

The Universal COOK BOOK



ISSUED BY

**THE UNIVERSAL LIFE ASSURANCE
AND ANNUITY COMPANY**

(Established 1802)

S. C. TWEED, President

HON. J. T. HAIG, K.C., Vice-President

Paris Building

Winnipeg, Canada

DO YOU WANT MONEY ?

Why don't you get out of life that which you desire? You want sufficient money to live, and to give us a secure future. However, we overlook the possibility that no matter how much income, unless we want money more than the things we wish to spend it, we will never accumulate money, nor have the security. Every day we sacrifice our permanent satisfaction for spending desires.

True, money desire must be balanced with the other things of life but we must have a normal desire for money, not what money will buy.

Perhaps now is a good time to take off our rose-tinted glasses and honestly review our situation. Are you any nearer your goal than you were a year ago? Are you happier? More secure?

William Molton Marston writes, "Until you stop these other desires from interfering, you cannot give proper power to your desire for money. The first break is the hardest. Discharge your present crew of profitless cravings and put your money-making purpose in command. When money begins to flow in regularly, it will be time enough to gratify some of your desires."

How much do you ever have left of your salary at the end of the month? It seems as though it is "when I get caught up on this or that, then I'll start to save," but we buy merrily ahead of our income, and worry about payments, unsettling our chances of realizing ambitions.

One of the greatest Canadian financiers made his start with \$300 which took him two years to accumulate, living frugally during that period, so that he might enjoy the many years that were to follow.

Build for yourself, even saving nickels and dimes. Put aside that dollar or two regularly before you start spending, and watch the results. Saving the smaller sums will put your money desire in action, which will help you realize ambitions because as your funds grow, so will confidence in yourself. With money available we naturally seek opportunity to put our new found ability to use.

There are many devices to assist in building a money background, of which annuities in their many forms rank amongst the first.

They are secure, which help give you confidence; systematic which develops regular saving habits, and they earn money for you while you are earning your money.

SELECTED RECIPES

A decorative element consisting of four parallel horizontal lines, centered below the title.

This Book has been compiled for The Universal Life Assurance and Annuity Company by Mrs. Olive Kyle, a graduate of the Fannie Farmer School of Cookery, Boston, Mass. Users of this little Book may from time to time wish additional information regarding the recipes given herein, or other cooking problems.

The Universal Life Assurance and Annuity Company has made arrangements whereby requests for information, addressed to Mrs. Kyle, in care of the Company, will receive prompt attention.

For the past ten years I've been planning and hoping and thinking and dreaming and loitering and waiting. All these years I have been getting ready to do something worth while. I've been waiting for "Normal Conditions" to come again; I've been waiting for the stock market to improve and waiting for the depression to end, waiting and dawdling and dreaming, until the day is almost spent and the twilight close at hand, without knowing that all these years conditions have been normal.

*To Policyholders and Friends of
The Universal Life Assurance &
Annuity Company:*

Frankly, this Cook Book has been printed and given to you for the purpose of keeping before you and the members of your family the name of The Universal Life Assurance and Annuity Company, so that when you think of Annuities, Life Insurance, a contract for Savings, or a Life Income, you will think of the "Universal."

We have not attempted to give recipes for everything that you may wish to cook, but rather to give you a collection of tested recipes that are "Different" from those found in the average cook book.

A small part of the space in this Book has been used to tell you about the Endowment Annuity Contracts issued by the Company, and we will be glad to furnish you, or your friends, with additional information regarding these Contracts.

If you have a friend who would like a copy of this Book, send us her name and address. At the same time we will appreciate a list of a few of your friends who, in your opinion, might be interested in an Endowment Annuity Contract, maturing in 10, 12, 15 or 20 years.

S. C. TWEED.

Winnipeg, Man.,
Sept. 1, 1938.

The Universal Life Assurance
and Annuity Company.

Dear Sirs:

I wish to let you know how pleased I am with the returns from my Twenty Year Annuity. After paying \$5.00 a year for twenty years, on September 1st of this year I received a cheque for \$200.49, which I think is practically a 100% profit on my investment.

I may mention that I think this is one of the best investments that any young man could have.

Yours truly,

R. S——.

CANAPES



Potato Chips, plain or sprinkled with grated cheese, are nice served with Tomato Juice or Sea Food Cocktail.

Some of the Biscuit firms have just lately put on the market several new types of biscuit which are splendid with appetizers.

Bread at least twenty-four hours old is usually used either toasted on one side, sauteed in a little butter, fried in deep fat, or buttered and browned in the oven, first having been cut into the desired shapes. Spread with any tasty desired mixture.

CAVIAR CANAPES

Spread bread prepared as desired with thin layer caviar, over this spread thin layer of chopped mixed sweet pickle.

SHRIMP CANAPES

Remove black vein from canned shrimp, chop fine, add 1 teasp. lemon juice, a little salt if desired. Spread on prepared bread.

GERKIN CANAPES

Cut pastry into small oblong pieces, place sweet pickled gerkin on one end, roll wetting edge with water and pressing firmly. Fry in hot fat, drain on paper. Serve hot or cold.

SARDINE CANAPES

Remove skin and bones from sardines, mash, season with salt, pepper and lemon juice. Spread on buttered biscuit or toast.

SAUSAGE CANAPE

Wrap small portion country sausage in thin slice bacon. Bake in hot oven until bacon is crisp and sausage well done.

AN ACTUAL RESULT 1938

Boissevain, Manitoba, Sept. 2nd, 1938.

The Universal Life Assurance
and Annuity Company,
Winnipeg, Manitoba.

Dear Sirs:

Re Policies 6501-2-3-4-5

I thank you for Cheque for \$1,002.45 in payment of my matured policies in your Company. I have been paying in \$25.00 per year for twenty years or \$500.00 in all, so that my money is more than doubled. This substantial return came just at the right time and is much appreciated, and I am glad I had the foresight to take up with your Company, and would advise anyone who is able, to copy my example, and I am sure they will not regret it.

(Signed) B. G——.

SOUPS



Soups are usually divided into two classes: Soup with stock; soups without stock, usually called Cream Soups.

SOUPS WITH STOCK

have for their basis beef, veal, lamb, fish or poultry, and are classified as follows:

White Soup Stock made from chicken or knuckle of veal and delicately seasoned.

Brown Soup Stock made from lean beef, highly seasoned with vegetables.

Bouillon made from lean beef, delicately seasoned and cleared.

Consomme made from two or three kinds of meat (beef, veal, fowl), highly seasoned with vegetables, spices and herbs, and cleared.

TO CLEAR SOUPS

Remove layer of fat from cooled soupstock. Allow the white and crumbled shell of one egg to each quart of stock. Beat the egg white slightly and add two teaspoons cold water to each egg used. Add to stock, stir constantly to boiling point, boil two minutes, set aside to cool without stirring for twenty minutes. Strain through double thickness of wet cheesecloth placed in a strainer. Seasoning should be done before straining.

SOUPS WITHOUT STOCK

Cream Soups made of vegetables or fish with milk and seasonings and thickened. Or,

Purees made from vegetables or fish forced through a strainer and used in broth, soup or milk. Purees are usually thicker than Cream Soups.

Vegetable and Cream Soups are better if slightly thickened just before serving, using one tablespoon of flour and one of butter to each cup of liquid and kept just below boiling point.

ARTICHOKE SOUP

Wash and pare 2 lbs. Jerusalem artichokes and slice in cold water, add juice of lemon and leave fifteen minutes, then drain. Melt 4 tablesp. butter, add artichokes and 2 slices onion, cook five minutes without browning. Add 2 cups cold water, 1 blade mace or $\frac{1}{4}$ teasp., cook until tender, rub through puree sieve. Reheat, add 3 cups scalded milk, 2 teasp. salt, $\frac{1}{4}$ teasp. pepper. Serve in cups, garnish with whipped cream mixed with 2 tablesp. finely chopped nut meats and sprinkle with paprika.

BAKED BEAN SOUP

To one large can of baked beans add 1 stalk celery, 1 slice of onion, bit of bay leaf and 1 quart of cold water. Boil slowly for an hour. Melt 2 tablesp. butter, add 2 tablesp. flour, stir until smooth, and add to soup just before soup has finished cooking. Press through sieve, add salt and pepper to taste, reheat before serving.

CELERY SOUP

Cut inside stalks of celery into very fine pieces, cut outside stalks in half crosswise, barely cover with cold water and cook slowly until celery is tender. Remove large pieces of celery, add equal amount of rich milk scalded with one slice onion. For each cup of liquid melt 1 tablesp. butter, add 1 tablesp. flour, stir until smooth, add gradually a little of the hot liquid, stir into the hot soup. Cook until boiling point, remove onion before serving.

FRENCH SOUP

Dissolve 3 teasp. vegetable extract or three bouillon cubes in 3 cups boiling water. Melt 2 tablesp. butter, add 2 tablesp. flour. When well browned add stock, stirring until it boils. Season with $\frac{1}{2}$ teasp. salt, little pepper, add $\frac{3}{4}$ cup rich milk. Serve very hot.

ICED FRUIT SOUP

Heat to boiling point 1 cup pineapple syrup drained from canned pineapple, add 5 cloves and 2 inch piece stick cinnamon. Mix 1 tablesp. powdered arrowroot with $\frac{1}{2}$ cup cold water, add to hot mixture and cook five minutes. Add scant $\frac{1}{2}$ cup sugar, $\frac{1}{2}$ teasp. salt, 1 cup orange juice, and $\frac{3}{4}$ cup grapefruit juice. Strain into glass cup, chill very thoroughly and garnish with watercress.

ONION SOUP

Pare and slice 4 large onions and fry in butter until well browned, add about 1 quart of water or brown soup stock, 1 cup toasted bread cut into cubes, 2 stocks celery and 1 sliced carrot. Simmer gently for two hours. Strain, add salt and pepper, gradually add 1 cup hot milk. Bring to boiling point stirring constantly.

OXTAIL SOUP

1 oxtail, 1 onion, $\frac{1}{2}$ small turnip, 1 carrot, 3 cloves, 3 tablesp. barley, $\frac{1}{2}$ cup tomato juice, 1 teasp. Worcestershire sauce, 2 tablesp. butter, 2 tablesp. flour, $2\frac{1}{2}$ qts. cold water, salt and pepper.

Divide the tail into joints, wash well, put into pan with butter. Add sliced onion and brown well. Add water, diced vegetables, cloves, salt and pepper, and boil gently for three hours. Thicken with flour mixed smooth with a little water. Let soup boil for a few minutes. If desired, the soup may be strained before adding the flour, reserving the joints to serve in the soup. Just before serving a little cooking sherry may be added.

POTATO SOUP

1 cup potato, 2 cups milk, 1 teasp. salt, $\frac{1}{2}$ teasp. celery salt, small onion, 1 tablesp. butter, $\frac{1}{2}$ tablesp. flour, pepper.

Scald milk, sliced onion and celery salt together, strain, add salt and pepper. Melt butter, stir in the flour, add a little of the hot milk, stirring until smooth, then add gradually to balance of milk. Put freshly boiled potatoes through ricer. To one cup of potato gradually add the hot milk, beaten with Dover beater. Serve very hot, sprinkled with finely chopped parsley.

SUCCOTASH SOUP

Melt in saucepan 2 tablesp. butter, add 1 slice finely chopped onion, 2 tablesp. flour and stir until yellow. Add 1 teasp. salt, $\frac{1}{4}$ teasp. pepper, and slowly add 2 cups boiling water or stock. Stir until it boils. Put one can of succotash into one cup of milk, add to soup, simmer gently until ready to serve. Garnish with freshly popped corn.

VEGETABLE SOUP

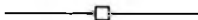
(A bit different and easily digested)

1 bunch carrots, 1 bunch celery, 1 onion, all cut fine, 1 teasp. salt, boil all together in two quarts of water for twenty minutes. Drain, saving water, mash vegetables and return to water. Add one bunch spinach cut fine, handful parsley cut fine. Boil ten minutes. Put through colander, add tablesp. butter, serve very hot.

VEGETABLE SOUP

(Made from Short Ribs of Beef)

Put a four lb. short rib roast in large saucepan or preserving kettle, add sliced onion, cover with cold water, bring to boil. Remove scum and simmer gently for at least three hours. Remove roast from water, add salt and pepper, spread with bacon dripping, and brown in oven for thirty minutes. Let stock stand until next day, then remove most of fat. Boil hard for about thirty minutes, then add $\frac{1}{4}$ to $\frac{1}{2}$ cup of several kinds of diced vegetables, including potatoes, 1 small can peas and small can of tomatoes. Simmer until vegetables are tender.



