CREDIT AUCTION SALE

AUCTION SALE

Of Household Effects

Start Your Chicks off on the right foot with:

all an			
18%	Co-op	Chick Starter	\$3.50
150	Co-on	Growing Mash :	\$2.85
220	Co-op	Poultry Concentrate .	\$3.65
100	Co-op	Laying Mash	\$3.00
-18%	Co-op	Laying Masi	
		000	
18%	Co-op	Pig Starter	\$2.75
40%	Co-op	Hog Concentrate	\$3.25
10 70	Co-on	Calf Meal	\$3.65
	CO OP		

.WE ALSO HANDLE A FULL LINE OF BLATCHFORD FEEDS : Cream of the West Flour \$2.75

CLOVER AND GRASS SEEDS

Get Your Paint for Spring House Cleaning

MARKDALE Farmers' Co-operative

Telephone 44

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. 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 \$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 the beneficiary in equal instalments over a period of ficiary dies, the payments are continued to his or her estate. THE INSURANCE BE PAID?

(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 direct.

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: 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 the policy and instead, the beneficiary will receive the policy and instead, the beneficiary will receive the 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, 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?

WHO MAY BE NAMED AS A BENEFICIARY of Where the insured is married, the beneficiary must be the wife or husband, or children, or both. If the vectran 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 vectran die insurance.

CAN RE-ESTABLISHMENT CREDIT OR PENSION

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

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

ARE THERE ANY RESTRICTIONS AS TO

TRAVEL, RESIDENCE, OR OCCUPATION?

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?

WHAT IS THE EFFECT OF

A WAR DISABILITY PENSION?

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 with some physical disability. It was realized also that, as result of this impairment in health or disability, many service men and women would be unable to provide proservice men and women would be unable to provide protection for their families through the normal channels of tection for their families through the normal channels of tection for their families through the normal channels of tection for their families and the structure. To meet this situation, Parconnectal, life insurance. To meet this situation, Parconnectal, life insurance Act. This are 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; 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 hazard-charged where the veteran's occupation, 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. OF WAR VETERANS INSURANCE?

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 and Payment Life, 20 Payment Life, Life Paid-up at 65 and Payment Life, 20 Payment may be paid for 10, 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 15 or 20 years or until age 65 or 85 respectively. The longer 15 or 20 years or until age 65 or 85 respectively. The longer 15 or 20 years or until age 67 or 85 respectively. The longer 15 or 20 years of 15 or 20 years o

WHAT AMOUNTS OF INSURANCE

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 mea 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.

EXAMPLES OF MONTHLY PREMIUMS PER \$1,000 INSURANCE Payable for

20 years 15 years

age 851 \$1.14 10 years \$1.20 \$1.74 1.30 \$2.12 1.39 \$2.89 1.93 20 2.34 1.51 3.18 2.15 25 1.78 1.98 3.53 2.42 2.59 2.91 3.16 3.93 3.16 4.03 3.73 4.98

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

VANDELEUR

VETERINARY

OF Farm Stock, Implements, Hay,
Grain and Hosenbold Effects

W. J. LYONS

Let 15, One 12. Paphrasia Township
will sell by Pablic Auction on
TUESDAY, APELL 19, at 10 one pan
the following, namely:
HORSES—Bevors gettles of the
CATTLE—Holsen cov. 4 years old,
call at 1600; Durham cov. 3 years old,
call at 1600; Durham cov. 3 years old,
call at 1600; Durham cov. 5 years old,
call at 1600; Durham cov. 6 years old,
call at 1600; Seeper years old, call at 1600; Seeper years old, call at 1600; Seeper years old, call at 1600; Seeper years old, call at 1600; Seeper years old, call at 1600; Seeper years old, call at 1600; Seeper years old, call at 1600; Seeper years old, call at 1600; Seeper years old, call at 1600; Seeper years old, call at 1600; Seeper years old, call at 1600; Seeper years old, call at 1600; Seeper years old, call at 1600; Seeper years old, call at 1600; S

"Community Night."
Mr. and Mrs. Lloyd Boland motored to Hamilton to visit Marybelle Piper of Markdale, who is critically ill in the

of Markdale, who is critically ill in the hospital there.

