

WATERLOO NEWS RECORD

Waterloo Mutual Fire Had a Successful Year

Increased Insurance \$1,625,546; Assets Over Liabilities \$621,328; New Business \$1,625,546 Greater Than Previous Years

At the annual meeting of the Waterloo Mutual Fire Insurance Company, held at the company's head office, on Saturday, 25th inst., the speeches of several shareholders present indicated the satisfaction that was felt by all at the successful year's business which the company had experienced. Among those present at the meeting were Messrs. Geo. Diebel, President, L. W. Shuh, Manager, A. Foster, Secretary, Alonzo Bauer, Dr. J. H. Webb, S. B. Bricker, W. G. Weichel, Richard Roschmann, C. S. Bean, E. E. Bechtel, Allan Bowman, Preston, P. E. Shantz, Preston, J. H. Simpson, Guelph and others. The retiring directors were re-elected, namely, Messrs. Allan Bowman, Dr. Webb and L. W. Shuh.

President Diebel read the report of the directors, as follows and submitted the financial statement:

Director's Report.

Your Directors beg to submit to you the Fifty-sixth Annual statement of the business of the Company, comprising the receipts and expenditures of the past year, and the balance sheet showing assets and liabilities of the Company on the Thirty-first day of December, 1918, with the Auditors' certificate for the correctness of same appended thereto.

The total number of policies issued for the year was 13,398, and the total amount of insurance written was \$20,101,781.00.

The total number of policies now in force is 29,517, and the total amount of insurance covered thereunder is \$44,118,858.00, being an increase of \$1,625,546.00.

The Company's total income for the year, from all sources was \$294,708.75, and the expenditures were \$295,241.93.

The total cash assets are shown to be, including accrued interest, \$844,407.42. The residue of premium note is \$228,701.76, making the total assets of the Company \$1,073,109.18.

The liabilities, made up of \$4,190.56 of unpaid losses, and \$137,201.94 of unearned premiums and an overdraft of \$81,686.55 for balance of Victory Loan Bonds, are \$223,079.05.

The balance of cash assets over all liabilities is \$621,328.37, and if we include the premium notes, we have a net balance of \$850,030.13.

During the past year there has been a considerable increase in the volume of the business written, the total amount written being \$1,625,546.00 greater than last year.

The amount of premium notes on hand has been reduced while the income from the cash business has been considerably increased, showing again the marked tendency of the business to change from the mutual to the cash plan.

This has been the tendency of the business for some years past, and it has greatly increased our re-insurance reserve, which is calculated entirely on the cash business, no account of the re-insurance liability being taken for the mutual business. Our re-insurance reserve at the end of 1918 was about \$10,000.00 higher than the previous year.

This past year has been a year of exceptionally high losses, the losses for the whole of the Dominion of Canada being 60 per cent higher than in 1916 and 1917, and over 100 per cent higher than 1915. This Company, along with others, suffered heavily from losses, but we are pleased to say that the financial standing of the Company has not in any way been impaired, and that the cash assets of the Company are considerably higher than last year.

The firm business suffered most severely, and it will be necessary to take steps during the coming year either to stop doing business in some of the districts where losses have been exceptionally heavy, or charge considerably increased rates in those districts.

Princess Waterloo

MON., TUES., WED.

Vivian Reed, the Girl with the Million Dollar Smile, in

"The Princess of Patches"

A Model Maudrauder Stinger Comedy. "BLUNDERING BOOBS"

SCHREITERS UNDERTAKING AND EMBALMING "OUR SERVICE EXCELS"

WATERLOO OFFICE IN CHARGE OF MRS. KILROY, ALLAN ST. Phone 304.

KITCHENER OFFICES Schreiber's, Phone 156, L. Seibert, Phone 653, A. G. Schreiber, Phone 1147

The Funeral of the Late Judge Reade Many Prominent Men Pay Tribute.

All that was mortal of the late Judge Reade was laid away this afternoon in Mt. Hope Cemetery, the funeral cortege being one of the largest ever held in town. At the home, where the body reposed, the room was banked high with most beautiful floral tributes showing the high esteem in which the departed was held by his legion of friends. The last sad rites were attended by many dignitaries of the profession who had gathered to pay their last respects to a true and loving friend. A short service was held at the residence at 2:30 p.m., after which the solemn cortege slowly wended its way to St. Saviour's Church where the Rev. Rev. Harding, preached a most touching memorial sermon, after which the remains were conveyed to Mt. Hope Cemetery where interment took place. The pall-bearers were Messrs. W. G. Weichel, C. W. Wells, P. V. Wilson, A. B. Moore, J. M. Scully and Wm. Carthew.