SOUP ACCOMPANIMENTS

**CROUTONS**

Butter stale bread on both sides of slice, cut into cubes, brown in oven. Watch carefully to prevent burning.

PUFFED CRACKERS

Split crackers in half, soak in ice water to cover for about ten minutes. Drain, dot with butter, sprinkle with paprika, brown in hot oven until crackers are puffed and delicately brown—about 30 minutes.

CHEESE STICKS

Cut stale bread in finger lengths, spread with butter, sprinkle with cheese and bake until cheese melts.

TOASTED ROLLS

Spread fresh bread with creamed butter to which a little Worcestershire sauce has been added. Spread each slice before cutting. Beginning at one corner, roll to opposite corner, adding an extra bit of butter at end to make it stick well. Brush with melted butter, place in shallow pan, put under broiler, turning rolls until they are all delicately browned.

SALADS



CABBAGE SALAD

Cut centre from nice head cabbage leaving outside firm to hold salad mixture. Soak cabbage from centre in ice water at least one hour, dry well, shred not too fine, dry again, add one cup drained shredded pineapple, one cup celery cut fine, marshmallows if desired. Mix with any desired salad dressing. Fill cabbage shell, and lay strips of pimento lattice fashion across top.

POTATO SALAD

2 cups diced potatoes, 1 onion diced, $\frac{1}{4}$ lb. diced bacon, 3 tablesp. vinegar, 1 tablesp. thick cream, salt and pepper to taste, paprika.

Fry bacon and onion together, when onion is brown remove bacon and onion leaving grease in pan. Add to the grease the vinegar and cream, and stir over fire until well mixed. Pour mixture while still hot over potatoes, which have been boiled in their jackets, peeled and kept hot. Add salt and pepper, sprinkle with paprika. Serve cold.

SPINACH SALAD

2 lbs. spinach, 1 small onion, $\frac{3}{4}$ cup celery cut fine, 2 hard boiled eggs, salt.

Wash spinach several times in warm water, then leave in ice cold water for about an hour. Cook in own juice with 1 teasp. salt. Drain well and chop, add onion finely chopped and celery. Moisten with cooked dressing, put in individual moulds. Chill. Turn out on lettuce, garnish with eggs.

VEGETABLE SALAD

Line a shallow bowl with lettuce leaves. Make one pile each of carrots cut in dice, Brussels sprouts, string beans, diced beets, asparagus tips. Make a nest in the centre of tiny lettuce leaves, fill with cooked dressing to which has been added a few drops of onion juice and a few green peas. Any desired combination of vegetables may be used for this salad.

MEXICAN SALAD

Soak cabbage in ice water, shred, dry thoroughly, add celery cut fine, green pepper shredded, 1 teasp. chives cut fine, firm tomatoes cut in small pieces. Cover with dressing made of 1 cup mild white vinegar, 1 tablesp. olive oil, $\frac{1}{2}$ cup granulated sugar, $\frac{1}{2}$ teasp. salt. Serve very cold. This with hot fried or broiled bacon makes a nice luncheon or supper dish for a hot day.

CHICKEN AND ALMOND SALAD

3 cups diced cooked chicken $\frac{1}{2}$ cup blanched almonds shredded and browned in butter or use salted almonds, 1 cup celery and 1 cup shredded pineapple well drained. Mix with boiled dressing.

TUNA FISH SALAD

Equal parts tuna fish and cooked rice. Desired amount of tomatoes cut in small pieces, salt and pepper to taste. Mix with boiled dressing. Pack in mould, chill until firm. Turn onto platter garnished with crisp lettuce. Cover with salad dressing, garnish with parsley, pickles cut in small pieces or cut with French cutters, and anything else desired.

STUFFED TOMATO SALAD

Peel very firm tomatoes, scoop out centre, sprinkle with salt, invert on plate, chill for one hour. Fill centres with chopped cabbage, which has been soaked in ice water and dried thoroughly, 1 cup celery finely cut, 1 cup canned shrimp (be sure and remove black line from shrimp). Mix with mineral oil dressing. Serve very cold, with soda crackers, for luncheon on a hot day.

SWEETBREAD SALAD

Boil sweetbreads according to directions under heading of meats in this book. Break into small pieces, there should be about 1½ cups, 1 cup celery cut fine, 2 teasp. parsley chopped, salt and pepper to taste. Moisten generously with French salad dressing or mineral oil dressing. Serve very cold on crisp lettuce. Sweetbreads are very rich so do not serve too generously.

SHRIMP OR SARDINE SALAD

If using shrimp remove black line from back, shred either shrimp or sardine, mix with finely cut lettuce, celery, tiny bit of onion, and cucumber. Serve very cold gently tossed in French dressing.

NUT AND TOMATO JELLY SALAD

½ cup walnuts cut fine, 2 cups celery cut fine, 3 large tart apples diced.

Mix with dressing. Soak 1 tablesp. gelatine in a little cold water, dissolve in ½ cup hot water. Slice four large tomatoes, season with salt, pepper, onions, and a speck of ground cloves. Heat to boiling point, strain, there should be 1½ cups liquid, add gelatine. Half fill individual moulds with tomato and let mould partly set. Put a tablesp. of apple and nut mixture on top of tomato and fill with tomato jelly. When set serve on lettuce with any desired dressing.

TOMATO AND SPICED SYRUP JELLY

Make tomato jelly as in above salad, pour in mould and allow to set. Heat one pint of syrup from pickled peaches, pears, or other fruit. Add 1 tablesp. gelatine dissolved in a little cold water. When cool, pour onto tomato jelly. Cut in squares when cold. Nice with any salad or to garnish cold meats.

ATLANTA SALAD

Place 3 sections of orange and 2 half slices pineapple alternately on lettuce. Sprinkle with chopped red and green pepper. Color and mould cream cheese to form small golden apple. Place on top and in centre of fruit. Serve with Hawaiian dressing.

PEAR SALAD

Roll halves of canned pears in ground salted peanuts. Place on lettuce, hollow side up. Fill cavity with canned pineapple and Turkish delight cut in small pieces. Serve with any fruit dressing.

CALIFORNIA AVOCADO SALAD

Halve the avocado, removing pits but leaving in their shells. Fill cavity with diced grapefruit, sprinkle generously with salt. Serve very cold with or without very tart dressing. Avocado should always be served with plenty of salt and never with anything sweet. Avocado are sometimes called alligator pears.

PINEAPPLE MOUSSE SALAD

Soak $\frac{1}{2}$ tablesp. gelatine in 2 tablesp. cold water. Dissolve in $1\frac{1}{2}$ cup hot crushed pineapple. Add 2 tablesp. lemon juice. Cool and add $\frac{1}{2}$ cup celery cut fine, few drops onion juice, $\frac{1}{2}$ teasp. salt, little paprika. Put in drawer of refrigerator. When beginning to set, stir from sides and bottom and fold in $\frac{1}{2}$ cup cream beaten until stiff. Leave until frozen.

GINGER ALE SALAD

Dissolve 1 package lemon jelly powder in $\frac{1}{2}$ cup boiling water, add $1\frac{1}{2}$ cups ginger ale. When beginning to thicken, add 2 tablesp. chopped preserved ginger, $\frac{1}{2}$ cup celery, 2 cups any desired fruit, $\frac{1}{4}$ cup nut meats. Chill until firm.

CRACKER BOXES FOR SALAD

Spread narrow salted crackers with creamed butter, sprinkle with paprika. Place in cool oven until butter is absorbed. Dip ends of crackers in a syrup made of $\frac{3}{4}$ cup sugar and $\frac{1}{2}$ cup water boiled to crack stage. Fasten three crackers together to form box, place on lettuce covered plate. Turn salad into box.



SALAD DRESSINGS

MINERAL OIL DRESSING

1 can tomato soup, 1 cup mineral oil, $\frac{3}{4}$ cup vinegar, $\frac{1}{2}$ cup white sugar, 1 teasp. salt, 1 teasp. paprika, 3 teasp. onion juice, 6 drops Worcestershire sauce. Mix in large quart jar. Keep in cool place. Shake before using.

FRENCH DRESSING—No. 1

$\frac{1}{2}$ teasp. salt, $\frac{1}{4}$ teasp. pepper, 2 tablesp. vinegar, 4 tablesp. olive oil. Put ingredients in small glass jar, cover and shake thoroughly.

FRENCH DRESSING—No. 2

4 teasp. mustard, mixed with vinegar to a smooth paste, 1 teasp. black pepper, 1 tablesp. salt, $\frac{1}{2}$ cup sugar, 1 bottle catsup, 1 lb. tin Mazola oil, $\frac{3}{4}$ cup malt vinegar, $\frac{1}{2}$ teasp. paprika.

Shake vigorously in large bottle until well mixed, and shake before using.

COOKED SALAD DRESSING

1 teasp. salt, 2 teasp. mustard, 3 tablesp. flour, $\frac{1}{2}$ cup white sugar, 4 eggs, $1\frac{1}{2}$ cups vinegar, $\frac{1}{2}$ cup water, 2 tablesp. butter.

Mix dry ingredients together, beat into well-beaten eggs, add vinegar. Cook in top of double boiler until thick, stirring constantly. Add butter. Thin with milk or cream as needed.

UNCOOKED SALAD DRESSING

2 eggs, $\frac{1}{2}$ teasp. salt, 2 tablesp. melted butter, 1 can Eagle brand condensed milk, 1 teasp. mustard dissolved in 1 cup vinegar.

Beat eggs well then add milk, beat well, add butter then add vinegar and mustard and beat well.

FRUIT SALAD DRESSING—No. 1

4 eggs, 2 lemons, 1 cup white sugar.

Beat yolks well, add well-beaten whites, add sugar gradually, then lemon juice. Cook in double boiler until thick. When needed, thin with whipped cream.

FRUIT SALAD DRESSING—No. 2

2 egg yolks, 1 tablesp. flour, 2 tablesp. sugar, $\frac{1}{2}$ cup strained honey, juice 2 lemons, $\frac{1}{2}$ cup whipped cream.

Mix honey, flour and sugar, cook in double boiler ten minutes. Add lemon juice and beaten egg yolks slowly and cook five minutes, stirring constantly. When serving, thin with cream.

BET DRESSING

Put $\frac{1}{4}$ cup cooked beets through food chopper, rub through sieve, add French Dressing gradually, then add $\frac{1}{2}$ tablesp. vinegar, few drops onion juice, few grains cloves, cinnamon, celery salt, cayenne.

COLLEGIATE DRESSING

Beat 2 tablesp. cream until stiff, beat in gradually 2 tablesp. cooked salad dressing, 1 tablesp. malted milk and 1 tablesp. orange juice.

CUMBERLAND DRESSING

Add to French or cooked dressing 1 tablesp. currant jelly, broken in pieces, $\frac{1}{4}$ teasp. mustard and $\frac{1}{2}$ teasp. chopped candied lemon peel.

EDGEWATER DRESSING

Add to French or cooked dressing 1 tablesp. finely cut pineapple, 1 tablesp. chopped walnut meats and 2 tablesp. heavy cream.

HAWAIIAN DRESSING

Mix 4 teasp. salad oil, 2 tablesp. orange juice, 2 tablesp. pineapple juice, $\frac{1}{4}$ teasp. grd. mace, $\frac{1}{4}$ teasp. salt, few grains pepper.

SOUR CREAM DRESSING

1 cup sour cream, 1 tablesp. olive oil, 2 tablesp. vinegar, $\frac{1}{4}$ teasp. mustard, $\frac{1}{2}$ teasp. sugar, salt and pepper to taste.

Mix dry ingredients with oil and vinegar, then beat in sour cream gradually.

Carberry, Man., Dec. 5, 1938.

S. C. Tweed, Esq., President,
The Universal Life Assurance
and Annuity Company,
Winnipeg, Man.

Dear Sir:

I received the four Contracts in favor of my grandchildren, which I find satisfactory.

I was one of the first to take out policies in your Company over thirty years ago and have been very well satisfied with the results.

Wishing your Company continued success.

Yours truly,

G. B. ———.

FISH



PLANKED WHITE FISH

One fresh white fish, $\frac{1}{3}$ cup melted butter, 2 tablesp. lemon juice, salt and pepper, mashed potatoes, 1 egg.

Remove head from fish, wash, dry carefully, split lengthwise without cutting through. Heat plank in oven until hot, brush with cooking oil, place fish on it skin side down. Put in hot oven. Mix together melted butter, lemon juice, 1 teasp. salt, little pepper. Baste fish with this about three times while baking about 45 minutes. Garnish with border of mashed potatoes brushed with beaten egg. Put back in oven until potatoes are nicely browned and fish heated through. Garnish quickly with lemon and parsley.

