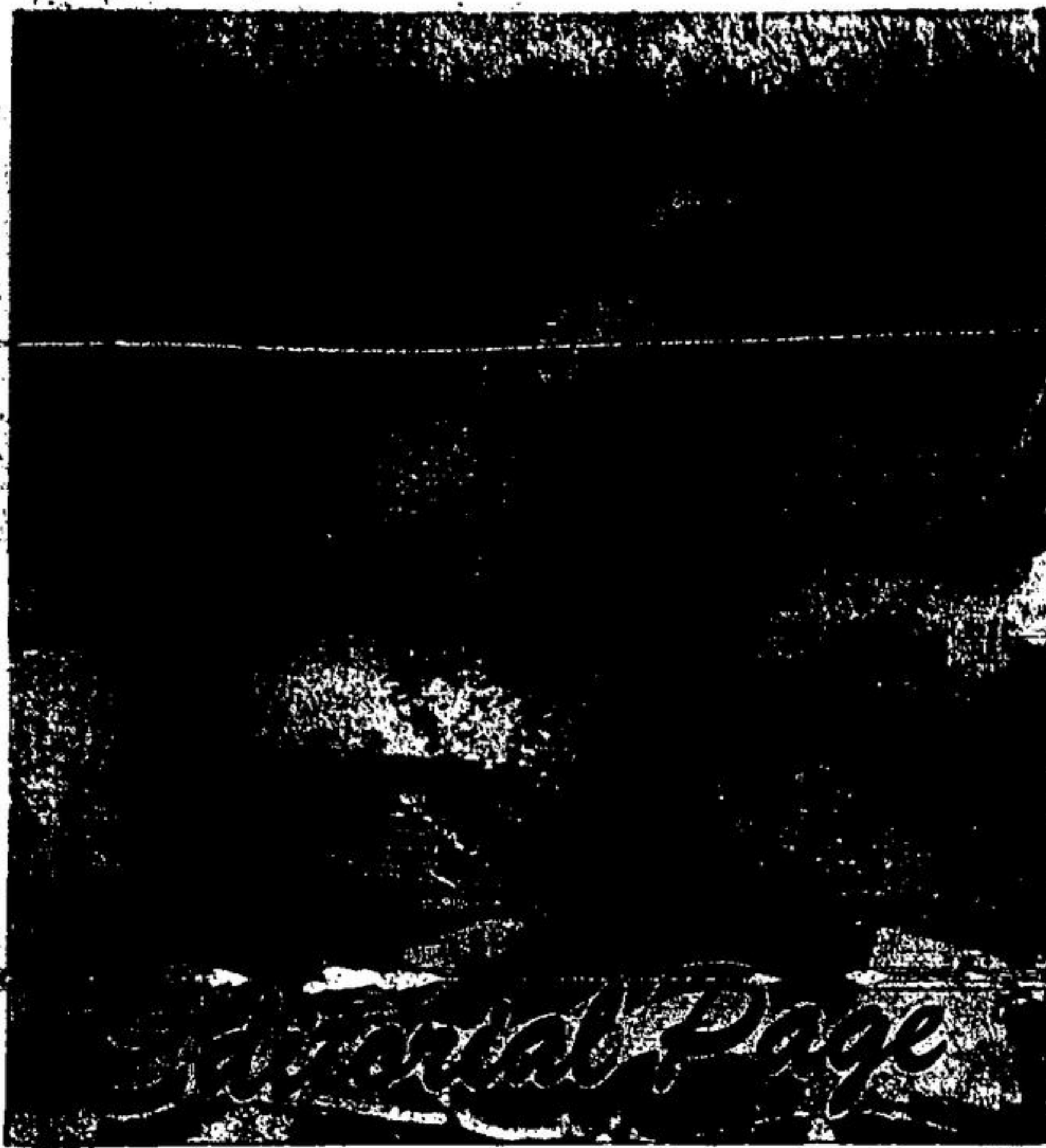


## "Adventurous Twosome"



—Photo by Esther Taylor

## Does Installment Buying Pay? . . .

One of the greatest features of life today is that involved in the slogan "Buy now, pay later". It is one which has been hailed at, preached against, and decried for as long as we can remember but is probably more rife today than ever.

It is one of those things to which there are two sides. If one is fortunate enough to have funds available there is no question that cash purchasing is by far the most economical. Unfortunately few are so situated and many would never enjoy a home of their very own if installment buying were ruled out. A purchase of that kind can, however, be usually handled at a rate of interest that will amount to little if any more than a reasonable rental and the paying of the mortgage installments constitutes a real saving. When the mortgage is finally burned you have something left.

It is different, however, when you come to installment buying of furnishings and equipment. This is especially so if handled through a finance corporation which adds a lump sum to the original total as a service

charge on which the purchaser pays the same interest rate as on the original amount.

The Dominion's financial expert has been amusing himself by figuring out the actual interest rate charged in a few of these no down payment installment offers on which the interest rate is ostensibly 6% and payments are made at a fixed sum monthly. According to his figures, because of the fact that the principal owing decreases each month the interest actually paid by the purchaser ran in the cases figured all the way from 20% to 32%.

