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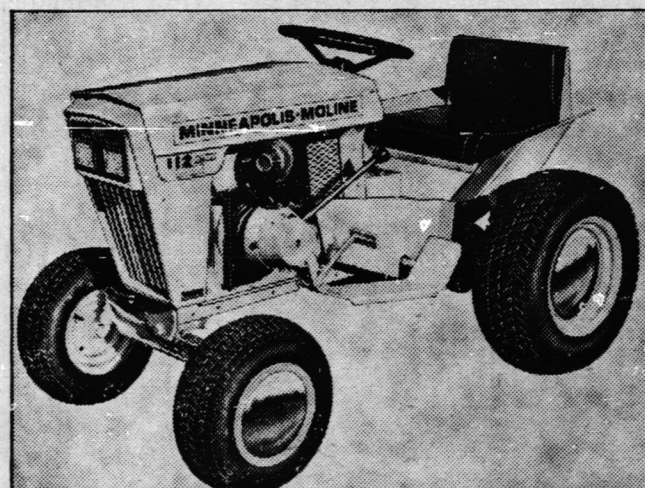
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## Any Question Please?

The Unemployment Insurance Commission has passed on answers to some of the questions that have puzzled contributors. Your question too can be referred to this feature for reply.

Q. For year I was what was called a casual employee with a federal government department. I worked full time. Now I am out of a job, and when I asked the personnel officer for my Unemployment Insurance Book, so that I could claim while looking for something else, he told me I didn't have a book. Does this mean I cannot claim? I am sure they have regularly doctored contributions from my pay.

A. Federal government employees covered by Unemployment Insurance do not normally receive books on separating, but this does not mean contributions are not credited or that a right to claim is prejudiced.

The fact is that the government, like an increasing number of private employers make bulk payments to the Unemployment Insurance Commission instead of

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buying stamps and sticking them in individual books. There's no disadvantage to the employee, and for the employer it can mean a big saving of time and trouble. He keeps contribution records which he is obliged to make available.

On leaving your insurable government employment, you have probably received, in a handy folder which has been designed to hold the documents you need, a 'Bulk Contribution Certificate' (Form UIC 443M). You should mail this to your UIC area office without delay.

In this case the government department, or the Central Pay Office, forwards a record of your contributions to the UIC. However some departments do not use Form UIC 443M. They prepare a statement of contributions which is given to the separating employee.

So don't worry about the lack of a book in your case, but do make sure you contact the UIC as instructed in the folder.

Of course if you were in government service and your employer has a book in your name, that should be submitted too.

Questions should be referred to Information Services, Unemployment Insurance Commission, Vanier Building, 222 Nepean Street, Ottawa, Ontario - Tel. 996-2975.

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## Notice To Farmers

The Cayuga Assembly Yard

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Tuesday, May 20

## Dollars And Good Sense

### How Much Should I Put Down

By William J. Martin

This column is a regular weekly feature prepared by the Family Financial Counseling Service of the Avco Delta Corporation, P. O. Box 2820, London, Ontario. All questions submitted to the above address will be answered in print or by return mail. Names will not be used in print. However, all questions should be accompanied by a complete name and address.

From time to time I have received letters from individuals who have asked how much of a down payment they should make on a high-ticket item. Most of them have been individual cases and I have answered them by mail. But since there may be many others who have also wondered about the "down payment bit," I will devote this column to attempt to answer the question.

First of all, you may not have any choice in the matter. If it's an automobile you're purchasing, for example, or a home, there may be a minimum amount required by the seller. Your choice is whether you want to increase the down payment, thus reducing your monthly payments... or pay the minimum down and perhaps keep a little more cash on hand for reserve and emergencies.

Let's say that you buy a used car listed at \$895. With financing over a 24-month period, plus tags, title and tax, the total comes to something like \$1,000. With a \$200 down payment and an unpaid balance of about \$800, the monthly payments will be around \$33 a month. The down payment, then, represents about 20% of the total. Ten percent down - or

### Warns Of Reduced Expenditures

The Haldimand-Norfolk Health Board was told to anticipate a cost schedule which it can expect the province to share.

Dr. Mathew Dymond, Minister of Health, told the local Board in a letter that the government is reviewing present and proposed activities. They hope to reduce expenditures without sacrificing efficiency and service.

