PAGE FOUR THE DAILY NEWS Prince Rupert, B.C. Modern Etiquette Friday, March 23, 1945 By ROBERTA LEE such as Mike Hudema, Eddie VETERAN OF AIR WAR Smith, Ralph Morin, Clarence (Continued from Page 1) Q. Is it only the privilege of Finley, Bill Brown - none of the bride-to-be and her mother and as far around as the Red whom will be returning. to prepare and furnish the list Sea. This took up about a year-The local boy went through of people to whom the wedding and-a-half of his time and was the usual basic training at invitations are to be sent? followed by a period of about prairie schools of instruction. equal duration in British coastal It was in India that he received be shared by the bride and her command. his commission and promotion mother, the bridegroom and his In India Victor spent five to pilot' officer rank, flying mother. months in hospital suffering officer coming about six months from malaria which ran his Q. Isn't it preferable for weight down to 135 pounds. Back man to remove his glove to Asked if he had met any of to normal 175 pounds or so now. shake hands? the Prince Rupert boys in his he shows no signs of ill-health Q. Yes, provided he can do so world travels, Flying Officer much to the contrary in fact. quickly and without delay or Dell said he had not encountered "India shows little signs notice. Otherwise he need not single one in the Far East war," said Flying Officer Dell. do so, nor need he apologize. but had met among others in "Food is plentiful but, as every-Q. Is it proper for a widow's England Flying Officer Doug one knows, there is to be seen card to read, "Mrs. Helen extreme wealth and splendor on Boucher, formerly of the Bank Smith?" the one hand and dire poverty of Montreal here, Flight Lieut. A. No, it should remain, "Mrs. and starvation on the other. It Allan Davies, \* Major Wizner Charles Smith." is something that just seems to Bryant and Private Eddie Clark. go with the country. Bombay. There are prospects of a happy Madras and Karachi were among three-way family reunion of the full evening dress? Dells while Victor is in the city. the great cities he saw. A. Full evening dress should "It is in Britain where the It so happens that his two be worn at any formal evening people have really felt the war," brothers - Private Wallace Dell Victor said. "You have to have of the Army and Ordinary Seabeen there to realize it-par- man Gordon Dell of the Navy-are both expected home on leave About 500 years ago, slaves in had already reopened a narrow ands of feet of open ditches on tances. The East Coast of ticularly the rationing."

P.

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Q. What is a good rule for a man to follow as to when to wear

FERTILE MEADOWS GRAHAM ISLAND;

time and it is very probably the largest to date and all was hand labor aided with a few boxes of powder and a natural flow of water.

Some ditching by placer miners on the "Bull Swamp," which is a peat swamp area on the south

and the soil was not dug for .

considerable volume. Jake Walsh ment has not been on the scale

prospector and wise in its use, and on the north coast of the

Swamp created by the blocking the glacial clay dyke between only for the purpose of utilizof the North Fork and the flood- the swamp and Hecate Strait ing the grass that grows upon ing of a forest plain as many along the water course and them so far as I can learn.

huge stumps are there to evi- eventually diverted all the flow Unquestionably there is a lot dence. About 1910, Jimmy White of the north fork of the Oeanda of good feed on these natural settled on this swamp, sections into the new outlet. By 1918, meadows as they were the habiof which others filed pre-em- he had succeeded in effectively tat of the "wild cattle." All, tions on. However, Jimmy was containing the whole flow of under present conditions are the only person who did much that river within its banks. Be- badly "isolated" by lack of adeupon the land. In 1911-12 he sides he had dug many thous- quate roads rather than dis-



a rajah's palace in India threw water course that spilled out his own 160 acres, most of which Graham Island from the Tlell Victor was one of the first in the very near future. local boys to enlist in the Royal "And it will be fine to see water on a curtain of reeds hung over the ridge to the east of the was previously actually within north has a generally productive 'Canadian Air Force and "one them, too. In fact, I have seen across an opening in the wall swamp which was flooded about the flooded area. This was by soil loam to muck to peat genof the luckiest," he admitted as them only for about a day in and achieved a primitive type of nine months of the year and had far the biggest reclamation erally on the clay base. The this small water course running effort undertaken up to that clay is fine with, in some cases, he recalled some of the originals three years," Victor mentioned. air conditioning.



admixture of sand. It is generally permeable. There is not a quartersection between the Tlell and Rose Spit that would not immediately support a couple of cows as a strip all along the coast is more or less satisfactorily drained and the timber stand is parklike. Transportation is practically confined to the water or the beach and about 18 miles of the coast is inaccessible from either because of the unscalable cliffs. However, at the top of the cliffs, the land lies flat to slightly "rolling." A "pioneer" road along the top of the cliffs would be relatively easy to build though a motor road would. doubtless, have to be gravelled. A wagon road would mean the difference between reasonable access and non-access. Transportation Most of the placer miners and the early settlers went in from the south island ports and seemed to prefer that route though the placering is all done beyond the north end of the cliffs. It is only possible to use

paired, 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 seatures 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.

veteran for paying premiums on a monthly

## IS THERE ANY CASH SURRENDER VALUE?

basis.

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  $3\frac{1}{2}$  per cent. interest, may be paid to the beneficiary in equal instalments over a period of five, ten, fifteen or twenty years, as selected. It the beneficiary dies, the payments are continued to his or her estate. (2) The money may be paid in equal instal-

ments 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

10 years

insured, plus the pension. (2) If the policy is not paid up, then the capitalized value of the pension will be

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?

Payable

age 65

\$1.20

In addition to being free of occupational restrictions, the insurance also is free of restriction as to travel and residence.

Payable

age 85

1.30

1.51

1.78

2.59

4.03

\$1.14

River to the Bull Swamp-when the tide is away from the cliffs, leaving either end as soon as the beach clears on the falling tide and hastening through before it gets too high again. From Cape Ball River to the Bull Swamp is about 16 miles. Only two breaks occur in the cliff through this distance-Eagle Creek, about eight miles north of Cape Ball Creek, and the "Lumber Pile," about 11 miles north.

#### It used to cost the early settlers at the average rate of dollar a mile to get a gas boat to run supplies up to thembe it five hundred pounds or a

Hecate Strait does not favor the use of a rowboat as a rule although it is sometimes possible to so transport supplies-if you have the rowboat. You can't just leave a rowboat on the beach anywhere, either, not if you value it. Also, regardless of what kind of a boat you have or how well powered, you take a big chance off that east coast in the winter because of the sudden violence of storms.

A trading schooner might profitably service the coast in summer and one of the officers of the old Lilloet once asserted that he would like to have such a boat along the coast of British Columbia. At that time some

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# 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

concernng this insurance.

\$1.74 \$2.12 \$2.89 1.39 1.93 2.34 3.18 1.64 2.15 2.60 3.53 1.98 2.42 2.91 3.93 3.16 3.16 3.73 4.98 6.45 4.40 5.01 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.

EXAMPLES OF MONTHLY PREMIUMS PER \$1,000 INSURANCE

20 years

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

Payable for

15 years

Issued under the authority of Honourable Ian A. Mackenzie, Minister of Veterans Affairs.

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AGE

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V. C. WINNER DIES WROUGHTON, Eng., (P)- William Gosling, 52-year old farmer who won the Victoria Cross in the First Great War while serving with the 51st Highland Brigade, has died in this Wiltshire town. He went to Canada as a young man but returned to England when war broke out in 1914.

