

Sun Life Ups Policyholder Dividends to \$24 1/2 Million

Continues to sell more life insurance than any other Canadian company — \$576 million new business written in '33.

A higher dividend scale which for the fifth consecutive year will again reduce the cost of life insurance for the holders of two million Sun Life of Canada policies, is announced by George W. Bourke, President, in his Annual Review of the Company's business for 1933. Dividends to policyholders during 1933 will amount to \$24 1/2 million, 11% more than in 1932 and an increase of more than 50% over the last five years. Most policyholders carrying participating plans with the Company will benefit by this increase, with the largest payments being distributed in respect of policies longest in force. New life insurance issued during the year amounted to \$576,846,000, an increase of \$81 million over 1932, and the largest amount for the year of any Canadian life company. New Group insurance included in the above figure amounts to \$170 million, an increase of more than \$5 million over the previous year. This rising volume of business was spread over world-wide territory in the nearly 30 countries covered by Sun Life service.

In his survey of the figures for the year, Mr. Bourke comments on the manner in which life insurance meets the responsibilities of its purpose. The Sun Life of Canada, he said, has paid \$2,729,000,000 in benefits since the first policy was issued in 1871, and during 1933 no less than half a million dollars was paid out by the Company each working day. Total amount paid during the twelve month period was \$125,057,000.

GROUP BUSINESS UP 17%
New annuity contracts during the year included individual annuities and group pensions guaranteeing payments of more than \$4 million per annum. Total annuity payments made by the Company either immediately or in the future, through group pension plans and individual contracts, increased to \$126 million per annum. Total Sun Life insurance in force at the end of 1933 amounted to \$5,678,000,000. Group insurance included in this figure is \$1,731,000,000, an increase of 17%. The growth of Group Insurance and pension plans reflects the business and industrial expansion of recent years during which time the Company, a pioneer in this form of insurance, has retained a leading position, protecting many hundreds of thousands of employees of business and industrial organizations throughout North America. The total amount of life insurance and annuities in force

in the various countries in which the Sun Life operates is now: Canada, \$3,334,035,000 or 45% of the total; United States, \$2,828,581,000 (36%); Great Britain and other Commonwealth Countries, \$1,169,339,000 (16%); elsewhere throughout the world, \$215,015,000 (3%). Total assets of the Company reached \$1,829,790,000 at the year end, being an increase of \$87 million during the twelve-month period. These assets, carefully invested and well diversified, are made up of: Bonds — Government, Provincial and Municipal, 28.7%; Bonds — Public Utility, Industrial, etc., 41.6%; Preferred and Common Stocks 6.9%; Mortgages 14.4%; Cash and Miscellaneous, 9.3%. The interest rate earned on the Company's funds during 1933 was 3.90% as compared with 3.84% in the previous year, an increase for the fifth consecutive year.

LIFE INSURANCE AIDS HOME BUILDING
During 1933, the Sun Life bond investment was increased by more than \$52 million, mainly in the industrial and public utility fields. The amount of mortgage loans expanded by almost \$30 million making a total mortgage investment of \$262,960,000. Of this amount \$176 million is invested in 41,700 home mortgages. During the last eight years, the Sun Life has loaned \$335 million on mortgages.

Discussing the function of life insurance, as reflected in the continued progress of the Sun Life, Mr. Bourke mentioned that life insurance ownership today is more widespread, and on a larger scale, than ever before. Canadians now own more than \$20 billions of life insurance, more than double the amount at the end of World War II. However, the amount per capita is not yet sufficient to give fully adequate and necessary protection, and there is still great need for the average family to own a larger amount of life insurance. "Time has proven that it is only through life insurance that the majority of individuals can meet the problems which death and old age create in loss of income," summed up Mr. Bourke. "There is no substitute for life insurance."

A copy of Sun Life's complete 1933 Annual Report to Policyholders, including the President's review of the year, is being sent to each policyholder, or may be obtained from H. Bennett Carr, J. A. Moore, J. A. MacInnis or Mrs. Dorothy Rogers, Local Representatives, Charlottetown: R. C. Shea, Kinkora.

Dark Lightning

By Helen Topping Miller
Synopsis

Gary Tallman, young petroleum engineer from Alabama, misses his bus in Texas and Mona Mason, wife of a cattle rancher, gives him a lift. Gary is injured when her car crashes in a ditch and the Masons nurse him back to health. He falls in love with twenty-one-year-old Adelaide but, unwilling to propose until he has a job, Gary plans to leave for Mexico. Meanwhile oil is indicated on the Mason land. Mr. Mason's older daughter, Grace, and her husband, Oliver Kimball try to discourage Harvey Mason, but he decides to drill and asks Gary to remain and help him.

