

THE MUTUAL LIFE Assurance Company of Canada
WATERLOO, ONTARIO
Fifty-First Annual Statement

A few significant features of the annual statement presented to the policyholders at the annual meeting February 3rd, 1921, are given in the following condensed summary.

	1919	1920	Increase
Income	\$ 8,583,404.00	\$ 10,124,171.00	\$ 1,540,767.00
Expenses	\$ 2,222,945.00	\$ 2,247,277.00	\$ 24,332.00
Net Income	\$ 6,360,459.00	\$ 7,876,894.00	\$ 1,516,435.00
Assets	\$ 225,605,000.00	\$ 226,605,000.00	\$ 999,999.99
Liabilities	\$ 1,657,104.00	\$ 1,657,104.00	\$ 0.00
Surplus	\$ 4,948,835.00	\$ 5,018,680.00	\$ 69,845.00
Reserve	\$ 184,000,000.00	\$ 206,627,728.00	\$ 22,627,728.00

Surplus Earnings. The prosperity of the Company is best reflected in the surplus earnings of the year, which show an advance over the preceding year of \$354,303, being an increase of 27%. This represents earnings of \$38.67 for every \$1,000.00 of total assets.

Increased Dividends to Policyholders. The rapid recovery shown by the statement of the year's operations from the effects of the war and the influenza epidemic is very gratifying, enabling us to do, as it does, an increase in the distribution of dividends to policyholders in the current year of about 50% in excess of last year.

Investments. The opportunities offered for the investment of funds at very remunerative rates enabled the Company to invest its surplus funds in a way that will prove of great advantage to the policyholders over a long period of years. In 1920 the Company's investments showed the handsome average interest rate earned of 6.41%.

COMPARATIVE STATEMENT

Year	Income	Assets	Paid to Policyholders	Business in Force
1870	\$ 4,956.00	\$ 6,216.00	\$ 3,869.00	\$ 500,000.00
1880	\$ 88,691.00	\$ 225,605.00	\$ 26,681.00	\$ 3,064,884.00
1890	\$ 489,858.00	\$ 1,696,076.00	\$ 176,151.00	\$ 13,710,800.00
1900	\$ 1,164,875.00	\$ 5,165,493.00	\$ 424,815.00	\$ 29,518,626.00
1910	\$ 3,920,996.00	\$ 18,079,562.00	\$ 804,700.00	\$ 64,855,279.00
1920	\$ 10,124,171.00	\$ 42,847,277.00	\$ 3,667,522.00	\$ 206,627,728.00

A copy of the detailed report will be mailed to every policyholder in due course.

Hume Cronyn, President
Charles Ruby, General Manager
W. J. PIKE, General Agent,
Water Street, St. John's, Newfoundland.

Story of Spirit Lake Massacre, March 1857.

(By W. M. DOOLEY)

Des Moines, Iowa, Jan. 30.—One of the saddest spots in Iowa is Blue Earth. It is a beautiful spot, and it is here that thousands of vacationists spend their leisure hours. It is a beautiful spot, and it is here that thousands of vacationists spend their leisure hours. It is a beautiful spot, and it is here that thousands of vacationists spend their leisure hours.

It was in 1857 the scene of one of the bloodiest massacres in the history of the American West.

For many years an old lady stood by a cabin door watching a small group of white crosses where they were laid out. This Gardner family is dead now, but the memory of the scene still lives in the hearts of those who visit since the horror that befell her youth and clouded her life. It will never be forgotten.

She stood by the same cabin door in 1857 and watched the brutal deed which her father, mother, sister, nephew and niece in the famous Spirit Lake massacre.

She was the sole survivor of this man Amritsar and the folk who followed this delightful spot seldom realize that they are treading on the blood of American pioneers.

For Abbie Gardner shared in the blood memories of a night of horror years ago and the nine others that were white she was a captive in the hands of the Indians.

There are spots that were the sites of the homes of settlers buried with their inmates on the night when hell let loose its howling demons.

