

A Cobourg Catalogue of Library



**Cobourg & District
Chamber of Commerce
Newsletter**

1989.



AutoClub & Travel Agency

AUTO CLUB BENEFITS

- Emergency Road Service
- Map Routings
- City, State, Province Maps
- Tour Books
- Personal Accident Insurance
- Credit Card Registration
- Service Charge Free Travellers Cheques and more!

TRAVEL AGENCY BENEFITS

- Free Counselling for Business & Vacation Travel
- International Driving Permits
- Air, Train, Bus, Ship, Hotel & Car Rental Reservations
- Instant Passport Photos
- Passport applications
- Blue Cross Medical Insurance
- and more!

TRAVEL SUPPLIES

- Luggage: Samsonite, Cooper etc.
- Money Belts & Sock Safes
- Children's Travel Games
- Booster Cables
- Buxton Passport Wallets
- Travel Voltage Adapters & Plugs
- International Guide Books
- and more!

"Your One Stop Travel Store!"

Victoria Place Mall 372-8777 975 William Street, Cobourg

Cobourg Chamber of Commerce

NOV - 6 1989



COBOURG AND DISTRICT CHAMBER OF COMMERCE

NOVEMBER - DECEMBER 1989

CHAMBER OF COMMERCE EVENTS

NOVEMBER 14-CHAMBER BUSINESS LUNCHEON
 12:00 Noon to 1:15 p.m.
 Citizen's Forum - Victoria Hall
 \$12.00 per person
 SPEAKER: FRED LONG - C.D.C.I. WEST
 "BUSINESS EDUCATION IN THE 1990's"

DECEMBER 12-CHAMBER BUSINESS LUNCHEON
 12:00 Noon to 1:15 p.m.
 Citizen's Forum - Victoria Hall
 \$12.00 per person
 SPEAKER: PAM WATKINS
 "THE NORTHUMBERLAND MALL"

DECEMBER 6-CHAMBER MEMBERS GENERAL MEETING
 CITIZEN'S FORUM - VICTORIA HALL
 7:00 p.m. - 9:00 p.m.

DECEMBER 20 -CHAMBER CHRISTMAS OPEN HOUSE
 CHAMBER OFFICE - VICTORIA HALL
 2:00 p.m. to 4:30 p.m.
 HOT APPLE CIDER-CHRISTMAS GOODIES

DIRECTOR'S MEETINGS-NOVEMBER 16-VICTORIA HALL
 DECEMBER 21-VICTORIA HALL

NEW MEMBERS

COBOURG DISTRICT GENERAL HOSPITAL
P.O. BOX 340
Cobourg, Ontario
K9A 4K9
372-6811
ROD POTTER

D'ARCY STREET COFFEE SHOP
448 D'Arcy Street
Cobourg, Ontario
K9A 4A8
372-3807
WING WONG
Variety Store/Coffee Shop

COBOURG RETIREMENT RESIDENCE
310 Division Street
Cobourg, Ontario
K9A 3R3
372-7732
D. Jean Ogden
Senior Residential

CASTLETON AUTO SALES & SERVICE
Spring Street
Castleton, Ontario
K0K 1M0
344-7257
Mike Lanigan
Auto sales & service

THE VALLEY VOLLEY SHOP
Northumberland Mall
1111 Elgin Street, West
Cobourg, Ontario
K9A 4H7
373-0303
Mark Fisher
Sporting Equipment Outlet



NEW MEMBER cont'd

HORIZONS OF FRIENDSHIP
276 George Street
P.O. Box 402
Cobourg, Ontario
K9A 4L1
372-5483
J.R. Coleman
Promotes public awareness of
development issues

R.P.M. DRIVER SERVICES
204 Burnham Street
Cobourg, Ontario
K9A 2W6
372-7441
Robin Morrison
Supplies Staff to the Common Carrier

META PREVOCTIONAL SERVICES INC.
259 Division Street
Cobourg, Ontario
K9A 3R1
372-0149
Nancy Lewis
Employment Re-entry placements

G.V. MECHANICAL
R.R.#3
Roseneath, Ontario
K0K 2X0
352-3077
A. Glenn Vugts
Mechanical Millwright Work

