

WEDNESDAY PROGRAMS

CFCY-TV

- 1:30 p.m.—Musical
2:00 p.m.—Film 'Sylvia'
2:30 p.m.—This is the Life
3:00 p.m.—Moment of Truth
3:30 p.m.—Take Thirty
4:00 p.m.—As the World Turns
4:30 p.m.—Razle Dazle
5:00 p.m.—Dr. Who
5:30 p.m.—Music Hop
6:00 p.m.—Provincial Affairs
6:30 p.m.—Live 'Toinger'
7:00 p.m.—CBC TV News
7:15 p.m.—Safety 65
7:30 p.m.—Bewitched
8:00 p.m.—The Rogues
9:00 p.m.—Red River Jamboree
9:30 p.m.—Canada 'Timbers'
10:30 p.m.—Festival
A Tour Prende
12:00 p.m.—Local Weather and Sports Scores
12:15 p.m.—Sign Off

CKCW-TV

- 9:57 a.m.—Station Sign On
10:00 a.m.—Canadian Schools
10:30 a.m.—Nova Scotia Schools
11:30 p.m.—Across Canada
12:00 p.m.—Friendly Giant
12:15 p.m.—Chez Helene
12:30 p.m.—Butternut Square
12:50 p.m.—CBC News
1:00 p.m.—Wednesday Playbill
The Three Musketeers
2:30 p.m.—At Home With Helen
3:00 p.m.—Monk of Truth
3:30 p.m.—Take Thirty
4:00 p.m.—As the World Turns
4:30 p.m.—Razle Dazle
5:00 p.m.—Dr. Who
5:30 p.m.—Music Hop
6:00 p.m.—Supper Club
6:15 p.m.—Lionel Television News
6:25 p.m.—Weather
6:30 p.m.—Sports
6:45 p.m.—Supper Club
7:00 p.m.—Maverick
7:00 p.m.—Dr. Kildare
9:00 p.m.—Red River Jamboree
9:30 p.m.—Perry Mason
10:30 p.m.—Festival
12:00 p.m.—CBC TV News
12:15 a.m.—Viewpoint
12:20 a.m.—Lionel Network News
12:25 a.m.—Station Sign Off

CFCY RADIO

WEDNESDAY

- 6:30—News and Weather
6:35—Morning Roundup
6:45—Morning Weather, Mar. Temp.
6:55—Morning Roundup
7:00—News and Weather
7:00—Hebrew Christian Hour
7:15—Morning Roundup
7:30—News and Weather
7:35—Farm Report
7:41—Morning Roundup
7:45—Inland Weather, Mar. Temp.
7:50—Sports Capsule & Scoreboard
8:01—News
8:05—Weather
8:10—Morning Roundup
8:15—Weather
8:20—Atlantic News
8:25—Thought for Today
8:30—Preview Commentary
9:10—Notes and Music
10:00—News and Weather
10:05—Kitchen Corner With Jane Ashley
10:10—Notes and Music
10:15—Top in Pops
10:18—News and Music
10:25—Calling All Consumers
11:00—News and Weather
11:05—Notes and Music
11:45—Bulletin Board
11:50—Notes and Music
11:55—Atlantic News Roundup
12:00—Weather
12:05—P.E.I. Road Report
12:07—Town and Country Time
12:30—News and Weather
12:45—Town and Country Time
1:00—News and Weather
1:05—Town and Country Time
1:15—Tommy Hunter Show
1:45—Town and Country Time
2:00—News and Weather
2:05—Nestly Music
3:00—News Headlines and Weather
3:03—Trans-Canada Matinee
3:30—Top in Pops
4:00—News Headlines and Weather
4:03—Canadian Roundup
4:10—Top in Pops
4:20—News and Weather
4:25—Sports, Parade
4:30—Business Barometer
4:35—Tonight's Music
7:00—Back to the Bible
7:30—News and Weather
7:45—Program Schedule
7:46—Morning Roundup
7:46—Tonight's Music
8:30—News Headlines and Weather
9:00—Vanocover Chamber Orch.
10:00—CBC Nat. News. On Parliament Hill and in the Provinces
10:30—Sound of the Sixties
11:00—News and Regional Weather
11:05—Starlight Serenade
11:30—News and Weather
11:35—Starlight Serenade
12:00—CBC News, Weather and Sport

