

### Christmas Party Planned By Life Underwriters Ass'n

Plans for a Christmas Party were discussed at the regular monthly meeting of the Life Underwriters Association of P.E.I. which was held yesterday at The Charlottetown Hotel. It was decided to hold the party for members and their wives at The Charlottetown Hotel on Wednesday evening, Dec. 11, at 7.30 p.m. Dinner will be served and entertainment will be provided.

### Islander Transferred

Karl Sorensen, employed with the Royal Bank of Canada for the past 11 years, has been transferred from the branch in Sackville, N.B., to the branch at the corner of Bank and Sackville streets in Ottawa.

A son of Mrs. Annie Sorensen and the late Asge Sorensen of Truro, Karl joined the bank in Charlottetown in 1922 and has been employed with branches in Annapolis Royal, North Sydney, Middleton, Halifax, Summerside, and Sackville, prior to his latest transfer to Ottawa where he is a senior accountant.

He is married to the former Audrey Gillage of North Sydney and they have one son.

### Magistrate Assesses Damages

Convicted on the charge of being drunk and disorderly, Angus Stewart, Charlottetown, was fined \$20 and costs of 20 days each.

The nominating committee presented their slate of officers for 1964. It was decided to induct these officers at the Christmas party.

The speaker for yesterday's meeting was Stewart Ives, CLU, Excelsior Life. The topic for his talk was "My Most Interesting Day in the Life Insurance Business." Mr. Ives showed the members how "enthusiasm" can plan a very important part in the art of salesmanship.

On this particular day, Mr. Ives achieved a remarkable amount of sales by being very enthusiastic in talking to his prospects. He reminded the members that enthusiasm is one of the most important facets of salesmanship.

The meeting was presided over by Ralph Rupert, CLU, president of the Prince Edward Island Association.

being in possession of liquor in a place other than their respective residences.

Two drunk and incapable were fined \$20 and costs of 20 days each.

### Union Local Elects Slate

BORDEN—Borden Local 127, Canadian Brotherhood of Railway Transport and General Workers, representing employees of the CNR ferry service elected a slate of officers for the coming year.

Those elected were: David P. Jay, Kinross, president; Everett McKenna, Borden, vice president; Fred H. Jeffrey, 24,023 miles.

### Employment Outlook Good

An estimated 594 men are to be hired, for approved government winter works programs in Island communities this winter.

The projects are valued at around \$485,000 and will cover general community improvement. The federal government to whom the projects are given approved 30 to 32 applications submitted for participation in the program, according to the welfare and labor department.

The projects will provide approximately 15,358 man days of work.



### LEGION BRANCH GETS CHEQUE FROM AUXILIARY

Mrs. Malcolm Macdonald, president of the Ladies Auxiliary of the Charlottetown Branch Royal Canadian Legion presents a cheque for \$1,500 to the local branch to be used by the executive for whatever purpose they decide for the betterment of the branch. The cheque was received by Freeman Miles, president of the Charlottetown branch, seen here at right.

Another cheque, in the amount of \$200, was presented by the Ladies Auxiliary to the furniture committee of the branch.

### 'Abbie' Is Expected To Cope With Traffic

With the closing down of operations by Northumberland Ferries Ltd. on Dec. 4, and the leaving for drydock yesterday of the MV Confederation, the MV Abegweit is expected to be able to cope with the anticipated increase in vehicular traffic.

The Abegweit will be running day and night service. It is understood that arrangements have been made whereby on the last scheduled trip from Borden, at 7.30 p.m., and the last scheduled trip from Tormentine, at 9.15 p.m., priority will be given to the carrying of all vehicle traffic.

It is also reported that rest rooms on both the Borden and Tormentine piers will be kept open all night starting Sunday Dec. 1, and continuing until May 1. Vending machines provide hot coffee, pop, soups and chocolate bars.

It was previously pointed out that there was an easing in the number of railway freight cars being carried from each terminal recently and should there be an unexpected upsurge in traffic, the old ferries, Prince Edward Island and Scotia could be brought into service within a short period in any emergency.

