

Dollars and Good Sense

by William J. Martin
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debt. A combination of unfortunate circumstances, generally including illness, can cause "innocent" people to slip behind in their payment schedules. If this should ever happen, don't ignore your creditors. The situation can be improved substantially by your actions. First, don't delay. While your debt may be overdue or delinquent, contact your creditor before it goes into default. The law of common

sense can be your best protection. Visit your creditor personally and explain exactly what circumstances caused you to fall behind in the repayment of your debt. Many things are possible at this stage, including an extension of your debt, a new loan or temporary reduced payments. You must keep your creditor informed of your circumstances so that he knows you are sincere in

your efforts to repay. Your attitude can make a big difference in the amount of cooperation you receive. Remember, a debt is a legal contract that sets forth the terms of repayment and lists the creditors' rights in case of default. It's your responsibility to persuade the other party to the contract that he should amend its provisions. Should your debt be in default, a judgement can be obtained against you, but

there is still time to personally request other arrangements. A creditor would rather not have to prosecute a bad debt and if you see him early enough and make an honest effort to work something out, this can usually be avoided. There are many steps that can be taken short of bankruptcy depending on your desire to work yourself out of your problems. In many areas there are debt

counselling services that also help you get back on the right track. The key is your initiative in making the contact with your creditors to explain your circumstances and what you hear from them.

I've received many questions recently about what to do to get out of debt or what to do in emergencies wreck family budget. The something that can help, to almost any emergency, course. These days, many families are living right to their income. Sometimes a little money goes here and there. When major unexpected bills come up, some financial trouble can be avoided.

In a recent column I discussed some of the ways to take when you are yourself unable to meet some of your financial obligations. The common sense rule is to notify all creditors immediately and explain your situation to them. There are many options and your creditors can help you to adjust to the emergency.

One suggestion, however, is to make some payments before you notify creditors. If you still have a debt after reducing your expenses as much as possible, go over each of your monthly payments

By reducing payments you don't actually reduce your total debt, of course. You simply extend the debt or refinance it. You can also get a loan to pay off your debts, leaving you with lower monthly payments.

Getting out of debt the way is not easy. It's a hard struggle, but at least can be done - and done without resorting to desperate actions. For those of you who are unable to meet monthly payments, make sure you are saving something so that disaster strikes you, you have a fund from which you can draw.

Teatime Topics

by Jean Sharp
Shoes for the fashion year should combine a touch of elegance and a return to a fine air. The Footwear Bureau of Canada says you can find shoes and accessories to suit your mood of any outfit. With daytime dresses have higher heels than year, toes are softer and wider, ankles may have

platform soles and bell-bottomed pants, knickers or knee socks, have bevelled soles, rubber soles or tractor

platform sole and shoes have come back in vogue for the 1970s. Shoes are, as always, in shades of deep browns, but also in bright reds, oranges, rusts, purples and blues. Hats, shoes and bags are all fashionable, but in plush suedes as well as calf kid and glove leather.

Michael Lypka, of Hamilton, president of Explorer Inns Ltd., told The Record he chose Jarvis for the hotel because of the lack of facilities in the area and the location in the middle of future expansion. "With the industrial development in the area we decided that a motor hotel was needed here," he said.

The hotel cost close to half a million dollars, according to the executive and will soon be accompanied by a 34-unit subdivision project in the immediate vicinity. The company owns some 230 acres on the site and the first phase of the subdivision will cover only a portion of the tract. The hotel offers dining facilities, 32 rooms and a lounge and is one of the largest centres of its type in the Haldimand County area.

