

The Mutual Life of New York

RICHARD A. McCURDY, President.
ACTUAL RESULTS! TWENTY-FIVE POLICIES. MATCH THEM

Age at Issue.	Amount	Dividend Additions to Policies	Total of Claim Paid.	Net Premiums paid to Company.	Return Over Cost.	Dividend Additions Surrendered to pay Premiums.
43	\$1,000	\$ 3,121	\$ 6,121	\$ 2,481 72	\$ 3,639 28	\$ 3,181 29
45	2,000	1,585	3,585	1,500 04	2,085 04	2,326 99
31	2,500	4,708	7,208	2,834 40	4,411 60	
27	10,000	7,291	17,291	4,062 00	12,629 00	8,507 58
32	1,000	416	1,416	367 31	1,048 79	1,396 21
38	2,000	1,400	3,400	1,185 00	2,223 40	2,149 74
32	2,500	1,622	4,122	1,187 50	2,934 50	2,365 89
39	1,000	1,964	2,964	1,387 30	1,626 70	
39	1,000	1,807	2,807	1,401 06	1,405 94	69 00
27	5,000	7,473	12,473	4,450 98	8,022 02	782 00
37	2,500	1,324	3,824	783 00	1,541 03	694 00
35	2,500	1,506	4,006	1,237 50	2,768 50	2,391 95
35	1,500	3,257	4,757	1,028 00	3,133 40	
34	5,000	7,120	12,120	4,320 00	7,800 00	2,191 00
44	2,000	2,481	4,481	1,900 20	2,580 80	1,137 00
41	500	573	1,073	427 18	645 82	289 00
32	1,000	1,304	2,304	881 30	1,422 70	
36	3,000	2,230	5,230	1,638 46	3,600 54	968 00
30	10,000	13,582	23,582	10,788 20	12,793 80	421 00
39	5,000	3,016	8,016	3,017 30	4,998 61	3,200 00
33	1,500	1,782	3,282	1,318 00	1,914 03	
29	5,000	3,220	10,220	3,799 50	6,420 50	
37	1,000	608	1,608	631 37	1,001 63	470 00
35	500	539	1,039	440 54	598 46	
31	2,500	1,768	4,268	1,661 24	2,606 76	
On 25 Policies	\$72,000	\$77,992	\$149,992	\$56,047 40	\$63,944 51	\$32,000 74

JACOB A. JOHNSON, Halifax, N. S., Manager Maritime Provinces.
B. PATON, Agency Director for P. E. I., Charlottetown.
JOHN MacEACHERN, Agent Charlottetown.

IOWA'S CHAMPION CHECKER PLAYER

Formerly Lived in Alberton P. E. Island

David Millar Learned the First Lessons of the Game in Which he Has Since Grown Famous in the Western Town.

The following sketch from the Guide Post refers to a former resident of Alberton. Mr. Millar was at one time employed in the store of the late Hor. Herbert B. H. and was twenty-one years of age when he left that town. At that time checkers was a most popular game and it was in the western town that Mr. Millar began his career.

David Millar, who became champion of Iowa on the tenth of last April, that being the expiration of the sixty days in which E. D. Sawyer of Traer had to accept his challenge and failed to do so, was born on Barnst Island, Five-hire, Scotland, in 1819. In 1851 he came with his parents to Prince Edward's Island. Here the subject of this sketch grew to manhood taking his first lessons in checkers from his father who was a strong local player.

Like many sons of old "Bonny Scotland," his love for and skill to play his favorite game comes to him as natural as the air he breathes.

Came west to Illinois in '72 and to Iowa in '73. Beaten by Wm. Dean at Tipton in '74 and '75, has not been beaten by an Iowa player since, until last winter when he went down before O. L. Fos of Algona; Fos 3, Millar 1, drawn 0. In '79 and '81 defeated James Pelitier at Grundy Centre.

In 1880 met and defeated an old Scotch gentleman by the name of Stewart, at Gladbrook, Iowa, who informed Mr. Millar that when a young man he had defeated Drummond four to two.

In '80 and '82 defeated L. A. Alderman of Traer who at one time was champion of Michigan.

In 1899 defeated W. A. Wasson of Marshalltown. Score, Millar 4, Wasson 2, drawn 8.

The above named gentlemen are only a few of the Iowa players that Mr. Millar has defeated but we mention them because they were the strongest.

Since 1880 Mr. Millar has resided at Dows, Ia., carrying on his small farm and working at the carpenter trade.

Being an expert at cabinet work he has a beautiful checker board of his own make, which for a number of years he offered as a present to any Iowa player, who would come to Dows and defeat him in a match. Mr. Merrill of Fort Dodge, now of Webster City, made the attempt. The board, however, is still to be found at the home of Mr. Millar, where he is always pleased to meet an opponent worthy of his steel across the squares.

