

## Federation Facts

by Otto Crone  
A farm operation depends mainly on the farmer's ability to work daily. So it's worthwhile for him to carry personal accident and sickness insurance. If he were laid up by an accidental injury or illness, he'd need help to pay everyday expenses, and medical bills, and to hire the help necessary to continue the farm operation.

Co-operators Insurance Associations of Guelph - which is sponsored by the Ontario Federation of Agriculture - has an accident and sickness policy that provides monthly cheques in this kind of emergency. Subject to policy conditions, limitations and exclusions, it offers these coverages:

Accident Monthly indemnity and sickness monthly indemnity - pay as much as \$600 per month (for up to five years for accident and two years for sickness) while the insured is totally disabled because of an accidently injury or illness.

Accident death and impairment - up to \$10,000 for death or permanent disability resulting from an accidental injury; includes up to \$1,000 reimbursement for necessary medical expenses (except those covered under a government hospitalization or medical plan or law).

Two accident and sickness plans are available. Complete - offers round-the-clock protection for accidents occurring on or off the job.

Non - occupational - covers accidents which do not arise out of farm or other work; designed to supplement existing on - the - job coverage such as Workmen's Compensation.

Farm credit was the last item dealt with by Parliament before it recessed for the summer. A copy of Bill C-5 an act to amend the farm credit act was provided to the Haldimand Federation by our M.P., William Knowles.

This amendment would increase the capital of the Corporation by \$10 million to \$66 million. The total amount of loan that may be made under this act to a farmers, alone or jointly with others in respect to a single farming enterprise has been increased to \$100,000.

Another important change is that the corporation may make loans to individuals who have not yet attained the age of 21. The Corporation must be satisfied that the farming enterprise is an economic unit and the applicant must have the loan approved before he

has reached the age of 45. This amendment also provides that a borrower does not require the approval of the Corporation in order to be eligible for a farm improvement loan, under the Farm Improvement Loans Act. These are considerable improvements in farm credit, but there are still shortcomings. If by 1980 the average capital investment in farm enterprises is \$250,000 as predicted, these new limits will have to be amended again in the near future. Also a 25 per cent equity is still required by the borrower, which may not seem unreasonable, but where the applicant has not yet reached the age of 21 years and wishes to establish a viable unit, he would still be in difficulty.

### Mary Edith Group WMS

The Mary Edith Group W.M.S. held their August meeting at the home of Mrs. William Campbell with a fair attendance. The President opened the meeting with prayer. Mrs. Maggie McBurney read the scripture lesson and Mrs. William Campbell led in prayer.

It was decided to hold the next meeting in the church hall when the usual bale of used clothing will be packed. We are asked to fold these articles and place them in plastic bags, for convenience in transit.

A short program followed the financial reports when Mrs. John Rynsoever, Mrs. Maggie McBurney and Mrs. Edith Keen contributed articles.

The hostess assisted by Mrs. Leonard Pridmore served refreshments. For the next meeting Mrs. Taylor Munro and Mrs. Musclove will be program conveners. Mrs. Keen will be hostess.

### Knox Evening Auxiliary

Mrs. Mary Hazlett opened her home for the August meeting of Knox Auxiliary.

In the absence of the President, Mrs. Alfred Walker, the Vice President took the chair, opening with Scripture and Prayer. Minutes followed and roll call was answered by a verse, harvestor holiday.

Offering was taken and dedicated.

A bale of childrens clothing, is to be brought to the next meeting.

Belle Nicol and Mary Hazlett had charge of the program.

Mrs. Ada Duncan will be hostess for the September meeting. Roll call will be a favourite verse.

Courtesy remarks were given by Mrs. Lil Lowes.

## Nanticoke News

Mrs. Amy Roe of Georgetown and Mrs. Ila Switzer of Mount Forest spent the weekend with Mr. and Mrs. Lionel Tomkins, Sandra and Helen Ann Lindsay spent a week with their brother and sister-in-law Mr. and Mrs. Leonard Lindsay of Cobourg.

Mr. and Mrs. Ted Porritt and Lorna of Toronto spent the weekend at their cottage.

### Jarvis Senior Citizens

Members were pleased to receive Mrs. Mildred March, president and Mrs. Ross Smith of Port Dover Senior Citizens Club at the August 17 meeting. Mrs. March told of the progress of the Port Dover Seniors whose membership is in the 60s and supplied interesting literature about U.S.C.O. Inc. (United Senior Citizens of Ontario) which now has the support of 426 Senior clubs.

Hoss prizes were presented to Roy Mitchell, Albert Hyde, Mrs. Lloyd Smith and Mrs. Effie Huffman. Mrs. Ina Mitchell was the winner of the door prize.

Refreshment conveners were Pearl Marr and Edna Keith.

Mrs. Gladys Richmond of London spent a few days with Miss Stella Pratten.

Mr. and Mrs. Omar Rouell of Mississauga spent the weekend in Nanticoke.

Mr. and Mrs. Keith Banfield, Cathy and Larry spent a weekend recently with their daughter and son-in-law Mr. and Mrs. Tom Skillings of Innerkip.

Mr. and Mrs. Gordon Banfield spent a few days in New York, Pennsylvania and Maryland visiting with friends.

The Hydro lights were turned on the ball diamond Thursday evening in Nanticoke.

Mr. and Mrs. Leonard Lindsay of Cobourg spent the weekend with

his parents Mr. and Mrs. Jim Lindsay. Mr. and Mrs. Arnold Richardson of R.R. 1, Port Dover spent Sunday with Mr. and Mrs. Harry Evans.

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