

\$\$\$ And Good Sense

Dear Mr. Martin: Can you tell me what "debt consolidation" is and how it works. Do you just turn over your monthly bills to someone else and they pay them for you? And what would it cost? Mrs. C.D.

I'm afraid you have "debt consolidation" confused with "pro rating." The latter term refers to a service provided by some organizations which claim they will take over the payment of all your monthly debts, provided of course, that you give them so much per week or month, or whatever. The idea being that you just make one payment to the pro-rator and from this he makes all of your monthly payments and keeps a certain percent for himself. Free pro-rating (or at a minimal charge) for those persons who cannot get out from under their debts, is provided by community-supported credit counseling centers located throughout the U.S. and Canada.

Debt consolidation, on the other hand, is when you borrow enough money from a lending institution - bank or consumer finance company - to pay off all your existing obligations. Say, for example, that you have about ten outstanding debts for credit purchases which you made and on which you're paying interest or a monthly service charge. You obtain a loan and pay off all these existing debts.

You now have only one outstanding bill each month. It is a loan on which you will also have to pay interest and probably at a higher rate than you were paying for the individual credit purchases. By the same token, it may be possible that your actual dollar interest payments on the one loan will be smaller than the total of lesser interest charges on all your credit purchases.

But don't count on this. Remember that with a consolidation loan, you're not getting out from under your bills. You're just exchanging a collection of smaller debts for a larger debt. Debt consolidation is designed as a budgeting tool to enable you to pay debts that you couldn't ordinarily meet.

In other words, if you're paying \$10 on each of those ten obligations, you have to come up with \$100 each month. With a consolidation loan you can pay off all those debts and arrange to pay less each month on the consolidation loan... Say \$60. The length of the loan may run longer than the terms of the other obligation, but at least you're meeting your obligations, and protecting your credit rating and standing in your community.

MILL STORE NOW OPEN

Norfolk Knitters Ltd., St. George St. N., Port Dover, announce the opening of their new mill store.

Stretch Sleepwear, outerwear etc., at substantial savings. 9.00 - 11.30 a.m.; 1.00 - 4.30 p.m. MONDAYS TO FRIDAYS

PACONI DEAD STOCK REMOVAL

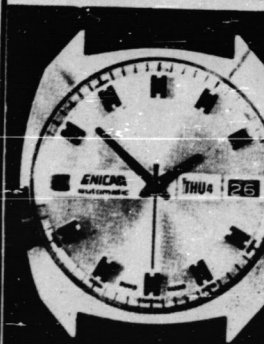
Highest Cash Prices Paid for Dead and Disabled Cows and Horses

24 HOUR SERVICE Phone ZENITH 9-7950

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JACK COOKE

"JEWELLER" Jarvis Ont.



No False Sales Just Honest Prices 17 Jewel Watches From: \$16.95

Operation Placement Target - Summer Jobs

Last spring, the Ontario Chamber urged business men to do a little more to develop employment opportunities for students. The March 1969 issue of Action stated: "Youngsters who care enough to look for summer jobs are concerned about where they are going."

Lands And Forests Exams

The Department of Lands and Forests Hunter Examination centres will be open at the following locations on the dates and times as indicated, by appointment only.

APPLICANTS PLEASE NOTE THE FOLLOWING: Application should be made on Form EX-10 or FW-6 which is available from all Department offices, licence issuers, Conservation Officers, Sportsmen's Associations, and Hunter Safety Training Instructors.

You will note that the fee of \$3.00 should accompany the application. Cheques or money orders must be made payable to the Department of Lands and Forests, Aylmer West, Ontario, or the Treasurer of Ontario. These must be mailed to the Department of Lands and Forests, Aylmer West, Ontario, TWO WEEKS IN ADVANCE of the date the candidate wishes to take the examination in order to allow sufficient time for confirmation. If insufficient applications have been received by this date, the examination centre will not be open on the day scheduled. Applicants should indicate the most suitable time for them to take the examination to assist us in arranging appointments. Please do not attend the examination unless you have received an appointment. No walk-ins will be accepted. Further information may be obtained by calling 519-773-9241 or your local Conservation Office.

