

# NORTH AMERICAN LIFE ANNUAL MEETING

## Report for the Year 1908.

The Twenty-eighth Annual Meeting of the North American Life Assurance Company, was held at its Home Office in Toronto, on Thursday, Jan. 28th, 1909, when the following report of the year ended Dec. 31st, 1908, was presented:

### Cash Income.

The cash income for the year from premiums, interest, etc., was \$1,897,078.28 showing the satisfactory increase of \$81,980.59.

### Reduction in Expense Ratio.

The business has been conducted on a conservative basis, as is shown by a further reduction in the ratio of expenses to premium income, thereby placing the North American Life in the front rank of economically managed Canadian companies.

### Payments to Policy-holders.

The amount paid on policy-holders' account was \$654,991.05, and of this sum \$368,831.76 represents payments for Dividends, Matured Endowments and Investment Policies.

### Assets.

The Assets increased during the year by the sum of \$854,762.01, and now amount to \$9,590,638.09. The Assets continue to be, as heretofore, invested in the best class of securities available; a detailed list of these will be published with the Annual Report for distribution.

### Net Surplus.

After making ample provision for all liabilities and paying the sum of \$124,771.26 for dividends to policyholders, the net surplus was increased to \$876,214.15.

### Insurance.

The policies issued during the year, together with those revived, amounted to the sum of \$4,465,224.90, making the sum total insurance in force \$40,341,091.00.

### Audit.

A monthly examination of the books of the Company was made by the Auditors, and at the close of the year they made a thorough scrutiny of all the securities held by the Company. A committee of the Board, consisting of two Directors, made an independent audit of the securities each quarter.

L. GOLDMAN,

Managing Director.

J. L. BLAIKIE,

President.

The Annual Report, containing a detailed list of the securities, will be sent in due course to each policyholder.

## New York Fish Ads.

### Lynch & Co.,

To Fishermen Fish Dealers—Kindly favor us with your name and address so that we may from time to time mail you information of value. All correspondence answered, price lists, shipping cards and stencil sent on demand. We are established 45 YEARS and refer you for standing to Dunn's Mercantile Agency, Broad streets or the Market and of the utilized and satisfactory account Fulton National Bank or any whole sale will be revelations to you. Our sole dealer in the business. Send for our "Custom's Tariff on Fish" Booklet, containing valuable information for Fishermen.

1-6dr3m Fulton Fish Market New York

## GUARDIAN CLASSIFIED ADS

Consecutive Insertions Only. Headings Arranged Alphabetically. MORNING DAILY OR RURAL DAILY PER WORD (six words to each line)—Half cent for one insertion, one cent for three insertions, two cents a week, three cents for two weeks, four cents for three weeks, five cents a month, eight cents for two months, ten for three months, eight cents for six months and thirty cents a year. Double rates for replies to Guardian Office. Double Rates for Black Type—Minimum Charge 10 cents with order. Ten 10 per cent discount on Above Rates For Cash With Order.

### TO LET

NO LET, cottage on Kent St. west, is now occupied by Prof. Singleton. Apply to F. Benles. 2-2dtf.

NO LET Dec. 15, desirable residence with modern conveniences. Richmond St. Apply A. J. B. Malin. 16-17dtf.

FOR SALE, a registered shorthorn bull. Apply to Walter Scott, North River. 1-4dr3pd.

FEMALE HELP. WANTED, a girl for general housework. About one mile from City. House with all modern improvements. Apply to Box 988, City. 2-3dr3pd.

LOST. In this city a book entitled "Alice, for short." Will finder please return same to Public Library or 210 Kent St. 2-4dlf.

HORSE SHOING HORSE SHOING all kinds while you wait at J. A. Henderson's

### M ISCELLANEOUS

FOUND, on street in Charlottetown, sum of money. Owner can have same by paying this ad and postage. Alexander N. McPherson, Grandview. 1-4dr3pd.

WANTED for the Springfield School, a teacher. First or second class. Male teacher preferred. Wellington Haslam, Springfield, Lot 67, Sec'y of Trustees. 2-1dtf.

