Call for funds for frail-aged

Appeal well on way, but $42,000 needed

The R.S.L. Foil Aged Centre appeal, officially opened by the Premier, Mr Tonkin, on October 1 is now $78,000 in credit. Donations and pledges announced at the launching totalled over $65,000 so the appeal was then already well over half way to the target of $120,000.

At that stage there were three five-figure donations (or pledges) — $10,000 from the War Widows’ Guild, $12,000 from the Public Trustee Company and $12,500 from the Guildford sub-branch and community — and seven four-figure donations.

R.S.L. sub-branches in the four-figure bracket were Nedlands ($200), Gosnayne ($1,000) and Perth ($1,000) ($500).

Also allocated to the appeal was $7,000 of the League’s share of this year’s Miss Crownings Glory quest proceeds.

The home superintendent, Major A. G. Owens, said it had been one of his proudest moments when, following the original announcement of the appeal, one of the residents had offered him $100 “as a start.”

A few days later another gentlemen gave the money because it had saved the house to buy a Rolls-Royce.

Another with $150 to spare said: “If you want my initial they are XYZ.”

Rally-call on a vital matter

From Membership committee chairman Jack Wayland comes the following rolling-call on the issue of membership which he nominates as one of vital importance to the League’s future.

MEMBERSHIP — what does it mean? Frankly, it can be summed up in a quotation: “To be or not to be…”

A strong and virile membership provides an organisation with a voice in its own and its country’s destiny. With weak membership it is nothing, with neither voice nor weight.

This is an issue the League cannot avoid facing; we either hold on for the sake of our members or we set out positively to fill the gap left by the ravages of time.

Each of us could say: “Am I financial; what more is expected of me?” But the responsibility stands for us in the facts. Every existing member — from the officers down — was brought into the ranks from time to time by the numbers in the membership, and the numbers have increased.

There is still a lot of fighting to be done on behalf of ex-service men and the fights cannot be waged without forces.

If the League is to retain its voice and contact and be valued at Government level, it is to maintain the present level of welfare and keep up its good work at the Veterans’ Home then it must have the numbers.

It is good to be associated with these things, but the membership must not be allowed to deteriorate.

We can do this if every member gets going: encourage your friends to join in; get them along.

N.S. training is praised, says State President

The National Service training system had been extolled by former Chief of the General Staff General Sir Thomas Devlin, State President Pearson said at the September meeting.

He was reporting from the August meeting of the National Executive in Canberra.

Mr Pearson said the general had spoken in favour of maintaining a three-fold military force — a standing army, a citizen army and trained reserve.

He said the general believed this sort of army — ready to undertake any operational task that could be envisaged — was not a practical possibility without National Service training.

Mr Pearson said the Deputy Leader of the Federal Opposition had voiced the National Executive’s view that it was the party’s intention, if successful in the Federal election, to suspend the National Service Act.

The Prime Minister’s intention to suspend the National Training system as soon as practical was announced by Defence Minister Fairbairn.

Following consideration of a Defence committee report the State Executive at the October meeting resolved: “That the State President write to the National Secretary expressing concern at the avowed intention of both major political parties to either suspend or defer the provisions of the National Service Act.”

“We request that the National Government consider the situation of both parties to League policy on National Service and to the excellent work of the former Chief of the General Staff who, on delivering his address in Canberra on August 15, 1972, concluded his address on National Service with the words: ‘Those who would dismantle the system of national service have a heavy responsibility.”

The executive also resolved:

“Any of the alarming internal disturbances throughout Australia such as botching, extortion and thefts from national armouries, that the Commonwealth Government establish a co-ordinating policy between the security services, State police and Government departments such as Immigration for taking firm action against extremist groups and individuals who threaten the security of the nation.”

RESIDENTS of the Mt Lawley Veterans’ Home at the opening by the Premier Mr Tonkin of an appeal for extensions to the home.
National President slates conditions in our forces

Morale in Australia's armed forces is being seriously affected by the Government's continued failure to make satisfactory provisions for pay and allowances and other conditions of service, the National President, Sir Arthur Lee, said recently.

He was commenting on an announcement by the Defence Minister Fairbairn on the setting up of an independent pay-fixing authority to be headed by a judge, and other changes in the system for determining the conditions of service.

