

Great-West Life Reports Accelerated '65 Growth

WINNIPEG — The Great-West Life Assurance Company has reported that sales of new life insurance and annuities were 30 per cent ahead of the previous year, amounting to a record \$222,300,000 in 1965. The report for 1965 was presented to the company's seventy-fourth annual meeting at its head office in Winnipeg, by D.E. Kilgour, president.

ON THE AIR

The following program listings are published free of charge as a public service and appear as presented to us by the stations concerned.

SATURDAY PROGRAMS

- CFY-TV**
- 2:30 p.m.—Musical
 - 3:00 p.m.—CBC Sports Presents Cross Canada Curling Alberta vs Sask.
 - 4:00 p.m.—CBC Sports Presents CBS-Golf Classic
 - 5:00 p.m.—Bugs Bunny Show
 - 6:00 p.m.—Forest Rangers
 - 6:30 p.m.—This Land of Ours
 - 7:00 p.m.—CFY TV News
 - 7:15 p.m.—Fishermen's Log
 - 7:30 p.m.—Let's Sing Out
 - 8:00 p.m.—Beverly Hillsbillies
 - 8:30 p.m.—The Saint
 - 9:30 p.m.—N.H.L. Hockey
- Chicago at Toronto
- 11:15 p.m.—Juliette
 - 11:45 p.m.—The Outdoorsman
 - 12:00 a.m.—CBC TV News
 - 12:08 a.m.—Local Weather & Sport Scores
 - 12:19 a.m.—Route 66
 - 1:10 Sign Off

CKCW-TV

- 12:27 p.m.—Station Sign On
 - 12:30 p.m.—Math Special
 - 1:00 p.m.—Cartoon Capers
 - 1:30 p.m.—Top Ten Plus
 - 3:00 p.m.—CBC Sports Presents CBS-Golf Classic
 - 5:00 p.m.—Down Memory Lane
 - 5:30 p.m.—Bugs Bunny
 - 6:00 p.m.—Forest Rangers
 - 6:30 p.m.—News, Weather and Sports
 - 6:45 p.m.—London Line
 - 7:00 p.m.—Trials of O'Brien
 - 8:00 p.m.—Beverly Hillsbillies
 - 8:30 p.m.—Let's Sing Out
 - 9:00 p.m.—Ogan's Heroes
 - 9:30 p.m.—NHL
- Chicago at Toronto
- 11:50 p.m.—Juliette
 - 11:45 p.m.—The Outdoorsman
 - 12:00 a.m.—CBC National News
 - 12:10 a.m.—Outer Limits
 - 1:15 a.m.—Station Sign Off

SUNDAY PROGRAMS

- CFY-TV**
- 12:30 p.m.—Musical
 - 1:00 p.m.—Inight 3
 - 1:30 p.m.—Country Calendar
 - 2:00 p.m.—This Is the Life
 - 2:30 p.m.—Eric Sykes Show
 - 3:00 p.m.—Through the Eyes of Tomorrow
 - 4:00 p.m.—Some of These Days
 - 4:30 p.m.—Heritage
 - 4:57 p.m.—CBC TV News
 - 5:00 p.m.—Wonderful World of Golf
 - 6:00 p.m.—Nature of Things
 - 6:30 p.m.—Hymn Sing
 - 7:00 p.m.—Jane Wygan
 - 7:30 p.m.—Patty Duke
 - 8:00 p.m.—Hank
 - 8:30 p.m.—Flashback
 - 9:00 p.m.—Ed Sullivan Show
 - 10:00 p.m.—Canada 99
 - 11:00 p.m.—This Hour Has 7 Days
 - 12:00 p.m.—CBC TV News
 - 12:08 a.m.—Local Weather and Sport Scores
- CKCW-TV**
- 1:10 p.m.—Station Sign On
 - 1:15 p.m.—The Christophers
 - 1:30 p.m.—Country Calendar
 - 2:00 p.m.—Comment and Conviction
 - 2:30 p.m.—Faith In Action
 - 3:00 p.m.—Through the Eyes of Tomorrow
 - 4:00 p.m.—Some of These Days
 - 4:30 p.m.—Heritage
 - 4:57 p.m.—CBC TV News
 - 5:00 p.m.—World of Golf
 - 6:00 p.m.—A Place For Everything
 - 6:30 p.m.—My Three Sons
 - 7:00 p.m.—Walt Disney
 - 8:00 p.m.—Hank
 - 8:30 p.m.—Flashback
 - 9:00 p.m.—Ed Sullivan
 - 10:00 p.m.—Canada 99
 - 11:00 p.m.—This Hour Has 7 Days
 - 12:00 p.m.—CBC TV News
 - 12:10 a.m.—LTV News
 - 2:20 a.m.—Station Sign Off