PERFECT POOLS
P.O. Box 475
Port Hope, Ontario
E1A 3Z3
372-3630
Paul J. Fuller
ools & supplies



NEW MEMBERS cont'd

CIFYFUNDS FINANCIAL SERVICES

11 Queen Street
Suite 102
Cobourg, Ontario
K9A 1M8
372-4488
Ian Weston
Mortgage Brokerage Services

HILL MEDICAL SUPPLIES - PDI

22 Scott Street
Box 584
Colborne, Ontario
K0K 1S0
355-1226
Robert Hill
Marketing & Sales of medical supplies
& equipment

RUTHERFORD PLUMBING

451 Harden Crescent
Cobourg, Ontario
K9A 1Z8
372-4138
Jack A. Rutherford
Jack E. Rutherford
Plumbing-New Construction & Renovations

HERITAGE HOME BUILDING

R.R.#4
Roseneath, Ontario
K0K 2X0
352-2919
Mike Madill
Custom home building and
steel warehousing

GIFTS FROM THE EARTH

100 King Street West
Unit 4
Cobourg, Ontario
K9A 2M3
372-0227
Amber O'Hara
Retail-Spices, Herbs, Teas, Shampoos,
Crystal



NEW MEMBER PROFILE



HERITAGE HOME BUILDING - STELCAD

Michael Madill has resided in this area for the past thirteen years and spent ten of them mastering the building and masonry trades. They started their own business four years ago.

STELCAD INC. is an all new pre-engineered steel building company which is in the process of opening up the market for their product in the Cobourg-Port Hope area. They sell and erect steel buildings of all sizes.

Their intention was to build a company whose goal was quality before quantity. They feel they are succeeding.

Office:416-352-2919

R.R. # 4

Mobile:1-426-5269

Roseneath, Ont. K0K 2X0

CONSUMER ALERT !!

TONER PIRATES

Two or three times each year, companies, usually from Toronto and Montreal, bombard our area using their "800" telephone lines offering so-called special deals on toner supplies for photocopiers.

Their standard practice is to represent themselves as calling from local dealerships and then attempt to get any sort of commitment from local companies to accept delivery of toner. Before you agree, consider the following:

1. In most instances, the cost of toner is already included in the service contract on your photocopier. In other words, you will be paying twice for the same product.

TONER PIRATES cont'd

2. The so-called special pricing generally amounts to pricing which is two or three times higher than normal day-to day pricing from your local dealer.

3. Even if you haven't agreed to accept the shipment, you may find yourself in receipt of the toner and an invoice which may take months to correct.

If you do find yourself with an order of toner from the Toner Pirates, which you didn't order or do not want to keep, return the entire shipment and billing immediately. To prevent future occurrences, make sure everyone in your company is aware of the problem dealing with Toner Pirates.

Doug Bell
President/Owner
Office Equipment Belleville



THANK - YOU !!

Thank-you BIRD ARCHER- Ross Tresidder and Tom Reay for your contribution to the Environmental Youth Corp. program. With your assistance in this program the students were able to research the conditions of our streams and compile some data, thanks to you and your staff for investing the time in our students.

Cobourg & District Chamber of Commerce & the Environmental Youth Corp. students appreciate the time you took for our project.

The research information has been completed and if any members are interested in reading the material gathered by our students please come into our office and obtain a copy of the documents.

The research consists of Recycling Data, Composting Data and Maple Die-Back conditions in our community.

NEW MEMBER PROFILE

HORIZONS OF FRIENDSHIP

Horizons of Friendship is an International Development Organization founded by three local residents and based in Northumberland County.

It was incorporated as a non-profit, non-denominational, charitable organization in 1973. It is now one of the largest non-governmental organization working in Central America.

They have raised over \$20-million for development projects which include matching grants from the Canadian government.

HORIZONS OF FRIENDSHIP focuses on helping the rural people to help themselves.

Projects include low-cost housing, clean water, health services, agricultural assistance, education and skills training.

