

Crisis Housing Moves Location

Osborne House, a crisis housing facility operated by The Young Women's Christian Association of Winnipeg, opened Friday at 378 Osborne Street.

Women may get in touch directly with Osborne House; they don't need to be referred by another agency, a staff member said Friday.

Name Correction

Readyfoods Limited was formerly called Cham Food Services Limited. An article appearing in The Free Press this week incorrectly said the company was Champs.

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Mr. John Elton of the Beauty Makers is pleased to announce the appointment of GUDRUN ANSONS to his staff of specialists.

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Pros And Cons Of Annuities

YOUR MONEY

By Mike Grenby

The annuity is an interesting form of life, but it may prove harmful to your savings.

You buy one, with a lump sum of cash or through instalments, and it produces income for you over a period of time. However, unless you know the basic facts about annuities, you are in danger of making a poor choice — whether to buy one in the first place and if so, which one.

The federal government used to sell annuities but now, according to the annuities branch (under Unemployment Insurance); "is no longer soliciting new business."

In the case of the forward or income averaging annuity, you can often reduce a heavy tax liability that a large lump sum or certain types of income might otherwise attract.

often after retirement. It's commonly known as a life annuity. If you have a Registered Retirement Savings Plan, the most common way to get the proceeds is to buy a life annuity from an insurance company.

Some guarantee you a certain income for life, some have a minimum time guarantee, some can be transferred to the surviving spouse, some guarantee that you'll get back at least what you put in (without interest) if you die early, and so on.

Just as in life insurance, annuity-buyers pool their funds and receive money back from the pool according to a formula based primarily on mortality tables.

An instrument that allows for accurate comparison of the interest, the life annuity, due to the pooling arrangement, takes on the form of a gamble that you are going to live longer than anybody else in the pool.

To take a simple example, if you buy a 10-year annuity for \$10,000, you might get back \$2,300 a year.

Well, you say, 13 per cent interest isn't bad. What's more (as the insurance salesman will be sure to tell you), you pay a lower income tax on that \$2,300 than you would on \$1,300 of interest from bonds or savings certificates.

Contrast this with investing \$10,000 at 10 per cent. You collect a total of only \$10,000 instead of \$13,000 and pay a bit more in tax. But at the end of the 10 years, you probably still have your original \$10,000.

GALLUP POLL Canadian Institute Of Public Opinion Marital Equality Growing In Canada

Two decades ago when Gallup Poll interviewers questioned Canadians, only 23 per cent felt both partners gained equally from marriage. Today, that proportion has increased to 48 per cent.

The proportion who feel the woman gets a better deal from marriage has changed relatively little since 1954 when it stood at 25 per cent. In 1964, it had dropped to 21 per cent and today it stands at 20 per cent.

Over this period the level who say the husband gains most has dropped from 33 per cent in 1954, to 27 per cent in 1964 and to 23 per cent currently.

Exactly the same proportion of men and women (15 per cent) believe their own sex wins out, but more men (26 per cent) feel the wife fares better while more women still believe it's a man's world (30 per cent).

Personal, in-home interviews were completed with 1,056 Canadian adults, 18 years and over, during the first week of September. A sample of this size is accurate within four percentage points, 19 in 20 times.

The question asked was: "Of course it should be equal, but actually do you think gains more from marriage, the man or the woman?"

Table with columns: National, Among Men, Among Women. Rows: The man, The woman, Both equally, No opinion. Years: 1974, 1964, 1954.

Party At Pinkham. Kina Hollenberg branch of the National Council of Jewish Women planned a 1 1/2-hour party Thursday afternoon, Hal-lowe'en, for 120 Grades 4 to 6 students of Pinkham School, Pacific Avenue.

Mr., Mrs. Beakley Married 50 Years. Mr. and Mrs. G. A. Beakley, of 441 Albany Street, St. James-Assiniboia, will celebrate their 50th wedding anniversary with an open-house reception 2 to 5 p.m. Nov. 10.

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MR. AND MRS. HOWARD J. BOOTH, of 236 Sydney Avenue, East Kildonan, will celebrate their 60th wedding anniversary at an "open house" for friends 1:30 to 5 p.m. Nov. 11. Mr. and Mrs. Booth were married Nov. 12, 1914, in Selkirk, Man. They have resided since in the Elmwood and East Kildonan areas of Winnipeg.



Woman Defends Right To Kill Attacker

By LINDA KRAMER. MONTEREY, Calif. (AP) — Does woman have the right to track down and kill a man who raped her? Inez Garcia, a 30-year-old native of New York's Spanish Harlem, faces life imprisonment here for killing a man she claims helped rape her.

"I feel anyone who has been raped has the right to kill back," she testified at her murder trial. "I'm not sorry I did it." "I'm only sorry I missed Luis (Castillo, the alleged rapist). I meant to kill him, too. That's the only thing I'm sorry about."

The rape was never proved in court and a jury of seven women and five men found Mrs. Garcia guilty Oct. 4 of second-degree murder for killing 200-pound Miguel Jimenez, 21. She claims Jimenez held her down and watched while Castillo, 17, raped her the night of March 19.

"I know the jury felt that even if there was a rape you can't go out and hunt someone down and kill them and take the law into your own hands," Braudrick said in an interview. "In the heat of passion, it would be manslaughter. But this was about a half-hour later."

Braudrick claimed Mrs. Garcia killed Jimenez because he threatened her during a brawl over drug trafficking at the apartment of Fred Medrano, 25, tried as her co-defendant.

Braudrick said she had no known involvement with drugs, but was present when Jimenez and Castillo beat up Medrano. Medrano's case was declared a mistrial because of a hung jury.

Mrs. Garcia said Jimenez and Castillo dragged her outside after the fight at Medrano's, raped her and telephoned back minutes later to threaten her. She says she then called her brother-in-law in Miami to say she had been raped and was going to "gun down her attackers."

Trudeau Visit Paid By Firm

OTTAWA (CP) — Margaret Trudeau's visit to Japan is being paid by the Hoiwa Shipping Co., the prime minister's office said this week. A spokesman said Mrs. Trudeau is visiting the country as a guest of the company and her visit is private.

Mrs. Trudeau christened one of the company's tankers at a ceremony south of Tokyo Thursday. She arrived Monday and is scheduled to stay until Nov. 6, touring the main island of Japan.

Accompanying her are Prime Minister Trudeau's brother, Charles, and her sister, Heather Walker.

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