It would seem, in fact we have proved in our own experience, that a person whose status permits installment buying has sufficient credit rating to borrow the amount from the bank at a considerable saving in actual interest since the bank charges interest only on the amount currently owing, not on the whole amount for the whole period.

People who find it advisable to buy on credit might also find it advisable to consult their banker.

—Ridgeway Dominion.

## New Legislation . . .

TORONTO—Starting June 1, motorists in Ontario will take their cue from the flashing lights when following or approaching school buses.

Amendments to the Highway Traffic Act, taking effect that day, place the onus on the driver of the school vehicle to actuate his signal lights when discharging or picking up school children.

Buses or vehicles used strictly for the transport of school children on roads which permit speeds in excess of 35 m.p.h., must after June 1 be marked on the rear end with the words "do not pass when signals flashing".

The changes, introduced at the recent session of the Legislature by H. L. Rowntree, Minister of Transport, clarified this law and will help reduce the toll of accidents, particularly rear-end mishaps involving school vehicles. A recent survey indicated that

school vehicles are involved in 20 times as many rear-end collisions as ordinary rural buses.

When a school bus stops on a road permitting speeds in excess of 35 m.p.h. and begins flashing its lights, motorists following must stop and must not pass until the lights have been extinguished by the operator.

Additionally, when drivers in oncoming traffic approach a school vehicle whose signals are flashing, they must reduce to a "reasonable and proper" speed to at least 100 feet past the bus. (This regulation does not apply to roads separated by a median or boulevard.)

When his vehicle is not used for the transport of school children, a school vehicle operator must conceal the "do not pass when signals flashing" sign on the back of the vehicle.

## Editorial Briefs . . .

Much of public opinion in the world is firm up by the strong statements of persons who don't have that opinion.

No matter how important and prominent a person becomes, his impression on you is less than maximum so long as he still owes you money.

Whatever you may think about women's changing their minds, you seldom hear of a groom's being left at the church.

If you oppose everything that is being done, sooner or later something will flop, and you will have the opportunity to say, "I told you so." And be sure to say it, because that will be the complete record of your career.

Be careful as you make footprints in the sands of time, lest you leave only the marks of a heel.

## Pre-Election Feature

# Your Candidates Speak

The following space has been donated by The Champion to the three Federal election candidates in Halton County, so they may present their views to the voters. We hope readers will find their weekly columns informative and thought-provoking. If you care to comment on their articles, letters to the editor would be welcomed.

Halton Conservative Candidate

## SANDY BEST SAYS

The Progressive Conservative Party intends to implement a 16 point program as soon as possible after the June 18 election, to assure the continued prosperity of all Canada.

This program, as outlined by Prime Minister Diefenbaker, is designed to spur economic growth and the Nation's development to provide more jobs and an ever greater improvement in Canadian living standards.

The program includes the appointment of a Royal Commission to review and revamp Canada's taxation structure so that it will be fair and equitable to all.

The updating of measures of social justice to include portable pensions and a contributory health insurance plan.

New Government support for the modernization of secondary industry.

A campaign to get companies to start producing goods now imported into Canada.

Construction within a reasonable time of an oil pipe line across Canada.

A start on a second trans-Canada highway.

Creation of a national power grid.

Action to underwrite economic growth in all its phases.

Steps to keep Canada's export credit facilities in line with the advantages available for foreign competitors.

The promotion of northern research into natural gas, oil and other resource measures to speed development of these resources.

More national development projects, such as the Prince Edward Island Causeway and new harbours and wharves.

An integrated national plan for land and water use, with joint Federal-Provincial water boards.

Ample credit for agriculture and a new policy for the movement of feed grains from the prairies to eastern Canada.

An extension of the vocational training program to retired people — to those too old to work competitively, and too young to retire.

Halton Liberal Candidate

## HARRY HARLEY SAYS

A new Liberal government will make it possible for all Canadians to take part in a contributory pension plan. The plan will be financially self-supporting through contributions and will not require any addition to taxes.

As soon as possible, a minimum additional pension of \$10 a month will be paid, bringing the old-age pension to \$75 a month for a retired person at age 70, and \$140 for a married couple.

The size of pensions will rise year by year, as people contribute to the plan. Full pension rates, equal to a third of the retired person's earnings when they were working, will be reached in 10 years.

Liberal government introduced the old-age pension and in co-operation with the provinces, made old age assistance between ages 65 to 70 when needed. As well, Liberal government passed the Hospital Insurance Act in 1957, making the provincial hospitalization schemes possible.

This will allow older people who cannot build up private retirement plans to contribute at a rate they can afford. Workers who lose or change their jobs often lose their pensions,

therefore this plan will be portable and will move from job to job with the worker.

When the plan is in full operation, the pension each receives will be related to what he has contributed. Therefore, it will not be an extra burden on the taxpayer. Contributions will be made by wage and salary earners, and by employers on their behalf. Self-employed people may join the plan.

