

## 4-H Homemaking Clubs

by Susan Brice  
Are you interested in cooking or sewing or crafts or gardening or interior decorating? All of these fields are covered in 22 different 4-H homemaking club projects. There are 275 girls between the ages of 12 and 26 years presently involved in these clubs in Haldimand County. With such interest as this, perhaps you are missing out on something.

Anyone could quite easily begin a club in their own community. Just approach any women's group. See if they will find a leader and assistant leader

for a club. These leaders attend a two day training session by the home economist of the ODAF (Ontario Department of Agriculture and Food) and then are prepared to conduct the project with the girls.

A minimum of four girls are required to form a club. Eight meetings are usually held for each project. Then to conclude it — an achievement day. Here girls from various clubs in the county get together to see how each other have progressed. Club girls exhibit articles made during the club meetings and take

part in judging, demonstrations and other activities depending upon the project.

Presently, 4-H girls are taking the project "The Cereal Shelf" where they cover the use of cereals in family meals. Recipes using breakfast cereals, macaroni products and flour in main courses, desserts, quick breads and cookies will be tried in the club.

The achievement days will be held April 17, April 24, and May 1 at Kohler.

Everyone is welcome to attend the afternoon program of the achievement days to see what was

accomplished in the project. Why don't you come?

Something new for 4-H homemaking clubs this summer is a garden club. During the club, members will plant and care for a vegetable garden and a flower garden. The garden club is entitled "Home Beautification" and the club girls will also undertake two projects in improving their home surroundings.

This is a very timely project to tie in with the farm and home improvement projects for the International Plowing Match. Leaders for this project will attend a day in training school on March 10.

Coming this fall is a sewing project "Being Well Dressed and Well Groomed." Included here are all aspects of good grooming as well as sewing a housecoat or duster. The fall project runs from September to December. Perhaps you will be able to round up leaders by then.

The 4-H girls are having fun while learning to be good homemakers and take their place in their community. They meet with girls of similar interests to accomplish something worthwhile. Their motto is "Learn to do by Doing."

If you are interested in joining or leading a club, please contact the home economist at the Ontario Department of Agriculture and Food office in Cayuga.

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## Southern Corn Leaf Blight In Ontario



Karl Bereza. (ODAF Photo)

by K. Bereza

A survey conducted late last summer showed that Southern Leaf Blight was present in most of the corn-producing areas of Ontario, but that the incidence was greatest in the counties closest to the lakes, particularly Lake Erie.

The survey also indicated that with the exception of a few fields of corn near Lake Erie, the amount of damage caused by the disease was not significant. Only in rare cases was there a yield reduction.

Southern Leaf Blight is not a new disease, but what is new is that the fungus, *Helminthosporium maidis* which causes the blight had mutated or given birth to a new strain of the fungus. It so happens that this new strain is very virulent on corn hybrids possessing cytoplasm or cell make-up, into which male sterility has been incorporated to eliminate the expense of

hand detasselling in production of hybrid seed. In 1970, approximately 70 percent of the hybrids used in Ontario were produced by hand detasselling. Since the hand detasselling hybrids are relatively resistant to the disease, the problem is not as serious as it once was. Corn companies are producing seed by the hand detasselling method in the islands in the corn fields.

However, despite the fact that there will not be sufficient seed available to meet the demand for the new hybrids, the total corn acreage in Ontario in 1970. In fact, the majority of the corn available will be of the susceptible varieties. The seed next year will be according to the survey.

The probability whether southern leaf blight will become a serious problem in 1971 depends not only on the widely the susceptible hybrids will be grown, but also on some unknown factors. If the disease-producing fungus overwinters successfully, infections begin early, the disease could be destructive especially in humid weather prevalent in 1971. It is a critical year to get over since by 1972 sufficient resistant seed will likely be available.

## European Corn Borer

by K. Bereza

The year 1970 was the fourth or fifth consecutive year in which a noticeable increase in the European Corn borer has occurred in Ontario. The amount of stalk breakage has increased correspondingly, but in some fields stalk rots were the primary cause.

Two current production practices may be the prime reasons for the relatively high incidence of the corn borer in recent years. Foremost is continuous corn production in the same field and the second is zero or minimum (discing only) tillage. These practices leave the stalks exposed above ground where the borer

continues to exist undisturbed. While the above contributes to increased insect populations, other practices appear to be contributing to the susceptibility of hybrids to the insect. Narrow rows and increased plant populations create stress which result in plants with stalks of smaller diameter. Such plants with less strength can not resist borer damage as well as larger stalked plants.

It would appear that at least a partial solution to the management of this pest problem may lie with a return to crop rotation, plowing, wider rows and less plant population. This may

not be termed progress, but there will be less return per acre, but the alternative perhaps even a lesser return due to both insect and disease problems.

All too often when an insect problem arises there is a strong tendency to think that an insecticide is the solution. Often, enough thought is given to whether it actually pays to spray. Yield loss surveys conducted by the University of Guelph indicates that corn growers would lose more money if they applied spray in 1970. It is doubtful that one spray application of the insecticide present available will give adequate control.

Charles Stadder, Secretary of the Haldimand Port Producers' Association, This county organization is soon announcing a program to local producers. Included will be a changed Hog Quality Boar Bonus policies. More emphasis is to be placed on promotion of pork. Directors also expect to be involved with display and promotion at this year's International Plowing Match.