BAKED FILLET OF HALIBUT

Or any other Fish Fillet

Fillets, 1 tablesp. butter, chopped parsley, $\frac{1}{2}$ cup cooking sherry, salt and pepper, ordinary Hollandaise sauce.

Wash fillets, dry carefully, rub with salt and pepper, brush with melted butter. Put in shallow greased baking dish, add a little hot water, bake in fairly hot oven about 20 minutes. Pour the sauce over the fish and return to hot oven to brown, placing under broiler.

Ordinary Hollandaise Sauce

Yolks 2 eggs, 1 cup soup stock, 1 tablesp. butter, 1 tablesp. flour, juice of $\frac{1}{2}$ lemon, 1 slice of onion, salt and pepper.

Put stock in saucepan with onion, salt and pepper. Let boil about five minutes, strain onto the beaten egg yolks to which has been added the flour and butter. When well mixed, put back on stove, cook until thick, stirring constantly. Remove from fire. Add lemon juice slowly, stirring constantly.

BAKED SALMON

Salmon slices, 1 onion, bit of bay leaf, 2 tablesp. butter, 1 teasp. Worcestershire sauce, thinly sliced bacon, salt and pepper, 1 cup canned tomatoes (more if necessary).

Melt butter in saucepan, add to it the chopped onion, cook until onion is yellow, add tomatoes, bay leaf, Worcestershire sauce, salt and pepper. Simmer for a few minutes. Put the bacon slices in the bottom of baking dish, put in salmon slices, add salt and pepper, pour the tomato mixture over the fish, bake in hot oven for about thirty minutes.

CREAMED SHAD ROE

Cut in small pieces 3 slices of bacon, add 1 teasp. finely chopped onion and cook until crisp. Add 2 tablesp. flour mixed with $1\frac{1}{2}$ teasp. salt, little pepper. When smooth, add slowly $1\frac{1}{2}$ cups milk, stirring until sauce boils. Remove membrane from one can shad roe, cut in cubes. Add to the sauce with 2 hard cooked egg whites chopped. When hot, sprinkle with 1 hard cooked egg yolk put through sieve. Serve in glass dish. Sprinkle with remaining egg yolk put through sieve and little chopped parsley.

SALMON LOAF

1 can salmon, 1 cup rich milk, 1 cup fine dry bread crumbs, salt and pepper, 2 tablesp. butter, 2 eggs.

Beat the crumbs and milk to a paste on the stove; add the other ingredients, leaving salmon to the last (drain juice from salmon). Place in buttered loaf pan, place this pan in larger one containing hot water. Bake in moderate oven three-quarters of an hour. Can be served hot or cold. If used hot, serve with white sauce to which has been added the salmon juice and small can green peas.

FISH OMELET

1 cup flaked fish, add 1 cup cold potatoes chopped fine, 1 tablesp. salt, $\frac{1}{4}$ tablesp. pepper, 1 tablesp. finely chopped parsley.

Moisten with hot white sauce (about $\frac{1}{2}$ cup). Turn into hot omelet pan in which is two tablesp. melted butter. Cook slowly until brown. Serve very hot.

MILK GRAVY (Rather Unusual)

After frying fish, to each two tablespoons of grease in pan, add two tablesp. flour. Stir until smooth, then add slowly one cup of milk, little salt and pepper. Bring to boiling point. The flavor of the fish with this gravy makes it very delicious.

Manitou, Man., Dec. 2nd, 1938.

The Universal Life Assurance
and Annuity Company,
505 Paris Building,
Winnipeg, Manitoba.

Dear Sirs:

I took out a Twenty-year policy in The Universal Life Assurance and Annuity Company in 1905. I paid Five Dollars (\$5.00) per year for twenty years. Since then I have enjoyed Annuities to the amount of approximately One Hundred and Thirty Dollars (\$130.00) considerably more than I paid in, and more to come.

I have been so pleased with this Annuity plan of insurance that I have taken further such insurance, with the full confidence in the directors that they will administer the affairs of this Company in the interests of those fortunate enough to hold a policy in it.

I would especially recommend this form of insurance to young people, feeling certain that they will not be disappointed with the results.

Yours sincerely,

W. J. R——.

MEATS



To add "pep" to your meat cookery do not be afraid to use a little of the different condiments, such as Worcestershire sauce, etc. A teasp. added to your meat loaf, hamburger steak, stews, hash, etc., will take them out of the ordinary class and make the family sit up and take notice. Strips of fat salt pork laid across the top of meat loaves before baking will have the same effect.

ROUND STEAK ROAST

Have a slice of round steak cut at least three inches thick. Put on a board, sprinkle with flour, salt and pepper, and pound well. Put in pan, add 2 onions sliced, 3 bay leaves, 1 quart tomatoes. Set the pan in a larger one containing water. Bake in very slow oven about four hours. Thicken the gravy which will be in the pan with a little cornstarch about half an hour before taking meat from oven.

DELICIOUS VEAL

Have a veal steak cut at least 1 inch thick, cut into pieces desired size, dip first in seasoned crumbs, then in beaten egg, then in crumbs again. Fry in bacon dripping until light brown, pour on about $\frac{3}{4}$ cup milk, cover and cook over very low heat for one hour.

JELLIED TENDERLOIN

One and half pounds pork tenderloin, 1 small knuckle veal, 1 small onion, salt and pepper.

Boil all together until tenderloin is tender, cut into small pieces both veal and tenderloin. Press tightly into bowl. Strain stock, boil down until there is just enough liquid to fill bowl.

SWEETBREADS

When buying sweetbreads, never buy two of the throat sweetbreads but, if they are separated, insist in having at least one from the heart. They spoil very quickly, so as soon as they come from the market, plunge them into cold water and allow them to stand about $\frac{1}{4}$ of an hour. Remove all membranes and pipes. To about three cups of boiling water, add a little salt and the juice of half a lemon, plunge in the sweetbreads and boil for twenty minutes slowly. Drain off the boiling water and again plunge the sweetbreads into cold water to keep them firm and white. Drain off the water as soon as they are cold, and prepare in many ways, one or two of which follow.

SWEETBREADS WITH MUSHROOMS

Cut sweetbreads in desired sizes, add necessary amount of medium white sauce, in double boiler, add canned creamed mushrooms or fresh ones which have been previously cooked, a few canned green peas if desired. When very hot serve in patty shells, timbal cases or on buttered toast.

BROILED OR FRIED SWEETBREADS

Cut sweetbread in pieces or split crosswise. Sprinkle with salt and pepper, broil or fry for five minutes. May be dipped in crumbs, egg and crumbs before broiling and served with creamed asparagus or creamed peas.

SWEETBREADS IN POULETTE SAUCE

Reheat sweetbreads, cut in cubes, in one cup of poulet sauce.

SWEETBREADS AND BACON

Fry bacon, cut sweetbreads in dices, dip in egg and crumbs and saute for five minutes in bacon dripping. Serve with green peas.

BAKED HAM WITH SWEET POTATOES

Have slice of ham cut about an inch thick, soak about an hour in cold water if it is very salty, rub with brown sugar, cover with thin slices of orange. Parboil sweet potatoes for ten minutes, peel, cut in thick slices, arrange over ham, cover with a little brown sugar. Mix a cup of boiling water with $\frac{1}{2}$ teasp. salt, and juice of half a lemon. Pour over ham and potatoes, cover dish and bake in moderate oven for one and a half hours.

BAKED POTATOES AND SAUSAGE

Scrub well necessary number of potatoes. With corer make a hole right through potato, put a whole sausage in this cavity or fill with sausage meat. Bake in hot oven until potato is cooked—about one hour.

CORNISH MEAT PIE

Cut fresh meat from round shoulder of beef into small pieces, dip in flour to which has been added salt and pepper. Put in greased baking dish with egg cup in the centre. Nearly fill dish with hot water. Cover with suet crust or baking powder biscuit dough, although all good Cornishmen use the suet crust: Bake in hot oven until crust is brown, remove from oven, cover with thick cloth, and cook very slowly over low heat for at least four hours. Watch carefully that it does not burn, adding more water from time to time so that when it is done there will be plenty of gravy, as it must not be dry.

CORNISH MEAT AND POTATO PIE

Cut fresh meat same as for meat pie. Arrange in baking dish with first layer of meat, then a little chopped onion, then layer thinly sliced raw potato. Continue until dish is full. Dish may be first lined on sides with pastry if desired. This also applies to meat pie above. Cover with suet crust or baking powder biscuit dough. Bake same as meat pie above.

CORNISH PASTIE

Prepare meat, potatoes and onion same as for meat and potato pie. Roll suet pastry into shape of large turnover. Place meat, potatoes, onion, pepper and salt on one half of turnover, wet edges, fold the other half over and press edges well together. Bake until crust is brown, wrap in clean towel, then in flannel cloth, and cook in a very, very slow oven for about six hours.

Suet Pastry for Above Pies

To 3 cups of flour, add 1 cup chopped suet and 1 teasp. salt. Add cold water to make a soft dough or one that can be rolled.

RECIPES OF INTEREST TO MEN



BOSTON TOMATO KETCHUP

4 quarts of concentrated tomato juice. Put the kettle on the stove and bring the tomato juice to a boil. Into a bowl put 1 pint of sharp vinegar, and in vinegar dissolve 6 tablesp. of salt, 4 tablesp. of allspice, 2 tablesp. of mustard, 1 tablesp. of powdered cloves, 1 teasp. of black pepper, $\frac{1}{4}$ teasp. of red pepper. Stir the vinegar and spices into the tomato juice. Cook half an hour, stirring constantly to prevent spices from settling to the bottom and burning. Add sugar if desired (about 1 cup). Allow to cool and bottle. Keep in a cool place.

NEW ENGLAND BAKED BEANS

4 cups of small white beans; wash, then cover with water and soak overnight. Put in saucepan, cover with water and heat until white scum appears. Drain. In the bottom of the bean pot place a one pound piece of salt pork, slashed through the rind in small squares, and a large peeled onion; then pour the beans on top of the pork and onion. On top of the beans put a heaping teasp. of mustard, half a cup of molasses, and a teasp. of pepper; fill the bean pot with boiling water, and put pot in a slow oven. At the end of 2 hours, dissolve 1 tablesp. of salt in a cup of boiling water and add to the beans. Every hour thereafter remove cover and add boiling water to replace what has boiled away. An hour before suppertime remove cover for good, pull the pork to the top and allow to brown until ready to serve. The frequent adding of water is very important.

EASTERN HASH

Into a chopping bowl put 3 cups of cold boiled potatoes and 4 cups cold corned beef or cold roast beef from which all gristle and fat has been removed. Chop very fine. Into a hot frying pan put 4 tablesp. of butter or bacon dripping, add $\frac{1}{2}$ cup boiling water or milk to the melted butter; then the chopped potatoes and meat. Tamp the hash down in the pan and cook over a slow fire until a nice brown crust has formed, then turn into another pan and brown the other side before serving.

UNIVERSAL FRENCH SALAD DRESSING

4 teasp. mustard, 2-4 teasp. cornstarch, 1 teasp. pepper, 1 tablesp. salt, $\frac{1}{4}$ - $\frac{1}{2}$ cup white sugar, $\frac{1}{4}$ teasp. paprika, $\frac{3}{4}$ cup white vinegar, 1 bottle catsup, 1 pint olive oil, 1 can Eagle milk, 2-4 eggs. Mix salt, pepper, mustard, cornstarch, sugar and paprika with the vinegar, add olive oil, catsup and milk. Beat eggs, add and stir well. When thoroughly mixed will not separate. Keep in cool place.

PICKLE FOR HAM

8 quarts of water, 4 pounds of brown sugar, 2 ounces of saltpetre, 2 pounds of salt, 1 pint of molasses. Boil 1 hour and pour boiling over pork. Put a weight on top of pork to keep it down in the pickle. Take out and turn end of first week. In three weeks remove from the pickle, wash in clear cold water, rub with a little salt, pepper, and sugar, and hang up to dry.

SAUCES

FOR MEATS, FISH AND FOWL



MUSHROOM SAUCE

½ lb. mushrooms, ½ cup milk or cream, ½ cup chicken or veal broth, 1 tablesp. butter, 2 tablesp. flour, salt and pepper.

Peel and wash mushrooms and cut in two. Simmer in the butter a few minutes but do not allow to brown. Blend in the flour, stir in slowly the milk and broth, add salt to taste, and very little pepper. Simmer until mushrooms are tender.

HOLLANDAISE SAUCE

½ cup butter, yolk 3 eggs, 2 teasp. lemon juice, ½ cup boiling water, ½ teasp. salt, pinch pepper.

