

## \$ \$ 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 5875, London, Ontario, Canada. Those containing a name and address will be answered in this column or by direct return mail. No names will be used in print.

Dear Mr. Martin:  
I've heard that some new television sets will soon be on the market that will let you take your own pictures. Is this true and if it is, what will they cost?

B.L.  
Yes it's true. You're talking about the new cartridge or cassette television systems which have been getting a lot of publicity lately. The new units will be similar to present cassette tape recorders.

You will be able to purchase half-hour programs to watch on your home TV screen just as you now can buy records and tapes.

There will be a wide variety of programs available when the new systems hit the market soon. Instead of being restricted to the regular listings, which are justified by national ratings, you can select a program that appeals more to your own interests and you can watch it whenever and as often as you wish.

Six companies, including two of the television networks, have systems being developed for home use. The first of the new cassettes is scheduled to be

introduced around the middle of 1971.

Costs will be fairly high, though. The players are expected to run between \$300 to \$1,000 and with some you will be able to record video tape programs yourself. Cost of the cassettes should run from \$10 to \$30 each.

Experts predict that the new cartridge systems will revolutionize the home entertainment industry more than the introduction of TV itself did.

Businessmen can also find use for the new systems in producing taped programs for meetings and training sessions. The possibilities for schools, hospitals, clubs, etc. are nearly endless.

Dear Mr. Martin:

My automobile insurance agent just told me that my new premium was going to be nearly 50 percent higher than my current policy, even though I'm a safe driver with no accidents or tickets. He said the reason for the increase was based on increased auto repair bills and how easy it is to cause major damage to cars.

He said rates would go down if cars were designed better. Is this true, and if it is, what can be done to make this happen?

G.K.

Dear G.K.:  
Yes, it's true that today's cars are not able to withstand even minor collisions without sustaining major damage or repair bills. This has been forcing insurance rates up - but help is on the way.

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Look for less fragile cars in the near future and cheaper automobile parts and big changes in collision and liability insurance premiums.

Studies have already been made on the vulnerability of different cars. In one test, a dozen 1970 model cars were driven into a wall at five miles per hour. Damage ranged from \$120 to over \$300. In one 15 MPH test crash, more than \$1,000 in damage was caused.

A bill has already been introduced in Congress that would tie premium rates to repair bills and require that insurance rates be published so U.S. motorists could consider insurance costs when deciding on an automobile purchase.

These actions have put pressure on Detroit to produce a sturdier and less powerful brand of cars and to reduce the cost of parts. Another study found that it cost more than \$15,000 in parts and labor to assemble a car that had a list price of \$3,500. Some manufacturers have already begun to lower their prices on certain parts.

You may lend your voice to the cause by letting your insurance company and the automobile manufacturers know how you feel.

### Balmoral LA

The monthly meeting of the Community Baptist Balmoral Ladies Auxiliary was held at the home of Mrs. Murray Matthews.

The first part of the evening was spent in making bandages for a mission hospital.

In the absence of the President, Mrs. Arthur Lee presided.

"What a Friend we have in Jesus" was sung by all followed by a prayer. The minutes were read and adopted.

Mrs. E. Lattimer introduced the guest speaker, Miss Anderson of Toronto, a retired missionary of the Sudan Interior Mission. She went to Africa in 1929. She told of many experiences there. Miss Anderson requested prayer for the native pastors, also funds for a Bible School there, and that God might use these men day by day as they labour for the Ebo people, that God will move through the Ebo people.

Mrs. Lee spoke a few words as she had been a missionary in Africa also. Mrs. Nauman, Mrs. Lee and Mrs. Wilkins led in prayer.

The hostess brought in a beautifully decorated candle-lit cake and everyone sang "Happy Birthday" to Mrs. E. Pitt.

Mrs. Nauman also helped serve a delicious lunch.

### 1971 Tobacco Belt 'Spiel' Scheduled For Jan. 21-22-23

The Tillsonburg and District Curling Club, established at its present location in 1954, was at that time the first such curling club in a smaller town in this area.

Since that time curling has developed tremendously throughout the area. This club has been known as "THE TOBACCO BELT" club, and the main men's "three day spiel as 'THE TOBACCO BELT SPIEL'". This spiel is always held on the fourth Saturday of January, which often coincides with the birthday of a famous Scot, Robbie Burns, who himself may have been a curling enthusiast.

