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Credit Union a Success—3% Dividend First Year

Marking the end of its first year's operation, the Smith & Stone Employees' Credit Union held its first annual meeting January 11th. The group, formed a little over a year ago by a number of interested employees has grown from the original 22 charter members to a membership of over 200 at the present time, with new members constantly swelling this figure.

The financial statement given by treasurer, Thomas Niven, showed that a gross business of \$22,234.00 had been conducted by the union during the year, after starting from scratch. This figure included \$17,518 loaned to members on which interest of \$516 had been paid.

Current assets are \$9,448. In addition to making money readily available to members for loans and providing convenient savings facilities, the union also provides free insurance on all loans, so that in case a member dies, or is totally disabled, his debt to the union is written off. Similarly, a member's savings are life insured up to an amount of \$1,000 at no cost to the individual member. This means that for every share in the credit union, a member has a like amount of life insurance provided free.

From the year's gross earnings of

\$225, the credit union paid the premiums on this insurance coverage and was able to declare a dividend of 3 per cent on shares held by members. A motion at the meeting also authorized the directors to set up a guarantee fund of \$100, made up partly of initiation fees and partly from the year's surplus.

Elections held during the evening resulted in John Glynn being elected to the board of directors for a 3-year term. George Tizzard was elected to the credit committee for 3 years, and Jack Timleck and Robert McMenemy to the supervisory committee.

Directing credit union affairs during 1954 were Stan Allen, president; Thomas Niven, treasurer; Harry Hayward, vice-president; Gerry McCrea, education committee chairman; and Doug Sargent, who had taken over from Mrs. Jean Shipway as secretary. This year's officers will be selected from the same group, except that Mr. Glynn replaces Mr. Hayward on the board of directors.

The credit committee in 1954 and again in 1955 is composed of Hugh Lindsay, chairman, Gordon Inglis and George Tizzard. The supervisory committee, which does the auditing work, is composed of Eric Londerboro, chairman, Jack Timleck and Robert McMenemy, who replaces Mrs. Victor McNiven.

All the directors and committees, in making their reports and summing up the year's activities, felt that the year had been highly successful and considered it remarkable that the union had been able to defray initial expenses incurred in organizing and still be able to declare a 3 per cent dividend. Prospects for 1955 are very bright and a great increase in membership and business is foreseen, since not only employees but members of their families are eligible for membership.

At the completion of the meeting refreshments were served by a group of lady members.

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Fire Chief Wm. Hyde Mutual Aid President

Georgetown fire chief William Hyde was elected president of Halton Mutual Aid Association at a meeting in Acton last week.

The association, formed two years ago, fulfils a valuable function, co-ordinating activities of fire departments in all county municipalities, and establishing a system of pre-arranged help in cases of large fires or disasters which cannot be handled by local firemen alone.

From time to time, demonstrations and test runs are held, and already the aid system has functioned during a number of major fires in Halton.

Chief G. Wright of Trafalgar No. 2 is vice chairman of the group and another Trafalgar fireman, Francis Phillips is secretary treasurer.

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ANNUAL MEETING
 — of —
Esqueuing Agricultural Society
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ESQUEUING COMMUNITY HALL
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THURSDAY, JANUARY 27
 at 8:00 p.m.
 Election of Officers
 Annual Reports
 Everyone Welcome

FARM NEWS

PLANS UNDERWAY FOR SEED AND BACON SHOW

Directors of the Halton Soil & Crop Improvement Association, and the Halton Hog Producers' Association, meeting on Tuesday and Thursday of last week, made plans to sponsor a County Seed Fair and Bacon Show. The event is scheduled for the Milton Town Hall, on March 25 and 26th. This will be the twentieth annual seed fair for Halton, and over the years has been one of the popular annual farm meetings, states E. Ross Segsworth, president of the Soil and Crop Assoc. From Clayton May, president of the Hog Producers' Association, we learn that they hope in addition to the usual inter-township competitive bacon display to arrange a cutting demonstration. This educational feature has much of interest, and in addition, proves conclusively the increased value of an "A" hog over lower grades.

This is a truly co-operative effort because we understand from Don Matthews, president of Halton Junior Farmers, that his organization too will have their usual interesting section. This will include, in addition to their educational displays, special classes open to Junior Farmers and 4-H Club members, plus a special Judging Competition in grain, seeds, etc.

As in former years, only those with seed for sale are eligible to make entry and exhibitors must be prepared to deliver the same quality of seed as they exhibit. The Halton show is one of the few seed fairs in Ontario which is operated on a purely commercial basis and not from a show window aspect.

