

Co-Operative Medical Service Promotes "Comprehensive" Plan

Directors of the Halton Co-Operative Medical Services stepped into the week to begin a full-scale publicity drive to promote their new "comprehensive coverage" full medical plan.

Under the plan, members will be able to receive pre-paid hospital medical care plus doctors' home and office calls, in addition to the Co-Op's regular surgical and major medical benefits.

A delegation from the company appeared before Halton County Council on Tuesday afternoon to seek approval for permission to enrol residents throughout Halton County.

Councillors pointed out to the Tuesday delegation that they had not granted approval in December to the F.S.I. plan, but to any complete coverage medical plan.

Warden Dr. C. A. Martin noted the council was definitely in favour of all residents enrolling in such a health plan, and for that reason approved the all-inclusive motion covering any health plan.

"We are here with a service that is available to the county, and we want the council to realize this," said spokesman Ross Segsworth of Burlington, one of the directors. He noted the company's rates are much lower than other plans and the Co-Operative is a non-profit organization that turns profits back to members or into improved service.

Even the directors are not paid for their work, he noted, and the plan's coverage is equal to or better than any others.

Delegation
President Samuel R. Finnie of Hornby, past president George Robertson of Acton, and vice-president R. L. Davidson of Acton appeared at the county council meeting, along with secretary Mrs. A. R. Coulter of Campbellville.

Mrs. Coulter read a history of the organization, and the full text of her message follows: "We draw to your attention the fact that H.C.M.S. has been operating a non-profit plan for pre-paid health insurance since 1947 when it received its charter as a corporation under the Province of Ontario. At that time it was formed for the specific purpose of providing hospital insurance which was not available from any other source for self-employed and rural families of Halton County.

"Many voluntary hours of labour went into studying plans, drafting contracts and drawing rules and regulations that would meet the requirements of the Department of Insurance under whose supervision the organization has worked ever since."

Had 1,100 Members
"Farm forums, churches, school sections and Women's Institute groups were the means of recruiting members and in a short time the membership reached the 1,100 mark, covering more than 3,000 persons, proving that the services offered were filling a real need for the rural people."

"The organization extended its services in 1952 to provide surgical benefits and increased its membership by taking in urban groups such as volunteer firemen, church couples clubs and small employe groups."

Forced Out
"It has become apparent, from the demands of our members and inquiries of prospective members that a complete coverage is what the modern family wants to protect them from crippling medical expenses. The Directors of Halton Co-operative Medical Services, after much study requested and received approval from the Ontario Department of Insurance to offer this comprehensive coverage which will be available to either individually or as members of employe groups."

"The Directors of Halton Co-operative Medical Services, who give many voluntary hours of labour, provide and administer the above services at cost and to the best interests of all members. Local administration gives the member the advantage of convenience in discussing health and medical problems, elects the directors who run their business and have a voice in deciding how the savings, if any, will be used. Over the year the savings have been turned back to the members as Patronage Loans, or utilized for member education or increased benefits."

For and By People
"We thank you for your kind attention and ask for your consideration and approval of the Services that are being provided FOR the people of Halton County. BY the people of Halton County."

Other directors of the organization are Miss Florence Meares of Burlington, Mrs. Roy Wilson and W. K. Hume of Milton, N. Bird of Georgetown, W. D. Britton of Acton, A. Hunter of Norval, Harold Biggar of Oakville, and Brock Harris of Campbellville.

COLD
Reported temperatures this morning (Thursday) in the Acton area went as low as 30 below. That's cold!

Panel of Experts Talk Education
Although the meeting scheduled for Halton Williams Ave. high school Tuesday, January 31, is sponsored by the North Halton Association for Retarded Children, parents of all school children could easily benefit from the panel discussion to take place.