The Gardner came to Spirit Lake in 1855, being attracted by its beauty, and settled with several other families on Okoboji. Other families followed and soon a settlement of forty families had been built up.

WORK BEGINS OPERATIONS.

It was at this time that Ink-pudata, a chief of the Mak-pi-a-bo-man or Spring Cloud, and Mak-pi-op-eta, or Cloud, twin, Taw-sa-chi-ha-wa, or His Mysterious Father, Bah-ha, or Old Man; Ke-ke-mon, or King; As He walks; Ka-ha-dat, or Rattling; Po-to-a-tonk-a, or Face; Ta-te-li-da-shink-ah, or One Who Makes a Good Wind; As He walks; Ta-sa-ga-bo-ta, or His Great Gun; Hagan, or One Leg; All Sioux are desperate and bloodthirsty and on the warpath, and it was

les were the victims. Mr. Howe was shot down in the woods. At his home the Indians left only lifeless bodies to tell the tale of eight murders, including the death of Mrs. Howe and four little children. Feigning friendliness the savages entered the cabin of Noble and Thatcher, and then by concert of action, shot the two men. They next seized the children by the feet, dragging them from their mother's arms, and dashed out their brains against an oak tree. After slaughtering all the cattle, hogs, and poultry and captives, they took Mrs. Noble and Mrs. Thatcher. On the way they stopped at the house of Mr. Howe and Mrs. Noble found her mother lying dead under the bed, where she had doubtless crawled after being left by her brutal murderers. Her 13-year-old brother was found sitting in a camp with the other two women. The savages made sure of their work before they left, killing him before her eyes.

ANOTHER MURDER.

The three women were required to braid their hair and paint in Squaw fashion as soon as they reached the Indian camp. In a few days the Indians broke camp and crossed West Okoboji on the ice. They proceeded to Marble's Grove, on the west side of Spirit Lake. By accident they discovered the cabin of Mr. Marble and he was equally surprised at the appearance of the Indians. Strategy was again used to disarm Mr. Marble. The Indians proposed shooting at a mark and as soon as his gun was empty and his back turned, Marble was killed. Mrs. Marble was taken to camp with the other two women. The massacre was not discovered until March 9, when a Mr. Markham, hunting for strayed oxen, stumbled into the deserted Gardner home. The dead bodies showed him that they were those of victims of the Indians. He pushed on to neighboring cabins and found similar evidence of murder and destruction. He retreated, carefully avoiding the Indian camp and reported to Eliza Gardner that her family was dead. Two men at once came to Fort Ridgely to report the matter to the army commandant.

TROOPS ORDERED OUT.

Major Williams, commander of the Spirit Lake expedition, stated in his official account that "never in the history of our country have such outrageous acts been committed on any people." Brutal services for the massacred settlers were held near the cabins where they were killed. United States soldiers officiated. The four women captives went through a series of further agonizing adventures, until the end came to two of them. As the party were crossing a rude bridge, a young savage pushed Mrs. Thatcher into the icy waters. She managed to struggle to the bank only to be brained by a waiting redskin. Mrs. Marble, strange to say, was bought by two braves, who showed her with favors and delivered her to the whites. Mrs. Noble and Mrs. Sharp were bought by a member of the Yankton tribe, travelling with the Sioux. One evening a son of the Sioux chief came to the Yankton tent and ordered Mrs. Noble out. She refused to go. The Indian seized her by the arm and dragged her from the tent. With a stick of firewood he struck her three blows, such as only an Indian can deal, and then came into the tent, washed his bloody hands and went to sleep. The piteous groans of the poor woman continued half an hour. Then all was silent. Next morning the warriors gathered around the mangled corpse and amused themselves by dividing it target to shoot at. They cut off the hair and mutilated the body with their knives, leaving it unburied on the ground.

MURDERERS SLAIN.