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## Can Your Estate Plan Be Improved?

The Jarvis Record, Thursday, March 11, 1971 — 17A

by Lyall MacLachlan  
Every farmer in Haldimand County has an estate plan! Before you stop at this point allow me to explain a bit.

Estate plans can be very simple or very complex depending on the needs of the individual. Those of us who perhaps only have a few acres, that is our estate, can have a simple but yet adequate. At the extreme we see estate plans which not only include wills but also may include insurance programs, gift programs, etc.

But about those people who have never gotten around to even making a will, they have an estate plan because the Government of Ontario and the Province of Ontario provide a general framework of the tax laws to reduce taxes. Only tax evasion is punished not tax avoidance. Often I find that farm people have difficulty keeping the different taxes separate as to how each

estate planning is to set out our objectives to be met. If a family can decide on its objectives our laws in Ontario are still flexible so that in the majority of cases these aims can be met. Although each family will be an individual case, there are for farm families the following general aims.

— Adequate amount of income and security for the parents as long as they live.  
— Parents generally want their children to be treated equitably. This may mean education or other assistance for those not associated actively with the farm business.

— Everyone wants to minimize death taxes.

Estate planning is a complex field of law and taxation. However it is entirely proper to do all possible within the framework of the tax laws to reduce taxes. Only tax evasion is punished not tax avoidance. Often I find that farm people have difficulty keeping the different taxes separate as to how each

applies. In the next few paragraphs we will deal with (A) Estate Taxes, (B) Succession Duties and (C) Gift Taxes.

Estate taxes are a death tax imposed by the Federal Government on the total value of an estate. To arrive at the net value of your estate add up all assets such as real estate, machinery, livestock, stocks, bonds, bank accounts, value of pension plans, and insurance policies payable to the estate.

From this total asset figure you should deduct all debts (mortgages, accounts payable) owing against the estate. Now you will have the net value of your estate.

Since October 1968 property left by a husband to his wife or vice versa is completely exempt of gift tax. There are also exemptions of \$10,000 for each child with increased exemptions for those children under 26 years of age. Also any estate with a net value of \$50,000 or less is exempt of estate tax.

Here are some examples of estate tax rates:

\* From 0 to \$20,000 the tax is nil.

\* From \$20,001 to 40,000 the tax is 15 percent.

\* From 100,001 to 130,000, \$15,600 + 27 percent on excess over 100,000.

\* From 250,001 to 300,000, \$66,700 + 45 percent on excess over 250,000.

\* Over 300,001, \$89,200 + 50 percent on excess over 300,000.

Note: Because we pay succession duties in Ontario the amount of estate tax payable is reduced by half in the above table.

Succession duties are death taxes levied by the Province of Ontario. The amount of duty payable in each case depends on the value of the estate and as well the relationship of the beneficiary to the deceased. The value of the estate here again is arrived at by totalling all assets situated in Ontario — real estate, mortgages, cash, bank accounts, insurance, bonds, stocks, notes and personal things and then deducting all debts owing.

For property going from husband to wife or vice versa there is a basic exemption of \$125,000 plus \$15,000 for each dependent child. With succession duties there are no tables for easy calculations but the

following two cases will serve as examples.

Example 1: A farmer dies and leaves his property with a net value of \$150,000 to his widow and their two dependent children. There would be no succession duties payable here. Neither would there be any estate tax payable here.

Example 2: A widower leaves a net estate of \$75,000 to his adult son who is operating the farm. Succession duties of \$4,744, plus estate taxes of 3,852, giving total death taxes of \$8,596.

Gone are the days when farms were gifted from father to son without any tax problems. Now there are strict guidelines with regards to gifting and it is strongly recommended that these guidelines be followed when property is transferred within the family.

Following are the regulations for gifts which are exempted of gift tax.

— All straight-forward gifts between husband and wife are completely exempt of gift tax.

— Gifts to other individuals are exempt up to \$2,000 per annum to each recipient.

— A once in a lifetime gift of farm land and buildings up to \$10,000 from a farmer to his child is exempt of gift tax.

However, if transfers within the family are made outside or beyond the above

guidelines these transactions are liable to gift tax at the following rates.

These rates apply to the donor's cumulative gift sum and are retroactive to gifts made after October 22, 1968:

\* Up to \$15,000 the tax is 12 percent.

\* From \$15,000 to 30,000 the tax is \$1,800 + 15 percent over \$15,000 and from \$30,000 to 45,000 this is \$4,050 + 18 percent over \$30,000.

\* From 100,000 to 125,000 the tax is \$21,250 + 36 percent over \$100,000 and over \$200,000 the tax is \$71,500 + 75 percent over \$200,000.

From the above taxable tables it is evident that there is little to be gained by making taxable gifts in estate planning.

Financial gifts work in two ways.

— Gifts can be used to gradually reduce a farmer's estate so as to lessen the effect of estate tax and succession duties.

— Gifts also enable the young man to gain assets to begin farming.

One of the problems with estate planning is that it is too easy to postpone. Why not now set yourself a deadline for reviewing your estate plan? Are you happy with your present estate plan? Each year we file income tax by April 30. Let us set the same deadline for reviewing our estate plan.

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