

# Surplus Strength of the Mutual of Canada

THE Mutual Life of Canada is the first life insurance company in the Dominion to assign definitely the whole of its surplus funds to specific objects.

After strengthening its reserves beyond the government requirements, the company's general surplus, representing the excess of assets over liabilities, amounts to

**\$5,790,520.70**

This fund has been assigned as follows:—

First—Provision for dividends under Deferred Dividend policies issued prior to 1911.....	\$3,688,146.75
Second—Provision for interim dividends under Quinquennial policies.....	277,897.66
Third—Provision for dividends payable 1922..	1,500,000.00
Fourth—Provision for Mortality fluctuation and other Contingencies.....	324,476.29
	<b>\$5,790,520.70</b>

This statement, more complete than has been called for by the Government, discloses a notable financial strength. Indeed the financial position of the company is so sound and its dividend earning capacity continues to be so favorable that a

**further increase in dividends** has been decided upon for the year 1923.

**THE MUTUAL LIFE of Canada: Waterloo, Ontario**

Sullivan & Newton  
General Agents. — Timmins, Ont.

## GOLF HAS MADE GREAT STRIDES THROUGH CANADA

Number of Links Now Double Those Of Three Years Ago. Toronto Has Fourteen Clubs.

Following the practice in vogue now for the past few years, the "Canadian Golfer," which enters on its "Eighth Round" with the current issue, has compiled for its own information and for the information of several important golfing publications in Canada, Great Britain and the United States, a list of the Golf Clubs throughout the Dominion, up to and including May 1st, 1922.

The figures are certainly illuminating, demonstrating the remarkable growth of the game from Coast to Coast. There are now in Canada, 228 Clubs made up by Provinces as follows:—

Alberta 22, British Columbia 20, Manitoba 19, New Brunswick 7, Nova Scotia 11, Ontario 86, Prince Edward Island 1, Quebec 32, Saskatchewan 30.

On the 1st of May, 1921, the number of Clubs reported were by provinces: Alberta 17, British Columbia 17, Manitoba 13, New Brunswick 7, Nova Scotia 9, Ontario 71, Prince Edward Island 1, Quebec 21, Saskatchewan 12. This made a total of 186 Clubs, showing an increase in one year, namely from May 1st, 1921 to May 1st, 1922, of no fewer than 60 Clubs.

A very interesting comparison is that between 1919, the period just after the war, and 1922. Here are the figures for 1919:—Alberta 9, British Columbia 8, Manitoba 9, New Brunswick 7, Nova Scotia 8, Prince Edward Island 1, Quebec 18, Saskatchewan 6, or a total of 112.

It will be noticed that the figures for 1922 are double (with four over for good measure) those of three years ago. Especially remarkable are the totals for Alberta and Saskatchewan, the former Province increasing its Clubs during the period under review from 9 to 22 and the latter from 6 to 30—a truly wonderful growth. British Columbia and Manitoba have more than doubled their golfing organizations in three years whilst Ontario and Quebec have just about equalled that record. The Maritime provinces do not show any particular increase, although every Club there has a largely augmented membership compared with 1919, while one or two are extending from 9 to 18 hole courses.

Ontario is still distinctively the premier golfing Province of the Dominion having over one-third of the total Clubs reporting. West of Port Arthur there are now 92 clubs as against 32 in 1919. East of Port Arthur 135 and 81, respectively. These figures emphasize the notable increase in the number of the Western Clubs. Generally speaking however, the membership of the Eastern Clubs is very much larger than the Western.

Possibly the outstanding feature of the year under review is the increase in the Public or Community Golf Courses. Since last May, two such links have been opened up in Toronto with a total membership of over 2,000 whilst this year will see Hamilton and Windsor both providing facilities for playing golf at a merely nominal charge. Vancouver, too, is also this year building a Public Golf Course.

Toronto still retains the lead amongst the cities of the Dominion in regard to the number of golf courses within her bounds. She boasts no fewer than fourteen Clubs with two more in process of organization this year. Winnipeg is in second place. The Manitoba capital has twelve fully organized clubs with a couple also in the making this season. Surely, in a city of a quarter of a million or so this must constitute a golfing record although Calgary with six Clubs and probably only a third of the population of Winnipeg, still proudly claims to be the "goldest city on the Continent"—and it would appear that Californians vaunteth not unduly.

Montreal has nine Clubs with two or three more in course of organization. Before 1923 the Commercial Capital will also have a dozen or so Clubs.

There are now in Canada, sixty-eight 18-hole courses made up by Provinces as follows:—Alberta 6, British Columbia 5, Manitoba 9, New Brunswick 1, Ontario 30, Quebec 12, Saskatchewan 5. Quite a number of Clubs this season are preparing to increase from 9 holes to 18 holes. In 1919 there were only thirty-three 18-hole courses in the Dominion.