Everyone may choose between taking a smaller pension at 65 or waiting for the full pension at 70 years.

Contributions will apply up to earnings of \$500 a month. This will mean a maximum contributory pension of \$165 a month, making a total at age 70 of \$230 for a single person, \$295 a month for a couple when combined with the basic pension.

This plan does not discourage private pension plans. No one will lose pension rights they have already built up.

The Liberal plan for pensions is constructive and practical. It is not a hand out. It is to provide Canadians with the opportunity to retire with security and dignity.



New Democratic Party Candidate

## CARL ROULEAU SAYS

### PERSONALITIES & POLITICS

It is regrettable, in a sense, that one of the candidates writing in these columns has found it necessary to mix his personality with his party platform. Yet it is understandable in so far as you give your allegiance to the political party with which you as a person are most in agreement. What is important, however, is to keep clear in your own mind how much you can promise the voters as an individual and actually fulfill under party discipline.

The Liberal candidate may very well be deeply interested in social justice, education, health etc. But what the voter must know is what is the Liberal platform on these problems. To the best of my knowledge, the Liberal federal platform offers little in the way of educational aid other than a handful of scholarships.

Moreover, any federal program on education is entirely dependent on provincial co-operation, since education comes under provincial control. As a New Democrat and as an individual, I believe that every student capable and willing is entitled to a free university education. But the implementation of such a program in Halton will depend on whether the Conservative government in Ontario is willing to cooperate. Why deceive the public with promises so vaguely phrased that they need not be honored? Let us bring honesty to politics and face our problems realistically.

### Drug Addicts

This does not mean that a candidate is unable to take a personal stand on some issues. He may on grounds of conscience refuse to follow the party line. Or he may as an individual have some ideas of reform of his own which have not been touched on at party conventions.

For example, it is my opinion that the government's treatment of the problem of drug addicts and of prisoner rehabilitation is completely inadequate. It is ridiculous that the drug addict should be punished because he is the victim of an unscrupulous operator. It is equally ridiculous to assume that we can rectify a criminal attitude by confining the offender for a number of years to the company of other criminals similarly confined. In both these instances, we must treat these people as individuals suffering from a social or psychological disease.

### USEFUL HALL

A fire station in Upton, England, is closing for lack of business. The village fathers, decided on the move after announcing that: In the 52 years since the station was built no one could remember the brigade being called out; the old fire cart can't be brought out anyway because the doorway has been bricked up; and the only fire fighter left is 80 and lives five miles away.

## Sugar and Spice . . .

BY BILL MALBY

Well, Mom, how did you make out on YOUR day, as the advertisements call it? Same old routine, I suppose: lots of kisses; cuppa tea in bed; big production of a posied begonia or stale chocolates—everybody-off-to-church with a flower in the buttonhole; rapid diminishing of interest in the whole project; you getting huge dinner and doing dishes while family rests after excitement and strain of Mother's Day.

me in good stead since I got married.

Back in those days, I didn't appreciate my mother. They can be annoying creatures to children, you know. Their interests are very limited. They miss the big picture and harp on such details as clean cars, looking after your horrible little brother, going to Sunday School, hanging up your clothes, going to bed at bedtime, and getting up at getting-up time.

Not only did my mother pester me with such petty irritations, she had the gall to suggest — only once in a while, and rather timidly, I admit — that I cut the lawn, run an errand, or help my Dad put the ashes out. She even had the effrontery to drop these hints when she knew perfectly well I had to go to the matinee, or off to play ball. Oh, I put up with a lot around there, I can tell you.

And she was cruel, too. I distinctly remember the beatings I used to get. Well, I remember the beatings I used to get. Well, maybe not a beating, exactly, but three slaps with the yardstick. I was six at the time and I'm quite certain it scarred me, psychologically, for life.

I still don't know why she thrashed me so brutally. I hadn't done a thing: How could I know my kid brother would swallow that screw-nail I gave him to play with? Could I help it if my ball went a little crooked through the kitchen window? And what red-blooded boy hasn't burned all his eyebrows off with a firecracker? No, I think she was just in a bad mood that day.

People talk about mothers working so hard. I never noticed my mother doing much. Except maybe fooling around with the housework. And doing a little washing for the seven of us. And you'd hardly call ironing work when a person sings all the time. And there was the cooking for us and the three boarders, but she enjoyed cooking.

In the summertime, she ran a tourist business in the house, but she got a kick out of talking to the tourists. Then there was a cosmetics line she sold when Dad was out of work, but that was good for her. She was secretary for the Blind Institute and in the Home and School Club and the Ladies Aid and the choir, but that was all fun.

No, I can't recall my mother doing any real work. Seems to me she spent most of her time fooling around doing little things.

Like looking for things we'd lost. And kissing places where we'd bumped ourselves. And picking up our clothes. And hugging us when we were feeling sorry for ourselves. And getting us little snacks after school. And helping us with our homework. And telling us bedtime stories. And nursing us when we were sick. And taking us on picnics. And solving all our problems.

And, Mom, I hope that's the way your kids remember you.

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