CFY RADIO

- SATURDAY**
- 6:45—Island Wr., Mar. Temp.
 - 6:46—Morning Roundup
 - 6:55—News and Weather
 - 7:00—Hebrew Christian Hour
 - 7:15—Morning Roundup
 - 7:40—News and Weather
 - 7:45—Island Wr., Mar. Temp.
 - 7:46—Morning Roundup
 - 7:56—Sports Capsule and Score Board
 - 8:01—News
 - 8:11—Weather
 - 8:14—Morning Roundup
 - 8:45—Weather
 - 9:00—Atlantic News Roundup
 - 9:50—News and From Our Cor.—CBC
 - 9:10—Keyboard Melodies
 - 9:25—Notes and Music
 - 10:00—News and Weather
 - 10:05—Notes and Music
 - 11:00—Notes and Music
 - 11:30—Montage Entertains
 - 11:40—Notes and Music
 - 11:55—Atlantic News Roundup
 - 12:00—Weather
 - 12:05—The Band Parade
 - 12:45—Mostly Music
 - 1:00—News and Weather
 - 1:15—In Canada This Week L.C.
 - 1:30—Checkpoint
 - 2:00—News and Weather
 - 2:05—Tops in Pops
 - 3:00—News and Weather
 - 3:05—Tops in Pops
 - 4:00—News and Weather
 - 4:05—Tops in Pops
 - 5:00—News and Weather
 - 5:05—The Outposts
 - 5:25:20—Marine Weather
 - 5:28—The Outposts
 - 6:00—News and Weather
 - 6:15—Report From Parliament Hill
 - 6:25—Sports Parade

increase of \$715,000,000 for the year. Life insurance in force now totals \$6,154,000,000 and annuities total \$1,469,000,000.

Payments to policyholders and beneficiaries reached \$129,512,000 in 1965, higher by \$9,992,000 than in 1964. In addition, a further sum of \$62,540,000 was added to reserves for future payments to policyholders. Dividends for participating policyholders were \$13,608,000 in 1965, an increase of \$1,042,000 over 1964. The net rate of interest earned on the company's investments was 5.73 per cent in 1965, an increase from 5.61 per cent in 1964.

Income from all sources was \$237,248,000, an increase of \$22,169,000. Premium income, at \$176,158,000, was up 10.5 per cent. The net rate of interest earned on the company's investments was 5.73 per cent in 1965, an increase from 5.61 per cent in 1964.

Determination Seen Needed To Increase Productivity

TORONTO — While it is apparent that there must be some slowing down in the development of Canada "if we are to depend more on our own savings and resources," says Charles E. Mackenzie, president of Canada Permanent Mortgage Corporation and Canada Permanent Trust Company, "I am more than ever convinced that the key to Canada's future development lies to a great extent in our ability and determination to increase productivity. This means harder work for everyone, but any other course portends disappointing results."

The chief executive officer told shareholders at their annual meeting here Canada Permanent Mortgage Corporation, up until the end of June 1965, was dealing with a record amount of mortgage applications, both as to numbers of loans and volume. About that time, however, it became apparent that they were running into a tight money situation and, consequently, for the balance of the year the volume of new business accepted was considerably lessened and the Board limited lending activities to smaller loans. They did, however, during the calendar year 1965, approve mortgages in the total amount of \$87,117,091, which resulted in a net gain in mortgage investments for the year of \$49,130,000, a gain of 15% over the previous year and only some \$1,000,000 less than the record increase of 1964. Mortgage commitments have been very much reduced and for the foreseeable future it would appear that the tight money conditions will continue to

- 6:35—Waltztime
7:00—Back to the Bible
7:30—News and Weather
7:45—Saturday Night Hoedown
8:58—News Headlines and Weather
9:00—Saturday Night Hoedown
9:30—Bobby Hill Show
10:00—CBC National News
10:05—The Hit Parade
10:30—Starlight Serenade
11:00—News and Regional Weather
11:05—Starlight Serenade

