POOR DOCUMENT

THE EVENING TIMES-STAR, ST. JOHN, N. B., SATURDAY, NOVEMBER 3, 1923

APPEALING TO THE

Halifax Seamen's Institute Wants \$150,000 - Sam Harris Endorses.

President Sam Harris of the Navy League has sent out a letter endorsing

pire were the men of the Navy and the Merchant Service. The great work they did in carrying supplies and men, and keeping the seas free was appreciated by the general public, who showed their apprecition by subscribing general the season of the season.

Neep your pot bottoms clean-use

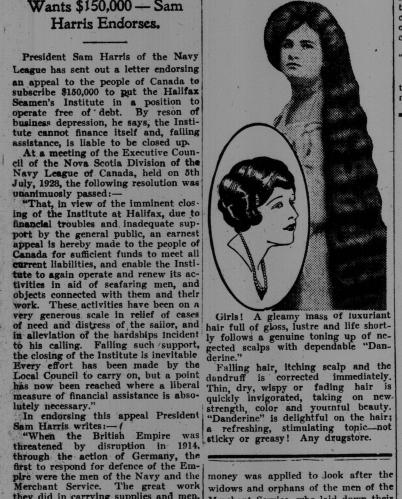
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ley was applied to look after widows and orphans of the men of the Merchant Service, who laid down their lives for Empire security, and when we realize that many of these men were not killed until the ships they were on were torpedoed several times, we can readily see that the money subscribed then was only a slight return for the services rendered and sacrifice made. Part of the money, after making allowance for pension claims, was set aside to assist or build homes in the different ports of Canada, where these men of the sea who are always transient and cannot possibly provide a home for themselves, may be made comfortable while in port.

"Quite recently, a retired sea captain declared that seamen were virtually prisoners when at sea. They were enclosed within walls of steel, and living and sleeping within their workshop, among their tools and machinery for weeks and months, with no possibility of visiting places of amusement for relief from the monotony of their existence.

"About 160 000 seamen are cared for Merchant Service, who laid down their

lief from the monotony of their existence.

"About 160,000 seamen are cared for annually in our Atlantic ports alone. In these homes we furnish, at cost, food and lodging, but if the sailor has nothing it is free. In addition, comfortable rooms are open, social entertainment and religious service is provided. sailors' money received for safe-keeping and sent home, and his mail handled. In fact, nothing is omitted which experience proves is of permanent benefit to the men, and these homes take the place of the former cheap boarding houses and dens, and positively run out of business the harpies and scoundrels who once played upon the sailor and brought ruin to seamen—spiritually, physically, mentally and morally. All this is done by voluntary contributions received.

"Throughout the world, all Sailors' Homes are provided for in the same voluntary manner, because it is felt by all that the sailor is a national asset. Admiral Earl Beatty declares: "The life of the Empire is dependent on the sailor.' The greatest of these in Canada is the Memorial Home to the men who will never come back. erected in the City of Halifax. Into the Port of Halifax alone there cleared outward and inward, last year, 5,824 ships, carrying 111,000 men.

"Many of the above vessels made several visits, and it was found that



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when a man had experienced comfort and the friendly atmosphere of the Home he never failed to return to it as soon as his vessel arrived in port. Fifty thousand meais have been supplied to sailors in distress, 21,000 men ave made use of the building.

"The Navy League also looks after the seamen, who, through no fault of as own, is pennness. requently, when his ship is lost, all the man possesses goes down with it, and during the war there were hundreds of these cases. The letter, as under, tells its own tale, but is only one of many received:—

"November 30, 1922.

"Sam Harris, Esq., Navy League, Toronto, Ont:

"Sir,—I have the honor to request that you will be good enough to inform me if I am entitled to any recompense"

"If you can do anything to help me



After Dishwashing! Campana's Italian Balm

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knows I am in need—not a friend, not a penny. I do not know which way to turn when I leave this place. Please reply as soon as you can, for I do not know when I shall be told to take the

"'Believe me, Dear Sir,
"'Yours sincerely,

"'Eight bells and all's well. Good power that the Empire might exist and that our liberty may be secure. There is no Government allowance for these men, and were it not for the Navy League they would be without hope and subjects of charity."

