

SUN LIFE REPORT SEES BUSINESS DEFINITELY BETTER

STATEMENT REFLECTS STABILITY AND STRENGTH OF INSURANCE

Montreal, Feb. 10.—Definite signs of an improvement in general business conditions can be gathered from the 65th Annual Report of the Sun Life Assurance Company of Canada just released for publication by Arthur B. Wood, President and Managing Director. The statement reflects the strength and stability of life insurance, a voluntary co-operative movement which for generations has stood every test.

Life insurance companies' annual statements, always considered barometers of general business conditions in the territories they operate in, have been accurate indicators during the depression and since 1933 have shown, in no uncertain terms, that general business is making headway.

The Sun Life's financial statement for 1935 shows still further strengthening and improvement, just as the report for 1934 showed progress over 1933, the year the depression reached its low point.

Assets of the Sun Life Assurance Company of Canada stood at an all-time high at the year-end—an increase of forty-one million dollars for 1935, and are now over seven hundred and seven million dollars.

The Bond Account increased from one hundred and sixty-two million dollars to two hundred and eighteen million dollars and is now over thirty per cent of the assets. Profit from redemption or sale of securities during the year was over five million dollars. Cash in banks was approximately twenty-one million dollars. During 1935 the policy loans repayments took a decided upward turn which definitely indicates a return to better times. These cash repayments on loans exceeded any previous year in the history of the company and were twenty-four per cent greater than 1934. Investment income showed a notable increase over 1934, while expenses were further reduced and by any insurance yardstick the report is an excellent one and encouraging for future prospects.

Another definite sign of improved business and a lessening of unemployment, gathered at the meeting is the increase in Group Assurance, designed primarily for commercial and industrial plants. This phase of the Sun Life's business shows an increase for the year of twenty-three per cent.

Payments to policyholders and their beneficiaries since the company was organized 65 years ago exceed nine hundred and sixty-eight million dollars and during 1935 payments of the nature were over eighty million dollars.

New business paid for during the year was over two hundred and nineteen million dollars and the assurance

in force total over two billion seven hundred million dollars. Total income for the year was more than one hundred and fifty-three million dollars, a decrease from 1934, but on the other hand, due to a substantial decrease in total disbursements, the excess income for 1935 was forty-seven million dollars, as compared with forty-four million dollars in 1934. The surplus earnings for 1935 are even better than the very satisfactory earnings of the previous year and the company is continuing the wise and conservative policy of employing these surplus funds to write down the value at which securities are carried and in this way strengthen its investments as well as other reserves, a policy which in the long run will naturally benefit policyholders. In referring to the difficulty of making sound investments at satisfactory rates of interest, Mr. Wood apparently feels that the low rates will continue for some time but with increased business activity there should be a gradual improvement. In the face of these difficulties, however, the Sun Life not only maintained its rate of interest but records a slight increase over that of 1934.

The Insurance Executive confined



his remarks largely to the highly satisfactory financial statement presented by his company out in passing spoke of the "business" of life insurance and how it had grown to be of really staggering figures and for this reason was apt to be classed as a so-called "big interest" in a sinister manner. Life insurance is proud of its size because it means that millions of people are taking advantage of the greatest co-operative enterprise in the history of mankind—a scientific development that has stood the test for generations. Life insurance funds are the accumulation of small sums administered by insurance companies as the custodians for the people in a manner which would be impossible for them to do themselves. Due to a misconception of the principles and in spite of the voluntary co-operative feature of the business, of life insurance there was still a

tendency to excessively tax life insurance companies which meant that the thrifty were being penalized. The Sun Life in 1935 paid out in taxes, exclusive of those on real estate, a total of over one million six hundred thousand dollars; this amount is the equivalent to the annual premium on fifty million dollars of insurance. This very impressively demonstrates the taxation question and policyholders do not realize that taxes imposed on a life insurance company fall directly upon them.

Mr. Wood, in commenting on general business conditions in the countries where the Sun Life operates and the prospects for 1936 in the United States, Great Britain and Canada, the three countries where the company secures most of its business, stated that the world is slowly but surely emerging from the depression and that although many uncertainties as to the future still exist and that there will be setbacks from time to time, the significant factor is—that all those indices by which, business improvement is judged clearly indicate that fundamental economic forces are gradually having their effect in bringing about recovery and that this contingent is steadily approaching normal conditions.

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*Constipation due to insufficient "bulk".

Taxpayers Notice

As a result of less taxes being paid during the past six weeks, the financial condition of our County is growing serious. Bills cannot be paid unless the taxes are paid.

