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London—(CP)—Students who are "slow but sure" in arithmetic are getting a break in this year's examinations for entrance to secondary schools. They will be given 15 minutes longer than last year.

Kensington and Vicinity

—Mrs. James Lawless of Pleasant Grove has returned home after spending a week visiting at the home of her sister, Mrs. Timmie Mills, Kensington.

Mr. and Mrs. Wm. Buchanan of Kensington are spending a month in Charlottetown.

Mr. Andrew Humphrey of Kensington and Mr. Chester McDonald of Summerside left by motor on Tuesday January 20th for Florida where they will spend the balance of the winter.

Mrs. Hammond Toombs has returned from the Prince County Hospital to her home in Kensington.

Miss Beverly Crockett, nurse-in-training at the Prince Edward Island Hospital, was a recent visitor to Kensington.

Mr. Myron MacArthur, Kensington, and Mr. Frank MacAlduff, Alberton, were recent visitors to Woodstock, N. B.

Miss Edith Bernard of Tignish is visiting at the home of her sister, Mrs. (Dr.) James Higgins, Kensington.

Col. E. W. Johnston, Long River went to Charlottetown on Saturday January 24th where he plans to spend the week.

The many friends of Mr. Peter Callaghan of Ebsfleet will regret to learn that he was the victim of an accident at Emerald on January 23rd, when he fell on hard ground and suffered a broken hip.

Mr. Archie Johnson of Long River is receiving congratulations on winning first prize in the Farm Forum essay writing contest. Mr. Johnson takes a keen interest in Farm Forum and is a strong supporter of the Burlington group.

Mrs. William Stewart and daughter Madeline were visitors to Kensington on Sunday January 25th guests of Mr. and Mrs. Robert Dunphy.

Mrs. Andrew McKinnon of Kensington was a recent visitor to Charlottetown, the guest of her niece, Mrs. W. J. P. McMillan. —K

Imperial Life Operations Reflect General Prosperity

The operations of The Imperial Life Assurance Company in 1952 continued to reflect the buoyant business conditions prevalent in Canada. It was reported at that Company's Annual Meeting. New business in the year of \$83,378,000 again showed an increase and reached the highest point in the Company's history. Total business in force is now over \$700 million.

Assets of the Company, held to meet future obligations, increased in the year by \$104 million, and now amount to \$187.4 million. They produced a revenue from interest, dividends and rent of \$6,656,000, which represents an increased yield rate and the fifth successive annual increase in rate of interest earned. The average rate for 1952 was 4.01%. Total income from premiums and investment revenue was \$27.4 million.

Benefit payments in the year were \$11.1 million, including death claims of \$3.5 million. Causes relating to the heart accounted for over half of the Company's claims. "Medical research bearing on heart ailments is actively supported by the life insurance companies," stated Managing Director A. Ross Poyntz, "in the hope that benefits may accrue to the population at large through diminution of the effects of this killer."

Seventy per cent of benefit payments were received by living policyholders, including \$1.7 million paid as dividends on policies. "Life insurance is taking on new meaning for Canadian families," said Mr. Poyntz. "Most families of today have experienced only the payment of premiums. The mounting total of benefit payments each year will mean that more and more will experience the reverse flow of funds the payment of benefits, which is the ultimate objective of the life insurance business."

Imperial Life's president, J. G. Parker, pointed out that many of the life insurance companies in Canada have undertaken the transaction of accident, sickness and hospitalization insurance, mainly through the channels of Group Insurance. "In extending the advantages of coverage in this wider field they are enabling the working citizens to secure protection for themselves and their dependents

without having to obtain it from the government. It seems to me that if the citizens of our country are looked after in all respects from the cradle to the grave by the welfare State, we will ultimately have a race of people incapable of initiative and where indolence and sloth supersede vigour and industry."

HAMPSHIRE W. M. S.

The January meeting of the Hampshire W. M. S. was held at the home of Mrs. John Clark. Mrs. Hibbert Tremere led the worship service with the members taking part. Mrs. Tremere also read from the study book. The president, Mrs. E. Clow, took

charge of the business period. Minutes of the last meeting were read and adopted. Roll call was answered by 10 members with a verse of scripture. Offering amounted to \$1.00 and the expense fund to 37 cents. Mrs. Geo. Kelson and Mrs. Hibbert Tremere were appointed delegates to attend Presbyterial at Summerside.

It was decided to write for remnants for quilt making. Thank you cards were received from shut-ins for fruit sent at Christmas. Plans were made for a service in the Church January 12th. Mrs. Clifford Proud invited the members to her home for the February meeting with Mrs. Geo. Kelson as leader of worship period and

study book. The meeting closed with the benediction and a delicious lunch was served by the hostesses.

OLD MERCHANTS

The word "sterling" derives from the eastlings, British merchants of the 13th century.

how we fared for 'fifty-two

SOUND GROWTH HIGHLIGHTED

'52

1951

Benefit Payments	\$11,186,334	\$ 10,338,622
Held for Future Obligations	187,404,990	177,007,124
New Business in Year	83,378,063	79,150,094
Total Business in Force	701,883,426	648,564,848
Received from Premiums	20,521,485	18,956,527
Received from Interest	6,956,271	6,235,408

Complete Annual Report furnished on request

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