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Insurance In Force Crown Life Mounts

President G. Howard Ferguson Commends Public For Maintaining Safeguards

ASSETS AUGMENTED

TORONTO: — Crown Life Insurance Co. had 116,000 policies in force for a total amount of over $276,000,000 at the end of 1942, representing a gain of $25,301,176 over 1941, and the annual report revealed its financial position to be stronger than at any previous time in its history, Hon. G. Howard Ferguson, president, stated at the 42nd annual meeting. He said that assets exceeded $53,000,000.

After referring to "the co-operative character of life insurance institutions," Mr. Ferguson said:—

"In time of peace life insurance is the militant champion of thrift—of the responsibility of every man to face his personal obligations and to husband his resources against the day of need. In time of war these objectives were no less steadfastly maintained—but with this difference—that whereas in normal times the company's income was put to work in the constructive enterprises of peace, it is now chiefly devoted to producing the vital implements of war."

In furtherance of its general policy, the company last year added to a reserve fund set up two years ago to provide for contingencies. The fund at Dec. 31 last stood at $700,000. "This amount," Mr. Ferguson said, "is not held against any present requirement but against any possible future contingency such as, for instance, a higher ratio of death claims which may be incurred in the later stages of the war. This reserve is being set up without any impairment of the surplus fund, which continues to grow at a normal pace.

Public Prudence Seen

"It speaks well for the prudence and foresight of the insuring public that despite the distractions of these trying times, there is no faltering in their determination to provide protection through life insurance for those dependent upon them. But even more gratifying is the very large reduction in the number of policies terminated during the past year. In view of the severity of the present scale of taxation combined with heavy investment in war bonds, these trends have special significance."

Must Plan Well

Mr. Ferguson reminded his hearers that while winning the war came first, the nation was fighting for more than that. "The overpowering and destruction of our enemy assures for us liberty to pursue our way of life along lines that we will decide for ourselves. Democracy, bringing with it all the blessings of individual judgment and action, will govern our course and will demand that the men who saved for us our heritage and their dependents will have proper recognition and reward at the hands of the state. There must be no repetition of the situation that developed after the war of 1914-1918.

"We must have a well prepared plan carefully thought out by practical men and not by utopian theorists and it should be ready to put into operation promptly when the time comes. It should be comprehensive in its scope so that not only can returned men and their families be advised and guided as to the best opportunities available to them, but they must be promptly rendered assistance of a practical kind to enable them to re-establish themselves."

Receipts and Outlays

Premiums received, including first year, renewal, single and supplementary contract premiums amounted to $7,812,537, investment income comprising interest, dividends, rents and profit on sale of securities amounted to $2,153,975, and total receipts to $10,575,297.

Death and disability claims paid, including war claims and less reinsurance, amounted to $1,231,712. The mortality of the company experienced during the year, inclusive of war claims, continued at the very favorable rate which has characterized the war period to date. Payments in settlement of matured and surrendered policies, less reinsurance, were $1,086,856, annuity and other payments, $567,483, and dividends to policyholders, $353,912, making total net payments to policyholders and beneficiaries, $3,239,965.

Assets

The assets increased by $5,322,010 to a total of $53,485,690. The largest increase was in the item of government bonds with relatively small increases in the items of mortgages on real estate, public utility and industrial bonds and preferred and common stocks. The total of policy loans has increased only slightly and now represents approximately 9 per cent of the assets. The average rate of interest realized on the ledger assets was 4.45 per cent.

United French Leadership Still Matter Of Doubt

ALLIED HEADQUARTERS IN NORTH AFRICA, Jan. 27—(Wednesday)—(AP)—(Advance) — Gen. Charles De Gaulle, fighting French leader, and Gen. Henri Giraud, North African High Commissioner, have "met and talked" in Africa at the insistence of Prime Minister Churchill and President Roosevelt, but well-informed sources asserted last night that any definite settlement between the two is going to be a long, tedious process.

Out of the two-day meeting between the two French leaders at the historic Churchill-Roosevelt conference at Casablanca, French Morocco, there has come little more than this official communique issued by the two Generals:—

"We have met. We have talked. We have registered entire agreement on the end to be achieved, which is the liberation of France and the triumph of human liberties by the total defeat of the enemy.

"This end will be attained by union in war of all free Frenchmen fighting side by side with all Allies."

They both agreed that Frenchmen must fight the Germans. However, when, and who is going to lead the united French remains unanswered questions.

This, despite some blood, sweat and tears by Mr. Churchill and Mr. Roosevelt, who are no amateurs in the handling of men or in the wangling of an agreement.

In Giraud they met an aged French General who spent two years in a German prison planning how he was to lead not only the French into liberating France, but American and British armies in liberating the world.