Among the many beautiful floral tributes were: Cross from the family, cross from Mrs. Jos. E. Seagram; wreath from Mrs. H. H. Edmonds; spray, Mr. and the Misses Butler; wreath, court house officials; spray of violets, Mr. and Mrs. P. V. Wilson; basket, Mr. Geo. Rumpel; family; wreath, St. Saviour's Church; wreath, Mrs. Alex. Millar; wreath, Waterloo County Legal Association; sheaf of sweet peas, Mr. and Mrs. E. F. Seagram; sweet peas, Mr. and Mrs. Frank Hodgins; spray of carnations, Mr. and Mrs. W. C. Cawley; spray, Mr. and Mrs. Pearson and Miss M. Gibson; sheaf, Mr. and Mrs. Levi Shuh; sheaf carnations, Mrs. Jeffery, Toronto; sheaf carnations and hyacinths, Mr. and Mrs. H. Edmonds; sheaf red carnations, Judge and Mrs. Chisholm; sheaf pink carnations, Mr. and Mrs. J. M. Scully; sheaf pink carnations, Mrs. T. W. Seagram; sheaf white carnations, Mrs. D. S. Bowly; sheaf pink carnations, Mrs. Taylor and Miss Allen Taylor, Toronto; sweet peas, Mr. and Mrs. H. A. Finn; wreath, Cooks family, Edmonton; wreath, Police Commissioners.

HYDRO ON AND OFF.

Hydro was on and off behaviour all day yesterday the juice being off several times. Last evening between 5:30 and 6 o'clock the power was off for several minutes and between 7 and 8 o'clock there was quite an interruption. Strolling down street about 7:30 one was forcibly struck with the number of boys who possessed search lights down being seen all along King street. By the aid of these many enjoyed a spin at the dam they showing enough light to guide the skaters. Confirmation lessons had to be dispensed with at St. John's Church as the lights did not come on until nearly 8 o'clock. There was another slight break about 9 o'clock but today the service is again normal.

NOTICE.

To Ticket Holders for the Newell Dwight Hillis lecture tonight at St. Andrew's church. Doors will be open at 7 o'clock. No tickets will be sold at the church before 7:45.

Mrs. Wm. McDougall is in London the guest of her daughter Mrs. E. A. Bourne.

GALT MAN WILL DIRECT TO-NIGHT.

Mr. W. S. Sheppard, conductor of the Galt Kiltie Band will direct the W.M.S. Band at their first rehearsal of the New Year which will be held tonight. Several practices will be held prior to having applicants for the position of Bandmaster come here on trial.

LIGHT NEEDED.

An unusually large crowd of young people availed themselves of the fine sheet of ice on the dam last night the crowd numbering several hundred. What was sadly lacking was sufficient light, there being no electric lights turned on at the park so all along King street the lighting was good, special lights being installed and when the attention was brought to the chairman of the Light Committee, Rev. B. H. Bender, this morning he promised to look into the matter and arrange if possible suitable lighting.

Mr. J. Cummings of Hamilton was a business visitor in town yesterday.

Mr. J. Pratley of London was in town yesterday on business.

Mr. F. Robbins of Toronto was a visitor in town this morning.

A meeting is to be held tomorrow afternoon in the Red Cross Rooms at 4:30 o'clock for the purpose of organizing a branch of the Victorian Order of Nurses. Mrs. Chas. Ruby President of the order in Kitchener will be present and will address the meeting and all the ladies of the town are urgently requested to be present.

Mr. Herman Sturm is a business visitor to Toronto today.

Mr. Jack Bellman of Montreal was a visitor in town yesterday on business.

Mr. E. T. Cook of Toronto attended the funeral of the late Judge Reade this afternoon.

Miss Constance Ashe and Mrs. John Creighton of Toronto are visiting at the home of Mrs. Judge Reade for a few days.

Mr. H. Allen of Belleville is spending the day in town on business.

Mr. A. Copland of Toronto was a business visitor in town yesterday.

Immigration to U.S. Is To Be Restricted For Four Years After Peace Day.

WASHINGTON, Jan. 28.—The House of representatives legislation committee today tentatively agreed to a bill restricting general immigration into United States for four years after the signing of peace.

