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When writing please give full particulars as to your business activities. All replies will be acknowledged and held in strict confidence.

**Northern Electric**  
COMPANY LIMITED

**Ass'n. Reports Active Year In Life Insurance**

The following report was delivered by the retiring president, Mr. V. S. Ling, C. L. U. at the recent annual meeting of the P. E. I. Life Underwriters Association:

"Another year has passed and has seen a great year in the life insurance business. The life insurance companies continue to perform an essential public service in providing protection against loss of income resulting from death or incapacity due to old age. The record of life insurance in this country is an enviable one. The companies are soundly managed and well administered. The remarkable development has been due to the spirit of healthy competition, intelligent agency system and the enactment and administration of sound insurance laws.

"In the economic life of the country, life insurance goes far beyond social security to the individual, for the nature of the business has made of the life companies large and important financial institutions which contribute greatly to the development of a country.

"Life insurance may be a mystery to many people who own policies and pay premiums. While it has many complex aspects it is essentially very simple. Broadly speaking it is a co-operative plan by which a large number of people share the risk and provide against the uncertainties of life; a task generally impossible for the individual to accomplish by himself. Life insurance is 'Big Business' because it represents savings of over 4 million Canadians with some 11 billions of insurance in force and almost four billions of dollars of assets. The best way to get a picture of what life insurance does is to see what life insurance itself might say if it could speak as a human being.

**'I AM LIFE INSURANCE'**

"I am not a father—yet the welfare and education of sons and daughters everywhere are my great concern.

"I am not a husband—but the security and happiness of all wives are under my protection.

"I am the prudent and faithful friend of the widow, the orphan, the disabled and the aged.

"I provide security and contentment for the old man and make his old age serene and bright.

"I give the young man courage and enable him to take advantage of his opportunities. I give him an optimistic outlook, a sense of security and help him to maintain his self-respect.

"I have taken an active part in the economic and social life of the nation. My resources have helped the farm, the factory and the railroad. I have helped build and sustain the nation.

"I have been tested by time. Other institutions pass, but I remain. Neither prosperity, nor calamity, nor depression have made me break faith with those who trusted me nor made me violate the trust reposed in me.

"The wise man knows me and welcomes me. I ask for little: I give much in return. I give him freedom—freedom from care—freedom from a heavy heart—freedom from financial failure.

"He who places his faith in me shall never want. I am life insurance."

**Year's Activities**

"Our annual Congress this past year was a great success despite the inclemency of the weather with some fifty agents in attendance. Our special speakers were Messrs. A. Gordon Nairn, Executive Vice-President, Life Underwriters Association of Toronto; Fernand de Haerne C.L.U., Dominion President; Steele C. MacKenzie, Sup't. of Agencies Dominion Life Assurance Company, Waterloo, Ontario; and Frank See, C.L.U. with New England Mutual, St. Louis, Mo.

"These congresses are a great educational medium for the life underwriter and a means for the agents to get better acquainted and have a greater appreciation for each other. The meeting was under the joint chairmanship of the President and H.C. Bohaker, regional vice president.

"At our meetings we were fortunate in having instructive addresses for the Life Underwriter.

"Mr. D.W. Morphy, C.L.U., Sup't. of Agencies for the Empire Life Insurance Company addressed the August meeting on "Success in the Field Today". He pointed out many factors which the underwriter must observe in order to become a success.

"At the October meeting we

**Cut Food Bills With Bread**

**NEVER FAIL OMELET**

4 beaten egg yolks, add 1/2 cup crumbled bread—seasoning and 1/2 cup milk. Lightly fold in 4 beaten egg whites. The bread makes this a bigger, foamier omelet—no worries about it falling.

**BREAD PUDDING**

It's nutritious, delicious, in a variety of flavours—chocolate, caramel, raisin, coconut, or top with jelly or meringue. The basic recipe is 1 cup bread to 2 cups milk—1 egg, 3 tbs. sugar, and flavourings. Set in pan of hot water and do bake it slowly. There's a world of difference in bread puddings. Care makes the kind that's just right in the middle—tasty brown on top—an economical treat.

**STUFFED SHOULDER**

Buy a shoulder of lamb or veal. Ask the butcher to bone it. Stuff the cavity with savoury bread dressing. Roll and tie firmly. Roast. Fine flavour—more servings and economical.

