THE
Flesherton Advance

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F. J. THURSTON, Editor

Wm. McLeod Dies In Chatham Hospital

William MacLeod, partner with his brother, James, in the MacLeod Bros. Cartage Co., died in Chatham Public General Hospital, Friday, March 16, seven hours after his admittance to that institution. While on a business trip to Stevenson at noon, apparently in excellent health, Mr. MacLeod suffered a seizure which rendered him unconscious. Shortly afterwards his physician had him removed to the hospital.

Mr. MacLeod was born 44 years ago at Priceville, Grey County, son of the late Mr. and Mrs. Alexander MacLeod and spent his early days in that village. He and his twin brother, James came ot Tilbury 23 years ago and established a cartage business which they have operated ever since.

For several terms Mr. MacLed served on the town council, retiring in Dec. 1944. He was a member of Coronation Lodge, I.O.O.F. and Naphtali Lodge, A.F. and A.M., Tilbury, and of the Presbyterian Church, Priceville.

Immediate survivors are two brothers, Martin and James this town; two sisters, Mrs. Neil Cameron and Mrs. J. Standon, Durham; and his fiancee Miss Margaret Laverty, Detroit.

A pubic funeral service in the Darrel S. Moffat Memorial Church, Tilbury, on Sunday afternoon was the occasion of a general community tribute of respect to the departed. The church was filled beyond ordinary seating compacity. Among units in attendance were the mayor and council and town employees and Coronation Lodge, I.O.O.F. who formed a guard of honor as the cortege left the church. The Rev. W. J. Maines gave an inspirational message of consolation from the text "There is but a step between me and death" (I Samuel, 20:3) and a quartette of choir members, Mr. and Mrs. Ralph Gibson, Miss Edith and Mr. Harold Burton sang, "I do not ask, O Lord." Miss Marion Burgess was at the organ. Acting as pallbearers, were Allan Pearson, Ray Cottingham, Howard Palmer, Delmer Smith, G. H. Crewe, Ed Purchase.

Early Monday morning the funeral cortege left en route to Priceville for burial rites in McNeil Cemetery, folowing a brief service at two o'clock in Priceville Presbyterian Church. — Tilbury Times.

WHEN IN DUNDALK
SEE
BATES FOR BOOTS
FOR SMART SPRING STYLES

Funeral of Late W. J. Newell

The funeral of the late William Newell was held on Tuesday afternoon with a short service at the house and a public service in the Baptist Church, Flesherton, which was very largely attended by sympathizing friends and neighobrs who came to pay their last respects to one who was highly respected in the community.

Mr. F. B. Keys had charge of the service and gave a comforting message to the bereaved wife and family and repeated the first verse of the 23rd Psalm which were among the last words spoken by the deceased. The hymns usd at the service were, "He Leadeth Me" and "Jesus Keep Me Near the Cross." Mr. and Mrs. Keys sang a beautiful duet "Good Night Here But Good Morning Up There".

Many and beautiful were the floral offerings which bore silent messages of love and sympathy. They were, a Cross from wife and family, wreath from Durham Masonic Lodge, wreath from brothers and sisters of Durham, a Cross from Mr. and Mrs. Chas. Newell sprays from the East Back Line, Neighbors, The Meaford Road neighobrs, Mr. and Mrs. Edgar Betts and the pupils and staff of Flesherton High School The flowers were carried by members of the Masonic Lodge.

The pall bearers were also Masonic brethern, Jim Dargavel, Chas. Bellamy, Dick Clark, Jack Murdock, Lorne McNally and Robert Hughes.

Friends from a distance were, Mr. and Mrs. John Newell, Mr. and Mrs. Geo. Newell Mr. and Mrs. Louis Newell, Mr and Mrs. Thos. Whitmore, Mr. Arthur Newell, Mr. and Mrs. George Stewart, Mrs. M. Whitmore, Kenneth and Isabel, Mr. Robt. Whitmore, Mr. Thos. Bell. Mr. Geo. Whitmore, all of Durham; Mrs. Clem Patterson, Varney; Mr. and Mrs. Bill Patterson, Dromore; Mr. Earl Vessie, Rocky Saugeen; Mr. William Edge, Aberdeen; Mrs. E. C. Mitchell, Ceylon; Mr. and Mrs. A. A. MacArthur. Priceville.