All applicants under the age of 16 years now require a permit under the Criminal Code to lawfully possess a firearm. This permit must be obtained from the Registrar of Firearms, Toronto. Please contact your nearest Ontario Provincial Police office. APRIL HUNTER EXAMINATIONS

SIMCOE: Tuesday April 7, Tuesday April 28, 9.00 a.m. - 4.00 p.m., Department of Lands and Forests Office, At intersection of Highways 3 and 24, Simcoe.

They need our help to help themselves prepare for their future."

The fact that students need meaningful and rewarding employment during the summer months has faced the business community since schools first broke for vacation. But with more and more students swelling the summer work force, these prized jobs have become scarcer year by year.

This year, the Ontario Chamber has undertaken to play a leading role in the Canadian Chamber of Commerce "Operation Placement" program which has as its objective, the development of more and better jobs for students across Canada.

J. T. Wilson, Ontario Chamber Executive Director, Chairman of the Ontario Operation Placement Committee, stated that business has a responsibility to students to ensure that they can further their education not only during the summer months, but in many cases because they depend on income from work to pay tuition fees.

The Ontario Committee, with membership from the Federal Manpower Department, the Ontario Department of Labour, the Department of Education and the business community, has already structured a program to help develop greater student summer employment opportunities through coordinated community effort.

YOUNG EDITOR DUNCAN, B.C. (CP) - Not many of the 3,500 subscribers to Aerospace Journal, Canada's only magazine devoted to space technology, realize the editor is a 17-year-old high school student who puts the quarterly publication out in his spare time in his room at home. Garry Oyen, who gets most of his material from NASA, hopes profits from his currently advertisement-thin magazine will put him through university soon. Subscribers include half a dozen prominent Canadian universities and scientific establishments.

Recollections Of Long Point

By W. F. WITCHER

The department tried once more to get rid of it decently for the public benefit, and in May, 1866, it was offered by public auction at Toronto and sold to persons, who associated themselves together, and took patent as the Long Point Company. This second sale was long and widely advertised. The purchase was made openly and above board.

The public received several thousand dollars cash for a possession, which was not only hitherto profitless, but an absolute burden. The objects of the associate purchase were well understood by everybody. "If any person dreaded 'monopoly', there was a full opportunity to thwart the project. The same year these associates applied to Parliament for incorporation - the usual forms and notices for public sale were duly fulfilled. Their purposes of controlling and farming the game and hunting, etc., were all abundantly set forth in print, and in their written application to both branches of the Legislature.

The bill was under consideration in the Legislative Assembly and committees during the session of 1868. Where were then its opponents? The act of incorporation, as sanctioned by Parliament, contains these clauses: - Sec. 3. "The company may carry on the business of pursuing, protecting and granting licenses to take

game, muskrats, mink, otter, beaver and fish upon the said land and property, or in the water covering the same, etc., etc."

Sec. 7. "Notwithstanding any thing in this act contained, the said company shall not pursue and take game or fish during the closed seasons, as fixed from time to time by the laws of this province."

What has been the result? Beneficial in the extreme. The property has been well and liberally managed - the aquatic and other game efficiently protected and enormously increased - the fur-bearing animals preserved and multiplied beyond measure, and their skins have attained a high market value. Shooting and trapping are now properly regulated, and everything is conducted in an orderly and reasonable manner.

Steady remunerative employment is ensured to an industrious, civil and sober class of trappers and hunters, who gain for themselves and families a respectable livelihood. In everything about the place there is a marked and happy improvement. An essential land mark and natural breakwater has been preserved in the interests of public navigation; and an immense local breeding-ground for game, right in the heart of the western peninsula, has been established.

There is now no more indiscriminate spring, summer, autumn and fall shooting. No unseasonable

trapping. No driving off animals from their nests and feeding grounds. No more Sunday shooting. No more of the wicked and wanton waste of our choicest game and needful furs, as we have witnessed year after year bygone days.

It is, of course, quite true that Tom, Dick and Harry from both sides of the lake who used to luxuriate in sorts of lawless license the marshes and around the Point, are excluded from their customary liberty. Freedom to kill ducks, and destroy rats, mink and fox at will, and by every conceivable means, and strip off every vestige of timber, no longer exists.

It may be natural and right also, that persons who have invested their money and bestowed their attention on rescuing the game, etc., from extinction should object to the hunting community in general, and poaching fraternity in particular, now enjoying the successful fruits of the spirited endeavors. The public sense of justice always practically right, but answer "yes."