The Prime Minister and President met a man who talks of himself in the third person—"General Giraud thinks this, General Giraud thinks that."

They met a man who considers a discussion of politics beneath his dignity, and they met a man who considers any questioning of his policy an insult to his personal integrity.

De Gaulle's Position

In De Gaulle they met another temperamental French military man who has had as little political training as Giraud. They met a man who does not know or declines to accept the fact that no matter what his following is in France, he has less than 10 per cent of the population of North Africa behind him.

They met a man who feels he has an exclusive right to lead the French and is bound to see anyone else as a rival.

Both men want to be liberators of France.

Behind these men are their followers. There are leftists, rightists, royalists, and men of every and all political stripes in each camp, all tugging and pulling this way and that with less of the single purposeness of their military leaders.

For both Giraud and De Gaulle have one primary aim, and that is to free France, and in this lies the biggest hope that a satisfactory agreement can be reached.

Gnr. James A. Gillis, son of Mr. and Mrs. Albert Gillis, Charlottetown, who has been overseas since 1939 with his Battery.

Unity Essential

That agreement will be reached is inevitable. Deep down both men know that they must pull together or both fall, and overriding all other considerations is their hope to free France.

In the long run they must override the opinions of their followers, none of whom is a big enough man to take their places, and behind this is the determination of Britain and the United States that a united French movement is essential.

Meanwhile Britain and America in North Africa must face the decision between pressing the war against Germany with all possible strength immediately—and getting along with the present French administration, or settling down not to use North Africa as a springboard against Europe but to impose, by force if necessary, the British and American ideal of democracy—ideals, incidentally, which not only did not exist under the Vichy regime but did not exist in North Africa prior to the Second Great War when France was free.

In Memoriam

In loving memory of Robert W. Bruce who died January 28, 1942.

One year has passed since that sad day
Little did we know when we woke severe
But there is a land far away
There the ransomed with Jesus
Abide in the shade of the sheltering tree
That morning
The sorrow that day would bring
The blow was hard, the shock bold
Evermore by Immanuel's side
They shall dwell in the glory untold.

Lovingly Remembered by Wife and Family.

1-26-1i.

Does Your Stomach Rebel After the Meals You Eat?

The bloated, heavy feeling after meals; the empty, sinking, gnawing before meals; the belching of gas and flatulency between meals; the rising and souring of food, all these, and more, fall to the lot of those suffering from stomach trouble.

Burdock Blood Bitters helps to stimulate the sluggish action of the digestive and intestinal system by promoting the flow of the important gastric juices so necessary for the proper digestion of food.

You will find when you take B. B. B. that digestion, assimilation and elimination are greatly improved by its use.

Ask at any drug counter for B. B. B. Price $1.00 a bottle

The T. Milburn Co., Limited, Toronto, Ont.

Would Extend Lend-Lease Act

WASHINGTON, Jan. 26 —(AP)—A measure to extend the life of the Lend-Lease Act another year—until June 30, 1944—was introduced today by Chairman Sol Bloom of the House of Representatives Foreign Affairs Committee in a move to assure an uninterrupted flow of war materials between the United States and its Allies.

Two years ago the special grant of administrative powers provoked one of the greatest battles in Congressional history. This time it appeared headed for close scrutiny by the House and Senate, but almost certain approval.

House Republican leader Joseph Martin told reporters he believed there would be little opposition.

JUST IMAGINE

Until the advent of motor cars, gasoline was considered a waste product of kerosene refining: it was poured into rivers or burned.

Drama, Hard Riding Mark 'Bandit Ranger'

Charged with a murder he did not commit, a young Texan clears his name and brings to justice the real killers who had framed him in RKO Radio's "Bandit Ranger" an outdoor drama of the Early West, starring Tim Holt at the Empire Theatre.

The story is packed to the brim with gripping suspense, breath-taking chases, hilarious comedy and tuneful cowboy music. It is played against picturesque outdoor settings Joan Barclay plays the feminine lead, and Cliff Edwards (Ukelele Ike) is featured in a comedy singing role.

Musical Drama

Three songs are featured in Universal's "Little Joe, the Wrangler," new Johnny Mack Brown-Tex Ritter outdoor adventure drama now at the Capitol Theatre. Fuzzy Knight and the Jimmy Wakely Trio present two versions of the special arrangement of the title number.

The trio also sings "Get Along, Little Dogie," and "I'll Saddle My Pony," the latter an original by Wakely.

The picture was directed by Lewis D. Collins.

CENTRAL GUARDIAN

This column is reserved for news of local interest, but advertising of a newsy nature may be inserted at five cents a word, strictly payable in advance.

CRASWELL for Photographs.

