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The safety of the investment is of infinitely greater importance than the amount of interest to be gained. Since this Company's organization, not a dollar received from policy-holders has been lost through investments. 92% of the Company's assets consist of Mortgages, Debentures, Bonds and Policy Loans—all gilt edged securities. The only real estate owned by the Company is its Head Office Building at Waterloo, held in account at \$30,875. Take out your policy in "Canada's Big Mutual"—the Company owned, controlled and operated by policy-holders.

HEAD OFFICE - WATERLOO, Ont.

J. O. ARSENAULT, Mgr. for P.E.I., Charlottetown.

HIGHEST GIFT POSSIBLE IS LIFE

(Continued from page 1.) By such means we come to the fallacy of half-truths,—things which are true so far as they go, and wrong if they are accepted for totals. In this sense we speak of life too flippantly. That a thing has some of the properties of life does not make it alive any more than the glitter of a substance proves it gold. Movement and consciousness, therefore, are not the phenomena by which real existence is to be determined.

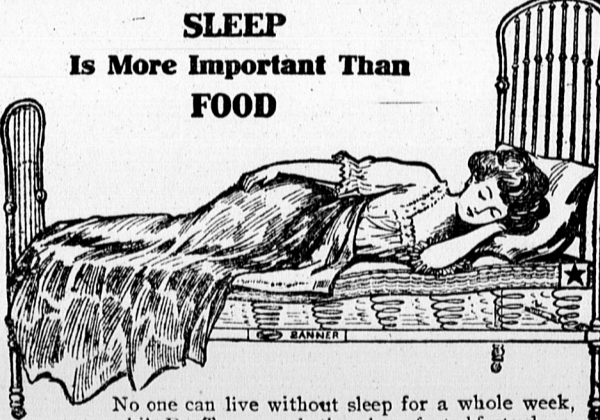
Having done, then, with counter-facts, what is the reality? What does St. Paul mean when he says "I live." This brings us face to face with the most baffling of all problems,—the problem of self. Are we something higher than movement and consciousness? There are just two answers to that question—the Theistic and the Atheistic. The first asserts that man is more than motion and thought, the second that he is only a thing that moves and thinks.

We are not forced to either conclusion, nor is this the place to determine which is the correct solution of the problem. Ranged on either side are men of thought,—though it must be admitted that in these days the tendency is away from negation to assertion. Theism is at the root of every endeavour to treat life as something higher than organic existence. When we think of our destiny, of ideas, of work to be done, of character to be formed, of lives to be bettered and saved, we are committed to the creed that life is more than movement and consciousness. In the world of our present moment there is much talk about the equity of the labor laws. That man is developing a very high degree of the sense for justice is one of the chief features of the times and most deserving of praise. What does it mean that this conviction about life is growing steadily deeper?

In answer to that question is the practical solution of the problem of self. About us are other selves, selves whose rights are as sacred and inviolate as our own. The disregard of those rights is coming to be increasingly recognized as the great heresy of the social order. It has taken men some thousands of years to reach this truth, and it cost the ancient world the overthrow of Assyria, Egypt, Greece, and finally Rome. Denies the modern world was slow to receive the lesson for which so many empires had died. History records three great revolutions,—that of England, of France, of the United States. These revolutions all had their origin in the matter of the rights of man,—the recognition of the sanctity of the other-self. Thus by degrees we are learning that life in its largest, fullest sense is not in self, but in other-self. It is just what St. Paul meant when he declared to the Galatians, "I live; yet not I, but Christ liveth in me."

And what was this to St. Paul? He had discovered that life is not in movement and consciousness, but in service, that growth is only along the line of self-dedication. He had looked the problem fairly in the face and had elected to follow the best and noblest other-self. I leave it with you to decide whether the Apostle was wise in this. I fancy that most of you will at once reply, "why this is just what I have been doing for many a year. I have been struggling to shape myself after the best." Yes, you are right. The only practicable solution of the problem of self lies in the direction of our lives towards other-selves. This we see when we shape our friendships, choose our company, select our books,—the fulness of life corresponds to our communions with other selves.

But the problem of self is not yet solved. We are beginning to see our way out, but we still tread the labyrinth. So much depends upon choices. There are so many other-selves. Shall we select some typical other-self? Without doubt this is the only course open to self. At the present moment you are bound to make,—the choice of some great other-self as the guide of your way through life. I say that you are bound to choose. I mean, of course, that you cannot travel without company. You may blame your own trail, but some greater self must have first given you your direction. There are those—and they are not a few—who have decided that the problem of self can only be solved by an exceptional other-self,—Him Whom St. Paul named when he wrote to the Galatians: "I live; yet not I but Christ liveth in me."