If you would like more information or a formal presentation, contact Shelley Wright

Donor Account Representative
372-4949



**Chambers of Commerce
Group
Insurance Plan**

**Where can a
One Person Business
get Group Insurance?**

REPORT FROM THE EDUCATION COMMITTEE

On Tuesday, October 10, Amy Quinn gave an interesting presentation about "Store/Office Window Design". Here are some highlights from her presentation:

- °Use adequate lighting
- °For night displays, focus on one particular item
- °Back drops painted in one color makes a great start to your displays
- °Display screens make good props and change the mood of your displays
- °Fabric is also good for displays-use white sheets from any second hand store
- °Make your displays inviting to the customers
- °Keep the floor clean!
- °Your window portrays the image of your store
- °Change window displays at least once a week-
 - people in a small town walk past at least once a week
 - larger stores can get away with changing on a 3 week rotation
- °Change everything in the display-not just a few items
- °Remember people are walking by-make it easy to focus on a few items
- °Make props to display your items interesting
 - create an interesting theme
- °Take something you use in your business & use as a prop
- °Use your imagination when creating themes & props
- °Placement of props is critical
- °There should be continuity in your window displays with the displays inside your store

EDUCATION COMMITTEE REPORT' cont'd

- °Look at your product and imagine many ways you could use that product then create an unusual way of displaying that product-no matter whether it's clothing or computers
- °In-store displays are as important as window displays
- °Products should be on a constant move, either out the door or around the store
- °Use dead space for creative displays

Thanks to Amy Quinn-"Finally Yours" for taking the time from her busy schedule to come and give us an interesting and helpful topic.

Our next Chamber Members' Luncheons are

Tuesday, November 10, 1989

"Business Education In The 1990's"

Speaker-Fred Long C.D.C.I. West

Trends in Business Education and

the challenge of keeping up to date

Tuesday, December 12, 1989

"The Northumberland Mall"

Speaker-Pam Watkins-Mall Manager

Store Selection/Placement

Mall Anchors

Reserve Now by calling 372-5831. Cost is only \$12.00

Location:Victoria Hall-Citizen's Forum Time:12 Noon-1:15 p.m.

LEVERAGED BUYOUTS FOR SMALL BUSINESS

By Philip Corsino, CA

When it comes to leveraged buyouts the big multi nationals have no monopoly.

So by using the same methods as the giant conglomerates, one small business can just as easily take over another. It's all a question of knowing how to play the game.

First, it helps to understand what a leveraged buyout is. Quite simply it's the takeover of a company through financing the bulk of the purchase price by using the business itself and its assets as security—with the purchaser using very little of his own money.

The advantage of such a takeover is that a company can be purchased without much equity, and can therefore show a high return on investment.

But there's a downside: the additional debt load and carrying costs put on the business acquired.

So the target company must have good historical earnings, with a health cash flow capable of covering the increased interest costs. As well, its asset value should be sufficiently high to provide adequate security, and its overall operations strong enough to ensure debt service.

Once a company ripe for takeover is found, the key is to figure out how the necessary financing can be arranged and structured.

So if you're a prospective buyer, it's imperative to prepare a detailed business plan before you even talk to a lender. This business plan should be as comprehensive as possible. It is highly advisable to prepare it in co-operation with your chartered accountant and your lawyer.

Generally in a leveraged buyout you're looking for a lot of financing. So the most important part of your business plan is that dealing with financial data. This is critical, since you must assure the lender that the business can service the debt.

cont'd ...

The types of financing available for leveraged buyout include:

- Operating lines (from a bank) against current assets.
- Using fixed assets to obtain secured debt.
- Share offer, preferred or common-to, say, a venture capitalist.

A leveraged buyout will most likely entail some, or all, of the above.

Another avenue you might explore is to convince the seller of the business to "take back" some of the money.

If the seller agrees, this would give you a great deal of leverage.

Moneycare is general financial advice by Canada's chartered accountants. Philip Orsino is president of Century Wood Door Limited.