New collectors will be appointed shortly to make a special drive and executions will be issued unless the taxes come in better.

In the meantime all ratepayers who wish to pay their taxes without the possibility of costs being added, please call and pay or send the same to the Secretary-Treasurer, Woodstock, N. B. Box 39.

G. W. Montgomery,
Secretary-Treasurer,
Carleton County.

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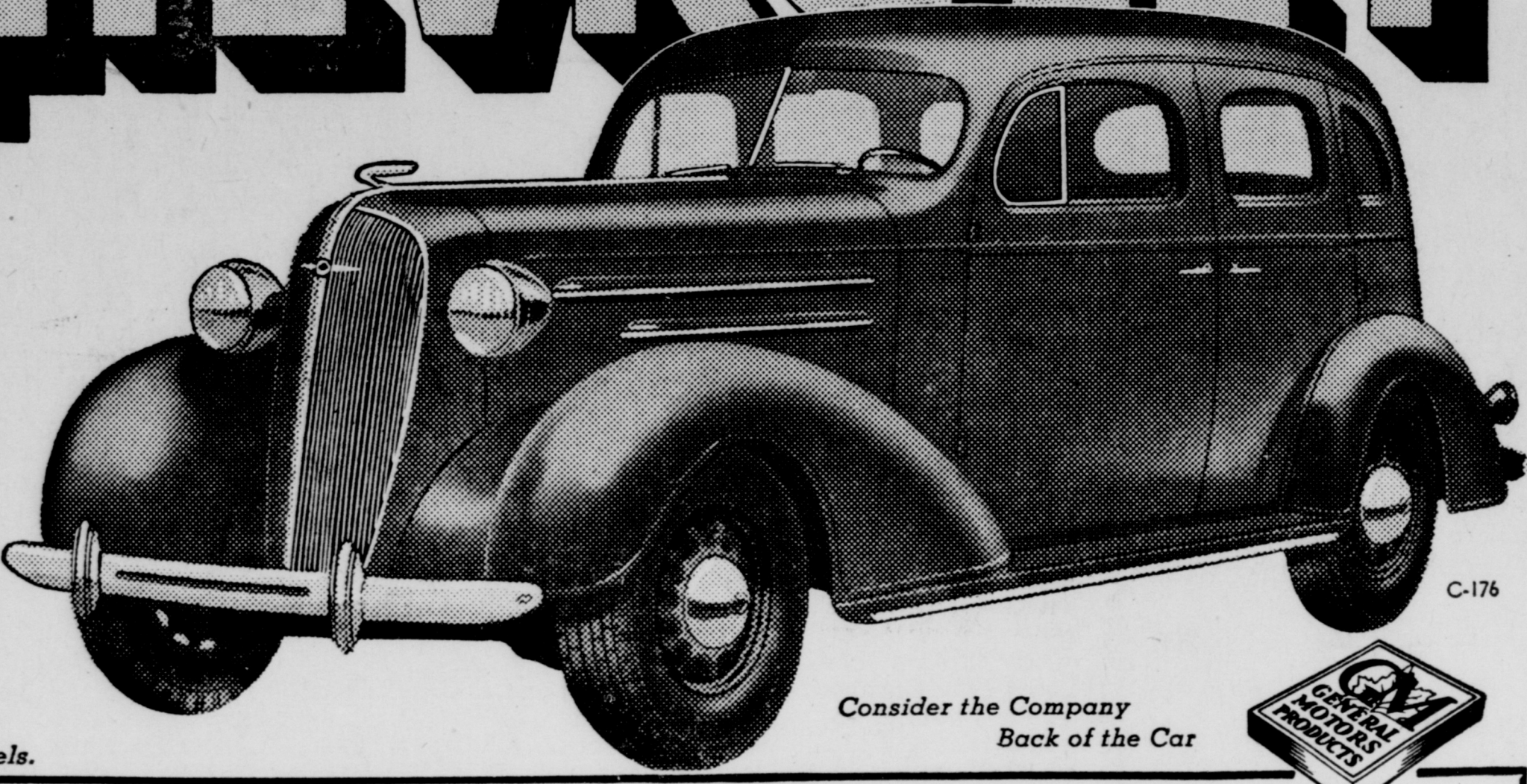
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which the following committees were appointed:

Resolutions, Mrs. J. M. Fraser, Mrs. H. S. Bishop, and Mrs. Wolhaupter.

Courtesy, Mrs. Henderson, Mrs. A. Chapman, Mrs. Fred Carle.

Credentials, Mrs. D. M. McBride; assistant press secretary, Mrs. Wilbur Gray.