WANTED, Raw furs, via minn, Otter, Fox and Muskrats. Highest cash prices paid. W. A. Johnston, Monrovia. 12-18dr3mos.

STRAYED, a red and white ox, from the premises of H. Wheatley. 13-7dtf.

A FILE of this paper can be seen at the office of Messrs E. & J. Hardy & Co., 30, 31, and 32 Fleet Street, London, England, free of charge; and that firm will be glad to receive news, subscriptions, and advertisements for The Charlottetown Guardian. 2-24dtf.

## THE KING'S COUNTY GUARDIAN

Offices in Montague, Capt. W. A. Johnstone, Manager, and in Souris, M. S. Acorn, Manager

...The latest news first of all.

...Dr. McPhail of Mt. Stewart, who has been in Ontario for the past couple of weeks is expected back in time to occupy his pulpit Sabbath, Feb. 7th.

...The Rev. D. McLean will preach in the Presbyterian Church, Georgetown, on Sabbath first, Feb. 7th, morning and evening at the usual hour.

## BIG FREE TRIP FOR THE YOUNG LADIES

(Continued from page 1) day to day in mistake for ballots. The regular ballot appears in every issue of Morning Daily and Rural Daily and is plainly marked as such, the date on which they can be received at this office to be of any value. Everybody should rush in their ballots as well as renewal and new subscriptions without delay, and thus get the benefit of the votes available from all. Each subscription wins thousands of votes as per schedule in this article, and subscribers also have the use of the ballots which appear in every issue.

Votes cannot be allowed for any subscriptions received, as shown by The Guardian books, before the ballots first appeared in February first instant, when the contest actually began, or in other words only subscriptions paid on and after February first inst., and until the contest closes, can win votes, but the ballots in every issue, no matter when the subscriptions have been paid, are of the value as printed on each. All the announcements which were in The Guardian previous to February first were but preparatory to the commencement of the competition on that date.

There are thousands of persons who will give a new or renewal subscription to The Guardian and cut out the ballots from day to day if they are but asked to do so, and candidates have but to write "Tour Editor" The Guardian, Charlottetown, asking for information along these lines. On receipt of same this office will promptly mail very valuable information to every candidate.

All present subscribers should write the name and address of the Candidate for whom they vote in the blank in the ballot in each issue, and forward to this office at once. Anybody can vote as often and for as many candidates as they wish, but the name and address of each candidate for whom they vote must be written clearly and distinctly in the ballot, so that the candidate will get credit for their votes. The name of the person voting does not go on the ballot. All readers who have not been asked for their ballots, or do not know for whom they will vote, should cut them out just the same and nominate a candidate of their own choice. Nominations will be received at any time, and as soon as each one reaches this office full instructions are mailed to each candidate as to the best course to pursue to roll up hundreds of thousands of votes. Every Guardian reader should decide upon some candidate either of their own choice or that of some other person, and thus help elect one of their own friends to The Guardian's big free trip through Eastern Canada and the Eastern States including the great New York City and Boston.

Candidates should write their friends everywhere and lose no time in doing so, for every person has hosts of workers in all parts of the Province who are only too glad to assist them in rolling up hundreds of thousands of votes and placing them at the head of the poll. Any candidate for any district can receive help and votes from anywhere. For instance a candidate in Prince County or any other district can receive help and votes from Prince County or any other part of the province, or even any part of the world. In addition to each issue containing a ballot worth twenty votes, hundreds of thousands of votes can be rolled up as follows:—

\$1.00 Subscription wins 2000 Votes  
1.25 " " " 3000 " "  
1.50 " " " 4000 " "  
1.75 " " " 5000 " "  
2.00 " " " 6000 " "  
2.25 " " " 7000 " "  
2.50 " " " 8000 " "  
2.75 " " " 9000 " "  
3.00 " " " 10,000 " "

and so on up to any amount, each \$1.00 new or renewal subscription to any person and to any address winning 2000 votes and each additional 25 cents for a new or renewal subscription costs the same.