NORTHUMBERLAND BUSINESS DEVELOPMENT ASSISTANCE

CORPORATION

- SERVICES:
- °Financing
 - °Preparatory Consulting
 - °Business Planning
 - °Consulting
 - °Office Support Service
 - °Bookkeeping

1011 William St.
Cobourg, Ont.
(416) 372-8315

AREA SERVED:

- °Cobourg
- °Port Hope
- °Hamilton Township
- °Haldimand Township
- °Alnwick Township
- °Hope Township
- °Cramahe Township
- °Seymour Township
- °Percy Township

From the Ontario Chamber of Commerce Survey Indicates Local Chambers Play Major Role in Tourism

A recent survey of Chambers and Boards of Trades established by the Tourism Policy Committee of the Ontario Chamber of Commerce indicates that 78% of members are involved in tourism in their communities.

Fifty-nine Chambers and Boards or 36% of those surveyed responded to the questionnaire

and the results indicated that 88% of members believe that tourism could play a major part in local economy. It appears that attitude and awareness are the major barriers to increasing tourism. The OCC Tourism Policy Committee's mandate includes creating greater Government awareness of the role Chambers and Boards of Trade play in tourism in their communities. Members need to be aware of the major impact tourism can have on the economy and the number of businesses it affects. Hotels and restaurants may be the major beneficiaries but hairdressers, launderettes and gas stations also reap rewards.



Canada Opportunities Investment Network

The Canada Opportunities Investment Network is the natural outgrowth of an innovative computerized matchmaking system that began in Ontario in 1986.

COIN operates as a computerized facilitator or match maker for investors and entrepreneurs. Registrants enter for a one year period at a time. The registration fee is \$250.00 for an investor, and \$150.00 for entrepreneurs.

As part of the entry process, registrants answer a formatted questionnaire, known as the registration kit, detailing their objectives and operating parameters.

Each time an entry is made, the COIN computer hunts through hundreds of sets of investment and capital requirements to find all the investor/entrepreneur matches or near matches that exist in the databank.

When a potential match is found, COIN contacts the investor by mail and provides a description of the investment possibility, as well as a copy of the entrepreneur's question to the COIN questionnaire in the registration form. A positive response to this material results in the investor's receipt of an executive summary to the en-

trepreneur's business plan. A negative response ends the process for that investor and entrepreneur.

Up to this point, no names are given. If the investor remains interested in the project, COIN then exchanges names and addresses of each party, once again by mail, so that a meeting can be arranged.

That is the end of COIN's direct involvement. The goal of COIN is to put entrepreneurs and investors in direct contact with each other. However, COIN does forward a subsequent questionnaire to both parties to ascertain whether the meeting took place and how successful it was.

COIN is a nationwide database to introduce entrepreneurs and investors. To promise anything beyond this would be beyond the scope or the intention of our program.

COIN is a striking illustration of how a federation of business interests, can help remove obstacles for entrepreneurs and provide investors with faith in Canadians, a target for their funds.

COIN is an idea whose time has come. Call the Chamber office to obtain your registration kit.

LEGISLATIVE WATCH

YOUTH SKILL PROGRAMS

The Ontario Ministry of Skills Development has announced three youth skills training programs at an initial cost of \$6.6 million. The programs will focus on skills development rather than job creation.

The programs are the:

Ontario Traineeship Program

The program will be aimed at young people who have already left high school to get into occupations needed in the marketplace. Trainees will spend between one and two years combining on-the-job training with shorter in-school training periods. The program will be designed to meet the needs of particular industries some of which may include automotive, telecommunications equipment and hospitality. The Province will consult industry associations, labour and educators to establish the traineeships.

High School Apprenticeship Program

The program, developed by the Ontario Government, local Boards of Education and Chambers of Commerce/Boards of Trade, will allow students to train as apprentices while still attending high school. Students will have to be in at least grade 11 and, at the end of three years, can obtain their Ontario Secondary School diploma and two years credit toward certification as a qualified journeyman. School Boards in Windsor, Temiskaming and Wellington have received approval to run the program in the fall of 1989 and, 26 other Ontario school boards have expressed interest in the program.

Summer Trades Experience

Beginning in 1990, employers who are already training apprentices will be eligible for a \$1,000 wage subsidy for each summer student they hire for trades related summer jobs. The goal is to let students get a better understanding of the world of skilled occupations.

PRIVATE ENTERPRISE FOR THE PUBLIC GOOD.