Sir Arthur said the measures announced by Mr Fairbairn fell far short of what was required to give justice to men and women in the defence forces.

He said last as long ago as October 1970 an inquiry under Mr Justice Kerr had been set up to bring about much-needed reforms in conditions of service.

Mr Justice Kerr had subsequently endorsed the defence services as a specialised industry involving hardship, turbulence and a degree of responsibility not encountered in civilian employment.

He had recommended that a "work evaluation study" should be carried out to determine a range of salaries that reflected this "special industry" status and that a high-level committee should be established to review and maintain the levels of pay and allowances once these were established.

He had recommended that this should be a statutory authority with "determinative" powers.

As an interim measure, pending completion of the work evaluation study and the setting up of such a committee, Mr Justice Kerr had made interim increases in the services.

No action had been taken subsequently by the Government to initiate the work study or to establish the independent pay-fixing authority; in addition to this the interim award had now been overtaken by rising living costs and no action had been taken to provide further increases.

Sir Arthur criticised the lack of continuity in the review of service conditions.

He said Mr Justice Kerr had been appointed to the N.S.W. Supreme Court and replaced by Mr Justice Woodward, who had now been moved temporarily to the Trade Practices Tribunal. This all meant continuous interruption to the inquiry into service conditions and had added to the feeling of frustration that had been greatly improved.

Since then the case of the defence forces had been discovered and better sealing would be required for the obelisk. This would be carried out as soon as possible.

Mr Pearson outlines milestones

The following milestones in the home's history were recalled by the State President, Mr Pat Ferris, in his address to the executive committee.

The foundation stone of the home was laid by the former Governor Sir Charles Gar’diner in July 1922.

The home was opened on May 19 at the invitation of Sir Douglas Ken饮用水.

The original Collett, Anderson, Clifton and Vasey. Residential wings were added to the year later by the opening of the Linnie wing (July 1923).

In July 1965 the first ten Darby and Cottingham were opened along with the Townsend Recreation Centre by Sir Douglas.

In 1966 the foundation stone of the chapel was made by Sir Douglas. Mr Premier, Sir David Brand, who officially opened the home on the same day, said that the foundation stone was the most significant event of the day.

In November 1971 the home's Medical Housing Centre was opened by the Hon. G. M. Williams, and the lights for the new building were turned on for the first time by the then Attorney-General,Mr Amerson.

In July 1971 Premk timing Tonkin opened an additional ten Darby and Joan flats. There could be no sitting without a fair- aged care.

The Naval Association of Australia (New South Wales Branch), a new branch that had just been formed, had decided to establish a centre in the home's grounds.

There was a problem in the centre that was required to be resolved by the residents as a whole.

The project had been completed in the satisfaction of the community who had been cleared to determine the Government to protect their interests.

Mr Pearson said that after the launching of a special appeal, the project was given $2 from her first year's salary.

Mr M. Hall said he had received a similar appeal, in his case a war widow with $10 to spare.

The appeal was for frail aged people in the event of a fire and there were no immediate plans for it.

A tribute must be paid to the staff and the residents for all the care and comfort they have made the home such a wonderful place.

A number of common rooms and offices have been made available for the staff.

The Anzac Club and the golf course have been made available for all the young men who have made the home such a wonderful place.

A number of common rooms and offices have been made available for the staff.

The Anzac Club and the golf course have been made available for all the young men who have made the home such a wonderful place.
EX-SERVICE BUDGET BENEFITS

Repatriation spending is well over $400m

Improved repatriation benefits in this year's Federal Budget are expected to cost $40m, a year and to bring annual repatriation expenditure to well over $400m.