- CBA RADIO**
- SATURDAY**
- 6:00—Music On The Menu
 - 7:00—Music On The Menu
 - 7:30—Music On The Menu
 - 8:00—CBC News and Inland Wx.
 - 8:15—Maritime Sports and Sports Scores
 - 8:45—Music Around the World
 - 9:00—CBC News and From Our Own Correspondent
 - 9:10—Bandstand
 - 9:30—Winnipeg Pops Arch.
 - 10:00—CBC Saturday Morning
 - 10:50—CBC Stamp Club
 - 11:00—The Action Set
 - 12:00—Current and Choice
 - 12:30—Country Capers
 - 1:00—CBC News and Weather
 - 1:15—Opinion
 - 1:25—Agenda
 - 1:45—The Motor Show
 - 1:59—D.O. Time Signal
 - 3:00—Chansette
 - 3:30—Metropolitan Opera (d) Don Giovanni and Fill
 - 7:00—CBC News
 - 7:05—Inland and Marine Weather
 - 7:15—Sportsman's Almanac
 - 7:30—Warner's Wax Works
 - 8:00—CBC National News
 - 8:30—Pratley At The Movies
 - 9:00—The Saturday Beat
 - 10:00—Now I Osk You
 - 10:30—A Man at Westminster
 - 11:00—CBC News
 - 11:05—Winter Conference
 - 12:00—CBC News
 - 12:03—Sports Scores, Inland and Marine Weather
 - 12:15—Music In The Night

- SUNDAY**
- 7:30—News & Weather
 - 7:40—Sacred Heart Program
 - 7:55—Piano Interlude
 - 8:00—La Bonne Nouvelle
 - 8:30—Radio Bible Class
 - 9:00—News & Weather
 - 9:10—Sunday School By Radio
 - 9:30—Bible Institute Program
 - 10:00—Sunday Morning Magazine—CBC
 - 10:30—Inland Weather and Maritime Gardener—CBC
 - 10:45—Neighbourly News—CBC
 - 11:00—Local Church Services
 - 12:10—News —and Regional Weather
 - 12:15—Piano Interlude
 - 12:30—Old Fashioned Revival Hour
 - 1:00—News & Weather
 - 1:15—Tell Us A Story
 - 1:30—Voice of Prophecy
 - 2:00—Looking Through The Papers—CBC
 - 2:15—Nation's Business
 - 2:20—Piano Interlude
 - 2:30—Where The Bible Speaks

- CKCW-TV**
- 7:00—CBC News
 - 7:03—Inland and Marine Weather
 - 7:05—Inland and Marine Weather
 - 8:00—CBC News
 - 8:15—Music For Sunday (Cont'd)
 - 9:00—CBC News
 - 9:05—Postmark U.K.
 - 9:30—Inland Weather, Maritime Gardener
 - 9:45—Neighbourly News
 - 10:00—Sunday Morn Magazine
 - 10:30—CBC Halifax Orch.
 - 11:00—CBC News
 - 11:03—The Arts This Week
 - 11:30—Presenting Percy Faith
 - 12:00—Vancouver Chamber Orch.
 - 1:00—BBC News and Commentary
 - 1:15—Looking Through The Papers
 - 1:30—Continental Rhapsody
 - 1:59—D.O. Time Signal
 - 2:00—CBC News
 - 3:00—CBC News
 - 3:03—Capital Report
 - 3:30—Church of the Air
 - 4:00—Concerts From Two Worlds
 - 5:00—CBC News & Weather
 - 5:03—Project '66
 - 6:00—CBC Showcase
 - 6:30—CBC Showcase
 - 7:00—CBC News, Weather, Sports Scores Across Canada and World Church News
 - 7:30—Cross-Country Check-Up
 - 8:00—N.H.L. Hockey Montreal at New York
 - 10:20—CBC News
 - 10:30—Musical Pgm.
 - 11:00—The Goon
 - 11:30—Carl Tapscott Singers
 - 11:50—CBC National News
 - 12:03—Sports Scores, Inland and Marine Weather
 - 12:15—Music In The Night

CONTRACT BRIDGE

By B. JAY BECKER

South dealer. East - West vulnerable.

NORTH
 ♠ 10 7 6 4
 ♥ 10 8 3
 ♦ A Q 7 2
 ♣ A 9 5

EAST
 ♠ Q J 5 3
 ♥ 5 2
 ♦ K 9 6 3
 ♣ 10 6 4

SOUTH
 ♠ A 8
 ♥ K Q J 9 4
 ♦ 5 4
 ♣ K Q 7 2

The bidding:
 South West North East
 1♥ Pass 1NT Pass
 2♣ Pass 3♥ Pass

Opening lead — Jack of diamonds.

The nature of the game is such that a player is bound to have many difficult decisions to make, and if he happens to be less than perfect occasionally, that is to be expected and is certainly forgivable.

But errors which do not involve faulty judgment, but which are the result of carelessness or thoughtlessness, are less forgivable because they reveal a certain amount of disrespect for the game. Many such mistakes occur when a player reacts spontaneously to a situation and does something which

a moment of thought would have told him not to do.