Cream the butter until light and soft, add the egg yolks one at a time, beating well between each one. Add lemon juice, salt and pepper, beat again, and add the boiling water. Cook over double boiler until sauce thickens, stirring all the time. Serve immediately.

ORDINARY HOLLANDAISE SAUCE

Yolk 3 eggs, 1½ cups soup stock, 1 tablesp. butter, 1 tablesp. flour, juice ½ lemon, 2 slices onion, salt and pepper.

Put stock in saucepan with onion, salt and pepper. Let boil a few minutes. Strain onto egg yolks which have been well beaten with flour and butter. When thoroughly mixed, put back on stove and allow to thicken, stirring all the time. Take off the fire, add lemon juice and serve.

SAUCE POULETTE

1½ cups chicken or veal broth (or cook vegetables in 1½ cups water and use), 2 tablesp. butter, 2 tablesp. flour, 1 slice onion, 1 carrot, 1 stalk celery, 2 teasp. lemon juice, salt and pepper.

Put broth in saucepan with sliced vegetables and salt and boil fifteen minutes. Beat the egg yolk with the flour and when smooth add a little of the cold stock. Stir until smooth. Pour contents of saucepan onto the egg yolks. Put back on fire and stir constantly until thickened. Strain, and just before serving add the lemon juice.

HORSERADISH SAUCE

¼ cup prepared horseradish, ½ teasp. salt, ½ cup heavy cream.

Mix horseradish and salt, add to the cream which has been beaten very stiff. Good with roast beef.

RAISIN SAUCE

¾ cup brown sugar, ¼ cup chopped raisins, juice ½ lemon, grated rind, ½ cup ham water, 1 teasp. butter.

Put the half cup water in saucepan with all ingredients except grated rind. Boil slowly until thick, add grated rind, and serve with ham or tongue.

MINT SAUCE

$\frac{1}{2}$ cup finely chopped mint leaves, $\frac{1}{2}$ cup mild vinegar, 1 tablesp. fruit sugar.
Heat the sugar and vinegar together until sugar is dissolved, add mint, and keep in a warm place on stove for half an hour.

BREAD SAUCE (To Serve with Fowl)

1 cup fresh bread crumbs, 1 pint milk, 1 tablesp. butter, 1 small onion, 1 clove, $\frac{1}{2}$ teasp. salt, pepper.

Insert clove in the onion, put onion in milk and bring to boiling point, add the bread crumbs and simmer for twenty minutes. Remove onion, add the salt, pepper and butter.

ORANGE SAUCE

$\frac{1}{4}$ cup tart or spiced jelly, juice and rind 2 oranges, juice 1 lemon, $1\frac{1}{2}$ tablesp. sugar, 2 tablesp. cooking sherry, salt and pepper.

Put the jelly into a bowl, add the sugar and grated rind or oranges, stir well together, let stand for fifteen minutes. Add the sherry, fruit juice, salt and pepper to taste. let stand for ten or fifteen minutes. Serve with duck.

MEAT GRAVY

To make smooth gravy for either roast or fried meat, to each two tablespoons of fat in pan, add two tablesp. flour, stir until smooth, then add slowly one cup of cold water, stir until smooth again, add salt and pepper, bring to boil. If making more than one cup the additional water may be hot.

"WELL SATISFIED"

Winnipeg, Man., Sept. 12, 1935.

The Universal Life Assurance
and Annuity Company,
Winnipeg, Manitoba.

Dear Sirs:

In 1929 I had a 20 Year Endowment Policy mature in your Company. I paid One Hundred Dollars (\$100.00) for it and received Two Hundred and Thirty-five Dollars (\$235.00). I was very well satisfied indeed with the investment.

Yours truly,

(Signed) MISS ANNA B. J.

RELISHES and PICKLES



GRAPE CATSUP

Wash 5 pints grapes, drain and simmer until soft, mash through colander, then add 1 pint vinegar, 4 cups white sugar, 2 teasp. each allspice and cinnamon, 1 teasp. mace, 1 teasp. salt. Boil slowly until thick.

CURRENT CATSUP

6 lb. red currants, 4 lbs. white sugar, $\frac{1}{2}$ teasp. cloves, 1 teasp. cinnamon, 1 teasp. salt, 1 teasp. allspice, $\frac{1}{4}$ teasp. pepper, $\frac{1}{2}$ pint vinegar.

Pick over the currants, wash and remove from stem. Put in preserving kettle with sugar, vinegar, and spices tied in bag. Bring to boiling point, boil $1\frac{1}{2}$ hours.

CELERY SAUCE

6 bunches celery cut fine, 1 peck ripe tomatoes, 10 large onions, 4 red peppers put through grinder after removing seeds, 1 cup white sugar, 5 tablesp. salt, 4 cups vinegar.

Boil two hours or until thick and bottle while hot.

SPICED CELERY

4 bunches celery, 10 large ripe tomatoes, 1 sweet red pepper, $\frac{1}{2}$ cups sugar, 1 tablesp. salt, $\frac{1}{2}$ teasp. mustard, $\frac{1}{4}$ teasp. cloves, $\frac{1}{2}$ teasp. allspice, 1 teasp. cinnamon, 1 teasp. celery seed, 1 cup vinegar.

Cut celery fine, chop tomatoes, put pepper through grinder, first removing seeds, add sugar, salt and celery seed, and vinegar. Put spices in bag. Bring to boiling point, boil slowly for 2 hours.

CUCUMBER CHOW-CHOW

1 quart large onions, 1 qt. small silver onions, 1 qt. large cucumbers, 1 qt. small gherkins, 6 red peppers, 1 large cauliflower.

Cut large onions, large cucumbers, peppers and hard part of cauliflower in large pieces. Put in dish by themselves. Leave gherkins and small onions whole, break soft part of cauliflower in small pieces. Cover all with hot brine, leave over-night. In morning drain, chop large parts very fine.

Dressing: 8 cups brown sugar, $\frac{1}{2}$ gal. cider vinegar, 2 oz. white mustard seed, 2 oz. celery seed. Let come to boil. Make paste of $\frac{3}{4}$ cup flour, $\frac{1}{2}$ cup dry mustard, $\frac{1}{2}$ oz. tumeric and a little vinegar. Add paste to boiling dressing and cook slowly for a few minutes. Add pickle and boil 10 minutes.

TOMATO CATSUP

One 12 quart basket ripe tomatoes, 6 large onions, 1 tablesp. salt. Chop and boil until well cooked, strain through sieve. Add 1 cup whole mixed spice, 1 teasp. nutmeg, put in bag, 2 cups white sugar, 2 cups vinegar. Boil for two hours, then add 2 tablesp. cornstarch, wet with cold water, boil few minutes longer, stirring often to prevent burning. Bottle while hot.

FRUIT RELISH

30 large ripe tomatoes, 2 red peppers (seeds removed), 6 onions, 6 apples, 6 pears, 6 peaches, cut all fine, 3 cups white sugar, 2 tablesp. salt, $\frac{1}{2}$ qt. vinegar, $\frac{1}{2}$ cup mixed whole spices in bag.

Boil gently for two hours. If not thick enough add 2 tablesp. cornstarch wet with cold water.

GREEN TOMATO PICKLE

Cut green tomatoes but do not peel. Scald in salt and water until tender. Drain, put in jars. Cover with following dressing: Boil together 1 qt. vinegar, $1\frac{1}{2}$ lb. sugar, $\frac{1}{2}$ oz. cloves (whole), a little pepper.

CRANBERRY RELISH

Cover three oranges with hot water. Pick over, wash, and put through chopper, 1 quart cranberries. Put through chopper the oranges, disregarding seeds and membrane. Measure an equal amount of sugar. Mix thoroughly. Put in jars. Use without cooking. Will keep for a long time in a cool place.

CRANBERRY JAM

1 qt. cranberries, 1 pt. water, 2 cups sugar.

Make syrup of sugar and water. Add berries and cook 15 or 20 minutes.

Baldur, Man., Dec. 12th, 1938.

The Universal Life Assurance
and Annuity Company,
Winnipeg, Man.

Dear Sirs:

I wish to state that I was highly pleased with the result of my Endowment Annuity Contract in The Universal Life Assurance and Annuity Co., which returned to me $6\frac{1}{2}\%$ compound interest on my investment.

Yours truly,

S. A——.

DESSERTS



AMBROSIA

3 or 4 large oranges, 4 slices fresh pineapple, 1 cup Baker's southern style cocoanut, $\frac{3}{4}$ cup fruit sugar.

Peel oranges, divide into sections and cut into pieces, cut pineapple into dice. Put a layer of orange, then layer of pineapple, in glass bowl. Sprinkle with sugar then with cocoanut. Repeat until dish is full. Prepare several hours before serving, and serve very cold.

CARROT PUDDING

2 cups flour, 1 cup brown sugar, 1 cup suet, 1 cup grated raw potatoes, 1 cup grated raw carrots, 1 teasp. each soda and salt, 1 cup Valencia raisins seeded, 1 cup currants, $\frac{1}{2}$ cup dates, $\frac{1}{2}$ cup mixed peel, $\frac{1}{2}$ cup blanched almonds.

Steam or boil three hours. If boiling in cloth, first wring cloth out of boiling water, then cold water. Sprinkle with flour. This prevents pudding from sticking to cloth. Serve with butterscotch and hard sauce.

CHOCOLATE ICE BOX PUDDING

Lady fingers or sponge cake, 4 eggs, $\frac{1}{2}$ lb. sweet milk chocolate, or dark if preferred, 3 tablesp. water.

Melt chocolate in double boiler, add sugar and water with the yolks of the eggs well beaten. Cook until thick, stirring often. Cool; add the stiffly beaten whites. Place in mould alternately with lady fingers or cake, first lining mould with waxed paper. Leave in ice box from twelve to twenty-four hours. Turn onto plate, cover with whipped cream which has been slightly sweetened and flavored. Garnish with cherries.

COCOA ROLL

5 egg yolks, $\frac{1}{2}$ cup fine white sugar, beat until light, add three tablesp. cocoa, $\frac{1}{2}$ teasp. salt and 1 teasp. vanilla.

Beat five egg whites until stiff, fold into first mixture. Bake in well greased shallow pan in slow oven for about 30 minutes. Turn out on cloth spread with sugar, when cool spread with whipped cream or custard filling; roll as jelly roll.

LEMON SOUFFLE

Cream 1 cup sugar, 1 tablesp. butter, add 2 level tablesp. flour, juice and grated rind of lemon, 1 cup sweet milk and beaten yolks of 2 eggs. Fold in beaten egg whites. Put in greased baking dish, place this dish in pan of hot water and bake in moderate oven for forty minutes. Serve as soon after baking as possible. An orange may be used instead of the lemon.

ENGLISH TRIFLE

Break sponge cake into glass bowl, cover with rich fruit syrup from strawberries or raspberries. Let stand for an hour. Cover with custard sauce which has been well chilled. Cover with sweetened and flavored whipped cream and serve very cold.

FRUIT CHARLOTTE

Soak 1 tablesp. gelatine in 2 tablesp. cold water and dissolve in $\frac{1}{4}$ cup boiling water. Scald $\frac{3}{4}$ cup milk, add 1 cup sugar, add to this the gelatine mixture and stir until cooled. Whip 1 pint cream and add to it gradually the thickening gelatine mixture. Fold in one dozen macaroons or almond biscuits crumbled, $\frac{1}{2}$ cup blanched and shredded almonds, a few marshmallows cut fine, $\frac{1}{2}$ cup candied cherries, a little candied pineapple, 1 teasp. vanilla. Pour into wet mould. Unmould to serve. Garnish with candied cherries. Serve with whipped cream.

MAPLE CHARLOTTE SPONGE CAKE WITH BUTTERSCOTCH SAUCE

Sponge Cake

Beat two egg whites until stiff, gradually add $\frac{1}{4}$ cup fine white sugar, beating constantly. Beat two egg yolks until thick and lemon colored; add $\frac{1}{4}$ cup sugar, 1 teasp. lemon juice and 2 teasp. water. Beat until light. Combine mixtures and fold in gently $\frac{1}{2}$ cup cake flour sifted with $\frac{1}{4}$ teasp. baking powder and $\frac{1}{4}$ teasp. salt. Grease rim of Mary Ann cake pan, put in cake mixture, bake for 30 minutes in 350° oven.