Major increased benefits

<table>
<thead>
<tr>
<th>Benefit Description</th>
<th>Number Involved</th>
<th>Present Weekly Maximum</th>
<th>Increase</th>
<th>New Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Rate</td>
<td>190,880</td>
<td>12.00 at 100%</td>
<td>2.00</td>
<td>14.00</td>
</tr>
<tr>
<td>Special (T. &amp; P.I.) Rate</td>
<td>21,180</td>
<td>15.00 at 100%</td>
<td>2.00</td>
<td>17.00</td>
</tr>
<tr>
<td>War Widow's</td>
<td>(with S.C.A.)</td>
<td></td>
<td>3.50</td>
<td>6.00</td>
</tr>
<tr>
<td>Domestic Allowance</td>
<td>4,910</td>
<td>8.00</td>
<td>0.50</td>
<td>8.50</td>
</tr>
<tr>
<td>Intermediate Rate</td>
<td>1,900</td>
<td>31.25</td>
<td>2.75</td>
<td>34.00</td>
</tr>
<tr>
<td>Service Pensions, Maximum Rates</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Standard</td>
<td>23,500</td>
<td>15.25</td>
<td>1.75</td>
<td>17.00</td>
</tr>
<tr>
<td>Married</td>
<td>25,500</td>
<td>15.00</td>
<td>1.25</td>
<td>16.25</td>
</tr>
<tr>
<td>Wife's Pension</td>
<td>16,800</td>
<td>8.00</td>
<td>9.25</td>
<td>17.25</td>
</tr>
<tr>
<td>Supplementary Assistance</td>
<td>4,600</td>
<td>2.00</td>
<td>4.00</td>
<td></td>
</tr>
<tr>
<td>Deceased Members' Children</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lost one parent</td>
<td>3,680</td>
<td>7.00</td>
<td>0.35</td>
<td>7.35</td>
</tr>
<tr>
<td>Lost both parents</td>
<td>50</td>
<td>14.00</td>
<td>0.70</td>
<td>14.70</td>
</tr>
<tr>
<td>Attendee's Allowance</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Higher Rate</td>
<td>18</td>
<td>15.00</td>
<td>1.50</td>
<td>16.50</td>
</tr>
<tr>
<td>Lower Rate</td>
<td>1,100</td>
<td>9.50</td>
<td>1.00</td>
<td>10.50</td>
</tr>
</tbody>
</table>

- Education allowance: $2,18 increase to $2.25 at lower level and from $11.25 a week increase to $13.50 at the higher level.
- Amputees suffering from the loss of a limb or eye to receive increases ranging from $1,80 to $2,117.75.

EX-SERVICE BUDGET BENEFITS

Honour for a league stalwart

Dr Alan King (61), until recently a State Vice-President of the League, was made a knight of the Order of St John of Jerusalem in a ceremony in the Government House ballroom last month.

The Governor, Sir Douglass Kendrew, invested Dr King and presented him with the Knight's Cross.

The award was made for services rendered to the order over a long period.

Dr King was made an officer of the order in 1941, after working for two years as a flying doctor in Wyndham.

On that occasion, his parents had to attend the official ceremony in his place. He was in a German prison-of-war camp.

Dr King, who is an honorary colonel in the Royal Australian Army Medical Corps, is the retiring commissioner of the St John Ambulance Brigade.

Dr King, father of six children, said he was thrilled to receive such an honour from the Order of St John.

In this State only 12 men may be knights of the Order of St John at any one time.

The order dates from the grandparent's and is now mostly concerned with first aid.

New lamps for old?

An offer by a group of developers to the Como sub-branch is perhaps reminiscent of Aladdin's Wonderful Lamp.

In return for almost half the hall-site, which is a large one, the group have undertaken to replace the old weatherboard hall with a new duplex structure to cost $23,000.

This was reported to the October meeting of the State Executive.

The executive was told that one unit of the duplex structure would serve as the R.S.L. hall and the other would be a three-bedroom unit.

The hall unit would be convertible into a residential unit.

The executive agreed to the proposal subject to a check by the League architect and trustees.

Narrogan loses keen worker

Through the sudden death of Mr George Hill on July 8 the Narrogan sub-branch has lost one of its keenest workers.

Mr Hill, who campaigned with the 2/11th Battalion in the Middle East and South Pacific Area served on various sub-branch committees for many years and conducted a visiting service at the district hospital.

He was also an active member of other local bodies including the Trottiging Club, Poultry Breeders Association, the Narrogin Cricket Club and the Narrogin Golf Club.

At his funeral 127 cars followed his remains to the Narrogin Cemetery.

Narrogan loses keen worker

The death of another member - Mr F. E. Crabb – occurred a week earlier.

Mr Crabb (regimental number 291) served on Gallipoli with the original 11th Battalion.

