

P. E. Island Mutual Fire Insurance Company Directors' Report

Your Directors wish to submit the seventh financial statement of the amalgamated Companies for the year ending the thirty-first day of December, A.D. 1947. This would be the 49th year the original Prince Edward Island Mutual Fire Insurance Company would be in operation...

Table with 2 columns: Item and Amount. Includes Stores (\$9,508.00), Mills (\$3,500.00), Garages (\$2,000.00), Schools, Halls and Churches (\$1,673.00), Urban losses (\$454.65), and various other items.

MUTUAL FIRE INSURANCE CO.

STATEMENT OF INCOME AND EXPENSES for the year ended December 31st, 1947

Table with 2 columns: Description and Amount. Includes Income (Net Premiums collected \$83,140.46, Interest received \$9,629.93) and Expenses (Agents' Commissions \$12,908.12, Losses incurred \$52,444.87).

BALANCE SHEET December 31st, 1947

Table with 2 columns: Description and Amount. Includes Assets (Cash on hand and in banks \$9,418.12, Premium Notes Receivable \$410.35) and Liabilities (Unpaid Loss Claims \$2,000.00, Agents' Accounts \$147.01).

AUDITORS' REPORT

We have audited the records of the Prince Edward Island Mutual Fire Insurance Company, and verified the cash and bank balances and securities. As all insurance is on the premium note plan, the reserve for unearned premiums described in section 68(4) of The Insurance Act is not required.



J. H. BOUDREAU

MONCTON, January 28 — The appointment of J. H. Boudreau as supervisor of car service for the Campbellton division, Canadian National Railways, was announced here today by J. P. Johnson, vice-president and general manager, Atlantic Region, of the C. N. R. Mr. Boudreau's headquarters will be at Campbellton.

The provisions of the Income Tax Act which was amended last year. The net surplus above added to our net assets at the beginning of the year makes our net assets at the end of the year amount to \$260,195.10.

Your Directors feel that the time is most inopportune, for any reduction in premium rates, because as we increase our reserves, our liabilities, that is our insurance carried, has also increased.

The surplus which has been obtained together with the reduction in the amounts due on mortgage securities, has enabled us to purchase Bonds of the three Maritime Provinces.

The average commission paid to the Agents for the year amounts to 15.5% of the premium income. The expenses of administration of the Company amounts to 11.8% of the income.

The finances of the Company have been kept in a liquid state. Your Directors trust that the current year will be a successful year and will again demonstrate the benefit of that co-operative principal which underlies the system of mutual insurance.

In closing your Directors report the loss of one of the Agents of the Company in the person of Mr. John A. Thompson of Kensington. The late Mr. Thompson served this Company well and truly for a long time, and at his death he was the senior Agent of the Company. This Company and the community in which he lived have suffered a great loss in the passing of this man.

Mr. W. B. Warren of Margate has been appointed in the place of the late Mr. Thompson. Respectfully submitted this Twenty-seventh day of December, A.D. 1948. Oscar Johnstone, Walter G. MacKenzie, T. Leland Linkletter, committee on behalf of directors.

Canada To See London-Styled Spring Attire

LONDON, Jan. 27 (CP) — The spring collection of dresses designed by couturier Arthur Banks will shortly be shown in Toronto and Montreal, and possibly in London, Ont., it was announced at the collection's unveiling here.

Three new British materials will be included in the display — a half-cord Worcester, carried out in such combinations as yellow and black; a nylon tafetta and a crackle nylon.

The crackle nylon is self-patterned with the pattern shrunk into the cloth, giving it almost a quilted effect.

Points in designing are the mid-calf length for day wear, with a few calf-length evening dresses which, combined with coques, may be worn as dinner and cocktail dresses also. These are mostly in satin-backed bengaline and slipper-satin. Both sides of the bengaline are used for effect, the shoulder, neckline or waist often accented by a contrasting color, usually in petersham.

Banks is using front gathering and draping, slight hip accentuation using only the straighter lines. The half-cord Worcester is shown in a severely-cut suit with a long-backed adaptation of the tail-coat jacket and contrasting colored skirt.

A straight-cut black evening dress with a wide full at the skirt, sweeping up the left side almost to the waist, shows the Heathcote tafetta, while the crackle nylon is presented in a full, crinoline-skirted evening dress.

With the pettop skirts, Banks uses long, classically-cut jackets with or without slight hip accentuation, the hip effect generally carried out in the fitting or draping of the pockets.

Alberton

Mr. Herbert Brown is enjoying a month's holiday with his wife and family here.