Had Mrs. Noble lived only a few days longer she might have gained liberty. At the moment she was murdered, United States troops were marching to the scene. Mrs. Sharp was returned to civilization by her Yankton purchaser after toilsome days of travelling. The savages had got wind of the near approach of the United States troops and were only too glad to save their skins by releasing Mrs. Sharp. She was formally delivered to the governor, June 23. A series of battles with the Sioux followed and nearly all concerned in the massacre were slain. The State of Iowa has erected a monument to mark the scene of the dreadful massacre, which still has power to send a thrill of horror through the people of that section, even after sixty-seven years.

CAPTIVE OF REDSKINS.

Terrible as the scenes through which she had just passed, others even more terrible, if possible, awaited her. A tramp of a mile brought her to the camp of her captors, which was the home of Mr. Mattock. Here the sounds and sights that met her eyes were truly appalling. The scene was lighted by the burning cabins and mingled were the unearthly war whoop of the savages and the heartrending cries from those imprisoned in one of the burning cabins. Scattered upon the ground were a number of bodies. Here had perished five men, two women and four children and the bodies, save the two in the burning cabin, lay about the camp, their ghastly features clearly revealed by the light of the burning building, presenting a scene so frightful as to be impossible of description. Clark and Luce were killed near the outlet on the southern shore of East Okoboji, a mile from the Gardner cabin. The night was spent in hideous revelry that seems to have been born in the lowest depths of hell. The war dance on the bloodstained snow, the ghastly corpses, the blackened faces and the fierce yells and uncouth gestures, keeping time to the rattle of the drums, made a picture such as only Dante could describe.

CARNAGE CONTINUES.

Next morning the carnage was continued. The four remaining fami-

Hemorrhoids

One of the troublesome and painful effects of continued constipation is hemorrhoids, or piles.

Nujol relieves constipation by an entirely new method. Without forcing or irritating, it softens the food waste. This enables the many tiny muscles in the walls of the intestines, contracting and expanding in their normal way, to squeeze the food waste along and out of the system.

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Nujol Booklet—"Wages of Neglect." (Constipation as a cause of piles)—will be mailed gratis on application to the agent for Newfoundland.

J. B. Orr Co., Limited, New Martin Building, St. John's, Newfoundland.

Side Talks by Ruth Cameron

A TIME TO TELL.

It is an excellent thing not to be always talking about one's pains and one's troubles, but it is possible for one to go to the other extreme and say too little about his feelings.

I once knew of a young married man who was very much troubled by a serious situation in his business. The situation lasted for months and in the end cleared up satisfactorily.

He never told his wife a thing about the trouble until it was all over, because he did not want to worry her, and then he told her what a strain it had been on him.

To his surprise, she broke down and cried. He could not think what the trouble was. "But it's all right now, dear!" he said. "What are you crying about?"

She thought the worst.

"Because I'm so happy to know what the matter really was," she said. "You were so quiet and so different that I thought you had stopped loving me and I had been just about crazy. And to think it was only that! Why didn't you tell me?"

Of course he had meant to be very kind, but it would have been far kinder to let her know what was troubling him.

Many a time when a husband or wife appears to be in an irritable, unreasonable mood, there is a headache or a worry or a spell of over-tiredness behind it. Of course the

Self-Martyrdom.

Of course the concealment is usually made with the best intentions, in the pursuit of an ideal of self-control. But there are times when it seems as if a deliberate self-martyrdom were behind it. For instance, I knew a woman who used to have terrible headaches if she overdid. She would never tell her husband that he had caused her to feel flat on her back. Then she would say with self-pitying meekness, "I felt a headache coming on, but I knew you wanted me to do this and so I didn't want to disappoint you." He would far rather have been disappointed than to have had her flat on her back with the attendant misery to her and discomfort to him.

Help Him to Help You.

There is reason in all things and a happy medium between all extremes. It is unpleasant for others and unhealthy for yourself and others to go about whining and complaining over every little ache or pain or mood of weariness. But, on the other hand, there are times when, if a housemate can know how you feel, he can do the better help you by tact and forbearance to struggle back to the way you ought to feel.

