### Sun Life Assurance Company of Canada

#### Sixty-fourth Annual Report - 1934

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ASSURANCES		IN	FORCE,		December 31.			31,	
1934 -	•	•	•	•	•	•	•		12,748,725,403
el sa Luca	ه براب در ت	es emount, the enumelating calaba on million Sun Life policy balders, will payable to thise or their depositable his groupation—a stabilished factor of	-UI						

great excite and established value **NEW ASSURANCES PAID FOR** DISBURSEMENTS . . . . . .

EXCESS OF INCOME OVER DISBURSE-

PAYMENTS TO POLICYHOLDERS AND BENEFICIARIES: During the year 1936 .

Since Oversization -Bonds: government, municipal, public utility call others; stocks, preferred and economical bases on Confessor public bases on Confessor public public cash in bases, and other secole.

LIABILITIES . . . Almost nice-trails of this sum regresses the policy recere—the emount set saids to guis-antes all policy payments so they become dies.

PAID-UP CAPITAL (\$2,000,000) and balance at credit of shareholders' account . . RESERVE for depreciation in mortgages and real estate SURPLUS . . . . 5,950,818

\$14,263,165

The valuation of homb and stocks has here made in count-case with the hade authorized by the Immerce Department of the Deminion of Canada, and is confermity with the hade authorized by the Departments of Immerce of the various Provinces of Canada, and the National Convention of In-case Commissioners of the United States. Policy liabilities have have valued by the full not level premium method, a standard more exacting than is required under the provisions of the Plantation Impersors Act. Diminion Interesco Act.

## Sun Life Assurance Company of Canada

# WESTERN CANADA

Special EXCURSIONS

From All Stations In the East GOING DAILY-MARCH 1 to 14 inclusive Return Link: 30 days

> CENT A MILE - EACH WAY GOOD IN COACHES ONLY

Continue of the property of the party by the property of the party of MADGLOS CHECKED. Stopswere at Port Arthur, Armstrong and west.

TLEsts. Studies Cor respections, and all information from any agent ASE FOR HANDRILL. CANADIAN NATIONAL



John McDonald GEORGETOWN **QUEEN STREET** 

### N. A. ROBINSON

Live Stock Dealer and Butcher, Norval LIVE STOCK TRUCKING

All loads fully insured PHONE: Georgetown 101 - 13

# . Millinery and Furs .

Fall and Winter Millinery at a big reduction in price. THE NEW COSSICK SPORT TURBAN AND TRIANGLE SCARF AT 99c SET

Hats made-to-order

FURS! FURS! FURS! All kinds of Fur Coats; also Fur Coats restyled and relined by expert furriers.

MISSES CLARIDGE

Herald Block (Upstairs)

MADEID HACHELORS UNITE

temptation, the club at an extraor-dinary meeting, shall bring all its in-

duence to bear in an altempt to lead .

the temptation of marriage, which club promises to be popular. a bachelor's club has just been organi-sed in Madrid, Spain. One article of the statutes reads: "If one of the members is imable to withstand this

the delinquent back to the straight and narrow way. The said delinquent 5. How do you explain Christ's place ahall be liable to a fine of \$20." The

Ontario produced about four-tenths nip has been grown in Aberdeenshire. of the Canadian commercial straw- Scotland, for the past 100 years has berry crop in 1934; British Columbia, been found by agricultural scientists three-tenths; Quebec, two-tenths, and to be resistant to club-root disease. New Brunswick and Your Bootle The origin of this variety of turnip is

## PETER HEALS A LAME

MAN

But this one thing— I offer Thee myself and every day To serve my fellow men in any way

In this one thing—
I offer Thee myself and every day
To serve my fellow men in any way
As I find need. Accept my gift, I pray.
My service is the treatment that I bring
To Thee, my Ming.

—Winifred Richards

Parlaces is Frayer, I

Shortly after the Day of Fentscoal.
Peter and John went up to the Temple to pray. They were followers of the mostic turn chunght of breaking with the Jewish church. If was only when persecution drove them out and when the problem of the treatment of Centiles control of the treatment of Centiles for the Holy Spirit, but they kept up their devotional life in order that the power of the most and plane they had no delite or appoint for them. A falt they power to the most an amisble person is likely to have a pleasant disposition and an amisble person felt the greatest relief. I continued ality—both of which are real casets in the orders of the mostic turn down instead of up. No case minds in disposition as a light-hearted as I did twenty years ago.—W. H.

What Knuchen did for him it will down instead of up. No case minds they be add in Yavor of frown lines. Heating the daily dose of knuchen find the proving with the Jewish court dispositions. Sour dispositions generally have ago.—W. H.