The event has always been favoured with many prominent entries, some winners being Ontario Brier representatives. This fact, plus much effort on the part of the bonspiel chairmen has made this one of the best known spiels of this area.

Four trophies - THE SEAGRAM, HEATH'S, BANK OF MONTREAL, and IMPERIAL BANK OF COMMERCE trophies have been an added attraction for many years. The club's continued reputation for good ice and fine hospitality has also contributed to the success, not overlooking the service rendered by the ladies section in the kitchen.

The club's seventeenth tobacco belt Spiel will be held Jan. 21-22-23, with Dave Ramer, Andy Vandenberghe, Fred Cole and George Trottier in charge.

All indications again point to another outstanding event.

Windsor Lodge Entertained

Mrs. Gerald Hoover opened the meeting. The ladies present introduced themselves to the lodge residents, who in turn introduced themselves. Mrs. Lydia Rounce and Mrs. Walter Irwin played and sang "The Morning Light is Breaking."

Mrs. Hoover closed in prayer. Presents were distributed by the ladies of the auxiliary to the lodge residents.

## Obituaries

STENDEL, Karl - As the result of an accident on Tuesday, Jan 5, 1971, Karl Stengel of Hagersville in his 53rd year, beloved husband of Muriel McKenzie and dear father of Gwen (Mrs. John Martin) of Simcoe, Margaret (Mrs. George Saunders) of Delhi, Karla, Patricia and Michele all at home, brother of John of Tonawanda, N.Y., Menno, Osborne and Vincent all of Selkirk, Mrs. Ruby Bartlett of Hagersville, Bertha (Mrs. Arthur Marshall) and Elizabeth (Mrs. Lloyd Swarts) both of Nanticoke. Mr. Stengel rested at the Hyde and Mott Funeral Home, Hagersville, where service was held on Friday, Jan. 8 at 2 pm. Interment Selkirk Union Cemetery.

ATKINSON, Clifford P. - At Westminster Hospital, London, on Wednesday, Jan. 6, 1971, Clifford Atkinson, in his 74th year. Beloved husband of Hilda Waterbury, and dear father of Betty (Mrs. Keith Banfield), of Nanticoke; Joyce (Mrs. Douglas Burke) of Rexdale; Roy of Burlington; Harold of Hamilton; Stanley of Jarvis; Donald, Ross and Ray, of Caledonia; Bernard, Larry, both of Hagersville. Predeceased by a son, Gordon, in 1952. Mr. Atkinson rested at the Hyde and Mott Funeral Home, Hagersville, where service was held Sat. Jan. 9, at 2 pm. Interment in Riverside Cemetery, Cayuga.

Mr. Atkinson was the son of the late George Atkinson and Mary Ann Morrison. He leaves one brother Clarence of Caledonia and three sisters - Mrs. Eva Mitchell, Jarvis; Fern, Mrs. Fred Wingfield of Stoney Creek; and Mabel, Mrs. Albert Lang of Hamilton.

Cheapside United Church for service at 2 pm. Mrs. Tyrrell who was in her 92nd year was born in Vernon, N.Y. In her youth she spent many years in Hawaii where she was the Governess to the family of Col. Naven of the United States Army. After giving up the teaching profession Miss Clinch came to the Cheapside parsonage where her sister was the wife of the Rev. G. P. Shields, pastor of Cheapside and Nanticoke Methodist Circuit. In 1914 she was married to William Edward Tyrrell who predeceased her on Nov. 1, 1952. Following his death Mrs. Tyrrell wrote directions for her own burial service which were carried out to the letter as follows: The Rev. E. M. Sider read the 90th Psalm with comments, also 1 Peter 1: 3-9. Text 2nd Timothy 4:7-8. These had been used at her own mother's funeral. She picked the hymns - "The Sands of Time are sinking and the King of Love My Shepard is." The request that if Alfred Shields were alive he should offer prayer was also carried out as this nephew resides at RR 1, Lambeth. The church minister being a layman the sermon was by Rev. Arthur McGee of Oneida who conducted the funeral. Interment was in the family plot in Cheapside United Church Cemetery. As the deceased had requested the pallbearers to be members of the Cheapside congregation they were Charles Sheppard, Orvil Nie, Harold Evans, William Bray, Craig Werner, Harold Nie.

