

# VIEWPOINT

FRIDAY, OCTOBER 30, 1964

PAGE FIVE

## Gateway Sex—Obsessed

To The Editor:

Re: SEX:

The Gateway this year (I stress this year), is preoccupied with sex—and in connection with its sex reports it has been irresponsible and crude, for example: "Broad's big bust beeps horn."

Another example: "He axe struck fear into the hearts of the frosh. His gaping zipper probably scared a few too." And so your reports go.

This year's issue-starved Gateway has been over-sexed, over-wordy, and under-fed with news.

The medical students may be able to inform the editor that the human anatomy consists of more than sex organs. (did you know that?). Does this year's Gateway staff plan to graduate to "Flash"?

Re: Oct. 16 issue. Isn't the editor in possession of sufficient intelligence quotient to write something for himself on page 4? This page seems to be intellectually sterile. What happened to Plato, Thucydides, Toynbee, and Buckley? Is Mozart banished from the minds of people? Being mundane, is fine, but let's not be ostriches. What did Eliot say about rats and broken glass?

Conversation overheard:

Joe: "I'd like to write an article."

Moe: "Is it about sex? Everybody writes about sex."

Joe: "Oh, no it's something much more serious than that."

In closing, I would like to ask you if you are, "thoroughly tired by the football game, dance, and stuff?" (Front page, Oct. 23.)

Insincerely Yours,  
J. Hutton

Editor Note—You bet I am.

## Don't Walk On Grass

To The Editor:

Each year that I have been on this campus I have noticed the maintenance crew erecting fences of one sort or another across many of the lawn areas. This certainly reduces the general attractiveness of the few open spaces we do have left in the midst of the encroaching buildings. But what else can they do?

I am continually appalled at the total lack of concern for public property displayed by a great number of students on this campus, as they rush pell-mell across the grassed areas in order to reduce by a few steps the cement passage from one building to another. Sidewalks have been amply provided all over the campus and I am sure the saving of part of a second in time and a dozen steps in shoe leather isn't that necessary to any student here. Nor will it save them a fraction of the cost that must be necessary to pay workmen to put up fences and tend the earth to regrow the lawn trampled in making these unnecessary paths. But then, who cares? It's just public expense.

Very few, if any, of these vandals would even consider allowing a troupe of people to daily tramp across the lawns of their own homes, so what at the home of higher learning? Yet this practice seems to be increasing with each passing year. So, if workmen grumble about these "irresponsible idiots" and lament the fact that the public must help pay for their educational privileges, I don't blame them. If these are to be the enlightened, the most responsible citizens of tomorrow, what can we hope for the rest?

Yours truly,  
Linda Murray  
ed 3

## Chaplains Non-Christian?

To The Editor:

Rabbi Ginsburg and Father Pendergast declare clearly a stand on pre-marital sex relations which is consistent with the Christian position, but Chaplains Anderson, Keil and Heeney falter. In fact, I claim that the latter do not found their view on Christianity. They speak as Christians, but they do not represent the clear voice of Christianity on this issue. By what standard must Christian pronouncements be measured? I challenge these men to prove to the students at the university that the Scriptures afford no clear cut answer to this problem. If they do not accept the criteria of Scripture, then let them clearly identify their viewpoint and disassociate their theory from the realm of Christianity.

Yours truly,  
William Blake  
Graduate Student

## VCF Criticized

To The Editor:

Christians are kruds? VCFers in particular.

The idea of a student bookstore is fine, especially if you get paid for the books you part with. It helps ease the pain.

But what about the people on campus who were not paid and did not get their books back? I suspect there are tears being shed by a few sentimental students in the less used parts of the campus—like St. Stephen's chapel and the isometric contractions room.

A round with the VCFers can be a traumatic experience for a person in my financial bracket. These Christian businessmen are scary.