FOR SORE THROAT,

Cold in the Chest, Etc.

MINARD'S LINIMENT
"KING OF PAIN"
YARMOUTH, N.S.

You Know Them All.

Sandwiches are named after the Earl of Sandwich.

Bianco-Mange, taken literally from the French, is simply "White eatable." Mulligatwny means "pepper-water," according to the East Indian language.

Crumpet is a corruption of the Anglo-Saxon "crumpet"—a kind of crumbly or soft cake.

Sally Lunn is so called because a pastry-cook of that name used to sell the tea-bread in the streets of Bath at the end of the eighteenth century.

Muffins suggest "muff," meaning soft, but the real derivation is from the French "Mou-pain," the translation of which is, of course, soft bread!

Macaroni originated from Greek phrase signifying "the blessed dead," in allusion to the old custom of fattening it at feasts for departing souls.

Hardening of Arteries

A serious condition which is relieved when you arouse the liver, kidneys and bowels to action by using Dr. Chase's Kidney-Liver Pills. One pill a dose. 25c. box, all dealers.

Dr. Chase's Kidney-Liver Pills
K & L Pills
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Water Street, St. John's, Newfoundland, Distributing Agent.

Smart tailored skirts for spring are made of red and green flannel.

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A Banner Year.

For the Mutual Life of Canada. The Annual Statement of The Mutual Life of Canada, which appears on another page, must be gratifying to the Directors and Officers of the Company, and will doubtless be received by Policyholders from Coast to Coast with the deepest satisfaction.

Although the year 1919 excelled all its predecessors, yet every department of the Company's operations in 1920 shows a marked increase over that of the previous year. In income, assets, new assurances, surplus earned, total surplus and assurances in force, the year 1920 was a phenomenal success.

During the later months the Company had increased its assurances in force to \$200,000,000, and at the close of the year the figures stood at over \$206,000,000. To protect these obligations, the Company has accumulated assets of nearly \$43,000,000, a sum which the surplus shows exceeds by \$5,000,000 the amount necessary to guarantee the payment of all policies.

The success of a Life Insurance Company depends largely on its investments and it is noteworthy that while the reserves have been calculated on a 3% and 3½% basis, the Company has earned interest at the rate of 6.41%.

The excess interest, as well as all other profits, becomes the property of the policyholders of the Company and is used to reduce premiums, to increase the insurance, or is payable in cash.

The Mutual of Canada, as most of our readers are aware, is unique in that it is the only example of a Company which has been established and conducted in Canada on a strictly co-operative basis. This means that all the policyholders of the Company during the year 1920 was such that, in spite of the heavy strain put on its resources during the last six years, the Directors felt justified in increasing the dividends for 1921 by 50% over those paid in 1920.

Altogether the 51st year has proven to be in every way the banner year in the long history of "Canada's Only Mutual," and we congratulate the Directors, Officers, and Policyholders of the Company on the splendid results achieved.

Replies to Mr. Dooley.

Editor Evening Telegram.

Dear Sir.—In answer to Mr. W. M. Dooley regarding the murders of three thousand Haitians by American Marines, may I say that, no matter what the whitewash commission of inquiry said or will say, or what anybody else appointed as a camouflage will say, there is no doubt about the murders—they were perpetrated and no amount of whitewash can remove the deep stain which has been put on the American flag—but there with the Hawaiian and the Philippine Islands stains. American republican principles have been hamstringed since 1899 and, to judge by recent events, the cords are withering away fast.

As to the morality, humaneness and goodness of the American Marines, may I say that, in so far as soldiering is concerned, I have no quarrel with Mr. Dooley's statement? The point is, however, that the average intelligence of Marines is no higher than the average intelligence of soldiers who in times of peace voluntarily enlist anywhere—and the moral significance for any of their acts is not a matter which causes them many sleepless nights. Also, have we not heard of mistaken patriotism? But, enough of that. When I indicted the Marines I did not indict the individual Marine—it was the American government, and those interests which it represented, which caused the murders to be committed.