WANT ALTERNATIVE HALIFAX (CP) - The Halifax county welfare committee is recommending that persons should have nursing services provided in their own homes if they wish instead of entering home for the aged or old for special care.



Sale SPECIAL Chesterfield Suites KITCHEN SUITES BEDROOM SUITES Box Spring And Mattresses

Rediscover your home and make it more beautiful as you thriftily shop the wide assortments and all the interesting new designs.

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TOWNSHIP OF WALPOLE ANNUAL FINANCIAL STATEMENT For the year ended December 31, 1969

Ratepayers of the Corporation of the Township of Walpole, Walpole County, Ontario.

We have examined the records of the Township of Walpole, the Walpole Commission, the Community Halls and the Walpole Union Public Library for the year ended December 31, 1969 and have prepared statements as set forth in the accompanying tables.

The operations of the year, resulted in a surplus of \$75,405.36 which with the balance at the beginning of the year results in an accumulated surplus at December 31, 1969 of \$154,375.84.

Taxes in arrears have increased by \$10,427.73 at December 31, 1969 and amount to \$83,576.89 at that date. Collections during the year on the current roll amounted to 83.9% of the taxes levied.

Surplus bonds in force appear adequate.

Funds levied for other bodies under Section 53 of the Municipal Act had not been paid to those bodies at December 31, 1969.

Subject to the Qualifications concerning funds levied under Section 53, we report that in our opinion:

(1) The financial transactions which have come under our notice have been within the powers of the municipality.

(2) The audit has been conducted in accordance with the instructions of the Department of Municipal Affairs.

(3) The financial statements present fairly the financial position of the municipality as at December 31, 1969 and the results of its operations for the year ended on that date.

WATERS, SAVAGE, HORNE & RONSON Chartered Accountants, License Number 3515

TOWNSHIP OF WALPOLE CAPITAL FUND BALANCE SHEET - As at December 31, 1969

SETS		
Cash	\$17,114.40	
Buildings	2,675.70	
Equipment		\$ 19,790.10
Fire Department		
Roads Department		
Land	\$ 1,000.00	
Buildings	40,777.78	
Roads	44,301.00	
Community Centres and Halls		86,078.78
Land	\$ 300.00	
Buildings	7,500.00	
Equipment	1,200.00	
Due from School Boards	478,000.00	
Due from Nanticoke Street	2,300.00	
	\$624,695.88	

LIABILITIES		
Debt - Public School	\$478,000.00	
- Nanticoke Street Lights	2,300.00	
Investments in capital assets	144,395.88	
	\$624,695.88	

TOWNSHIP OF WALPOLE REVENUE FUND BALANCE SHEET - As at December 31, 1969

SETS		
Bank balances	\$43,977.96	
Investments - Government of Canada	8,000.00	
Bonds	4,636.35	
Accounts receivable	95,776.48	
Due from Province of Ontario	487.52	
Due from Nanticoke Community Hall	14.65	
Due from Police Village of Selkirk	83,576.89	
Taxes receivable		\$236,469.85

LIABILITIES		
Temporary loans	\$35,000.00	
Accounts payable	12,311.27	
Debt interest due	1,762.35	
and outstanding	12,477.50	
Due to Schools	1,762.35	
Due to County of Haldimand	2,180.48	
Due to Community Halls	12.91	
Due to Nanticoke Street Lights	824.78	
Due to Province of Ontario	330.07	
Deferred revenue	2,194.65	
Reserve for working funds	15,000.00	
		\$ 82,094.01

TOWNSHIP OF WALPOLE STATEMENT OF REVENUE AND EXPENDITURE For the year ended December 31, 1969

REVENUE	ACTUAL
Revenue from taxation	\$507,676.39
Grants and subsidies - Province of Ontario	
Welfare assistance	\$ 12,726.03
Highway improvement	272,828.05
Payments in lieu of taxes	140.00
Unconditional per capita grants	19,972.70
Residential property tax reduction	91,668.65
Recreation	1,000.00
Warble fly	248.75
	398,584.18
Ontario H.E.P.C. in lieu of taxes	9,724.59
Licenses and permits	11,369.25
Interest and tax penalties	6,951.68
Interest book project - surplus	51.57
Nanticoke Street Lights	780.00
Payment discount - County	735.54
Interest earned	803.91
Other bodies portion of taxes written off	\$49.57
Miscellaneous	552.01
	\$637,778.69