SLEEP Is More Important Than FOOD

No one can live without sleep for a whole week, while Dr. Tanner and others have fasted forty days. Restful sleep is necessary to do good work—you can't rest in a hammock, or on a spring bed that sags to the centre—your body should be supported throughout, and yet be on a level surface, which yields to every move.

A "Star" Felt Mattress and a "Banner" Spring

fill this bill exactly—will give you comfort and rest—will prevent that tired feeling next morning. The two cost less than a cheap hair mattress, and are good for an ordinary lifetime—no cleaning—no repairs.

We are the largest Bedding Manufacturers in Canada, and protect you by this trade mark, which is plainly shown on each, and is a "Money Back" Guarantee. If you don't sleep well, or have that tired feeling in the morning, it will pay you to change your present spring and mattress for a "Star and Banner."

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Hewson PURE WOOL Tweeds

Other fabrics come into vogue and go out again, but "good" Tweed is always in demand.

It is an acknowledged fact that there is nothing to equal the excellent, substantial, pure wool Tweed for all their next suit. Elbows don't wear "glossy" and the bottoms of the trouser legs withstand the ruff and scuff in a truly surprising manner. Greatest value for your money in Hewson Tweeds. Professional and business men may prove how "good" is Hewson Tweed by insisting on it for their next suit. Elbows don't wear "glossy" and the bottoms of the trouser legs withstand the ruff and scuff in a truly surprising manner. Greatest value for your money in Hewson Tweeds. HEWSON WOOLEN MILLS, Limited, AMHERST, N. S. Also Makers of Hewson Unshrinkable Underwear.

PLES 8 OUT OF 10 persons suffer at some time or other from Piles!

So says a great medical authority. There is no disease causes more pain and wretchedness than piles; and by giving almost immediate ease Zam-Buk has won the praise of thousands of sufferers. If you are suffering from Zam-Buk cure you. Mr. Neil Devon, Webbwood, Ont. suffered with piles eight years. A few boxes of Zam-Buk cured him. He since says:—"I have had no return of the trouble so that I know the cure is permanent."

Mr. B. Frost, Lennoxville, P.Q., writes:—"I have proved Zam-Buk a great cure for piles from which I suffered acutely for a long time."

Zam-Buk also cures cuts, ulcers, burns, abscesses, poisoned wounds, boils, eczema, and all skin troubles. 50c a box, all drug-gists and stores or from Zam-Buk Co., Toronto, 3 boxes for \$1.25.



A VALUABLE PRIZE CONTEST

The Guardian Has Secured the Right to Offer Subscribers a Bible Study Competition Without Cost to Competitors

The Charlottetown Guardian has secured the right to use the International Newspaper Bible Study Club Lessons each week for the term of one year, commencing with the lesson for August 23rd, 1908. But one paper in each town can use these. The Guardian takes pleasure in being able to present to its readers such a valuable help along the lines of Bible study. They will be published each week in the Morning Daily and the Rural Daily. Only paid-in-advance subscribers to either paper are eligible to join this club. There is no fee for entrance, and no conditions other than those stated below. Everybody stands the same chance and has the same opportunity to get the valuable prizes without the investment of a cent. There is one condition that must in every case be complied with and that is, that every one entering the contest must be a regular subscriber as above.

GOLD AND SILVER MEDALS, BIBLES, BOOKS.

Persons may join the club at any time during the year, but must, of course, answer the 52 questions hereinafter explained, to qualify for the prizes. It is however, desirable that the questions be answered as the lessons are studied.

The International Newspaper Bible Study Club is for the purpose of promoting, in an unfettered way among the masses, a wider study of the Bible, the basal truths of Christianity, and the problems which enter into every man's life. It is composed of all those who join a Local Club, and take up the simple course herein outlined barring City ordained clergymen. Although with their sympathetic co-operation, it is not considered fair to have them compete for the prizes. It is however desirable that Bible Class scholars, and church goers generally, may belong to this news-paper, also non-churchgoers, of all shades of opinion. All such who have not joined are warmly invited to do so and compete for the prizes.