What Knuchen did for him it will do for verybody size who survers from the proving which have to be a vertiable Polity—anna and so around making every strict to be sweet. That's tireatoms, the find sport to the they had discovered that prayer in partnership have and substitute tolerance to the first place substitute tolerance.

The report of the Sun Life Assurance Counts and partnership of the Founts and partnership of the Founts of the Founts of the Sun Life Assurance Country and the relief of the Sun Life Assurance Country and the relief of the Founts of the together, probably because they had discovered that prayer in partnership has added power. They went at three o'clock in the afternoon, the regular hour of prayer Fixed times and habits of prayer are essential for spiritual growth. Their prayers were a preparation for artion. Their prayers were a preparation for artion. Their great deeds in the early spostolio age indicated in the early spostolio age indicated that their prayers gave them forted."

The power. Of course they went to the Temple to pray charishing the rich traditions of their libered forefathers, but they went also as followers of the little hero who lies here.

The little hero who lies here to the same to the same to companies in the findicated in this report to the same to the same to companies in business enterpoints. It is annual smeeting, are gratifying evidence of an improvement of conditions. The report reflects a return of confidence and a marked trend to ward recovery in business. Because of the life in the same that the present of the same to company of Canada published in ance Company of Canada published in the santhar to like president, Mr. Arthur B. Wood, at the president, Mr. Arthur B. Wood, at the president, Mr. Arthur B. Wood, at the president to the senthar column and the remarks of its president, Mr. Arthur B. Wood, at the santhar column and the remarks of its president, Mr. Arthur B. Wood, at the santhar column and the remarks of its president, Mr. Arthur B. Wood, at the santhar column and the remarks of its president, Mr. Arthur B. Wood, at the santhar column and the remarks of its president, Mr. Arthur B. Wood, at th but they went also as followers of Christ who himself prayed constantly and taught his disciples to pray. We wonder if followers of Christ prayed

the Lord's Prayer in the Temple. Beauty and Beggury, 2 What extremes of plenty and pochristman season some people were buying presents costing a few cents while others were purchasing costly jewels a few doors away. Neople going for relief pass buildings which cost millions of dollars. A boy works for air dollars a week in a skyscraper where one bit of decoration cost airtisen thousand dollars. People walking long distances for lack of a street car ticket see crowds around the new models at a motor show. Ole him the schoolin o' your bairns, car ticket see crowds around the new models at a motor show. Families evicted from their homes see stately church buildings and feel that architecture ranks higher than life. This contrast is age long. In Jerusalem at the gate of the Temple celled licentiful, lay a lame begger. He surmised that worshippers would be generous, thereby paying a silent tribute to the humanising power of religion. We feel that in time true worship must banish want. We need beauty in buildings, pictures and motor care. graveyard humor. At Mahfraumilch, Aufweldersehn, is a stone inscribed as follows:

in buildings, pictures and motor cars, but even more we need security and plenty for all. Fewer should be getting rich while there are so many poor. Religion should cure, not accentuate this disparity. The fact should be noted that it was the sposties who went to pray who helped the beggar who could not help himself. Better Then Meney, 1-6

Nearly everyone has dreamed of being fabulously wealthy and going about distributing gifts lavishly to those in need. Doubtless if the dream came true, it would not be good for either giver or recipient. It is much better to provide work than relief, to arrange for some form of tell-bein then to bestow charity. In self-help than to bestow charity. In fact, those in want are often in great-est need of sympathy and encourage-ment. What hurts them most is an attitude of callous indifference on the part of the more fortunate. Friendship may be more helpful in the end than cash donations. Neter and John could give neither allver nor gold to the lame beggar but they gave healing and hope which meant far more.
Often spiritual assistance is the primary need of those down and out. A victory has to be won over salf before they can master circumstances. Christ had no money to give away but he did give love, truth and shared

One smile may glorify a day. One word new hope impart; The least disciple need not say If love be in the heart.