Open a Town & Country Savings Account at your Friendly Society Chemist!

Make immediate deposits and withdrawals at any branch

PERTH, 64 BEAUFRONT STREET
SUBLINGO, 122 ROKEBY ROAD
LEEDERVILLE, 140 OXFORD STREET
CLAREMON, 40 BAY VIEW TERRACE
CANNING BRIDGE, 906 CANNING HWAY
FREMANTLE, 25 ADELAIDE STREET
WILLAGEE, 86 ARCHIBALD STREET

HEAD OFFICE
Town & Country Permanent Building Society
BUILDING SOCIETY HOUSE
297-305 MURRAY STREET,
PERTH, W.A. 6000. TEL: 22 2066

An Authorised Trustee Investment—Group Assets exceed $80,000,000.

THE LISTENING POST, November, 1972 — Page 3
EXECUTIVE TOPICS

Thirty-niners to share war memorial wardenship

For the next 12 months the Thirty-niners’ Association will join forces with Highgate sub-branch in carrying out the duties of sub-wardens of the State War Memorial.

The decision to invite the participation of thirty-niners was made at the September executive meeting following a statement by State Secretary Bruce that they had been prepared for some years to accept the responsibilities.

Mr Bruce said that Highgate had no desire to monopolise the war memorial but were prepared to carry on.

The executive resolved to invite Mr D. H. Dargie (Highgate) to carry on as an Assistant Warden and his sub-branch to co-opt the services of the Thirty-niners’ Association.

The new wardenship team commenced on November 11 when the retiring wardens, Messrs George Simpson, handed over the keys of the memorial to his successor, Mr Frank Statham.

Rally

The group conference held at Northcliffe on September 18 was a great success although the number of sub-branches represented was a little disappointing.

Mr. J. Wagland said this in his report on membership at the October executive meeting.

Many questions had been dealt with, he said. The next conference - at Lake Grace - was scheduled for November 28.

Games season

The Archbishop Riley Memorial Shield games will be conducted next year in the early part of the year rather than during the winter.

This has been agreed to by the State Executive Committee on the recommendation of the sub-committee. Committee Member M. Hall said it was felt that older members particularly were being discouraged from entering the competition by wintry conditions. The change should bring more members out.

He said next year’s competition would commence on Monday February 12 and end late in May. Names would close at the end of November this year.

Highgate sub-branch had won the competition the previous year. Thirty-niners were very happy that their sub-branch had won. The competition would be an important one.

Mr. J. Wagland said in a report on membership.

Stand-in op.

This year’s Operation Stand-in was very successful at Busselton with Mr R. E. Bell reported being present at the September executive meeting.

Mr Bell had reported that the recruitment effort had spent much time arranging stand-in fashions for the day for the naval R.S.L. recruits at anchors.

Highgate sub-branch had donated $30 towards the cost of the boys to a picnic lunch in the hills.

Thirty-two sub-branch had donated $60 towards the cost of the boys to a picnic lunch in the hills.

Mr Bruce said that the competition was very successful.

Thirty-two sub-branch had donated $30 towards the cost of the boys to a picnic lunch in the hills.

Mr Bruce said that the competition was very successful.

League’s representative on the Land Board, Mr Mead.

The league’s representative on the Land Board, Mr Mead.

Auxiliary Notes

A Claremont man recently received the Battle of Dunkirk commemorative medal - only 22 years, four months and 26 days after the operation had been evacuated from the beaches (in June, 1940).

He is Mr A. Gillies, secretary of the Claren­ton sub-branch.

The reason for the long delay is explained by accompanying letter. The medal was struck on 22nd September 1948 under the patronage of the town of Dunkirk, having the purpose of keeping alive the memory of the engagements of 1940 and to affirm their very great significance.

Many members have been notified of their entitlement to the medal by the Department of Defence and the Department of the British Army.

A senior M. E. M. senior member of the Auxiliary run­ning the Claren­ton sub-branch.

A senior M. E. M. senior member of the Auxiliary running the Claren­ton sub-branch.

It was arranged that the competition should be changed to include sons of members in order to bring in new members.

In the 1972 competition the memorial shield was won by the Mr. How­thorn team once again, with the Holter shield for runner-up going to City of Perth. Only five teams competed.