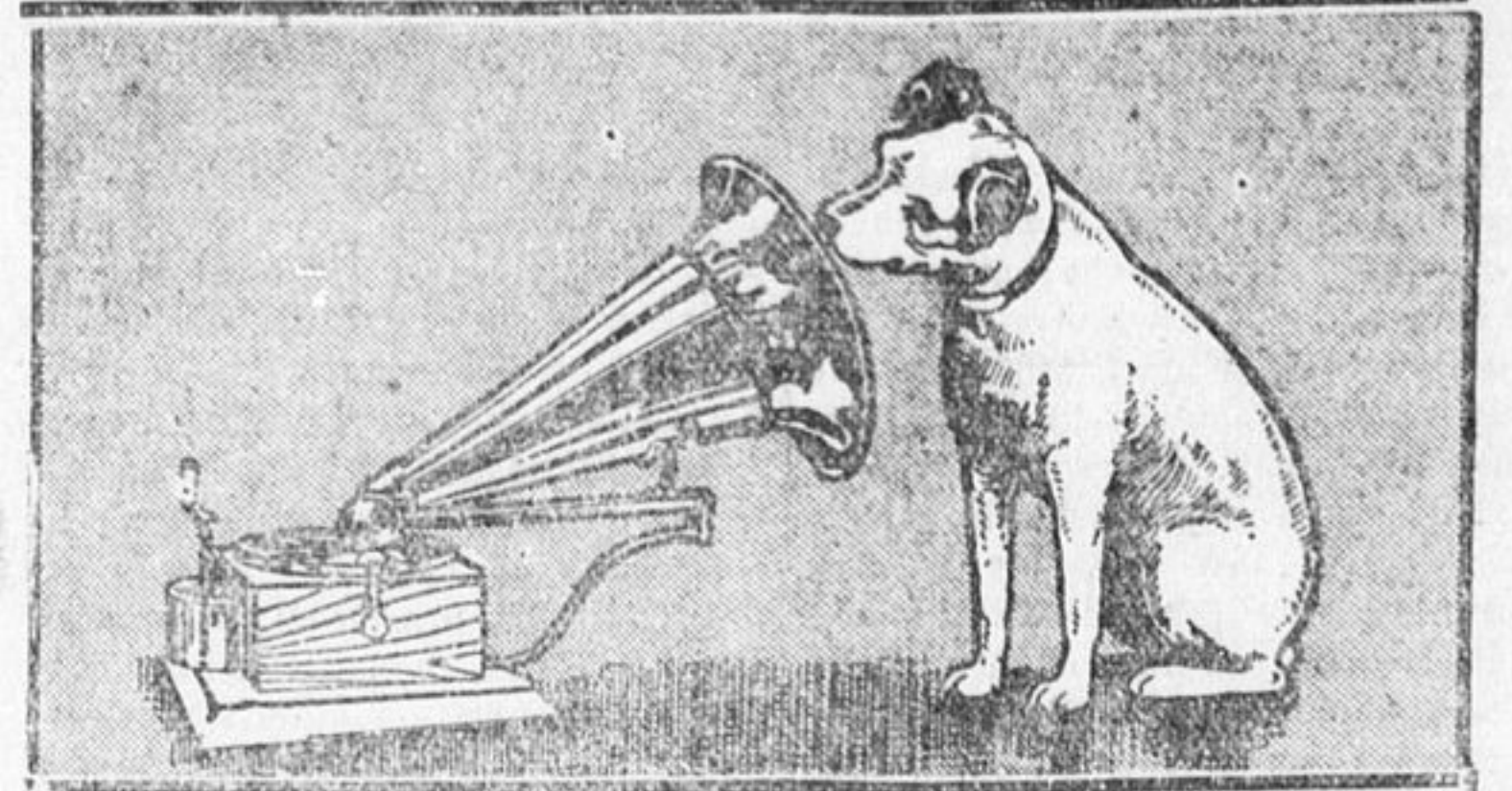
In 1919 there were 44 professionals employed in Canada. On May 1st, 1922 the total was 114, or an increase of 70. By Provinces the professionals this year are located as follows:—Alberta 6, British Columbia 8, Manitoba 10, New Brunswick 6, Nova Scotia 4, Ontario 51, Prince Edward Island 1, Quebec 19, Saskatchewan 8.

These figures prove in a concrete manner the rapid strides made by the Royal and Ancient throughout Can-

ada during the past two or three years. But it is generally conceded that, impressive as these totals undoubtedly are, the next three years will see even a greater advancement both in the number of Clubs and in the number of players. It is a safe prediction that in the very near future every city of any importance will have facilities for public golf, and that every town will have its golf club—just as every city in Canada, without exception, has to-day. Golf is rapidly becoming the Dominion's most po-

pular game and many thousands of devotees are being added every year to the imposing list of those who find in it the ideal means for securing health-giving recreation and employment.

The Government Employment Bureau will be moved on August 1st. to the Courtenache block, to the premises formerly occupied by Howse's wholesale, two doors from The Advance Office.



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Every Bit of Loving in the World (Soprano). Frances Alba	66056	10 1.50
Minuet (Boccherini). Philadelphian Orchestra	66058	10 1.50
Etude in F Minor (E. Dohanyi). Sergei Rachmaninoff	66059	10 1.50
Marietta (Baritone) (in English). Giuseppe de Luca	66068	10 1.50
Rondo in G Major (Viola). Jascha Heifetz	74750	12 2.25
Carolan Overture—Part 1. New York Philharmonic Orchestra	74756	12 2.25
Carolan Overture—Part 2. New York Philharmonic Orchestra	74757	12 2.25
El Relicario (The Charm) (Baritone). Tito Schipa	87341	10 1.50
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