EXPENDITURE	ACTUAL
General Government	
Executive and legislative	\$ 6,914.50
Administrative	19,632.44
Other	1,854.99
	\$28,441.93

Protection to persons and property	
Fire	\$ 4,616.27
Police	195.68
Warble fly	175.27
Sheep, poultry and dog control	1,128.97
	\$6,116.19

Building inspector	1,510.60	7,625.89
Highway and roads		353,122.88
Sanitation and waste removal		691.37
Social welfare		17,557.09
Education including debt charges		
Public and separate schools	\$143,065.82	
Secondary schools	159,773.77	
		302,840.59
Recreation and community services		1,000.00
Interest and bank charges		4,990.72
Community planning		3,381.14
Taxes written off		673.48
County of Haldimand		130,079.74
Police Village of Selkirk		1,766.80
Nanticoke Community Hall		1,271.09
Cheapside Community Hall		301.08
Springvale Community Hall		804.89
Selkirk Community Hall		2,013.96
Big Creek Conservation		2,580.00
Nanticoke Street Lights		780.00
Federation of Agriculture		1,250.00
Grand River Conservation Authority		534.92
Rainham-Walpole Union Public Library		600.00
Deferred revenue adjustment		113.77
		\$652,373.33
Excess of revenue over expenditure - 1969		\$75,405.36
		\$937,778.69

Obituaries

GENERY, Margaret Rosina - At the West Haldimand General Hospital on Sunday, April 5, 1970 Margaret Rosina Cade of R.R.1, Jarvis. Beloved wife of Joseph Genery and dear mother of Arthur of Nelles Corners, Margaret (Mrs. Charles Meade) Waterford, Frances (Mrs. Gordon Meade) St. Williams, Jessie (Mrs. Lorne Wood) of Copetown, Ellen (Mrs. John Stone) Jarvis and David of R.R.1, Jarvis. Predeceased by a daughter May. Sister of Annie (Mrs. Christopher Coates) Simcoe, 23 grandchildren and 20 great grandchildren also survive her. Mrs. Genery resided at the Hyde and Mott Funeral Home Hagersville until noon on Wednesday April 8, then to St. Paul's Anglican Church Jarvis where service was at 2 p.m. Interment St. Paul's Anglican Church cemetery.

SHILDRICK, Ann - At the West Haldimand General Hospital, on Sunday March 29, 1970, Ann Rutherford of Hagersville, beloved wife of Melborne Shildrick and dear mother of Marion (Mrs. Dewart Lindsay) of Hagersville, grandmother of Barbara Lindsay of Brampton and Joan Lindsay of Hamilton. Mrs. Shildrick resided at the Hyde and Mott Funeral Home, Hagersville where service was held in the chapel on Tuesday, March 31, 1970 at 2 p.m. Interment Hagersville Cemetery.

KINNEAR, Joseph - At the West Haldimand General Hospital, Hagersville on Wednesday, April 1, 1970, Joseph Kinnear of R.R.4, Cayuga, in his eighty-eighth year. Beloved husband of Claretta Jane Kinnear, dear father of George of Fort Erie, Elmer and Mark both of R.R.4, Cayuga; Mrs. Earl Milner (Ellen) of Niagara Falls, Mrs. Robert Harner (Catherine) of Oakville and Mrs. Grace Hedley of Cayuga. Also survived by 11 grandchildren and 17 great grandchildren. Funeral service was held from Kee Funeral Home, Cayuga, on Saturday, Interment Riverside Cemetery. A Masonic service under the auspices of St. John's Lodge AF-AM 35 was held on Friday at 8 p.m.

SET UP EXCHANGE WOLFVILLE, N.S. (CP) - The schools of education of Acadia University here and the University of Maine set up an exchange program this year. Four Acadia education students studying for their masters of education degrees visited Orono, Me., to take part in

Affairs Minister Sharp expressed some Canadian qualifications on the ICC proposal. Canada, Poland and India make up the commission which was created to preserve the neutrality of Indochina. The government that deposed Prince Norodom Sihanouk as the government that deposed Prince Norodom Sihanouk as Cambodian leader two weeks ago, continued charges that Viet Cong and North Vietnamese troops were attacking Cambodians. Elsewhere in Southeast Asia, the North Vietnamese and Viet Cong opened a spring offensive in South Vietnam. American authorities classified it as Communist muscle-flexing.