The Guardian has secured the right to publish the International Sunday School Lesson questions by Rev. Dr. Linscott, D.D., which have aroused so much interest elsewhere, and they will appear weekly. One of these questions each week is to be answered in writing, and upon these answers the prizes are to be awarded.

The Guardian is authorized to form a Local Newspaper Bible Study Club for its readers, and guarantee to all who join and fulfil the conditions, that everything here promised shall be faithfully carried out.

CONDITIONS OF THE CONTEST. 1. Each contestant, or his or her family, must be a paid in advance subscriber to The Guardian, during the continuance of the contest, in order to qualify for membership in the International Newspaper Bible Study Club and the Local Club.

2. Each contestant in this Local Club must answer each of the written questions for 52 consecutive weeks, commencing for Sunday, August 23rd and the answers must all be in possession of this paper within two weeks of the close of this period, which allows two weeks grace after the close of the contest.

3. Each question must be answered separately, and the paper written on one side only. No answer must contain more than two hundred words and may be less. It will be a convenience if students will write their answers on letter paper, about 8 1/2 inches by 11 inches.

4. Each answer must have the name and address of the writer at the bottom of the answer, together with the date label of a current issue of The Guardian so that it can be identified, giving a number registered, and then the name will be cut off so the examiner may know it by number only.

5. Students should be careful to understand the question before answering. To do this the lesson text must be read and especially the verse or verses, upon which the question is based.

6. The answers from this Local Club must be delivered to The Guardian office, and they will be collected at the close of the contest and forwarded to headquarters for independent examination by competent examiners. The prizes will then be awarded according to the highest number of marks, won by members of The International Newspaper Bible Study Club, and prizes which may be awarded to members of this local Club will be given out from this office.

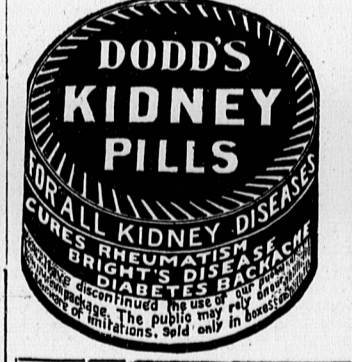
THE PRIZES. First Series—A gold medal to each of the first five contestants. Second Series—A silver medal to each of the next five contestants. Third Series—A Teacher's Bible, price \$5.50, to each of the next five contestants. Fourth Series—The book "The Heart of Christianity," price \$1.50 to each of the next thirty-five contestants. Fifth Series—A developed mind, an expanded imagination a richer experience and more profound knowledge of the Bible and of life, to all who take this course whether winning any other prize or not.

Each medal will be suitably engraved, giving the name of the winner and for what it is awarded, and

in the like manner each Bible and book will be inscribed. All who can write, and have ideas, are urged to take up these studies regardless of the degree of their education, as the papers are not valued from an educational or literary standpoint, but from the point of view of the cogency of their reasoning ideas.

Suggestive Questions. September 20th, 1908. Review—Read Psalm 18. Golden Text—And David perceived that the Lord had established him king over all Israel, and that he had exalted his kingdom for his people Israel's sake. II Sam. v.12. All members of this Bible Study Club, and all students of these questions, are urged to make this review thorough.

Read all the lessons and memorize each Golden Text. Following are the Titles, the Golden Texts and one question in connection with each lesson. 1. Israel Asks for a King. I Sam. 8. Golden Text—By me kings reign, and princes decree justice. Prov. viii. 15. Verses 1-4—Are parents necessarily to be blamed, either for ignorance, neglect or sin, when their children turn out bad? 2. Saul Chosen King. I Sam. x:17-27. Golden Text—He that ruleth over men must be just, ruling in the fear of God. II Sam. xiii:3. What is the first essential in order to be a success in ruling over other children or men? 3. Samuel Warns Saul and the People. I Sam. xiii:1-5, 13-26. Golden Text—Only fear the Lord and serve him in truth with all your heart, for consider how great things he hath done for you. I Sam. xiii:24. Verse 13.—If we can compare a life policy, as good, better and best, what will be God's attitude toward us if we adopt that which is lower than the best? 4. Saul Rejected by the Lord. I Sam. xvi:1-36. Golden Text—The Lord our God will serve, and his voice will we obey. Josh. xiv:24. Verses 14-15—May a person like Saul, be very religious and practice sin without "the beating of the sheep" being heard by his neighbors? Give your reason. 5. David Anointed at Bethlehem. I Sam. xvi:1-3. Golden Text—Man looketh on the outward appearance, but the Lord looketh on the heart. I Sam. xvi:7. Verse 1.—What method did God use in talking to Samuel, and what method does he use to-day in talking to the faithful? 6. David and Goliath. I Sam. xvii:38-49. Golden Text—In the Lord put I my trust. Ps. xli. What are the greatest giants which oppose our personal progress, and



