

Hurricane Hazel Insurance Total Three Hundred Million Dollars

Insurance companies lightened the financial blow of three disastrous North American hurricanes last summer by paying claims totalling close to \$300,000,000 on both sides of the International boundary, W. F. Spry told the Toronto Insurance Agents Association at a recent meeting in Toronto.

Mr. Spry, vice president of the All-Canada Insurance Federation, said "in total, the three hurricanes made up the greatest catastrophe in North American history, far surpassing such disasters as the Chicago fire and the San Francisco earthquake, as far as dollar loss is concerned."

"The first two hurricanes, Carol and Edna, cost insurance companies some \$140,000,000 in claims, with virtually all the loss concentrated in the United States. Hurricane Hazel, last and worst of the trio, did as much damage as the other two combined and extended into Canada to cause insurance losses exceeding \$3,000,000 in the Toronto area alone. In most cases, the same fire and casualty insurance companies were involved on each side of the border.

"In the United States, most of the damage was caused directly by high winds, so losses were paid under the supplemental contracts which go with many fire insurance policies," he said. "By the time the hurricane had reached Canada, the winds had moderated to a considerable extent, and wind damage as such was not extensive. The real trouble came from flooding caused by the heavy rainfall which preceded the hurricane.

"Faced with this situation, insurance companies in Canada went beyond the letter of their contracts and paid off on claims which, in many cases — as in the case of overflows from sump pumps — were not technically covered.

"In cases such as this, the insurance companies do the best they can to find ways and means of paying claims, but must also bear in mind that insurance rates are set by the volume of claims, and overpayment of claims in general leads to higher rates — which would be unfair to those insureds who suffered no losses.

"Some people do not appreciate the fact that insurance is written to cover certain specific perils and that it can always be broadened to cover other things if policyholders want to pay the extra price. Flood damage has never been a major peril in Canada, and so most do not want to pay for insurance protection."

Reports from the United States indicated that rates in many areas there would have to go up because of the heavy losses incurred. Mr. Spry said, "but added that in all probability Hazel claims would not mean any upward rate revisions in Canada because the claims total was small in relation to the volume of claims in this country.

"After all," he observed, "the fire, automobile and casualty companies in Canada pay out an average of \$578,000 per day every day in the year."

Letters from India Pose Problem for Paper Readers

Unusual charity appeals are coming out of India, according to the Family Herald and Weekly Star. Their appeals take the form of begging letters addressed personally to people whose names, with addresses, have appeared in some Canadian publication. The Family Herald, with over 400,000 subscribers, reaches India more frequently than many publications, and has had an especially good opportunity to observe these letters.

Individuals in India, seeking charity, apparently obtain copies of the Family Herald either by direct subscription or by having it sent to them by friends, and use it to compile a list of names and addresses of Canadians to whom they send appeals. The Family Herald is a rich source of names because of its unusually wide coverage of news events, its popular "Voice of the Farm" readers' forum, and the many consultation services and other services it has always provided for its readers.

The begging letters are often reported and sent to the Editor's attention by Family Herald readers, and invariably describe the writer of the letter as being in dire straits of poverty. Usually the writer describes himself or herself as being a deeply religious Christian doing mission work, or attempting to raise a large family. Sometimes the letter contains a piece of cheap fancywork of inferior workmanship, which they beg the addressee to buy or to sell for them. Often these letters are mailed directly to the editor, with the request that the fancywork be sold to some member of his staff.

There seems to be considerable doubt as to the sincerity of these appeals, the Family Herald states, because they are almost always printed on a press of some sort, take the same general form, and always originate from the same district in India — East Godavari. The town is usually Amalapuram.

The number of these letters being received has caused the Family Herald some concern. Family Herald subscribers are inclined to be generous to people who are in need, and often write for advice on how to deal with begging letters from India. Although not wishing to interfere with any genuine appeal for charity, the Family Herald and Weekly Star has felt justified in advising readers to ignore the appeals.

4-H Membership Grows Now Numbers 70,000

Better citizens for Canada is the prime objective of 4-H club work and with 9,000 community minded citizens giving voluntary assistance and increased parent interest during the past year, the annual report presented at the twenty-fourth annual convention of the Canadian Council on 4-H Clubs in Toronto indicates considerable progress towards this goal.

