

Hagersville Highlights

EVENING UCW MEET

To commence the new fall term of meetings, the evening group of the United Church Women had an out-of-doors meeting.

Mrs. George Murdock, Main Street North, was hostess for the meeting on Tuesday evening, Sept. 7.

Commencing at 6.30 p.m. a delicious barbecue supper was served to the more than 20 in attendance.

Mrs. Clifford Yule, Oneida Township, showed slides of her trip last year to Australia, New Zealand, and the Fiji Islands.

Those on the committee assisting Mrs. Murdock were Mrs. Mel Henderson, Mrs. Rev. Rule, and Mrs. Hilda Atkinson.

SEWER CAVE-IN CLAIMS LIFE

A sewer cave-in near the Post Office in Ohsweken claimed the life of a Brantford resident last week, and injured another man.

It took rescuers approximately 45 minutes to reach Thomas Rathwell, 24, of Kinnard Road Brantford, who worked for Robert Bailey Construction of Simcoe.

Mr. Rathwell was buried under nearly two tons of

sand, and was pronounced dead on arrival at the Brantford General Hospital.

He had been working in a 15 ft. deep trench installing sanitary sewers, when an initial cave-in buried him up to the waist. Coming to his assistance at that time was a fellow worker Ben Green of RR 1, Scotland.

After the earth again shifted, it completely covered Mr. Rathwell, and also pinned Mr. Green by the legs. He was treated for leg injuries in hospital, then released.

LESS CAR WRECKS ON THE ROAD

Only one of 234 vehicles checked recently in the Dot safety lane, when it was set up in the Village had its license plates removed, stated Police Chief Warren Burger.

"The Provincial regulations requiring used cars to be certified mechanically correct, and the use of department of safety lanes have succeeded in making the highways safer," Chief Burger said.

When the lane was first introduced four years ago, approximately the same amount of vehicles produced a total of six

license plate removals stated the Chief.

Police this year for the first time, have been armed with specific legislation to compel motorists to submit their vehicles to the Dot safety lane.

BIBLE CLUB MEET

Mrs. John Park, was the speaker on Thursday afternoon, Sept. 9, at 2 p.m.

This was the first meeting of the season of the Hagersville Bible Club. A large group of adults attended the meeting, held at Mrs. Park's home, Alma Street south.

SPECIAL SPEAKER

Special speaker at the morning worship service of the Hagersville United Church was Mr. Douglas Powell.

Douglas has just completed the summer, by serving as a student at Rochester in Alberta, Western Canada.

He is the son of Dr. and Mrs. W. C. Powell, King Street West and as a candidate for the ministry, will be entering his second year of Theological Studies at Queen's.

CANADIAN LEGION - BRANCH 164

September Legion meeting was held at the Branch on Tuesday evening the 7th, at 8 p.m.

President Ted Brooks conducted the meeting with 25 members in attendance.

Comrade Clarence Jackson read four applications for regular membership, who were Mrs. Mary Helen Kett, Charles L. Kett, Frank Kaye, and Ron Holloway. This constitutes the highest membership of 225, that this Branch has ever attained.

A letter was read from Comrade Sid Hope, stating of his visit to Branch 79 in Simcoe on Oct. 13. Any veteran needing assistance may leave their application at Branch 164 previous to Sept. 23.

During the business session of the meeting a transfer of \$25 was made from the general account to the building fund. Ways and Means reported \$77.50 spent on sundries needed for Comrades in hospitals. In lieu of wreaths, donations to Heart Fund and Cancer Society \$53; Salvation Army Band \$50; Hagersville Secondary School Band \$25; Red Liners Car Club \$150. The Branch also paid expenses of \$116 for a bus to take the Bantam Ball team to Kincardine, where our local team won, and now take on Dorchester.

Comrade Orval Elsie arranged a buffet lunch to close the opening-season meeting.

ATTENDS CONFERENCE

A most picturesque and memorable trip was made by an Ohsweken resident recently.

Mrs. Earl C. Jamieson of Ohsweken, visited the thirteenth Triennial Conference of the Associated Country Women of the World, held in Oslo, Norway.

She also included Sweden, as well as the tours in Norway on her sightseeing itinerary.

CALORIE COUNTERS MEET

The "kick-off" meeting for the coming season, of Hagersville's Calorie Counters, was held in the Legion Auditorium on Wed., Sept. 8 at 7 p.m. President Dorothy Maggio, stated that it was decided at this meeting that several members would be attending District Achievement Day in Waterloo. This will be held in the month of October.

HOSPITAL AUXILIARY MEET

The Gore United Church was the gathering place on Wednesday evening, Sept. 8 at 8 p.m.

This was the meeting of the Hagersville Unit of West

Haldimand Hospital Auxiliary ladies. Many members were present, when the special guest from Brantford described the art of cake decorating.

CUB & SCOUTS ACTIVITIES

Much athletic ability and dexterity was shown at the Fall Carnival Sports Days weekend, on Sept. 11 and 12.

The maximum 50-lap swimathon on Saturday saw many interested spectators and participants.

At the Hagersville Secondary School on Sunday much activity was in progress with tennis, T ball, and always popular soap box derby.

BUS TRIP TO HAMILTON

A bus trip to Hamilton's 125th Anniversary, Christian Happening, at Ivor Wynne Stadium in Hamilton, was arranged by the Hagersville Pentecostal Church.

