

Anglican Parish Hall Free Of Debt

Thanks was expressed to all who had contributed to the Building Fund which has been able to clear the debt on the renovations made five years ago to the parish hall of St. Paul's church. Ralph Fess, People's Warden was reporting to the annual Vestry Meeting of St. Paul's last Sunday. It was decided to keep the Building Fund open for donations and use the

proceeds for work needed on the church. Financial reports were received from the churchwardens, the Building Fund, the Cemetery Fund, Anglican Church Women, St.

Paul's Women's Club, the Altar Guild, the Choir and the Junior Auxiliary.

Ralph Fess was re-elected People's Warden and Steve Payne was

re-appointed Rector's warden by the Rev. R.D. Perry. The delegates to the Synod of the Diocese are Murray Hodgson and Neale Hoover, with Eleanor Dosser as alternate.

A letter was read from Bishop Bothwell which among other things, spoke of the re-organization of the diocese. Haldimand Deanery will join the new Deanery of Hamilton West under a new Archdeacon. An inaugural meeting will be held in March at which Regional Deans and Chairmen of the Deanery councils will be elected.

In his report, the Rector asked the meeting to establish a committee to study ways the congregation could prepare to meet the challenge of the rapid expansion that is predicted for the area. Another committee was established to study the worship of the church and another to coordinate the observance of the Centennial of the Diocese in 1975.

Federation News

by Otto Crone

Membership in the Ontario Federation of Agriculture is increasing at a rapid ratio. At convention time in Nov. 1973 it had reached 18,000 and a new goal for 1974 was set by the convention for 26,000 members.

That means that O.F.A. is looking for

8,000 new farm members to share in the benefits of being an individual member of O.F.A.

That objective could easily be reached in one week if only half of the existing members would take enough time to encourage one neighbour to also become a

member. However, since that is not likely to happen, the exercise will be a little slower as it will have to be done by fewer people.

Haldimand's share of this objective is 161 new members to add to the 390 that are already members.

The Federation will

be calling on farmers during the next few months to make this membership drive a success as we are satisfied with the accomplishments of the past few years and the goals of the future for farmers; and, the services provided by the Federation are needed.

YOU TODAY TOMORROW

There is only today between you and tomorrow

Which is why Canada Pension Plan benefits will be increased **today** and will be kept in line with the cost increases of **tomorrow**

What this means to you as a beneficiary

From January 1st 1974, Canada Pension Plan benefit payments will be adjusted to reach... then maintain a level in line with the actual cost of living.

If you are receiving monthly benefits that began during the period 1967 to 1973, your benefits have been recalculated so that the amount you receive in 1974 is related to the actual increase in the cost of living over the years your benefits have been paid. When you receive your January 1974 benefit cheque, you will see that it has been increased. The increase in your payment will vary from 8% to 20% and will depend on the year in which your benefit first became payable.

In future years, if living costs continue to rise, you can expect further increases in your benefits based on current cost of living data.

What this means to you as a contributor

As a contributor to the Canada Pension Plan, you are building a basic and portable retirement plan for the future and at the same time providing current protection for yourself and your dependents against the possibility of severe disability or early death.

In order to protect the value of your eventual benefits, the Canadian Parliament has passed legislation which ensures that the contributions you make today will give benefits that maintain the purchasing power of today's wages twenty, thirty or even fifty years from now... when you need it!

To achieve this, the Government plans to have the earnings ceiling — the maximum amount on which contributions are paid and on which benefits are calculated — increased each year so that it will reach, and then keep even with the average earnings of Canadian industrial workers. This ceiling will be raised from \$5,600.00 in 1973, to \$6,600.00 in 1974 and \$7,400.00 in 1975.

This new earnings ceiling means that the year's basic exemption — the initial amount on which you do not pay contributions — is changed from \$600.00 in 1973 to \$700.00 for 1974.

These changes also mean that the maximum employee contributions will increase from \$90.00 a year in 1973 to \$106.20 in 1974. Your contribution is matched by your employer. In the case of self-employed persons, the maximum annual contribution is increased to \$212.40 for 1974 as against \$180.00 last year. For earnings of less than \$5,700.00, there will be no increase in contributions.

The change in the earnings ceiling means that the maximum retirement pension will rise from \$90.71 for pensions effective in December 1973 to \$134.97 for those whose pensions will begin in December 1975. As the maximum earnings levels for the years after 1975 continue to rise, so will the maximum retirement pensions in those years. There will also be increases in the maximum values each year for disability and survivors' benefits.

If you have any questions or would like further information, please write:

Canada Pension Plan,
Department of National Health and Welfare,
Place Vanier, Tower "A",
Ottawa, Ontario,
K1A 0L1.

Your contributions **today** ensure your protection **tomorrow**.



Department of National Health and Welfare

Ministère de la Santé nationale et du Bien-être social

Marc Lalonde, Minister.

One Lost Tooth Can Mean Trouble

What's one tooth less -- especially in the back of the mouth?

This thought is common to many after they lose a tooth. Frequently lost is the lower first molar. You don't feel it happening, but teeth on either side of the gap gradually drift and tip toward it. This causes other spaces to form between teeth which trap food, leading to decay and gum disease.

This tipping also reduces chewing efficiency, as the upper teeth contact only a small part of the tipped teeth. So you think you can live with all this? What about pain? As tipping increases, bone gives way to the oncoming tooth which exposes the root surfaces -- sensitive root surfaces.

The upper tooth which would normally have met the lost molar, will continue to erupt beyond its usual length. This also exposes sensitive root surfaces and contact is lost with neighbouring teeth which again leads to decay and gum disease.

People tend to chew their food on the other side of their mouth after losing a tooth. Tooth disuse can start the development of an unhygienic condition causing low resistance to gum disease.

A fixed bridge or a removable partial denture can replace a lost tooth. The fixed bridge replaces from one to several missing teeth. Gold inlays or crowns on remaining teeth retain the bridge. Metal backings on the artificial teeth are soldered together and to the retaining inlays. This requires extreme precision, and so is costly. The bridge is cemented in place permanently.

The removable partial denture is used to restore missing teeth on both sides of the mouth. It consists of a cast metal frame in which the teeth are usually cemented by acrylic resins. This denture is normally retained by thin metal clasps which encircle the neighbouring teeth.

---Canadian Dental Association.