

The Fifth Man

By FRANK BENNETT
McClure Syndicate—WNU Features.

THE bombing had stopped when the lieutenant came with the men into the officer's dugout. The colonel's lean weathered face looked almost cruel in the uncertain lamplight. He stood and returned the salute and was displeased to note there was one man too many. "I asked for four men, Lieutenant," he said stiffly.

"There were only five left in dugout C, sir. All volunteered."

The colonel was no longer young. His shoulders sagged. And the chance these men must take terrified him. "Men," he said harshly, "the boat will hold only five—Lieutenant Culver and four carmen." He looked sharply at the faces, gray in the shadows, stabbed a finger at the man on the right. "You," he ordered, "will remain behind."

"The rest of you listen," the colonel hurried on. "You are to row Lieutenant Culver across the river where he will receive a dispatch from one of our agents. The boat is ready. The oars are muffled. Needs to say, the less noise you make, the better. God pity you if you fall into enemy hands. You have one chance in ten. It's that one chance we're counting on. You are to shove off in exactly ten minutes." He sat down heavily. The lieutenant led the men out.

The colonel turned to the one who remained. "I asked you to stay," he said not unkindly, "because you look exhausted. Go back and rest." The man moved forward. "Listen, sir," he gasped, "you've got to let



"Will you listen to me for a couple of minutes?"

"me go. They'll never make it without me. I tell you, I've got to go!"

The colonel began filling the heavy bowl of his pipe. "Sit down," he said soothingly. "You seem unstrung. What's your name?"

"Private Ellis, sir. Will you listen to me for a couple of minutes? I'll talk fast—I'll have to, or they'll be gone. Let me tell you why they'll never make it without me. Please."

Ellis leaned forward. "People get hurt or killed when I'm left behind. Let me explain. The first time I realized it was when I was a kid—just twelve. I lived in the country. A neighbor boy invited me to stay with him one night. Just as I was ready to go, my dad hurt his hand, and I had to stay home to help milk. A tornado destroyed the neighbor's house—and the entire family.

The colonel had forgotten his pipe. "Go on," he said.

"There isn't much time left, sir. I could tell you a dozen things that would prove what I'm trying to say. There was a time I was flying to the West Coast. We stopped at a town in New Mexico. Four Army officers were to be taken on, and that meant four passengers would have to get off. I was one of the four. That plane never reached its destination. Now, don't you see why I must go?"

The colonel got to his feet. He turned sharply on Ellis. "This is a lot of nonsense," he rasped. "Such things don't happen, but—" He glanced at his watch, made up his mind. "Follow me, Ellis. We can catch them if we hurry."

He led the way to the river's edge. "Lieutenant Culver," he called softly.

"Yes, sir."

"Send one of the men out," the colonel ordered. "Private Ellis will take his place." He gripped Ellis's shoulder. "On your way," he said. Then to the man who had come out of the boat: "Return to your quarters," he said. "Ellis will explain why he took your place—if he gets back."

The colonel returned to his dugout and sat watching the salute hand on his watch creep onward. Twenty minutes later the lieutenant and his four men came in. He laid a heavy envelope on the colonel's desk.

"The dispatch, sir," he said briefly. The colonel opened and read.

"Good. Your Government—"

A terrible explosion rattled a thin trickle of dirt from the roof. The men stood as they were, listening but bearing no sound other than their own hard breathing.

An orderly slid in under the canvas flap, disoriented, saluted. "A bomb exploded on a single bomb. Sir. It was a direct hit on dugout C. Only one man escaped."

The colonel looked at the order. "The man who escaped?"

"Private Ellis, sir. He was the only one who survived."

NATIONAL HOUSING ACT PROVIDES SOLUTION FOR HOME-BUILDERS

Following the request of some of our employees for information, we are printing the following from a booklet supplied by Central Ontario Mortgage Branch, The Canada Life Assurance Company, Toronto, whose manager in Toronto is J. P. Grayville, and whose local representative is K. M. Langdon.

