

Panel answers farmers' questions on financing

by Ted Brown

Nearly 50 Halton farmers attended a Farm Finance Forum, sponsored by the Halton Federation of Agriculture, Monday, Feb. 27, at Boyne Community Centre, near Milton.

An audio-visual slide presentation by Bruce Wood of the Federation dealt with the development and threats to agriculture in Halton County.

Moderator for the evening, Peter Lambrick, introduced a panel representing financial institutions. The panel consisted of: Roger Shier, of the Farm Credit Corporation (FCC), Jim Darlington representing the Bank of Montreal, Gord Eadie, of the Royal Bank and John Ross, from the Canadian Imperial Bank of Commerce.

Questions were raised about the proper procedures of procuring operating loans and mortgages. The panel agreed it is the responsibility of the farmer to do his homework. All financial records pertaining to the farm operation for the last three years should be brought in to the banker so that he is able to get a full picture of the operation and assess its viability.

Asked about the availability of long term credit, John Ross stated it was not possible because people won't deposit for long terms, so money isn't locked in for long term loans. "They seem to like the 60 day terms," he added. "If people would deposit for long periods the money would be available."

Roger Shier of FCC pointed out their credit was geared to long terms, and added

that most of the FCC applicants were under the 35 year age group.

The most controversial question of the evening was raised by Richard Sovereign, a cash crop farmer from the Milton area. He was concerned about lack of protection for farmers delivering produce to mills or elevators then receiving NSF cheques with the company ending up in receivership. One elevator was forced into receivership last fall after local farmers had delivered considerable quantities of grain. The produce was seized and farmers suffered substantial losses.

Jim Darlington replied that in this instance it had been his bank involved. He pointed out the farmer isn't a secured creditor in those circumstances so he

usually ends up receiving a few cents on the dollar. He maintained the bank did what they had to do simply out of financial necessity.

Mr. Darlington warned the group the only form of protection for farmers is a credit check run on the company dealt with. He cautioned, however, that these checks are general, and might not reveal a problem in time for the farmer to react.

Ed Segsworth, another cash cropper from Milton, asked the panel if they would support legislation to protect farmers in these circumstances. The panel members all indicated that they personally would, but that policies of the banks were made by their superiors.

Roger Shier, of FCC, discussed the opportunities available to young farmers wishing to get started in their own operations, and outlined the qualifications required in the Beginning Farmer Assistance Program (BFAP). This Ontario government program is set up to subsidize interest on loans taken out by first time farmers to buy land or other capital purchases.

The entire panel felt interest rates would remain stable over the next year. Federation president, Jim Reid, thanked the panel members for participating.

—Ted Brown is a Halton Hills farmer and writes knowledgeably on agriculture.

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This crash on Highway 7 east of Norval resulted in the death of two men last Wednesday afternoon, one an Acton area resident. Andrew Buchan, 37, of RR 3, Acton, was a passenger in a west-bound taxi driven by Mohammed Sodiq, 42, of Toronto, when the cab skidded on icy pavement into the path of an oncoming east-

bound gravel truck. Police said the vehicles collided head-on and the truck rolled over on the cab, killing both occupants. Police closed off the highway as they sorted out the wreckage. Brampton firefighters were called to the scene to aid police.

Booming Hillsburgh market startles real estate broker

Tiny Hillsburgh, capital of the Township of Erin, often dwarfed by neighboring Erin village, is experiencing a housing boom unmatched anytime in its history.

"There's more houses on the market and sold than ever before," says real estate broker Bill Ellis, whose firm has a large part of the market. Mr. Ellis says there are 37 properties for sale and sold at present, about twice as much as normal.

Normally, he says, Hillsburgh was considered to be too far from Metro Toronto fringes and houses there were sometimes difficult to move. Not now.

"Since December we've been selling houses to couples from Mississauga and Toronto. Distance and the price of gas have been no concern."

What triggered the unusual activity in Hillsburgh, a village where change was often unwelcome?