VIOLENCE IN ULSTER In the worst recent outbreaks in the continuing Protestant Roman Catholic strife in North Ireland this week, scores of British troops were hurt. They were pelted with gasoline bombs, bricks and bottles and replied with tear gas. Shots were heard for the first time on Wednesday.

Building inspector 1,510.60 7,625.89 Highway and roads 353,122.88 Sanitation and waste removal 691.37 Social welfare 17,557.09 Education including debt charges Public and separate schools \$143,065.82 Secondary schools 159,773.77 302,840.59 Recreation and community services 1,000.00 Interest and bank charges 4,990.72 Community planning 3,381.14 Taxes written off 673.48 County of Haldimand 130,079.74 Police Village of Selkirk 1,766.80 Nanticoke Community Hall 1,271.09 Cheapside Community Hall 301.08 Springvale Community Hall 804.89 Selkirk Community Hall 2,013.96 Big Creek Conservation 2,580.00 Nanticoke Street Lights 780.00 Federation of Agriculture 1,250.00 Grand River Conservation Authority 534.92 Rainham-Walpole Union Public Library 600.00 Deferred revenue adjustment 113.77 652,373.33 Excess of revenue over expenditure - 1969 75,405.36 \$937,778.69

Concert Promotes Interest In Music

The Fanshawe String Orchestra under the direction of Mr. J. MacNab, held a public concert Sunday Evening April 5, 1970 at Grace United Church, Port Dover, with 80 people in attendance.

The purpose of this performance was to create classical music interest in the community and to recruit any persons interested in playing with the 15 man orchestra.

Any person wishing to join the group should contact Mr. Walter Patten at 583-0850.

News Spotlights

ASKS CANADIAN SUPPORT France called for an international meeting on Indochina this week and asked Canada to support the call of Cambodia for reactivation of the International Control Commission in that troubled country.

The U.S. expressed mild interest in the idea. External

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Lands and Forests Report WINTER BROWNING

Discoloration of evergreen foliage during late winter and early spring is called winter browning. This problem is most common on conifers, but may also affect other

vegetation such as evergreen broadleaved shrubs.

The general explanation is that, after a period of cold weather, sudden increases in temperature, often accompanied by drying winds, cause excessive loss of water from the leaves. This moisture cannot be replaced during the winter because the soil is frozen or too cold or because the wood of the stems is frozen and water cannot pass through it. The needles or leaves dry out to the point of cell collapse and suffer permanent damage. Foliage under snow or in sheltered locations is seldom affected.

The disease manifests itself by browning of the foliage upon the advent of warm weather in the spring, and the needles may fall off the twigs soon after. However, the buds have great resistance to drought and usually survive to produce new foliage. In severe cases, young trees may be killed.

Barn

Continued from Page 1

'It must have taken a good deal of imagination and skill to design such an interior. This is a real accomplishment, something you should certainly be proud of. It's beautiful. I can't get over it, amazing and many others.

Throughout the three day period, many words of Congratulations were passed onto the owners from the public, and also many floral tributes were sent, which added greatly to the overall appearance of 'The Blue Barn'.

Messrs. E. J. (Jim) Armstrong, J.E. (Jim) Sarge, and L.C. (Lyle) Shinton, were very well pleased with their successful Grand Opening, and stated, 'We expected a good response to our Grand Opening, but the response and business actually received was greater than we had Saturday evening at the close of business, the prizes were drawn with the winners being as follows:

Harvey Coulter, Canfield, won his choice of any reproduction painting in the store; Mrs. H. Condy, 2 Rosedale Avenue, Hamilton, won her choice of any floral arrangement in the store; and Dr. R. E. Empringham, won the major draw prize a La-Z-Boy Reclina Rocker.

The management have not set any specific store hours, but for the time being, plan to open to the Public from 9 a.m. - 9 p.m. Monday through Friday, and 9 a.m. - 5:30 p.m. on Saturdays, until further notice is given.

The management stated: 'We thank all who attended for making our Grand Opening the great success that it is, and we will certainly look forward to serving the public in the future.'

PLAN NOW

For building YOUR home on YOUR LOT or any one of the LOTS we have available, in the HAGERSVILLE and LAKE ERIE Areas - Small down payment and excellent TERMS

PHONE