

The Weeklies Say . . .

APPROVES RENEWAL

This licensing (of newspapers) appeared to be part of the federal government's policy to control expression of thought through review of license to enjoy government favor annually. Granting of a licence ensured postal privileges by way of special postal rates as Second Class Mail. . . . We congratulate Mr. Kierans on this reversal of a policy that negated the fundamental principle of a free press. . . . Rimbey (Alta.) Record

PAY WITH GRAIN

It makes a chill run down our aging spine to realize that in a prosperous province such as oil-fed Alberta, there are farm families who can't scrape up enough cash for tuition and board this year. . . . If the University of Alberta wants to make a silk purse out of a grain bay, we humbly suggest that they accept unlimited amounts of grain and pass them along to the famine areas of the world. . . . Whitehorse (Yukon) Star

CHILD BEATING

Nationally and internationally child mistreatment has become a problem and now is called the "battered child syndrome." This refers to the deplorable fact that, even in this enlightened day and age, there are children, mostly babies, who are severely beaten and battered by their parents. . . . When babies are brought into hospitals with broken bones, black eyes and burns, agencies of prevention should go into action immediately. . . . West Vancouver (B.C.) Lions Gate Times

TOO MUCH TALK

Everyone talks about pollution these days, but when it comes to moving on to solving problems only a minority are found with a plan or a willingness to do something. . . . Chilliwack (B.C.) Progress

PUNCH IN THE NOSE

Half the welter of trouble the people are making for them selves could have been stopped with a good punch in the nose or a kick in the rear at the right time some place along the line. . . . Bridge River-Lillooet (B.C.) News

TENSIONS GROW

The fat contract settlements of old appear on the way out and lockouts and strikes would seem the order of the day. . . . Not since the depression days, has Canada been in such turmoil or so divided. This is supposed to be an age of the affluent society and yet profits are down and unemployment is rising to a dangerous level. As terrible as it seems, perhaps a depression on a major-league scale is what is required to bring management and labor to a reasonable bargaining position. . . . Vernon (B.C.) News

Renton Personals

Mr. and Mrs. Fred Lloyds and sons are spending this week holidaying at Port Carling and vicinity.

Mrs. Charles Mitchell, Mrs. Wm. Watson, Mrs. Cameron Mitchell and Mrs. George Duncan, enjoyed a chartered bus tour to Dundas Greenhouses, Battlefield House at Stoney

Creek, the Lily Flower show held at the Royal Botanical Gardens and various places of interest around Hamilton.

Mr. and Mrs. Paul Weidendorff and granddaughter Karen of Port Dover have returned home after spending nearly two weeks at Hanover.

FISHERVILLE DISTRICT LIONS

OLD TYME GARDEN PARTY

Thursday, July 16

AT

8:15 P.M.

M.C. — RON LEONARD

Plus Top Local Talent

Adults \$1 Children 50¢

\$ \$ And Good Sense

by William J. Martin

Dear Mr. Martin:

What determines whether a person is a good credit risk or a bad one? Mrs. K.L.W.

Dear Mrs. K.L.W.:

Your degree of credit riskiness is based on a combination of facts about your income or your husband's, your jobs, past credit experience and so on. Some lenders actually have a scoring system which gives you points for favorable characteristics.

Factors used in such systems are income, length of time on the job, credit experience, home ownership, amount of down payment, etc. The system, however, is not applied rigidly since credit evaluation is far from being an automated process.

You could be approved or turned down on an application regardless of the 'score' obtained. Young married couples may not 'pass', but could receive a loan with the hopes that they will become valued customers. A man may have been on the job only a short time, for instance, because he made a change to advance himself, and

turning him down would be unfair and unwise for the lender.

On the other hand, some people who 'pass' may not receive a loan because the lender feels that they already owe enough money and another loan would only make matters worse.

People turned down by one lender still have other sources of loans, though. Different lending institutions use different criteria in granting loans, and a person may not qualify at one source but get a loan from another. There are savings & loan associations, credit unions, and consumer finance companies.

If you qualify for a bank loan, chances are its interest rate will be lowest and, therefore, it's the best loan for you. But there are other factors to be considered. The service you receive, the speed with which you receive your money, and the counseling advice available. All are important aspects of getting a loan.

Just like shopping for steaks, it's a good idea to shop around and compare prices (interest rates), service, and reliability.

Rockford Personal

The combined church service on Sunday morning was well attended. Mrs. Alex Thomson was guest soloist. Next Sunday morning, July 12 the service will be in the Salem Church. The flowers in the church were in memory of a father and grandfather, Stanley Parrington, who passed away one year ago and were placed there by Mr. and Mrs. Ivan Hall and family.

Mr. and Mrs. James McAlpine and baby Allison of Caledonia attended the church service on Sunday morning and were guests of Mrs. McAlpine's grandmother, Mrs. John Thomson. Mrs. T. Liles of Port Dover was a Sunday afternoon guest of Mrs. Thomson.

Mr. and Mrs. Gordon Woodley of Mount Pleasant were Sunday afternoon visitors of Mr. and Mrs. Ralph Golding.

Daniel Hall is spending two weeks with his grandmother, Mrs. Stanley Parrington of Waterford.

Mr. and Mrs. John Donaldson of Fonthill and Mr. and Mrs. Guy Kinzett and Bradley of Toronto were Sunday dinner guests of Gordon North and Mr. and Mrs. Charles Johnson, Barry, Larry and Karen spent several days over the weekend holidaying with Mr. and Mrs. Ted Kitchen and family of Alliston.