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W. A. FIELD, COUNCILLOR FOR NORTH IN O. F. A.

Interesting Letter from Northern Ontario Representative at Annual Meeting of Ontario Football Association.

Mr. W. A. Field represented the Northern Ontario Football Association at the recent annual meeting of the Ontario Football Association—the first time that Northern Ontario has been so represented. In response to a request for particulars regarding the meeting, Mr. Field has kindly furnished The Advance with the following informative and interesting letter:—

Timmins, Ont., Feb. 7th.

Annual meeting of the O.F.A. held at the Royal Connaught Hotel, Hamilton, Saturday, Jan. 31st. All the District Associations were represented but two,—Oshawa and Ottawa. Including the visiting D.F.A. Officers, there were about 30 officers and delegates present. Billy Dean of Hamilton, was elected President. Bobby Muir again elected Sec.-Treas. Mr. A. Dorling, of the Sudbury District was elected Vice-President. These three gentlemen, together with the following will constitute the O.F.A. Council for the year 1925:— T. Holland, Toronto; A. Mills, Hamilton; H. Brown, Weston; R. Bowie, St. Catharines; W. A. Field, Northern Ont.; J. Indoe, London; G. W. Grenville, Brantford; Phil Evans, Guelph; F. Sutcliffe, Peterboro; T. Elliott, Guelph and Wm. Donaldson are O.F.A. delegates to the D.F.A. for the ensuing year.

This is the first time in the history of the N.O.F.A. that we have been represented at the O.F.A., which seems to be keeping in line with the steady but firm advance of Association Football in this district, and after last season's achievements of the Timmins Club as representatives of the North, still greater things are looked for in the future from the

Northern Ontario Football Association.

The N.O.F.A. was organized in 1919 by the following gentlemen:—E. H. Bridgers, of Timmins, not of Toronto; B. Northey, of Schumacher, now in the West; the late Bill Black, of South Porcupine and myself.

Considerable discussion took place re the agreement which was supposed to have been in force in order to bring peace between the D.F.A. and the C.F.A., but which was ultimately disapproved of as a whole by the delegates present whose districts were to be made the sufferers just to make a peace with an outlaw body.

Among the various other business was the Ontario Cup Competition for last season. This is where Northern Ontario made itself known to the O.F.A., as regards the delay and inconvenience caused by the Toronto and District Association, (Question 2). After discussion, the matter is to be taken up with the District Associations for their approval.

Another matter of importance to us was the overtime ordered to be played only in the second of Home and Home games. Nothing could be shown in the constitution making that action legal. (Question 3b). On motion this was rectified and will be in the rule book in future.

Another question was re finances of the Ontario Cup and the statements made re returns of some clubs; in one instance, that of Brantford was considered serious enough for investigation and a committee appointed to investigate the Brantford match at Brantford, (Questions 7-8).

I have only touched on matters that really constituted the big kick from Northern Ontario. My full report will be submitted in the proper manner at the next meeting of the N.O.F.A.

Amongst those who expressed their sympathy with the representatives of the North in the snags they run up against in the Ontario Cup last season were: Brown of Weston; Evans of Guelph; Dorling, of Sudbury; Donaldson, of Hamilton; Holland, of Toronto; and also Tom Mitchell, Vice-Pres. of the D.F.A., from Mont-

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real. Although he criticised your delegate for some of his remarks Mr. Mitchell admitted that we had shown the real sporting spirit throughout and that without doubt had asked some pretty knotty questions which the action of the Association to-day had shown.

I would like to have the Iroquois Falls and Cochrane papers copy the above, as they have both at some time or other been members of the N.O.F.A. Trusting that some interested soccer enthusiast will start the ball rolling again in their respective towns, with the view of entering teams in the N.O.F.A. and having delegates present when that body meets in the very near future. Would also advise all local clubs to get busy with their organization at once, as an early start is anticipated this year and a still bigger and better year is looked for in the North as regards Association Football.

W. A. Field,
N.O.F.A. delegate to the O.F.A.

BETTER LIVE STOCK TRAIN TO TOUR THE NORTH LAND.

According to information given by Mr. C. M. Laidlaw, Superintendent of the Experimental Farm at New Liskeard, the Better Live Stock Train, sent out by the Ontario Department of Agriculture, is to make a four-weeks' tour of the North land in the Spring, likely commencing about April 13th. It is expected that the Train will stop at Haileybury, New Liskeard, Earleton, Englehart, Charlton, Matheson, Ramore, Montteith, Cochrane and perhaps, Porquis Junction. The usual stay at each place will be about a half a day, though at New Liskeard it is expected that the Better Stock Train will spend longer than that. It will be noted that while it is not definitely settled that the Train is to stop at Porquis Junction, no provision whatever has been made for any visits on either the Porcupine or Iroquois Falls branches. On both these branches there are farming settlements worthy of help and encouragement.

