

Want More Short Term Credit Farmers Say in Radio Survey

The cost of debt was discussed by Farm Forums across Canada on December 2, and although most of those reporting admitted there is plenty of long term credit available to farmers, there is not enough short term credit available with a reasonable interest rate.

They all agreed that interest rates from finance companies are much too high and stated they were satisfied with bank interest rates and those charged by federal and provincial credit agencies.

When considering where farmers should go for sound credit advice, the forums recommended in order of preference the following: the local bank manager, agricultural representative, Farm Credit Corporation representative, or an experienced farmer.

To Aid Young

A number of reports stated their forum was comprised of well established farmers who did not need credit. However, they did say more credit should be available to young farmers who did not always have the necessary collateral.

A few forums suggested more education on farm credit is needed. This applied not only to farmers but to rural bank managers as well. A number of agricultural representatives came in for a bit of praise as having been able to assist in giving credit advice to local farmers.

Always Had Money

A notable comment came in from the members of Sheldahl Farm Forum in Lambton County. "Members of our group have not had much experience with credit as we are in the middle-age group and since in the early 1900's we have never bought anything unless we had the money first. We feel that people who need credit need education regarding it. We think teaching credit in high school would be a good idea. Our group would rather lend money to the government at 3 1/2% than lend to a farmer at 6%."

Farmers' Wives Would Take Job

Nearly half the group of farm women recently involved in Farm Forum are interested in entering occupations outside the home.

Reports from 350 groups, involving some 4,000 farm women, indicate that close to one-half the farm wives have considered taking work to augment income or would consider it if they had the necessary skills.

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REMINDER: On Dec. 27th Tip Top Tailors made-to-measure sale begins. This once a year sale means you get a Free Pair of Pants or pay only \$63.90 for a 2-piece suit. Take advantage and make an appointment to be measured soon.



CHRISTMAS MAN is pouring into the post office and clerks are keeping abreast with everything to date. Sunday-afternoon a special shift sorted mail which had piled up. Extra help has been added to the staff for the rush and the night shift increased. Left to right are Mrs. H. Coles, postmaster Gord McKeown, Mrs. J. Chapman, assistant postmaster Mrs. Chris Britton and Miss Alice Pilkington.

At County Council

Final Meeting Honors Warden

Differences of opinion that were evident throughout the year were missing from the proceedings Tuesday, as Halton County Council held its final meeting for 1963.

Councillors held a little party and made a presentation to retiring Warden Dr. C. A. Martin, Reeve of Milton, at the end of the day's business. He has served as Warden for the past 16 months, taking over the unexpired 1962 term of the late Wilfrid Bird of Esqueving at his death a year ago August.

No Speculation

There was no speculation at the meeting about who might be chosen as the 1964 Warden. However according to the old custom of shifting the honor from a northern member one year to a southern member the next, it would appear that either Oakville or Burlington will have a crack at the job for the next 12 months. If so, both Reeve Herb Merry of Oakville and Reeve Gordon Gallagher of Burlington will be in the running for the position.

Both men have several years of county council experience. Both are presently Deputy-Reeves of their respective municipalities. Merry stepped up to contest the Reeveship when Oakville and Deputy-Reeve Bill Hunter, Georgetown; Reeve Merry, Oakville; Reeve Gallagher, Burlington and Reeve H. H. Hinton, Acton.

Noting the merger of the 12 and 16-Mile-Creek Conservation Areas had been completed, joining 100,000 people and four creeks into one municipal body, he suggested the next move was toward a county police force. Assessment and planning are still pending consideration in the future, he added.

Dr. Martin suggested Halton's solidification of services such as planning, welfare, police, fire-fighting and fire prevention, health and assessment, would make the county "strong enough to prevent any other municipality from encroaching on Halton's borders."

Reeve Hinton, Acton moved a vote of thanks to the five councillors who will not be returning next year.

HURRY IT UP!

Yes, there are only four shopping days — Friday, Saturday, Monday and Tuesday — before Christmas next Wednesday. Local stores will be open every night till 9, except Christmas Eve, when they close at 6 p.m.