South was in two hearts and West led the Jack of diamonds. Instead of considering the course of play for the hand as a whole, South automatically played the queen from dummy, losing the finesse to the king.

Undoubtedly South's play would have been correct if his problem had been to win the maximum number of tricks possible in diamonds. The queen was likely to produce two diamond tricks far more often than the ace play.

It turned out that the finesse cost South the contract. East won the queen with the ace and found the best defense by returning a trump. West took it with the ace, led another trump, and thus defeated the contract, South's losers proved to be a spade, a heart, a diamond and three clubs.

Declarer would have made two hearts if he had realized that returning the diamond finesse was practically certain to make the contract. By going up with the ace and leading a club at trick two he would have assured one club ruff in dummy, and this in turn would have led to making the contract.

South's eight tricks would have consisted of a spade, four hearts, a diamond, a club and a club ruff. It pays to plan the play.

The Guardian, Charlottetown, Sat., Feb. 5, 1966.

prevail and the corporation will, of course, be required to 'cut its cloth' accordingly.

Mr. Mackenzie reports a record gain in new mortgages in the trust company, there having been an increase of \$24,013,000, so that between the two institutions the total gain in mortgage investments did reach an all time record of somewhat more than \$73,000,000. This figure compares with approximately \$65,000,000 in 1964. One of the results of the year was a gain in estates, trust and agencies in the trust company of some \$87,000,000. This figure compares with approximately \$40,000,000 of gain in 1964.

Explosion Seen Aimed At Witness

MONTREAL (CP) — The explosive device, which Thursday destroyed the front of an auto salesman's car, probably was caused by a time bomb, a police spokesman said.

The blast occurred at 8:15 a.m., shortly before the salesman, Lorenzo Levesque, 38, was to have driven his daughter to a nearby school.

It tore the hood off the engine compartment, flipping it 40 feet and scattered engine parts across the street.

Leo Plouffe of the Montreal bomb squad said he inspected the wreckage but could not say what type of explosive was used.

A police officer said a possible motive was the fact Levesque is a potential witness in a fraud case. The officer declined to elaborate and Mr. Levesque could not be reached for comment.

LANDSLIDE KILLS FIVE

LIMA, Peru (Reuters) — At least five persons were killed and hundreds left homeless by a landslide that struck the remote central Andes village of Acacocha this week, according to reports reaching here Wednesday. It swept away a church, school building and 21 houses.

KIBATCHI MEN
 of the Congo PERFORM A TRIBAL DANCE WITH 2 LONG ARROWS PIERCING THEIR CHEEKS — YET THEY SUFFER NO PAIN OR PERMANENT INJURY AND NEVER SHED A DROP OF BLOOD

DAILY CROSSWORD

ACROSS

- Mellow
- Sting
- Receiver
- One type of closet
- Eyed
- Fragrant plant
- Armorial bearings: abbr.
- Having a handle
- Cry
- Russian workers' group
- European country
- Augusta is its capital: abbr.
- Fallen House
- Bury
- French article
- Yearbooks
- Melodies
- Spawm of fish
- Defame
- Unhappy
- Of a bee
- Bearded, as rye
- Aunt: Fr.
- Animal of the Everglades, for short
- Trample
- Weakness DOWN
- Trouble

1	2	3	4	5	6	7	8	9	10
11					12				
13					14				
15					16				
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19					20				
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37					38				
39					40				
41					42				

DAILY CRYPTOQUOTE — Here's how to work it:
 AXYDLBAAXE
 IS LONGFELLOW

One letter simply stands for another. In this sample A is used for the three L's, X for the two O's, etc. Single letters, apostrophes, the length and formation of the words are all hints. Each day the code letters are different.

A Cryptogram Quotation
 VH NLHEHYLT F HJBAUGM IKV
 RKC GPGE FGN PGEF IUCGEKWG.
 — T K V M H V

Yesterday's Cryptogram: THE SOUL IS STRONG THAT TRUSTS IN GOODNESS.—MASSINGER
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OUR BOARDING HOUSE MAJOR HOOPLE

THE NAVY IS STILL TRYING TO TALK TO PORPOISES, MAJOR, BUT I'VE ALREADY HELPED! I WILD SAVAGES WITH SAGGED SPEARS COULDN'T WONT.

WE DID IT WITH LANGUAGE TAPES AND FREQUENCY STUDIES ON THE COMPUTER—THE WHOLE BUT IT'S TOP SECRET FOR A FEW MORE WEEKS, BUT AS A RETIRED OFFICER I KNOW YOU WONT.

FRY A SECRET FROM A HOOPLE!

SILENCE IS GOLDEN!

MEET PHIDO THE PHILOSOPHER.