Farmers go

A war-service land settler at Kendenup and another at Eaton have voluntarily left their farms.

This was said by Mr R. E. Bell in his report to Land Matters for the September executive meeting.

Mr Bell had been persuaded to return to his farm, Mr Bell said.

Several cases of difficulties had been reported from the Pemberton district.

In one incident, it was claimed that the farm was sold for less than the cost of the house in it.

All cases were being inquired into by the League’s representative on the Land Board, Mr Mead.

In the 1972 competition the memorial shield was won by the Mr. How­thorn team once again, with the Holter shield for runner-up going to City of Perth. Only five teams competed.

Games season

The Archbishop Riley Memorial Shield games will be conducted next year in the early part of the year rather than during the winter.

This has been agreed to by the State Executive Committee on the recommendation of the sub-committee. Committee Member M. Hall said it was felt that older members particularly were being discouraged from entering the competition by wintry conditions. The change should bring more members out.

He said next year’s competition would commence on Monday February 12 and end late in May. Names would close at the end of November this year.

Highgate sub-branch had won the competition the previous year. Thirty-niners were very happy that their sub-branch had won. The competition would be an important one.

Mr. J. Wagland said in a report on membership at the October executive meeting.

Many questions had been dealt with, he said. The next conference - at Lake Grace - was scheduled for November 28.

Games season

The Archbishop Riley Memorial Shield games will be conducted next year in the early part of the year rather than during the winter.

This has been agreed to by the State Executive Committee on the recommendation of the sub-committee. Committee Member M. Hall said it was felt that older members particularly were being discouraged from entering the competition by wintry conditions. The change should bring more members out.

He said next year’s competition would commence on Monday February 12 and end late in May. Names would close at the end of November this year.

Highgate sub-branch had won the competition the previous year. Thirty-niners were very happy that their sub-branch had won. The competition would be an important one.

Mr. J. Wagland said in a report on membership at the October executive meeting.

Many questions had been dealt with, he said. The next conference - at Lake Grace - was scheduled for November 28.

Games season

The Archbishop Riley Memorial Shield games will be conducted next year in the early part of the year rather than during the winter.

This has been agreed to by the State Executive Committee on the recommendation of the sub-committee. Committee Member M. Hall said it was felt that older members particularly were being discouraged from entering the competition by wintry conditions. The change should bring more members out.

He said next year’s competition would commence on Monday February 12 and end late in May. Names would close at the end of November this year.

Highgate sub-branch had won the competition the previous year. Thirty-niners were very happy that their sub-branch had won. The competition would be an important one.

Mr. J. Wagland said in a report on membership at the October executive meeting.

Many questions had been dealt with, he said. The next conference - at Lake Grace - was scheduled for November 28.
Nearly 300 registered for ex-P.O.W. reunion

Already nearly 300 participants have been regis-
tered for next month's P.O.W. Reunion in Perth (September 26–30). The reunion has been
in the planning for more than two years.

The opening function — "Getting to Know You" —
will be held at the Perth Town Hall on Wednesday,
September 26, 1973, at 7.30 p.m.

One of the highlights, the Reunion Dinner, will
be held in the South African Club buildings on
Saturday, September 29. A separate function for the
ladies will be held in the same building.

New Zealand registrations have been received from
Mr. and Mrs. V. Morgan, Mr. and Mrs. A.
Clark, Mr. and Mrs. R. Gardiner accompanied by
their daughter, Karen, Mr. and Mrs. D. Forbes of Auckland. Mr.
Gordon McVeigh, the party organiser reports
a quite a number of inquiri-
s and we hope the
happy band will continue
to grow.

N.Z. total

The N.Z. total is now 48.
The keen overseas interest is reflected in in-
teresting letters received recently. One came from
Stan Weston of Vancouver,
Canada (ex-PMSVF Light Battery, Melbourne). At one period he was hospitalised in Stanley
Barracks area and he was asked if he would look
after arrangements for planting some memorial
flowering trees for Australians lost in the
Changi area.

He revisited the area in February and found the trees now treme-
dous and shading the
full road.

The reunion organiser

look forward to welcom-
ing Stan in Perth.