CANADIAN CHAMBER INTRODUCES CHAMBERNET
A NATIONAL ELECTRONIC COMMUNICATIONS AND
INFORMATION NETWORK

The Canadian Chamber of Commerce is pleased to offer an important and valuable new service to its members and the Canadian business community.

For the first time ever, business as represented by local chambers of commerce and boards of trade will have the opportunity of accessing and contributing to an electronic database designed with their needs in mind.

ChamberNet will help us manager our information needs in an efficient and effective fashion. ChamberNet users will no longer have to play telephone tag with one another. Through an extensive electronic mail and messaging service, we will be able to instantly send or receive information from any other member nationwide. We will also have access to over 100,000 subscribers to Telecom Canada's E-Mail network.

ChamberNet subscribers will have access to hundreds of public and private sector databases, providing up-to-date business information on commodities, domestic and international business opportunities, public tender opportunities, and worldwide business news.

All of this can be accessed with the touch of a button.

ChamberNet will also offer a special database containing "chamber-specific" information. Local chambers and boards will be able to exchange information with other chambers on market trends, chamber activities, and local interests.

Instant on-line access will be available for such things as policy resolutions, submissions to government, press releases, and programs and services. Many of the Chamber's publications will be available, including information on recent federal legislation, current Members of Parliament, Cabinet Ministers and parliamentary committees.

Cont'd...

CHAMBERNET

Access to this type of information offers the possibility of expanded member services, as Chambers and Boards can improve their role as a central community base of business information. The system is designed to grow and change over the years as it tailors itself to the needs of the members on an ongoing basis.



YOUR CHAMBER IS GROWING !!

We would like to be able to access the ChamberNet program, as well as expand our computer data base. We are looking to upgrade our system to a hard drive and upgrade our printer. If your business is considering the same and has equipment available that we might access, or if you could contribute in any way, please call the Chamber office 372-5831.

ONTARIO
CHAMBER Report

**O.C.C. meets with
provincial government
to discuss several issues**

During the summer Ontario Chamber of Commerce representatives have had an opportunity to meet with a number of Ontario Cabinet ministers, backbenchers, and senior civil servants.

Our July post-budget meeting with Robert F. Nixon, Treasurer of Ontario, focused on the need to improve communications between the Treasurer's office and the O.C.C. so more meaningful dialogue on tax policy can be undertaken. Your objections to the new Employer Health Tax were raised and considerable emphasis was also placed on the need to improve the provincial debt/deficit situation.

A follow-up meeting was held with representatives of the Office of the Budget and Intergovernmental Finance to discuss their development of a model that would permit comparison of the "competitiveness" of a variety of North American and other jurisdictions in terms of attracting and retaining business. This would provide for a comparison of both taxation and other competitiveness factors such as health care costs and the regulatory environment.

Representatives met with the then Minister of Skills Development, Alvin Curling, immediately following an announcement of three new programs: the Ontario Traineeship Program; the High School Apprenticeship Program; and the summer experience in the trades program.

Although full details are not yet available, the ministry in particular hopes to involve community Chambers of Commerce and Boards of Trade in the high school apprenticeship program. The O.C.C. will be meeting again with the Ministry of Skills Development to discuss the form Chamber/Board involvement might take.

O.C.C. representatives met with Peter Barnes, Deputy Minister of Industry, Trade & Technology, and several of his officials to explore ways in which our two groups could work together to assist Ontario companies in maximizing the benefits of the Canada/U.S. Free Trade Agreement. Concerns were expressed that many members of the business community are unaware of the support services and programs offered by MITT.

In August O.C.C. representatives appeared before the Standing Committee on Finance and Economic Affairs, which is holding hearings into Bill 20 — An Act to Provide for the Payment of Development Charges. As you will recall at our Annual Meeting in Sault Ste. Marie, a recommendation was adopted which opposed the shifting of the fiscal responsibility for education capital costs to the municipalities and, subsequently, to the developer and new home buyer.

Chamber members also met with the Minister of Citizenship in late August for an initial discussion concerning employment equity.