His friends will be pleased to know that Mr. Alf Gillis has arrived home from Toronto much improved in health.

Miss Margaret Ready was a weekend visitor to Alberton the guest of her cousin Mrs. Alton O'Brien.—A

Mr. Leo MacDougall returned to his home in Alberton South by motor, after a ten day visit with friends in Halifax, N. S.

Mr. Seifert Rayner is attending a Drama Course, which is being sponsored by the Adult Education Council in Charlottetown.

Mr. and Mrs. Austin Murphy recently arrived home, from an extended visit with members of their family in New York, and other parts of United States, and are receiving a cordial welcome from their friends.

Mrs. James Kinch was hostess at most enjoyable card party at her home Monday evening. Pretty prizes were presented to the lucky winners. The hostess served a delicious lunch. Proceeds were donated in aid of the Parish Fund.

Few sports at Alberton are a greater than curling. The new rink situated at the west end of the skating rink is always the centre of a crowd, who are patiently awaiting their turn to show their speed and dexterity. Great interest, keen competition, and a splendid display of curling marked all recent games.

The Dock Community Club held a sale of home cooking in Mr. J. W. Don Campbell's store on Friday afternoon. The proceeds of which go towards the purchasing of a pump and sink for Union School. The members of this club are to be commended on the keen interest they are taking in their school. Many of the recent improvements to the interior and exterior as well, are the results of the ladies' activities.

Hockey, always a popular sport here in town, assumes a new significance this winter. Arrangements have been made for a game with the O'Leary players this week. In preparation for their first game the "Regals" have already held several practices under the watchful eye of Mr. Harvey Hutt, the coach. As there is an abundance of promising material, we feel certain that the Regal puck chasers will make a very creditable showing against any of the competing teams.

The Ladies' Aid of the Western Hospital held its regular meeting at the Nurses' Home on Friday evening with the President Mrs. John Pratt in the chair. The chief item of business was a discussion of a card party, and social evening to be held in the Women's Institute Hall on Monday evening, January 28th. The minutes were read by the Secretary, Mrs. W. Matthews, and approved. Correspondence: letter of thanks from the Reverend Sisters, for lovely Christmas gifts received from the Aid. A brief discussion on sewing meeting was held, but nothing definite was planned for the present. At the close of the meeting dainty refreshments were served by the hospital staff.

The annual Congregational meeting of the Alberton Presbyterian Church was held on Tuesday evening, January 16th, with the minister, The Rev. Geo. B. Cunningham, in the chair. Following a brief devotional period, the minutes of the last annual meeting and several succeeding business meetings were read by the Secretary, Miss Margaret Forsyth. Reports received from the various societies were most gratifying, and showed an active year's work; the Treasurer's report also showed the finances to be in a sound condition. Four trustees, namely Harold Horne, Howard Clark, R. G. H. Lywood and V. J. Campbell were appointed to replace those who had moved away or were deceased. The following Board of Managers was also appointed: Messrs David Hodgson, R. G. Haywood, V. J. Campbell, James Gard and Howard Clark. A hearty vote of thanks was tendered Mrs. Howard Clark for her faithful and untiring services as organist and choir-leader. Lunch was served by the ladies, and a social time enjoyed. At a late hour everyone departed, looking forward to an even brighter and better year in 1948.

The Alberton Auxiliary, Women's Missionary Society met in the United Church on Wednesday, Tuesday afternoon. The opening devotional period was conducted by Mrs. J. M. Fraser, retiring President, who also gave a very fine detailed report of the year's work. She thanked the members for their co-operation, and asked that they give like co-operation to their new President, Miss Alice Gordon. The various reports of

the year's work were given by those in charge of same. Following a Scripture reading by Mrs. Carl Weeks, new officers were installed by The Reverend Mr. Fraser. The newly elected President, Miss Gordon, then took over the meeting, and called upon Miss Annie Leard to present the study program for the day. Miss Leard presented chapter 6 of "Great is the Company" in a very interesting manner, telling of the translation of the Bible from English to Burmese. The devotional leader for the next meeting will be Mrs. C. Arsenault and the study book, the program will be the report from the Presbytery at Summerside. Mrs. Carl Weeks kindly invited the members to her home for the next meeting.

The death of Percy Hately, Kensington, occurred at the Provincial Sanatorium on September 6th, 1947, and was deeply regretted by a wide circle of relatives and friends. Mr. Hately was the son of the late Mr. and Mrs. James Hately (nee Janie Tremblay) of Ross Valley, and was in his fiftieth year.

