

SPECIAL DANCE

Floor Show and Prizes

THURSDAY, MARCH 29th

"THE ROSE ROOM"

of the Georgetown Arena

Modern Aires Orchestra

Dancing 9 to 12.30

Modern and Old Time Music

ADMISSION 50c

REGULAR DANCE . . . Every Saturday night to the tops in dance bands . . . the Modern Aires

KEEN OBSERVATIONS FROM BED NO. 18

I'm here at the sixteenth
With a pain in my spine.
My locomotion is poor,
But my eyesight, is fine.
One thing I see plainly,
Tho' I'll mention no name,
That battledress trousers,
Don't suit any dame.

The Rose of Normandy
Has changed with the years,
Nothing's left to imagine,
The whole truth appears;
That which is hidden,
Man's interest inflames,
But battledress trousers
Aren't suited for dames.

From the belt upwards,
These angels of light,
O'er us in the morning,
And sooth us at night,
But broadly speaking,
The effects not the same,
For battledress trousers
Just don't suit a dame.

This poem was written by a soldier in a military hospital. "Over There," The dame referred to was a Red Cross welfare worker. Incidentally the drive for ten million dollars for the Red Cross is now on. It might be a good idea to lay away the odd dollar and earmark it for that fund.

When in the market for fine JOB PRINTING . . . Phone No. 8.

THE ROYAL COMMISSION ON EDUCATION

which has been appointed to enquire into and report upon the system of education in Ontario will hold its first sessions in the Senate Chamber of the University of Toronto at 10 a.m. and at 2 p.m. on April 11, and on April 12, 1945, under the Chairmanship of the Hon. Mr. Justice J. A. Hope.

Preliminary consideration will be given to such written submissions as are presented on or before April 10. Briefs submitted after that date will be considered at subsequent sessions of the Commission.

All organizations interested in any of the problems related to public education are invited to submit briefs to

R. W. B. Jackson, Secretary,
Royal Commission on Education,
Parliament Buildings, Toronto.

GEORGETOWN

"YOUR SHOPPING CENTRE"

Good Friday Holiday

Georgetown stores will be open all afternoon and in the evening until 10 p.m. on the day before the Good Friday holiday — Thursday, March 29th.

GEORGETOWN BOARD OF TRADE

RETAIL DIVISION

"WHAT'S HOLDING THINGS UP?"

We regret that thousands of applicants have had to "line up" for telephone service. 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 list, and on a first-come-first-served basis. 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.



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			Payable till age 65	Payable till age 85
	10 years	15 years	20 years		
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	2.99
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
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