The members of the Masonic Lodge of Durham, and Flesherton, attended the funeral in a body and conducted their service at the Cemetery Chapel.

CEYLON

(Intended for Last Week)

The sympathy of this community is extended to th bereaved husband and family and friends of Mrs. J. Kennedy who passed away recently.

Mr. and Mrs. Luther Torry, Lauriston, were recent visitors with Mr. H. Piper.

Miss Helen Duckett, Toronto, spent the week end at her parental home.

Mr. and Mrs. George Smith, Durham, visited recently with Mr. and Mrs. S. P. Hunt.

The many firends of Mary Belle Piper, daughter of Mr. and Mrs. Laverne Piper, are hoping for an improvement in her condition following a recent operation. Mary Belle is a patient in a hospital in Hamilton.

Mrs. Geo. Cairns spent several days last week visiting friends in Toronto.

Messrs. Joe Stauble and Fred Chislett entertained their friends to a successful evening of euchre last Thursday evening. There were 13 tables of euchre in play The prizes of the evening were donated by the hosts of the evening. The proceeds enriched the Soldiers' Cigarette Fund.

SOCIAL EVENING SPENT WITH SPR. BILL HYSLOP

A social evening was spent in the Fraternal Hall with Spr Bill Hyslop who recently returned after almost five years overseas. A presentation of a purse of money was made to Bill by the large gathering.

STEPHEN'S CORNERS

Miss Mable Fenwick, nurse-in-training at Collingwood Hospital, visited recently at her home.

We are pleased to report Miss Annie Stephen, improving from her recent illness.

Mr. and Mrs. Austin Hill have purcahsed the farm on the 3rd line recently vacated by Mr. Percy Lougheed and have commenced moving there. We are sorry to lose these kind and obliging neighbors from our midst, but our best wishes go with them for every success in their new home.

Miss Low Londry of Toronto visited a few days with her parents, Mr. and Mrs. Redge Londry and brother, Jim.

Mrs. Jos. Little and Donna, who have spent the past six weeks assisting her sister, Mrs. Joe Porteous, have returned home.

Mr. and Mrs. Redge Londry received word that their son, Seymour, who has been in Holland has been moved into Germany with the forces.

Rex. O. W. Holmes of Maxwell was a caller on this line on Friday.

W.O. and Mrs Mac Stephen. who have spent the past couple of weeks visting with Mr and Mrs. Jack Stephen left on Friday. Mac will visit a few days before reporting for duty at Hagersville and Mrs. Stephen is returning to Montreal.

PORTLAW

Mr. and Mrs. Leslie Chard enjoyed a few holidays in Toronto.

Mr. and Mrs. Laurie Pedlar visited recently with Mr. and Mrs. Ken Wright in Berkeley.

The Fourth Line Red Cross Unit met at the home of Mrs. J. J. Boyce on Thursday, March 22, with nine members and two visitors present. Letters of thanks for candy and cigarettes received were read from Harold Sims, Dutch Patton, Harvey Hill, also a letter of thanks from the Salavtion Amry for a box received. Mrs. Fred Turvell gave in a donation of two dollars. Several articles of knitting were handed in among these was a scarf 12in. wide by 45 in. long, knit by Miss Evelyn Fisher. Evelyn attends our Red Cross meetings and is very much interested in our work. Plans were made for a dance to be held in Easter holidays at the Fraternal Hall, Flesherton. The next meeting will be on April 26 with a quilting at the home of Mrs. Les Chard.

Mr. and Mrs. George Lawler of the 8th Line Osprey, Mr. and Mrs. Walter Poole and daughter, Grace, of Collingwood and Mr. and Mrs. Jack Hutchison of Flesherton were guests with Mr. and Mrs. Leslie Chard at the week end, it being the 25th anniversary of their marriage on March 24th.