The Best Argument, 7-18

A man on crutches with a sprained ankle went into a doctor's office, the doorman and elevator men offering to assist him. A bone was put back into place and the patient walked out of the office and ran downstairs carrying his crutches unused. No person needed to recommend the skill of the doctor; a demonstration had been given. When Peter healed the lame man, he knew that the power of the Holy Spirit had been manifest. The man was able to leap and he praised God. The crowd asw the transformation and were convinced. No other evidence was necessary; a man who had been curried on a stretcher now able to walk was convincing proof. In our day changed lives are the best recommendation of religion. Had people made good are incontroverithe arguments for the power of faith. When broken homes are restored, when worldlings become worshippers, when intemperate people become temperate and when cynics become life-changers, a community begins to take notice that spostolic days are here again. Ourse are the most effective advertising for a doctor. Sinners made into asints are convincing made into A man on crutches with a sprained ing for a doctor. Sinners made into

saints are convincing arguments for The Corner Stone, 8-18 How easily Peter might have used How easily Peter might have used this healing for personal ends! Instead he utilized the incident to pay a tribute to Christ. Hrought before the rulers and elders, Peter did not talk about himself but about Christ. The presence of the Holy Spirit in a life is a protection against pride and ambition. Peter disclaimed the possession of any magical power and said that the cure had been done in the name of Jesus Christ of Nazareth who had been crucified and who had risen from the dead. He referred to the tradition which Jesus also had mentioned, about the stone which at first was rejected in the building of the Temple but which afterwards became the chief corner stone. Very similar had been the experience of similar had been the experience of Christ. He came unto his own and his own received him not. Neither synagogue nor Temple wanted him, but he turned to humble folk and to-day millions serve him as their leader

Questions for Discussion How much time should we spend in dally prayer? 3. Is it possible to have a world without poverty?

Note: The should we refuse 4. Why are saved sinners a conclusive

A purple-topped yellow-fleshed tur-

#### HEALTH GOES FONG WAY He Felt Miserable

WAN

Yalormational Uniform Employ Echael

COLDEN TEXT: "Then Poter said, less consensually indicate that you have a certain verve and dails about you that is akin to beauty. Fortunately, moderns and the consensually move than by her looks and the consensually move than by her looks and the consensually move that be also by Kruschers Tile treatment which put this man right must be beauty be presented to be that the consensual very case of indigestion. Read what he says:—

I have no myrrh, no frankincense nor gold.

Nor casket that doth precious genis enfold.

But this one thing—

I offer These myself and every day to see and then playing several sets of tennis on flaturday len't personality as good as walking half a mile take in the says:—

I have no myrth, no frankincense nor gold.

Nor casket that doth precious genis enfold.

But this one thing—

I offer These myself and every day

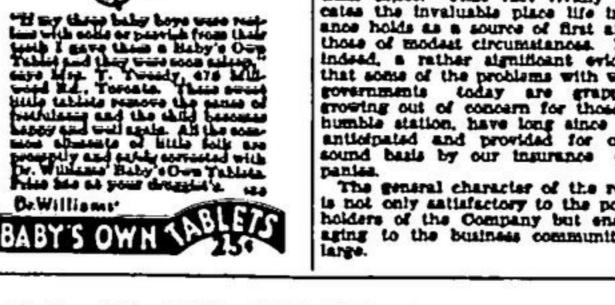
To serve my fellow men in any way

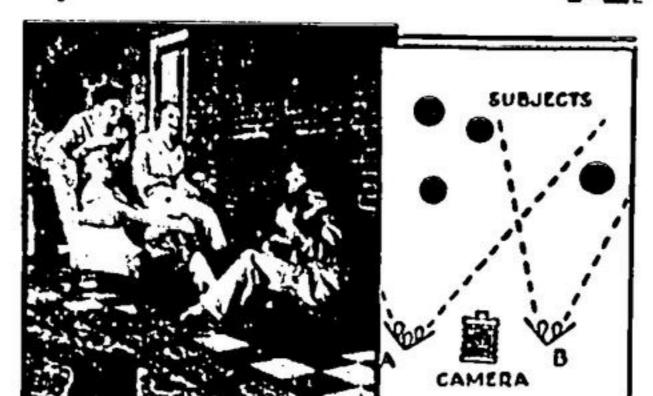
To serve my fellow men in any way

The report of the Sun Life Assurtions to trade indicated in this report make encouraging reading. Increases in new assurances and in repayments of policy loans, decreases in policy terminations and reduced demands for new loans-all these demonstrate that life insurance, which proved such a bulwark of strength during prolonged and trying conditions, is, in turn, keeping full pace with the forces of

sconomic recovery. For life insurance executives the problems of rehabilitation are little iess challenging than those of the depression. The present difficulty of people everywhere to obtain investments at remunerative rates of interset and the record of dependability established by life insurance organisations under stress, have, of late, greatly increased the demands for investment insurances and annuities. At the same time insurance companies, them-"Henseth this sod there lies a pal, same time insurance companies, them.
Was known on earth as "Good Old salves, are faced with the very conditions, on a big scale, that are mak-ing the individual investor increas-ingly annuity minded. More they can be relied upon to most the situation in the same competent way as in the

> A striking fact mentioned by President Wood, in his address, is that of the \$88,000,000 which the Bun Life Company paid out to policyholders last year, 85% was in amounts less than \$5,000, with an average of less





Don't Forget Snapshots at Night

A few inexpensive photoflood ismps are all you need for indoor pictures at night. Diagram (right) shows proper placing of lamps for picture (left). Diaphragm opening, f 6.3; shutter speed 1/25 of a second.

