

by Canadians in the war. There will be present at the Cenotaph many who lost husband, father, brother or friends. Those more fortunate have double reason to be grateful to the men who made such sacrifices for them.

Remembrance Day is not a day of sadness but neither is it a day for frolic and fun. It is one of the great days to be kept by Canadians for all time in a spirit of pride and joy in the achievements of their sons and also in consider- day's play in the Daily News are down came in the first round when ation of the responsibility of the nation in taking a leading part in the movement to avoid any repetition of that awful struggle.

U.S. ELECTIONS

While most people in Prince Rupert seemed to expect the Democrats to win in the U.S. elections, even the most nadian aspirant-Ottawa-re-en- while Bagshaw was the better in Orchestra. optimistic hardly expected such a sweeping cleanup as tering the league after an absence the first, second and sixth. Three took place Tuesday. President Franklin Roosevelt will en- of one year.

ter upon office next spring with the knowledge that he has the complete confidence of the American people to carry out the policies to which he has committed himself and the party.

BEARS ON QUEEN CHARLOTTES

There are too many bears on Queen Charlotte Islands. They are a menace to the flocks and their depredations affect the saimon fisheries, especially those of Graham Island. They are worthless as game because the pelts are not very good, yet they are protected by a closed season and also by a bag limit, no one person being allowed to kill more than three in one season.

The people of the islands are all "het up" over the matter and it seems as if they have reason to be dissatisfied. A slight change in the game laws would exempt the islands from the restrictions which affect them. It will be remembered that recently the bears made a raid on sheep at Tlell, killing a number.

over three million entries being re- and two judges over Nina Gurvich corded at Contest Headquarters in in the headline bout of last night's Montreal. One need not see the joxing card at the Empress Social teams in action to be able to give Jub Arena under the management an accurate estimate of the scoring of Bill Stone. While Bagshaw, unpunch of the forward lines of the joubtedly, had the edge, he found various contenders for the World's Gurvich a tough opponent with a Hockey Crown. If the results of each righting heart. The only knocknoted, the chance of winning is as Bagshaw ran into one of Gurvich's good as if one lived right in Toronto, punches and was down for the Montreal or Ottawa and were able flash of a second. to watch the players in action.

Gurvich, who was on the offen-The league entries for the season sive for a considerable portion of 1932-1933 present much the same the fighting, was credited with appearance as that of last year, winning the fourth round. The with the addition of one more Ca- third and fifth were adjudged even

> were six three-minute rounds. Gurvich's weight was announced as 147 pounds.

Norman McLean, purser of the steamer Prince John. acted as referee of the main event and J. J. Judge and Jack Preece were judges.

Semi-Final

In the four two-minute round semi-final, Tommy de Marco was given the decision over Chuck Hickey on a foul in the third of four scheduled rounds. The action Referee George Howe in bringing the bout to a conclusion at this Wilson and J. Watt. time did not meet with general approval.

Hickey had the best of the first mond, Mrs. McLean and Mrs. round as de Marco was continually covering up evidently to size his West and Mrs. S. V. Cox at the which profit was returned to policy opponent up. In the second Tommy door.

Miss V. Feero. Tap Dance, Miss Joyce Gaw-

thorne

Leod

Viclin solo, Bert Cameron. Recitation, Miss Elizabeth Mc-

Song, Mrs. A. J. Webber. Dance, Mrs. J. Watt's pupils. Intermission. Grand Drawing, won by Robert Barclay. Musical selection, Mrs. Black's

Orchestra. Sketch, "The Lady Oddfellow's Initiation."

Song, Mrs. F. W. Allan. Recitation, Mrs. W. S. Hammond.

"God Save the King." Those taking part in the sketch.

Mrs. J. L. McIntosh. Mrs. J. S. Ir-

vine. Mrs. G. W., Wilkinson, Mrs. A. McNeill, Mrs. Bert Morgan, Mrs. Simpson, Mrs. J. W. McKinley

and Stan Boyle.

Those taking part in the dance erine Baker. Muriel Eby, June Goson accompanied by Mrs. Robert surprising accuracy how much had vember 15.

ran. convenor. Mrs. W. S. Ham- the diversification of risk, profit

FOD MODT

sailed this morning aboard the

steamer Prince John for Ketchikan

the deflation period of 1930 to 1932 which had affected so seriously day why any policyholder should other lines of business and during which thousands of banks on this continent had closed their doors while real estate and security values gations. Not only that but there is and income therefrom had been greatly depreciated. Despite the depression, life insurance in force get more insurance in the com-

in America had shown an increase from \$113,000,000,000 at December 31, 1929, to \$120,000,000.000 at De-

cember 31, 1931. The mortality table, the legal reserve, the interest rate assumed. the law of averages and the invest-Musical selection, Mrs. Black's ment of funds Mr. Jabour cited as talk. Guests of the day were Dan five fundamentals that explained Burrows, Foster Willan, Frank why life insurance had been able Charnley and G. W. Laidler. Dr. R. to withstand the economic turmoil G. Large and Ellis Morris were wel-"The Lady Oddfellow's Initiation." of the Great War, the influenza epi- comed as new members of the

emerging.

to be provided for death claims. The committee in charge of the Yet, in actual experience, through



there is no reason in the world todesire to relinquish his policy through any fear that his company will not continue to honor its oblithe best reason in the world why these policyholders should want to panies with which they are insured."