CHAPTER XII (Continued)
Gary got up quickly. "Of course, is someone sick?"
Mona Lee hesitated, looking worried and unhappy. "No I guess it's just one of Oliver's sprees. Grace was crying, and she said she had to talk to me and Oliver had left the car in town, so I told her I'd come."
They locked all the doors and left the key in the asparagus fern box for Adelaide, and Gary held the flashlight while Mona Lee backed the car out of the garage.

The Kimball house was a new, smart white bungalow on the edge of the little town and, as they tried to interest himself in a dance band and then in a news broadcast, but he listened with only a fraction of his mind. The rest of it was off, following Adelaide — wondering what that fellow who owned the red roadster was saying to her, wondering if they were dancing — and Adelaide's gold eye-lashes lifted as she laughed up into the other man's face?

And then that door opened again and Mona Lee came out and came around to her seat, getting in beside him without a word. Gary did not ask questions, and the silence lasted till they were almost back at the ranch. Then Mona Lee slowed the car and drew a deep, weary breath and signed impatiently.

"When they're little," she said, "you keep thinking that your troubles will be over when they grow up and stop eating all kinds of things and falling out of trees and having diseases and teeth straightened and tonsils and all that. And then they grow up and you think now maybe you can relax a little — and then it's the same thing, except that now you're old-fashioned and they don't want to listen. And the things that happen to them are worse."
"Harvey says I talk to everybody too much about my family, but Grace and Oliver have had some sort of a fight — and she says it's about her father's oil well, but she doesn't dare tell me what it is. And Oliver's gone off

to Corpus Christi and left the car in town — and never even said good-bye to her or left her any money, or anything."
Gary said, "Too bad to worry you like this, and then not tell you what it's all about, so you can help."

"I tried to make Grace come home with me. But she said her father would worm it out of her — and then he'd be mad at Oliver, and of course she'd have to take up for Oliver. I asked her what she called me down here for, anyway, and she said she just had to cry on somebody. Maybe it's something that will keep Harvey from drilling that well. It's all a gamble anyway — and just talking about it hasn't been good for any of us. Harvey Junior paying two thousand dollars for a car — and his father letting him do it, and Adelaide making all kinds of crazy plans as if her father were a millionaire already."
"They'll settle down," Gary tried to be comforting. "I wouldn't worry too much."

CHAPTER XIII

Harvey Mason went off to Austin, looking strange and dressed up in his Sunday clothes, his saddle-colored face very dark above a shining white collar. He had turned because Mona Lee forbade him to wear his boots or his big cowman's hat.
"If you're going to be an oil man you'd better look like one," stated Mona Lee firmly. "And not like some old cow waddy. I suppose you'd like to wear a couple of six-guns on your belt?"
"Wouldn't be such a bad idea, when I get turned loose among all those politicians," grinned Harvey. "Send a man down there all helpless and afoot and it's like sending a yearling calf into a lion's den. But I'm gonna get me a drilling permit if I got to knock that brass dome plumb off the capital building. You keep Gary on the job. He's got a lot of good hard sense for a young man. I wish —"

"You wish I had a lot of good hard sense? Was that what you're too polite to say?"
"No, it wasn't. I wasn't thinking about you at all. I was thinking about Adelaide — and Junior," she added after a fractional pause. "I was hoping we wouldn't ever be sorry about any of this."
"Well, if I leave my kids well fixed, I've done my part."
"You haven't done your part unless you raise them to have sense enough to take care of money after you make it," said Mona Lee tersely.

"Well, that's partly your job, Mother. You could get busy on Addie, for a start. Buying three hats — when she can't wear but one at a time! Has she got you, pray tell? A big one hanging on every hook in the house — and every last one of them costing thirty dollars or more!"
"I'm out in the weather. I need 'em. Addie buys a whole herd of hats and then goes tearing around bareheaded. That's another thing — the way she bats that car around —"

"Oh, for goodness' sake, Harvey, go on to Austin! And I'll bet you drive seventy-five miles an hour every inch of the way."
"You see — I told you — I don't get any co-operation. Every time I try to make these kids do right, you've got some kind of a comeback about me."
(Continued)

HISTORIC ANCHORAGE

Plymouth sound, an arm of the English channel, covers an area of 4,500 acres.