Recent visitors with Mr. and Mrs. Ormsby and son, Ivan, and Mr. Chas. Lorne Ormsby were Mr. and Mrs. L. Hodginson and Mrs. Geo. Hodginson, all of Meaford.

Seldom has the snow gone away more quickly. On Friday, March 16th, Byron Hill, with his snow plow opened up the roads and by Sunday they were diry. On Sunday Mrs. Gordon Wyvill up the roads and by Sinday they were dry. On Sunday Mrs. Gordon Wyvill found caises blooming in her garden. The frogs were also out and caterpil-lars and earth worms were crawling about. Robins and other spring birds have been here for some time. Every-one is asking "Is it Spring?" Several formers started to plow on Monday. armers started to plow on Monday.

Week-end visitors with Mr. and Mrs

Have You Renewed?

AUCTION SALE

The Estate of the late ALEX at Lot 35. Con. 8. Artemesia on WEDNESDAY, APRIL 4th, 1945 at 1.30 p.m. the stock of Horses, Cattle, Impl ments, Furniture, etc.

TERMS: Cash / WM. KAITTING, Auctione CREDIT AUCTION SALE

Of Farm Stock, Implements and Household Effects WM. SWANTON, 3½ miles south-east of Markdale on the East Backline, has instructed the undersigned Auctioneer to sell by Public Auction of THURSDAY, APRIL 5th, 1945, at ONE o'clock sharp, the following

at ONE octoes sharp, and an one of the first state m cow, a years old, Durnam cow, a irs old; Aberdeen Angus cow, 5 years (Due dates for above cows given

old. (Due dates for above cows given day of sale). 3 steers, rising 3 years; heifer, 2 years old; 7 cattle, rising 2 years old; 8 yearlings; 7 calves.

SWINE AND POULTRY—12 pigs, 4 months old; 60 hens, 1 year old, Fishers' breed White Leghorns.

IMPLEMENTS, Etc.—Massey-Harris binder, 7-foot cut; McCormick mower, 6-foot cut; Tudhope-Anderson rake, 10-foot; Massey-Harris seed drill, 13-disc: International plow, single furrow; stoneboat; manure spreader, good as new, fanning mill; disc harrows; oat grader; root pulper; cultivator; 3-drum steel roller; drop-lever scales, 2000 lbs.; wagon with box; stock rack; hay rack; spring seat; gravel box; sleighs and wood rack; rubber tired buggy; cutter; Melotte cream separator, working cod; sugar kettle; steel drum; hay fork; 2 jacks, 1 large and 1 small; large vise; grinding stone; brooder stove and canopy; shovels, forks and other items too numerous to mention. numerous to mention.

HARNESS, ETC.—Set double har

HARNESS, ETC.—Set. double harness with breechings; set single driving harness; pair red woollen horse blankets; 3 horse collars; robe.

HAY AND GRAIN—Quantity Red Clover hay; quantity Timothy hay; quantity barley; quantity oats; quantity mixed grain; bushel Red Clover seed. HOUSEHOLD EFFECTS Chest of HOUSEHOLD EFFECTS—Chest of drawers; cupboard; 3 washstands; wooden bedstead; heater; cook stove; coal oil stove; couch; washing machine and wringer; Aladdin Lamp, complete with shade; number of lamps; palls. TERMS OF SALE—Hay, Grain and all sums of \$10.00 and under, cash; over that amount 6 months' credit will be given by furnishing approved joint note acceptable at Bank of Toronto, Markdale, bearing 5 per cent interest per annum.

BUSINESS DIRECTORY

(Held over from last week)

agent for best policies in Life, Fire, Automobile, Accident, Sickness lways ready to give attention to your Insurance wants ffice and residence. Toronto St.,

WALTER E. HARRIS Barrister, Solicitor, Etc. WALTER E. HARRIS J. ARKLE DUNLOP

Notary Public Phone 38, Markdale, Ontario Branch Office: Dundalk

NINA M. HUTCHINSON

I. B. LUCAS BARRISTER

MARKDALE OFFICE e Marshall's Drug Store, Markeal TORONTO OFFICE 1005 Central Building, 45 Richmond brook and Mrs. C. Scattook winners. A work apron was auctioned for 75 cents. Two subjects for future resolutions were laid before the meeting. After singing the National Anthem lunch was served by Mrs. Carmichael,

Priday evening, the proceeds of which went to the Red Cross campaign.