how are we to successfully fight them? 7. Saul Tries to Kill David. I Sam. xviii:1-16. Golden Text—The Lord God is a Sun and a Shield. Ps. 84:11. Verses 6-8—Are the sorrows of success generally greater or less than the sorrows of defeat, and why? 8. Friendship of David and Jonathan. I Sam. xx. Golden Text—A friend loveth at all times, and a brother is born for adversity. Prov. xvii:17. Do such friendships as existed between David and Jonathan exist between women, and may such Platonic and purely spiritual friendships, honorably exist between men and women? (This question must be answered in writing by members of the club.) 9. David Spares Saul's Life. I Sam. xxvi. Golden Text—Love your enemies; do good to them which hate you. Luke vi:27. Is it really desirable in these days that we love our enemies and why? 10. Saul and Jonathan Slain in Battle. I Sam. xxxi. Golden Text—Prepare to meet thy God. Amos iv:12. Verse 1.—May we ever expect to win in anything if God is against us, and if not, how do you account for the apparent success of some bad men? 11. David Made King Over Judah and Israel. II Sam. ii:1-7; v:1-5. Golden Text—David went on and grew great, and the Lord God of Hosts was with him. II Sam. vii:10. Verse 1.—Did David expect a definite answer from God, and may we expect similar answers to our questions? Lesson for Sunday, Sept. 27th, 1908. Temperance Lesson—Isaiah v 11-23.

A CRIME THAT IS NOT PUNISHABLE.

How many people reading this article have gone into a drug store and asked for some well known and highly tried medicine and some unscrupulous druggist has said, "Yes! we have that, but have you ever used this remedy, it is just as good and costs less." Any druggist doing this has not the interest of your health at heart, but the interest of his pocket, as he can make more profit out of the cheap substitute.

For the protection and benefit of the public, we wish to say that Dr. FOWLER'S EXTRACT OF WILD STRAWBERRY has been used in thousands of homes for the past sixty-three years and has never failed to give prompt relief and cure in all cases of Diarrhoea, Dysentery, Colic, Stomach Cramps, Summer Complaint, Sea Sickness, Cholera Infantum, Cholera Morbus and all Fluxes of the Bowels. When you buy Dr. FOWLER'S, you are not experimenting with a new and untried remedy, but are getting one that has stood the test of time.

Miss Lettie Reid, Vivian, Ont., writes: "Last year I suffered untold agony from cramps in the stomach and did not know what to do until a friend suggested I should try Dr. FOWLER'S EXTRACT OF WILD STRAWBERRY and as I was glad to try anything I purchased a bottle. "When I had taken four doses I found relief and since then I never fail to keep a bottle in the house."

I have a nice line of silverware, clocks, watches, jewelry, etc, etc, suitable for wedding presents, that I am offering at the very low prices.



C. W. Patterson

INDIGESTION IS THE END OF HEALTH.

Health ends when indigestion begins, because nutrition fails. Thus you are starved. Then the impurities which arise from undigested food get into your system. Thus you are poisoned. Mother Seigel's Elypsium makes an end of indigestion by strengthening the digestive organs.

MOTHER SEIGEL'S SYRUP CURES INDIGESTION. Price 50 cts. per bottle. Sold everywhere. A. J. WHITE & CO., LTD., MONTREAL.

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in the Bin

The Campbell Milling Co., Limited Toronto, Canada

A "Pastry" Object Lesson

Which pie would you rather eat?

The pie on the right is a heavy, soggy one, liable to give the "hero" who eats it an unpleasant feeling in his stomach. This pie was made of ordinary flour—the kind that gives fair results one time and poor the next.

The pie on the left is a light, tender, delicious one. Enjoyable to eat. Easy to digest. It is made of "Royal Gold" Flour—the kind that ALWAYS makes the best pastry.

Because we use a higher grade of Manitoba No. 1 hard and Ontario Fall wheat, mill it more carefully, blend it more skillfully, the quality of "Royal Gold" is several "notches" higher than the next best "blended" flour.

When you eat pastry and bread made from "Royal Gold" you'll be content with no other flour.

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