CONFEDERATION LIFE INSURANCE. L-978

FOR CHILDREN'S FUND — Mr. Joseph O'Brien who has been selling his personal calendars, is cabling $15 to the Lord Mayor of London today to be used for the English children's Fund.

NEW RECRUITING SERGEANT FOR C.W.A.C's. — Second Lieut. Violet M. Owen and Sgt. Joan Bernard of the Canadian Women's Army Corps, Halifax began work here yesterday in the interests of recruiting for the C.W.A.C. Lieut. Owen, who is a daughter of Mrs. W. W. Owen of this city will remain here until Monday next, while Sgt. Bernard, native of Tignish will replace Sgt. Rhoda Hyson as recruiting sergeant at the Charlottetown Armouries.

*SAD FATALITIES—Two cousins, John A. Remick and Miss Mary Davidson, both over eighty and infirm for several years, were found dead in their home in Souris last Friday. The bodies were discovered by George MacDonald, who was in the habit of visiting the aged couple every second day attending to their wants. He found the woman's body in an armchair, and the man's on the floor where he had evidently fallen after attempting to go to the woman's assistance. Mr. MacDonald immediately notified the authorities. Acting Coroner William J. Chevarie, J.P., decided that death was due to natural causes and that an inquest was unnecessary. The aged couple who were pensioners, are believed to have no surviving relatives. They were buried at Kingsboro.

Only 12,000 Nazis Remain At Stalingrad

LONDON, Jan. 26 —(CP)— Russian troops have killed or captured all but 12,000 German troops of the huge forces trapped at Stalingrad and freed the three main railways radiating westward for the continuing offensive that has carried the Red Army forward 245 miles, Moscow announced tonight in a special communique recorded by the Soviet Radio Monitor here.

"The history of wars has never known the encirclement and annihilation of such large numbers of regular troops saturated to the limit with modern military equipment," the communique said.

Since Jan. 10, the Russians said, they have killed more than 40,000 Germans and captured 26,000, leaving 12,000 split there in two pockets yet to be liquidated.

Living Bonus To Dependents Of Servicemen

OTTAWA, Jan. 26 —(CP)— The Defence Department announced late tonight that the cost-of-living bonus effective from Jan. 1 for servicemen's dependents will be included in dependents' allowance cheques for January.

The announcement said the bonus amounts to $1.40 for a wife without children and $2.60 for a wife with children for whom dependents' allowances are in force.

The increase in dependents' allowance for the third and fourth child, amounting to $1.00 and $2.00 respectively, per month, and the increase authorized for dependent mothers, will also be included in the January cheque.

New Emergency Rations Issued By The Navy

OTTAWA, Jan. 24—(CP)—The Royal Canadian Navy, which recently issued an emergency ration container to provide its torpedoed seamen with life-sustaining foods and water, today announced production of a supplementary kit which should appeal to every outdoors man who has attempted to "battle it out" with the elements.

Into the kit, which is the same size as the emergency rations box but bears a large red cross insignia on its side, go:

Twelve ounces of 36 over-proof rum, 180 waterproof cigarets, with 100 large-head fuses or "wind matches" to light them; a waterproof flashlight, a highly-polished mirror for daytime heliograph signalling, a navy pattern clasp knife, with marlin spike and big blade, two hand fishing lines with hooks, sinkers and a trolling spoon, shell and field dressings, two tubes of triple dye jelly for anti-burn treatment, and five tins of the newly-developed "canned water."

The new kit has been developed by Lieut. Reginald W. Millard of Vancouver, assisted in medical details by Surgeon Lt.-Cmdr. J. E. DeBelle of Montreal. They collaborated with Lt.-Cmdr. James Campbell of Toronto on the previously-announced rations container.

Entirely New

The emergency kit, however, is something entirely new to Canadian ships. One will be placed on each raft, float and ship, and already 4,000 have gone into production. The red cross tin is designed to help stricken seamen protect themselves against the ravages of sun, wind and waves.

Men adrift, as proven by the case of Capt. Eddie Rickenbacker in the south Pacific, often depend for their sustenance on what they can pull out of the sky or water, the naval announcement said.

The fishing tackle includes a special trolling spoon, carried in case shipwrecked men should drift over a bank. The big knife will help them clean the fish and whatever fowl they can capture.

Shell dressing, medically treated, will enable them to care for wounds, and the triple-dye jelly will ease the pain of men who may have had to swim through burning oil, or have been exposed to a blistering tropic sun.

The naval announcement said that in this department the army worked hand-in-hand with the navy, setting aside a generous batch of its supplies for the new kits.

Army and naval authorities agreed that rum was the best stimulant to go into the box.