Since the Council was formed in 1931, membership in 4-H Clubs in Canada's ten provinces has more than trebled until it now stands close to 70,000. Rural boys and girls up to the age of 21 who are able to undertake a definite project of their own either on the farm or in the farm home can become a member and while the 4-H motto, "Learn to do by Doing" has not changed, more emphasis is being placed on training for citizenship. By purchasing by buying certified seed and raising an acre of grain or garden produce, by accepting responsibility at home and by club member-parent partnerships these young people are acquiring technical skills and knowledge that will equip them to be of greater service to agriculture. But more than that, because of the greater emphasis on other things and the variety of trained leaders, most of them voluntary, these rural youth are developing the special talents and abilities that will make them leaders in all walks of life in Canada. Although the council is only entering its twenty-fifth year, former 4-H Club members can already be found as successful business and professional men and women and leaders in their communities.

The annual report also indicates the Canadian Council on 4-H Clubs is in a healthy financial situation. Revenue comes from the Canada and the ten provincial departments of agriculture (approximately one half of its annual income from governments), from 32 business companies and 12 national farm organizations. A large portion of the Council's budget (approximately one-quarter) goes to finance National 4-H Club Week held in Toronto at the time of the Royal Agricultural Winter Fair. In 1954 there were 116 young people competing in national judging contests and the many other varied activities that pack the week. It is impossible to measure the value of this experience but as Shirley Brown of Newfoundland, who won the essay contest following the trip, puts it: "By meeting and exchanging ideas with fellow 4-H Club members all across Canada, I have gained a much broader view of the country in which I live."

High costs have pushed most imported wool cloths into the so-called "special" bracket whereby they enter Canada under greatly reduced duty benefits to the detriment of the Canadian textile industry.

FARM NEWS

Dr. Patterson Speaks To Group in Halton

"Better Farm Business Management" offers much to the individual farm operator who is desirous of improving his farm income, stated Dr. H. L. Patterson, head of the Farm Economics Branch of the Ontario Department of Agriculture, when addressing the fifth and final meeting of the series on Farm Business Management sponsored by the Halton Soil and Crop Improvement Association.

Previously meetings had been held at Milton, Stewarttown, Brookville and Nelson, where Agricultural Representative J. E. Whitelock had demonstrated how to detect the weak and strong features of a farm enterprise with the aid of the "Farm Business Analysis" (Short Form). Following a visit to the farm, the business of which had been used for demonstration purposes at the preliminary meetings, Dr. Patterson on March 7th led a discussion on adjusting the farm business in order to improve the farm income.

Certainly those who attended these meetings found the subject a most interesting one and judging by the comments heard to date, a goodly percentage of those who attended are considering ways and means of adjusting their own respective farm businesses in order to meet the "Cost Price Squeeze."

KING STREET COUPLE 49 YEARS MARRIED

Last week Mr and Mrs W H Taylor who live at 35 King Street E., celebrated the 49th anniversary of their marriage. Members of their family and a few close friends joined with them and extended congratulations.



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LEGION NOTES

L. M. C.

The rooms are albeit a little on the quiet side these days, with most of the "bods" following the hockey avidly these days. Certainly it seemed like shades of yesteryear (about 1948-49-50) we'd say, to see that game last Thursday night at the arena and see the fairly good crowd in attendance. As we mentioned some time ago, we couldn't figure out where Chub had got to these days, but now we know. Just take a gander down the right corner of the arena and if you can't see him, you'll surely be able to hear him. He ought to syndicate that stuff he pulls on the poor defenceless goalies, he probably could sell it to the "Society for the Baiting of Goalkeepers." We thought his best effort of the evening, was when he leaped over to the goalie and yelled: "Hey, bud, where'd Bucko get you, Ottawa?" ... and this just after the sixth goal had gone by. Ah well, boys will be boys.

Air conditioning seems to be the main problem of the executive these days. As our readers are well aware, some months ago the branch empowered the executive to go ahead and get tenders for air conditioning and have it installed. This was held up due to hydro conversion, but seems to be progressing quite well now. It is something that is badly needed, and will certainly add to the value of the rooms as well as make immeasurably more comfortable in the upstairs for bingo fans, dancers, banquetters, etc. We hope that the job will get under way for the warm weather that is coming soon... we hope, we hope!

Had an offer the other day from some of the sports minded Actonites (you know, residents of the small village west of here)... it seems they want to have an inter branch golf tournament as soon as the weather is good enough. Swell, boys, Georgetown's always glad to take you on and give you a lesson in almost anything! Gord Beatty, Acton's president, also was asking about the possibilities of having a cribbage or dart "visit on the way one of these fine nights... what about it Dutch and Gord, that's in your department.

Kid hockey was the theme at the Georgetown Arena last Saturday again, with Georgetown playing host to a number of other teams. The tournament lasted all day, and the lads wore fed at noon day in the Legion Hall.

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