PRESENTATION AT LARDER LAKE TO DR. W. L. GOODWIN.

A correspondent of The Northern News, of Cobalt, last week sent in a reference to a presentation made to Dr. W. L. Goodwin, who is at present conducting Classes for Prospectors at various points in the North,—this week the classes being in Timmins. The Northern News last week says:—

An interesting event took place at Larder Lake at the termination of a series of lessons and lectures on prospecting given to all those interested by Dr. W. L. Goodwin, D.Sc., L.L.D., when, the regular attendants of the classes, in an effort to show their appreciation to Dr. Goodwin, presented him with a tanned bear skin rug, in prime condition, a product of Larder Lake, Brain when alive, standing, would measure about six foot six inches.

The address read: "In this sample you will notice it will come under the color black, hard to scratch with a knife, slightly or non-magnetic while alive, eye to eye, porphynetic, at his decease quartz or glossy effect, non-mineralized with a slight metallic lustre, specific gravity, best estimated when trying to pack through bush."

The gift was appreciated by the doctor, who replied in pleasing terms. The general theme of the lectures was rocks and minerals. His hearers were told that to find valuable minerals they must look to find the right rocks in the right places to get correct results. The Larder Lake of today is on a par with the rest of the mining towns, he said. They have those rocks in the right places, and are getting first class results, not only the Canadian Associated Goldfields, who are the pioneers here, and the Crown Reserve, but other mining properties are developing in the near vicinity in a quiet way, who, in short time, will take their places with their big brothers.

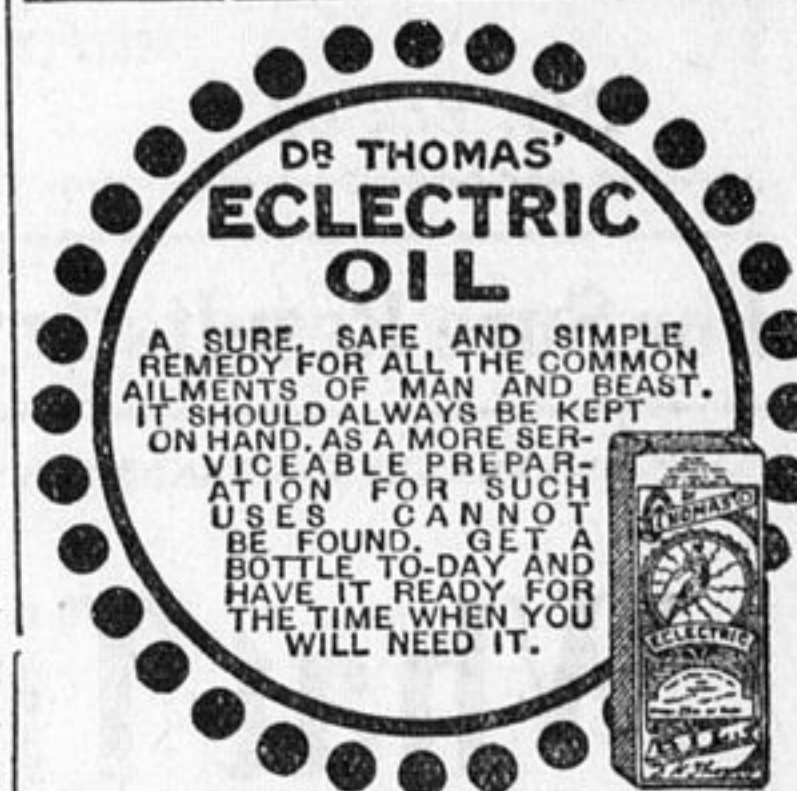
This generation can drive automobiles, fly airplanes, talk by radio, and do many other things, but it is not quite so sure that it knows how to bring up children.—Chicago Daily News.