CBA RADIO

WEDNESDAY

- 6:00—The Morning Show Part 1
7:00—The Morning Show Part 1
8:00—CBC News and Inland Wa.
8:15—Maritime Sportscast
8:21—The Morning Show Part 2
8:35—Max Ferguson
9:00—CBC News
9:16—A.M. Chronicle
10:15—Lobbyroom
10:30—University of the Air
11:00—CBC News
11:05—Joan Marshall
11:15—For Consumers
11:20—Record Album
11:30—The Archers
11:45—Canadians On Record
12:00—Jamboree Junction
12:15—Tennessee Fried Ford
12:30—Maritime Farm 'n' C'ast
1:00—CBC News and Weather
1:15—The Tommy Hunter Show
1:45—Time Out For Melody
1:59—D.O. Time Signal
2:00—Time Out For Melody
2:45—It Happened Today and John Drainie Tells A Story
3:00—CBC News
3:03—Trans-Canada Matinee
3:30—Trans-Canada Matinee
4:00—CBC News

Weather Proved Poor Bet For Insurance Companies

OTTAWA (CP)—When it came to making a dollar, the weather was a poor bet for casualty insurance companies last year. And aircraft liability insurance was even worse. Details of income and claims on different classes of insurance have been released here, and they showed claims ratios that varied from zero on several types including earthquake insurance up to 108.3 per cent on aircraft liability. Weather insurance had a ratio of 102.7 per cent, based on premium earnings of \$17,893 against net claims of \$18,374.

U.S. Throws Monkey Wrench Into Air Fares Agreement

By WILLIAM NEVILLE MONTREAL (CP)—The United States has thrown a monkey wrench into attempts to seal a worldwide agreement on commercial air fares. The issue is the same one that has plagued the proposed agreement for months—efforts to ban in-flight entertainment from the world's commercial carriers. An agreement incorporating both the ban on movies and other in-flight gimmicks and the relatively unchanged fare schedule has been accepted by the 82 member airlines of the International Air Transport Association and was to go into effect April 27. All that remained was the approval of member governments, often considered a formality once the airlines themselves have reached agreement.

Now, however, comes word that the U.S. Civil Aeronautics Board has called hearings for May 3 to hear representations on the question of in-flight entertainment. The announcement is certain to stall U.S. approval of the IATA agreement and thus put off again a pact originally to have gone into effect April 1.

MEANS NEW TALKS Sources at IATA headquarters here say the CAB move will mean a new round of consultations and probably another mail vote of member airlines and governments to keep the current fares agreement in effect until the new one is proclaimed. The CAB gave no indications when it might wind up its hearings on in-flight entertainment, thus leaving IATA with no real idea

Research Council Is Testing East Coast, River Shipping

OTTAWA (CP)—The National Research Council has launched a study to determine whether shipping companies can operate more economically along the Canadian East Coast, the Gulf Lakes.

The study, announced by NRC, is designed to show whether freighters, particularly bulk carriers now plying these waters, are capable of carrying greater tonnages than now allowed. It would also show whether ships planned for future use on the waterways can be built more economically and perhaps longer.

A sufficient increase in the volume and speed of moving commodities could reduce the cost of transporting goods. NRC's hydraulics and ship sections of the division of mechanical engineering are conducting the study, with support from the transport department, United States Coast Guard, Bedford Institute of Oceanography and the Marine Sciences branch of the mines and technical surveys department.

They will study the kind of waves a ship must cope with on the waterways and determine the stresses a vessel's hull must withstand. Hydraulic scientists will start work this month on Lake Superior.

They will make simultaneous recordings of wind velocities and wave heights, relate the two and with use of wind records dating back 10 years, forecast the kind of waves that can be expected on the lake and how often.

Hull bending will be measured under various wave and load conditions. Free-floating buoys will measure wave heights causing the bending. Marine engineers and architects can use the information to determine the most favorable design for ships using the three waterways.

CONTRACT BRIDGE

By B. JAY BECKER

South dealer. Both sides vulnerable. NORTH: K J 10, 8 6, Q 9 7 4, K 8 5 2. WEST: A Q, K Q 10 8 5, A 5, J 10 9 4. EAST: S 7 5 3 2, A J 7, K 10 9, A 5 2. SOUTH: A 9 8, A J 7, K 10 9, A 5 2.

The bidding: South West North East 1NT Pass 2NT Pass 3NT Pass. Playing lead—king of hearts. Players who enjoy solving problems can indulge this when whenever they are confronted with a two-way finesse for a queen. This form of entertainment may appeal to some declarers but most players prefer not to face this kind of challenge.

