Jr., Alberton, on Saturday last was largely attended and brought fair prices. Mr. and Mrs. White intend leaving in a few days for the city of New York where they intend to reside.—H.

—PAINFUL ACCIDENT.— Mrs. John C. McNeill, Elmsdale received painful injuries a few days ago, when she accidentally fell into a cellar, a distance of seven feet, no bones were broken however, but she will be confined to her home for some days.—H.

—BALL GOSSIP.— After losing the last six games played, the Red Sox settled down on Monday night and defeated the Summerside War Veterans by the score of 7-5, in a close an exciting game. Both teams were handicapped in not having their full strength, the Vets particularly being three men short at the start of the first inning and were forced to recruit from the sidelines. The batteries were: Veterans, McQuarrie and Grady; Red Sox, Bowen and Wright Joseph McCullough was umpire.

—THE REAL STUFF.— For days and days they had toiled, trying to produce some of the real stuff with a sure enough kick to it, until human anxiety and anticipation could stand it no longer and one bottle was opened to a few choice friends. It tasted good, a little strong perhaps, but that helped all the more, and plans were made to take a gallon to a tea party slated for Wednesday next. However, the taste and the flavor was so irresistible that one by one these six innocent young men from the district outside of Summerside, with many remarks about the hot day and the dry weather, slaked their thirst from the big brown jug until all that was left of the few gallons of hotch was a bad taste in the mouth, a memory of the taste that tells and a disposition to criticize any remark that might be made by anyone anywhere. One of the men, feeling that such good spirits were being wasted, made a slighting remark about a young woman of the neighborhood. When the smoke of battle had cleared away and the glorious Sunday spn was sinking behind the birch trees of Muddy Hollow, six or more men or Jack Dempseys stole quietly out of the woods and sought their homes, most of them without shirts or other respectable garments on their person, and all bearing the scars of heavy onslaught. Romantic maidens of Prince county now rest peaceful in the knowledge that chivalry is not dead but is still going strong, with the wassail bowl, at beautiful Muddy Hollow.

### Eight Electrons In Atom's Shell

LONDON, July 19—In delivering the final Friday evening lecture of the season at the Royal Institution, Sir J. J. Thomson, took as his subject "Chemical Combination and the Structure of the Molecule." One of the most conspicuous advances made in physics during the last 25 years has been the increase in knowledge of the atom. It is now known that the atoms of all the different chemical elements are built up of but two constituents—electrons and units of positive charge—and the number of each of these constituents in the atom of any particular element is also known. With a knowledge of the law of force between the positive charges and the electrons, it then becomes possible to calculate the configuration of the electrons in the atom of any element.

On the supposition that the force between a positive charge and an electron at distances such as occur inside the atom changes within the atom from attraction to repulsion, and then from repulsion to attraction, Sir J. J. Thomson has calculated the structure of the atoms of the different elements, and he showed that there cannot be more than eight electrons in the outer shell of an atom, and that this result leads to an explanation of the Periodic Law. This structure of the atoms also satisfies various stringent conditions given by the behaviour of atoms as observed in the positive rays.

In discussing the combination of the atoms to form molecules, he showed that the theory leads to laws of chemical combination which include the usual conception of valency as a particular case. He considered various types of molecule indicated by the theory, and pointed out that their properties, so far as is known, coincide with those of the molecules studied by the chemist.

ESKIMO SKELETONS HAVE ARRIVED IN HALIFAX FOR EXAMINATION

HALIFAX, N. S., July 19—Thirty-three Eskimo skeletons arrived in Halifax from the Far North re-

## Ladies' Jersey Suits



Worth to \$34  
Clearing at  
**\$22.**

LADIES JERSEY SUITS in Cream, Fawn, Pekin, Blue and Rose, all new this season. Worth to \$34.00 for \$22.50.

Gingham House Dresses Only \$2 25

A splendid range of Gingham House Dresses in Pink and White stripe and Blue and White stripe. Great value at .....\$2.25

## Smart Well-Made Jack-Tar Middies

Regulation Jack Tar Middy Blouses in plain white, plain white with Navy Flannel collars, made with yoke effect. Prices are \$2.25, \$3.00, \$3.50, \$4.00 to \$6.75.

Ladies White Wash Skirts for the Hot Weather at \$2.00, \$3.00, \$3.50, \$4.00 and \$4.50.

A splendid line of white Gaberdine skirts in extra large sizes, bands from 31 inches to 36 inches at \$3.75

## Feather Hats are Very Popular

A good many of you have been asking us for new feather hats. We're ready with them now—all the new shapes are just in from New York. \$8.50, \$10.50, \$12.50, \$16.00. We shall be glad to show them to you today.

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cently for examination and measurement on behalf of the Canadian Government by Dr. John Cameron, Professor of Anatomy at Dalhousie University. The skeletons have been brought from the land of snows by the Canadian Arctic Exploration party which has spent five years in Canada's frigid zone, studying the customs, languages and characteristics of the Eskimo race. They were found in the region north of the MacKenzie River.

Dr. Cameron estimates that upwards of three years will be required to complete the study of the skeletons and make the thousands of measurements necessary. The greater part of the work will be devoted to the skulls and the peculiarities of their formation. When completed the information obtained from the examinations will be included in a book to be published by Dr. Cameron. The book will be a standard work of reference on the physical characteristics of the Eskimo race.

A special study of the teeth of the skeletons will be made by Dr. S. G. Ritchie of Halifax.

WEEKLY FIRE LOSSES  
Fire losses in Canada during the week ended July 13 are estimated by The Monetary Times at \$228,860, compared with \$673,750 the previous week. The heaviest losses were \$100,000 at 37 Richmond St., East Toronto, on July 11, and \$100,000 at Williams Lake, B. C., on the same date.

NEW INCORPORATIONS.  
Authorized capital of \$33,273.00 is represented by companies whose incorporations were reported by the Monetary Times for the week ended July 9, 1921, compared with \$13,549,000 the previous week. A comparative summary by provinces is as follows:—

	Week ended	Week ended
	July 2	July 9
Dominion ..	\$6,185,000	\$16,454,000
Alberta ..	.....	1,610,000
B. C. ....	4,090,000	30,000
Manitoba ..	.....	500,000
Sask. ....	.....	270,000
Quebec ..	1,663,000	2,139,000
Ontario ..	845,000	13,000,000
Totals ..	\$13,549,000	\$36,237,000

## CASTORIA

For Infants and Children  
IN USE FOR OVER 30 YEARS

Always keep the Signature of J. C. Ayer & Co.

## EVINRUDE

DETACHABLE MOTOR FOR WATERCRAFT

Easily attached to the stern of rowboat or canoe—ready to take you on enjoyable outings, fishing and hunting trips.

Portable, easy to operate, always dependable.

Evinrude Magneto—Built-In Flywheel Type—Automatic Reverse—more power and speed.

Sold by  
**McAVITY'S**  
St. John, N. B.

Over 120,000 sold—used by 25 Gov'ts



## OPTICAL LENS GRINDING

Our Lens Grinding plant—the only one on the Island—is daily engaged in manufacturing the various kinds of lenses, used in correction of defective vision.

There are no long delays in waiting for special lenses. PROMPT, SNAPPY SERVICE, is the motto of our establishment.

**G. F. Hutcheson**  
Optometrist & Optician

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J. A. BENTLEY  
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