Speaker Thanked

Bresident William Cruickshank was in the chair and conveyed the thanks of the members of the club to Mr. Jabour for his interesting were Miss E. M. Earl, Mrs. T. Priest, demic of 1918 and the present de- club. Farewell was said to Gyro C. pression from which the world was E. Starr who is leaving this week to spend the winter in the south.

From the mortality table, the December 16 was selected as the speaker explained, the insurance date for the Gyro Club charity companies determined what to dance which it was recently decided charge each person at a certain age. to hold. Announcement was made were Misses Norma Archie. Kath- Through this table, which had come that the Prince Rupert Philhardown from England and had been monic Society would be holding a mez. Florence Gillis, Annie Murray, tested time and time again since concert for the benefit of relief Edna McLean, Charlotte Phillip- 1750, it could be determined with work in First United Church on No-





As Every

Mother Knows

A growing girl

has a real need of

SCOTT'S

EMULSION

of Norwegian

Cod Liver Oil



opened up and slugged hard. Hickey took one on the cheekbone RIG PARTY shortly before the end of the round and was down for the count of nine. De Marco continued slugging in the third and Hickey was groggy when he delivered the allegedly Some forty persons comprised the foul blow.

Hickey weighed 145 pounds and local Masonic excursion party which de Marco 136.

The Preliminaries

where a fraternal visit will be paid. In a three-round (two minute) special event, Rupert Fong com- An elaborate program of enterpletely outclassed Darrow Gomez tainment has been arranged Ketchikan for the local people. Toand earned an obvious decision. night there will be a banquet and Both boys weighed 136 pounds.

Three amateur no-decision two ball and tomorrow evening a lodge meeting will be held. Many ladies one and a half minute round bouts. were included in the party and rounded out the evening's card and these were very lively and pleased there will be special entertainment the crowd. The young boys taking for them.

The excursionists are due home about 10 o'clock Saturday morning Ole Dybhavn, 75 pounds, vs. Billy from the north.

SALES

Bobby Woods. 80 pounds, vs. Ralph Smith, 80 pounds.

part in these exhibitions were:

Long. 75 pounds.

A LEAST THE THE THE STATE OF TH

Don Montgomery, 70 pounds, vs. Allan Smith. 70 pounds. George Howe refereed all bouts except the main event. Max Heilbroner was timekeeper and Roj Barnes announcer.

There was a good-sized crowd of fans in attendance.



cholders by way of dividends. The hazard of human life had been proven to be the least variable hazard in the world.

The legal reserve was another way in which the life insurance companies protected themselves and their policyholders. By amortization provision was made for the payment of all claims when they fell due. This provision was compulsory under the Insurance Act and meant that a reserve against policies must be maintained in the form of cash or high grade securities in sufficient sum to meet all death clams and maturities as they came due. The amount to be set, aside each year was determined by acturial science based on the average age limit of human life.

Earnings of Companies

The rate of interest assumed in calculating the policy liabilities was three percent, some using three and a half percent. In actual experience, however, the companies earned more than that.

The law of averages was applied long different lines by the insurance companies, Mr. Jabour explained.

Speaking of the investment of funds, Mr. Jabour pointed out that every dollar invested by an insurance company was invested according to government regulations. Life insurance funds were permitted to

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Les Canadiens	Every Month in the Year	be invested in Dominion, provin- cial and municipal bonds, industrial bonds of certain companies, first	317 and 319 Third Avenue
As a result of the playing of three out of five games in Tuesday night's Junior Billiard League fix- ture between Jewelers and Les Ca- nadiens, the former are leading 578 to 542. The remaining two games will be played tonight. Tuesday night's individual scores: W. E. Funnell, Jewelers, 200; Frank Kenny, Les Canadiens, 197. J. Sutherland, 178; W. E. Hutson, 200.	1932 Sales Dates November 22 December 20 1933 Sales Dates January 24 February 21 Mareh 21 April 18 May 16 June 20 July 25 August 29	mortgages up to a certain valuation of the property, policy loans and preferred stocks of companies which have paid dividends for se- ven years previous to the purchase. Protection of the policyholders' money is the watchword of a life insurance company's investment department. Misconception as to the position of life insurance companies arose	Miss D. Hogan TEACHER OF MUSIC Phone—Black 232
Chris Perry, 200; Pete Pritchard, 143. * * * * * * * * * * * * * * * * * * *	September 26 October 24 November 21 December 21 Special Sales Held on Request of Shippers Advances Will Be Made as Usual When Requested. Trans- ferred by Telegraph if Desired. THE SEATTLE FUR EXCHANGE 1008 Western Avenue Seattle, U.S.A.		SHOOTING SUPPLIES SUPPLIES Aff Dominion Ammunition has Super- Clean Non-Corrosive Priming — For Sale By — THOMPSON HARDWARE CO. LTD.