Maple Charlotte

Soak 1 tablesp. gelatine in 3 tablesp. cold water. Boil $\frac{3}{4}$ cup maple syrup until it spins a thread. Add gelatine and stir until dissolved. Pour slowly onto 3 egg whites, beaten stiff. Put in a cool place, and when it begins to stiffen fold in $\frac{3}{4}$ cup cream beaten stiff. Add $\frac{3}{4}$ cup nut meats broken in pieces. Fill centre of sponge cake with this mixture and serve with butterscotch sauce.

Craik, Sask., Sept. 16, 1935.

Mr. S. C. Tweed,
The Universal Life Assurance
and Annuity Company,
Winnipeg, Manitoba.

Re: Policies 5137-38

Dear Sir:

I was very pleasantly surprised to receive the return from your Company of \$471.10 cash on an annual instalment investment totalling \$200.00. I have often wondered just how your Company could so successfully invest such small sums and guard against fluctuation in the price of securities, defray office expenses, and pay such a generous return.

Yours truly,

(Signed) ELLEN G. R.

PUDDING SAUCES



BUTTERSCOTCH SAUCE

Melt 3 tablesp. butter in saucepan. Mix 1 cup brown sugar, 1 tablesp. flour and 1 teasp. salt. Add to butter and allow to brown, watching to prevent burning. Add 1 cup boiling water slowly, bring to boiling point, stirring all the time. Boil for a few minutes; when cool, flavor with vanilla.

LEMON SAUCE

Boil 1 cup white sugar mixed with 1 tablesp. flour and 1 cup water for fifteen minutes. Add $\frac{1}{4}$ cup butter and juice and grated rind of 1 lemon. Salt to taste.

CUSTARD SAUCE OR BOILED CUSTARD

2 cups scalded milk, yolks of 3 eggs, $\frac{1}{4}$ cup sugar, $\frac{1}{2}$ teasp. salt, 1 teasp. vanilla.

Beat eggs slightly, using a fork; add sugar and salt; stir constantly while adding gradually the hot milk. Cook in double boiler, stirring constantly until mixture thickens slightly and a coating is formed on spoon. Do not cook too long or mixture will curdle. Chill and flavor.

PIE CRUST

If you have trouble making pie crust which is flaky and tender, try this method. Sift 3 cups pastry flour with 1 teasp. salt, blend into this with a pastry blender, 1 cup Crisco until the Crisco is about the size of peas. Now for the important point. Add to the first mixture a few drops at a time and never in the same place twice, $\frac{1}{2}$ cup or a little less of ice water. Turn onto a pastry cloth into which has been rubbed a sufficient amount of flour to make it of a velvety smoothness. Knead gently for a few minutes. When rolling always roll in one direction, never back and forth. Having rolling pin covered with pastry stocking. Always start pies in a very hot oven. If your oven registers to 500° put in pie at 450°. Turn oven on low; after ten minutes open door for a minute to reduce heat and finish pie at 350°. When baking fruit or custard pies which might soak the crust brush the lower crust with melted Crisco before putting in filling.

APPLE PIE

Line pie plate with pastry; around edge of plate arrange slices of thinly sliced apples. Fill centre with diced apples, cover with $\frac{3}{4}$ cup granulated sugar mixed with juice of $\frac{1}{2}$ lemon, 1 tablesp. flour and a little salt. Wet the edges of lower crust with cold water, put on top crust and trim edges with pastry crimper which will seal edges tight. Cook as directed above for $\frac{3}{4}$ of an hour or until apples are tender.

MY FAVORITE PUMPKIN PIE FILLING

Two full cups canned pumpkin, add 1 full cup yellow sugar, 1 teasp. salt 1 tablesp. flour, 1 teasp. ginger, $\frac{1}{4}$ teasp. cinnamon, a little nutmeg. Mix well, add 3 or 4 beaten eggs and 1 pint rich milk—enough for two pies.

MIXED FRUIT DESSERT

To the pulp and juice of 1 large grapefruit add the pulp and juice of 2 large oranges, 1 medium size tin of crushed pineapple, 2 diced bananas, 1 small bottle of maraschino cherries (juice as well as fruit), 2 tablesp. syrup of grenadine. This is a good dessert after a heavy first course and is suitable either in summer or winter.

AN ACTUAL RESULT 1939

Oshawa, Ont.,

April 4th, 1939.

The President,
The Universal Life Assurance and
Annuity Company,
Paris Building,
Winnipeg, Man.

Dear Sir:

Twenty years ago your Company sold me two small annuity contracts on which the annual deposits have been \$10.00, or a total of \$200.00. Today I have received settlement for \$662.32. In other words, a capital investment of \$200.00 divided into twenty annual payments of \$10.00 each, shows an appreciation of no less than 231%.

I need scarcely say how deeply gratifying such a handsome return is to me.

Yours faithfully,

S. E. J.——

CAKES



To insure a fine textured light cake have the butter soft but not melted (melted butter makes a coarse textured cake), add the sugar and cream until the consistency of mayonnaise. A few drops of milk will aid the creaming process. Beat the eggs thoroughly. Do not be afraid of over-beating. If the eggs are separated, beat the yolks until thick and lemon colored. It can be done if you keep at it long enough. Beat the white stiff but not dry. If the eggs are not separated, beat until they are light and frothy. The danger of over-beating a cake occurs when adding the liquid and flour. These should be added alternately, and the mixture beaten with a slotted spoon just long enough to thoroughly blend after each addition. If egg whites are added last, fold, not beat, them into the batter.

To have a level cake after it is baked, put a well-oiled paper in the bottom of pan but do not oil the sides, smooth the batter well into the corners and up the sides of the pan, leaving a depression in the centre.

BAKING TEMPERATURES

Have a slow oven for Fruit Cakes, Angel and Sponge Cakes.

Moderate oven for Butter Cakes.

Quick oven for Layers and Jelly Rolls. By the way, do you know that Jelly Rolls are quite fashionable again.

MEASUREMENTS

All measurements in these recipes are level. Pastry flour is sifted before measuring unless otherwise stated. Standard measuring spoons and cups only are used. Sugar unless otherwise stated is granulated.

Note—Always add at least $\frac{1}{2}$ teas. salt to your cakes, if you want them to have flavor. Did you ever anticipate enjoying a piece of delicious looking cake only to have it taste like nothing at all. Reason—Lack of enough salt and good flavoring.

STANDARD WHITE CAKE

$\frac{1}{2}$ cup butter, 1 cup sugar, $\frac{2}{3}$ cup milk, 2 cups cake or pastry flour, 3 teas. baking powder, $\frac{1}{2}$ teas. salt, $\frac{1}{2}$ teas. each lemon and vanilla, 3 egg whites.

Cream the butter, gradually add the sugar and cream thoroughly. Sift flour, baking powder and salt together three times. Add flour mixture and milk, small amount at a time alternately to the creamed mixture, add flavoring, fold in beaten egg whites. Bake in pan 8 in. x 8 in. x 2 in., or in layers in moderate oven.

BUTTERNUT CAKE

$\frac{1}{2}$ cup butter, 1 cup sugar, 2 eggs, $\frac{1}{2}$ cup milk, 2 cups flour, 3 teasp. baking powder, $\frac{1}{2}$ teasp. salt, 1 cup nuts.

Method—Cream butter, add sugar gradually, cream well, add eggs well-beaten, beat well. Sift flour, baking powder and salt three times and add to mixture alternately with milk, add nuts. Bake in moderate oven for forty minutes in square pan.

CURRANT CAKE

$\frac{1}{2}$ cup butter, $\frac{1}{2}$ cup Crisco, 1 cup sugar, 3 eggs, $\frac{1}{2}$ cup milk, 3 cups flour (pastry), 3 teasp. baking powder, 1 teasp. salt, 1 cup floured currants, $\frac{1}{2}$ teasp. each vanilla and lemon.

Method—Cream butter and Crisco, add sugar gradually and cream well. Add eggs one at a time, beating after each addition, then beat thoroughly. Add flour sifted with baking powder and salt and milk alternately, then currants and flavoring. Bake in slow oven in loaf pan for at least one hour. This is old-fashioned but good.

STRAWBERRY CAKE

$\frac{1}{2}$ cup butter, 1 cup brown sugar, 2 eggs, 1 cup cooked strawberries, 2 cups flour, 1 teasp. each soda, cinnamon and nutmeg, $\frac{1}{2}$ teasp. salt.

Method—Cream butter and sugar, add well-beaten eggs, then strawberries, then flour sifted with soda, spices and salt. Bake in square pan about forty minutes in moderate oven.

BANANA CAKE

$\frac{1}{2}$ cup butter, 1 cup sugar, 2 eggs, $\frac{1}{4}$ cup sour cream, 3 crushed bananas, $\frac{1}{2}$ teasp. soda, 2 cups flour, 2 teasp. baking powder, $\frac{1}{2}$ teasp. salt, 1 teasp. lemon juice, $\frac{1}{2}$ teasp. grated lemon rind.

Method—Cream butter and sugar, add the well-beaten eggs and beat well. Add crushed bananas and soda to sour cream, sift flour, baking powder and salt together, add alternately with the banana mixture to butter mixture, add flavoring. Bake in moderate oven about fifty minutes. This makes a moist cake which keeps well.

ORANGE AND RAISIN CAKE

$\frac{1}{2}$ cup butter, $1\frac{1}{2}$ cups brown sugar, 2 eggs, 1 orange, 1 cup raisins, 1 cup nuts, $\frac{3}{4}$ cup sour milk, 2 cups flour, 1 teasp. soda, $\frac{1}{2}$ teasp. salt.

Method—Cream butter and sugar, add well-beaten eggs, sour milk and soda mixed together, then add orange (peel and all), raisins and nuts which have been put through the grinder, then add sifted flour. Bake slowly about one hour.

SPICE CAKES

(Just a bit different)

Number 1—

½ cup butter, 2 cups brown sugar, 2 eggs, 1 cup sour milk, 2 cups flour, 1 teasp. soda, 1 teasp. each cinnamon and cocoa, ½ teasp. cloves, ½ teasp. nutmeg, ½ teasp. each vanilla, lemon and salt.

Method—Cream butter and sifted sugar very thoroughly, separate eggs, add well-beaten yolks to sugar and butter, sift flour, cocoa, salt and spices together three times, add soda to sour milk and add alternately with the flour to first mixture, add flavoring. Beat well, then fold in carefully beaten egg whites. Bake 45 minutes in moderate oven in flat pan.

Number 2—

½ cup butter, 1 cup sugar, 1 egg, 1 cup unsweetened apple sauce, ½ teasp. salt, 1 teasp. cinnamon, ½ teasp. nutmeg, 1 teasp. soda, 1¾ cups flour, 2 tablesp. molasses or sorghum, ¼ lb. candied ginger (chopped), 1 teasp. ground ginger.

Method—Cream butter and sugar, add whole egg, beat well and add apple sauce, spices and salt. Stir in flour and when thoroughly mixed add soda dissolved in molasses. Mix in chopped ginger. Bake in loaf pan in moderate oven 1¼ hours. This makes a good dessert served with cream or lemon sauce.

OATMEAL DATE LAYER

¾ cup butter, 1 cup brown sugar, 1¼ cups oatmeal, 1½ cups flour, 1 teasp. soda, ½ teasp. salt.

Spread half mixture in pan. Cover with—1 lb. dates, ½ cup sugar, 1 cup boiling water, boiled until thick. Cover with second layer of oatmeal mixture. Bake in moderate oven about forty minutes. Before it is quite cool, cut in squares.

CHOCOLATE FUDGE CAKE

Melt two squares chocolate in bowl. When melted, add ½ cup butter, 1 cup sugar, two well-beaten eggs. Then beat this mixture thoroughly. Add ½ cup milk alternately with 1 cup flour sifted with ½ teasp. salt. Then add 2 teasp. baking powder. Bake in 8 in. x 8 in. x 2 in. pan in moderate oven for forty minutes. This cake is small and moist. Cover with chocolate icing.

CHOCOLATE LAYER CAKE

First Part—Dissolve together 2 sq. chocolate, ½ cup milk, ½ cup sugar.

Second Part—Cream ½ cup milk with ½ cup sugar, add 2 well-beaten eggs. Add alternately ½ cup sour milk, 2 cups flour sifted with 1 teasp. soda, ½ teasp. salt.

When first part is cool mix with second part and bake in layers in moderate oven. This is nice with date or lemon filling and chocolate icing.

COCOA CAKE

½ cup butter, 2 cups brown sugar, 2 eggs, ½ cup cocoa wet with ½ cup boiling water, ½ cup sour milk, 2 cups flour, 1 teasp. soda, ½ teasp. salt, ½ teasp. each lemon and vanilla flavoring.

Method—Cream butter and sugar, add well-beaten eggs, then flour sifted with soda and salt, alternately with sour milk. Last add the cocoa and water, then flavoring. Bake in shallow pan about forty minutes in moderate oven.