The most popular are laced up the front with sponge and crepe heels and soles. In many cases the top is wider than it has been so that pants can be tucked inside. At the other extreme are boots that are elegant, made in all heights and in the softest suede. The hats that will be worn this year are also nostalgic, mannish styles in felt, berets or little bonnets. Stockings should be chosen in the same warm tones as dress fabrics or to match the shoe. Shoulder bags continue to be popular for casual

wear. They come in all kinds of leathers and suedes, some to match the shoes. For the evening a small, soft handbag with soft handles is the choice. Belts are wide and trimmed. They are made in antiqued leathers with enormous buckles, shaped in scrolled and high rise effects at the front and are of stamped leathers worked in high relief.

There are more ways than one to eat a tomato or a green pepper, some of them cool, some of them hot. A tomato vinaigrette recipe is a suggestion from the Canadian Spice Association. It calls for: 6 ripe medium size tomatoes, seasoned salt, freshly ground pepper, pinch of dried tarragon, ¼ cup minced mild onion, ¼ cup finely chopped parsley, ½ cup vinegar, ½ cup salad oil.

Cut the tomatoes in thick slices. Place them in a shallow dish. Sprinkle with salt, pepper and crushed tarragon. Then in turn add the onion, parsley, vinegar and oil. Chill and let marinate a while before serving. A dish that combines fresh corn and tomatoes calls for: 1 medium onion finely chopped, 3 tablespoons butter, 2 cups cooked corn cut from cobs, ½ teaspoon onion salt, freshly ground pepper, ½ teaspoon herb seasoning, 4 large tomatoes.

Heat oven to 375 degrees. Grease a shallow baking dish. Saute onion in butter until tender. Do not brown. Stir in seasonings. Slice top off each tomato. Leaving a ¼ inch thick shell, scoop out pulp and use it in a soup or stew. Fill tomatoes with corn mixture. Place in prepared hot oven until very hot - 20 to 30 minutes. The Canadian department of agriculture suggests two

ways to serve green pepper cooked. For quick peppers, you need: 6 medium green peppers (about 2 pounds), ¼ cup butter or oil, 1 teaspoon salt or 1½ teaspoons if you use oil. Cut peppers in half lengthwise. Remove stem, white membrane and seeds. Wash. Cut in 1 inch chunks or ½ inch strips.

Heat butter or oil in frying pan. Add green peppers and sprinkle with salt. Toss to coat pieces. Cover, heat quickly to form steam then reduce heat and cook gently until peppers are just tender (about 6 minutes). Shake or stir frequently to prevent sticking. Makes 6 servings.

For oriental peppers, you need: 6 medium green peppers, one 10 ounce can condensed beef bouillon or consomme, 2 teaspoons cornstarch, 1 tablespoon soy sauce. Cut peppers in 1 inch chunks. Add to bouillon in fry pan. Simmer, uncovered until peppers are almost tender (about 10 minutes). Mix cornstarch and soy sauce, add to bouillon. Stir and cook until thick and clear. Makes 6 servings.

WIDER STUDY
Toronto (CP) - Pollution Probe wants a noise pollution research program now underway in the city extended to all areas of Metro Toronto. Probe, a pollution research and publicity group centred in the University of Toronto, said in a statement that federal funds ought to be given to pay for the Metro anti-noise program. The city of Toronto began its noise research program in April at Probe's urging.



Al Hewit (left) at a district meeting of Kinsmen club, presents Earl McConachie with a life membership. (Staff Photo)



Don Brown (left) at the Kinsmen meeting, presented a life membership to Bill Mattice. (Staff Photo)

Celebrate Diamond Anniversary

Mr. and Mrs. John Wilson, Winnipeg Manitoba, celebrated their Diamond Wedding Anniversary Sept. 26. She is 94, and he is 84 years old.

Mrs. Wilson's maiden name was Bella McKenzie. She was formerly of this vicinity.

Relatives from this area, visiting Mr. and Mrs. Wilson recently were: Mr. and Mrs. Gerald McKenzie and family of RR 1 Selkirk, who called on them on their return trip from Vancouver; Mr. and Mrs. Elmer Schwyer, of RR 3 Jarvis, who visited them late in August.

Mr. and Mrs. Wilson are in good health even though

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