30-31c

By-Law No. 574, dog owners in Markdael are required to keep their dogs on
their own premises between May 1st
and September 30th. Violators will be
day evening the proceeds of which

Change In Train Service

Sunday, April 1

OWEN SOUND - MARKDALE - TORONTO

A coach train for Toronto, making all intermediate stops, will leave from Owen Sound at 6.00 p.m.; and from Markdale at 6.51 p.m.

CANADIAN PACIFIC

WHAT'S HOLDING

THINGS UP?"

nent has been critically

WE regret that thousands of applicants

Telephone equipment has been critically short because this is a "communications" war. And of course the armed forces, the government and war industries still move automatically to the head of the line; their needs come first.

Only as material becomes available for less

urgent needs can we take care of our waiting

We realize it's no fun having to "stand in line"

this way. Applicants have been surprisingly cheerful about it—a fact we deeply appreciate

We just want them to know that we will be

every bit as glad as they when we can once

again meet every request for telephone service—fully and promptly.

have had to "line up" for telephone ser

JACK W. TAYLOR

Licensed Auctioneer For Grey County Write or call about arrangements for our sale to Jack W. Taylor, R. R. 4,

GEO. E. DUNCAN Licensed Auctioneer

Reliable, accurate service. Dates may be arranged at The Standard office. Geo. E. Duncan, Dundalk. Phone: 42r3 Dundalk. au43 Norman Hartley

Electrical Contractor PARTS FOR STOVES, ETC.

C. R. LOUCKS CHATSWORTH, ONT.

Insurance

Any type of policy you desire may be had from Office on Main St., Markdale in the P. J. Thompson residence West of the Hospital

Telephone 11

Beef-Pork

Veal and Lamb Cooked Meats Fish In Season **FI**

MARKDALE MEAT MARKET O. Lepard, Prop.

FOR YOUR SEEDS EARLY while our stock is complete FULL LINE OF FIELD SEEDS R. K. Wright, Berkeley Seed of the Complete Full Complete Seed of the Complete Se

GARDENING for the fun of itjalopy—lazy days fishing by the river—these things still stand for a pleasant way of life—a way of life our men overseas are fighting for today!
They won't be able to come back to these simple things, unless we get "down to earth" in our thinking, and make sure when they do come back, their dollar will be worth a dollar! To protect that dollar, we must

realize now, the dangers of careless, unnecessary buying! We must buy only what we need—never buy two where one will do! We must not evade rationing or price control, or deal in black markets. If we break these rules, our country—the country our soldiers are fighting for—will start on that spiral of prices known as inflation.

And inflation affects everyone

wage-earner, pensioner, small-business owner, returned soldier! That's why it's important to take a stand against it now. If inflation starts in this country, this is what will happen. Prices will rise. Wages will try to follow along—and will never quite catch up! Soon your dollar—your soldier's dollar—may buy only 25% of the things it used to! That is what has happened in many of the countries of the world today, and that is why normal living for anyone is impossible in those countries! So let's make sure our soldier's

dollar, when he gets back, will be worth a full dollar. We cannot give back to him his lost years or lost youth. But if we keep up the fight against inflation, the man who is overseas can look forward to pleasant, satisfying living . . . to the Canadian way of life!

Published by THE BREWING INDUSTRY (ONTARIO) to reveal the dangers of inflation

Down to Earth...

Make this Pledge Today! I pledge myself to do my part

in fighting inflation: rving rationing and avoiding black markets in any shape or

By respecting price controls and other anti-inflation measures, and re-fraining from careless and unneces-sary buying. I will not buy two

where one will do, nor will I buy "new" where an "old" will do.

By buying Victory Bonds and War Savings Stamps, supporting tax-ation, and abiding by all such measures which will lower the

cost of living and help keep prices 212 normal level.