ANGEL FOOD CAKE

Some cooks are afraid to try Angel Food but they are really among the easiest cakes to make. Sifting the sugar and flour a sufficient number of times, beating the egg whites stiff but not too dry, and correct oven temperature being the main points to assure success.

Materials—1 cup sifted cake flour, 1 cup egg whites, ½ teasp. salt, 1 teasp. cream of tartar, ¼ cups sifted very fine gran. sugar, flavoring.

Method—First sift and measure flour, then resift at least five times, sift fine granulated sugar at least five times. Put egg whites in large bowl (I have just as good results this way as with a platter and find it easier) and beat until foamy with a flat wire whisk, add salt and cream of tartar, and beat until stiff. (Under beaten egg whites make an undersized cake.) Fold (Not beat) in sugar, two tablesp. at a time, fold in flavoring. Sift small quantity of flour over mixture, fold in carefully, continue until flour is used. Pour into ungreased angel cake pan and bake at least an hour in very slow oven, 275°. If you have oven control increase heat at the end of 30 minutes to 325°; if no control, leave oven at 275° for entire cooking. Remove from oven and invert pan for an hour. Angel cakes are improved by baking the day before needed and storing overnight in a tightly closed tin. A large round marshmallow tin is fine for the purpose.

SPONGE CAKE

Sift and measure one cup cake flour, sift five times, beat 6 egg yolks until very thick and lemon colored, beat in gradually ½ cup fine sugar, add 1 tablesp. lemon juice and 1 teasp. grated lemon rind. Beat until stiff 6 egg whites, beat in gradually ½ cup granulated sugar, beating after each addition until mixture will hold shape. Fold egg yolks into whites, until all streakiness has disappeared. Sift flour over egg mixture, quarter at a time. Fold in lightly after each addition. Turn into ungreased tube pan and bake same as angel cake.

HOT MILK SPONGE CAKE

Put 4 eggs in bowl, beat until very thick and light colored, add gradually 2 cups sugar, beating after each addition, add 2 cups cake flour, 2 teasp. baking powder, ½ teasp. salt, sifted several times, beat well. Heat one cup milk with 2 teasp. butter to scalding point, add to first mixture. Beat until smooth. Add 2 teasp. lemon juice. Bake in angel cake pan in very moderate oven.

JELLY ROLL

3 eggs, 1 cup sugar, 1 cup flour, 1 teasp. baking powder, $\frac{1}{2}$ teasp. salt, 1 tablesp. thin cream.

Method—Beat eggs until very light, add sugar gradually and continue beating, add cream, then flour mixed and sifted with baking powder and salt. Grease a large shallow baking pan, line it with well greased paper and bake mixture 12 to 15 minutes in quick oven. While cake is baking spread a cloth, then a piece of waxed paper sprinkled with fruit sugar; have filling ready. Turn cake onto paper, quickly trim off outside crusts, spread with filling, roll tightly in paper and towel, cut when cool.

YELLOW FRUIT CAKE

$\frac{1}{2}$ cup sultana raisins, 1 cup seeded raisins, $\frac{1}{2}$ lb. candied cherries, $\frac{1}{2}$ lb. candied pineapple, $\frac{1}{4}$ lb. mixed peel, 2 oz. preserved ginger, $\frac{1}{2}$ lb. blanched almonds, 1 cup orange juice, 1 cup butter, $1\frac{1}{2}$ cups sugar, 3 cups pastry flour, 1 teasp. baking powder, $\frac{1}{2}$ teasp. salt, 2 tablesp. rose water, 6 egg yolks.

Method—Add orange juice to candied fruits and let stand for several hours. Cream butter and sugar thoroughly, add beaten egg yolks, beat well. Add flour sifted with baking powder and salt. Add flavoring. Then fruits, beating until fruit is clear through batter. Bake in pan lined with two layers greased paper. Bake two and a half hours in a very slow oven.

CHERRY CAKE

$\frac{3}{4}$ lb. butter, 2 cups sugar, 4 eggs, 1 cup milk, 4 cups flour (measured before sifting), 1 teasp. baking powder, $\frac{1}{2}$ teasp. salt, $\frac{1}{2}$ lb. candied cherries, $\frac{1}{2}$ lb. citron peel, $\frac{1}{2}$ lb. white sultana raisins.

Method—Cream butter and sugar very thoroughly, add eggs one at a time beating after each addition, then beat mixture several minutes. (Success in making this cake depends on thorough beating). Sift flour, baking powder and salt together, add alternately with milk to first mixture, flour fruit with extra flour, mix thoroughly through batter. Bake in slow oven $2\frac{1}{2}$ hours.

GUM DROP CAKE

4 eggs, 1 cup white sugar, $\frac{3}{4}$ lb. small gum drops cut up, 1 cup butter, 1 cup sweet milk, $\frac{1}{2}$ lb. candied cherries, 1 cup white raisins, $\frac{3}{4}$ lb. mixed peel, $2\frac{1}{2}$ cups flour, $\frac{1}{2}$ teasp. baking powder, $\frac{1}{2}$ teasp. salt.

Method—Cream butter, gradually add sugar, cream well, add well-beaten eggs. Sift flour with baking powder and salt, add alternately with milk to first mixture. Flour fruit and gum drops, add to flour mixture. Bake in slow oven for two hours. Do not use black gum drops.

COCOANUT CAKE

1 cup butter, $1\frac{1}{4}$ cups sugar, 1 cup cocoanut, 4 eggs, 1 cup sweet milk, $2\frac{1}{2}$ cups flour measured before sifting, 1 teasp. baking powder, 1 teasp. salt, 1 teasp. vanilla, 1 lb. white sultanas, $\frac{1}{2}$ lb. citron peel, $\frac{1}{4}$ lb. cherries.

Method—Cream butter and sugar, work in cocoanut, then mix and bake same as cherry cake.

CHRISTMAS OR WEDDING CAKE

$1\frac{1}{2}$ lbs., butter, $1\frac{1}{2}$ lbs. brown sugar, 14 eggs, $1\frac{1}{2}$ lbs. flour, $\frac{3}{4}$ cup maple syrup, 2 tablesp. vanilla, 1 dessertsp. cinnamon, 1 teasp. allspice, 1 teasp. nutmeg, $\frac{1}{2}$ teasp. each cloves and mace, 4 lbs. seeded raisins, 2 lbs. currants, 1 lb. mixed peel, $\frac{1}{2}$ lb. shelled almonds, 1 teasp. each soda and salt.

Method—Cream butter, add sifted sugar and cream well, beat eggs very light, add to butter mixture, beat well, add syrup and vanilla. Sift flour with spices, soda and salt, and add to first mixture. Flour fruit and nuts and beat into first mixture until fruits show clear through batter. Line cake pans with at least three layers of greased heavy paper. Bake in very slow oven for four hours. Make at least six weeks before needed.

"PROMPTNESS AND COURTESY"

Fort Saskatchewan, Alta., Sept. 11, 1935.

The Universal Life Assurance
and Annuity Company,
Winnipeg, Manitoba.

Dear Sirs:

My daughter Anne was insured by me in your Company with an Endowment Policy which matured in 1932. This is to inform you that I was very much pleased with the settlement that I received from your Company. It figured out at $6\frac{1}{2}\%$ on the money paid on this Policy, which is a very satisfactory return indeed—much more than I expected. I very much appreciate also your promptness and courtesy in attending to all matters connected with this Policy and its settlement.

If I can be of service to your Company at any time, it will be a pleasure for me to do so.

Yours truly,

(Signed) GEORGE H. T.

COOKIES and SMALL CAKES



OATMEAL COOKIES

4 cups rolled oats, 3 cups flour, $1\frac{1}{2}$ cups yellow sugar, $1\frac{1}{2}$ cups lard, 1 teasp. baking soda dissolved in $\frac{1}{4}$ cup sour milk, 1 teasp. salt.

Method (which must be followed exactly to have good results)—Rub the rolled oats and flour and salt between the hands until the oats are broken into small pieces. About fifteen minutes is necessary, then rub in the sugar same way. Cut in the lard with a pastry blender until well mixed. Mix in the soda and milk same way. Roll thin, using as little flour as possible. I find a pastry cloth and covered rolling pin easier. If mixture breaks while rolling, press together with hands. Bake in very hot oven until golden brown. Do not attempt these unless you have lots of time and patience, as they take both, but the results are worth the time and effort taken.

HERMITS

3 cups flour, $1\frac{1}{2}$ cups yellow sugar, 1 cup shortening, 1 cup currants, 1 teasp. soda, 1 tablesp. sour milk, 2 eggs, 1 teasp. cinnamon, $\frac{1}{2}$ teasp. nutmeg, $\frac{1}{4}$ teasp. cloves, $\frac{1}{2}$ teasp. salt.

Mix flour, sugar, butter, soda and spices together, then add currants, eggs and milk. Roll not too thin, cut with cookie cutter into desired shape, bake in hot oven.

LEMON BISCUITS

$2\frac{1}{2}$ cups gran. sugar, 1 cup shortening, 2 cups sweet milk, 1 teasp. salt, 5 cents worth of baker's ammonia crushed, 10 cents oil of lemon, flour to roll.

Cut in squares, prick with fork, bake in hot oven until delicate brown.

DATE JUMBLES

$1\frac{1}{2}$ cups yellow sugar, $\frac{3}{4}$ cup butter, 3 cups flour, 3 eggs, 1 lb. dates cut in pieces, $\frac{1}{4}$ lb. walnuts, 1 teasp. soda in little hot water, $\frac{1}{2}$ teasp. salt.

Cream butter and sugar, add well beaten eggs, then flour and salt, add soda and water, then dates and nuts. Drop on greased tins, bake in moderate oven.

GINGER SNAPS

1 cup shortening, 1 cup sugar, 1 cup baking syrup.

Put on stove, let come to boil, cool, add 1 teasp. ginger, 1 teasp. vinegar, 1 teasp. soda, 1 egg, $\frac{1}{2}$ teasp. salt, flour to roll. Bake in hot oven.

CORNFLAKE COOKIES

$\frac{3}{4}$ cup gran. sugar, 1 cup melted butter, 2 eggs well beaten, 4 cups corn flakes, $\frac{1}{2}$ cups flour, 3 teasp. baking powder, 1 teasp. vanilla, $\frac{1}{2}$ teasp. salt.

Mix in order given, drop on greased pan, bake at 400°.

BUTTER SCOTCH COOKIES

1 cup sifted brown sugar, $\frac{1}{2}$ cup melted butter, 1 egg well beaten, 2 cups sifted flour, $\frac{1}{4}$ teasp. salt, $\frac{1}{2}$ teasp. soda, 1 teasp. vanilla.

Method—Mix sugar and butter, add egg, mix in sifted dry ingredients, add vanilla. Put in ice box several hours. Slice and bake in 350° oven.

PEANUT BUTTER COOKIES

$\frac{1}{2}$ cup butter, $\frac{1}{2}$ cup peanut butter, $\frac{1}{2}$ cup gran. sugar, $\frac{1}{2}$ cup brown sugar, 1 egg well beaten, $\frac{1}{4}$ cups flour, $\frac{1}{2}$ teasp. soda in 1 tablesp. water.

Mix in order given, roll into small balls, place on cookie sheet, press two ways with fork, bake in hot oven about ten minutes.

FROZEN COOKIES

Cream together 1 cup brown sugar, 1 cup white sugar, 1 cup lard, $\frac{3}{4}$ cup butter, add three eggs well beaten. Sift together 3 cups flour, 1 teasp. each soda, salt, cloves and cinnamon. Add dry ingredients gradually to first mixture using about $2\frac{1}{2}$ cups more flour, then add 1 cup chopped walnuts. Form into three inch rolls, place in refrigerator overnight, cut in thin slices and bake at 400°.

DATE COOKIES

$2\frac{1}{2}$ cups white flour, $2\frac{1}{2}$ cups graham flour, $1\frac{1}{2}$ cups yellow sugar, 1 cup shortening, 1 dessertsp. cinnamon, 1 teasp. soda, scant $\frac{1}{2}$ cup sour cream, $\frac{1}{2}$ teasp. salt, 2 eggs.

Cream sugar and shortening, add dry ingredients, then soda in milk, then beaten eggs. Roll, cut with round cutter, add teasp. cooked date mixture on one half, fold other half over, press edges together, bake in moderate oven until delicately brown.

NUT SMACKS

$\frac{1}{2}$ cup white sugar, $\frac{1}{2}$ cup soft butter creamed well together, add 2 egg yolks well beaten, 1 teasp. vanilla, $1\frac{1}{2}$ cups flour, 1 teasp. baking powder, $\frac{1}{2}$ teasp. salt.