Following service in the Army in the First Great War, he lived in various parts of the Province and settled in Kensington about twelve years ago. In all his contacts, he proved himself to be a faithful worker, a good neighbor and a devoted husband and father. Left to cherish his memory are his wife, formerly Ruth Cameron and five children: Roy, Gordon, Donald and Arlene at home, and Elva, Mrs. Fred MacDonald, Tragedy. Two sisters also survive, Mrs. Howard McLeod and Mrs. Les Edwards, both of Summerside.

The funeral was held from the home, thence to Kensington United Church, Rev. L. M. Murray officiating. The hymns sung were "Rock of Ages" and "Bede In The Arms Of Jesus." Mr. Russell McKay sang very feelingly as a solo, "Will The Circle Be Unbroken."

The pall bearers were: Fred Davison, Harry Chappell, Arthur Larkin, Tom LeBlanc, Percy MacGurda, and Claude Clew. All his friends mourn the passing of a good kind man.

Annual Meeting Bedeque United Church

The congregation of the Bedeque United Church held their annual meeting in the vestry on Thursday evening Jan. 15, with the Pastor Rev. A. Burton Crowe, presiding. After the devotional exercises, the minister gave a very encouraging report of the year's work. He reviewed the activities of the different groups especially emphasizing the importance of young peoples work, whose meetings are being well attended and a good interest taken. Arnold Henderson, Recording steward presented a statement of the finances of the whole circuit stating that Minister's salary, Missionary and Maintenance Fund, Pension Fund and all other obligations and expenses were paid in full and a small surplus on hand. Circuit raised for all purposes over \$7000.00.

William Stavert, Church Treasurer gave the report for the Steward Board of the expenditures which included purchasing of the vestry and the purchase of a piano, and extensive repairs to the foundation of the church.

Mrs. Ralph Callbeck, chairman of the parsonage Ladies' Aid stated that they had redecorated the living room, and bought new drapes and curtains and a new kitchen stove.

The report of the Edith Thompson Y. W. A. was given by Mrs. Wilfred Craig who told of their activities during the year. Mrs. William Stavert, reviewed the work of the South Bedeque Y. W. A. and gave a very encouraging report.

Miss Louisa Callbeck, leader of the Perseverance Mission Band reported an active and successful year. Mrs. Orville Johnson, recording secretary of the W.M.S. gave a report of the year's work. They had raised their allocation and had included their funds; these societies raised over \$800.00 for missions.

The financial statement of the Cemetery was given by Melville Johnson with all expenses paid and small surplus on hand. Mrs. Burton Crowe leader of the C. G. I. T. gave a splendid report of the work of this group, stating that great interest was taken and meetings well attended.

In the absence of Harrison McFarlane, Superintendent of the Sunday School, the report was given by Mrs. E. S. Weeks. The school had a most successful year with a good attendance, a private bus had been provided for the transportation of the Chelton and Searle-town scholars.

This being the sixtieth anniversary of the building of the church a committee was appointed to assist in compiling the church history and to arrange for an anniversary Sunday during the coming summer.

It was with regret the congregation received the resignation of the organist, Mrs. John A. Stuart who filled this position for over thirty years, and a vote of appreciation was extended to her for her very efficient services during that time.

Mrs. Walter Craig was appointed organist and Mrs. Burton Crowe assistant organist. Votes of appreciation were passed for the Pastor, Organist's Choir, S. S. Superintendents, Recording Steward and all other officers of the church who assisted in carrying on the work. Meeting closed with Benediction.—B.

An interesting meeting of the Study Club took place at the home of Mr. Andrew J. N. Gallant, Monday night, after regular Co-operative Store and Credit Union collections. A new device of meeting procedure was experienced. Groups of four were seated and studied various questions, after sub-division opinions were made, the general secretary called upon each sub-division secretary for their solution of the problem. Question number one was: How can a local farmer enrich his land and keep it in good condition with the cheapest means? Meeting adjourned.—Abram V.

Men's Study Club met Wednesday night at the home of Mr. Anthony Arsenault. Education was the prevailing subject of the meeting. It was thus decided that meetings vary in questions, after sub-division opinions were made, the general secretary called upon each sub-division secretary for their solution of the problem. Question number one was: How can a local farmer enrich his land and keep it in good condition with the cheapest means? Meeting adjourned.—Abram V.