CHAMBER INFORMATION

Our Education Committee is investigating the possibility of offering a WHMIS instruction course- introductory and/or updating
 If your business is interested in this course please let our office know so we may investigate further.
 372-5831



TOURIST INFORMATION

<u>1989</u>	<u>1988</u>
MAY 904	
JUNE 2508	542
JULY 4630	4028
AUGUST 2987	2063
TOTAL-10,125	66,633

PLACE OF ORIGIN: top 5

- Ontario
- New York
- England
- Quebec
- Ohio



- Ontario
- New York
- England
- Alberta
- Quebec

QUESTIONS: top 6

- Coming Events
- Other Destinations
- Directions
- Theatre
- Ticket Sales
- Moving Inquiries

- Directions
- Tickets
- Statue
- Other Destination
- Theatre
- Victoria Hall

 MEMBER NOTES

FREE COMMUNITY RELATIONS/ADVERTISING SPACE
 IN THE MAIN LOBBY OF THE BEST WESTERN COBOURG
MOTOR INN

AVAILABLE TO LOCAL BUSINESSES ON A WEEKLY BASIS
 (Sunday 3 p.m. to the following Sunday 3 p.m.)
 TO PROMOTE THEIR PRODUCT AND/OR INVOLVEMENT IN THE
 COMMUNITY

OVER 1500 IMPRESSIONS COVERING-

- transients
- guest rooms
- local residents-
- Restaurant/Lounge
- local Business
- Managers/Owners
- Club Meetings &
 Seminars

PLEASE CALL AND ASK MURIEL COLE FOR AVAILABLE WEEKS
 372-2105

Best Western Sunset Inn, Toronto are offering
 all members of the Chambers of Commerce Special
 Corporate Rate \$52.00 Single \$59.00 Double
 effective until June 30, 1990. Chamber of
 Commerce's name should be used when reservations
 are booked. Reservation should be made with the
 hotel-(416)670-8180-or Best Western Toll Free
 Number 1-800-528-1234

CHAMBER OF COMMERCE GOLF TOURNAMENT RESULTS

CLOSEST TO THE HOLE #11-Brian McAdams

CLOSEST TO THE HOLE #4-Mike McIvor

LONGEST DRIVE #6- Mike Irwin

LOW GROSS-INDIVIDUAL-Mike McIvor 78
Mary Buckley 99

2nd LOW GROSS-Brian McAdams 78
Jeanne White 104

LOW NET-Tim Haynes 71
Shirley Hinman 72

LOW GROSS-FOURSOME-Ray Bickle Pete Harrison 344
Mike Irwin Mike McIvor

MOST HONEST GOLFER-FOURSOME-Alex Mitchell Arend Baayen 485
Chris Waller Rae Badgley

MOST AVERAGE GOLFER-FOURSOME-Ken Hockin John Roxborough
John Hinman John Clausen

(John Roxborough was the only player to play his ball out of the trees)(with an overhead swing)

We would like to thank all those people who came out and played golf and enjoyed the dinner. It was our highest attended golf tournament.

We would also like to thank those businesses which donated prizes/cash :

ANAMET CANADA INC.
HORIZON PLASTICS
COLUMBUS MCKINNON
JIM PYETTE MOTORS
LANGHORNE LYNCH LILlico
GULLIVAN INTERNATIONAL
C.I. BANK OF COMMERCE
VICTORIA FORD
LORENZ & SON
KEN HOCKIN REAL ESTATE
RAY BICKLE INSURANCE
COBourg HOME HARDWARE
SCOTLAND PUBLISHERS
GENERAL WIRE & CABLE

GANARASKA CREDIT UNION

T.D. BANK
SCOTIA BANK
CAA AUTO/TRAVEL P.U.C.
CORTESIS JEWELLERS
PAMELA JACKSON
HIRAM WALKER
ROYAL LEPAGE
MURRAY THOMPSON
GREAT WEST LIFE INS.
FERRENTI-PACKARD
QUINN'S FLOWERS & GREENERY



HELPING NEW BRITS DONORS HELP

PIZZA HUT
MUNICIPAL SAVINGS & LOANS

VG NATIONAL TRUST
COBourg RETIREMENT RESIDENCE

Special thanks to those people who donated their time to help organize and coordinate the day.