L. F. Mackenzie
(Lieut. F. Mackenzie (80th Indian Division)
of Surrey, U.K., wrote to
tell how he was most interest-
ed and requested details.

He knew Col. "Weary" Jeney very well and
said in his camp he was
known as the Phrenolo-
gist.

Frank would be most
welcome in Perth.

Mr. E. Beaudoin, presi-
dent of G.O.T. Athabaskan
Association of Quebec,
Canada (from whom we have had earlier corres-
dondence) wrote to say
he had attended an inter-
national naval reunion at
Dublin in June and
enclosed some interesting
impressions and re-
ports.

In 1974 he will be tak-
ing part in a commemor-
ative pilgrimage on
H.M.S. Athabaskan to
Brest where the origi-
nal ship was lost during
the war. This promises to
be really unique.

Mr. Beaudoin hopes to
visit Perth next year —
splendid!

With the co-operation of civic and other bodies
and also as the result of
some excellent publicity
in "Chit Chat" (American
roberts ex-service magazine) we have been able to trace
survivors from the Hous-
ton which, with H.M.A.S.
Perth, fought a losing
battle in Bunda Strait in
1943.

A letter was received
from Otto Schwartz of Union,
New Jersey, saying
how interested he was
in our function and how
he would like to meet up with some of the
H.M.A.S. Perth boys again.

He remarked that
not all Americans were
big Texas ranchers, but
being with old "mates" might be worth getting into
deep.

Realising that a visit from some of the "Hous-
ton" boys would give the
show a boost, every ef-
fort is being made to
organise some form of
transport from U.S.A. to
Perth.

Exmouth

A letter was sent to the U.S. Naval station at
Exmouth asking if it would be possible for the
H.M.A.S. Perth boys to join the
reunion there. It was
pointed out that this would need to be
approved by the Defence
Department.

Acting on the view that it
often pays to go to the
top, the matter has been
taken up with the White
House.

Registrations (overseas,
intimate and locally)
will be closed on June 30. Local ex-P.O.W. must register,
fee being $3. Forms are
obtainable from the W.A.
ex-P.O.W. office, Boats
(State secretary Mr. W.
Hood, reunion secretary,
Mr. Horrie Brown) and also appear in "Barbed
Wire and Bamboo."

BEARING UP

At a recent social even-
ing a gentleman who appeared to be having a
"whale of a time" eating,
drinking and making
merry, was heard to
remark: "Of course I
don't come to these
functions to enjoy my-
self; I come for the good
of the League."
Colds and flu! BEX relieves the aches and pains

Everyone knows the distressing symptoms of colds and flu—sore throat, headaches, muscular aches and pains and fever. And all the symptoms bring soothing relief. It is best to take one Bex Powder or two Bex tablets immediately at the first sign of a cold and again at bedtime with a hot lemon drink. The positive position is to conform to the strict standards of the British Pharmacopoeia. You can depend on Bex Powder.

BEX IS BETTER

POWDERs & _ TABLETS

A matter of INTEREST

LOW interest rates are important—particularly when you’re borrowing money.

We should know. We lend more than a million dollars a day just for housing, at one of the lowest bank rates in Australia.

Low interest rates mean lower repayments. Lower repayments mean more money in your pocket each week. Check with us how much this will mean to you.

Another thing. You will most likely have to borrow more than you save. That’s when a LOW rate really becomes a matter of interest.

Go to any branch of the “Commonwealth” and find out what you need to do to qualify for a low interest loan.

Get with the Strength

BANK COMMONWEALTH

Programme for interstate bowls

Twenty bowlers (accompanied by eight ladies) will visit Bundoora from December 15 to January 16 to represent the W.A. branch RSL in the Jack Hamilton Y/C interstate bowls competition and the Jack Hamilton Y/C interstate pennants competition.

The competition is conducted each year in a different state. The format for the following series will be the responsibility of the W.A. host section.

Already much organisation has been done and it is intended to stage one of the interstate series at a country centre.

The Bunbury Bowling Club has been selected to entertain the W.A. bowlers in that state.

This should prove a highlight of the proposed tour and provide the bowlers with an opportunity to visit and tour the various towns that they could not have come to in their own States.

Later, when requested that sub-branches return all tickets in the $1,000.00 sweep, sold or not, to Bunbury House as soon as possible.