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In Memoriam PERCY HATELY

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Left to cherish his memory are his wife, formerly Ruth Cameron and five children: Roy, Gordon, Donald and Arlene at home, and Elva, Mrs. Fred MacDonald, Tragedy. Two sisters also survive, Mrs. Howard McLeod and Mrs. Les Edwards, both of Summerside.

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Abrams Village And Vicinity

Mr. John L. Arsenault of Abrams Village is now home.

Mr. Sylvère J. Gallant of Abrams Village is now in possession of his recently ordered tractor.

His friends are sorry to hear that Mr. J. N. A. Gallant of Egmont Bay is kept to his home by sickness.

News of little Shirley Arsenault of St. Chrysostome are said to be good. Only partial paralysis is now appreciated.

Mr. Peter Arsenault, student at L'Assomption College, cannot yet resume his studies owing to a sudden attack of measles.

Mrs. Filmon Arsenault of St. Chrysostome has been admitted recently to the Summerside Hospital.

Mr. and Mrs. Busibe Bernard of Urbenville, left the district recently. They intend to take a trip to the United States.

Mr. Edmond A. and Edmond A. P. Arsenault of St. Chrysostome, are now in Montreal. Mr. Edmond A. is reported working in a garage.

Mr. Louis C. Gallant of Abrams Village was suddenly hit by a paralytic stroke. Mr. Gallant was playing cards, when he discovered the illness that overcame him. His case, however, is not critical.

Among those in attendance at the Charlottetown Study Courses, we observe: Mr. Cyrus P. Gallant, of Urbenville, Mr. Leo Arsenault, Mr. Frank Arsenault, Mr. Aubin J. Gallant, all of Abrams Village.

A Home and School Association was formed in the St. Hubert district lately. Responsible for this organization are Mr. Theophile Arsenault, B. A. teacher and Mr. Emile Buote, teacher. Meetings are to be held monthly on the last Monday of each month.

Measles epidemic is still prevalent in certain homes of Abrams Village. However, school has not shut its doors. The disease is now reported as jeopardizing Egmont Bay, district school attendance and that of St. Chrysostome.

St. Chrysostome Study Club meeting was held Friday at Mr. Arthur Arsenault's home. A plan for school improvement was adopted. It was decided that a sample of the school water be sent to a laboratory for analysis. The Club also passed to buy two drinking containers. A bingo was scheduled for the home of Mr. Pacific Gallant. Monday is to be reserved for working at the local Co-operative Branch. Before parting, a game of cards was enjoyed by all members. Next meeting at Mr. Theodore P. Gallant.

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CRYSTAL RINK, SUMMERSIDE THIS WEEK

Wednesday—3 to 5: Skating 7:30: Double header hockey, Summerside Klansmen Juveniles vs. Kensington Juveniles and S'ide Kinmen Bantams vs. Kensington Bantams Thursday — 8 to 10—Skating.

S'ide Bowling

Results of Commercial Bowling League played on Wednesday night at Capital Bowling Alleys, Summerside. High single F. DesRoche 316. 2nd high single Joe Arsenault 264. High three Joe Arsenault 764. 2nd high three R. Bernard 753.

Dougbys: R. Clough 180 180 211. S. Cameron 188 194 180. F. DesRoche 187 188 215. H. Landry 98 187 143. Low Score 102 140 133. Total—2586.

Joe's Boys: J. Arsenault 154 140 208. A. Arsenault 102 192 123. C. Wedge 213 247 153. J. Arsenault 276 274 214. D. Harkness 219 179 192. Total—2991.

Kingsmen: S. Bernard 179 191 193. A. Gallant 170 196 165. J. Grady 137 205 260. H. Gaudet 195 236 176. F. Cloutier 166 128 167. Total—2769.

MacQuarries: S. McDonald 160 217 147. E. Gallant 218 144 128. W. Arsenault 136 225 162. R. Morrison 206 164 142. E. N. MacQuarrie 178 157 168. Total—2688.

Are's: L. Arsenault 102 146 135. S. Walsh 145 184 201. L. Spencer 163 228 150. E. Gallant 180 153 185. M. Baltzer 138 200 139. Total—2457.

Teachers: D. Lidstone 178 109 140. E. Pines 158 105 169. F. McNeill 168 122 98. J. Murphy 88 229 125. B. Beck 100 182 147. Total—2101.

Heart Breakers: V. Sevidant 276 201 180. B. Allen 189 168 179. L. Gaudet 134 152 140. F. Sevidant 100 138 144. E. Trainor 149 183 174. Total—2655.

Lucky Strikes: E. Smith 180 178 173. H. Rodd 174 212 102. H. Milligan 263 97 163. J. Harris 225 246 193. L. Harris 218 154 153. Total—2709.

