



PARENTS, TEACHERS, Fire Prevention Bureau members and special guests gathered in Milton Fire Hall last week to honor Cynthia Lee of Acton and Daniel Winslow of Oakville, the Bureau's poster contest winners. The victors are shown with their trophies and certificates, their teachers and parents. From left are Danny's teacher Mrs. Olive Ferguson of E. J. James School in Oakville, parents Mr. and Mrs. J. S. Winslow, Bureau chairman Lt. Wes Miller of Oakville, Chief M. Holmes of Acton Fire Department, Cynthia's parents Mr. and Mrs. George C. Lee, principal W. D. Elmer Smith and teacher Miss Doris Terich of M. Z. Bennett school in Acton.

Honor Acton Girl, Oakville Boy For Fire Prevention Knowledge

About 80 firefighters and dignitaries gathered in Milton Fire Hall on Tuesday evening of last week to pay tribute to the two top winners of the Halton Fire Prevention Bureau's 1965 poster competition. Cynthia Lee of Acton and Daniel Winslow of Oakville.

Named top artists in a fire prevention poster competition entered by over 1,000 of Halton's Grade 5 students, Danny and Cynthia were awarded the Halton Mutual Fire Insurance Company trophies, which their schools will retain for one year. They were also awarded engraved desk pen sets and a certificate in recognition of their outstanding achievement, by members of the Bureau.

To Ontario Contest

Both their posters will be entered in an Ontario-wide contest sponsored by the Ontario Fire Chiefs' Association next year. The top prizes in that competition are \$100 awards.

The two winners sat at the head table at last week's banquet, flanked by Bureau Chairman Lt. Wes Miller of Oakville, M.P. Dr. Harry C. Harley, M.P.P. George A. Kerr, George Alexander of the

Ontario Fire Marshal's Office, Canadian Association of Fire Chiefs general manager Jimmy Arnott, Ontario Fire Chiefs' Association president Chief Lou Carrere of Cornwall, and president Norman Cantillon and inspector Robert Stortell of the Halton Mutual Fire Insurance Co.

Other dignitaries attending included Ross Brown, director of Toronto Fire Department's fire prevention bureau, who was in charge of the poster judging, Toronto Fire Chief Frank G. Coakwell, who was guest speaker, Halton Mutual and Coordinator Chief Douglas Wilson of Oakville, Reeve William Coulter of Mississauga Township, Mayor S. G. Childs of Milton, William O'Sullivan of the M.F.O., the winners' parents Mr. and Mrs. George C. Lee of Acton and Mr. and Mrs. J. S. Winslow of Oakville, their teachers Miss Doris Terich of M. Z. Bennett School, Acton and Mrs. Olive Ferguson of E. J. James School, Oakville, and M. Z. Bennett School principal W. D. Elmer Smith.

See Fireboat

The guest speaker showed slides and a film on the Operation

Trader ship fire and Toronto's new fireboat.

Speaking on behalf of Warden H. C. Merry who was unable to be present, Reeve Martin said "We in County Council are very proud of this Fire Prevention Bureau." He hoped other children would be inspired by the work of Daniel and Cynthia. M.P.P. George Kerr said he could not think of a better way to improve the dangers of fire on young people than this particular competition.

Other speakers brought greetings from their organizations and praised the Bureau for its year-round efforts to acquaint the public about fire safety.

Honorable Mentions

The Chiefs A. J. Clement, Milton and Erwin Lewis of Georgetown and Lt. Bob Gray of Burlington accepted certificates and six-dollar school awards to be presented to four "honorable men-

tion" winners. They were Joanne DeGraaf of Holy Rosary School, Milton, Larry Cunningham of Norval School, Eggington Township, and Wendy Telford of Pine-land School and Harry Kitchen of Glenview School, both in Burlington.

The guests enjoyed a roast beef dinner prepared by the Ladies Auxiliary of Milton Fire Department. Lt. Glen Sizinger and Milton Firefighters were in charge of arrangements for the dinner.

**MY SINCERE THANKS
TO THE
CITIZENS OF ACTON
FOR MY
ACCLAMATION
TO THE
HYDRO COMMISSION
DOUG DAWKINS**

Trust Companies Quite Safe

Halton, Peel Trust President Scores Unfavorable Publicity

Despite unfavorable publicity toward trust companies in recent months, such firms are considered quite safe for both depositors and investors. O. E. Manning of Burlington, president of the Halton and Peel Trust and Savings Company, said in an address to the Oakville Chamber of Commerce last week.

"And, contrary to what some people believe, interest charged by trust companies averages between 6 1/2 and 7 per cent. In the mortgage contract under an amortized loan, when we show a seven per cent interest rate we are required to show in the contract that interest is not charged in advance. Therefore the borrower pays only seven percent, not some higher rate which would be the case if the interest was collected in advance," he pointed out.

The firm, founded 10 years ago by Mr. Manning, now has seven offices (including one in Milton) doing business of \$50,000,000 since its inception.

"It was a finance company and

not a trust company that went into bankruptcy, and finance companies do not operate under and are not subject to the Loan and Trust Corporation Act," as trust companies are, the speaker pointed out.

Even in the case of British Mortgage the depositor and certificate holder suffered no loss — the shareholder lost just as he might have done if he invested in mining or industrial stock, he noted.

The Porter Commission of the Federal government recommends that chartered banks be given the power to invest in mortgages and that trust companies be allowed

to grant commercial loans. The banks have been investing in mortgages for years. From their pension funds, he noted.

Most trust companies are not anxious to do commercial banking but, he suggested, Halton and Peel was in a position to meet the situation adequately when it arises, as five of the firm's seven offices are managed by former bank managers who are fully experienced in banking procedures.

VISIBILITY CURTAILED Always use wipers, defrosters and headlights when driving in bad weather. Visibility is sharply curtailed in fog, rain or snow, and all available equipment should be used for maximum protection.

H. S. HOLDEN OPTOMETRIST 36 Cork St. East GUELPH Phone TA 2-7158



O. E. MANNING

Canada's 67 trust companies have 400 offices and their total assets are \$14 billion, compared to \$3 billion in Canadian banks and \$11 billion assets in life insurance companies, he explained, which points up the importance of trust companies in the Canadian economy.

Mr. Manning said the Loan and Trust Companies Act under which it operates is under the supervision of the Superintendent of Insurance, who has a limited staff. "If the best of inspection and supervision is to be available to trust companies, the government must provide a generous budget to attract the staff necessary to do the job effectively," he said.

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