

work involved. I venture to commend the suggestion to the careful consideration of both and offer the co-operation of this company in any effort to render it effective.

**Taxation of Premiums.**

From time to time reference has been made to the taxation of premium incomes by the provinces, and for many years protest has been made against the practice, but the tendency still appears to be toward an increase in the burden, rather than toward relief. We all, of course, must and do realize the provinces' need of revenue if they are to meet their obligations, but we submit that the savings accounts of the great body of insurers, as represented by their annual payments upon their insurance policies, are not a proper source from which to draw a portion of that revenue. One is not taxed upon his deposit in a savings bank or upon the principal of his investments, and we believe he should not be taxed upon his savings deposit in a life insurance company. The taxing of this asset, however, is not sufficient; realizing the necessity of the provinces, our protest must be constructive and helpful, and while one section of the community properly hesitates to suggest the shifting of its burden to any other section or sections, it would seem that we must do that very thing, and indicate to the Provincial Treasurers the means of replacing the revenue now obtained from these life insurance savings, and I feel they would be not only willing, but glad, to be shown another way by which they might meet their need. If relief is to be found, it must, I think, be through this method.

**Returned Soldiers' Opportunity.**

It has been felt that life insurance can bear an important share in the re-establishment of soldiers returning from overseas, since it offers an outdoor occupation which will appeal to many. With this object, a committee has been organized with the proper authorities for the inauguration of the Khaki University, overseas, at the cost of the companies of classes in life insurance, covering some of the fundamentals of the business, as well as the various aspects of salesmanship, as applied to it. This preliminary training to be augmented and completed by the individual companies, whose service the men may enter upon their return. The program has met with enthusiastic support from all sides, and promises to be of value.

Its bearing upon insurance risks warrants a reference to the use of alcohol, and its prohibition or regulation, which will presently be again before the people for consideration and action. For many years insurance companies have been influenced in their decisions by the personal habits of applicants in regard to the use of intoxicants, as revealed by replies to certain queries in the application form and through other sources, much more favorable consideration being given to the moderate and abstainers. While the present measures have not been long enough in force to enable each company to form an intelligent opinion from its own experience, it is well known that some companies which for years have segregated total abstainers, and accepted them at special rates, have had an unusually low mortality in that class. The general preference of the companies would therefore appear to be for the applicant of more or less abstemious habits, and any measure calculated to permanently widen the circle of desirable risks, with a consequent broadening of insurance benefits among the people, would seem to be well advised.

**Group Insurance.**

Within the last five or six years there has been inaugurated in the United States and undertaken by some five or six companies, a new phase of insurance, known as Group Insurance, under which all the employees of a given corporation are insured without medical examination and without cost to themselves. The corporation paying the premiums. The results are, first, the insuring of many men who would not otherwise be thus benefited; and second, a steady effect upon labor, both of which are of value to the State. There would seem to be a wide field for such protection in Canada, and it is hoped that the Dominion Government may soon see its way clear to authorize it.

GIFTS APPRECIATED

Mrs. W. W. Wheatley, President of the East Royalty Red Cross Society has received the following letters:

Fred W. Andrews, brother of J. B. Andrew, Belmont Mills, East Royalty writes:

10 Canadian General Hospital  
Brighton  
Dec. 12th, 1918

Dear Mrs. Wheatley:—I have much pleasure in acknowledging receipt of parcel which was sent to me through the Red Cross Society, East Royalty, also for socks which I received some time ago and must thank you all very kindly for same. No danger of me having cold feet this winter with so many socks and the war over as you know lots of people had cold feet while the war was on that will be quite warm now. (What do you think?)

Well I am very proud to think that it is over and no doubt the whole world can say the same and trust that a settlement will be made without any more trouble and Kaiser Bill will reap his reward.

Will be three months Christmas since I was hit and am still in Hospital but having a good time, although I can't go out for I can't wear a boot on my foot that was wounded.

Appeared to be only slight at first but caused a lot of trouble had first operation without having an X Ray and so they only got the piece of shrapnel, was healing up nicely when I got here and thought I would be out in two or three weeks, but it got bad again so they gave me an X Ray and found that the bone was effected and had to have another operation which leaves me here today. Suppose I am as well here as at my Depot.

Christmas is drawing nigh and I suppose you are busy preparing for it. Would like to be home for Xmas and I thought one time I would but no chance now, will spend it here, still my thoughts will be in P.E.I. about dinner time.

Expect to go home early in the New Year as they are sending home all Hospital and Convalescent troops first; guess I will come in that class.

Again thanking you will close wishing you all a Merry Xmas and Happy New Year.

I remain yours sincerely  
F. W. ANDREW, Sr.

