

## \$\$\$ And Good Sense

by William J. Martin

Mr. Martin serves as special consultant to Avco Financial Services. All questions should be sent to him at P.O. Box 2820, London, Ontario. Those containing a name and address will be answered in this column or by direct return mail. No names will be used in print.

Today, home finances must be handled in the same way as a small business handles its finances and with some planning, you can save most of the finance charges in your credit buying like most businessmen do. If you understand the system, you can really stretch your money further.

First of all, know which system your creditors use — they're not all the same. Some calculate finance charges on the previous balance, others make charges on an adjusted balance. The adjusted balance is your balance after your latest payment.

Once you know which system is being used by whom, check your creditors' timing. How quickly do they send your bills to you? Compare your bills and see who is quicker. The sooner you get your bills, the more time you have to pay before incurring a finance charge.

Know the billing cycles of your creditors and the closing date of each. You can then make purchases just after the closing date and not receive a bill for nearly two months, that means you get the free use of the product purchased during all this time before paying for it, without a finance charge.

Most of the information you need to know should be described on your bill. If not, your creditor will supply the information on the type of system used and dates on your request.

If you make a payment on time for the entire balance and are assessed with a finance charge anyway, don't pay the finance charge until you check with your creditor. Call or write, making sure you list your account number and full information about when and how your payment was made. If you receive no satisfaction from this, call the credit manager or the president direct. Usually, they will be anxious to keep

## Nanticoke

On Saturday afternoon, Oct. 25, Mr. and Mrs. Holland Marr and Beth and Walter of Toronto paid calls in this area.

A double birthday party was the reason for an enjoyable evening on Fri. Oct. 24, at the home of Mr. and Mrs. Neil Maas. The honourees were Arthur Vokes of Port Rowan and Mrs. Neil Maas.

The Nanticoke United Church held its anniversary services on Sun. Oct. 25. The visiting minister was Rev. Philip Smith of Galt who in his student days was the minister of the Nanticoke and Cheapside United Churches. In the morning the church choir supplied the music, assisted by Mrs. Ernest Welt as soloist. For the evening service a quartette from Hagersville sang several selections.

Fri. Oct. 16, Miss Frances E. Evans returned from Toronto to visit relatives and friends in the Nanticoke area, one of her visits extending to Port Rowan.

Mr. Jack Donaldson has returned home after a few days in the hospital also Kathy Banfield. We wish them both a speedy recovery.

Mrs. Russell Weaver and Mrs. Jim Lindsay visited Mrs. Jack Lockyer of Port Dover who is a patient in Chedoke Hospital, Hamilton.

Mr. and Mrs. V.C.J. Asbury, Dwight, Ontario were recent visitors of Mr. and Mrs. G. Arnold Creaser at the manse and spent the day. Also on Sunday Mrs. N. Jamieson and Miss J. Holloway were dinner guests at the same home and attended the anniversary Services of the Nanticoke United Church.

Miss Camille Weaver is spending the weekend with Susan Lindsay.

## 40th Anniversary

A family reunion was held at the home of Mr. and Mrs. Sanford Sevenpiper of R.R. 1 Jarvis the formerly Leotta Dell of Selkirk in honour of their 40th wedding anniversary. In attendance was the bride, her sister Mrs. Elmo Hoover of Aylmer also her two sisters and a brother and their families, one son, one daughter and their families. There were 50 guests.

An enjoyable afternoon was spent playing games. A lovely lunch was served. The couple were presented with lovely gifts including a ruby swag lamp from the Dell family and a sunburst wall clock from their family.

We wish the couple many more happy anniversaries.

## Biological Weed Control

LACOMBE, ALTA. (CP) — Researchers are turning starving beetles loose on valuable crops with hopes that the bugs will chomp the insecticide industry out of business.

The Lacombe research station is one of several in Canada importing insects from Europe and Asia that will attack certain troublesome and persistent weeds and insects on Canadian farms. But the researchers have three big problems:

— They have to develop a strain from the original insects that can withstand Canadian weather.

— They must make sure the insects will attack only the weeds and leave the crop untouched.

— They have to ensure that the insects won't get out of control like the Australian rabbits.

Research officials say biological weed control is

becoming increasingly important as fears of contamination of crops from chemical residues mount.

H. A. Friesen, head of the crop management and soils section at the Lacombe station, said he is guardedly optimistic about research progress, but he is not yet suggesting that farmers discard their spraying equipment.

The Lacombe researchers have developed a high regard for a beetle that appears to have an almost insatiable appetite for Canadian thistle, one of the most troublesome weeds. The insect, brought from southern Italy, produces a half-inch long larva that sucks the juice out of thistle leaves so thoroughly that the plant cannot survive.

The researchers' main problem now is to develop a more resistant strain of beetle. They are hopeful of

success because of earlier victories with a root borer that now is thriving and helping to control a bothersome weed on ranches in central British Columbia.

## FOOD BILL SMALLER

CALGARY (CP) — The food bill takes a smaller bite out of the family budget than it used to, contends Jacques St. Arnaud, president of the Canadian Food Brokers Association.

"The housewife may feel the cost of food is high, but the percentage of income she spends on it is decreasing," he said during a cross-country tour of food brokerage companies.

In fact, food profits are so slim that some food stores and manufacturers may be squeezed out, he said. There was a trend toward fewer, larger food stores.

## Renton Personal

The second meeting of the Renton 4-H club was held at the home of Mrs. M. Caughill on Monday.

A large crowd attended the Norfolk County match on Saturday at the home of Mr. Cox. The match was won by the Rockford team in the church following match.

Mr. and Mrs. Lewis left on Saturday, morning to Florida to spend a few days with Mrs. Liff, Mrs. B. Allen at Leggs Acres.