A LTHOUGH you may not be one | in the finder and the camera to set, of those lovers of the great out- place an ordinary floor lamp, with old fireplace or furnace these cold. damp wintry evenings, there is no weather friend. Time passes quickly and before

Was conquered by the diarrhosa."

"Henseth this stone our beby laye.

He lived just one and twenty days.

This brings to mind the one com-

posed by the post Burns on the death of his schoolmaster—
"Here its the banes of Tummas

In Cormany also to found th

The Devil greats him with a chuckle Hanks up his tires and starts

Quieted,

And when, O Dell, ye take him.

At Burlington, VI.-

He neither cries nor hollers.

we realize where the days and weeks have gone the air begins to get a little balmy and we are thinking of ant drives in the car after dinner. The next three months, however, are ideal for enapehote at night in the house and If you have not alroady experienced the pleasure of this fascinating pastine you have certainly missed a lot of fun and falled to "follow through" on your smateur photographic knowledge.

youth are the ones we always remember and as enapshots at night are so easy to take why not start in lamps, take your position in the right now and make picture records | group and-click-it has made a of the many happy winter evenings | snapshot at night for you. at home. All you need are three or | If you have a box camera you had four photofood lamps for brilliant | better use a photofiash lamp (not to filumination and a camera with an | be confused with photofood lamps). f.6.3 lens, or faster. Photoficod lamps | Here's what you do. Place the floor cost only twenty-five cents each and | lamp slightly back of and a little to as they are good for two hours of | the right or left of the camera. Repicture taking, the cost per picture | move the shade and screw the photois negligible. For the best results you should use the modern super and be sure the current is "off." Asavellable in all standard sizes. Let's suppose that Mary and you are entertaining Betty and Jack and

some above seem to be. Let's make a snapshot at night of your party. The diagram indicates the relative placing of the subject, lights and camers for this particular group. For a different setting you can place | ing a lot of fun-and fascinating plothe lamps accordingly.

After you have located the group

everybody is as happy as the four-

doors and prefer the warmth of the the shade tilted upward, at position "A" as close to the subject as possible but out of the range of your reason why you should not enjoy finder. Lamp "A" should have sockyour camera, for it is always ready | ets for three photoficed lamps. Two for action in or outdoors-an all- | will do if you can have the lamp within three or four feet of your subloct. (The light intensity increases as you place the lights closer to the subject and decreuses when farther away.) Two photofiood lamps should the garden, the yard or those pleas | be placed in lamp "ll." Where shades on home lamps cannot be tipped for directing light on the subject, remove the shade. In such cases, some sort of reflector back of the lamps

will throw more light forward. A white cardboard, a pillow cuse, or even a bright dishpan held directly bohind the lights will help. Sot the disphragm at f.5.3. If your The "hey-hey-hi-do-ho" days of camera is equipped with a self-timer, sot the shutter speed at 1/25th of a second, turn on your photoflood

fash lamp into one of the socketsor subject, in the finder, open the shutter as you would for a time exposure and immediately turn on the photofiash lamp and after the flash

of the lamp close the shutter at Bimple enough, lan't it? The possibilities for indoor picture taking are endless and you are mistures-until you try it.

JOHN VAN QUILDER



## THAT FIRST BRANCH BANK AND 500 MORE

The funders of the Back of Manufact funds between in ... for which the Canadian backing spring has received as trent timber Too cods after sprang the But in out jour Married on Minember Sed. 1317, the dimbes apprecied was made an "Office of Depose and Discuss," and the the first branch cure out lang. Two others was serecieurs at Kerysta and York (eferrous Turate) These early burkers southe to essent and perputuse for

trush land a green the with of at at had here alandonly proved to the Beauth libra Thus they enrolled one of the elements of elements

the farmers and merchants, the benefits and minutes of a

Conservate, throughour the dicaba, the Birth Microral has added browning wheepoor hands a warranted true meso and time as thereigners grantered of tucking strongth, ample facilities and small meangement Tuly over 500 branches are sering Caralle Each branch to the Bick of Manural, was all the facilities and public unne for which the mustace is bace.

