

## Cayuga Figure Skaters Bring Home 2 Silver Medals

Eleven members of the Cayuga Figure Skating Club were among the 450 competitors at the Great Lakes Winter Skating Festival held at London, Ontario, on January 18th and 19th.

The Cayuga Club was represented by the following skaters:

### First Year Competition

Maria Miskelly, Preliminary Ladies Figure, Flight A, 4th place; Pamela Horvatis, Preliminary Ladies Figure, Flight B, 7th Place; Laura Simon, Pre-Juvenile Ladies Figure, Flight A, Second Place Silver Medal; Mary Ann Kohler,

Pre-Juvenile Ladies Free Skate, Flight B, 8th Place; Susan Kohler, Pre-Juvenile Ladies Free Skate, Flight C, 13th place; Joyce Hodgkiss, Pre-Juvenile Ladies Free Skate Flight C, 4th Place; Tracey Wood, Pre-Juvenile Ladies Free Skate Flight E, 8th Place.

### Second Year Competition

David Gatti, Preliminary Men Free Skate Flight A, 4th Place; Preliminary Men Figure Flight A, 2nd Place; Final Placing, 2nd; Julie Mehlenbacher, Juvenile Ladies Free Skate Flight A, 3rd place; Juvenile Ladies Figure Flight A, 2nd Place; Final Placing, 2nd "Silver Medal"; Kym Gatti, Juvenile Ladies Free Skate Flight D, 9th Place; Mary Horvatis, Juvenile Ladies Free Skate Flight E, 9th Place.



Pictured from left to right are: (back row) Julie Mehlenbacher, Susan Kohler, Mary Ann Kohler, Kym Gatti, Laura Simon. (Middle row) Mary Horvatis, David Gatti, Tracey Wood, Joyce Hodgkiss. (Front row) Maria Miskelly, Pam Horvatis.

## Nanticoke News

Mrs. George Hedges is a patient in Simcoe hospital. We wish her a speedy recovery.

A shower was held on Thursday evening in the parish hall for Miss Kathryn Field of Port Dover whose marriage is to take place in the near future.

Mr. Allan Doughty of Mount Brydges spent a few days visiting at Mr. and Mrs. Howard Dennis' home.

Mrs. Ernest Porritt and Mr. and Mrs. Ted Porritt and Mrs. Clare Baker of Toronto attended the funeral service for Miss Stella Pratten.

The Nanticoke Broom Ball Team journeyed to Windsor by bus on Saturday to participate in a tournament.

Mr. Creaser assisted in the funeral service for Mr. Bryon Cronk-wright of Windham Centre on Wednesday.

Mr. and Mrs. Ken Young of Brantford were

guests on Wednesday of Mr. and Mrs. Cecil Hedges.

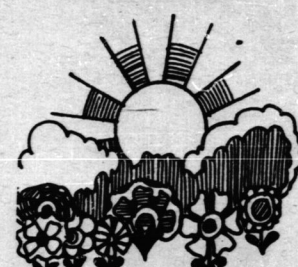
The annual Vestry meeting of Christ Church was held in the Parish Hall. Encouraging reports of the year's work were given. Mr. William Evans and Mr. Russel Weaver were re-elected as Wardens. A presentation was made to Reverend and Mrs. Perry from the church and A.C.W. A social hour was also held.

Mrs. Frank Belohlavek has returned to her home in Medicine Hat and Mr. Harry Pratten to Calgary, after attending the funeral of her aunt and his sister, Stella Pratten.

## Renton Personal

Mr. and Mrs. Frank Hambly of Drumbo were supper guests at the home of Mr. and Mrs. Cameron Mitchell on Friday night.

## Weather



Record readers will have sun for at least two days this week according to the Simcoe Weather Station.

Thursday is to be sunny with a high of 25 degrees and a low of 15 degrees.

Friday's forecast calls for sun as well with a high of 25 degrees and low of 10 degrees.

Cloudy periods and a chance of snow flurries is called for Saturday with the high at 25 degrees and low at 15 degrees.

A family surprise party was held at the home of Mr. and Mrs. Art Misener on Saturday evening in honor of Mrs. Misener's parents Mr. and Mrs. John Campbell of Simcoe, who were celebrating their 55th wedding anniversary.

The evening was spent playing cards and games. Later lunch was served. All wished Mr. and Mrs. Campbell much happiness in the years ahead.

## WALKER RESTAURANT

MAIN ST., JARVIS

OPEN 6 A.M. TO 7 P.M.

DAILY HOT SPECIALS

including Homemade Soup

THIS WEEK'S SPECIALS INCLUDE

Spareribs, Chicken, Roast Beef, Spaghetti

Beef and Chinese Greens

HOME-MADE PIES DAILY

Take-Out Orders - Please Phone Ahead

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# Introducing SMART

We figure with inflation and taxes taking more and more of your earnings, it's become harder just to get by now, let alone save.

That's where the Commerce SMART registered savings plan comes in. The SMART plan is really a double-barrelled savings plan. It not only gives you good compound interest rates on the money you save, but it also saves you some of the money you'd normally pay on income tax.

For example, if your taxable income is \$10,000, and you put \$1,000 into SMART you'd only pay taxes on \$9,000.

You see, since the SMART plan is registered with the Government, the Income Tax Act lets you deduct a certain amount from your income and lets you accumulate this money tax-free until you really need it. Your accumulated savings will be treated as taxable income in the year they are paid out to you.

At the Commerce we think a plan that allows you to SAVE MONEY AND REDUCE TAXES is smart. Which is why we named our plan the way we did.



## SMART

Save Money And Reduce Taxes

How much money does it require to start?

The minimum contribution has been set at \$50. And you can contribute as often as you like. The amount you wish to save (within allowable limits) is entirely up to you.

You may, if you choose, make a single lump sum deposit. Alternatively, the Commerce can make it easy for you to save systematically — regular transfers from your chequing or savings accounts can easily be arranged.

What's the best age to start contributing?

You can begin at any age so long as it's before your 71st birthday. In fact, the sooner you start the better.

Because, how much you end up with in your Registered Savings Plan depends on how long your money has been accumulating as well as the amount you've contributed and the interest rate you earn.

For instance, if you started saving \$1,000 a year at age 25 and assumed an average compound interest rate of 7%, your retirement savings would amount to \$220,723 at age 65.

On the other hand, if you waited until age 45 and contributed \$2,000 a year at the same 7% compound rate, your savings would only total \$89,014, even though you had contributed exactly the same amount (\$40,000).

So you see, the whole idea is to let your money keep working for you as long as possible.

Can you make withdrawals from your SMART plan?

While withdrawals are not permitted you may de-register your Plan. At that time, your accumulated savings will be treated as taxable income in the year received. However, you may use

your savings to purchase an annuity thereby spreading your taxes over a number of years.

is SMART the plan for you?

The Commerce SMART registered savings plan makes a lot of sense for just about everyone. It doesn't matter whether you're a successful businessman, a busy working wife, a young family man, an active career girl, or someone who's just interested in a good savings plan.

How can you start SMART?

Come to the SMART Information Centre located at the Commerce branch nearest you.

We'll be glad to help you set up your SMART plan or give you any further information you may need.

Commerce