Deficit slashed in Ontario budget

Ontario is slashing \$911 million from its deficit and producing its largest operating surplus in provincial history to sustain Ontario's high level of economic performance.

In his recent budget, Treasurer Robert Nixon announced Ontario would reduce its deficit to \$577 million in 1989-90 and increase its operating surplus to \$2.6 billion from \$1.7 billion a year ago, enabling the government to pay for its day-to-day operations while borrowing for only a small portion of its capital expenditures.

"Ontario has been consistent in its emphasis on continued deficit reduction and the need to pay our bills as we go along," he said.

"The success of that policy is evident this year with a drastically reduced deficit and significant operating surplus."

The treasurer forecast a healthy economic growth rate of 2.8 per cent for 1989. He said strong corporate profits, continued growth in sales and high capacity utilization rates will continue to stimulate investment activity.

Budget highlights:

- A \$415 million increase in funding to reform and strengthen Ontario's social assistance system, including enriched benefits for children, employment support programs and shelter benefits.
- Elimination of Ontario Health Insurance Plan premiums, amounting to about \$1 billion in savings for individuals and families, with the introduction of a graduated payroll levy against employers.
- A five-year \$2 billion transportation capital program to expand and accelerate work on provincial highways, GO Transit, municipal roads and transit systems.
- An 8 per cent increase to \$4.5 billion in grants to municipalities.
- Increase in the provincial rate of personal income tax from 52 per cent of an individual's basic federal tax to 53 per cent, effective next year.
- An \$89 million increase in funding of environmental protection and clean-up projects, reaching a total of \$528 million.
- Commitment of \$130 million for research and development in new industrial technologies.
- Increases in spending on innovations in education and an additional \$100 million for capital projects.

CHANGES, CHANGES, CHANGES



NEW BUSINESS/NEW OPENINGS

THE FLAME RESTAURANT
500 Division Street
Midtown Mall
Cobourg, Ontario
Owner/Manager: Bill Dsoussis
372-1666

SEDEWICK & LINE WALLPAPER & PRINT
541 William Street
Pentel Plaza
Cobourg, Ontario
373-0200

CITYFUNDS FINANCIAL SERVICES
1 Queen Street
Suite 102
Cobourg, Ontario
K9A 1M8
372-4438
Ian Weston

MIDAS
6 Strathy Road
P.O. Box 26
Cobourg, Ontario
K9A 4K2
372-1959
Manager-Frank Grani

NEW MANAGER

Mr. Les Andrews is the new manager
as of November 1, 1989 at
MCDONALD'S RESTAURANT

CHANGES, CHANGES CHANGES cont'd

MOVED

PROVINCIAL COURT OFFICES
1011B William Street
Cobourg, Ontario
-moved south to the second floor of
the new Fleming Building

SEARS
1111 Elgin Street
Cobourg, Ontario
-have moved in the Northumberland Mall

NORTHUMBERLAND PLAYERS
-new address
213 Second Street
Cobourg, Ontario
K9A 3N1



ANNOUNCEMENTS

Mr. William George MacDonald has joined
the law firm of STEWART, MITCHELL & MACKLIN

NEW SERVICE

LIVING LIGHTING has added a line of
Rattan and Wicker Furniture
Victoria Place Mall
Linda Macklin
372-1185

PRESTIGE SPECIALTY CLEANING
R.R.#1 Grafton
Owner-Ted Helps
349-3236
-Residential and Commercial carpet &
upholstery cleaning