How to Finance a Home Under the National Housing Act

This tells you simply and briefly how to finance a home under the National Housing Act. Financing your home, however, is only one of the things you will wish to consider. The design, plan and probable costs are equally important, and the long experience of the lending agency in these matters may be of real help to you.

How Much You Can Borrow

The following table shows the extent of loans available through the lending agency in co-operation with the Dominion Government under the National Housing Act.

95% of first \$2000 of lending value	85% of next \$2000 of lending value	70% of lending value over \$4000.
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Lending value means the estimated cost of construction (including actual cost of land) or, the appraised value of the property, whichever is less. The lending value is set by the National Housing Administration, after an examination of the plans and estimates of costs, and may be less than the actual cost of the property.

Lending Value	Maximum Loan
\$3,000	\$2,750
4,000	3,600
5,000	4,300
6,000	5,000
7,000	5,700
8,000	6,400

The National Housing Administration limits building loans according to the number of bedrooms the house is to contain as follows: With two bedrooms \$6,000, with three bedrooms \$7,000, four or more bedrooms \$8,000.

Interest and Payments

The interest rate is 4 1/2% per annum. Loans are payable only on level monthly basis, including principal and interest. In addition, a percentage of the annual taxes is required monthly, sufficient to pay the full tax on the date when the first instalment is due and payable.

Monthly payments required for each \$1,000 of loan (exclusive of taxes):

Straight 15 year plan	\$7.63
5 - 15 year plan	—
1st 5 years	7.63
Next 10 years	5.63
Straight 20 year plan	6.30

It will be noted that for an extra \$1.25 a month per \$1,000, a loan can be repaid in 15 years instead of 20 years, and with a considerable saving in interest.

Who Can Get Loans

National Housing Act Loans are available to persons who are building for their own occupation or to a builder who intends to sell to a person who will own and occupy the building. In the case of the latter, 25% of the loan is withheld until the property is sold to a purchaser satisfactory to the lending agency and the National Housing Administration.

How to Proceed

- Obtain a Questionnaire in duplicate from the lending agency. Complete and return both copies.
- If you own a lot, inform the representative of its location when you send in the completed questionnaire.

If you do not own a lot, it is advisable not to purchase one until the location has been approved, after which it can be purchased or an option taken until your loan is dealt with. It is not necessary to have your lot paid for in full before making application for a loan.

- Consult the nearest local loaning representative for particulars about the necessary plans and specifications.
- If lot, plans and specifications are approved, a formal application can be filled out on a form provided for this purpose.

When the foregoing details have been completed, your loan application will be sent to the Housing Administration at Ottawa, and you will be informed whether your loan has been approved, and if accepted, the amount and terms.

The construction should not be started before the loan is approved. Advances are usually made in three instalments as construction proceeds. Expenses vary according to the amount of the loan and may be ascertained from the Company. These are deducted from the last advance.

The export of commodities from Canada during the first ten months of 1944 was 20 per cent over the same period the previous year.

Home, Sweet Home

Thinking about the great need for more homes in Georgetown, and the information given for financing the building of more homes under the National Housing Act, we are printing this picture of one of our own workers, Joe Hall, on active service,



It is our thought that as much as possible should be done by everyone, to see that there are suitable homes available for our fighting men when they return to Georgetown, and that every kind of information is available to help this most necessary work.

—Courtesy "The Stamp" Smith & Stone Plant Newspaper

SMITH & STONE EMPLOYEES REMEMBER SERVICEMEN

Among the activities at the Smith & Stone plant is one which is popular with everyone—the sending of overseas parcels to fellow-employees overseas. A recent article in "The Stamp," plant newspaper, describes how the 30 parcels sent in the Easter shipment were made up.

There are several steps in the preparation of each lot of parcels shipped. First, the Committee meet and ascertain the amount of funds accumulated by the deduction from all employees each pay, and the management donations made quarterly. Then the purchasing is allotted. The girls secure the groceries, Harvey King makes arrangements to procure the items such as razor blades, pens, gum, cigarettes, chocolate bars, etc. and Gordon Spence looks after the purchasing of socks. This arrangement works very well, and by following it the usual time of assembling the parcels is two weeks.