An address of welcome was given by Mrs. E. F. Colwell and was responded to by Mrs. A. D. Kirkpatrick of Debec. This was followed by an address by the president, Mrs. E. M. Mills, Debec.

Reports were received from the following secretaries:

Recording secretary, Mrs. E. M. Bird; Corresponding secretary, Mrs. Wilbur Gray; press, Mrs. F. C. Frost; literature, Miss K. Rogers; Missionary Monthly and World Friends, Mrs. W. A. Martin; associate

helpers secretary, Mrs. T. C. Cole; C. G. I. T. secretary, Miss Clara Carson; mission band and baby and, read by Mrs. Wilbur Gray in the absence of Mrs. A. F. McLean; strangers' secretary, Mrs. J. E. Flemming.

At the conclusion of the reports a discussion of them took place. The session closed with a quiet half hour led by Mrs. G. A. Sellar, of Florenceville.

GIVEN TWO YEARS

ELMER FOREST SENTENCED TO DORCHESTER

Elmer Forest, charged with assaulting Ernest Wright was adjudged guilty in the police court here Friday morning. On conviction D. R. Bishop, for the Crown, placed in evidence a previous conviction against Forest for destruction of property and the record showing sentence at that time was suspended. He then moved for sentence under the former charge. A sentence of two years in Dorchester penitentiary was imposed. G. Y. Jones appeared for the defence.



Whatever may be the explanation there seems to be no question but that appendicitis is becoming more common. Appendicitis is responsible for more deaths than result from all the common communicable diseases put together. The 1,577 deaths from appendicitis, in Canada, during 1934 exceed the maternal deaths, the deaths from diabetes, or the fatalities arising from motor car accidents.

The appendix is the most common site of infection within the abdomen. This useless appendage in the human is situated at the beginning of the large bowel in the lower right side of the abdomen. When, for one reason or another, the appendix becomes obstructed, the inflammation which results leads to tension which may progress until the appendix ruptures. The appendix is a blind tube with a narrow lumen. It becomes obstructed very readily. When the appendix ruptures into the abdominal cavity, this causes a peritonitis or inflammation of the membrane peritoneum, which lines the abdominal cavity and the organs situated in that cavity.

Appendicitis occurs at all ages. It is more common in children and young adults, but it is a greater menace to life after forty years of age. The onset of an acute attack is marked by pain, nausea and usually vomiting.

The pain in the abdomen, to begin with, is usually rather general, but as it continues, it becomes more severe and localized over the site of the appendix, where there is also tenderness and rigidity of the abdominal muscles. At this stage, there is some fever, the patient lies quietly on his back, often with the right knee flexed, this being the most comfortable position.

A sudden cessation of pain at this point is a danger signal, for this may be a "treacherous period of calm" due to the relief of pressure as the appendix, how long attack has lasted—usually, the longer the better as this has given nature time to limit the spread of infection in the peritoneum through creating a barrier of adhesions—and lastly, to the extent that laxatives have been used to defeat this protective measure. The vast majority of deaths occur in cases where the appendix rupture or perforates.

Deaths from appendicitis will decrease when the use of laxatives for abdominal pain is discontinued, and when the doctor is called to deal with abdominal pains which persist. At the proper time, an operation for the removal of the appendix is comparatively simple and safe.

Questions concerning health, addressed to the Canadian Medical Association, 121 College St., Toronto, will be answered personally by letter.

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TO PAY HALF OF COST

Fredericton, N. B., Feb. 13.—The Government of New Brunswick has decided to undertake to assume all charges upon municipalities of the Province for one-half the cost of maintaining wig-wags or other protective devices at dangerous level crossings, despite the fact that an order of the Board of Railway Commissioners places the burden of one-half the expense on the municipality affected.

The Government in this respect has concurred in the equity of the proposal conveyed by the municipalities in the form of a resolution at the Twenty-ninth Annual Convention of the Union of New Brunswick Municipalities, held in Moncton last September.

The Canadian National Railways are paying to the Provincial Treasury annually the sum of One Hundred and Nineteen Thousand Dollars in lieu of taxes upon property within the Provinces and inasmuch as municipalities are receiving no portion of this sum and that the control and maintenance of highways are under the direct control of the Province, it was felt that Provincial authorities should assume whatever expense is imposed on municipalities by the Board of Railway Commissioners for maintaining safety devices.

Naturally the decision of the Government will not affect the ruling of the Board of Railway Commissioners. Apparently municipalities will be billed directly but they will be instructed to forward the account to Fredericton.

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