I should have taken the first frightening hint of things to come given to me by the obese, sow-like girls who kept glaring at me the afternoon I tried to buy books at the Christians' stall. (No. I didn't push in front of her; she was behind the barricades helping students.)

Nothing from passive patience to hopeful hysteria could get her to serve me. I left toying with the idea of opening a Students' Agnostic bookstore, charging a piddly 10 percent for handling and using the profits to throw a beer bash for its volunteer employees.

A few days later when I finally read the receipts for my books I was very happy indeed. After all, it isn't every day you can donate about \$30 to anonymous "over-seas students." But my happiness was short-lived. Some louse had complained bitterly to the elected gods, who in turn had persuaded the VCFer's to re-open for a few hours and shell out to the slow readers and illiterate among us.

Reluctantly I trudged to the basement of the education building and took my place in line. I didn't have to wait long; the line was processed rapidly. The Christian behind the counter knew what he had to do. The dialogue went like this, in part: "Not sold, not sold, not sold, sorry it's impossible to get your books back, let me dispose of all these receipts for you, thanks, Next, please."

VCFer's, you better revise your policies. If the service was better, perhaps you wouldn't be stuck with all those unsold books and all that unclaimed money. Maybe people would stop complaining too. As for me, I'm not even going to patronize Christian churches anymore.

GR  
arts 2

## First In Two Part Series

# What Is Life Insurance?

The following is the first 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 attempts to answer the question, "What is Life Insurance?" The second article will deal specifically with the CUS plan.

Probably the only two things in this world that cannot be bought with money alone are love and life insurance.

As for love, each to his own taste in whatever form it takes.

But as for life insurance, it is well established that besides money, you need good health. What a surprise if you suddenly found out that you are not insurable because you are classified as "TOO RISKY" and at your age?

But what is life insurance? It has been described as a complicated miracle. It's a monster for anyone who doesn't know how its works. But it is a miraculous money-making device if you learn the basics of its capabilities.

In an attempt to inform students on this campus about the most fundamental aspects of life insurance, The Gateway Editor, Bill Winship, together with Canadian Union of Students Chairman Dave Estrin, spent three hours last week interviewing the manager of the Edmonton branch of Canadian Premier Life Insurance Company, Mr. R. T. Sewell.

## LOW COST LIFE INSURANCE

Canadian Premier Life is the underwriter of the life insurance plan sponsored by the Canadian Union of Students. The company was chosen over the bids of 50 other life insurance companies for their ability to provide a low cost life insurance policy for CUS members which would also provide a sound basis for the individual's permanent insurance needs in the future.

To begin the interview, a definition of "life insurance" seemed to be in order.

According to Mr. Sewell, life insurance is the only instrument that can create an estate at any moment and at the very moment it is needed.

## WHY BUY LIFE INSURANCE?

Why should a student buy life insurance? The answer to this question is not simple, especially to students who are unaware of the benefits and advantages that will accrue when life insurance is purchased at an early age.

Generally speaking, however,

most students have a moral obligation to their parents or others who have made financially possible, not only their attendance at university, but also their preparatory high school years. Most students' parents are paying some cost of university, and yet it is not every parent that can afford to do this.

By insuring their own lives students are acknowledging, Mr. Sewell said, this indebtedness. "Parents," he said, "can't afford to lose this investment and the student at the same time."

## ECONOMIC NECESSITY

Small loans, medical expenses, and funeral expenses, outstanding if death occurs, are debts which life insurance can pay for. Life insurance, said Mr. Sewell, is an economic necessity in life ahead for the protection of a wife, family, and income.

But—and this is highly important—it takes more than money to buy life insurance. It requires GOOD HEALTH. A student may be short of money now, but is fortunately most probably long on good health. After a student graduates and is earning an income he will be able to afford permanent life insurance, but will he then enjoy the necessary good health?

This will be the time when the greatest need for life insurance will arise, but it may not be available for this need because the person is uninsurable—or else he may have to pay heavy extra premiums for substandard insurance.