The Committee members feel that they have been lucky so far in always being able to secure the contents for their parcels in spite of current shortages, and have managed to keep up the shipment of contents for parcels during the last three years.

The list of contents prepared in the

last Easter parcel adds up to the value of \$3.45.

- Fruit Cake
- Pkg. Razor Blades
- Pkg. Peanut
- Pr. Socks
- Chocolate Bars
- Pkg. Gum
- Pkg. Cigarettes
- 3 Tins Sardines
- Pkg. Soda Biscuits
- Pkg. Oxo Cubes
- Tin Vegetable Soup
- Tin Tomato Juice
- Pkg. Cheese
- Tin Pork and Beans
- Box Chocolates

Parcels were sent to:

- Pte. J. Bailey
- Pte. D. Bryden
- Pte. J. G. Collier
- Sgt. W. J. Collier
- Dvr. O. R. Copland
- Pte. L. Cross
- Pte. J. M. Cummins
- Major W. Drinkwater
- Pte. R. Edwards
- Pvt. James W. Emmerson
- Dvr. R. Forster
- Sgt. George Gilmer
- Pte. F. J. Golden
- Pte. T. G. Golden
- ACI A. Griev
- Tpr. Joseph Hall
- Pte. Bruce Harley
- Tpr. R. Harley
- Cpl. H. Harlow
- Pte. R. Harlow
- Pte. E. A. Hill
- Pte. K. W. King
- L/Opl. R. Martin
- Pte. B. McCartney
- L/Opl. John McDonald
- Pte. Robt. McMenamy
- Pte. D. McPhail
- L/Opl. H. Ritchie
- Sgt. J. Sargent
- L/Opl. W. Schultz
- L/Opl. A. Stinson
- Pte. K. Spence
- Pte. J. A. Stapleton
- L/Sgt. Russell Vary
- Pte. D. Wood
- Sgt. J. W. Young
- Pte. C. E. Kennedy
- Sgt. F. Fowke

STEPS TO FOLLOW IN ORDER TO OBTAIN A NATIONAL HOUSING LOAN

- select a lot which will meet with the approval of the lending agency.
- Have a set of plans prepared to scale, or select a National Housing Act plan.
- Fill in the memorandum specification booklet supplied by the National Housing Administration.
- Get a contractor to give you a price for building the house.
- Have in cash or land, or both, an amount equal to your share of the cost of land and building.
- Make arrangements to have the house built and supervised in your own interest.
- Be prepared to show that the cost of the house you propose to erect is in proper proportion to your income.
- Fill in the application form and submit it to one of the lending institutions.

NEW ADVERTISEMENTS

WANTED TO BUY

Cottage 4 or 5 rooms, not immediately, within one mile of railway or bus. Full particulars. Apply: July 18p BOX 'B' HERALD.

FOR SALE

Folding go-cart in good condition. Apply: MRS. HERBERT HANCOCK Glen Williams July 18p

WANTED TO BUY

A used rug, in good condition, size 6 1/2 ft. x 9 ft. preferred. Apply: July 18p PHONE 269

WANTED

House to rent, commencing as soon as possible; modern conveniences. State whether garage included. Write E. J. KEENAN, 917 Main St. E., Hamilton or apply Herald Office July 11p

RADIO WANTED

In good condition, electric model, either cabinet or table. Apply: July 18p BOX 'A' HERALD.

PERSONAL

Pain's Enemy - effective Wintrol Rubbing Oil for Arthritic Pains, Sprains and Aching Muscles, \$1 and \$1.85 sizes. At

HELP WANTED

Woman wanted for light domestic work, one day weekly. Apply: July 18 PHONE 379w

FOR SALE

Boys C.O.M. bicycle, in good condition, reasonably priced. Apply: July 18p HERALD OFFICE

WANTED

Dead Horses and Cattle for free pick-up. Phone collect. Phone AD3636, Toronto. Dec 45 GORDON YOUNG LTD.