Ernest Craddock, Warden of Haldimand County, noted the province accepted a ten per cent increase in doctors' expenditures to local health units.

A budget review committee has been set up to consider all health unit budgets, including the Haldimand-Norfolk Budget of \$303,790.

Dr. H. H. Washburn, Haldimand-Norfolk Medical Officer, didn't think the local budget would be affected too much. He said the main reason for the government reducing expenditures, has been the number of health units amalgamating to form health districts in order to get a 75 per cent grant instead of the normal 50 per cent.

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## Lions Club

The regular meeting of Jarvis Lions Club was held May 12th there was full attendance, and two guests. Clarke Drennan, Zone Chairman, and Deputy Governor Drew Williamson were welcomed by President Jim Mehlenbacher.

Elections were then conducted by Past President N. Graham. The new executive for the coming year are: PRESIDENT, ALAN AWDE. Immediate past President, JIM MEHLENBACHER. Treasurer, STAN MITCHELL. Secretary, DAVE WILSON. Asst. Sec. BERT PYFROM. 1st Vice Pres. NEAL HOOVER. 2nd Vice Pres. DON LEATHERDALE. 3rd Vice Pres. BRUCE MILLER. Directors 1 year, DON HOWDEN & JIGGS MONTAGUE. Directors 2 years, WM. SNOWDEN & BOB MILLER. Lion Tamers, JACK BROHMAN & STAN ATKINSON. Tail Twisters, KEN GRAHAM & VAUGHN MITCHELL.

Committee Reports were heard for the Victoria Day weekend.

Lion Ed Stire reported that the Club had exceeded their objective for the Easter Seal campaign.

Boards Back G.F.O.

This week the Ontario Milk Marketing Board and the Egg and Fowl Producers Marketing Board issued statements supporting the organization of a General Farm Organization for Ontario.

This illustrates the growing interest and support of marketing boards and other organizations that are in favor of G.F.O.

These statements can be accepted by farmers as a genuine and important commitment to do everything possible to help the G.F.O. in its efforts. On behalf of all farmers, Malcolm Davidson of Brucefield commented in Toronto last Friday. "It is this sort of co-operation that will ensure the producers will have the benefit of a marketing board that can concentrate on marketing together with a G.F.O. that will have the wider responsibility for the overall welfare of the farmers of the province, Mr. Davidson said. "This is the sort of teamwork that will be needed, if the unsatisfactory income position of Ontario farmer is to be put right," added Mr. Davidson.

The O.M.M.B. has stated publicly that the board "is prepared to support the formation of the G.F.O. and in fact, has provided considerable support... over the past 18 months toward achieving the objective."

The board "is prepared to co-operate with the G.F.O. in all areas of mutual interest and, in particular, to work through the G.F.O. in representations to government." Mr. Davidson added that "The Ontario Milk Marketing Board is particularly interested in establishing at a very early stage a close and continuous liaison with whatever commodity committee of the G.F.O. is to be charged with responsibility for dairy industry matters."

The hard working Jarvis Lions Club is again busily preparing to provide fun and entertainment for the whole community.

It all begins this year with a gala dance at the community centre on Saturday night. The committee for this event is Bob Miller, Ken Graham and Stan Atkinson, so it should be a good one.

On Sunday afternoon the Chefs get into action preparing a chicken barbecue to satisfy the biggest of appetites. Bruce Miller, Ray Montague, Ray Bowyer, Dave Wilson and Bud Elliott have had a lot of experience in this area and they guarantee satisfaction. It all starts at 4 p.m.

The gigantic calithumpian parade at 1 p.m. kicks off the festivities for Monday followed by ball games all day. A amateur show, Teen Dance in the afternoon, pony rides, fireworks, rodeo and a bigger midway for the kids.

Entry forms for the amateur show at 7:30 should be in to Bryce Linklater, Glen Reicheld or Bill Snowden no later than Friday, May 16. As darkness falls the usual draw and fireworks display will finalize the celebration. Prize listings for the parade include many categories with generous prizes for adults and children.

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## Mike Duff To Race At Harewood

Internationally famous racing star, Mike Duff, of Toronto, will headline the outstanding lineup of competitors at this week's races.