May Be a Plebiscite

GOVERNMENT POLICY TO BE DETERMINED BEFORE OPENING OF PARLIAMENT.

Ottawa, Jan. 27.—While there will be legislation in the coming session dealing with the question of prohibition the form of it has not been determined upon. One thing is certain that the war measure in regard to prohibition will be validated.

The uncertain factor is as to whether or not it will go further under the War Measures Act. Prohibition of the importation of liquor was banned for the period of the war and one year after the war will be over officially only when peace is proclaimed.

It is the provision to extend the ban for 12 months thereafter that will need validating.

The idea is to sanction it that period anyway.

Whether the Government will go further and make the law permanent or whether it will impose the qualifying condition of a nation-wide plebiscite are things to be determined between now and the time when the question comes up in Parliament.

Farewell Message Given Last Night

BY EVANGELIST DURHAM

Evangelist Durham gave a farewell message last evening at the Centre-

villa U.B. Church. The edifice was crowded to the doors. The sermon was of unusual interest and was followed by a baptismal service.

Besides an offering for the Evangelist a subscription was raised for a new lighting system for the Church.

Mrs. Durham leaves tonight to begin work in the Michigan Conference.

Craftman's Club.

At a meeting of the Craftman Club last night the following officers were elected:

President—J. R. Kirkpatrick. Vice-President—George DeKleinmans. Treasurer—E. W. Lamprey. Secretary—J. M. McHardy.

Directors—Messrs. Davison, Galloway, Ripley, Her, Koepfel, Nyberg and McCutcheon.

Probable New President.

In regard to the nominations for the Board of Trade offices, it is expected that the new president will be Mr. N. M. Davison, of the Consolidated Felt Co., Ltd. The other two nominees, Mr. Jacob H. Baetz and Mr. J. C. D. Forsyth have informed the Secretary that they will not be candidates. For vice president four will be in the field, and for the Council of the Board, thirty. One of the nominees for the Council, W. G. Cleghorn, has withdrawn.

Kid Norfolk, vs. Tom Cowler, 10 rounds, at Syracuse.

SOME PEOPLE YOU KNOW

It is our aim to make this column interesting. If you are going away or have friends visiting you, drop us a line or phone 395 or 396.

Mr. J.H. Beavon of London was in town yesterday.

Mr. J. Evans of Windsor was in town yesterday.

Mr. Fred Morley and sister Mrs. G. Preuss of Rochester, N. Y., were guests of their mother, Mrs. Chas. Morley 40 Courtland Ave., E., over the weekend.

Two of the posties, Mr. J. W. McDonald and Mr. Arno Smith, have been notified that they were successful in the civil service examinations recently held here.

Mrs. G. W. Marschel of Cornwall is the guest of Twin City friends.

Mr. Cyril Brady left for Toronto after spending a few days in town.

Mr. George Dockerill left for Windsor yesterday.

Too Late to Classify

For Sale—Flying Homers of the T. C. Flying Club. Apply 64 Wilhelm St. Phone 590W. 1-27-28.

Lost—A Ten Dollar Bill. Finder return to News Record. Reward: 1-28-19.

Maid Wanted for family of two. Apply Mrs. M. S. Hallman, Allen St., Waterloo, or phone 202, Waterloo 1-28-19.

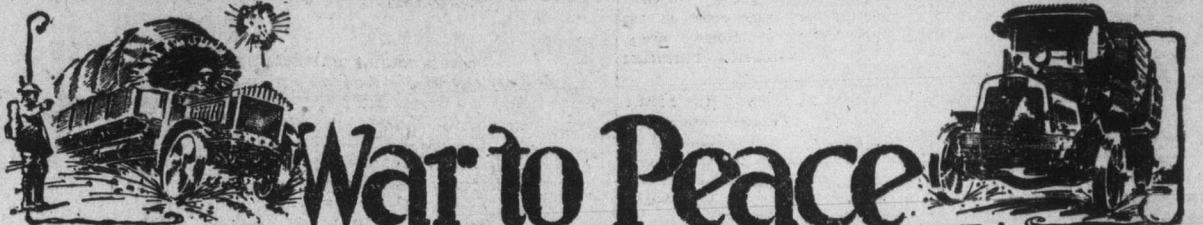
First Class Cabinet Maker Wanted. accustomed to Dining and Roasting. Apply to box 23, News Record. 1-28-19.