From considerable practice with Mr. Millar, it is the writer's opinion that he is not and never has been a close student of the game of checkers, but owes his many victories and few defeats to his splendid memory and his ability to analyze wins and draws from critical positions in cross board play, and always playing his end games with extreme caution. One of his favorite methods of attack, is to force or lead his opponent away from published play, and then in the mist and fog without compass or chart, he generally manages to dash his adversary's game "against the unseen rocks."

There may be stronger players in Iowa than Mr. Millar is; if so we would be pleased to have them come to the front and prove their right to the title and help us to create a greater interest in one of the grandest games that has ever engaged the attention of mankind. The people of Dows will put up a stake to back Mr. Millar against any Iowa player.

THEY MAKE YOU FEEL GOOD.

The pleasant purgative effect experienced by all who use Chamberlain's Stomach and Liver Tablets, and the healthy condition of the body and mind which they create makes one feel joyful. For sale by all druggists.

ANNOUNCEMENTS.

The ladies of St. Peter's Cathedral intend to hold a fancy sale on Wednesday Dec. 9th.

By request the iron S. S. City of London will repeat excursion up East River this afternoon at 3.30. Home at 8.00. Round trip only 20c.

We will publish, for the benefit of our readers tomorrow morning the story of the Dr. Dimell Linen Mesh Underwear, S. A. McDonald.

The three masted schooner Majorie J. Sumner arrived from New York yesterday with a cargo of hard coal for R. McMillan and is now discharging.

To cure headache in ten minutes use Kamford Headache Powders.

COMING EVENTS.

City Council meets on the second Monday in each month. Dr. James Warburton, Mayor; H. M. Davison, City Clerk.

The B. L. S. meets on the first Monday of each month.

Bicyclists and all athletics depend on BENTLEY'S Liniment to keep their joints limber and muscles in trim.

The Ch'town Steam Navigation Co., Limited.

—STEAMERS—
Northumberland and 'Princess'

Leave as below every day, Sundays excepted. From POINT DU CHENE on arrival of 11.00 train from St. John for SUMMERSIDE, connecting there with express train for Charlottetown and Pictou.

From SUMMERSIDE, on arrival of morning train from Charlottetown and all stations of P. E. I. R., for POINT DU CHENE, connecting with day train for ST. JOHN, BOSTON and Montreal.

Connection at Moncton with train for all stations on I. C. R. and its connections, and at St. John with C. P. R. and Railways for U. S. for all points West and South also at St. John with Steamers of Eastern S. S. Line.

From PICTOU about 5 p. m. for CHARLOTTETOWN.

From CHARLOTTETOWN for PICTOU, at 9.00 a. m. connecting there with day trains for CAPE BRETON and HALIFAX. AT NORTH SYDNEY with Steamer Bruce for Newfoundland.

At HALIFAX with C. A. & PLANT LINE for Boston.

Through Tickets to be had at Grand Trunk, Canadian Pacific, Intercolonial and P. E. I. Railways and on the Company's Steamers and connecting lines in United States and Canada.

Ch'town, P. E. I. F. W. HALES, Secretary

NEW LEATHER GOODS ARRIVING

Chatelaines, Music Rolls, Pocket Books, Purses, etc.

TAYLOR'S
Book and Wall Paper Store.

Clarinets for Sale

ANYONE wishing to purchase a Clarinet in the key of A, Bb, or C, which is now in daily use and in first-class condition, can learn of a bargain by writing A. B. C., Guardian Office.



For Sale

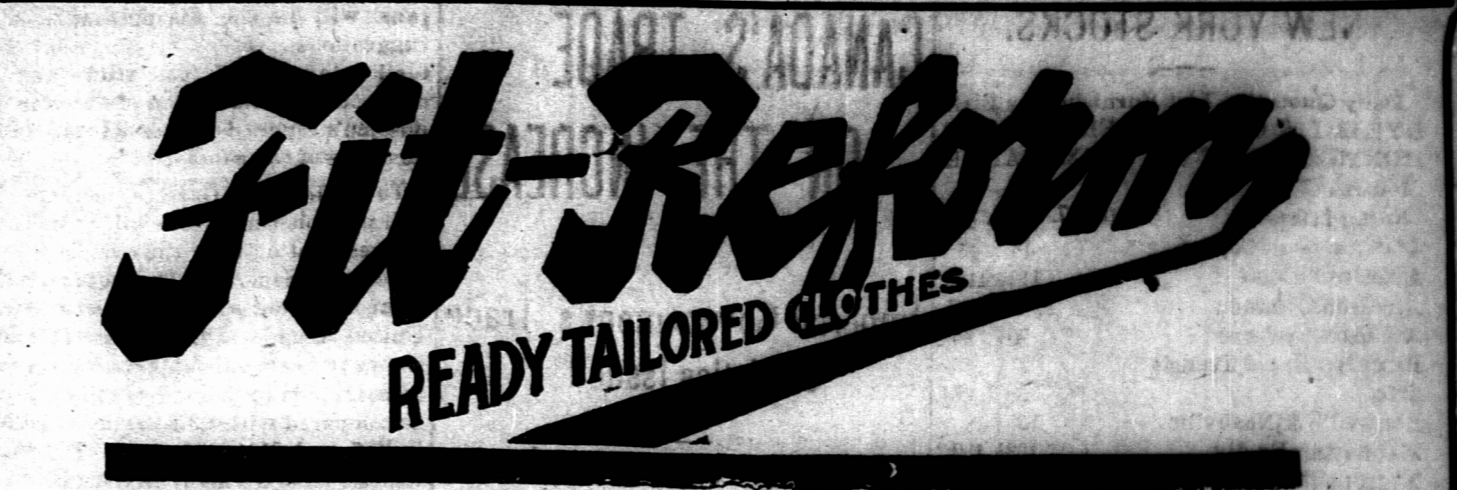
One of the prettiest new residences in the city, situated in the finest residential part of Charlottetown. Contains nine good rooms, besides large pantry, bathroom and attic. Heated with hot water, and connected to Sewerage and Electric light. For particulars apply to MacDONALD & STEWART, Solicitors.

