

THE JARVIS RECORD

JARVIS, ONTARIO
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Small advertisements—For Sale, To Let, Wanted, Lost & Found; Coming Events, etc.

"PURELY MUTUAL FARM FIRE INSURANCE IN ONTARIO"

Extracts from the address of K. Leighton Foster, E.C. Superintendent of Insurance for the Province of Ontario, delivered to the Annual Meeting of The Ontario Agricultural and Experimental Union, at the Ontario Agricultural College in Guelph, Ontario, at the noon luncheon, January 10th, 1935.

"When a risk is underwritten by one of these companies the consideration given by the insured for a premium consists of a premium note. The insured is required to pay a cash payment on this note, either in advance for three years or in three equal annual instalments, which is usually sufficient to provide for losses, expenses and reserve in the event that it does not prove adequate, the note is also subject to assessment by the directors. Respecting agricultural property other than brick, stone or concrete dwellings, the minimum rate of premium rate has since 1924 been set by Section 165 of the Insurance Act at three dollars for three years for every one hundred dollars of insurance; and the minimum cash payment has since 1924 been set by Section 166 of the Act at not less than eighty cents for three years for every one hundred dollars of insurance; or if paid in advance, or not less than thirty cents each for every one hundred dollars of insurance if paid in three equal instalments. Regarding other classes of risks, the directors may require a larger or smaller cash payment. In actual practice a few extra hazardous items are written at higher rates, but a quite large volume of insurance on dwellings (both rural and in villages and towns) is written at much lower rates, running as low as forty-five cents per hundred dollars of insurance for three years."

"Under Section 166 (2) of the Insurance Act, the basic rate (i.e. the rate on agricultural property other than brick, stone or concrete dwellings) may be reduced with the approval of the Superintendent by the directors when and so long as the cash surplus of the insurer is not less than twenty-five cents for every hundred dollars of the total amount at risk. At the present time the percentages were 15.28% and 84.74%, respectively. In 1922 alone they were 13.96% and 86.04%; and in 1923, 17.12% and 82.88%."

"Beginning in 1929 the companies' aggregate loss cost has risen sharply. Up to 1928 the actual cost of insurance carried by these companies averaged 35 cents per \$100.00 per year. In 1929 it jumped to 33 cents, it rose to 35 cents in 1930 and the highest point on record 45 1/2 cents per \$100.00 was reached in 1931. A decrease to the problem of lowering insurance costs on agricultural property was followed by a further drop to

JOB FOR HUSBANDS

YES, BUT FOR SINGLE YOUTH TOO
Should married men be given the jobs to the exclusion of youth?

Should married men be given the jobs to the exclusion of youth? That is the question raised in this letter. The writer of it says youth must be looked after, too.

What Youth Wants
Strathcona Hotel, Vancouver, B.C. Editor Vancouver Sun—Sir: Youth, that section of people's lives between the ages of 18 and 25, wants an opportunity to work. It is between these ages that youth goes into the world in search of this opportunity.

The opportunity that he is to use to prove himself capable or incapable of filling a position among men both in business and society. The opportunity that will develop his manhood for later years. The opportunity that will give him ideas to teach his own sons and daughters.

Then as a youth upon leaving school he is confronted by a dark world, lacking in opportunities to prove himself capable as a man to earn a living and support a home. His ideal is shattered. His is a world of struggle back because he has no tools.

So he takes the opportunity of a school. Nothing to occupy his mind, and he is left with a void. He is a young man, full of ideas, but he lacks the tools to carry them out. He is a young man, full of ideas, but he lacks the tools to carry them out.

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"Under the premium note plan, insurance protection is literally provided at cost. And the cost of management is low in proportion to the amount paid out for losses. During the period 1929-33 these expenditures were divided as follows: Expenses of management, 18.64%; losses, 81.34%. In the year, 1929 to 1933 the percentages were 15.28% and 84.74%, respectively. In 1922 alone they were 13.96% and 86.04%; and in 1923, 17.12% and 82.88%."

HEALTH

A HEALTH SERVICE OF THE CANADIAN MEDICAL ASSOCIATION AND LIFE INSURANCE COMPANIES

SECURITY
Mankind seeks security. Lack of security at least means worry and may even lead to disaster. The demand for security is so strong that nations are today giving up their political freedom because it appears that for their security lies in some form of dictatorship. The demand for security is greater than that for political freedom.

The security man seeks is against those things which are beyond his personal control—unemployment, old age, sickness and death. Through his life insurance he has learned to make economic provision for those who survive the loss of the breadwinner. Through public health departments, we have provided a form of mutual insurance against diseases as can be controlled by community measures.