From the first branch in Quality to the most recease one open I, the spiral of the Bash of Minereal is expressed—and will consum to be expressed—to terms of suital bashing

# BANK OF MONTREAL

HEAD OFFICE .. HONTREAL MODERN, I TRICIENT BANKING SERVICE the Outcome of " Year Sound I Owner

Georgetown Branchs J. R. SMITH, Manager

#### News and Information For the Busy Farmer

The level of prices of farm products

portant place, for several reasons. It is a comparatively high yielder. Experiments show that mixed with early

year sowed 500,000 acres of barley.

Polaton for Push

Clerer and Grau Reed Market Little change is reported in the seed

periments abow that mixed with early oafs, returns from the combination exceed highest yields obtainable from either grain separately. Also, in analysis, it is shown that in carbohydrates and protsin, barley compans very favorably with field corn. Barley is also the north country corn. In norther counties, whee early frosts render the growing season too short for the production of large crops of corn, barley is found to be an excellent substitute. It grows rapidly and is the shallowest rooted of all the cereals. Because of these two points, barley does best of all carsals on ground which is insufficiently drained and hence is cold and backward in spring. In recent experiments by the Department of Chemistry, O.A.C., it was noted that the highest yields of barley were realized where it followed a root crop. The department's experiments with fertilizer on barley, crop of clover and grass seeds was un-

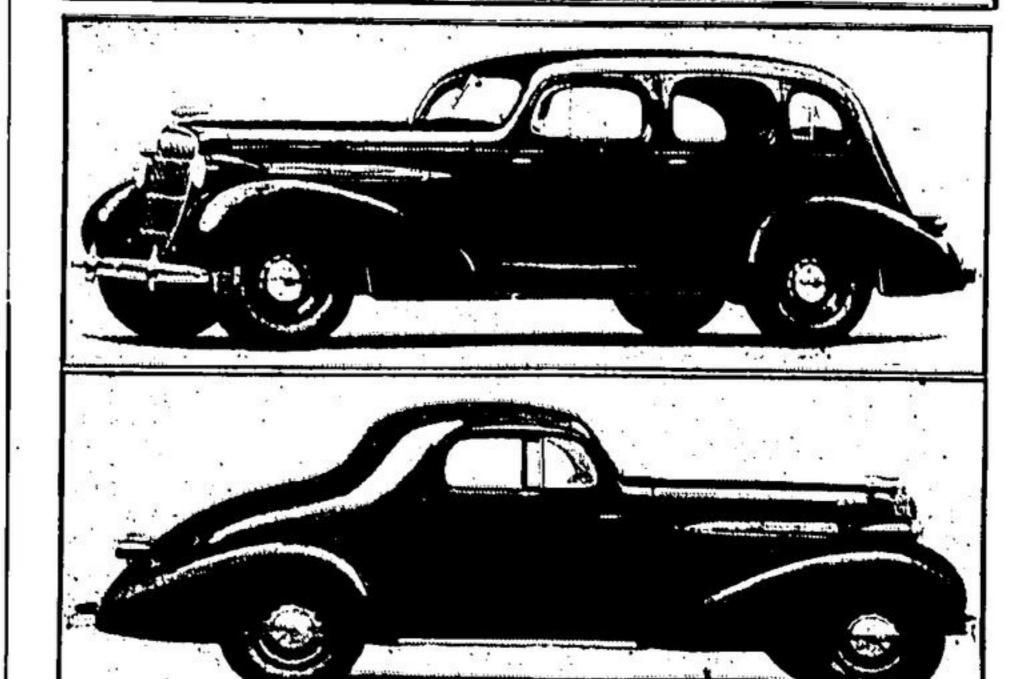
showing a big increase in yield where usually small and practically sold out fertilizers were used, are important in more than a month ago. That review of the fact that this province last | maining is largely of the poorer qualitise and small lots held for local sale.
Prices being paid growers, basis No.
1 grade, range from 180 to 230 for red
clover; 180 to 300 for alfalfs; 300 to



For the 24th year to this District we are selling and erecting for Esstern Steel Products, Preston

Beatly Bres. Goods, Forgue and the dependable BHINN-PLAT COPPER CABLE FOR LIGHTNING CONTROL For salisfactory work, talk to GILBERT SINCLAIR Georgelown R. R. I. Phone 183-3

# Oldsmobile Announces Six and Eight for 1935



NEW CARS PEATURE SAPETY AND BEAUTY

With both the Six and the Eight Modern design, added comfort, in-models. Pictured above is the Oldsmobile presents two beautifully solid-steel Turret-Top bodies by and below is one of the Oldsmobile streamlined automobiles in 1935. Fisher are all offered in the 1935 fix Coupes.