The expert player generally circumvents the problem by avoiding it. Only after he has considered or exhausted other avenues of play does he undertake a finesse in the problem suit. For example take this case where South is worried about the location of the queen of spades. He can make three spade tricks quite easily by taking a finesse in the right direction, but he needs more than a compass to help him find the right direction. West leads the king of hearts, and South ducks it, of course. Another heart lead would cost West a trick, so let's say that as a matter of self-interest he shifts to the lack of clubs. Declarer ducks again since there is a possibility that the club is divided 3-3 and that a good spade guess would then prove to be unnecessary. West continues with a low club the queen forcing the ace. South now plays the king of diamonds. West takes it with the ace and returns the ten of clubs to the king. East can count eight positive tricks, but he is still reluctant to stake the result on a guess in spades. To avoid this pitfall, he cashes the J-Q of diamonds and then play the eight of clubs, discarding his last diamond. At this point declarer is no longer concerned with the location of the queen of spades. West is on lead and must play a spade or a heart, either of which gives South his ninth trick. South makes the contract without even trying to guess the location of the queen of spades. He solves the problem by evasion.

provided a ratio of 54.3 per cent. The weather insurance, which resulted in a net loss for the companies, does not include hail and windstorm insurance. Premiums from hail insurance totalled \$1,933,432, and net claims were \$2,339,016 for a ratio of 121.4 per cent. Windstorm insurance brought in \$112,460 to the companies during the year, while they paid out \$42,155 in claims for a ratio of 37.5 per cent.

Among the higher ratios was personal accident and sickness group insurance. This 81 per cent ratio arose from premium earnings of \$172,327.245 and claims of \$139,516.896. Sprinkler leakage insurance also had a relatively high claims ratio, 78.9 per cent, but little money changed hands. Earnings from premiums totalled only \$399 and claims were \$314.

Their insurance brought in premiums of \$8,264,449 against net claims of \$4,654,836 for a ratio of 40.1 per cent. The overall claims ratio for fire and casualty insurance was 66.8 per cent based on earned premiums of \$964,706,769 and net claims of \$644,721,258. This compares with a 1964 ratio of 62 per cent.

TOOK OUT \$110,502,301 Premiums from fire insurance brought in \$204,045,625, and net claims of \$110,502,301. This

RIPLEY'S BELIEVE IT OR NOT



CARILLON of the Tower of Edam, Holland, HAS PEALLED OUT ITS CHIMES EVERY 15 MINUTES FOR 404 YEARS. A MECHANICAL TOY CREATED FOR THE SON OF GUILLIOTINE KING LOUIS XIII of France COULD ON A BENCH FANGLER HERSELF BUT SUDDENLY SHE FLOATS INTO THE AIR WITHOUT VISIBLE SUPPORT SO THAT A KING CAN BE PASSED COMPLETELY AROUND HER.

DAILY CROSS-WORD

- ACROSS: 1. Spoil, 2. Sack, 3. Body of water, 4. Great Lake, 5. Mimicked, 6. Fish products, 7. Blackbird, 8. Turf, 9. Thus, 10. Marriage ceremony, 11. Bilow, 12. Verbal ending, 13. River, 14. So. Am. hunter's coat, 15. Comes into view, 16. Bay, 17. Bulky timber, 18. Whether, 19. Unlock, 20. A gauge, 21. Chinese mile, 22. Cover, 23. Fresh, 24. One, 25. Persia, 26. Under-ground excavation, 27. An easy, swinging gait, 28. God of pleasure: EGYPT, 29. Permit. DOWN: 1. Quick, 2. Turkish weight, 3. Spread grass to dry, 4. To obscure, 5. Dry, 6. Alcoholic liquor, 7. Narrow roadways, 8. German city, 9. Solemn, 10. Tangled, 11. Hardwood tree, 12. Ten cents, 13. Desert, 14. Relative, 15. Pine, 16. Seth's mother, 17. Antelope of Tibet, 18. Mountain pass, 19. Dope, 20. Girl's name, 21. Pen point, 22. Sick, 23. Spawn of fish, 24. Unsuitable, 25. Boundary, 26. Pen point, 27. Sick, 28. Spawn of fish.

Crossword puzzle grid with numbers indicating starting positions for across and down words.

DAILY CRYPTOQUOTE

Here's how to work it: AXYDLBAAXE is LONG FELLOW. One letter simply stands for another. In this sample A is used for the three L's, X for the two O's, etc. Single letters, apostrophes, the length and formation of the words are all hints. Each day the code-letters are different.

A Cryptogram Quotation: R S M P X S A M X A V B K X D B X U J Y P A X U B Y W P M X J P Q R V T V D Y B P K — Z W U W M P Q P R X F O X A

Yesterday's Cryptogram: CONSCIENCE IS THE PERFECT INTERPRETER OF LIFE.—KARL BARTH (© 1965, King Features Syndicate, Inc.)

OUR BOARDING-HOUSE MAJOR HOOPLE