Spread above mixture over bottom of oblong pan. Put following filling on top: Beat two egg whites stiff, add 1 cup sifted brown sugar, 1 cup walnuts. Bake in slow oven for one hour.

CHOCOLATE PINWHEEL COOKIES

$\frac{1}{2}$ cup butter, $\frac{1}{2}$ cup sugar, 1 egg yolk, $1\frac{1}{2}$ cups flour, $\frac{1}{2}$ teasp. baking powder, $\frac{1}{4}$ teasp. salt, 3 tablesp. milk, $1\frac{1}{2}$ teasp. vanilla, 1 square chocolate, melted.

Cream butter and sugar very thoroughly, add unbeaten egg yolk, vanilla and mix well. Sift flour, salt and baking powder together, add to first mixture alternately with milk. Take half mixture, add chocolate to it. Roll white part $\frac{1}{8}$ inch thick. Roll chocolate dough same size, place on white, roll like jelly roll to about 2 inches. Chill dough about 3 to 4 hours or overnight, slice thinly and bake in 400° oven, being careful not to get too brown.

NUT DAINTIES

$\frac{1}{2}$ lb. almonds blanched, $\frac{1}{2}$ lb. brazils blanched, $\frac{1}{4}$ lb. each red and green cherries candied, $\frac{1}{4}$ lb. candied pineapple, 1 tablesp. cornstarch, 1 teasp. salt, $\frac{3}{4}$ cup fruit sugar, whites 2 eggs.

Beat egg whites very stiff, add fruit, then nut meats coarsely cut, then sugar, cornstarch and salt. Let stand twenty minutes, then drop by teasp. on oiled cookie sheet. Bake in moderate oven until delicate brown. Let cool slightly before removing from cookie sheet.

ALMOND PASTE SLICES

Into $\frac{1}{2}$ lb. almond paste work with hands $\frac{1}{4}$ lb. fruit sugar, add 1 unbeaten egg white, and work until smooth. Knead in $\frac{1}{2}$ cup nut meats cut not too fine.

Shape mixture into long roll. Place on oiled cookie sheet, set aside several hours, then brush with beaten egg yolk diluted with water. Let stand half hour, repeat glaze, dry and glaze a third time. Bake in hot oven fifteen to twenty minutes. When well browned set aside to cool thoroughly then slice in one-third inch slices.

DATE MERINGUES

4 egg whites, 1 cup fruit sugar, $\frac{1}{2}$ lb. blanched almonds, $\frac{1}{2}$ lb. stoned dates, $\frac{1}{2}$ teasp. vanilla, $\frac{1}{2}$ teasp. salt.

Put nuts and dates through food chopper together, add one-half the sugar. Beat egg whites stiff with wire beater, add remaining sugar gradually, beating after each addition, add vanilla and salt, fold in date and nut mixture lightly. Turn into shallow buttered pan, bake in very slow oven for one hour. Cut in bars or squares while warm. Put on cake rack to cool.

AFTERNOON TEA SQUARES

7 soda biscuits, $\frac{3}{4}$ cup brown sugar, 1 tablesp. baking powder, $\frac{1}{2}$ lb. dates, $\frac{1}{4}$ lb. walnut meats, 1 tablesp. flour, 2 eggs.

Roll biscuits, chop walnuts and dates, mix dry ingredients then add well beaten eggs. Put into well greased pan, bake in slow oven about forty minutes, cut in squares, roll in powdered sugar.

ROLLED WAFERS

$\frac{1}{2}$ cup molasses or sorghum, $\frac{1}{2}$ cup butter, 1 cup flour, $\frac{3}{4}$ cup sugar, 1 tablesp. ginger.

Heat molasses to boiling point, add butter, then, slowly stirring all the time, flour mixed and sifted with sugar and ginger. Drop from spoon onto well greased inverted dripping pan or roasting pan two inches apart. Bake in slow oven, remove from pan (leaving pan in oven with door open) and roll over handle of wooden spoon. These are only good in cold weather as they must be served crisp.

"CAME IN VERY USEFUL"

Vancouver, B.C., Sept. 12, 1935.

The Universal Life Assurance
and Annuity Company,
505 Paris Bldg., Winnipeg, Man.

Dear Sirs:

I wish hereby to express my satisfaction as to the results of a small twenty year Endowment Policy which I took for my young son then but two years old. The premium paid was but \$5.00 per annum, making a total of \$100.00. When my son was 22 years old and at University, this Policy matured and he received in cash \$207.30, which was indeed a very satisfactory return and came in very useful to him at this time.

Yours truly,

(Signed) J. M. R.

LUNCHEON and SUPPER DISHES



CHEESE FONDUE

1½ cups soft stale bread crumbs, 1 cup milk, 1 teasp. salt, ¼ teasp. mustard, 1 cup grated cheese, 3 eggs.

Separate the eggs, beat the yolks slightly and add the crumbs, milk, salt, mustard and cheese. Fold in the stiffly beaten egg whites. Turn into greased baking dish; place this dish in a larger one containing hot water and bake in a moderate oven for about 50 minutes, or until a silver knife comes out clean. Serve at once—serves six. Flaked cooked fish, diced cold meat, or vegetables may be used in place of the cheese.

HORNS OF PLENTY

Brown slices of baked ham in butter, roll in shape of horns, fasten with tooth-picks, fill with creamed or buttered vegetables and place in oven long enough to get very hot.

CREAMED CELERY AND SHRIMP

1 can shrimp, 2 cups celery diced and cooked until tender, 2 cups milk, 3 tablesp. flour, 3 tablesp. butter, ¼ teasp. pepper, ½ teasp. salt.

Drain the shrimp, remove black line and freshen in cold water. Make a white sauce of the flour, butter, milk and seasonings. Add the celery and shrimp and serve on buttered toast.

NUT RICE (A SUBSTITUTE FOR MEAT)

Take 1 cup boiled rice and while still hot stir in ½ cup peanut butter, then add ¼ cup milk, 1 egg, and lastly ½ cup bread crumbs. Put in buttered baking dish; cover with buttered crumbs and bake until brown and thoroughly hot.

LUNCHEON RICE

Boil ½ cup rice in salted water until rice is soft but not mushy; put in strainer and blanch with cold water. Mince 6 slices of bacon, 1 small onion, and a green pepper. Cook until bacon is done. Beat into the rice, add one cup of canned tomato and bake for thirty minutes. Serve hot.

SAVORY EGGS

Boil 6 eggs hard, slice eggs and lay them in buttered baking dish, sprinkle with salt, pepper and a little nutmeg, cover with cream sauce to which a little grated cheese has been added. Cover with buttered crumbs and bake until hot.

HOT SANDWICH LOAF

Remove all crusts from day-old bread and slice lengthwise into five or six slices. Butter the slices except the two outside ones on both sides and spread with any desired mixtures. Diced cooked bacon on one slice, then scrambled eggs on next slice, then Indian relish on next slice, finishing with diced bacon is a good combination. Arrange slices in loaf fashion, cover with melted butter and bake until a golden brown. Serve hot, covered with tomato sauce.

HAM TOAST

2 cups chopped cooked ham, $\frac{1}{2}$ cup canned peas, 2 tablesp. butter, $\frac{1}{2}$ tablesp. flour, $\frac{1}{2}$ cups milk, slices of toast, buttered crumbs.

Make a sauce of the butter, flour and milk, add the ham and peas, a little pepper but no salt if the ham is salty. Cook until thick and place on buttered toast. Place in baking pan, cover each slice with buttered crumbs and bake until golden brown. Chipped dried beef may be used in place of ham if desired.

MUSHROOMS AND NOODLES

1 lb. veal or chicken cut in cubes, 1 can mushrooms fried, 1 medium size onion.

Fry veal and simmer until tender, 1 package noodles boiled for 20 minutes. Butter baking dish and put in all of the above, cover with 1 cup sweet cream, buttered crumbs and bake $\frac{1}{2}$ hour.

"SUBSTANTIAL AND GRATIFYING RESULTS"

Boissevain, Man., Sept. 11, 1935.

Mr. S. C. Tweed,
The Universal Life Assurance
and Annuity Company,
Winnipeg, Manitoba.

Dear Sir:

I am glad to tell you about my Policy 5055, which expired in 1928. I took this Policy out when I was alone in this country feeling I should do something to protect myself, or to help myself, whichever way you care to take it, and knowing I should never miss Five Dollars (\$5.00) a year, and neither did I miss it, and when I received my cheque for Two Hundred and Three Dollars and Thirty-one Cents (\$203.31), I felt it a most substantial and gratifying return for something I had never missed, and twenty years did not seem so very long at that.

Yours truly,

(Signed) F. M.

DO YOU KNOW —

That ginger rubbed into Duck before roasting improves the flavor.

That when making Tomato Soup from canned tomatoes, if you heat the tomatoes and milk separately (first adding a pinch of soda to the tomatoes) then add the tomatoes to the milk, not the milk to the tomatoes, there is less danger of the soup curdling.

That 1 lb. salted nuts serves 25 persons.

That 1 quart cream serves 50 persons for coffee, 20 for dessert.

That 1 lb. butter should spread 64 slices.

That 1 cup of rice when boiled makes 1 quart.

That 1½ lbs. of potato chips serves 20 persons.



That it takes 1 lb. of coffee to 40 measuring cups to make good coffee for a crowd. This makes about 65 teacups.

Method—Put coffee in large bowl. To each pound of coffee allow one egg or two beaten with a little cold water. Mix coffee and egg together with cold water. Wet coffee bags with cold water and fill not more than half full of coffee. Put in required amount of cold water and allow to stand at least three hours before putting on heat. Bring to boiling point and boil for about ten minutes. Remove coffee bags, add a little cold water to clear and serve very hot.

To make good coffee for the family breakfast the drip method makes coffee that is more easily digested. To each measuring cup allow one heaping tablespoon of coffee with one extra tablespoon. Add just a pinch of salt. Have freshly boiling water. Never allow coffee rust to gather on the coffee pot. After washing the coffee pot scald with boiling water and leave it exposed to the air until thoroughly dry, otherwise the coffee is apt to have a bitter flavor.

AN ENDOWMENT ANNUITY POLICY

Will provide the capital to help start your son on his career
and thus give him a distinct advantage in the game of life.

BARBER LABORATORIES, INC.**INSECT PEST CONTROL**

MANUFACTURERS OF STANDARD INSECTICIDES, U. S. GOVERNMENT PATENTS
 SPECIALISTS IN SPERMATOPHYTES AND OTHER ENTOMOLOGICAL APPLIES

PHONE--JACKSON 4788

1206 SOUTH BROAD STREET

ESTD BY R. BARBER, PRES. & GEN. MANAGER
 11 Years with U. S. Govt. and Manufacturers

NEW ORLEANS, LA.

June 16, 1939

The Universal Life Assurance & Annuity Company
 505 Paria Building
 Winnipeg, Manitoba
 Canada

Attention: Mr. S. C. Tweed

Gentlemen:

My father was kind and thoughtful enough to take out a policy for me in your company when I was but a child. This policy has matured at this excellent time when I am in need of finances to continue my college education.

I assure you that I am delighted with the amount which has been paid to me. I realize that this check which I received is approximately three and one-third times the amount paid in premiums.

May I congratulate you on the splendid payment, and I do thank you for your promptness in making payment. I hope to soon take out another policy.

Again thanking you, I am

MA Yours very truly,

Ernest H. Barber
Ernest H. Barber

P. S. Many thanks for the souvenir commemorating the Royal visit to Canada. It is very nicely gotten up and I appreciate it very much.

SPECIALIZING IN
RESEARCH ENTOMOLOGY

TERMINAL-RESEARCH. PESTICIDE WORK. SPECIALIZED PEST CONTROL. TERM REPORTS. RAPIDEST PRODUCTION, ETC.

THE ENDOWMENT ANNUITY PLAN



Makes Your Ship

Come Home

Few people realize that Annuity Contracts may be purchased in small units and added to from time to time. To meet the requirements of men and women who desire to build up an Endowment Fund for the purchase of an Annuity in ten, twelve, fifteen or twenty years, The Universal Life Assurance and Annuity Company offers the Pure Endowment Annuity Contract with a premium as low as \$1.00 per month. A policyholder may purchase one or more contracts to begin with and increase the number according to the amount he desires to save each month or year.