FARM NEWS

Grass Silage Reduces Poultry Concentrate

J. E. W.
 The address of Alfred Leatherbarrow, at the annual meeting of the Halton Soil and Crop Association, certainly created plenty of discussion among farm folk. Just last night at the annual meeting of the Milton District Horticultural Society, we overheard four or five questioning the idea of feeding grass silage to poultry. "It can't help but hurt the quality of the eggs," stated one. The others seemed to be in general agreement. Those were my thoughts, too, when we first heard Mr. Leatherbarrow speak on the matter two years ago.

Brock Harris Reports
 There was also some discussion on Alfred Leatherbarrow's address at the meeting of the Soil & Crop directors a few days ago. We were therefore very much interested to hear Brock Harris, progressive young Lowville district farmer, say "Well his idea on grass silage to poultry pays off, anyway"—further conversation revealed that immediately following the Soil & Crop annual on December 20th Brock started in to feed some grass silage to his poultry. Mr. Harris has a laying flock of 502, and some 62 cockerels in addition. He reports feeding the flock of 500 or 570, two hampers of grass silage daily. Previously the flock was consuming between ten and eleven hundred pounds weekly of 18 per cent breeder laying mash. Today he informed us that since starting the grass silage, the consumption of laying mash has dropped two bags weekly. With breeder laying mash costing \$4.85 per bag, that means a saving of between \$9.00 and \$10.00 weekly of between \$9.00 and \$10.00 weekly of the poultry food bill. In these days of the Cost Price Squeeze, that is a sizeable item. Brock further reports no change in production, nor in so far as he can determine, in egg quality. "I'll know more about it when my grass silage runs out about the middle of February," said Brock, as we concluded the

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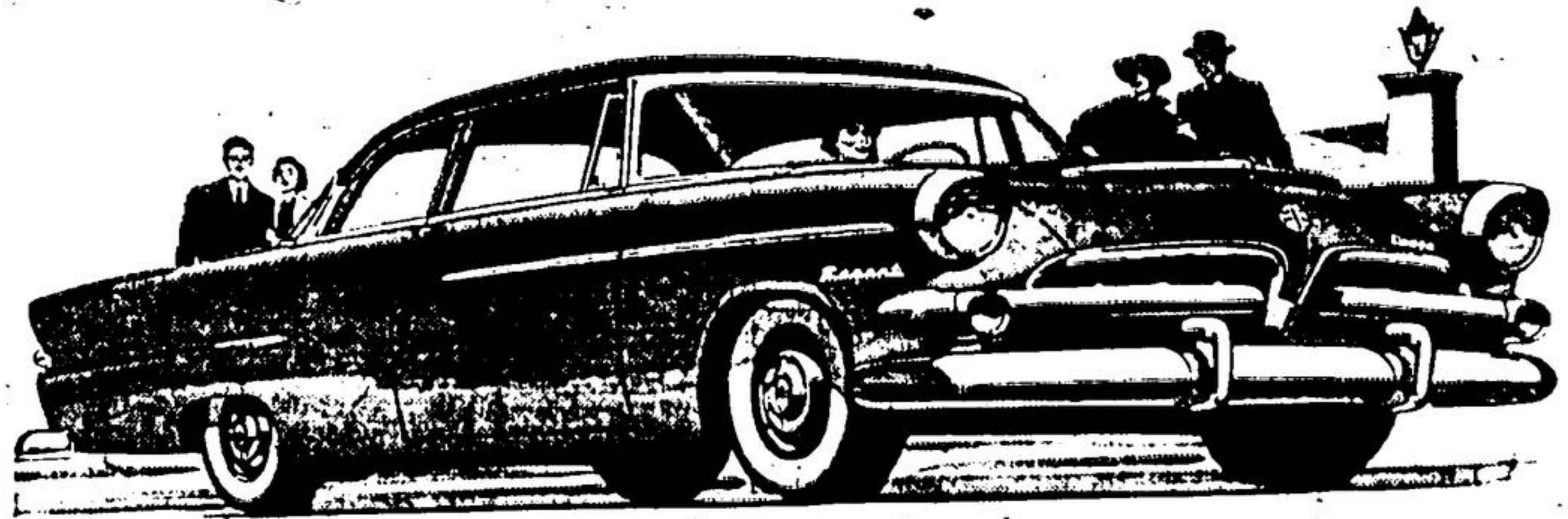
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