The big event is the annual Ontario G.P. and Ontario championship motorcycle road races to be held at Harewood acres on the Victoria Day weekend, May 18 and 19.

The event is organized by the Nortown Motorcycle Club of Toronto and is sanctioned by the Canadian Motorcycle association.

Duff will be competing with Kurt Liebman of Bergenfield, New Jersey, who currently holds Canada's number one road racing honours, on the 250 cc and 500 cc expert class championship races.

Showing his all-round ability, Duff will also be competing in the fast-paced, one-hour production machine marathon aboard a 750 cc Norton Commando.

Heats will be run on Sunday, May 18, to determine grid starting positions for the feature races on Monday. The one-hour Production Marathon, with Le Mans start and complete pit stops, gets the action under way at 11 a.m. on Monday morning.

Riders from Ontario and Quebec will be competing with Massachusetts, Pennsylvania, Indiana, Illinois, Wisconsin and the District of Columbia.

The event takes place RAIN or SHINE.

## Appoint! New C W L

Convenors

On Monday, May 5, the C.W.L. held their regular monthly meeting in St. Mary's Church Hall. The President, Mrs. Georgette E. Morris opened the meeting with the league prayer.

Mrs. Patti Huschilt, Spiritual Convenor attended the retreat held in April at Mount Cenacle and gave an interesting report. The Litany of the Blessed Virgin was recited by the members.

The new convenors for the 1969 to 1970 term were appointed.

Rev. Wubbles spoke to the ladies and suggested that our families read the Bible for five minutes daily.

Plans were made for a membership tea. A number of members plan to attend the annual convention for the St. Catherine's Diocese.

The meeting closed with prayer. Lunch was served by the committee.

## NOTICE

By-Law No. 211

Of The Village Of Jarvis  
Governing The Sale And Setting  
Off Of Firecrackers, Etc.  
Within The Village Of Jarvis

ENACTS AS FOLLOWS:

No person shall fire or explode any squibs, rockets, crackers, Roman candles or other combustible fireworks in any public building, lane, alley or sidewalk or other public place within the boundaries of the Village of Jarvis, unless granted permission by the Jarvis Village Council.

No retail merchant or any other person shall sell any fireworks, Roman candles or any combustible fireworks to any person under the age of Twenty-one years in the said Village of Jarvis.

Any person who violates any of the provisions of this By-Law shall be liable for the first offence to a penalty of not less than \$5.00 and not more than \$15.00 and for any subsequent offence to a penalty of not less than \$10.00 and not more than \$25.00.

THIS BY-LAW WILL BE STRICTLY  
ENFORCED

**THE VILLAGE OF JARVIS**

ERNEST CRADDOCK, Reeve

## Achievement Day

Last Saturday Haldimand 4-H Club members took part in the third and final achievement day program for the 4-H homemaking club unit Separates For Summer.

Three achievement days were needed since some girls in 31 clubs took the unit. Susan Price, Home economist for Norfolk and Haldimand was in charge of the three events.

Provincial honors, for completion of 12 club units, were awarded as follows: Nancy Hewson, Hagersville 1 Club; Kathy Cote, Hagersville 11 Club; Sharon Bier, Ruth Ann Marshall, Linda Schweyer, Holmes 1 Club; Bonnie Jude and Donald

Kenney, Nelles Corners Club; Carol Fearman, Audrey Peart, Marie Reid and Nancy Neddow, Clanbrassil Club.

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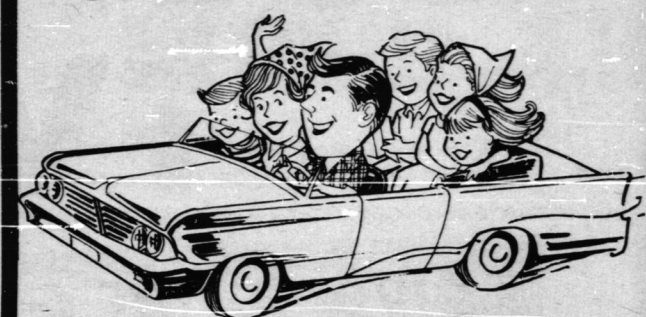
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