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anticipate future needs

benefit from cus life insurance

The following is the second of a two-part series dealing with life insurance. The purpose of the articles is to acquaint university students with the CUS life insurance plan and life insurance in general. The first article attempted to answer the question, "What is Life Insurance?" The second article deals specifically with the CUS plan.

by dave estrin

"If Canadian students were as smart as everyone says they are, more of them would buy CUS life insurance."

"For years Canadian students screamed that we should take advantage of our numbers and get a cheap life insurance plan," says Dave Jenkins, past national president of the Canadian Union of Students.

"So then CUS called for bids from all Canadian insurance companies. We had actuaries and lawyers examine over 60 bids. Canadian Premier Life put forward the best—and no other company has been able to beat it since."

What is the CUS life plan?

It is a life insurance plan sponsored by the Canadian Union of Students and available across Canada exclusively to members.

To find out just how the plan works, Mr. R. T. Sewell, the manager of Canadian Premier Life's local office, was interviewed.

Although the CUS life plan is designed specifically for its members, and the terms of the contract have been dictated by the Canadian Union of Students, it should be pointed out, Mr. Sewell said, that should the student leave university earlier than expected, or eventually terminate his association with CUS, his policy remains in full force.

In fact in every way, the student has the advantage of being treated as an individual policy holder of Canadian Premier Life. He thus has available to him the full range

of services offered to individual policy holders, including of course, professional advice on his future insurance program.

How does the CUS life plan work?

The plan is divided into two phases, a term phase during which the premiums are low, and a permanent phase after the student has become established and is able to assume a regular insurance premium.

During the term phase—10 years or the age 35, whichever occurs first—the premium is \$3.50 per \$1,000 per year. This is a very low premium compared with other term rates, Mr. Sewell noted. And it must be remembered, he said, that the CUS rate is the same regardless of the age of the person applying, while other rates increase as age increases.

The second phase of the CUS life plan to which it eventually changes can be any plan of permanent insurance then issued by Canadian Premier Life.

It was noted by Mr. Sewell that Canadian Premier Life permanent premium rates are very competitive with other companies, and further advantage is given a student in a guaranteed maximum premium rate indicated in the CUS policy.

In other words, the permanent premium rate can be no higher than that stated in the CUS contract and if the premium rate is lower at the time conversion takes place, then the individual would benefit from the lower rate.

A misunderstanding sometimes arises when the student feels that the company is able to give him an individual term insurance policy at such a low rate only because the eventual permanent insurance rate will be excessive, or that there will be an extra charge at the time the policy is changed to permanent insurance.

The fact remains that this is not the case. Not only is there no charge at the time of conversion, but an allowance called a conversion allowance, of \$2.50 per \$1,000 is deducted from the first premium of

a converted policy. This conversion allowance takes effect regardless of when the conversion takes place.

Mr. Sewell was asked about the Guaranteed Insurability Benefit of the CUS life plan.

This benefit is seldom if ever included as an optional benefit in any other individual term policy and it therefore adds greatly to the uniqueness and desirability of the CUS life plan, Mr. Sewell said.

Guaranteed Insurability was designed specifically because the need for future life insurance protection is evident for every one, but the amount of future insurance and the times that it will be needed are not known, and, of course, will vary from individual to individual.

But when the time arrives for the acquisition of more life insurance protection, the individual may no longer have the ability to pass a medical examination—and thus be ineligible for protection at all—except in a sub-standard classification and at very high rates.

Guaranteed Insurability allows CUS policyholders to provide a new policy of permanent life insurance equal to one-half the amount of the CUS policy without proof of good health. This may be done on seven different occasions.

Thus a \$10,000 CUS life policy with G.I.B. enables a student to add up to \$5,000 at seven different ages up to the age of 40, to the value of his policy. The additional premium for the inclusion of this benefit is only 50 cents for every \$1,000 of the CUS life plan.

In the interview, Mr. Sewell pointed out many other valuable and unique features available under the CUS life plan, and he urged students to find out about these when considering the purchase of life insurance.

The CUS life plan may be applied for at any time in the calendar year, although if applied for prior to the 15th of February the student is allowed to enroll on a special short form application which has fewer questions concerning the insured's health.

Letters

awaiting reply

To The Editor:

The last academic year (1964-65) a number of students formed a group to promote a weight-lifting and body-building program. They approached the physical education staff to obtain more suitable equipment for the weight-lifting room.

As at least fifty students were interested, the staff promised they would supply the required equipment. The students then proceeded to organize themselves under the guidance of experienced weight-lifters, hopefully awaiting the arrival of the new equipment. It was not forthcoming and as yet, a year later, has still not arrived. The result was a group of very discouraged students and the very disappointed instructors who had volunteered their services free of charge.

Renewed attempts to establish this program at the beginning of this academic year (1965-66) were thwarted by procrastinations and little or no co-operation by the staff. Their promises have left the weight-lifting room incomplete and outdated despite the list of needed equipment presented by the students. And the students, hoping for a miracle, keep checking the body-building room for any sign of their promised equipment.