### GUARDIAN YEARLY SUBSCRIPTION PRICES.

Morning Daily delivered in Charlottetown .....\$3.00  
Morning Daily United States .....2.50  
Morning Daily to Canada .....2.00  
Rural Daily to United States.....\$1.50  
Rural Daily to Canada .....1.25  
Rural Daily is not delivered in Charlottetown.  
Saturday Guardian to Canada or The Subscription can come direct from a candidate or from a candidate's friends or workers, and must distinctly state to whom the special ballot shall be given. New and renewal subscription winning 1000 votes.  
United States .....\$1.00  
Saturday Guardian is not delivered in Charlottetown.  
The Saturday Guardian is the same as a weekly. It contains all the important Local, Editorial and Telegrams.  
Doyins and dress length our children? then inspect the linens we are clearing at 1 off regular prices. M. Trainor & Co. 1-4dr

...There will be no service in the Presbyterian Church in Montague next Sabbath morning. Mr. Sinclair having gone west. Service in the evening at seven conducted by Rev. E. Smith of Cardigan.

...The special cable page, agricultural page, comic or story page, the weekly sermon, etc. It is a great weekly paper of from 14 to 16 pages, and is mailed early enough Saturday morning to catch all outgoing mails leaving Charlottetown.

Papers addressed to the British Isles, Newfoundland, Transvaal, Bahamas, Barbadoes, Bermuda, British Guiana, British Honduras, British North Borneo, Ceylon, Cyprus, Falkland Islands, New Zealand, Sarawak, Seychelles, Sierra, Leona, Trinidad, Tobago, Turk's Island and Zanzibar at the same price as papers addressed to any Canadian Post Office.

### CONSOLATION PRIZES.

There will be six consolation prizes of exceptional value, in fact aggregating hundreds of dollars. There will be one for the district of Charlottetown and Royalty; another for the district of Queen's County, not including Charlottetown and Royalty; another for the district of Kensington, Summerside and Alberton; another for Prince County, not including Kensington, Summerside and Alberton; another for the district of Montague, Georgetown and Souris; another for the district of Kings County, not including Montague, Georgetown and Souris. Thus those in each district who do not win the trip will have an opportunity of a consolation prize of exceptional value and usefulness.

All members of the several staffs of this paper are forbidden to take any part in the contest, and they as well as their families are ineligible for election.

Charlottetown and Royalty will form a district, and the two young lady residents therein who receive the largest number of votes will enjoy the trip. Queen's County, not including Charlottetown and Royalty will form a district, and the two young lady residents therein who obtain the largest number of votes will enjoy the trip.

Kensington, Summerside and Alberton will form a district, and the young lady resident of either town who obtains the largest number of votes will enjoy the trip. Prince County, not including Kensington, Summerside and Alberton, will form a district, and the young lady resident therein who obtains the largest number of votes will enjoy the trip.

Montague, Georgetown and Souris will form a district, and the young lady resident in either town who obtains the largest number of votes will enjoy the trip. King's County, not including Montague, Georgetown or Souris, will form a district, and the young lady resident therein who obtains the largest number of votes will enjoy the trip.

The route will be as follows: Charlottetown to Pictou by the popular S. S. Northumberland. Pictou to Halifax by the Intercolonial Railway.

Halifax to Yarmouth by the far famed Dominion Atlantic Railway. Yarmouth to Boston by one of those popular D. A. R. steamships.

Boston to New York where, some considerable time will be spent. New York to Boston where the party will remain for several days.

Boston to St. John by the bustling Eastern Steamship Company. St. John to Pt Du Chene by the Intercolonial Railway.

Pt Du Chene to Summerside by the up-to-date S. S. Empress. Summerside to Charlottetown by the Prince Edward Island Railway.

FIFTY TWO DOLLARS A YEAR FOR LIFE TO THE WINNER.

If you have not yet entered the Orange Meat contest you are missing an excellent opportunity to win a most valuable prize. They will give Fifty-two Dollars a year for life or Seven Hundred dollars in cash prizes, to the persons sending in the largest number of bottoms of Orange Meat boxes before May 31st, next. Here is a chance to earn a larger prize than perhaps you ever had the opportunity before, but it will require a genuine and immediate effort on your part to win.