## FUTURE NEEDS

The Canadian Union of Students realizes this and offers to its members the opportunity to anticipate these future needs and to protect their insurability through its CUS LIFE plan, Mr. Sewell explained.

Speaking about life insurance in general, Mr. Sewell pointed out that in Canada, all life insurance companies pay two out of every three dollars in benefits to the living policy holder—exclusive of loans.

The Canadian life insurance industry operates, Mr. Sewell said, under the highest standards of regulation in the world.

"Life insurance is a major export of Canada to many foreign countries. And there is a simple reason for this—no insured person has ever suffered any financial loss or ever received one cent less than the amount provided for in Canadian life insurance contracts. Canada is the only country in the world that can make this statement," Mr. Sewell said.

## TERMINOLOGY

Certainly one of the most confusing things about life insurance is the terminology involved. Mr. Sewell attempted to explain some of these terms for The Gateway.

● Permanent Insurance—this is any life insurance policy that in addition to providing insurance protection carries with it cash values which increase over the policy years.

● Term Insurance—this provides coverage without accumulating cash value.

● Face Value—on any type of policy this is the death benefit

available or the sum insured.

● Cash Surrender Value—the amount of money a permanent life insurance policy can be surrendered for any given time.

● Paid-Up Value—the amount of permanent insurance that can remain in force with no further premiums at any given time.

● Waiver of Premium—in the event of total disability extending in excess of six months the insuring company assumes payment of the premiums.

● Waiver of Premium Income—in addition to Waiver of Premium benefit this pays a monthly income equal to \$10 per month per \$1,000 of sum insured for the duration of the disability (normally found on permanent policies).

● Accidental Death (Double Indemnity)—usually provides an additional death benefit equal to the face value in the event of accidental death.

● Dividends—any permanent life policy can be purchased as a participating or non-participating policy. In participating, the holder of the policy will share in the profits of the company by receiving annual dividend credits created by the company's investments and a favorable mortality experience. Ninety-seven and one-half percent of all such profits on participating insurance must be paid to the policy holder.

Non-participating policies accumulate cash value only without dividends. There is a higher premium for participating policies, but the dividend return will more than offset this.

Having defined some of the common terms used in conjunction with life insurance, Mr. Sewell then briefly described five basic types of permanent life insurance available today.

## BASIC TYPES OF INSURANCE

1. Ordinary Life or Whole Life—this insures a person for the whole of his life with premiums payable for the whole of his life or such shorter periods determined by the policy holder—e.g. at retirement.

2. Life Paid at Age 65—premiums are payable to age 65 with the face amount of the policy remaining in full force after that date with no further premiums payable.

3. Limited Pay Life Policies—e.g. 10 Pay Life, 20 Pay Life, Life Paid Age 55—these function identically to Life Paid Age 65 in that once the period or age limit contracted for is reached the face value remains in force with no further premiums. But the shorter the period, the higher the premium.

4. Endowments—these are available for a limited number of years or to predetermined ages—the same as Limited Pay Life plans. The distinguishing feature is that at maturity the cash value of the endowment equals the original face value of the policy. This money is available for any purpose at the maturity age.

5. Pension Policy—this is an accelerated endowment policy with cash values maturing between one-and-one-half and two times the original value of the plan.

(Cont'd from page 4)

## Cragg Defends UAB Structure

This man for years has initiated athletic policies, which have brought to our university the finest

athletic facilities in Canada. In addition, he has gathered together a most impressive array of physical educators whose teaching and leadership abilities have been responsible for innumerable Western Intercollegiate Conference championship teams in the past, and recently two Canadian team championships. Don't you think this kind of foresight and

planning is in the students' best interests, Mr. Editor?

If the quality of our UAB organization was as bad as your editorial, then I would be concerned immediately about the suggested reorganization of the present UAB structure.

Dave Cragg  
President, Men's Athletics