WANTED

Wanted to buy - child's used kiddie car, with pedals. Apply: Herald Office.

RAWLEIGH PRODUCTS FOR SALE

Dick Rickall, Queen St., is your Rawleigh representative in Georgetown. Get in touch with him for your medicines, food products, toiletries and insecticides. He will call soon at your home. July 4th if

AN OPPORTUNITY

One of the Nation's largest companies, catering principally to farmers' needs, is ready to place a valuable contract which should mean complete independence for a man fortunate enough to have the following qualifications - character record that will withstand investigation and proven ability to efficiently manage both himself and his own business. Financial status not extremely important but a travel outfit is necessary. Write The J. R. Watkins Company, Dept. O-G-5, - 2177 Mason St., Montreal.

WANTED

Live and dressed poultry. Highest market prices. Apply: A. BARNETT and SON, Phone: Brampton 243 r 14 (Reverse charge)

ELECTRICAL WORK

Electrical repairs made to appliances and wiring. Apply: F. C. WEITMAYER, Young St., Georgetown

Male Help Wanted

Mule Spinner and Carder for small modern woollen mill. War workers ineligible. Apply to your nearest R. & S. S. Office, referring to C.R. No. 2971. July 11p

FOR SALE

Wood's Electric Food Grinders, Milking Machines, Milk Coolers, Electric Fences, also Cuckshutt farm machinery. District representative for Willoughby Farm Agency. T. E. HEWSON, Georgetown, Phone 333, P.O. Box 267.

AUCTION SALE

Elgin Mann will hold a clearing sale of his Threshing and Chopping Equipment at Marsville, on Saturday, July 21st, at 2 o'clock. Write separator with shudder, fully equipped 2 oil pull tractor, snow plow, chopper and roller with elevators; saws, tools, beating, etc. ROY HINDLEY, Phone 15 r 6 Erin, Auctioneer.

Help Wanted

2 LABOURERS
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for part-time work
— APPLY —
Federal Sales & Eng'ing
Phone 402 Georgetown

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Phone or call for an appointment: Georgetown 395 r 23
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Huttonville Park Community Sing-Song

RE-OPENS AGAIN SUNDAY NIGHT, JULY 15th at 8.30 p.m.
SOUND PICTURES — AMATEUR TALENT and QUIZ CONTEST
— featuring —

Irene May, Pianist
C. A. Chinn, Projectionist and Sound Man
Gord. Vivian, Master-of-Ceremonies
James McCracken, Announcer
THE ENTIRE PROCEEDS TO BE DONATED TO THE HOSPITAL OR SICK CHILDREN, TORONTO

Notice - Closing

The coal-office of W. H. Kentner & Son will be closed from AUGUST 4 to AUGUST 13.
W. H. Kentner & Son
Phone 12 Georgetown

Frank Bogart Returns Again

WITH HIS PIANO and HIS ORCHESTRA
FRIDAY EVENING, JULY 20th
HUTTONVILLE PARK
— featuring —
BETTE DAVIS and THE SWING QUARTETTE
Admission: \$1.00 per person
Dancing 9 to 1 a.m.

The Adventures of Peerless Pete... by THE BRITISH AMERICAN OIL COMPANY LIMITED

No. 2 - He gets a hair-cut

In this series our artist gives his version of how the finest crude oil—symbolized by Pete—is selected and refined to make B-A Peerless. Ask for Peerless Motor Oil tomorrow. It's Always the heavy duty running longer.

PETE ARRIVES AT CLARKSON

Crude oil is specially selected to give you better service, and is first "topped"...

PETE VISITS THE BARBER

... by the process which removes impurities, dirt and also gas oils.

PETE IS RARING TO GO

From the "topped Crude" now refined (distilled) into lubricating oil: Peerless!