A panel of experts will be on hand, including Dr. Ben Goldstein of London, staff psychologist of the Children's Psychopathic Research Institute, as moderator with Harold Vall, Brantford principal of a special school for highly gifted pupils, Principal Harold Henry of a Toronto school for normal children, Miss Nola Boyer, teacher of an auxiliary class in Oakville and Mrs. G. Jeffares, principal of the Sunshine School for Retarded Children at Hornby.

All sections of education will be discussed and those present will be given an opportunity to ask questions during the evening.

Fatal Accident On Highway 7

Peter James Tall, 22, of Port Credit was killed instantly when the low sports model car he was driving failed to negotiate a curve on Highway 7 two miles south of Rockwood, Saturday evening about nine o'clock. A passenger, Gerald Grebeldinger, Oakville, suffered head injuries and multiple cuts and was taken to Guelph General Hospital.

W.I. Names Winners Good Grooming Contest

Greenock Women's Institute met on Wednesday afternoon of last week at the home of Mrs. Basil Johnston, Acton, for the January meeting.

President Mrs. T. Hensley read Edgar Guest's poem, "Once in a While" and also the scripture reading. Ten members and two visitors responded to the roll call, "Did You Hear?" by telling of some current event and W.I. news.

Miss E. Pearen handed in \$25 profit from the sale of Christmas and greeting cards during the past year.

15th Anniversary
Plans were discussed for the celebration of the 15th anniversary of Greenock branch at the February meeting, which will be held at the home of Mrs. Gordon Leslie.

H. K. Porter Official Lectures At Waterloo Business Series

George Harrap, Canadian export manager for H. K. Porter Company (Canada) Ltd., is one of 12 prominent businessmen and government officials who are lecturing at Waterloo College in cooperation with the Department of Trade and Commerce in Ottawa.

12 Weekly Courses
The Honourable George Hees, Minister of Trade and Commerce, opened the series of 12 weekly courses January 14 with chairman of the lecture-seminar series Dr. Herman Overgaard, head of

the department of economics and business administration of Waterloo University College assisting.

Mr. Harrap's topic will be "Export opportunities for American subsidiaries located in Canada." Other speakers during the lectures will include C. F. Terrell, vice president and director of exports, Canadian Coleman Co. Ltd., C. Peachey, vice president of Northern Electric Company Ltd., Thomas J. Bata, chairman of Bata Shoe Company; John E. Brent, president International Business Machines; L. G. McKee, president Universal Cooler; D. H. W. Henry, director of investigation and research; His Excellency, Guy Dufresne, de la Chevalerie, Ambassador of Belgium to Canada; Denis Harvey, assistant deputy minister, Department of Trade and Commerce; William Dodge, vice president Canadian Labour Congress; and Arnold M. Tedford, commodities branch, department of Trade and Commerce.

he program and opened with a poem, "Thought for the New Year" by Edna Jacques. The motto, "The smallest deed done better than the best intention" was ably taken by Miss Sylvia Pearen.

Mrs. Edgar Gray of Mimosa, who is area convener of public relations, gave a most instructive paper on this subject. When the aims and accomplishments of any organization can be told to the public, that group will be rewarded with understanding and appreciation. Mrs. Gray reminded all that they could make use of all the colored slides which F.W. I.O. have collected.

Mrs. C. Allan thanked Mrs. Gray for her interesting remarks and presented her with a gift of notepaper as a memento.

Tom Poole
Quoting from Mrs. Elton Armstrong, Mrs. Aitken gave ten points for the operation of a successful organization: power of kindness, dignity of simplicity, influence of example, wisdom of economy, worth of character, pleasure of working, value of time, obligation of duty, virtue of patience and improvement of talents.

Mrs. A. Thompson was the winner of the travelling parcel game.

At the conclusion of the meeting, refreshments were served by the hostess, assisted by Mrs. A. Thompson.

There are plenty of problems with cars these zero morning. One garage owner went to work in a taxi one day!

