

Life Underwriters Elect Officers For 1938

TORONTO, Ont., Jan. 25—The Life Underwriters' Association of Canada held its Annual General Meeting in Toronto on January 21st.

The following were elected Officers of the Association for the ensuing year:

Honorary President Sheldon F. Muter, Metropolitan Life Ins. Co., Kitchener, Ontario.

President A. J. Irving, C. L. U., Sun Life Assoc. Co., Saskatoon, Sask.

Provincial Vice-Presidents British Columbia—K. G. MacKenzie, Mutual Life, New Westminster.

Alberta—Robert Hill, Dominion Life, Edmonton.

Saskatchewan—J. W. Craik, Excelsior Life, Regina.

Manitoba—W. McLandress, C. L. U., Sun Life, Winnipeg.

Northern Ontario—J. J. Glabas, Metropolitan Life, Sudbury.

Southwestern Ontario—W. Preston Gilbride, C. L. U., Great West Life, London.

Central & Eastern Ont.—I. P. McNabb, C. L. U., Dominion Life, Toronto.

Western Quebec—J. Cooper Smeaton, Sun Life, Montreal.

Eastern Quebec—E. Germain, Mutual Life, Quebec City.

New Brunswick—W. J. Dalziel, Canada Life, Moncton.

Nova Scotia—W. P. Moore, C. L. U., Confederation Life, Halifax.

Prince Edward Island—A. R. Mellis, C. L. U., Imperial Life, Charlottetown.

Chairman, Board of Directors F. C. Hoy, C. L. U., Canada Life, Toronto.

Honorary Treasurer J. C. Ross, C. L. U., Travelers Inc., Co. Toronto.

Honorary Secretary C. V. Earl, C. L. U., Sun Life, Toronto.

Registrar of the Institute of Chartered Life Underwriters.

E. Newton Joy, C. L. U., Great West Life, Toronto.

Chairman, Executive Council of the Institute of Chartered Life Underwriters.

J. M. Toy, C. L. U., Sun Life, Toronto.

Chairman, Membership Committee V. C. Hild, C. L. U., Canada Life, Hamilton, Ont.

Additional Members of the Board of Directors H. C. Henderson, C. L. U., North American Life, Toronto.

J. Vidan, C. L. U., London Life, Bramford, Ont.

R. Vise, C. L. U., Imperial Life, Toronto.

E. L. Sackville, C. L. U., Manufacturers Life, Peterboro, Ont.

C. F. Dunfee, C. L. U., Great West Life, Toronto.

W. Berle Smith, C. L. U., Mutual Life, Toronto.

F. Robinson, C. L. U., Mutual Life, Montreal, Que.

The Life Underwriters' Association is a Dominion-wide organization with 144 local Associations from coast to coast, many of which were represented by delegates at the Annual Meeting.

The objects of the Association cover a wide field including the better education of the insurance salesmen. Courses are conducted and examinations held leading to the title and designation C. L. U. (Chartered Life Underwriter).

The Association has done and is continuing to do valuable work in eliminating unethical and bad business practices in the field of life insurance selling.

As life insurance is probably the greatest co-operative enterprise in existence so co-operation is much in evidence in the internal organization of the Institution.

The Life Underwriters' Association, in close co-operation with the life insurance companies, is constantly striving to raise the standards of the life insurance fieldmen to the end that the lot of the life insurance salesman may be improved.

It pertains to selling better conducted and the service rendered to the public be placed on the highest possible plane.

MISS FRANCES STEVENS (Truro Daily News and Citizen Sun Jan. 20)

Last tributes of many friends were paid when the funeral of Miss Frances Stevens was held from her apartments in the Stanley House, Wednesday afternoon.

The large and representative number of friends attested in a fine way to the large connection which was the deceased's and the wide circle of acquaintanceship she enjoyed.

Quiet and dignified and in keeping with the last requests of the deceased, services were conducted by Rev. E. J. Barras, pastor of First Baptist Church, of which she had been a faithful member and a valued personality in its many affiliated organizations.

During the course of prayer Rev. Mr. Barras paid tribute to the deceased and to her life of quiet, modest service which was hers in the interest of fellowman-kind. Hymns sung by members of First Baptist choir under the direction of Mrs. Helen Embree were "The Old Rugged Cross" and "Nearer My God to Thee" both particular favorites of the deceased, while a male quartet composed of Prof. A. Bartling, James L. Johnston, Percy and Howard Kennedy, rendered "The Christian's Good Night," a selection befitting the occasion.

Funeral services were conducted by Rev. Charles Armstrong, William Hopper, Albert Getzler, James Read, Alfred Crowe and Russell Davison.

While many had gathered to tender the personal sympathies to the bereaved relatives, floral tributes from relatives, friends and organizations from far and near banked the casket in a beautiful array.