Wedding bells are ringing loudly at Portlaw.

CREDIT AUCTION SALE

FARM STOCK, IMPLEMENTS FURNITURE, ETC.

WM. SWANTON
will sell by public auction at his premises 3½ miles S. E. of Markdale on the East Backline
THURSDAY, APRIL 5, 1945
at 1:00 o'clock sharp
His stock of Horses, Cattle, Swine, Poultry, Implements, Hay, Grain and Household Effects
Usual Terms with 6 months' credit, interest at 5% per annum
—GEO. E. DUNCAN, Auctioneer

Change in Train Service

Sunday, April 1

Owen Sound - Flesherton - Toronto

A coach train for Toronto, making all intermediate stops, will leave Owen Sound at 6 p.m.; and from Flesherton at 7:00 p.m.

Full details in current folders or from Agents

CANADIAN PACIFIC

SPECIAL

FRONT QUARTERS OF BEEF
18 Cents, cut ready to wrap

HIND QUARTERS OF BEEF
24 cents, cut ready to wrap

Bailey's Butcher Shop

Phone 47 FLESHERTON, Ont.

RENEWAL OF UNEMPLOYMENT INSURANCE BOOKS

To All Employers:

All Unemployment Insurance Books for the year ending March 31st, 1945, must be exchanged for new books.

New Insurance Books for the fiscal year 1945-46 will be exchanged by the Local Employment and Selective Service Office in your area for expired Insurance Books upon completion of the second last page in the expired books.

Protect the benefit rights of your employees by sending in their expired books properly completed on March 31st.

There are severe penalties for failing to make Unemployment Insurance contributions for your insured employees and for failure to renew the Insurance Books as required.

UNEMPLOYMENT INSURANCE COMMISSION

HUMPHREY MITCHELL, *Minister of Labour*

LOUIS J. TROTTIER
R. J. TALLON
ALLAN M. MITCHELL
Commissioners.

DW 45-2-E

THIS ADVERTISEMENT PUBLISHED IN THE INTEREST OF EX-SERVICE PEOPLE

War Veterans Insurance NOW AVAILABLE

Offers protection, without medical examination in most cases, to those discharged.

When Canada entered the present war, it was realized that men and women who went into uniform faced the possibility of returning to civilian life with their health impaired, or with some physical disability. It was realized also that, as a result of this impairment in health or disability, many service men and women would be unable to provide protection for their families through the normal channels of commercial life insurance. To meet this situation, Parliament, at its 1944 session, passed an Act known as The Veterans Insurance Act. This act has now been proclaimed and applications may be made for policies under it.

WHAT ARE THE SPECIAL FEATURES OF WAR VETERANS INSURANCE?

One of the principal features of War Veterans Insurance is that, with very few exceptions, it is available at low cost, without medical examination. No extra premiums are charged where the veteran's occupation is unusually hazardous—such as, mining, construction, commercial flying, etc. —and, in addition, premiums are waived in the event of total disability. There is no extra cost for this waiver of premiums.

WHO MAY APPLY FOR WAR VETERANS INSURANCE?

Any ex-service man or woman is eligible. In addition, widows or widowers of veterans may apply for the insurance on themselves if the veterans were not insured under the Act. Merchant Navy personnel in receipt of a war disability pension from the present war are eligible also.

WHAT TYPES OF INSURANCE ARE AVAILABLE?

The plans of insurance available are 10 Payment Life, 15 Payment Life, 20 Payment Life, Life Paid-up at 65 and Life Paid-up at 85; that is, premiums may be paid for 10, 15 or 20 years or until age 65 or 85 respectively. The longer the term of payment the smaller the premium required. Term and Endowment policies are not issued. The insurance is of the non-participating type, that is, no dividends are paid.

WHAT AMOUNTS OF INSURANCE ARE PROVIDED FOR?

Policies may be applied for in amounts ranging from $500 to $10,000. The amount of the policy is payable only in the event of the death of the insured.