Dr. and Mrs. Edmond MacInnis and two year old twin boys of Halifax spent the holidays with Mr. and Mrs. N. L. Marshall, Guelph.

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JARVIS CITIZENS GROUP ... supporting YES vote MON. JAN. 18 enlists your support and your vote

BUS TRIP to the FARM EQUIPMENT SHOW in TORONTO THURSDAY, JANUARY 28th Bus leaves Nelles Corners at 8:30 a.m., arrives back at 5 p.m. Bus Fare - \$2.00 W. J. HEASLIP LTD. NELLES CORNERS 779-3434

### Knox Church Afternoon Groups

Presbyterian Ladies Aid and WMS met at the home of Mrs. Lloyd Mitchell on the first Tuesday afternoon of the New Year. Mrs. Ina Mitchell, the new president of the Ladies Aid, opened the meeting by announcing, "O Master Let Me Walk With Thee," followed by prayer. The minutes were read and roll call answered by payment of dues. Miss Helen Miller, secretary-treasurer, read "thank-you notes" from Mrs. Warren Keen, Mrs. Alfred Walker and Mrs. Taylor-Munro. Mrs. Cora McKenize distributed the church calendars as ordered. The offering was received and dedicated and the meeting closed by the Mizpah Benediction.

The WMS meeting followed, Mrs. R. A. Miller, secretary-treasurer, read "thank-you notes" from Mrs. Warren Keen, Mrs. Alfred Walker and Mrs. Taylor-Munro. Mrs. Cora McKenize distributed the church calendars as ordered. The offering was received and dedicated and the meeting closed by the Mizpah Benediction.

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president, opened with prayer, and the hymn "Come Let Us Sing of a Wonderful Love" was sung. Mrs. Herman Fess read the minutes and the roll was answered by payment of fees. The president called attention to the World Day of Prayer, which will this year be held in the Presbyterian Church, on Friday, March 5.

Mrs. Taylor-Munro convened the program calling on Miss Frances Law to read the scripture and offering a heartfelt prayer for the New Year. She told a few amusing incidents in regard to the trip made during the fall when she and Mr. Taylor-Munro visited their son in Freeport, Greater Bahama Island, and read a timely article bearing on verse four of the 27th Psalm. The Hymn "Faith of Our Fathers" was sung, followed by the Lord's Prayer.

The president called attention to the next meeting at the home of Mrs. Lily Miller, Mrs. R. A. Miller convener. Mrs. Lloyd Mitchell and Mrs. Herman Fess, lunch committee. The regular sale of small items of cookery was held followed by a tasty lunch and social half hour.

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### Cayuga ACW

The Anglican Church Women held their January meeting at the home of Mrs. Adah Parsons on the 6th at 2.30 pm. The meeting opened with the President Mrs. Isobel Sumner in the chair. Hymn number 597 was sung, followed by the WA Prayer and Lord's Prayer, each repeated in unison. January 6 being Epiphany the appropriate scripture, (St. Matthew Chapter two) was read by Mrs. Adah Parsons. Mrs. Parsons then gave the secretary's report followed by Mrs. Ina Dyte with the treasurer's report and roll call. There were 12 members present.

A letter was read by Mrs. A. Parsons, received by Mrs. I. Dyte from Miss Marion Krafft (missionary from Cayuga parish) recently returned here from China and on her way to England for a one year course, "Combined Scientific and Christian Approach to Everyday Living." The letter relates Miss Krafft is down to such basics as cleaning the brass etc. (That sure calls for Christian Dedication).

Cards of thanks were read by the secretary from Dot Glennie, Fanny Cartwright and Grace McKnight. There were seven shut-in baskets made by Mrs. Reece and delivered by her personally. Here again was something of a labour of love.

Business: Collections taken, bills paid, money for the Altar Guild allotted, (flowers, brass, paper towels etc.) Dues collected for another year. Social services report given by Mrs. Reece. There will be a box placed at the back of the church for "Opr. Eye Glasses," to be sent to the Caribbean Commonwealth.

March 5 is the "World Day of Prayer" to be held this year in St. Stephen's Roman Catholic Church here in the Village. Lunch was served by Mrs. Suter and Mrs. Reece. Next meeting will be February 3 at 2.30 pm at the home of Mrs. Ina Dyte. Lunch Committee, Mrs. Lydia Thompson and Mrs. Isobel Sumner. Mrs. Sumner thanked the lunch committee and hostess. The meeting closed with prayer.