Major-General Lejeune, no, it was not he; it was the commanding officer before his time—stated that, while he was in charge of the Marines in Haiti, three thousand Haitians were killed by his forces. Lejeune, who denied that "indiscriminate killings" had taken place, was in charge following the episodes to which I referred in my former letter, and his denial was made before the admission of his predecessor. As to whether Haitians are savages or not, I have nothing to say except that that is no justification, except with moral perverts, and the American Marines, for murdering them.

Mr. Dooley says that the Americans waged no campaign in Hawaii and that not one American shot was fired there. That is so. I do not say that they had and did. I do say, that the coup d'etat of the "revolutionaries" in Hawaii was carried out with the understanding and help of the Americans and that, also, American guns were sent ashore to protect the revolutionaries in their work. As to the "voluntary" annexation of the Hawaiians to America, there is a story to be told about that, too. If Mr. Dooley wishes to see this matter of Hawaii thrashed out, nothing will give me greater pleasure.

Mr. Dooley makes reference, too, to Philippine Islands. He says that Aguinaldo recently lauded American rule. That may or may not be so; certainly it does not whitewash the terrible treachery and brutality of the Americans—including Dewey—in first allying themselves with Aguinaldo, as leader of the people of the Philippine Islands, in repulsing the Spaniards, and then, when that was done, turning on Aguinaldo and his army, "buying" their country from under their feet and announcing that, henceforth they proposed to rule Philippine Islands and that the Philippine had to be docile or get shut up. If Mr. Dooley wishes to enter into this subject I shall be delighted to comply.

May I say, sir, (albeit it is rather personal) that I have no hatred for the American people, whom I regard with much respect and some love? My quarrel is with their Trust-controlled governments. The American people, cosmopolitan, socially democratic, progressive, are at heart sound, and if they were in possession of the facts and it was left to them, there can be no doubt as to what action they would have taken in the matter of Hawaii, Philippine Islands and Haiti. The sugar trust and the rubber trust and the tobacco trust are not the heart of America, sir; nor can they be taken as representing the sentiment of America. Rather are they the scab on the American body politic and civic.

May I look forward for a reply from Mr. Dooley?

Sincerely,
J. R. SMALLWOOD,
Feb. 21, 1921.

(Note—A controversial correspondence carried on between such far distant points as St. John's, Newfoundland, and Des Moines, Iowa, cannot fail to be interesting, even if the time between reply and counter-reply is spread out. But the Telegram will get there.—Editor.)

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Laxative Bromo Quinine
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The first and original Cold and Grip tablet, the merit of which is recognized by all civilized nations.

Be sure you get
BROMO
The genuine bears this signature
G. W. Brown
Price 50c.

Fashions and Fads.

Green is a good color for dresses. Velvet is very smart for evening wear.

Collars of coats and wraps are small.

The circular frock is gaining in favor.

Sweaters will show the tuxedo color.

Separate coats show the cape influence.

Red is the popular color of the moment.

The new printed materials have small figures.

Ribbon flowers are worn with the evening frock.

Tan and blue combine well for the street frock.

Tailored dresses are extremely simple in design.

Spring hats are adorned with crystal trimmings.

Embroidery shows a decided Oriental influence.

A new velvet fabric, audubon, is lovely for negligees.

Linen and cotton voile in pastel shades are in vogue.

Parasols may be of cretonne, silk, satin or even velvet.

A new color for evening clothes is a tangerine shade.

Sultanas are elaborately embroidered in self-tones.

Gingham dresses are embroidered with wool flowers.

Even bathing suits made use of the fashionable circular skirt.

Suit sleeves are plain and long, and flare slightly at the wrists.

A coat dress of tan organdie has a sash of chocolate brown velvet.

Frocks of black crepe de chine feature English eyelash work in white.

Vapo-Cresolene

Est. 1879

A Vapor Treatment for Coughs and Colds

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