Committal took place in the vault at Robie Street cemetery where they will lie awaiting interment in the family plot in Robie Street cemetery beside those of her father and mother.

Out of town relatives, attending included two sisters, Mrs. H. C. Brown of Charlottetown, and Mr. B. R. Brownell, of White, Mass., and an aunt, Mrs. A. S. Murphy of Wallace.

WEARS UNION COLORS LONDON—Barbara Burke, South African track star, left London with the British team for Australia but she will represent her native country in the Empire Games at Sydney, Miss Burke lives in England.

Sea View and Vicinity The weather of the past week has been ideal winter weather bright and frosty and the travelling has been good too. The ice on the bays and rivers is also good and bushed to show all travellers the best and safest routes.

Sea View rink was reopened on Wednesday evening, Jan. 12 for another winter's sport. The ice was good, there was a large crowd present to watch a hockey game between the Nationalists of French River and the Maple Leafs of Sea View. After a well fought game the score ended 4-0 in favor of Sea View.

On Friday evening the 14th the Maple Leaf team met the Stanley players in Stanley Rink and again the Maple Leaf team won the honors scoring 6-2 for Sea View. Those games are under the Wigmore-MacKenzie league.

Mr. and Mrs. Loring Raynor, Belmont, motored by the ice to Malpeque from their home and were the welcome guests of Mr. and Mrs. Stanford Pickering, for a pleasant visit.

Miss Millie Cousins entertained the members of Sea View W. L. at her home on Wednesday evening, Jan. 12th. There was a large attendance of members besides several visitors from a near-by Institute whom the members were pleasant to entertain. President presided and the meeting opened with the Ode and repeating Creed. Roll Call was answered by the members giving a New Year's Resolutions. Minutes and report of different committees followed and a business discussion of different items. It was decided to get up a variety concert in February and a committee was appointed to have charge of same. Mrs. J. R. Murphy, Mrs. Leish Sutherland, Mrs. Fred Donald, Mrs. Lorne Campbell, Mrs. Lester Duggan and Miss Marjorie Brantson. The matter of Dental Clinic was discussed and the following ladies kindly offered to donate a hooked yarn rug the proceeds to be used for this purpose. The donors are Miss Millie Cousins, Miss Luara Graham and Mrs. Charles Duggan this donation was greatly appreciated by the members. A grab bag was then brought in and each member made a grab and received a nice article realizing a neat sum. The program committee then entertained with a humorous reading by Mrs. Charles Duggan which was greatly enjoyed. The questionnaire on Child Welfare and Public Health was then discussed and filled in by the convener. A pleasing contest was then enjoyed by all and prizes were awarded to the winners. The National Anthem brought this program to a close after which the president welcomed the visitors in a pleasing manner and greetings were given from several of the visitors. Lunch was served by the hostess assisted by Mrs. Charles Duggan, Mrs. Jas. E. Campbell, Miss Luara Graham, Next meeting will be at the home of Mrs. J. E. Campbell. Roll call to be answered with suggestions for improving our Island.

The many friends of Mrs. Frank Bearisto, Malpeque are indeed pleased to learn she is making a good recovery following an appendix operation in Prince County Hospital.

The Willing Workers Mission Band of Darnley and Sea View held a public meeting in Darnley Hall on Wednesday evening. There was a good attendance and Rev. Mr. Thomas who was the guest speaker presided and after a short program given by the members Rev. Mr. Thomas gave a splendid helpful and practical address. The offering was taken to aid the work of the Band.

Miss Marion Blakeney has returned to her home here after spending some time in Kensington.

The Mission Band of Darnley and Sea View met at the home of Mrs. James Hickey, Darnley, for their January meeting. The new president, Jean McKay, presided and the devotional period was taken charge of by Louise McKay. The missionary committee then gave interesting readings. Roll call was responded to by a resolution for the New Year. The business part of the meeting followed and an interesting report by the Treasurer, Evelyn Donald. This report was encouraging and showed a spirit of willingness and self-denial on the part of the members. This band has lost several of its oldest and most enthusiastic workers. The program committee then gave several good numbers and sentence prayers and closing hymn brought this meeting to a close after which tea was served by the hostess. A committee of Evelyn Donald, Myra Hickey and Jean McKay was appointed to map out a program for 1938.

The many friends of Mr. James M. Thompson, Darnley, are sorry to learn there are no decided improvement in the condition of his health.

Mr. William Hunter is busily engaged cutting ice in the ponds for the farmers and fishermen who are busy hauling it to their homes and storing it for future use.—V.