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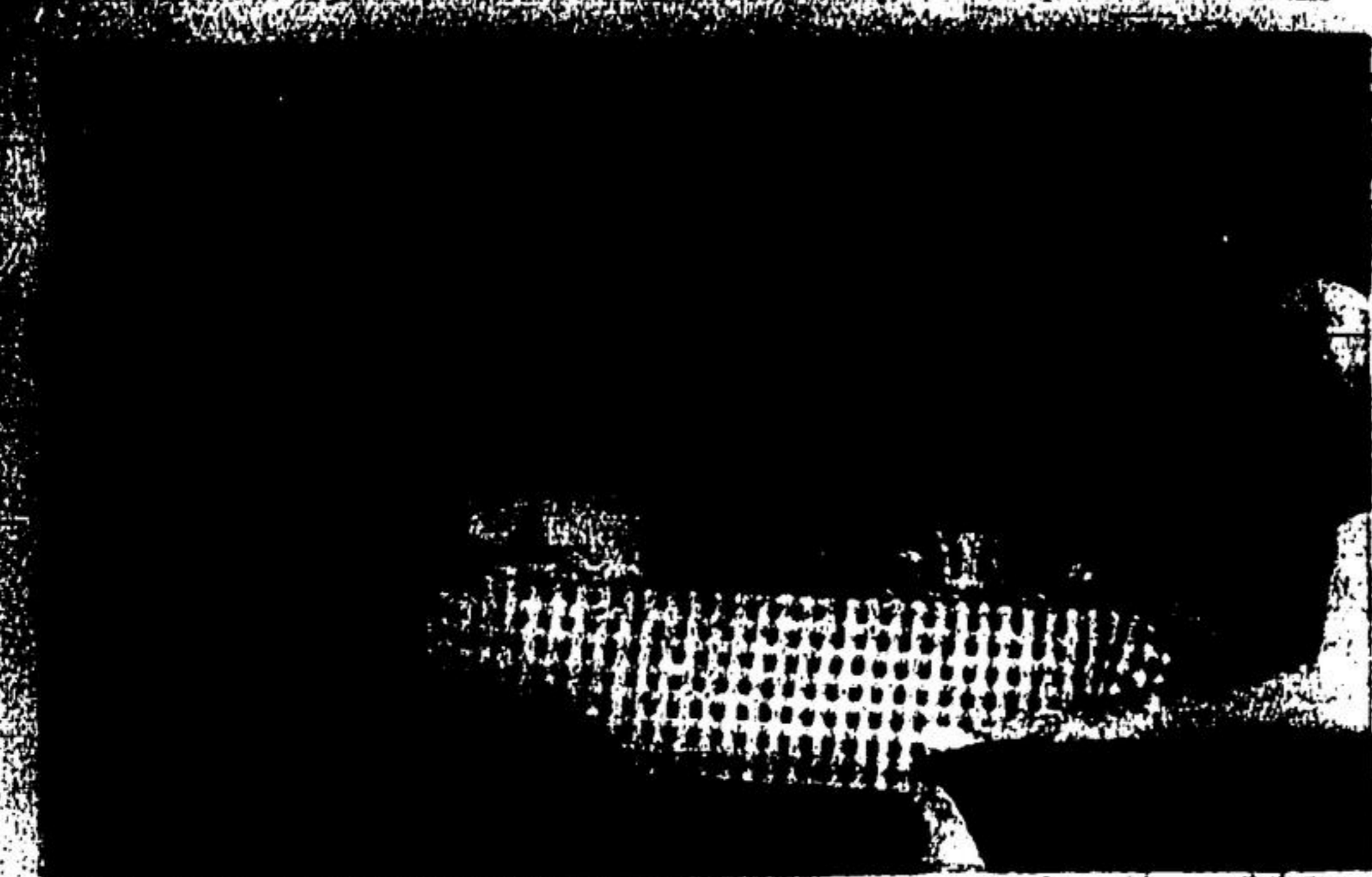
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A FORMAL ATMOOSPHERE pervaded the Halton Museum at Kello Monday when the Museum Board held a party for board members, county councillors and conservation authority members and friends. Nassagaweya Reeve Jack and Mrs. Robertson, Mrs. B. Field, Mrs. John Alline and Mrs. Wilfrid Leslie are shown enjoying a cup of tea at one of the tea tables. The Museum is holding Christmas tea every afternoon from today until Monday, and visitors will be served in an authentic pioneer setting, surrounded with Halton antiques.

Museum Board Christmas Party Honors Duff, Bill Alexander

A combined birthday party for Duff and Bill Alexander, a Christmas party for the Museum Board and County Councillors and their wives and families, and an official opening of the first "Christmas Tea" at the Halton Museum, brought over 60 county officials to the Museum building at Kello Conservation Area Monday afternoon.

The date of the Christmas party fell right between Duff and Bill Alexander's birthdays, so there was a present and a birthday cake for each of them. The Alexanders are cousins, and descendants of the Adam Alexander who settled on the farm in the early 1800's. Duff received a battery-operated trouble light, while Bill was presented with a new pipe.

It was the second Christmas party for the board officials, and tea was served from antique urns on an antique table, while the flames of the nearby fireplace lit the gaily-decorated room. Mrs. C. A. Martin of Milton, wife of Halton Warden Dr. C. A. Martin, and Museum Board member Mrs. K. Barber of Georgetown poured tea at a beautifully-decorated table, and "modern" sandwiches and cake were served midist a pioneer setting in a room surrounded by antique articles from Halton's storied past.

The event was also an "advance preview" of an original idea — Christmas tea at the Museum — which began Wednesday of this week and lasts through to Monday of next week. During the six-day period Curator Major Hal-Newtonman will welcome visitors to view the nearly 4,000 exhibits that are on display, and gladly pour a cup of afternoon tea for the guests.