**HOT SUPPER SPECIAL**

In buttered casserole—2 cups bread cubes and 1 cup grated cheese arranged in layers. Now beat 2 eggs with 2 cups milk... and add seasoning. Pour over bread and cheese. Set in pan of hot water. Bake until firm. Easy—economical and 'oh! so tasty.

**Bread makes more MEAT LOAF or MEAT PATTIES**

1-1/2 pounds minced beef and pork add 1-1/2 cups soft bread crumbs—your favourite seasonings such as onion, catsup or mustard, and 1 cup liquid (milk or water). More servings—the same food value—delicious flavour.

heard a talk by Major Alex Knox on "The Effect of the Dominion-Provincial Agreement on Succession Duties". This was received with much interest as the average person is not aware of the great change in this field of taxation.

"On several occasions we heard some sales talks from the Master Salesmen Recordings which were well received.

"During the year your membership committee put forth some effort to increase our membership with the result that five new members have joined the association but there are other full time men who enjoy the benefits and as yet have not become members.

"Last year we had two members studying for the C.L.U. degree. Mr. Cyrus Shaw, Moncton, successfully wrote Part I of the 2nd year examinations while your president was successful in his first year's exams and received the C.L.U. Certificate. We sincerely hope that more full time men will avail themselves of these studies.

"Part time agents—We had several discussions at our meetings and also at a managers' meeting regarding the part-time agent with the result that at present there are fewer in the field and those coming into the business are being more carefully selected so as not to bring discredit to the profession.

"During the past year seven of our members received the National Quality Award. This award is a presentation from the Dominion Association to the agent with respect to a certain volume of business with a high persistency for at least the two preceding years.

"Those receiving this award were Messrs. E.C. Johnstone, C.L.U., Dominion Life; H.C. Bohaker, Sun Life; J.H. McIver, Melville Bell, R.H. McNeill, and W.B. MacDonald, and A. J. Murphy.

"In closing I wish to thank the executive and members most sincerely for their generous support and cooperation at all times during the past year to make this year a success. I make special mention of the work of the past president, Mr. R.J. Rupert, C.L.U. His efforts in planning for the Sales Congress were much appreciated, and his report of the Dominion Association Convention held in Toronto last January gave the members much light on the proceedings of the conventions and actions of the Association.

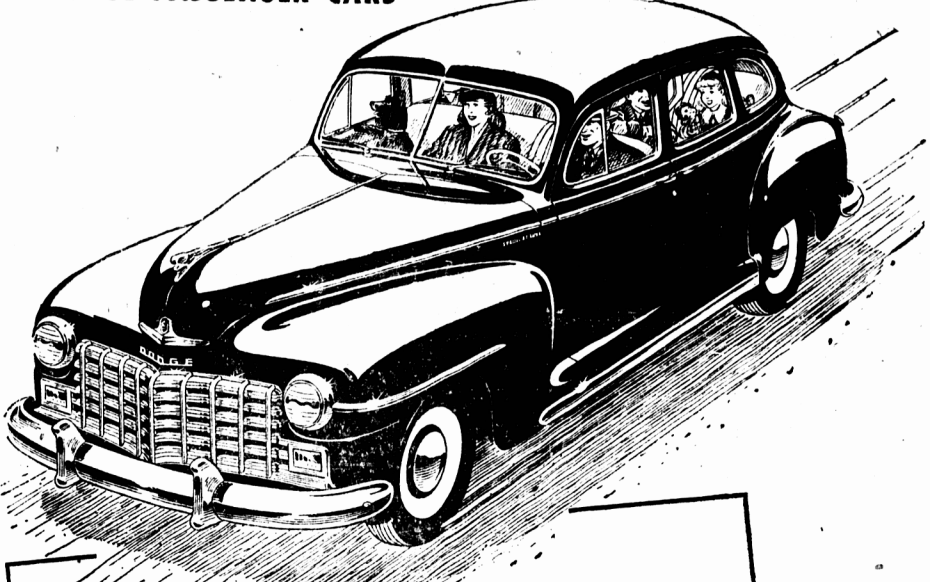


**BOTTLE BABY**

B. E. Pfird, of Landis, N. C., is feeding his eight-week-old New Hampshire Red chicken, who grew up in the five-gallon bottle which has been its home since it was one week old. Air vents in the side of the bottle enable the chicken to put her head through to eat. She seems as healthy as any fowl that has the run of the farmyard. Pfird is co-owner of a feed store which is experimenting with a special feed compound that makes hens lay eggs with red or green yolks. Other colors are hoped for later.