COMING EVENTS



- Oct.
20 Dinner Theatre at Victoria Hall
"The Fantasticks" Call the Concert
Hall at 372-4301 for reservations.
- 21 "The Fantasticks"
22 "The Fantasticks"
27-29 "The Fantasticks"
28 St. Michaels Tea & Bazaar
28 Cobourg Public Library Book Sale 10 - 2 pm.
29 Cobourg Public Library Book Sale 1 - 3 pm.
29 Port Hope Friends of Music - National
Arts Centre Orchestra. For tickets and
information call 885-5350.
- 31 HALLOWEEN!
- Nov.
2 Chamber of Commerce Franchising Seminar
For registration call 372-5831
3,4 Cobourg & District Guild of Arts and
Crafts Annual Christmas Sale. Best
Western/Cobourg Motor Inn Friday 6-9:30
and Saturday 9 - 5 p.m. Admission for
Adults \$1.00 and children under 14 free.
4 Warkworth Perfect Pie Contest 2 - 4 p.m.
Warkworth Town Hall. Contact Margaret
Thompson at 705-924-2005.
4 Trinity United Church Holly Tea & Bazaar
11:30 - 3 p.m.
4 Duke of Kent Rebekah Lodge Xmas Tea
& Bazaar 1 - 3 p.m. 372-4032
3-5 Dinner Theatre at Victoria Hall
"The Fantasticks" Call the Concert
Hall at 372-4301 for reservations.
10 CHUC/ Association for Community Living
Benefit - Victoria Hall Concert Hall
6 p.m. For information call CHUC 372-5401,
Joan Chalovich 372-5194, or the Chamber
of Commerce 372-5831. Donations may be
sent to Community Living Assc., Box 825,
Cobourg, Ont., K9A 4S3. Come out and
enjoy a great evening of entertainment,
and a return visit by the Metro Toronto
Police Choir. Free Admission.

COMING EVENTS



- Nov.
10 Art Gallery of Northumberland
William Rider-Rider: Panoramic
Photographs from the Great War.
Also: Memories of a War Fought,
a display of artifacts, war art
and histories of regional personages.
11 Opening Reception for above exhibit.
Remarks will be provided by Guest
Curator Christopher Creighton.
Exhibit will continue to December 31/89.
11 Jazz at Victoria Hall. 8 p.m. For
information call 372-4301.
12 LaJeunesse Girls Choir Victoria Hall
Concert Hall 3 p.m. For tickets and
information call 372-4301.
14 Chamber of Commerce Luncheon Seminar
"Business Education in the 90's"
Guest speaker Fred Long C.D.C.I. West
Victoria Hall Citizen's Forum 12 noon.
\$12.00 For reservations 372-5831
17 Folk at the Forum - Victoria Hall
For tickets call 372-2210
18 Cobourg Santa Claus Parade 2 p.m.
18 St. Andrew's Xmas Tea & Bazaar, Cobourg.
18 Words and Music - Brad Halls performing
in Victoria Hall Concert Hall 8 p.m.
"Music From Modern Film" - for tickets
call 372-2210.
24,25 Art Gallery of Northumberland's second
annual Christmas Emporium. Fine arts
and crafts in historic Victoria Hall.
Hours: 11 a.m. - 8 p.m. For more
information call 372-0333.
28 Special Evening Lecture brought to you
by the Art Gallery of Northumberland
and the Cobourg Historical Society.
At the Art Gallery 372-0333.
- Dec.
2 Grant Sine Public School Xmas Bazaar
1 - 3 p.m. Free admission, Bake Table etc.

COMING EVENTS

Dec.

- 12 Chamber of Commerce Luncheon Seminar
"The Northumberland Mall" - Guest
Speaker is Pam Watkins, Manager.
Victoria Hall Citizen's Forum 12 Noon.
\$12.00 For reservations 372-5831
- 13 Tafelmusik Baroque Orchestra Series
"The Messiah" Victoria Hall Concert
Hall 8 p.m. For tickets and info
call 372-2210.
- 15 Folk at the Forum - Victoria Hall
Citizen's Forum. For information
call 372-4301.
- 15 Port Hope Friends of Music
- 17 Cobourg Concert Band Christmas Concert
Victoria Hall 7:30 p.m.
- 17 Lang Pioneer Village Xmas Festival
Keene, Ont. 1 - 5 p.m.
- 23 Royals Christmas Ball - Victoria Hall
Concert Hall 8:30 p.m. For information
call 372-4301.
- 25 CHRISTMAS DAY
- 26 BOXING DAY

"PURCHASE A FRANCHISE" SEMINAR

THURSDAY, NOVEMBER 2, 1989

7:00 P.M. TO 10:00 P.M.

IN THE CITIZEN'S FORUM

IN VICTORIA HALL

\$15.00 PER PERSON

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