GALLUP POLL

Canadian Institute Of Public Opinion

Marital Equality Growing In Canada

immonomicano

Two decades ago when Gallup Poll interviewers questioned Canadians, only 23 per cent felt both basic facts about annuities, often after retirement. It's an instrument that allows for partners gained equally from marriage. Today, that you are in danger of making a commonly known as a life an accurate comparison of the inproportion has increased to 48 ner cent. 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

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\$

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.

In the case of the forward or tain income for life, some have you buy a 10-income averaging annuity, you a minimum time guarantee, \$10,000, you in the first week of September. A sample of this size is accurate within four percentage points, 19 in 20 times.

In the case of the forward or tain income for life, some have you buy a 10-income averaging annuity, you a minimum time guarantee, \$1,300 a year. Well, you say the first week of September. A sample of this size is might otherwise altract.

You buy an annuity for a series of income will be sure to you buy a manuity for a set if you die early, and so will be sure to

The question asked was:

"Of course it should be equal, but actually who do you think gains more from marriage, the man or

the woman "

WHO GAINS MOST FROM	MARRIAGE:			
	SURV	SURVEY YEAR		
	1974	1964	1954	
Natio	nal:			
The man	. 23	27	33	
The woman	20	21	25	
Both equally	48	46	23	
No opinion	10	6 .	19	
Among	Men:			
The man	15	22	26	
The woman	26	24	29	
Both equally	48	48	24	
No objinion	11	6	21	

Among Women:

(World Copyright Reserved)

..... Party At Pinkham

The man

₹The woman

No opinion

≨Both equally

Mina Hollenberg branch of the National Council of Jewish Women planned a 1½-hour party Thursday afternoon, Hallowe'en, for 120 Grades 4 to 6 students of Pinkham School, Pacific Avenue. The branch arranged for a magician's per formance and party food don-ated by commercial firms.



For further information Call 775-7131

Showers

Wind-ups

Mr., Mrs. Beakley Married 50 Years

15 19 20

47 43 22

Mr. and Mrs. G. A. Beakley. of 441 Albany Street, St. James-Assiniboia, will cele brate their 50th wedding anniversary with an open-house reception 2 to 5 p.m. Nov. 18. A family dinner at the International Inn will follow the recep-

Mr. and Mrs. Beakley were married Nov. 10, 1924, in Win-nipeg. They have two sons and eight grandchildren.

> WIN \$1000 SEE PAGE 80

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Pros And Cons Of Annuities

YOUR MONEY

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 one in the first place and if so,

to sell amuities but now, according to the annuities branch (under Unemployment Insur-ance); "is no longer soliciting cash in — and pay tax on — new business." Should you in-quire, you will be advised "to good reason to have several insurance company's costs of confact a private underwriter." smaller RRSPs rather than

turn out to be almost exclusi-vely life insurance companies, although some trust companies

are in the field.

In the case of the forward or

You buy an annuity for a est) if you die early, and so will be sure to tell you), you fixed period yielding a fixed on.

return. For example, you Just as in life insurance, an \$1,300 than you would on \$1,300 than you woul This means that instead of Adrian

This means that instead of Adrian Mastracci, of Maclosing a large part of that donald, Shymko, Caldwell Ltd., \$1,000 in one year to the tax financial advisers, made this department (say \$400), you lose only a smaller part of the \$200 cach year (say \$60) ... so you pay, in this example, \$360 instead of \$400 in taxes. (The income tax department interest. tells you what kinds of income qualify for this treatment.)

shouldn't be considered the automatic course to follow.

However, the most common

you aren't careful - is the one you buy to produce income for "While an annuity for a enlightened responsible to before but more guaranteed period of time is from a few of them.

couple

sary.

MR. AND MRS. HOWARD

J. BOOTH, of 236 Sydney Ave-

nue, 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 Kil-

donan areas of Winnipeg. The

grandchildren and seven great-

grandchildren. A family dinner is

also planned to mark the anniver-

have five children, .15

By Mike Grenby If you have a Registered Re- the pooling arrangement, takes which one.