MASSAGE RESTORED LIFE

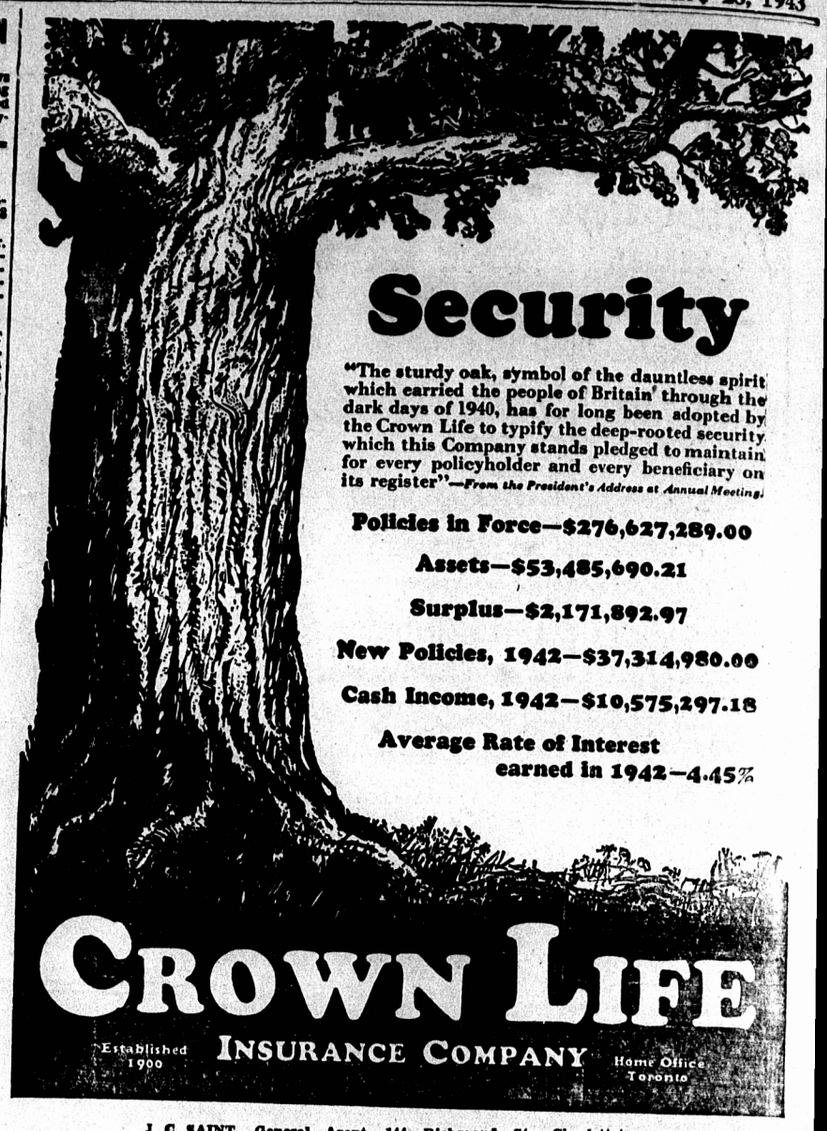
LONDON —(CP)— A 55-year-old railway clerk who "died" for four minutes has returned to his job with all his old-time vim and vigor. His heart stopped beating during an operation and was "brought back to life" by massage, according to Lancet, British medical journal.

THREE - POCKET TROUSERS

PRETORIA —(CP)— Simplicity in clothing will now be the order of the day in South Africa. Thus trousers will not be made with more than three pockets and wide trouser-legs will be a thing of the past.

PITCH—ASPHALT

Pitch was an early term for asphalt, the solid form of oil.



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EASTERN GUARDIAN

*BURNS CONCERT, Montague Feb. 3rd by Presbyterian Church Choir. Half of proceeds for Aid to Russia Fund. 1-27-3i

FOUR SHELLS A MINUTE

CAPE TOWN —(CP)— Four shells a gun a minute, a total of 72,000 in a few hours was the record of South African artillery 25-pounders in the great artillery barrage which opened the present victorious British offensive in North Africa, according to official reports here.

"We must put every possible man into the air, taking women to replace physically fit men," Air Marshall L. S. Breadner, C. B., D. S. C., Chief of the Air Staff told a class of pilots upon whom he pinned wings at the Service Flying Training School, Uplands (near Ottawa) on Friday, (Jan. 22.) Included in the class were several former members of ground crew who had remustered for flying training and whose jobs had been filled by members of the RCAF (Women's Division). The Air Marshal is pictured above just after he had pinned wings on Leading Aircraftman (now Sergeant) R. A. Hodgins, of Ottawa, one of the large class of graduates. (RCAF Photo.)