

Appeal From South Africans

CAPETOWN, Feb. 8.—(CP)—Prime Minister J. G. Smuts, paid a special visit to the Cape...

Future of Canada Depends on Individual Initiative Says Mutual Life President

Emphasizes Opportunities of Small Businesses, Louis L. Lang Points Out That 76% of Manufacturing Establishments Have Less Than 50 Employees

Need of Co-Operation by Government, Management and Labour is Stressed

Value of Life Insurance Emphasized by War

Waterloo, Ont., February 7: Declaring that "freedom is no word for a tired and hesitant people" that all factors necessary for huge and successful production of goods and services are present in Canada...

Canada's Relationship With Other Nations

"No nation or people in the world can now stand apart or alone," he asserted when discussing Canada's increasingly important role in international spheres...

Importance of Individual Initiative

"Canada compares favourably with other countries in the degree of progress so far attained in demobilization, rehabilitation and reconstruction," Mr. Lang asserted...

Small Businesses Prevalent in Canada

Mr. Lang quoted figures which emphasized the prominent place which small businesses, reflecting individual initiative and enterprise, occupy in the economic life of Canada...

Relaxation of Government Controls

Continuing his discussion of the factors which will make for a prosperous and united Canada, Mr. Lang called for modification, and abolition as soon as possible, of Government controls...

General Manager Comments on Mutual Life Statements

Government Bonds 74.2% Total Bond Holdings Assets and Earnings Analyzed

Mr. W. H. Somerville, Vice-President and General Manager, reported when dealing specifically with the progress of The Mutual Life during the past year...

LONDON.—(CP)—A. W. Evans, manager of the George's Club, Windsor, for more than 80 years...

LONDON.—(CP)—The 1939-40 year is to be awarded all personnel who manned the life-boats of the Royal National Life-Boat Institution in the United Kingdom...

Mutual Life President

\$70,000,000, constituted a record in the Company's history. For each of the past 5 years the company has shown an increase in insurance in force...

When dealing with sales of new insurance the speaker said: "For many years between 30% and 40% of our business has been done by persons buying their first life insurance policy, usually at a fairly young age..."

It was reported by the speaker that the number of increasing number of people in the lower income brackets are purchasing life insurance...

Death Claims Exceed \$6,000,000

War claims accounted for 22 per cent of the total death claims of \$6,000,000 in 1945. The total paid in 1945, as compared with 24 per cent of the claims in 1944...

Asses

An increase of \$17,456,388 in the Company's assets, to the total of \$289,560,078 was reported. The main increase in assets is in holdings of Bonds which total \$205,928,818 of the Company's total assets...

Mortgage Loans

Mortgage Loans and Sale Agreements totaled \$3,192,748 at the end of the year. Applications for new mortgage loans to the amount of \$3,467,172, including 223 applications for loans under the National Housing Act...

Real Estate Holdings

Real Estate Holdings, exclusive of Head Office, total \$66,685, at the end of December 31, 1945.

Extra Distribution of Surplus

The company is continuing in 1946 its policy of distributing to policyholders as much of the surplus as possible...

Moderate Interest Rates on High Grade Bonds Desirable

When discussing interest rates Mr. Lang expressed the hope that "the responsible for the fiscal policies of this country will give somewhat greater weight to the desirability from both economic and social viewpoints, of encouraging thrift, and providing an incentive to saving, through a continuation of moderate interest rates on high-grade bonds..."

Mutual Life in Strong Position

Mr. Lang also referred to the strengthening of the Company's contingency reserves as sound policy in the interests of the policyholders, to the favourable mortality which the company had experienced, and added: "It is most gratifying to report that this Company has come through the strenuous war years with assets unimpaired and is now financially stronger than at any time in its history..."

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Mutual Life President

Louis L. Lang, President of the Mutual Life of Canada, who addressed the 76th annual meeting of policyholders, held at Waterloo, on Thursday, February 7.

Memoriam

ERNEST MUTCH

The death occurred on the morning of December 2, 1945, at his home, Mt. Herbert, of Ernest Mutch, in his 81st year.