France, July 16, 1918

Dear Madam:—Just a few lines in answer to a note I received in the parcel of socks I received from East Royalty Society which I thank you and the members in behalf of the boys with whom I shared the socks. It sure is kind of you people at home to remember the boys out here and I am sure it must be a lot of work for you all. Thanking you and your companions once again. Well we are out on a long earned rest at present and we all enjoy it very much, only for the rain we are having. We expect to go in the line any day now, it is just going on six months since we were last out so you see we don't get much rest. Well I must close with best wishes to all from

No. 1261338  
GR. CHAS. McDUGALL,  
5th Can. Siege Bat.  
B. E. F.  
France

# Holman's Special "Pre-inventory" Mopping Up Sale of Seasonable Merchandise



This "Mopping up" Sale of seasonable merchandise offers an exceptional opportunity to save money. We must "clear our decks" for stock-taking, consequently, odd lines and limited quantities have been given the "quick march" order. The values enumerated in this announcement give but a few of the many savings that may be procured at Holman's. "Promptness" is very desirable if you wish to make a selection while stocks are complete—plan your shopping today if at all possible.

**Women's Winter Coats**  
A clearing price on 10 Regular women's Winter Coats, assorted plush and tweeds, Regular price \$30.00 to \$50.00, sizes 34 to 40, while they last, Special price..... **\$21.00**

**\$27.50 Coats for Women**  
13 only Women's Coats. The Material is made up of a good assortment of Tweeds regular prices \$21.00 to \$27.00 sizes 34 to 38, While the lot lasts you may choose at **\$14.75**

**Men's Sweater Coats**  
A saving price on four dozen Men's fine rib Worsted Coat Sweaters, made with Military collar buttoned close at neck, colors brown or maroon; sizes 36 to 40. Price..... **\$2.95**

**Boy's Coat Sweaters**  
8 Dozen Boys Coat Sweaters, fine all-wool worsted face assorted Military and Shawl Collars, colors brown or maroon sizes for ages 6 to 10 years **\$1.95**  
For ages 12 to 16 years 2.65

**Mens' Fleece Lined Linders**  
A decided saving on ten dozen Men's Fleece Lined Undershirts, sizes 34, 36, 40, 42 and 44. Per garment..... **59c**  
Drawers to match above, Fleece Lined sizes 32, 34, 36, Per garment..... **59c**

**Boy's Buster Coats**  
A "Quick March" price on Boy's Buster Overcoats, for ages 3 to 6 years, assorted tweeds, worth from \$5.75 to 6.75. While they last..... **\$3.95**

**Imitation Buffalo Coats**  
Six only Men's Imitation Buffalo Coats, quilted lining, rubber interlining, leather shields under arms, knitted wrists and sleeves; sizes 38 to 44, regular \$25.00, sale price..... **\$18.50**

**Men's Chinchilla Coats**  
18 only Men's Double Breasted Chinchilla or Nap Cloth Overcoats, colors grey or navy; sizes 36 to 42. Regular value \$24.50, clearing now at..... **\$17.85**

**Section Knit Hockey Caps**  
Five dozen Section Knit Hockey Caps for boys, assorted colors including grey and red, black and red, cardinal brown and navy and brown and castor, regular 69c value clearing at..... **49c**

**Dress Goods, Coatings and Skirtings HALF PRICE**

10 yds 54 inch Resida Cheviot..... \$2.90  
5 yds 54 inch Apple Green Jersey..... 5.00  
5 1-2 yds 54 inch Tan Jersey..... 5.00  
5 1-2 yds 54 inch Ladies' Cloth..... 4.50  
5 yds 54 inch Old Rose Cheviot..... 2.90  
10 yds 54 inch Heather Mix Tweed..... 3.25  
5 yds 54 inch Gold Cheviot..... 2.90  
8 yds 54 inch Fawn Check Tweed..... 3.00  
4 yds 54 inch Green and White Plaid..... 4.50  
10 yds 54 inch Fawn and Green.....  
Plaid Tweed..... 2.90  
5 yds 54 inch Fawn and Blue Stripe Homespun..... 2.50

**2 Dress Goods SPECIALS**

25 yds each 22 inch Hand Cut Corduroy Velvet, colors copenhagen, cream, navy. Regular \$1.25. Special..... 75c  
50 yds 27 inch twill back guaranteed pile Velveteen, colors black, wine, purple navy. Regular price \$1.75 for..... \$1.45