HOW ARE PREMIUMS PAID?

At the option of the veteran, premiums may be paid monthly, quarterly, half-yearly, or annually. There is no additional cost to the veteran for paying premiums on a monthly basis.

IS THERE ANY CASH SURRENDER VALUE?

After premiums have been paid for two full years, the policy may be surrendered for its Cash Surrender Value, or it may be transferred to Paid-up Insurance or Extended Term Insurance. There is no provision for loans against the policy.

AT DEATH HOW WILL THE INSURANCE BE PAID?

The maximum amount which may be paid at death is $1,000, with the remainder being paid, at the option of the insured, in one of the following three ways:

(1) The money, plus 3½ per cent. interest, may be paid to the beneficiary in equal instalments over a period of five, ten, fifteen or twenty years, as selected. If the beneficiary dies, the payments are continued to his or her estate.

(2) The money may be paid in equal instalments as long as the beneficiary lives.

(3) As in (2), but instalments are guaranteed for five, ten, fifteen or twenty years, whether the beneficiary lives or dies.

WHAT IS THE EFFECT OF A WAR DISABILITY PENSION?

If, on the death of the insured, the beneficiary receives a pension, the insurance money will be paid as follows:

(1) If the policy is paid up, the full face amount of it will be paid to the beneficiary in the manner elected by the insured, plus the pension.

(2) If the policy is not paid up, then the capitalized value of the pension will be deducted from the face value of the policy and instead, the beneficiary will receive the paid-up value of the portion deducted, plus the excess, if any, of the face amount of the insurance over the capitalized value of the pension. If the policy has been in force at least six months and the beneficiary is the wife or husband or children, or both, of the insured, at least $500 will be paid as well as the paid-up value of the remainder.

WHO MAY BE NAMED AS A BENEFICIARY?

Where the insured is married, the beneficiary must be the wife or husband, or children, or both. If the veteran is single, the beneficiary must be the future wife or husband, with a parent, brother or sister, named as a contingent beneficiary to receive the insurance money should the veteran die unmarried.

CAN RE-ESTABLISHMENT CREDIT OR PENSION BE USED FOR VETERANS INSURANCE?

Yes, this is one of the purposes for which the re-establishment credit may be used. Premiums may be deducted from pensions also, if requested.

IF THE VETERAN BECOMES TOTALLY DISABLED, WHAT HAPPENS?

If this occurs before the veteran reaches the age of sixty years, and he is not in receipt of full pension for the disability, no further premiums need be paid.

ARE THERE ANY RESTRICTIONS AS TO TRAVEL, RESIDENCE, OR OCCUPATION?

In addition to being free of occupational restrictions, the insurance also is free of restriction as to travel and residence.

EXAMPLES OF MONTHLY PREMIUMS PER $1,000 INSURANCE

AGE	Payable for 10 years	Payable for 15 years	Payable for 20 years	Payable till age 65	Payable till age 85
20	$2.89	$2.12	$1.74	$1.20	$1.14
25	3.18	2.34	1.93	1.39	1.30
30	3.53	2.60	2.15	1.64	1.51
35	3.93	2.91	2.42	1.98	1.78
45	4.98	3.73	3.16	3.16	2.59
55	6.45	5.01	4.40	6.45	4.03

NOTE: If it is desired to pay the premium annually, multiply the above rates by 12. There is no additional cost for taking advantage of the monthly payment plan.

Further information and application forms may be obtained from the nearest office of the Department of Veterans Affairs or by writing direct to the Superintendent of Veterans Insurance, Department of Veterans Affairs, Ottawa.

Services of a trained counsellor are available for individual interview with each veteran who wishes information concerning this insurance.

Issued under the authority of Honourable Ian A. Mackenzie, Minister of Veterans Affairs.

DEPARTMENT OF VETERANS AFFAIRS

KEEP THIS ADVERTISEMENT. IT IS ONE OF A SERIES. SEND IT TO SOME MAN OR WOMEN OVERSEAS

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