

JUNIOR WOMEN'S INSTITUTE

Mrs. Barbara Saari

The membership of the Junior W.I. remains at 400 with the newly formed branch of Haldimand Junior W.I. being organized in October. (Mrs. Saari left the meeting to assist with the formation of another branch in Stevensville.)

The annual Fall Conference was held at Toronto with the theme "Leisure time, making it and spending it." Marilyn Peabody, speaker chose "Imposing order on Chaos" as her topic. She gave ideas on how to save time in the home so that we could have time to pursue other interests.

Five seminars were held in the afternoon and the members rotated to at least three of them. The choice was music appreciation, dried flower arrangements, outdoor activities, party foods and cake decorating.

"A Little Bit More of Everything", is almost sold out and another printing was approved. The books are available from Mrs. Mary Hall, R.R.1, Wingham, N0B 2W0, for \$3.75 for a single copy, this includes postage.

The J.W.I.O. Award was presented to Susan Phillips of Hastings County J.W.I. who is studying for her Master of Science Degree at the University of Waterloo.

The members voted to donate a dried floral arrangement to the W.I. Hall at Milton. Also, a donation of \$1000.00 to the Hospital for Sick Children, to be used to purchase an oxygen monitor for the Neo-Natal unit.

An invitation was extended to go to Niagara for the 1981 Convention.

The branches continue to have interesting and exciting programs. Sometimes it is a speaker that tells of First Aid, Local History, Family Law Reform or Farm Safety. The members are busy with crafts, bazaars and do volunteer work in their communities. Mrs. C. Diamond, FWIO President conducted the election with Donna Clark elected President, Mary Hall Secretary-Treasurer and Helen Thompson, PRO.

JWIO Board Directors who will attend the FWIO Board Directors meetings are Senior Director, Mrs. Barbara Saari and Nancy Alton as Junior Director.

CONSUMER CREDIT

Mrs. Owen Hawkins

A Conference co-ordinated by American Express and chaired by members of CAC discussed consumer credit and the importance of educating the public.

George Post, Deputy Minister Federal Department of Consumer and Corporate Affairs, said it is obvious consumer credit is here to stay, but if we as consumers are aware of the problems associated with credit we can deal with it more competently.

High pressured merchandising and easy credit often initiates poor consumer decisions, he also cautioned about high pressured sales over the telephone without consumer control of signatures.

With foresight, the market system can deal effectively, and the financial community should be able to regulate its affairs without government interference.

USE AND ABUSE

Mrs. Gordon Mallion

How to Get Help was the session conducted by Mrs. Olive Porter, Consumer Counselling Service, London. Some of the problems caused by credit buying are—the

credit card provides temptation to buy, poor management can lead to family breakdown. Dr. Trevor Watt, College of Family and Consumer Studies, Guelph, said money management should be taught by the family as well as in the schools.

The Credit Card workshop—revealed there are only two main uses for the card—the ability to purchase without carrying a lot of cash and for convenience. However if used unwisely it permits people to live beyond their means. Education is the key—people must be taught not to abuse credit living and the importance of better budgeting.

OFFICERS' CONFERENCE

Mrs. Russell Campbell

Mrs. Campbell gave a detailed report and audited financial statement concerning the 32nd Officers' Conference held in 1980. (Details in Home and Country Summer 1980.) Attending the Conference-614 delegates and staff.

In her closing remarks Mrs. Campbell said "From the comments that were made to me and the letters that I received after the Conference, indications are that it was a most successful one." The delegates did indeed appreciate the fact that a vice-president was able to attend when the president could not and that "we encourage the new officers to be the delegates rather than the retiring officers."

1981 OFFICERS' CONFERENCE

May 5-6-7, 1981

University of Waterloo, Waterloo

1. **Branch** District Director or alternate OR Member-at-large
2. **District** Federation Representative or alternative (new or incoming officers preferable)

POOLING FEE

\$75.00

Withholding Fee \$10.00

Forms will be mailed to all Branch and District Secretaries. If you did not receive one, notify JWIO office.

ONTARIO AGRICULTURAL HALL OF FAME

Mrs. Earl Morden

FWIO's nomination, Dr. Ethel Chapman was accepted and the unveiling took place last June 1. (Home and Country, Fall 1980 page 23).

Memberships are available to interested individuals for \$25.00. An Honour Role Booklet will be on sale at the Gift shop for the first time at the unveiling ceremony to be held June 7, 1981 at the Museum. The cost to members will be \$5.00, this will include the nine honored last year and the eight members being honored in 1981. Inserts for those honored in the next three years will be included in this price.

For non-members the cost will be \$3.50 which includes the 1980-81 recipients. Then an additional .50¢ for each year's inserts for the next three years.

Since the Board Meeting, Mrs. Morden advises that FWIO's nomination of Adelaide Hoodless has been accepted and her likeness will be unveiled, June 7, 1981 at the Agricultural Museum, Milton.

NIAGARA ESCARPMENT COMMISSION

Mrs. Earl Morden.

No formal report was presented because the Commission are conducting hearings. There probably will be tie-up meetings and then the group will be dissolved.