SPECIAL ON PERMANENTS \$1.75 — \$2.50 — \$3.00 Shampoo, Wave and Manicure all for \$1.00

Empress Beauty Parlor 29 King Square Phone 1604

BRINGING UP FATHER

MR. JIGGS—BEFORE I FORGET IT WOULD YOU MIND LENDING ME A LANTERN? I WILL SAY "HELLO" TO YOU LATER—

I'LL SEE IF THE BUTLER HAS ONE DOWN IN THE CELLAR—

OH—THAT IS JUST WHAT I WANTED—NOW—WILL YOU LIGHT IT? I BELIEVE IT WILL MAKE IT EASIER TO CARRY—

YES—I GUESS IT WILL MAKE IT LIGHTER—IF THAT IS WHAT YOU MEAN—

NOW—WOULD YOU MIND TELLING ME WHAT'S THE IDEA OR DID YOU EVER HAVE AN IDEA?

WELL—I OWN A HORSE AND HE RAN IN A RACE TODAY—

AND HE HASN'T COME IN YET—I MUST GO TO THE TRACK AND LOOK FOR HIM—

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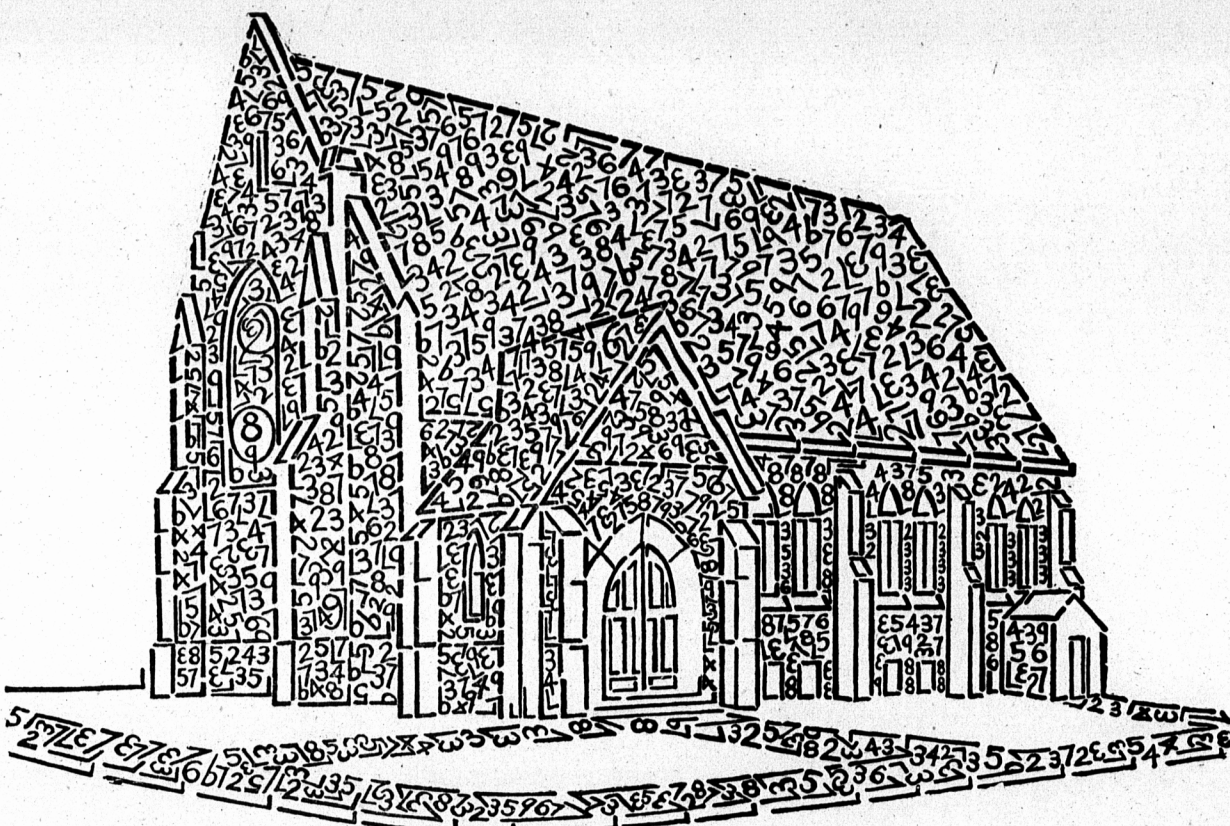
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HOW MANY Bricks In The Church

20 Prizes Offered For Best Answers.

and surrounding walks?



The number of bricks in the church and surrounding walks is the total of the figures 2, 3, 4, 5, 6, 7, 8, and 9. The 9's may be distinguished from the 6's by the fact that the "tail" of the 9 is a straight line, whereas the "tail" of the 6 is bent over to the right at the top.

WHAT DO ALL THESE FIGURES ADD UP TO?

This contest is sponsored by The Charlottetown Guardian.