The policyholders who enter in each year are kept in a separate class or group. The premiums paid by each group, less a small charge for expenses, are invested in securities authorized under the Insurance Act and held for the benefit of the policyholders who are living at the end of the Endowment Period when the Reserve Fund is divided. Each policyholder receives his contributions to the Fund plus the interest or earnings, and in addition earnings from policies that may have discontinued during the Endowment Period. A policyholder who is unable to continue his payments for the full period may receive a Paid-up Policy any time after paying three, four or five premiums.

In the event of death, the Assured's contributions to the Reserve Fund with 3% compound interest added will be paid to the Beneficiary or the Assured's Estate.

The Universal Life Assurance and Annuity Company has issued Endowment Annuity Contracts since 1908. The letters printed in this book are an illustration of the returns that have been paid to policyholders.

Policy Issued	Name	Total Premiums Paid	Cash Value 1928
1908	A.J.A. Winnipeg, Man.	\$500.00	\$1,016.65
1908	J.B. Winnipeg, Man.	\$500.00	\$1,016.65
			1930
1910	C.H.S. Buffalo, N.Y.	\$400.00	\$ 865.04
1910	D. McA. Edmonton, Alta.	\$300.00	\$ 648.78
			1932
1912	J.T.L. Winnipeg, Man.	\$400.00	\$ 829.20
1912	D.T. Winnipeg, Man.	\$200.00	\$ 414.60
			1934
1914	C.L. Morden, Man.	\$200.00	\$ 394.46
1914	M.C. Chicago, Ill.	\$100.00	\$ 197.23
			1936
1916	G. St. A. St. Jean Baptiste, Man.	\$100.00	\$ 207.75
1916	G.H.L. Dauphin, Man.	\$100.00	\$ 207.75
1916	A.A. Ste. Agathe, Man.	\$100.00	\$ 207.75
			1938
1918	B.G. Boissevain, Man.	\$500.00	\$1,002.45
1918	R.S. Winnipeg, Man.	\$100.00	\$ 200.49
1918	F.A. Winnipeg, Man.	\$100.00	\$ 200.49
1918	A.C.L. Mariapolis, Man.	\$300.00	\$ 601.47

The figures submitted above are an illustration of what has been paid in the past and do not necessarily indicate what will be paid in the future. The maturity value that will be paid in the future will, of course, depend upon future earnings.

The Universal Life Assurance and Annuity Company issues a variety of Endowment Annuity Plans with premiums as low as \$1.00 per month for 10 years. The following table is an illustration of a number of the plans issued:

20 Year Endowment Annuity — Annual Premium	\$ 5.00
20 " " " " "	10.00
15 " " " " "	15.00
12 " " " " "	20.00
10 " " " " "	24.00
10 " " " " "	30.00

15 Pay 20 Year Endowment Annuity — Monthly Premium
from \$1.00 Up

10 Year Endowment Annuity — Monthly Premium from
\$1.00 Up

The terms of these Contracts are similar except as to the amount of premium and the term of maturity.

The Company attaches to all Contracts an agreement under which the maturity value is guaranteed to be not less than the Assured's payments to the Reserve Fund.

Provision is also made for liberal loan values in event of the Contract Holder wishing to use part of his savings before maturity.

At maturity the Cash Value may be left with the Company and the Assured will receive an Annuity equal to the net earnings less an expense charge of \$1.00 per year.

"VERY SATISFACTORY"

Buckingham, Que., Sept. 16, 1935.

The Universal Life Assurance
and Annuity Company,
505 Paris Building,
Winnipeg, Manitoba.

Dear Sirs:

Re Policies 5591-5592 taken out for my two sons in 1912, I wish to say I found the investment of \$200.00 spread over 20 years and returning at the end of that period, the sum of \$414.60 very satisfactory, as it showed a return of 6½% on the money invested.

I have a Policy in my name and also one for my sister, Margaret Cameron Taylor, in your Company, taken out in 1903, which does not mature until forty years are up, on which we have been receiving dividends after twenty payments were made of from \$8.00 to \$11.00 per year, and at the expiration of the forty years, I expect, if we are living, the sum accumulated will be divided up among the living Policy-holders of the group we were in.

Yours truly,

JOHN S. T——.

AN ACTUAL RESULT 1939

La Compagnie Foncière de Manitoba Ltd.

Trustee Building
322 Main Street
Winnipeg, Canada

April 10th, 1939.

Att'n Mr. Tweed,
The Universal Life Assurance
and Annuity Co.,
505 Paris Building,
Winnipeg, Man.

Gentlemen:

Re Policy No. 6713

A cheque for \$331.16 was handed to me in settlement of this policy, on behalf of the interested party.

I beg to state that the return of this policy is most satisfactory, as it indicates a revenue of \$231.16 for \$100 — paid in twenty annual instalments of \$5 each. I have not figured the exact rate of interest, but it is certainly wonderful and it is easy to understand the satisfaction of your policyholders.

Thanking you, I remain,

Yours very truly,

M. J. A. M. de la GICLAIS.

DLG/B.

QUESTIONS and ANSWERS

— about —

Universal Endowment Annuity Contracts



1. How old is the Universal Life Assurance and Annuity Company?

The Universal Life Assurance and Annuity Company was incorporated by special act of the Legislature of the Province of Manitoba, March 1st, 1902. The Company commenced business October 1st, 1902.

2. Does the Universal Life operate under the Insurance Act?

Yes. The Universal Life operates under the Insurance Act of the Province of Manitoba and maintains a deposit of securities of \$55,000.00 with the Insurance Department of the Province of Manitoba. This is \$5,000.00 in excess of the amount required by law.

3. Has the company always issued policies similar to those now being sold?

No. Prior to 1907, the Contracts sold were upon a different plan than those now being offered. The Contracts sold during the first few years were upon a plan whereby the Assured paid an annual premium of \$5.00 per Contract. At the end of twenty (20) years instead of drawing the cash value, the Assured or Beneficiary received an annual dividend equal to the interest earned upon the Reserve Fund belonging to this group of Policyholders. These Policies have already received more in dividends than the total premiums paid and when they mature for cash on December 31st, 1942, the cash value will exceed \$200.00 for each \$100.00 originally paid in premiums.

These old Contracts contain a provision that no payment is made in the event of death. The smaller the number of policyholders living in 1942, the larger will be the return per Policy.

- 4. When did the company first issue contracts similar to those now being sold?**

Beginning in 1908 the Company offered a form of Contract which provided for a death benefit equal to the payments to the Reserve Fund, plus 3% compound interest.

- 5. In what type of securities does the company invest?**

Investments of the Company are made in accordance with the Insurance Act which permits funds to be invested in First Mortgages upon Real Estate, and Government and Municipal Bonds.

- 6. The Endowment Annuity Folder gives actual payments upon Policies that have matured in the past averaging well over 6% compound interest upon the premium paid in.**

How is it possible to pay such returns?

There are a number of reasons why these returns have been so good; in the first place the amount that the Company may take for expenses is definitely limited and is set forth in the Contract. If the expenses exceed this allowance they must be taken care of from the Shareholders' Funds. The Policyholders who enter in each year are kept in a separate class or group. The premiums paid by each group, less a small charge for expenses, are invested in securities authorized under the Insurance Act and held for the benefit of the Policyholders who are living at the end of the Endowment Period when the Reserve Fund is divided. Each Policyholder receives his contributions to the Fund plus the interest or earnings, and in addition earnings from policies that may have discontinued during the Endowment period.

- 7. Why does the company not pay a stated amount in the event of death?**

The Universal Endowment Annuity Contracts are issued for the purpose of providing the largest possible cash return to those Policyholders who are LIVING at the end of the Endowment Period. It has been found that the return of the Assured's payments to the Reserve Fund with 3% compound interest is a fair arrangement. Any earnings in excess of 3% remain in the Fund for the benefit of the Policies that mature.

- 8. Are the returns to Policyholders likely to exceed the results of the past?**

Future results will, of course, depend upon future earnings, the number of lapses and the number of deaths. We have one group of Policies maturing within a couple of years that will receive a little over three times the actual premiums paid.

- 9. Does the Company issue contracts that give a definite guaranteed return?**

Yes. The Company issues the Income Endowment Plan which is based upon a 3½% reserve basis. However, very few people have purchased this plan as the majority prefer a Contract that gives them an opportunity to secure everything earned.

- 10. If a Policyholder pays his premiums in advance, taking advantage of the 5% compound discount allowed, will he receive the same return at maturity as the Policyholders who pay their premiums annually?**

Yes. The Policies of each plan issued in each year are kept in a separate account. If a Policyholder pays all his premiums in advance the amount that he pays is immediately credited to the account of the group to which his Policy belongs, and the Fund is credited each year with the interest earned upon the amount standing to the credit of the Fund. At maturity the total of the Fund is divided by the number of Contracts remaining in force.

- 11. In the folder "Golden Opinions" the Company has printed a number of letters from the holders of matured Policies.**

Are these genuine letters?

Yes. The Company has the original letters on file and in addition many others of a similar nature that are open to inspection by the public.

- 12. What is the total amount the Company has paid in dividends to Policyholders?**

The first dividend was paid in 1922 when the first Policies became twenty (20) years old. In the sixteen (16) year period, 1922 to 1938, the Company has paid to Policyholders dividends totalling \$210,667.00, which is in excess of the amount originally paid in by these Policyholders.

13. Assuming that the Company pays a return of 6% on policies maturing in the future, what would be the maturity value of the various contracts?

The maturity value of the Contracts, based upon 6% compound interest, would be as follows:

20 Year Endowment—Annual Premium \$	5.00—	\$195.00
20 “ “ “ “	10.00—	390.00
15 “ “ “ “	15.00—	370.00
12 “ “ “ “	20.00—	357.00
10 “ “ “ “	24.00—	335.28
10 “ “ “ “	30.00—	419.00
10 “ “ Monthly “	1.00—	167.64
10 “ “ “ “	5.00—	838.00
15 Pay 20 Year Endowment “ “	5.00—	1,888.00

14. Will the Company issue Joint Policies upon two or more lives?

Yes. The Company issues a Contract in the usual way, entering the two or more names in the Contract and attaches to the Contract an agreement which states that in the event of the death of one of the Assured, the survivor may collect the death benefit or continue the Policy to maturity.

For a small additional premium, the Company will add to each Contract, an Agreement providing for the payment of a sum in addition to the regular Death Benefit in the event of death resulting from an accident.

It is a well known fact that the welfare and happiness of each individual depends upon his or her own intelligent, industrious effort, and the less thought given to acquiring wealth through Santa Claus or Lady Luck the better.

AN ENDOWMENT ANNUITY CONTRACT

Will provide the capital

- 1. To set up a retirement fund.*
- 2. To take care of dependents.*
- 3. To create a cash estate.*
- 4. To accumulate funds for travel and recreation.*
- 5. To Educate children.*

For further information write . . .

THE UNIVERSAL LIFE ASSURANCE and ANNUITY COMPANY

(ESTABLISHED 1902)

PARIS BUILDING
WINNIPEG CANADA

Agencies at
HAMILTON, BERMUDA BRIDGETOWN, BARBADOS
KINGSTON, JAMAICA PORT-OF-SPAIN, TRINIDAD
GEORGETOWN, BRITISH GUIANA

BUYING DOLLARS for FUTURE DELIVERY

A recent compilation by an Insurance Publishing Company shows the results of a questionnaire completed by business and professional men, giving the reason for purchasing Life Insurance in the past and purpose for which Life Insurance will be bought in the future. The result shows that in the past 47.02 per cent. bought for protection, while 50.97 per cent. state that future insurance will be bought for old age Income and Savings.

This new outlook is evident in the great increase in the purchase of Annuities during the past eight years. The annual investment in Annuities has increased from One Hundred Million Dollars to Five Hundred Million Dollars. Today the majority of men and women are looking forward to retirement at age 60 or 65.

The Universal Endowment Annuity Plan provides for continuous and systematic saving. It encourages you to set aside whatever surplus earnings your best years provide, toward the time when your income may diminish or cease, or when you may want to give up business entirely.

It may seem to you that the amount you can set aside is small, but you need only bear in mind the experience of people who have made themselves independent by regularly saving a small amount each month, or year, and letting it accumulate for a period of years.

An illustration of what a small yearly saving will accomplish came to our attention recently. In 1908 Mr. G. purchased a 20-Year Endowment Annuity Contract. The annual payment was only \$5.00, or a total of \$100.00 over a period of 20 years. This Contract matured in 1928 for \$203.31. At that time Mr. G. was living in Florida and due to the depressed state of the real estate market, he was able to purchase for this amount 20 acres of land with a good house on it. His son is now living on the property, clearing it and planting an orchard. This was accomplished as the result of saving \$5.00 per year with The Universal Life Assurance and Annuity Company.



500 Paris Building
Winnipeg, Manitoba