HALTON CO-OPERATIVE MEDICAL SERVICES

(PROVINCE OF ONTARIO CHARTERED CORPORATION SINCE 1947)

NOW OFFERS A Non-Profit Comprehensive MEDICAL CARE PLAN To Residents of Halton County

Doctor's Services by the Doctor of your choice SURGICAL BENEFITS INCLUDE -

- SURGICAL OPERATIONS
- FRACTURES AND DISLOCATIONS
- BURNS AND LACERATIONS
- SERVICES OF ANAESTHETISTS
- CYSTOSCOPIC AND BRONCHOSCOPIC EXAMINATIONS
- DIAGNOSTIC X-RAYS
- CONFINEMENTS

MEDICAL BENEFITS INCLUDE -

- HOSPITAL VISITS
- HOME AND OFFICE VISITS
- INJECTIONS
- HEALTH EXAMINATIONS
- EXAMINATION OF EYES FOR CORRECTION OF VISION
- THE ABOVE PAID FROM THE FIRST DOLLAR

EXTRA -- MAJOR MEDICAL BENEFITS -- 10% of the annual premium is used to create a Major Medical Fund and subject to a \$100 deductible the following benefits are paid according to how much is in the fund:

- SEMI-PRIVATE ROOM CARE IN EXCESS OF WARD RATES AS PAID BY THE ONTARIO HOSPITAL SERVICES COMMISSION
- AMBULANCE CHARGES WHEN NEEDED IN EMERGENCIES
- NURSING CARE ORDERED BY DOCTOR
- LABORATORY SERVICES
- PRESCRIBED DRUGS AND MEDICINE
- APPLIANCES AND THERAPY
- LIMITED AMOUNT OF CHIROPRACTIC, OSTEOPATHIC AND PSYCHIATRIC TREATMENTS

PAYMENTS ARE MADE IN ACCORDANCE TO THE SCHEDULE OF FEES OF THE ONTARIO MEDICAL ASSOCIATION, 1962 Reprint General Section and subject to the absolute minimum of conditions and restrictions.

RATES

Only \$10.50 per month for families
5.00 per month for single persons

Terms - Quarterly or annual payments as desired
Monthly rates for employe groups on request

REASONS WHY HALTON CO-OPERATIVE MEDICAL SERVICES CAN OFFER SUCH GENEROUS BENEFITS AT SUCH LOW COST

1. OWNERSHIP and CONTROL by the people who use its services
 2. OPERATION - Solely for benefit of members and locally administered for their convenience.
 3. SERVICE AT COST - Services of Directors are on a voluntary basis and in the best interests of all members
- NOT FOR PROFIT, NOT FOR CHARITY, BUT FOR SERVICE**
- ACT NOW -- for a limited time you may join regardless of age and without a medical examination**

FOR PROMPT SERVICE SEND THIS COUPON TO:
HALTON CO-OPERATIVE MEDICAL SERVICES
c/o MRS. ROY COULTER, R.R. 3, CAMPBELLVILLE, ONTARIO

NAME _____ ADDRESS _____

PLANS DESIRED: FAMILY _____ SINGLE _____ X CHECK WHICH

YOU WILL BE UNDER NO OBLIGATION

(MEMBER OF THE CO-OPERATIVE MEDICAL SERVICES FEDERATION OF ONTARIO)

JACK RIDLEY CARTAGE

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NOTICE

ST. ALBAN'S ANGLICAN CHURCH

THE 3rd SUNDAY AFTER EPIPHANY

- 8.30 A.M. - HOLY EUCHARIST
- 9.30 A.M. - SUNG MATINS AND CHURCH SCHOOL

THE ANNUAL VESTRY MEETING

will take place immediately following Matins. Parents of Church School children are asked to take their children to the Parish Hall at 9.30 where a special program will be conducted. Consisting of instruction and film entertainment, this program will last until the Vestry Meeting is concluded.

11.00 A.M. - SERVICE IS CANCELLED
7.30 P.M. - EVENSONG AND YOUNG PEOPLE'S