Mr. and Mrs. Weindendorf, Mr. and Mrs. Ashton of Hanover and S. Mullen of Buffalo were weekend guests at the home of Mr. and Mrs. Weindendorf.

Mr. Fred Liff is a guest in Norfolk General Hospital at time of writing.



## Haldimand Museum Board Meets

Helen Hobbs, Oct. 28, 8 pm, the Haldimand County Museum met in the court house to discuss the meeting opened by Dorothy Parsons, president. This was the first general meeting open to the public.

Parsons called on Harris Hutton, president of the Hamilton County Genealogical Society, to address the theme of Mrs. Hutton's address: ways to family lineage.

Parsons suggested we should consult family public record, cemetery record, patents etc. Hutton suggested we should consult the provincial

curator, to have a file started in the Cayuga Court House, if possible, as this is the center where things are registered. There is a Canada Council grant available for this purpose.

Mrs. Hutton's address was informative. She left us with this thought to ponder: "He who cares not for his ancestors, leaves very little for his descendants to recall."

The chairman thanked Mrs. Hutton. We were then invited to view the historic articles on display. There were family bibles, pictures, and family trees. (The latter must have been exacting, time consuming work). We then

reassembled, and Mrs. Parsons showed coloured slides of historic buildings, and gave an account of some of the history pertaining to each one. This was much enjoyed.

Mrs. Parsons is also at work compiling a historic publication of local historic buildings.

We were all called upon to give something of our individual background. The historic society would like to have a workshop started as soon as possible. The date to be established later.

The chairman then thanked those who helped with the display. On that note the meeting closed.



Ontario Department of Highways is doing a maintenance program on the bridge that spans the Grand River at Cayuga. New steel joints and special insulators are being installed. The job is expected to be complete this week. During the two months taken to do the work traffic has been controlled by stop signal lights at each end of the bridge. (Staff Photo)

## A & M Lucky Dollar MARKET

MAIN ST., JARVIS

"We Deliver" Phone 587-2263

Culverhouse Golden 19 oz.

PEACHES .35

E.D. Smith Apple 19 oz.

Pie Filling .39

Sunsun 8 oz.

CHEESE .35 Slices

Monarch Pastry 7 lb. Bag

FLOUR .75

Del Monte Golden Bleached 12 oz.

RAISINS .39

Mir Liquid 2/24 oz.

Detergent .75

FROZEN FOOD

Morton 8 oz.

Pot Pies 4 FOR 1. Turkey, Chicken, Beef &amp; Macaroni

Farmhouse Cream

PIES 12 oz. .39 Ea.

Chocolate, Lemon, Coconut &amp; Banana

Sunshine Fancy Kernel CORN 2 lb. .45

Fresh Pork

RIBLETS LB. .39

Coleman

WEINERS .49 LB.

Pork

SAUSAGE .49 LB. Small Link or Country Style

Lean Meaty

BACON .69 LB.

Smoked

PICNICS .55 LB.

Chiquita

Bananas .25 2 lb.

Florida

ORANGES .79 Size 125s 2 Doz.

Ontario No. 1

Cauliflower .35 Ea.

Christies Buttermate

BREAD .99 4 LOAVES

Exquisite

Panti-Hose .79 Pair Small, Medium, Large, Extra-Large

## Heartly Appetites SERVE QUALITY FOODS

CUT STEAKS PER LB. 1.09

CA NOVA BUTTER PER LB. .67

CATH SUGAR 5 LBS. .53

TE SWAN BATHROOM SSUE 2 ROLL PACK .27

CICED-CRUSHED-TIDBIT Pineapple 19 OZ. .69 3 FOR

SH FLORIDA 48's Grapefruit 10 FOR .79

"Road Bustin"  
PRE-CHRISTMAS  
MEL'S  
BEST VALU  
CAYUGA PH. 772-5363



Santa Special

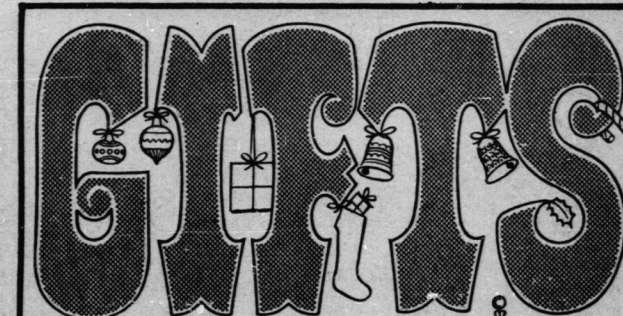


CROWN LYNN  
DINNERWARE  
SALE

\$4.00 SAVINGS ON \$15.95  
& \$17.50 SETS

\$5.00 SAVINGS ON \$18.95  
& \$21.95 SETS

SMITH'S JEWELLER  
AND GIFT SHOP  
CAYUGA 772-5032



AND TOYS

10% OFF  
Every Purchase \$1.  
Over

Except on a few special YELLOW TAG ITEMS

THIS  
CHRISTMAS

Let's make it  
NOV. 5 to 14th.

CALDER'S  
CLOTHING

AGENTS SIMPSON-SEARS & KELLY CLEANERS

CAYUGA PH. 772-5421

## APPLES

"C" GRADE

Mac, Sweet, Snow,

Greening

Delicious, spy

BRING CONTAINERS

FRESH CIDER

HOWARD KELLAR  
2 MILES N. OF RENTON  
2 MILES W. OF TYRRELL  
DIAL  
WATERFORD 443-8416

V.J. Columbus  
Phone 587-2361

PLUMBING - HEATING - ELECTRIC Jarvis, Ont.