The federal government used most common way to get the sell amusties but now, according to the annuities barneh ity from an insurance common way to get the proceeds is to buy a life annuities but now, according to the annuities branch ity from an insurance common addition, noted Mastracci,

These private underwriters one large one, to give you them and also building in return out to be almost exclusi-more flexibility). There are various kinds of everyone live longer than expected, they will all get paid.
To take a simple example, if Some guarantee you a cer-

tax rates.)

Some guarantee you a reretain income for life, some have you buy a 10-year annuity for grading.

a minimum time guarantee, \$10,800, you might get back of "H's the agent's responsisurviving spouse, some guaran-tee that you'll get back at least what yo pul in (without inter-(as the insurance salesman

for six years (your original the pool according to a formu-capital plus interest minus the annuity-granter's charges). ty tables.

life annuities.

observation: "A popular myth of a life an-

nuity is that an individual will receive back his share of the pool of capital investment plus "Unfortunately, he will re-

quality for this treatment.) ceive his exact share only if he This type of annuity should lives to an exact actuarially be compared with allernate determined age, normally bemeans of using your capital to tween six and 18 months longer earn income. It may prove than the true statistics in-useful for tax purposes, but dicate. "If he does not live to this

exact age, he will receive either not enough of his own capital or a share of somebody type of annuity — and the one capital or a share of somebody I talked to insurance people where you stand to lose out if else's money in addition to his about this and was pleasantly own, "While an annuity for

Insurance Co., freely admitted that life annuilles have just as many disadvantages as advan Disadvantages: "You are ir revocably tying up your capi-tal," he said. "You have no

capital left at the end. And you ciation, lose if investments you would have otherwise made go up.

die, then the disadvantages It isn't intended as a residence may be worth not having to worry about managing your addicts. worry about managing your money. You have a guaranteed income, which is especially good if your investments would have gone down." Mr. Harris stressed the im-

portance of having a compe tent insurance agent — and he agreed that the attitude and ability of nine out of 10 agents today could do with some up-

bility to shop around for an an nuity to get the best deal for his client," Mr. Harris said.

"Prices vary between com-panies from week to week, almost from day to day, as the cash needs and investment op-portunities of the insurers

But there's the catch. You change.

But there's the catch. You not company may be best today but fourth or fifth two that \$1,300 is considered repayweeks from now. Another comment to you of your own money... part of the \$10,000 pany may be very competitive on single life annuities but inyou gave the insurance com-pany when you bought your anferor on joint plans covering more than one life. nuity (On a RRSP-bought an-

"So it is up to the agent to keep abreast of the market nuity, however, you pay full and get a cross-section of plans And that means when the 10 from several companies so he can get the best price for the years is up, you may have col-lected \$13,000, but your original plan most suited to his client's needs." eapital — the \$10,000 — is com-pletely gone.

Contrast this with investing

You're going to have to face this annuity business sooner or later, especially if you have an \$10,000 at 10 per cent. You collect a total of only \$10,000 in-RRSP stead of \$13,000 and pay a bit more in tax. But at the end of

To avoid losing any of what you're pulling aside now, be sure to consider the pros and cons of annuities as they apply the 10 years, you probably still have your original \$10,000.

I talked to insurance people to you — unless, that is, you plan to avoid the issue by surprised for a change by the lying early. enlightened response I got

Trudeau Visit

Paid By Firm

OTTAWA (CP) - Margaret

Trudeau's visit to Japan is being paid by the Heiwa Ship-

ping 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 pri

one of the company's tankers

Mrs.



Woman Defends Right To Kill Attacker

MONTEREY, Calif. (AP)

track down and kill a man who

Incz Garcia, a 30-year-old native of New York's Spanish Harlem, faces life imprisonment here for killing a man she claims beloed rane her. She says she has no regrets.
"I feel anyone who has been

raped has the right to kill back," she testified at her murder trial. "I'm not sorry I

"I'm only sorry I missed Luis (Castillo, the alleged rapist). I meant to kill him, too. That's the only thing I'm surry

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 300-pound Miguel Jimenez, 21. She claims Jimenez held her down and watched while Castillo, 17, raped her the night of March 19.

She admits grabbing a .22-calibre rifle and shooting Jimenez 17 minutes after the alleged rape. Defence lawyer Charles

Garry, who has filed an ap-peal, contends rape was so traumatic for Mrs. Garcia that the murder was "not only un-derstandable but justifiable."