FARM FOR ORPHANS.

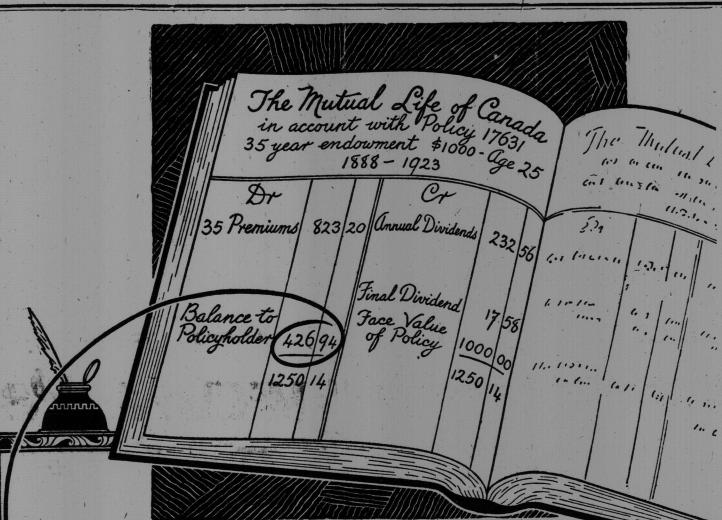
A farm colony for dependent orphans on the outskirts of the city was strongly advocated by Mr. Justice Hodgins of Toronto this week at the 72nd annual meeting of the Protestant Orphans' Home. The decreasing number of children in the institution pointed to the advisability of such a course. Dr. C. J. O. Hastings heartily endorsed this idea, suggesting that the different institutions be grouped together under one administration, reducing the overhead expenses.

The W. M. S. of the Coburg street Christian church held its regular meeting last night at the home of Mrs. F. N. Stockford, 71 High street. Mrs. George A. Horton, the president, was in the chair and led the opening devotional exercises. Missionary work in India formed the subject of the programme. Papers were given by Mrs. W. J. Johnson and Mrs. Blanche Sprague. Plans for the activities of the winter were outlined and one new member was welcomed. The prospects for a successful season were reported. At the close of the meeting Mrs. Stockford served refreshments. meeting last night at the home of Mrs.

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This_Policyholder received \$426.94) MORE than he paid in

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This man's premiums, over thirty-five years, would, ordinarily, amount to \$823.20, but he elected to apply his yearly profits to the reduction of his premiums. His profits amounted to \$232.56, and reduced the amount he actually paid into the Company to \$590.64.

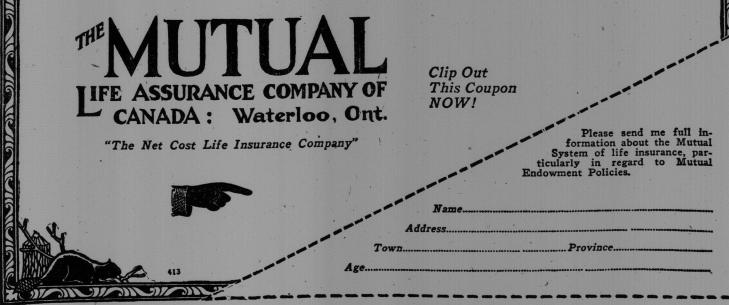
When his policy matured, he received its face value and final dividend, amounting, in all, to \$1,017.58. Thus, you see that he received back \$426.94 more than he paid in and enjoyed thirtyfive years' protection, besides.

The first year his premium was \$23.52, but the final premium on this policy (in 1922) was only \$6.11, showing the way in which the year-ly dividends steadily reduced the cost of his

That illustrates what is meant by Mutual profit-participation. Profit-participating policy-holders in the Mutual Life of Canada receive their insurance at net cost; that is, the bare cost of providing the protection. The Mutual Life is a company of policyholders. All dividends from investments, after expenses are paid, belong to the policyholders. There are no shareholders and no shareholders' dividends. Therefore, participating policyholders receive a good profit on their invest-ment, as well as the protection.

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Hugh Cannell, Provincial Manager. Harry Sonell and L. A. Belyea, Representatives.

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