20 Prizes Offered

For the correct, or nearest correct, solution, cash prizes as shown below will be paid:

Table with 4 columns: Prize rank (1st to 4th), Prize amount (\$15.00 to \$2.00), Prize rank (6th to 9th), Prize amount (\$1.00 to \$1.00).

and TEN MORE prizes of 50c each. Twenty prizes in all.

CONDITIONS

Rule 1.—The competition closes February 12, 1938. All solutions to be considered must reach The Guardian Office by that time.

Rule 2.—Any subscriber who is paid in advance to Dec. 31, 1938, is eligible to compete for the above prizes. Also any and all members of the subscriber's immediate family, living in the same house, are eligible to compete. No money need be sent with the solutions, but see Rule 5 regarding double prizes. All correspondents are considered eligible under this rule.

Rule 3.—Any subscriber who is in arrears may compete on condition that the arrears are paid and the subscription renewed to Dec. 1938. Such persons should immediately write to or call at the office of The Guardian to learn the amount of the arrears payable. Any and all members of such a subscriber's family may compete also when the subscriber has paid the arrears and renewed to Dec. 1938.

Rule 4.—Anyone not eligible under Rule 2 and not becoming eligible under Rule 3 may qualify for competition by sending in his or her new subscription, and this shall also qualify any and all of the members of his or her immediate family living in the same house.

Rule 5.—Every competitor, already qualified under Rule 2, 3, or 4, may, if he or she so desires, qualify the entry for a chance to win DOUBLE the amount of the prize that might otherwise be won. To so qualify the entry it is necessary to have it accompanied by a new subscription. Thus if a person, qualified under Rule 2, sends in a new subscription with the entry and wins first prize, that prize will be \$30.00 instead of \$15.00. A subscriber in arrears would have to pay all arrears, renew to Dec. 31, 1938, and send in a subscription for someone else in order to qualify for a chance to win a DOUBLE prize. A person not now a subscriber would have to subscribe himself, and also send a new subscription for someone else, to qualify his entry for a chance to win a DOUBLE prize. It is not obligatory to qualify under Rule 5, but such qualification gives a contestant a chance to win DOUBLE the prize that otherwise might be won.

Subscription Rates (Cash In Advance) City, \$5.—Country, \$4.—Off the Island, \$5.

CONDITIONS (Continued)

Rule 6.—Each competitor, by sending in his or her solution, agrees that the decision of the judges will be indisputable and final.

Rule 7.—All solutions must be sent on the printed form below.

Rule 8.—In case of a tie, the prize will go to the one who had sent in a new subscription with his or her solution in accordance with Rule 5. If those who tied have both, or all, sent in new subscriptions, then the prize will go to the one whose subscription on which he or she became eligible is paid farthest in advance in the year 1938. If both or all are paid in advance of Dec. 31, 1938, then the money will be divided evenly among those tying for the prize. For example: If four people are tied for first place, then the first four prizes will be pooled and divided evenly among the four people.

Cut out this form along the border lines, fill in and mail early to the Charlottetown Guardian.

Solution Number of Bricks Competition

(a)—My solution of the number of bricks in the church and surrounding walks is \_\_\_\_\_

(b)—I am eligible for the competition on the subscription addressed to the following subscriber: Name \_\_\_\_\_ Address \_\_\_\_\_

(c)—Amount enclosed on account of the above subscription, \$ \_\_\_\_\_

(d)—New subscription. Name \_\_\_\_\_ Address \_\_\_\_\_

Second new subscription. Name \_\_\_\_\_ Address \_\_\_\_\_

Amount enclosed for new subscriptions, \$ \_\_\_\_\_

Name of contestant \_\_\_\_\_

Address \_\_\_\_\_

Date \_\_\_\_\_ 1938

NOTE: Sections (c) and (d) are for use only if subscription is not paid in advance of Dec. 31, 1938, or if sending in one or two new subscriptions. All new subscriptions must be paid for one year each.

--By George McManus

DON'T BULLY CONSTIPATION

If you suffer from common constipation, due to lack of bulk in the diet, harsh cathartics don't get at the cause of your trouble. You can avoid this kind of constipation by eating Kellogg's All-Bran. This tasty cereal not only contains the intestinal tonic vitamin B, but also provides the bulk you need. It absorbs moisture...softens like a sponge into a water-softened mass that encourages and aids natural elimination. Use Kellogg's All-Bran in muffins, or as a breakfast cereal. But eat All-Bran every day and drink plenty of water. Made by Kellogg in London, Ont.



Hickey's

The best leaf and the longest cure give you the most lasting and delicious chew when you ask for H & N Black Twist. You'll have the time of your life trying to chew the flavor out of this fine tobacco.

BLACK TWIST CHEWING HICKEY & NICHOLSON