Many Hagersville and surrounding area residents took this opportunity of having Dr. Leighton Ford, a Canadian Evangelist, on Sunday evening, Sept. 12. Dr. Ford is Dr. Billy Graham's brother-in-law, as well as an associate in evangelism.

At 6.30 previous to the service, a special feature was the Peckham Folk Singers from Brantford. This group consists of three brothers and a sister, who have music for all.

Together with Leighton Ford at the Christian Happening, were other members of his team, including Homer James soloist from Ottawa, Irv Chambers, music director, and John Innes pianist, who is also organist with the Billy Graham team.

POLLUTION STUDIES HALIFAX (CP) - The Canadian Forces auxiliary vessel Sackville criss-crossed the Gulf of St. Lawrence and Bay of Chaleur this summer in a chemical oceanography survey which experts say will have a bearing on future pollution studies. A spokesman for the Bedford Institute of Oceanography said it is hoped that by studying the movement of various metals and organic substances and sediments, scientists will be able to forecast the direction and speed which future pollutants might take.

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1971 Migratory Birds For Ontario

Ottawa - The Migratory Birds Regulations have been largely rewritten in the

1971 version, released by the Canadian Wildlife Service, Department of the Environment, but daily bag and possession limits in Ontario are much the same as last year's.

Daily bag and possession limits remain at five and ten for ducks, including limits of one and two on canvasback and redhead ducks. From Oct. 11 onward, hunters may take two more scaup or goldeneye daily and possess four more.

Daily bag and possession limits on geese are five and ten; on Wilson's snipe, 10 and 20; on woodcock, eight and 16; and on rails and coots, five and ten.

The season for geese is closed in the counties of Wellington and Waterloo, the townships of Normandy, Egremont and Proton in Grey County; East Luther in Dufferin County; and South Dumfries in Brant County, South Walsingham Township in Norfolk County, and part of MoHo Township in Dufferin County.

The changes in the Migratory Birds Regulations are part of a continuing CWS program make the general regulations uniform federally and to avoid legal redundancy, and unenforceable prohibitions. Hunters should check provincial regulations for additional restrictions.

Hunters must carry a valid migratory game bird hunting permit (available at post offices for \$2), in addition to any required provincial hunting licence, when hunting or transporting migratory game birds.

Inclusive season dates follow:

Northern District for ducks, rails, coots, gallinules and Wilson's snipe: Sept. 15 to Dec. 15; Central District: Sept. 25 to Dec. 15; Southern District: 11 a.m. EST Oct. 2 to Dec. 15; Essex County: 11 a.m. EST Oct. 2 to Dec. 15.

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LANDMARK FOR SALE KENORA, Ont. (CP) - The old post office, a three-storey brick and stone structure, built on the town's main street in 1898, has been advertised for sale by the federal government. The familiar landmark, now vacant, lies directly in the path of a proposed expressway.

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Dollars And Good Sense

by William J. Martin

Sound financial management includes some estate planning. Even though the thought of one's death is a subject generally avoided, it must be planned for or the surviving spouse and family may be left nearly destitute.

A recent study by two life insurance groups reports that widows are usually left without much in the way of financial resources following the death of their husbands. It said that widows received an average of \$11,900 in lump-sum payments from all sources. These sources include insurance, government benefits, company plans, sale of business interests and gifts.

For the average widow the final bill totals about \$4,000 plus the loss of the husband's income. Many widows end up owing money after the final expenses are added up, the study finds.

Medical costs, of course, form a large part of the final

expenses, especially if the last illness were prolonged. A family that thinks it has "outgrown" its need for financial protection as the years go by may be quite wrong.

An inflationary economy can increase a family's need for additional protection at a point when it may appear otherwise because the children have grown and left the family, etc.

The best advice is to seek professional counseling from a reputable insurance agent or other financial manager. You can quickly find out if your present level of protection is enough for today's economy. In some cases, admittedly rare, you may discover that your protection is higher than it needs to be.

Don't shy away from thinking about financial protection for your estate. As the study demonstrates, many widows are left with a sizeable debt on their hands instead of enough money to carry on after the loss of a husband.

Surely this won't happen to your wife, will it?

After my discussion of estate planning and how many widows are left without adequate finances, I thought today I would expand on the subject with some thoughts on an important but largely overlooked document.

Second only to a will is the letter of last instructions. This is the document that not only tells your wife and your executor where to find the will, but lists many important final details.

It should list all personal papers and records and tell where they are located, such as birth certificate, marriage certificate, deed, etc. If you have a safe deposit box, this should also be indicated.

List insurance policies including their location, with premium receipts and dividend statements. Don't leave anything out. Have you borrowed against any of them, do you own a policy on anyone else's life, does anyone else own a policy on your life?

Mark down bank accounts, list employers and any company benefits you may have. Include all details on your house and any other real property you may own.

Stocks and bonds you own should be listed along with their locations. Mark down all personal property, your car, home furnishings and other valuables.

Make a list of personal debts, if any, with instructions as to how you want them handled. A include money owed you.

It will be much easier everyone if you note location of past income returns and tell where current tax information can be found.

How about trust funds and their provisions? Include the names and address of friends and relatives who should be notified, including lawyers, brokers, co-workers, etc.

In short, the letter of last instructions should be a detailed document of facts about your affairs and how you want them handled. By making out such a letter, you can greatly ease the strain on those who handle such affairs.

This largely overlooked document should be among your vital papers along with your will, where it can be readily found in case of death.

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