Feminist groups here and in the San Francisco Bay area rallied to Mrs. Garcia's defence over a woman's right to Holel, 3315 Portage Avenue, St. defend her own body. About 100 supporters were in Mon-tercy County Superior Court each day of the three-day trial.

There was widespread news-paper coverage of the trial, but nipeg Psi Centre of the Instithe defendant couldn't read the stories. She is illiterate.

The prosecutor, Deputy Dis-rict Attorney Arthur Braudrick said the rape story was "preposterous." He maintained hat Mrs. Garcia's trial was Park Boulevard, Tuxedo.

"I know the jury felt that even if there was a rape you was discussing the rape during can't go out and hunt someone the trial, Lawson told him to down and kill them and take the buy into y 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 Medrand, 25, tried as her co-defendant.

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

Mys. Carrie said livery.

Cuban anti-Castro freedom

and Castillo dragged her outside after the fight at Media prison drano's, raped her and telephoned back minutes later to threaten her.

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.

The threaten her and strawber ry fields of the Salinas Valley to carn money to bring her 11-year-old son here.

Psychiatrists testified that tackers.

Welcome Meeting

A film showing by the Multiole Sclerosis Society of Canada followed by a discussion will take place at a meeting of Welcome Wagon Club of Win-nipeg's chapter 2 at 7:45 p.m. James-Assiniboia.

Metaphysics Talk

tute of Applied Metaphysics, will speak at a meeting of Aumanut branch of the Jewish Women's Musical Club of Win-

at a ceremony south of Tokyo Thursday. She arrived Monday and is scheduled to slay until Nov. 6, touring the main island of Japan. Accompanying her are Prime Minister Trudeau's brother, Charles, and her sister, Heather Walker.

Superior Court Judge Stanley Lawson did not admit rape evidence at the trial. When Garry

rape and the attitude of the police for rape or murder as far as I am concerned has nothing to to with the guilt or in nocence of this woman," the judge said.

During the cross-examination of one defence witness Mrs. Garcia jumped to her feet and shouted at Judge Lawson: "Why don't you find me guilty and put me in jail? I killed (him) because I was raped and

Jury,
Mrs. Garcia said Jimenez fighter, was sentenced to Soleand Castillo dragged her outdad prison for a Los Angeles

She worked as a farm labor

dencies and was in a "deep dissociative state" after the alleged rape.

They said she is a devout Roman Catholic and holds an idealized, almost saint-like image of herself which she tries to live up to. Her husband also took the stand and tes tified to her strict morality.

During the trial Mrs. Garcia was asked why she didn't try to escape by fleeing down a nearby alley when Castillo and Jimenez allegedly raped her.

"When something like that is happening to you you're not thinking of some alley," she said. "Afterward you think of all the things you could do. nipeg 8:15 p.m. Tuesday at the Just lo give in and do anything home of Elnine Satunders, 310 just to stay alive. All I wanted Park Boulevard, Tuxedo. was to live."

Crisis Housing **Moves Location**

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

Angus Harris, of Crown Life in an emergency situation.

Support and concern will be

offered to enable women to bridge the gap between a time of dire crisis and the time when they can begin to deal with their dilemma, says a néws statement from the asso

The house is meant to be a refuge for women involved in Advantages: "If you have no crisis situations such as husheirs and don't care what hap-bands heating them or their pens to your money after you home being demolished by fire.

Informal counselling babysitting services will be available at the house which accommodates women for a maximum of one week. The association first provided crisis housing as a tempo-

rary summer project this year in one wing of Hargrave House, a permanent residence women operated by the V. During a two-month period 70, women with 39 children used the crisis facilities made available through a sludent community service grant sceretary of state. On Sept. 2 after the grant expired, the service moved to the YWCA at 447 Webb Place.

The new location on Osborne Street was given rent-free to the YWCA by the City of Win-nipeg. The United Way, through a special grant, has provided some of the neces-



The house is a temporary vice is operating 24-hours daily residence for women and their and may be reached by phonchildren who find themselves ing the house at 475-6782 or by in an emergency situation.

Name Correction

Readyloods Limited was for

merly called Cham Food Ser-

vices Limited. An article ap-pearing in The Free Press this week incorrectly said the company was Champs.

beauty makers beauty makers beauty makers



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