



IT'S STILL FUN on the first day of the Royal Winter Fair but Cathy Chamberlain of Acton is going to get awfully tired of cleaning harness ten days from now. She is taking care of Jack Pemberton's seven vehicles used as parade carriages every night at the horse show. Mr. Pemberton is president of the Royal this year.



HAPPY BIRTHDAY to the Royal Winter Fair's 50th birthday. Flower displays feature a variety of congratulatory messages including this one with a flowered white steed.



NONCHALANT AND CASUAL, David Lasby of Rockwood doesn't look as if he just won reserve champion Shorthorn at the Queen's Guineas. At this point he had sold his steer for "a pretty good" price.

Minor hockey needs sponsors

Acton Waterloo-Wellington Minor Hockey is still looking for sponsors for two of their seven teams.

Alton-McIsaac Concrete Construction has taken over sponsorship of the youngest group, the Novices. The Hockey Moms are sponsoring the Minor Atoms. The Beardmore Union is backing the Minor Pee-Wee team while the Rotary Club has sponsorship of the Minor bantams. The Firefighters once again have sponsored the bantams with Ed's In-n-Out sponsoring the midgets.

The Major Pee-Wees and Atoms are still looking for sponsorship.

Acton minor hockey would like to thank the following groups for their donations. Indusmin, Robertson's Flower Shop, Gayna Fashions, Acton Restaurant, Family Restaurant, Superior Glove, Chicken and Pizza Spot, Viman Arts and Crafts, Gordon B. Dawe Real Estate, Glenlea Drug Mart, Royal Variety, Olympia Drive-In, Bill Toth Shell service and Hornby Pallet & Box Co., Acton.

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The Royal in pictures

B4 The Acton Free Press, Wednesday, Nov. 15, 1978



PRETENDING SHE'S a coffee table this Devon eve lamb is owned by Keith Davidson of Uxbridge. Even though she has won many championships including the Reserve Championship at Markham she is known simply as J5.



Photographs
by
Jennifer
Barr



BIG CHEESE smiles at visitors to the Royal for the 50th anniversary. It weighs 2842 pounds and stands 40 inches high.

Making wills saves time, money—lawyers

"You can live without a will, but try dying without one," lawyer Jack Walinga told a crowd of about 50 people Wednesday evening at the first of a series of seminars put on by the Halton Hills Legal Clinic.

Mr. Walinga was accompanied by Ray Steele, also a lawyer, when he spoke on wills at the Knox Presbyterian church hall, Georgetown. He told the audience that lawyers encourage wills but not for the money they receive for preparing them. Mr. Walinga explained that the cost of making a will is minimal compared to the legal fees and hassles of settling an estate where no will has been made. "By the time an estate is settled if there is no will, sometimes all the money has to go to pay the lawyer," he said.

There are several reasons why a will should be made, Mr. Steele stated. "If there is no will," he noted, then what happens to the estate is in the hands of the Ontario government. There is no flexibility. If you have a will, you can decide who gets what."

A guardian may be appointed for any children, in a will, the lawyer continued. Mr. Steele pointed out that although this is not necessarily binding, most courts will pay attention to the deceased's requests. If this is not in the will, he said, the court can appoint someone.

The person making the will may appoint his or her own executor. The executor may also be a beneficiary, he said. However, in some cases, Mr. Walinga claimed, an executor may be overlooked, or die before the testator (person with the will). If this is the case, the lawyer said, an administrator can be appointed by a surviving family member, or the courts.

Another reason for having a will, Mr. Steele said, is the legal fees. He explained about the red tape involved if there is no will, and the legal fees "eating up the facets of the estate."

If in the case of an accident the husband and wife die together, the law says the oldest of the two died first. In a lot of cases, he said, it would be the husband. If this were to happen, the husband's estate would go to the wife, which in turn would go to the wife's family.

With the Family Law Reform Act passed in March, a child born out of the marriage is entitled to the same amount as a child born within the marriage. However, if there is no will, a commonlaw spouse has no rights.

There are certain specifications for a legal will, Mr. Steele told the audience. "It must be in writing, (not verbal) and signed by the person drawing up the will as well as two witnesses. If not, then it is not valid and cannot be probated. A holograph (handwritten) will, in the testator's own hand writing, is also legal.

A person making a will must be mentally competent. The witnesses must sign in the presence of each other and the testator, and must be over 18 years of age.

Beneficiaries must not sign as witnesses, Mr. Walinga noted. The executor must also be over 18, although not necessarily at the time the will is written. If however, the testator dies before the named executor reaches his or her 18th birthday, another administrator will be named.

With joint ownership, Mr. Steele stated, if one of the partners dies, the other joint owner will automatically own everything. This does not apply to business, the lawyer pointed out.

Insurance money does not travel under the will unless specified to be divided up with the estate.

Wills are not mobile across provincial or international boundaries, Mr. Steele claimed. He pointed out that other provinces might have slightly different laws governing wills, such as the number of witnesses. A person owning property in Florida, he said, might not have a legal will for that property. The will has to be valid where the assets are located. "It is best to change the will if you change your locality."

To revoke a will is a simple act, Mr. Steele told the group. "If you make a new will, the old one is automatically revoked. If however, you just want to revoke it and not make another," he said, "all you have to do is rip it up."

If a person has a will, and then gets married, it is automatically revoked, as with a divorce. It is not, however, revoked with a separation.

All debts and funeral expenses come out of the estate before it is divided up, Mr. Walinga noted. After the death, the lawyer must locate

the will and determine the executor. The person named does not have to accept the position if he or she does not want to.

The executor must find out what assets there are and take possession of all documents. If there is a business, the executor must see that the business is carried on. The executor must also locate any safety deposit boxes, bank accounts and insurance policies. The executor must advertise for creditors.

The Halton Hills Legal Clinic will be holding two more seminars. Tonight

(Wednesday) at the YMCA in Acton, the subject will be Small Claims Court and Consumers. Family Law will be featured next Wednesday (November 22) at Knox Presbyterian church hall, Georgetown.

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