Scientists Hope To Unlock Gate To New Era In Medical History

By Alton L. Blakelee
NEW YORK, (AP) — Science is at the gateway to a new era of medicine—giving you new spare parts for old, much like you now fix your automobile.

It would mean you could get a new, living kidney, lung, heart, or teeth, skin and glands to replace your own sick, damaged or lost ones. Or perhaps even a new arm or leg, or brain.
The door to this era is still tightly locked by a secret law of nature. This law says you will destroy any living tissue transplanted into your body from another human, or an animal.

But, to an observer, there are signs that the law may be repealed, and the key found to open the door.
One sign is the fact that some transplants already exist. You can get new blood, new pieces of bone and artery, new corneas or windows for the eye. There are banks for all of these, and new improvements in banking these spare parts to repair other humans.

Just beyond is the old dream of skin banks, skin to save the badly burned. Or a new kidney or lung or gland to save life and restore health.

Nature's Barrier
But it is here that nature has put up the barrier.

For there is a peculiar difference between your tissues and the tissues of anyone else, except perhaps an identical twin. This unknown factor leads to a reaction between your body and the borrowed tissue. Your body begins to destroy and absorb the foreign material.

Actually the borrowed parts which can be given to you now do not stay alive in your body, you replace the borrowed blood cells. Your body grows new bone or artery or cornea tissue to replace much of the borrowed tissue. Borrowed bones or arteries act as a scaffold for regrowth of your own tissue. The same thing happens when small lengths of nerves are transplanted from one body to another.

A piece of artery or bone or skin can be taken from one part of your own body, and substituted elsewhere in your body, and live. Skin from someone else will act as a temporary protective cover, but then it sloughs away, destroyed by the unknown reaction. Skin from one identical twin can be given to the other twin, because they are so alike.

"X" Factor

Does this mean that transplanting living spare organs is a hopeless dream? Some scientists and doctors may say yes. But others say it may not always be impossible, and that is another hopeful sign.
Their view is that the real difficulty is simply ignorance—not enough is yet known about this "X" factor and how to overcome it.

Blood transfusions failed over hundreds of years, until scientists discovered there are blood types, and that blood types must

ACHING JOINTS?
Are your joints and muscles stiff and painful? Do you seem to "ache all over," because of Rheumatic, Arthritic or Neuritic pain? Get quick relief with T.R.C.'s. Used and endorsed by thousands for relief of these pains; also Lumbago and Neuralgia. Ask for T.R.C.'s, 65c, \$1.35 at drug counters. T-836

Heavy Unemployment In St. John's, Nfld.

ST. JOHN'S, Nfld. (CP) —The national employment service office here says more workers are idle now than for several years.
About 12,000 people are idle in the area served by the St. John's office. This does not include any of the west coast towns. The figure is 8,700 more than a month ago.
The St. John's office has an insurable population of about 50,000.

High Unemployment In Cape Breton

SYDNEY (CP) —Industrial Cape Breton has 8,600 unemployed persons, more than at any time since 1946. There were 3,800 out of work at the same time last year.
National employment service officials said, however, that they believe this is the peak and that heavy construction work to start in the spring will ease the situation. Of the jobless, 4,864 are men.

Do Your Teeth add years to your Face?



Your own mirror can tell you. See if old-looking teeth are robbing you of your youth each time you smile.

GET WHITER, YOUNGER-LOOKING TEETH IN JUST 3 WEEKS WITH PEPSODENT

Your dentist will tell you that teeth lose their youthful whiteness as they grow older. Far too often however people allow their teeth to become dull and dingy before they should, adding years to the appearance of their faces. If your mirror tells you your teeth aren't as white as they should be, try Pepsodent Dental Cream — Impartial laboratory tests prove that Pepsodent Dental Cream gives you whitest teeth — whiter than other leading toothpastes. Brush your teeth regularly with Pepsodent and in just 3 weeks, see the whiter, younger looking appearance of your teeth. And remember — white teeth are clean teeth and clean teeth help prevent harmful tooth decay.



ASK YOUR DENTIST — Every dentist has a tooth shade detector — it clearly shows that as teeth grow older they grow duller, losing their youthful whiteness. But, you can keep your teeth whiter, younger-looking by regular brushing with Pepsodent. Get Pepsodent today and in just 3 weeks see the improvement for yourself.



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