### Commerce Speaker

Mr. Albert Campbell, chairman of the Municipality of Metropolitan Toronto will be the speaker at the Simcoe Chamber of Commerce Annual Dinner Meeting to be held in the Royal Canadian Legion Hall on Wednesday, Jan. 20.

Mr. Campbell, who guided the former Township and then Borough of Scarborough as both Reeve and its first Mayor, 1967, through years of tremendous expansion, has both the knowledge and practical experience to understand the many and varied problems facing our Councils and Planning Boards at the present time. His talk should be of great interest to all business and professional people in the area and a large crowd is expected.

There is limited accommodation, but tickets are available from all directors and the office of the Chamber. Time 6 pm with dinner starting at 7 pm.

### Broker - Donaldson



Mr. and Mrs. Broker (Harold Stewart Photo)

Linda Joan Donaldson of Nanticoke became the bride of Glen Robert Broker of Port Dover recently in a ceremony performed in Nanticoke United Church by Rev. Martin Rule, assisted by Arnold Creaser. The bride is the daughter of Mr. and Mrs. Gerald Donaldson, Nanticoke. Mr. and Mrs. John Broker of Port Dover are the parents of the groom.

Mr. Donaldson gave his daughter in marriage. She was wearing a floor length gown of crystal peau de soie styled with a high neckline and long full sleeves gathered to wide cuffs. Three rows of lace enhanced the bodice front and each sleeve. Her graceful train, which was silhouetted with lace, fell from her high waistline. A floral headpiece held the bride's scalloped veil. She carried a cascade bouquet of white carnations and red roses.

The bride, a graduate of Hamilton Teachers' College, is a teacher at the Haldimand County Board of Education. The groom is with the circulation department of The Simcoe Reformer.

Mrs. Thomson was hostess for a pre-nuptial miscellaneous shower.

CAUSE ALLERGIES TORONTO (CP) - Christmas trees give about seven in 100 people unwanted presents - runny noses, skin rashes and sneezes - two Ontario doctors have found in a study of 1,657 allergy patients, Dr. Derek Wyse of Kitchener and Dr. David Malloch of the University of Toronto department of botany found most developed the symptoms less than 24 hours after the tree was brought home. About 15 percent, they said, developed them three or four days later, worsening as the tree dried.

Allan Matthews of Port Dover was best man. Ushers were Jack Donaldson, Dick Matthews and Gerald Broker.

Organist for the ceremony was Anne Doughty, Cal Dodd, soloist, sang My Own True Love, The Lord's Prayer and Just For Today.

Wedding guests were present from Montreal, Windsor, Caledonia, Hamilton, Burlington, Smithville, Port Dover, Simcoe, Delhi, Jarvis, Hagersville, Innerkip, Mansfield, Brantford and London.

A reception for 120 guests was held at the Nanticoke Community Hall. For travelling the bride changed to a gold crimple outfit worn with brown accessories. After a honeymoon in Florida, the couple will reside in Jarvis.

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FISHERVILLE DISTRICT LIONS ANNUAL 'STAG NIGHT' and Dinner Rainham Community Hall THURSDAY FEBRUARY 11th ENTERTAINMENT "DOUG ROMAINE" Popular T.V. Comedian CASH DRAWS and MANY OTHER PRIZES Tickets Available From All Lions Members HELP THE LIONS HELP OTHERS

# CANADA FARM & INDUSTRIAL EQUIPMENT SHOW

Exhibition Park - Toronto, Ontario JANUARY 27 - 30, 1971

PERSONNIC'S COUNTRY MARKET 2 MILES NORTH OF JARVIS ON HWY. 6 ITS POTATO WEEK AT PERSONNIC'S COUNTRY MARKET 75 lb. Bag \$1.95 50 lb. Bag \$1.35 25 lb. Bag .69 LIMIT 2 TO EACH CUSTOMER 10 lb. Bag .29 Also featured this week 50 lb. Bag \$2.25 COOKING ONIONS 6 qt. Basket .49 3 LBS. .19 EGGS 5 DOZ. FOR .99 BREAD 5 for .99 10 A.M. TO 6 P.M. SUNDAYS 12 TO 6 P.M. OPEN EVERY DAY