Museum Board chairman Herb Merry, who introduced the Alexanders, noted they came from "one of Halton's first and finest

families." As the crowd sang "happy birthday" the cousins cut their decorated cakes and opened their presents. The ceremony was also a gesture of appreciation from the board for their services since the Museum has opened. Both have been willing helpers and good promoters of the Museum since it first opened, and they still occupy the original Alexander homestead nearby.

Later in the afternoon the Museum board officials and Duff Alexander signed a contract with Dr. Martin, chairman of the 16 Mile Creek Conservation Authority, to lease the museum property from the authority landowners. The ceremony marked the conclusion of months of negotiations between the two boards.

Proud of Museum

Dr. Martin said the museum was "the start of one of the finest projects in the County of Halton, and one we will all be proud of."

The next day during County Council's December meeting, Reeve Irv Ryckman of Burlington rose to congratulate the Museum Board on the party and on its work in developing the museum. "The board has done an excellent job of preparing the exhibits, and every display is well tagged." He also complimented the curator on his knowledge and descriptions of the historical articles the Museum contains.

In reply, Mr. Merry thanked him for his compliments, and the councillors for attending. He added a word of praise for his board, staff and the curator, for their help and co-operation since the building opened.

"Cost of Debt" Forum Topic

The program, "The Cost of Debt" which was featured on National Farm Radio Forum on December 2, proved one of the most popular topics in years.

In general, the groups agreed that interest rates charged by banks, credit unions and government agencies were very fair. Some questioned whether higher interest rates might not be in order.

Seek Help

Over three-quarters of the farmers in the groups turn to their bank manager for sound credit advice. The Agricultural Representative is next on the list, followed by the Farm Credit Corporation Credit Advisor and the local Credit Union manager. Two percent turn to their agricultural college.

Most groups feel that credit is readily available for most purposes. A few believe that young farmers require more flexibility in their loan programs. Many cannot have the necessary collateral at the age when they wish to begin farming.

GOT IT LATER

After being out very late, the head of the family was startled and more than a little uncomfortable as he looked in the bathroom mirror. He dreaded the breakfast-table encounter but there was nothing he could do about it.

When nothing was said by his wife, he decided to force the issue and get it over with. "Let's suppose," he said rather sheepishly, "you're pretty angry with me for coming home with a black eye last night."

"Angry? Whv. no. Don't you remember? When you got home last night you didn't have that black eye!"

Feed Dealers' Assoc. President Is Stewarttown Mill Manager



STU HALL, Dealers' President

Stuart Hall, manager of Master Feeds at Stewarttown, was recently named president of the Ontario Retail Feed Dealers' Association.

The group include 450 feed dealers in Ontario and western Quebec, and this means a lot of travelling when the president sets out to attend the various regional meetings once a year.

Active in Community

Mr. Hall has been in the milling business for 18 years, and was an executive member of O.R.F.D.A. for the past nine years. He is also an Elder at St. John's United Church Georgetown, a member of Georgetown Lions Club, the Royal Canadian Legion and the Masonic Lodge.

Mr. Hall was named president of the group at the recent annual convention in the King Edward Hotel, Toronto, Dec. 12-13.

Lodge Elections Christmas Draw

Friendship Lodge No. 4547 of the Juvenile Orange Association held its annual election of officers on Monday evening, December 9, the R.W. Sister Buckland presiding, assisted by V.W. Sister McGladrey and Bro. McGladrey of Guelph.

The following were elected president, Carolyn Williamson, vice-president, Lee Vickers, recording secretary, Nancy Swack hamer, chaplain, Gary Hill, financial secretary, John Lazenby, treasurer, Gary Swackhamer, first standard bearer, Kenny Vickery, second standard bearer, Fred MacDonald, first lecturer, Vickie MacDonald, inner gate, Lawrence Gordon, outer guard, Mark Gordon, second lecturer, Allan Bowen, first escort, Elizabeth McConnell, second escort, Susan Cole.

The lodge held its Christmas party and draw on Saturday afternoon, December 14. Turkeys in the draw went to Mrs. Nessett of Acton, Miss Esther Taylor of Acton, Rickie Gordon of Acton, Thomas Elliott of Acton, Murray Southland, Erin and chickens went to Lynn Thompson, R.R. 2 Acton; Cuthbert McDonald, Guelph and Jack Jardine, Kitchener.

Thank Reeve

In a brief year-end meeting on Saturday, Nassagaweya Town councillors expressed appreciation to the retiring Reeve John Robertson and the municipal staff for their work and wishes for the new year. The members offered Len Andrews and Mr. Robertson as possible delegates to a county committee to lay plans for the 1967 centennial celebration, and approved a donation of \$35 to the Orange Pop Band for its services at the December 11 Remembrance Day

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