Lumberjacks: S. Arsenault 164 170 147. S. Arsenault 221 132 117. J. McKenna 127 151 140. A. Gallant 171 178 149. Alceid Gallant 142 123 141. Total—2294.

Air Force No. 2: D. Delaney 166 230 230. H. Mozer 150 131 113. Bernard R. 218 200 328. Total—1763.

St. Pauls: H. Perry 180 140 143. P. Peters 167 228 221. E. Gallant 105 118 184. T. McNeill 169 181 221. S. Gallant 196 123 186. Total—2704.

R. C. A. F. No. 1: W. Davy 178 263 185. W. Brawley 220 158 216. D. Carson 150 212 188. P. Mickus 310 170 219. A. Lemont 200 138 204. Total—2622.

Trinity United: A. Brooks 180 120 174. R. Casley 197 188 138. D. Underwood 174 197 213. A. Harris 318 222 222. Total—2221.

Bankers: R. Jardine 194 140 128. J. Mullins 160 186 118. MacAuland 180 184 128. Low Score 159 130 120. Total—1770.

Lumber Kings: B. Thompson 126 206 182. C. Linkletter 192 209 178. L. Crane 131 204 180. H. Woodside 135 120 180. G. Lafferty 228 228 178. Total—2648.

Firing Heaps: J. Ramsay 284 134 186. W. MacFarlane 194 284 180. H. Gallant 172 182 179.

GREENMOUNT & VICINITY

Miss Jean Rayner spent the week-end at her home in Greenmount. Mr. Willie Getson, Kildare Capes, was a passenger to Summerside during the week, where he visited his brother in the P. O. Hospital.

Messrs. Russel and Percy Rayner returned home from N.B. last week. They report much snow in the woods. Many friends are indeed pleased to learn that Mr. Ernest Getson, Kildare Capes, who entered the P. O. Hospital for treatment, has returned home feeling much better.

The people in and around Tignish have been very fortunate to be able to secure the services of Mrs. John Cameron, R.N., on several sick calls.

Those from this district who had planned to see the picture which was shown in Alberton last week of the Louis and Walcott fight met with a bit of disappointment when storms and bad roads forced them to cancel their plans. This being a picture out of the ordinary, it was looked forward to for some time. It is rumored the Royal Wedding will be shown and it is hoped the weatherman will deal with us more kindly as several wish to see it.

Owing to the illness of Dr. J.A. Johnston, Tignish and surrounding districts are left without a doctor. For the past two weeks the snow plow has been unable to get through to Tignish from Alberton, thus the road has been left in a state which horses are unable to break, because of cuttings being filled with the almost continuous fall of snow. This causes much worry as one never knows when a doctor may be needed. Let us hope something will be done in the near future to clear up this critical situation.

RECORD SNOWFALL AMHERST, N. S. — (CP) — A record snowfall of 33.5 inches was recorded here for December although it snowed only seven days in that month. The 38-year average is 16.1 inches.

THREE-DAY GROCERY SPECIALS JANUARY 29, 30, 31

Your chance to save on: FLOUR, TEA, etc. DUGGAN and DUGGAN French River

PROFESSIONAL CARD T. Earle Hickey

Chartered Accountant Office at 15 Granville Street Phone 575 Summerside

BOWNESS FUNERAL SERVICE and AMBULANCE

SUMMERSIDE DAY AND NIGHT Phone 77-1 and 77-2

YOU CAN DEPEND ON



Sold By R. T. HOLMAN LTD., Summerside and Charlottetown Guaranteed Satisfaction Since 1857

ASPIRIN advertisement: STOPS HEADACHE Even for double the price you can't buy anything better than ASPIRIN

NOTICE advertisement: The Annual Meeting of the KINKORA DAIRY ASSOCIATION will be held on TUESDAY, FEB. 3 at 3 P.M. in KINKORA HALL J. W. FARMER, Secretary.

COUGH advertisement: HOW OFFENSIVE Get this quick 3-WAY RELIEF! Offensive cough due to cold, smoking? Get this safe, prescription type formula of proven cough-relief ingredients long used by doctors. Not a narcotic. Let children enjoy freely. Gives quick, long-lasting relief 3 important ways: 1. Sooths throat irrit. 2. Soothes raw, inflamed membranes. 3. Helps loosen phlegm.

LUMBAGO PAINFUL JOINTS LAME MUSCLES, SPRAINS Quickly Dispersed By NERVILINE