### "Switch-On" Ceremony Not Planned

City Comptroller John Butler said Saturday that no decision has been made yet as to whether or not there will be any official ceremony for the turning on of the Christmas lights in Charlottetown streets.

The target date for completion of the stringing is Dec. 15 but it is possible that they will be up before then.

The City expects to have a count of the number of feet of wire and the number of lights used in the project by Tuesday.

The main supports and wires will be left up after Christmas but the lights will be removed for the winter. In the spring the lights will be replaced to add a festive touch to next year's Centennial celebrations.

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## MEETING

The P.E.I. Progressive Conservative Association will hold their annual meeting and election of officers at the Community Center on Stewart Street at 1.30 P.M. on Friday, December 6th, 1963.

Speakers during the afternoon meeting will be Hon. W. R. Shaw, Hon Angus McLean and Dr. Heath Macquarrie.

At 8.00 P.M. Rt. Hon. John G. Diefenbaker, National Leader will be guest speaker at an open meeting.

### Meeting Of ADB Set

Ian MacKeigan, QC, chairman of the Atlantic Development Board announced yesterday, the board will meet in Halifax Monday and Tuesday this week.

Mr. MacKeigan said the 14-point program, submitted Oct. 29 by the Prince Edward Island government, was under review.

The board originally had \$100 million with which to finance projects approved by the board. Some of this money has already been used to make a study for a power cable connecting P.E.I. to New Brunswick, and also a study into the effects of the St. Lawrence Seaway on the Atlantic ports.

The island program included development of fishing harbors and access roads, and development of the peat moss industry at Black Banks in Prince County and the establishment of industrial parks at both Montague and Summerside as well as providing electric power for the planned fish plant at Georgetown.

Island representatives on the board are Melvin Macdonald, QC, of St. John's and Capt. Carl Burke of Charlottetown.

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Whether you are considering a mortgage loan for the present or for the future, you will probably have questions about this valuable new Commerce service. You'll find most of the answers about home mortgages below. For further details—and for full information on apartment, commercial and industrial mortgages—your local Commerce Branch Manager is at your service.

**What kind of mortgage loan is available?**  
Conventional first mortgage loans are available. The Company does not at present make NHA mortgage loans nor does it make second mortgage loans.

**Who may apply?**  
Anyone who has a good equity in a house now owned or being purchased and has a regular income sufficient to enable him to meet the mortgage payments comfortably.

**Where do you apply?**  
Your application may be made at any branch of the Canadian Imperial Bank of Commerce.

**What kind of property should you have?**  
Your house should be in a good location, well built, maintained in good condition, with suitable foundations and central heating. Loans are not made on vacant land.

**How large a mortgage can you get?**  
Mortgage loans will be considered up to two-thirds of the appraised value or the purchase price of the property. Loans are not made for amounts smaller than \$3,000.

**What rate of interest do you pay?**  
You pay the prevailing rate for conventional mortgages in your locality at the time the loan is approved.

**What other charges are there?**  
Only legal expenses and, if required, valuator's fees are payable by you. You are not charged any premium or commission.

**How long a term will the mortgage have?**  
The preferred term is 10-15 years but loans may be made for any term from a minimum of three years up to twenty years. If you think a longer term would be justified in your case, please feel free to discuss your proposal with your Commerce Manager.

**How do you repay the loan?**  
You repay in equal monthly payments which include principal, interest and an appropriate proportion of the annual property taxes. Payments are due on the first of each month. You can arrange to have the mortgage payments charged automatically to your account at any branch of the Canadian Imperial Bank of Commerce. There is no charge for this service.

**How do you keep track of the balance owing?**  
Every year you are mailed a schedule showing the breakdown of each monthly payment into principal, interest and taxes, and the balance of principal remaining unpaid after each instalment.

Complete mortgage information is now available through the manager of your local Commerce branch.

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C.W. Peters, Manager, Charlottetown

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