The late Mr. Mutch had always enjoyed excellent health until shortly before his death when a heart condition developed. The day prior to his death he was around as usual but passed away unexpectedly and peacefully in his sleep.

He was born at Mt. Herbert and resided there all of his life with the exception of a year in Mass., U.S.A. His home, an old Mutch home, was situated on the Mount, and he was the Rev. Herbert Mutch, and his grand uncle Robert Mutch many years ago.

He was a son of the late James Mutch and Mrs. Mutch nee Catherine Mason. His five brothers, James, David, George, John and E. Coffin, Mrs. Beatrice MacKinnon, and his sister Mrs. Margaret MacMillan, are in Vancouver, B. C.

Mr. Mutch was a very successful farmer and remained active in farming to the last. He was an elder in the United Church, widely respected and esteemed for his high character and highest integrity. He was a regular attendant not only at the Presbyterian church, but also at the nearby, Presbyterian church, Memorial.

The funeral from his home Saturday afternoon was exceptionally large. The service was conducted by Rev. E. H. MacVicar, assisted by Rev. Carlisle Webster of Charlottetown. The funeral address was given by Rev. E. H. MacVicar, and the Rev. Carlisle Webster of Charlottetown.

There are left to mourn his wife nee Lillian Jones; one son, James Robert Mutch, and two daughters, Mrs. Lillian MacAssey; 2, Louise Brazel; 2, Grade IV-1, June MacAssey; 2, Edna Coffin; 2, Grade II-1, Cecil Myers; 2, Robert Myers; 2, Marguerite Myers; 2, Grade I, R-1, Arthur Cameron; 2, Pearl Cameron; 2, Lane Douglas; 2, Dorothy Douglas; 2, Mary Myers; 2, Arthur Cameron; 2, Robert Myers; 2, Marguerite Myers; 2, Grade I, R-1, Arthur Cameron; 2, Pearl Cameron; 2, Lane Douglas; 2, Dorothy Douglas; 2, Mary Myers; 2, Arthur Cameron; 2, Robert Myers; 2, Marguerite Myers.

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THE MUTUAL LIFE Assurance Company OF CANADA. 76th ANNUAL STATEMENT December 31, 1945. ASSETS: DOMINION OF CANADA AND DOMINION GUARANTEED BONDS, Provincial and Municipal Bonds, Stocks, Mortgages, etc. LIABILITIES: Reserve for Assurances and Annuities, Incomplete and Unreported Claims, Funds on Deposit, etc. BOARD OF DIRECTORS AND OFFICERS: Louis LaCourse Lang, President, etc.

ARTIFICIAL HEAT AND LAYING HENS. Four years' work of the Poultry Division, Dominion Experimental Farms Service, with housing of laying hens has shown the use of artificial heat gave no increase in egg production over that obtained in moderately insulated houses under the severe conditions prevailing in the Ottawa Valley.

ACORA ARCHITECTS. ACORA, Gold Coast.—(CP)—An Engineers and Architects' Society has been founded in Acora, its objects being to promote the acquisition and interchange of knowledge of the engineering, architectural and allied professions.

SEND A TIN OF MECCA OINTMENT. They like to carry Mecca in their kit. It gives them quick relief from many little personal discomforts such as sore feet, chafing, insect bites, abrasions, chapped hands, athlete's foot, etc.

NEW TELEPHONE DIRECTORY. A NEW issue of the Island Telephone Directory is scheduled for publication on April 1st. Listings will be closed on February 14th. Persons who intend to become Telephone Subscribers at this time, and subscribers who wish changes made in their present listings, are urged to send their requests to our nearest Business Office at once.

Get a COLD? Hearing Bad? I suffered for weeks from a stopped-up condition in my nostrils. A bad cold prevented easy breathing, and my nose and throat were mucous-clogged. Colds cost one much more than good medicine, so I used Catarrh-o-zone. Its vapor gave me breathing comfort. My swollen nostrils were cooled and soothed. I stopped coughing. The surest way I know of to head off a cold is to inhale the anti-germ vapor of Catarrh-o-zone. I found it a natural defense against colds.

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ISLAND TELEPHONE CO., LTD. Please note carefully this closing date.