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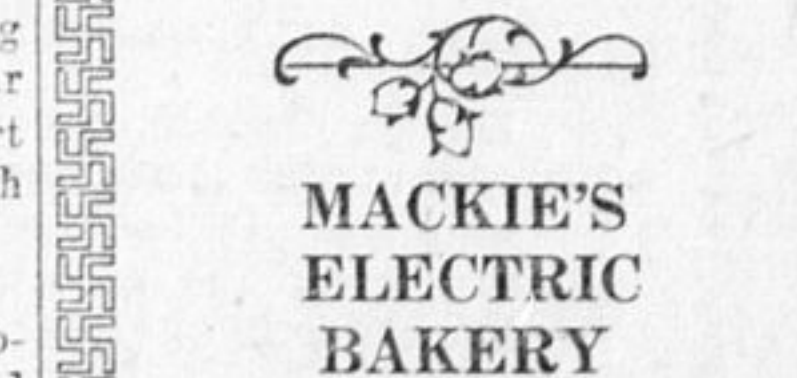
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A Statement of Remarkable Progress

Extracts from Directors' Report

Your Directors present their fifty-fourth Annual Report with unusual satisfaction. The rapid expansion of operations, and the steady upbuilding of resources, which have so markedly characterized the Company's transactions in previous years, have continued during the past twelve months, and at a greatly increased rate of progress. . . .

These figures (herewith quoted) show the growth which has taken place in the volume of the Company's operations, and in its resources. The figures as to profit-earning power and financial strength are even more impressive.

As to profits actually paid, the sum of \$6,681,632.49 has been disbursed during the year to policyholders under this heading.

As to provision for the future, the Company's position has been materially strengthened in all directions.

There has been a further upbuilding of the life policy reserves. Herebefore policies issued prior to 1903 have been valued on the basis of assuming three and a half per cent. interest, as the discounting rate for the Company's obligations, but this year the entire life assurance contracts have been valued at three per cent., the extra amount thus set aside being \$1,111,632.

There has also been a strengthening of the Annuity Reserves. Recent investigations have shown a progressive increase in the average lifetime of annuitants. A special annuity reserve of \$750,000 has this year been set up beyond the amount required by the Government standard.

The Company's Head Office and branch buildings and other real estate, have been written down by \$750,000.

The Contingency Reserves have been strengthened by the addition of \$4,000,000 taken from the earnings of the year, \$3,000,000 of this amount going to the fund to provide for possible fluctuations in the market value of our securities, raising that fund to \$3,000,000, and \$1,000,000 going to General Contingencies account, raising that to \$2,500,000. These contingency accounts thus amount now to \$7,500,000.

After making these heavy allocations, the undivided surplus has yet been increased by \$1,234,400, bringing it to a total of \$22,107,358.

The Company is, of course, in a position to increase its already generous scale of profits to policyholders, and your Directors have pleasure in announcing, for the fifth year in succession, that such an increase will be made.

While many factors have contributed to this remarkable showing, the most noteworthy has been the large earnings from investments. As has been mentioned in previous reports, it has for many years been the policy of the Company to invest in long-term bonds and similar choice securities, in order that by this means the high rates of interest then prevailing as a result of the abnormal conditions produced by the war, might be projected into future years. This policy is now bearing fruit. Current rates of interest, though still very satisfactory, are materially lower than those of former years, and as a consequence there has been a marked rise in the quotations for most of the securities owned by the Company.

During the past year some of these increased values have been capitalized by sales, and a net profit of \$2,891,250.48 has been realized from this source. In addition there has been an increase of \$6,321,277.09 in the market value of the securities still held. Although most of this increased value is undoubtedly permanent, and due merely to the readjustment of interest rates to a more normal basis, it will be noted that the Company has carried \$3,000,000 of the amount to contingency accounts, as already explained.

The rate of interest earned during the year on the mean invested assets has been 6.33 per cent., exclusive of profits from sales. This is a substantial increase over the rate of the previous year, and has resulted from our having realized on some of our holdings of government and other bonds which had risen to high figures, the proceeds being then reinvested in securities yielding better returns.

1924

| | |
|---|---------------|
| New Assurances Paid For | \$137,466,000 |
| Increase | \$30,075,000 |
| Total Income | \$62,245,000 |
| Increase | \$15,280,000 |
| Payments to Policyholders and Beneficiaries | \$31,881,000 |
| (Total paid since organization, \$183,793,000) | |
| Assets at December 31st. | \$274,130,000 |
| Increase | \$64,873,000 |
| Reserves for Unforeseen Contingencies | \$7,500,000 |
| Surplus Over All Liabilities and Contingency Reserves | \$22,107,000 |
| Increase | \$4,234,000 |
| Assurances in Force (Net) | \$871,636,000 |
| Increase | \$167,871,000 |

Policies in force (excluding Group Policies) 384,113
Employees of firms protected by Group Policies . 30,160

Dividends to policyholders again increased

The Sun Life ranks amongst the Foremost Life Assurance Institutions of the World

Incorporated 1865

Began business 1871