Full particulars on private post-card found in every package of Orange Meat. Buy a package today.

## MACKENZIE AND MANN HAVE BIG PLANS

TORONTO, Feb. 3—Premier Murray, of Nova Scotia, was in the city recently and in conference with Mackenzie & Mann Mr. Murray intimated that the conference related solely to 500 miles of railway which Mackenzie & Mann owned in Nova Scotia. Mr. Murray and his party, which includes W. D. Barclay and Hector McInnis, returned today to Halifax.

The question of new roads, new railways and the utilization of water power has been carefully gone into, it is understood, and as result of consultations with Canadian Northern leaders, a policy has been agreed upon which will mean the construction of several hundred miles of steam and electric railways, arrangements for running over the Intercolonial and all the independent lines in the province and the probable merging of these independent lines under one management.

It is understood that the province

## A VALUABLE PRIZE CONTEST

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 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 procuring, answer the 52 questions hereinafter, 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 clergy-men. Although with their sympathetic co-operation, it is not considered fair to have them compete for the prizes. It is however desirable that able Class scholars, and church goers generally, may belong to this newspaper Club, 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 guarantees to all who join and fulfill 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 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 it can be identified, giving a number, registered, and then the name will be put out so the examiner may know it by number only.

5. Students should be careful to understand the question before answering. First Series—A gold medal to each of the first five contestants. Second Series—A silver medal to 1 Kings III 4-15.

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

Easy to Take Easy to Operate Because purely vegetable—yet so strong, prompt, healthy, satisfactory.

## Hood's Pills

will be asked to guarantee bonds and in return it will have practical control of rates with the right of buying out the various lines at the end of a period of years.

In connection with the scheme it is said water power for the development of electricity, telephon's and telegraphs have all come under discussion between Mackenzie & Mann and the government, but whether any decision was arrived at is uncertain.

The terms under which the Mackenzie interests are operating the Coast Line from Yarmouth to Halifax are to be reviewed and several changes made, all said to be for the benefit of shippers and passengers.

other prize or not. Each usual will be suitably engraved, giving the name of the winner and for what it is awarded, and in the like manner each Bible and wering. 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. 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.

## CASTORIA

The Kind You Have Always Bought, and which has been in use for over 30 years, has become the signature of and has been made under his personal supervision since its infancy. Allow no one to deceive you in this. All counterfeits, imitations and "Just-as-good" are but experiments that trifle with and endanger the health of Infants and Children—Experience against Experiment.

## What is CASTORIA

Castoria is a harmless substitute for Castor Oil, Paregoric, Drops and Soothing Syrups. It is Pleasant. It contains neither Opium, Morphine nor other Narcotic substance. Its age is its guarantee. It destroys Worms and allays Feverishness. It cures Diarrhoea and Wind Colic. It relieves Teething Troubles, cures Constipation and Flatulency. It assimilates the Food, regulates the Stomach and Bowels, giving healthy and natural sleep. The Children's Panacea—The Mother's Friend.

## GENUINE CASTORIA ALWAYS Bears the Signature of

*Charles H. Fletcher*

## The Kind You Have Always Bought

In Use For Over 30 Years.



"Imitation is the sincerest flattery." But you don't want an imitation of

## "Progress Brand" Clothing

Look for the label that protects, to insure getting the genuine.

Sold and Guaranteed by PROWSE BROS.

## Subscription Coupon

The coupon below can be used for new or renewal subscriptions. To the Guardian Pub. Co., Charlottetown

Dear Sirs: Enclosed please find \$—being subscription to the Guardian for..... years

Yours Truly

Name..... Post Office.....

I understand this amount will give

Miss..... Address.....

County..... a total of..... special votes in the "Big Free Trip" contest to New York City and return. \$1.00 subscription wins 2000 special votes \$1.25 subscription wins 3000 special votes \$1.50 subscription wins 4000 special votes and so on, every additional 25 cents winning 1000 extra votes.