

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. 14

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 bed upwards,
These angels of light,
Cheer 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 con-
sidered 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.

On Active Service Giving Wings to Words

THIS ADVERTISEMENT PUBLISHED IN THE INTEREST OF EX-SERVICE PEOPLE

War Veterans Insurance NOW AVAILABLE

*Offers protection, without medical exami-
nation 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 pro-
tection for their families through the normal channels of
commercial life insurance. To meet this situation, Par-
liament, 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,
and, without medical examination. No extra premiums are
charged where the veteran's occupation is unusually hazard-
ous—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 insur-
ance on themselves if the veterans were not insured under
the Act. Merchant Navy personnel in receipt of a war dis-
ability 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 Insur-
ance. 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 ben-
eficiary 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-estab-
lishment 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 dis-
ability, 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	2.59
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 WOMAN OVERSEAS

Subscribe for the Herald Now