**Another DODGE Extra:**

**SUPER CUSHION TIRES NOW STANDARD EQUIPMENT ON ALL DODGE PASSENGER CARS**



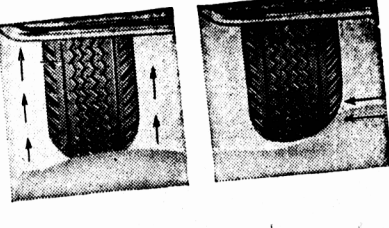
**DODGE SAFETY-RIM WHEELS WITH SUPER CUSHION TIRES GIVE YOU ADDED SAFETY AND A SMOOTHER RIDE**

DODGE again adds a luxury car "extra" to all its passenger cars—unique, new-design Super Cushion tires to assure you greater comfort and safety. Combined with the new, wider Dodge "Safety-Rim" wheels, these bigger tires set a new standard of safety. They run cooler which lessens the chance of a blowout. Should a blowout occur, the deflated tire stays on the "Safety-Rim" wheel—even at high speed—allowing safe, straight stops.

Super Cushion tires use only 24 pounds air pressure yet they carry 26% more air volume, which greatly reduces road vibration. They cushion the car against crosswise shocks—the softer tires taking the jars when they hit ruts, stones or rough pavement.

This newest "Extra" joins such other outstanding Dodge extra features as: "Safety-Rim" wheels; Full Floating Ride; 6-cylinder brakes; an oil filter; four rings per piston; All-Fluid Drive on Custom models.

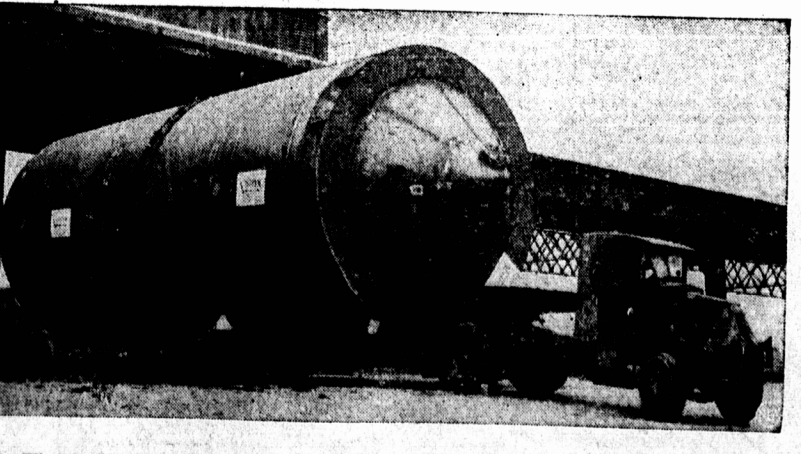
Dodge engineers have done wonders to cushion cars against up and down shocks. (left) Lateral, or crosswise, shock had never been satisfactorily absorbed until Super-Cushions were produced. These bigger, more cushioned tires soak up lateral shock (right) giving a smoother, steadier ride.



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What to do with a steel tank that turned out to be too big for any of the bridges leading to its destination only a few miles away? That's the problem facing a St. Louis, Mo., boiler works which made the huge shell pictured above. They decided that the 15 x 30-foot, 30-ton tank may have to be sealed and floated across the Mississippi for delivery to its purchaser.



Canadian songbird and actress Deanna Durbin "has come to a friendly parting of the ways" with husband Felix Jackson, 30 years her senior, her lawyer announces in Hollywood. Deanna formerly was married to Vaughan Paul, but they were divorced after 2 1/2 years. She was Jackson's fourth wife.



Discovery on a Jersey City, N. J., pier of an apparently contraband shipment of 65,500 lbs. of TNT being loaded aboard a ship for Palestine led New York police to the suspected source of supply—a three-story warehouse in the Bronx. Here a reporter looks over a crate in the warehouse marked for Tel Aviv, incorrectly addressed "Tel Aviv".



Old tree stump near the Prussian victory monument in Berlin's destroyed Tiergarten, was a lucky find for this German, 52. It means fuel to keep his 10 children warm.

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