Mr. Ellis feels the new senior citizen apartments in the village have a lot to do with it. Elderly people who feel they can no longer keep up their homes have put them on the market. "We've moved eight or 10 older homes since December," says Mr. Ellis.

Last year real estate people would have found it difficult to move houses in Hillsburgh, says Mr. Ellis. There was much concern for the economy and job layoffs. Now there seems to be much more confidence in both the economy and the job market and young couples buying their first house are moving into Hillsburgh.

"Hillsburgh is not so distant any more," says Mr. Ellis still shaking his head in wonder at the market. He noted that people started moving into the new senior citizen apartments this week and it could trigger even further activity on the housing market.

Subsidies help create student summer jobs

The end of the school year is still a long way off but for student, as well as employers, this is the time to think about summer employment.

According to Deborah Finegan, supervisor for the Canada Employment Centre for Students in Georgetown, university and high school students should start getting their names in to prospective employers and keep in touch over the coming months.

While an enthusiastic youth can often find a steady stream of odd jobs throughout the summer, by way of the employment board at the centre which opens in April, the better paying longer term jobs are generally grabbed up early.

At this time of the year Finegan is busily canvassing local employers encouraging them to offer positions to students through the summer under the federal government's Summer Career Access program.

"It's a career related program," she explained, and the government will pay an employer who qualified 50 per cent of wages to a maximum of \$3.00 an hour for a 40 hour week.

A student must be offered a full-time job lasting up to 18 weeks that will provide training and work experience to make them more able to gain employment when they leave school.

The program aims at the heart of crippling unemployment rates for youth aged 15-24 for whom the national rate hovers around 18 per cent. Youth often find it tough to gain initial employment because they lack experience and this program helps to relieve that problem.

Private sector employers are eligible for a subsidy as well as non-profit organizations. Those offering jobs with career development potential in specialized or highly technical areas will be favoured.

The deadline for applications is March 9, and Finegan says so far she has gotten a favourable response from employers she has approached.

The provincial government also offers a number of programs for both students and employers.

Students who want to own their own business can get an interest-free loan of up to \$2,000 under the Student Venture Capital Program. It is open to returning students 15-years and over.

Applications can be obtained from secondary schools, Royal Bank branches or by writing the Ontario Youth Secretariat, 700 Bay St., 2nd Floor, Toronto, M5G 1Z6.

Employers can get a wage subsidy of up to \$1.25 per hour under the Ontario Youth Employment Program. For more information call 1-800-268-7592.

Look cost won't rise

Rural residents can breathe a little easier knowing Halton Region has no plans to increase the cost of septic tank inspections. Councillors agreed recently to file away a report from former Medical Officer of Health Dr. Peter Cole saying the current provincial system for financing such inspections will continue.

Under the current arrangements, Dr. Cole reported, septic tanks are inspected by the region and the inspections are financed by the provincial Ministry of the Environment.

If the cost of the inspections is higher than the amount paid the Ministry the deficit is covered at the end of year, he added.

Provincial staff have been consulted, he added, "and he has assured us that the practice of paying for program deficit will continue and there is no need to effect a fee increase in order to ensure total cost recovery."

On dean's list

Adriana L. Margetts, daughter of Mr. and Mrs. J.E. Margetts, RR 1, Limehouse has been named to the dean's list at Wheaton College, Norton Massachusetts. Adriana is a senior at the college.

Minimum grant paid to Halton

While the Ontario government has increased the total amount of unconditional grants to municipalities by 5 per cent, Halton Region will get the minimum increase of 2.5 per cent in 1984.

Regional Treasurer Joe Rinaldo announced Wednesday that the region should expect over \$9.2 million in unconditional grants from the province which is about \$250,000 short of what it would have received with the full 5 per cent increase.

He indicated that the regional mill rate may have to rise 1.1 per cent just to cover the shortfall.

In a report to the Administration and Finance Committee Rinaldo said that in contrast to Halton, many cities, especially those outside of regions, are getting average increases of 10 per cent.