To Let—Third storey flat for lodge purposes, etc., centrally located, steam heated, with modern conveniences at reasonable rental. Apply Box 43, News Record. 1-28-19.

Wanted—Stenographer with some knowledge of bookkeeping, state experience and salary expected. Apply Box 14, News Record. 1-28-19.

Wanted—Reliable man to do light office work, must be able to type, writing, state experience and salary expected. Apply Box 24, News Record. 1-28-19.

The last instalment of 30 per cent on the fourth United States Liberty loan subscriptions is payable today.



Article No. 9 Cut out for Reference

Free Medical Treatment for Ex-Soldiers and Sailors

THOSE discharged soldiers or sailors who become ill or disabled again as a result of some disease or injury suffered during war service receive free medical and surgical treatment.

This service is provided by the Medical Branch of the Department of Soldiers' Civil Re-Establishment.

An ex-soldier or ex-sailor who has a recurrence of a war disability should, if he is not too ill, go at once to the local medical officer of this Department.

If he is too ill he should have that medical officer notified at once.

Should he be taken ill in a place where there is no representative of the Department, he should call in a local physician to give him the necessary immediate treatment and ask him to communicate immediately all details of the case to the nearest medical officer of the Department.

The name of the authorized medical representative of this Department for each locality is given alongside.

Treatment at the expense of this Department can only be secured through these representatives. The Department cannot pay any bills for treatment which have not been authorized by the Department.

If the medical officers recommend it, pay is given to patients, and allowances are granted to their dependents by the Department, during the period of treatment.

The established scale of pay and allowances that may be granted depends upon the extent to which the treatment recommended by the medical officer of the Department prevents the patient from doing his regular work.

Arrangements for special care of patients of the Department have been made with hospitals in all the larger towns and cities from coast to coast.

Sanatoria for treating tuberculosis under most favorable conditions are operated in every Province under the direct supervision of the Department.

By Order
Director of Repatriation

The Repatriation Committee

OTTAWA

MAKE OUR GARAGE HOME for your auto get we handle a big list of series, and axle greases agents for the World Chevrolet Motor Cars ter. S. E. Bowman, Street.

WE HANDLE THE HARDWARE of all line of farmers', gardeners' tools, builders' and cutlery. We at our goods, and believe at-Home." G. E. I

WE ARE OPEN AND business. Come in our fine new stock of ready-to-wear boys. Our motto is close and please. J. Himelstein, 144 King Street.

"BUY-AT-HOME" A REAL HOME with man—"Ye Olde Firm" a New Edison phonograph music in your heart your bit to build up a and there's music in when you deal with the music man, J Street.

PURITY IN DRUGS SENTIAL to health buy drugs to sure of We handle a full line Remedies that have a reputation. Big stock Novelties. E. O. King, cor. King and, Qu

OUR STOCK OF LAD should be seen to b Get our prices first see where you can beat any catalog five styles is our at Levy, 191 King St

ALL WE ASK IS A SUN of our line of with others; also t complete stock. Ge then draw your con to buy your furni Kitchener's Schreite

WE HANDLE AN LINE of children's we suits, skirts, cloaks Our stock is large a will convince you it do your shopping w line. "Buy at Home. dren's Shoppe, 111

IF YOU WANT BA dry goods, clothing, b you will find them i at our store. We buy right. "Buy at Hom a-L-Long's Work Store, next to Ro

WHEN YOU BUY FROM US you ar chances. We carry and stand back of a sell. Furniture for a the house. Your c with us. Lippert H ing Co.

THE QUESTION OF HOME is proved by our prices and con We carry a big line heavy hardware, garden tools, cutlery, well & Son, The l liable firm.

WHEN YOU DO YOU at our store you l dealing at the right goods and ladies' aut beds, rugs, carpets a big varieties. Go ed.

WE HANDLE A WEL stock of boots and sl a national reputation. true gents' shoes an class shoes in all co fashions. "Buy in right. J. Hesse

ALL OUR CLOTHI ON HONOR and s same way. Big st and boys' suits, an of gents' furnishi caps. You will find to buy here. A King, East.

WE CAN UPPLI Kitchener and surr with aches, plumbi fixtures at prices equalled elsewhere. see our stock and Doorfing & Forle Founy St., No

A WORD TO THE PUBLIC. When o chener you will fin hotel at "The Amc heated, everything fr per day. Sample r can House, cor. Ki Streets. C. J. Br

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