FOR SALE

House and Lot on Cumberland St. at present occupied by Mrs. Michael MacMillan. Good title guaranteed. Apply on the premises to Mrs. MacMillan or to JAMES BARRETT, Bee Hive Lumber Yard

WORTH'S LIVERY STABLES

PRINCE STREET, Charlottetown, P. E. I.
First-class single and double teams. Fine turnouts for weddings, and private parties.
PHONE 52
H. J. WORTH, PROPRIETOR.



What's what for Fall?

"FIT-REFORM" WARDROBES show every new style conceit—every novelty and staple in fabrics—everything that is proper and exclusive—for fall wear.

If you know just what you want—or can't decide—you'll find the suit that meets your every ideal here. Hundreds of patterns, in every conceivable shade and color scheme, to choose from.

You'll see style changes, too. Narrow collars—bell shaped sleeves—slightly wider trousers.

When you stop in to look over fall fashions, ask us to show you why "FIT-REFORM" Clothes are tailor-made—yet ready to wear—why they equal any garments made by the best merchant tailors in Canada—yet COST ONLY HALF AS MUCH. It is a pleasure to prove this to you.

Suits and Overcoats, \$12 to \$30.
Trousers, \$3, \$4, \$5 and \$6.

FIT-REFORM CLOTHING

FIT-REFORM WARDROBE SOLE AGENTS,
PROWSE BROS.,
Charlottetown, P. E. I.

FIT-REFORM CLOTHING

EXHIBITION WATCH SALE.

During the week of the Exhibition we intend offering our **ENTIRE STOCK OF WATCHES**

at specially reduced prices. We have probably the largest stock in the city, comprising:

WALTHAM, ELGIN, EMPIRE, NEW ENGLAND WATCHES

If low prices will do it, we are going to sell lots of Watches.

THIS IS A GENUINE DISCOUNT SALE. and the special discount prices will only be given during Exhibition Week.

G. F. HUTCHESON,
Jeweler and Optician.
DesBrisay Block.

Dr. Deimel Underwear

(LINEN-MESH)

Some people believe any underwear good enough for their skin! Yet they wonder why they suffer from eczema or why they have catarrh, colds or rheumatism. The right kind of underwear keeps the skin in the right kind of condition. The Dr. Deimel Underwear is the correct covering for the human body, always and everywhere. Booklet telling all about it, with samples of linen-mesh, free on request.

S. A. McDonald's.

Balloon Ascension
—AT—
EXHIBITION
CHARLOTTETOWN,
Wednesday and Thursday
23rd and 24th September.

The greatest sensation of the age. A lady and gentleman will ascend in the balloon and drop from the balloon in a parachute and drop again from the parachute into another parachute. Never on this island before have two people ascended in a balloon and made parachute descent and never a lady and gentleman making the two descents. This, with the other attractions in another column, every one should come to the exhibition to see.

F. L. HASZARD, G. B. SMALLWOOD, President. Sec'y-Treas.

Ladies' Tailor-Made Suits to Special Measures

We believe we are the only Merchant Tailors in Charlottetown who make Ladies' Suits. The fit and finish given to garments made by us has been much admired. Mr. Ross our cutter and Miss Barr the finisher will spare no effort to maintain the high standard already attained by us in Ladies' Tailoring. We are showing the LATEST NOVELTIES for fall wear in Tweeds, Oxfords, and Black Goods at lower prices than you will find elsewhere.

D. A. BRUCE,
MERCHANT TAILOR.

The Man Who Wants a Steam Engine or Boiler

Or needs any repairing done should not forget that we have the facilities for turning out work equal to any in Canada. Let us give you an estimate.

Bruce Stewart & Co.
Founders, Engineers, Machinists and Boiler-makers, Steam Navigation Co's Wharf, Charlottetown, P. E. Island, Phone 125.