We are anxiously awaiting the board's reply in regard to the inefficiency of its staff members concerning this matter.

Tofigh Mussivand
grad studies

over-vauling

To The Editor:

Ordinarily, John Thompson's arts page is a thing of beauty and a joy forever. Even when his usually-cogent criticism veers from the True Way, it veers in an entertaining manner.

But the characterization of John Brown's Body as "a bad poem not old enough to be funny" was neither entertaining nor very funny itself.

A criticism expressed by other campus arts page fanciers is that John occasionally affects to deliver judgments on things he ought not judge. I do not object to new opinions, even wrong ones, as long as they are decently humble. A supercilious attitude goes a long way—in the wrong direction.

Another common fault is the tendency for arts page aesthetes to regard certain classes of objects as "non-art" and thus beneath their notice. A better maxim for Alberta culture crusades is the old adage, "shoot low, they're riding Shetlands."

However, the specific fault of the above criticism is that it is too one-sided. Most of John's readers will form their opinions of Benet's really quite excellent poem in ignorance of the fact that it was awarded the Pulitzer Prize for poetry in 1929. Other recipients of this award include Carl Sandburg, Edwin Arling-

ton Robinson, and Robert Frost, to name a few.

Those who read the poem or saw Studio Theatre's excellent dramatization will agree wholeheartedly with the following, which appeared in Saturday Review the year the poem was published:

It has been widely read, and will be still more widely read, for it is not one of your tours de force of intellect and technique to be admired and then tucked away on the library shelf. It is a library of storytelling itself, a poem extraordinarily rich in action as well as actors, vivid, varied, and so expressive of many men and moods that prose could never have carried its electric burden . . .

It is this "electric burden" that makes John's slur even more disquietening. In what way is it a "bad poem"? Perhaps only in that it failed to fit John Thompson's peculiar image of what is a "good" poem.

In the final analysis, it is this over-vauling approach that mars much arts page criticism. The critic, so anxious to applaud the frosty heights, overlooks the work's lesser virtues and damns the hills for not being mountains.

If this were not so much accepted as holy writ, we might just get some reviews of that lowly art form, current cinema, that John promised us sometime back in ancient history.

If not that, at least lay off criticizing works like John Brown's Body, which draw us peasants to Studio Theatre in droves, to which we might even later return for more "arty" fare.

Bruce Ferrier
arts 3

Mr. Thompson replies: I agree with the Saturday Review that JBB has no intellect and no technique to speak of. Mr. Ferrier's letter is an eloquent appeal for toleration of mediocrity. My position is that we should put up with mediocrity only if we have to. JBB is unquestionably a mediocre work, and provides nothing that could not better be gotten from better dramatic works; therefore it was silly of Studio Theatre to put it on. Once Edmonton has seen all the good plays of this century, it will be time to embark on the production of the mediocre plays, perhaps; but not before.

political footballs

To The Editor:

According to the Edmonton Journal of Jan. 25, Dean Harries feels that an inadequate commerce building is responsible for the discomfort of his secretaries, some of whom suffer bladder infection.

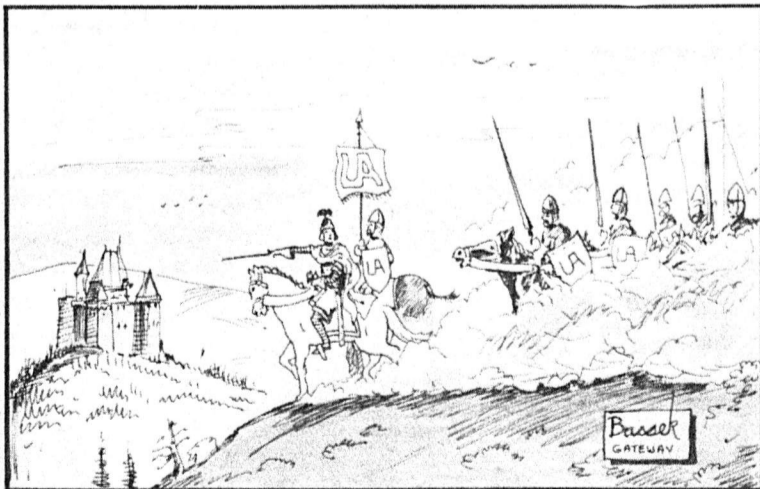
I suggest the headline: "Dean uses secretaries' bladders as political footballs."

F. D. Clandfield
dept. of English

THE ADVENTURES OF Sir Brainy the Brash



Outside the residence of death, Sir Brainy demanded the rebels' surrender or a payment.



Meanwhile, the Provost-Marshal arrived.



Sir Brainy heard them coming and thought: Drat! How will I ever be able to take this castle now?



Sir Brainy rode to the Provost and showered him with oratory. "I have jurisdiction here!"