Advice for H.P. purchasers

Because of the number of reapossessions the W.A. branch RSL believes that insurance against sickness, unemployment, death and accidental injury should be taken out by all H.P. buyers on purchase of H.P. goods.

Voluntary schemes of insurance are available, but, according to the council, people are getting these policies without having goods repurchased in case of their illness or being told about the insurance schemes.

The regional secretary of the Services Canteen Association and the Ex-Service Association sub-committee of the council that he received many applications each year from widows of ex-servicemen in serious financial trouble as a result of an unexpected death.

In a majority of cases, only a small portion of the purchase price contributed substantially to the family's financial problems. Much of the trouble would be avoided if H.P. goods were made available through practically all retailers at a fixed rate per week was taken out when the goods were purchased.

The Council believed education on the whole use of credit facilities was the answer to this problem.

People buying on hire purchase should:

1. Pay as high a deposit as possible.
2. Not rely on overtime to pay any outstanding debts.
3. Find out if the goods are as good as sold.
4. Permanently keep on file, a continuous record of your payments.
5. Inquire about any claims you may have against the insurance company.

The director of an insurance company which deals with goods purchased on H.P. said that the three main types of claims were:

1. Accident, sickness, unemployment or death.
2. Accident, sickness and premiums varied with the value of the hire purchase contract.
3. Accident, sickness, unemployment or death.

20 per cent of H.P. buyers are entitled to a reduction of 30 per cent, over 30 per cent, over 40 per cent or 50 per cent.

The writer of this article is an insurance agent who has been with the company for 30 years. About 45 per cent claimed because of sickness, 20 per cent because of unemployment and the remainder because of accidents.

SOLDIER, MAKE A WILL

It is later than you think if you have not made a will—think of the worry, concern and possible distress this can cause your dependants. It can be without serious difficulty and be relatively cheap.

Although it is never too early to make a will your army will now be invalid due to marriage, it may even be lost.

A will is a testament, it is not a contract. It is a matter of your wishes. If your will is not up to date do something about it, consult any attorney and get your will properly drawn.

And do it now!

READ THIS: In the "Older Disposal" is an article which may interest you headed: "Returned Servicemen's 1972 Office reasons to Australian Scandal".

333 CORK STREET BUNDOORA

For an outstanding Service . . .

MEADSON & CO.

FUNERAL DIRECTORS

190 ALBANY HIGHWAY, VICTORIA PARK

PHONE 61158

FOR HOUSES AND LAND

SOUTH OF THE RIVER

BRADBURY AND KOWALD

KEL. W.

Cran. MOREING AND DAVIS ROADS

NARROGIN

Finance Arranged

Houses and Flats to let

PHONE: 204093 AFTER HOURS 642365

Printing and Stationary Service

LETTERPRESS, OFFSET AND LETTERPRESS PRINTING

OFFICE SUPPLIES

STATIONERY, CARTRIDGE, TYPEWRITERS, OFFICE EQUIPMENT

Westfarmers

Phones 284546 210191

Stuart Steel — Queen Street, Perth
Historic trumpet for the Shrine at Melbourne

The trumpet pictured here was presented to Sgt. Trumpeter K. P. Holt by Commanding Officer Lieut.-Col. P. J. McCormack, at the dedication of the Shrine of Remembrance in Melbourne in 1934.

Mr Holt, whose son Ken has been a member of the Shrine of Remembrance since 1934, was the last man to play the trumpet during the dedication ceremony.

Mr Holt's daughter, Ms Holt, played the trumpet during the dedication ceremony.

Geraldton man's death recalls famous air duel

The recent death of a retired Royal Australian Air Force (R.A.A.F.) officer, Mr George Smith (78), recalls the famous Great War air duel in France in which the late Mr Holt was awarded the Victoria Cross for valor and bravery.

Mr Smith's death has prompted a resurgence of interest in the historical controversy surrounding the air duel.

Mr Smith, who served in the R.A.A.F. and the Royal Australian Air Force, was a keen bowler and a member of the Royal Australian Air Force Association (R.A.A.F.A.).

The committee was re-elected on bloc with the addition of Donnelly H., F. A., Edinburgh, Scotland, as a member.