**Special Clearing Prices from the Fur Department**

1 Man's Raccoon Coat, size 46, regular \$185.00 for..... \$166.50  
1 Man's Raccoon Coat, size 44, regular \$175.00 for..... \$157.50  
3 Men's Silka Beaver Coats, one size 44, 46 and 48, regular \$45.00 for..... \$40.50  
2 Men's Silka Beaver Coats, sizes 46 and 48, regular price \$39.50, clearing at..... \$35.50  
2 Ladies' Muskrat Coats, sizes 36 and 40, regular \$165.00, clearing at..... \$148.50  
2 Ladies' Muskrat Coats, sizes 38 and 42, worth \$150.00 for..... \$135.00  
Three Black Manchurian Muffs, worth \$11.50 for..... \$9.50  
Two Black Manchurian Muffs, worth \$14.50 for..... \$11.50  
Two Black Wolfe Muffs, \$27.00, clearing at..... \$22.50  
One Black Wolfe Muff, \$22.00, for..... \$18.00  
Two Black Wolfe Stoles, regular price \$17.50, clearing at each..... \$14.00  
Two Black Wolfe Stoles, regular price \$22.00, sale price each..... \$18.00  
Two Black Wolfe Stoles, regular price \$28.50 on sale now at each..... \$23.50  
Two Black Manchurian Stoles, worth up to \$10.00, for..... \$8.00  
Three Black Manchurian Stoles, worth \$4.75 clearing at each..... \$4.00  
One Raccoon Muff, worth \$11.50, for \$9.50  
One Raccoon Muff, worth \$22.50, clearing at..... \$18.00  
Two Grey Wolf Stoles, worth \$9.75 for..... \$7.75  
One Grey Wolfe Stole, worth \$10.50, for..... \$8.50  
One Grey Wolf Stole, regular \$22.50, for..... \$18.00  
One Grey Wolf Muff, regular \$35.00 for..... \$28.00  
One Grey Badger Muff and Stole, regular price \$37.50, clearing at..... \$30.00  
One Alaska Sable Cape Collar, regular \$65.00, clearing at..... \$52.00  
One Alaska Sable Muff, regular price \$45.00, sale price..... \$36.00

**Women's Boots Clearing**  
90 pairs Women's boots Dongola Kid with patent tip, laced or buttoned style, sizes 2 1-2 to 5, special sale price, per pair..... **\$2.35**

**Women's Gun Metal Boots**  
120 prs Women's Gun Metal Boots, buttoned style including gun metal and cloth tops, plain toe, sizes 2 1-2 to 6, clearing at..... **\$2.95**

**Women's Boots Worth up to 8.50**  
90 prs Women's high-class Boots in Dongola Kid and gun metal, worth from \$5 to \$8.50, sizes 2 1-2 to 6 clearing at..... **\$3.75**

**Women's 1.85 Coat Sweaters**  
Four dozen Women's Coat Sweaters in Navy, Brown or Cardinal, sizes 36 to 42, worth regularly \$1.85 special sale price..... **98c**

**Girl's Winter Coats**  
17 Girl's Winter Coats for ages 4, 6 and 12 years, worth up to \$7.50. The whole lot is put out to sell at a special reduced price of..... **\$4.95**

**Girl's Coats \$9.75 to \$12.75**  
14 only, Girls' Winter Coats, good styles, serviceable materials, for ages 12 to 15 years, worth regularly \$9.75 to \$12.75, clearing while they last at..... **\$7.65**

**Girl's Winter Coats**  
18 only Girl's Winter Coats, for ages 8 to 15 years. This lot offers an exceptional saving. Regular prices range from \$13.50 to \$14.75, clearing now at..... **\$9.75**

**Three Special Values Skating Sets**

Skating Sets including Cap and Scarf, all-wool brushed finish, colors saxe with green and white, saxe with corn and white, saxe with white, emerald with white. Regular \$2.85 and \$3.00, clearing at..... \$2.25

Brushed Wool Skating Sets including Cap and Scarf, colors gold and white cardinal and white, purple and white and all white. Regular \$2.25, clearing at \$1.69

Skating Sets, including Cap and Scarf, color white. Regular \$1.75 for..... \$1.25

The Latest in PHOTOGRAPHY AT COOK'S STUDIO New Desbrisay Block Corner Queen and Grafton Streets Charlottetown, P. E. I.

FOR YOUR PHOTO TRY THE BAYER STUDIO The Bayer Studio 127 Grafton St.

**HOCKEY BOOTS** --FOR-- MEN AND BOYS AT BARGAIN PRICES To clear out we are offering a lot of good strong hockey boots. --BOY'S SIZES-- 1, 2, 3, 4 and 5..... \$2.75 --MEN'S SIZES-- 6, 7, 8, 9 and 10..... \$2.95 SEE OUR WINDOW Alley & Co.

**A Health Saving Reminder.** Don't Wait until you get the Spanish Influenza. USE **Minard's Liniment** At the first sign of it. Its Healing Qualities are amazing. THE OLD RECIABLE. MINARD'S LINIMENT CO., Ltd. Yarmouth, N. S.

**BRAN AND SHORTS** in stock and to arrive 1500 BAGS BRAN 1000 BAGS SHORTS. All of the best quality SPECIAL PRICES in TON LOTS or over. Wholesale and Retail **Carter & Co. Ltd** Phone 208 Queen St. Warehouse

**R. T. HOLMAN LTD., Summerside, P. E. I.**  
The Island's Biggest, Best and Busiest Store