Security against disease lies largely in our own hands. We can obtain a large measure of such security by furnishing our responsible health authorities with adequate budgets and then seeing that they are allowed sufficient freedom in spending to ensure the maximum benefit for those who provide the money. Individually we gain security against disease by giving reasonable attention to the health needs of our bodies through following the generally accepted principles of healthy living in our daily lives. This implies not so much the avoidance of the undesirable, but the promotion of the desirable habit.

The periodic health examination of the family against disease. Most of the diseases which afflict us after middle life are infectious in their onset. By the time they call attention to their presence through symptoms or signs felt or seen by the patient, it is often too late. In order to prevent the contracting of health and the firm establishment of chronic disease, or the fatal results of some progressive malady, early discovery following the generally accepted principles of healthy living is essential. The periodic health examination offers an opportunity for the examining doctor to find the earliest signs of abnormal conditions. It is in these earliest stages of disease that medicine has the most to offer by way of treatment.

It is not rather ridiculous to ignore the state of our bodies until we begin to fail in our own needs or until certain parts of it become painful? Can it not be a sensible thing to have your body checked up periodically so as to avoid trouble? Why not attain a greater measure of health security through having a periodic health examination? Questions concerning Health, addressed to the Canadian Medical Association, 184 College St., Toronto, will be answered personally by letter.

22 cents in 1934. The indications are that in 1934 there will be a further decrease although actual figures will not be available until about March 20th."

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EUCHRE & DANCE

Under Auspices of Jarvis Firemen Will be held in the TOWN HALL, JARVIS

ON FRI., FEB. 8

CARDS AT 8 P.M. SHARP

PRIZES
Ladies High Score
Gents High Score
Ladies Consolation
Gents Consolation

Good Orchestra will supply music for dancing

Admission 25c
LADIES PLEASE BRING LUNCH

"THE JARVIS RECORD"

Take your choice! IT'S MONEY SAVED ANYWAY YOU CHOOSE
HERE'S THE OFFER!
SELECT ANY MAGAZINES LISTED BELOW TO A TOTAL VALUE OF \$3.00
Liberty Magazine \$2.00
Pictorial Review 1.00
National Home 1.00
Canadian Horticulture 1.00
MAIL THIS COUPON TODAY
Gentlemen: I enclose \$2.50. Please send me the magazine checked with a year's subscription to your newspaper.
NAME
STREET OR R.R.
TOWN AND PROVINCE

PERSONAL CARDS

ARRELL
Miss Josephine Madeo of Nanticoke, Ont., is visiting with her friend, Mrs. Lancel Tomkins of Toronto.

COLEBRI
Mr. Donald Ross, Mr. Elroy Field and Mr. Cameron Miller have returned to their homes after taking a two-day course at the Ontario Agricultural College, Guelph.

McCarthy
There is a young man who is so deeply and frankly in love that he doesn't even when you tell him about it.

HOLMES
L. W. HOLMES
LICENSED FUNERAL DIRECTOR
FURNITURE

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NANTICOKE

Miss Jean Murphy of Chesham, Miss Josephine Madeo of Nanticoke, Ont., is visiting with her friend, Mrs. Lancel Tomkins of Toronto.

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HAGERSVILLE

Mrs. Edward Bobbia was pleasantly surprised on Thursday evening when a number of her friends gathered at her home for a social evening. A very pleasant evening was spent in playing Progressive Euchre and prizes for highest scores were won by Mrs. William Harkins and Mrs. Charles Fudge.

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"PURELY MUTUAL FARM FIRE INSURANCE IN ONTARIO"

(Continued from page four)
In 1931, the companies as a whole were operating at a loss, and were drawing on their reserves or borrowing from the future to meet part of their losses. In 1932 and 1933, the companies as a whole were operating at a profit, and were drawing on their reserves or borrowing from the future to meet part of their losses.

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RENTON

The Pedro Club was held at the home of Mr. and Mrs. Hugh Newell on Wednesday night.

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WHY I LIVE ON A FARM

The following paper was given at the Beausville Women's Institute meeting recently by Mrs. J. Tooley and is reprinted from the Danville Chronicle.

Of all places in the world where life can be lived in the fullest and freest, where it can be met in its greatest variety and beauty, I am convinced that there is none to equal the open country.

It is astonishing how many people there are in the cities and towns who have a secret longing to get back in quiet country places, to own a bit of soil and cultivate it. Country life is to such human beings a fresh and new adventure—we enjoy it or we do not enjoy it, or more probably we do both. It is packed and crowded with the best of adventure—adventure that is dull and miserable. We may if we are skilled enough make our whole living from the land.

I know well the disadvantages of city life. It is dull and miserable. We may if we are skilled enough make our whole living from the land. I know well the disadvantages of city life. It is dull and miserable. We may if we are skilled enough make our whole living from the land.

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ERIE

We are sorry to report Mr. Hyland and Wilbur to be ill with the flu.

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MARBURG

Miss Florence Brown, of Toronto is visiting at the home of Mrs. S. F. McBride and her family in the community.

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