Mr Smith was awarded the Victoria Cross for his part in the air duel.

The committee is of the opinion that the air duel was impossible as planes in those days only fired single shots and the machines were too small to carry the required ammunition.

Mr Smith's award of the Victoria Cross has been questioned by some historians, who argue that the claims of the air duel are exaggerated.

Mr Smith's death has prompted a reassessment of the historical controversy surrounding the air duel.

The committee is of the opinion that the air duel was impossible as planes in those days only fired single shots and the machines were too small to carry the required ammunition.
ASSOCIATIONS OF EX-SERVICEVEM

FEDERATED T.B. SAILORS, SOLDIERS AND AIRCREW ASSOCIATION (W.A. BRANCH) - 2nd Floor, 60 Boundary Buildings, 158 William Street, Perth, last Monday. President, Mr. G. J. Smith, Secretary, Mr. F. C. Hume.

ROYAL ARTILLERY ASSOCIATION OF W.A. - Meetings are held on Monday at 6.15 p.m. at the Regency Hotel. Last Monday. President, Mr. J. L. Young, Secretary, Mr. W. C. Smith.

16TH BATTALION AND 4TH BRIGADE ASSOCIATION - Committee meets Third Monday in each month at the Imperial Hotel, North Perth. Last Monday, President, Mr. W. H. L. Smith, Secretary, Mr. R. J. Gray.

2/9TH BATTALION A.I.F. ASSOCIATION - Meetings are held on the second Wednesday of each month. Last Wednesday, President, Mr. J. H. Smith, Secretary, Mr. W. C. Smith.

2/9TH BATTALION - A.I.F. SUB-BRANCH - Meetings are held on Third Wednesday of each month. Last Wednesday, President, Mr. J. H. Smith, Secretary, Mr. W. C. Smith.

EX-P.O.W. ASSOCIATION OF W.A. - President, J. T. Davidson, Secretary, Mr. W. C. Smith.

41ST BATTALION ASSOCIATION - Meetings are held on the first Saturday of each month in the Imperial Hotel, North Perth. Last Saturday, President, Mr. J. H. Smith, Secretary, Mr. W. C. Smith.

LUMBER SOLDIERS ASSOCIATION (“Wings and Things”) - Meetings are held on the first Sunday of each month at the Imperial Hotel, North Perth. Last Sunday, President, Mr. J. L. Young, Secretary, Mr. W. C. Smith.

THE LEAGUE (W.A.) - Meetings are held on the first Monday of each month. Last Monday, President, Mr. J. L. Young, Secretary, Mr. W. C. Smith.

THE LEAGUE OF RETIRED MEN'S HOME FEDERATION (W.A.) - Meetings are held on the second Tuesday of each month. Last Tuesday, President, Mr. J. L. Young, Secretary, Mr. W. C. Smith.

THE LEAGUE OF RETIRED MEN'S HOME FEDERATION (W.A.) - Meetings are held on the second Tuesday of each month. Last Tuesday, President, Mr. J. L. Young, Secretary, Mr. W. C. Smith.

THE LEAGUE OF RETIRED MEN'S HOME FEDERATION (W.A.) - Meetings are held on the second Tuesday of each month. Last Tuesday, President, Mr. J. L. Young, Secretary, Mr. W. C. Smith.

THE LEAGUE OF RETIRED MEN'S HOME FEDERATION (W.A.) - Meetings are held on the second Tuesday of each month. Last Tuesday, President, Mr. J. L. Young, Secretary, Mr. W. C. Smith.

THE LEAGUE OF RETIRED MEN'S HOME FEDERATION (W.A.) - Meetings are held on the second Tuesday of each month. Last Tuesday, President, Mr. J. L. Young, Secretary, Mr. W. C. Smith.

THE LEAGUE OF RETIRED MEN'S HOME FEDERATION (W.A.) - Meetings are held on the second Tuesday of each month. Last Tuesday, President, Mr. J. L. Young, Secretary, Mr. W. C. Smith.

THE LEAGUE OF RETIRED MEN'S HOME FEDERATION (W.A.) - Meetings are held on the second Tuesday of each month. Last Tuesday, President, Mr. J. L. Young, Secretary, Mr. W. C. Smith.