It is all the result of reforms to the unconditional grant program which Rinaldo conceded was needed.

Under the new program the province bases grants on the number of households in a municipality rather than on population, as was done prior to this year.

"The feeling from the province is that municipal service requirements are tied to the number of households," explained Rinaldo.

This grant formula favours high density urban development with a low population density per household.

Halton gets less favourable treatment because it has a large number of single family homes rather than high density apartment complexes.

Halton was granted about \$28 per person when grants were based on population but now receives \$77 per household. Based on 1983 figures which calculated about 2.9 residents per household in the region, the unconditional grant would have declined to about \$26 per person.

However the province guaranteed a minimum 2.5 per cent increase in grants to municipalities which prevented Halton from losing \$1.5 million, as it would have if the guarantee wasn't in place.

Rinaldo warned though that there is no assurance the guarantee will continue in future years. Without it he said the regional mill rate would rise 5 per cent.

Halton also suffered from the loss of a differential in police grants that was previously due regional municipalities.

Under the old system a region got \$17 per person for police services while municipalities outside regions got \$12.

A standard grant of \$47 per household has now been enacted.

Closure moratorium rejected by Board

by Alex Matheson

A proposal for a two-year moratorium on school closures in Halton was defeated by the Halton Board of Education, Thursday.

Trustee Peter Abbott, who made the motion, said he wanted to remove the 'cloud of doubt' that hangs over some schools thought to be in line for closing.

Even though the schools are not designated for closing, the doubt can discourage parent groups from working for projects for the school such as computers and playground materials, Abbott told the board.

When people are selecting a community to live in, he said, they often consider the school as an important element and the board's indecision makes it hard for them to decide.

Abbott said that he is in favor of school closings as a policy but wants to give people more assurance what would be happening at least two years hence.

To realize savings, when a school enrolment drops, the board should instead of closing the whole school, close part of it and seal it off, he said.

In opposing the motion, trustee Jim Clelland said such a policy would lead to a three-year or four-year commitment on closing and it is known where the schools are.

He said the board should carry on the present procedure of consolidation, since the taxpayers expect it.

Trying to maintain schools that aren't viable, said trustee Pat Hillhouse, would lead to unnecessary financial burden and children receiving programs that, because of the low enrolment, would not be of the standard of other schools.

Supporting this theme, trustee Elaine Riehm said that when a school unit is no longer viable, it is better to create new ones. She cited a situation in Burlington where if there wasn't consolidation of schools south of the QEW, children in that part of the city would be getting programs inferior to those offered north of the highway where population is growing.

Trustee Cam Jackson was concerned about the question of maintenance. Should the board, he asked, pump \$150,000 into a school it might soon close?

Only four trustees supported the motion.

CVCA budget up by 1.8%

The Credit Valley Conservation Authority has held their budget to a slight increase of 1.8 per cent over 1983. The total budget passed by the Authority is \$4,147,725.

Plans to build an administration office, near the present building in Meadowvale have been abandoned for the present, land acquisitions put aside and a weed harvester deleted from the budget.

The CVCA will seek funding for these projects from the Minister of Natural Resources.

The Town of Halton Hills will pay \$102,000, to the CVCA for eight projects in which the Town is the benefiting municipality. Primarily all are erosion control programs with the largest an area on Armstrong Avenue, Georgetown, where the steep slope has been eroded.

An enclosed storm sewer will be constructed through the North Halton Golf and Country Club property to help combat gully erosion in the Silver Creek valley.

A budget breakdown shows 50 per cent covering water and land management, fisheries enhancement one per cent, conservation and recreation 13 per cent, administration 11 per cent, Lake Ontario waterfront 21 per cent and operating three per cent.

The province covers 45 per cent of the CVCA costs, the general levy from all municipalities in the Credit Valley watershed covers 20 per cent, the Authority generates 10 per cent and special levies paid by municipalities benefitting by specific projects make up the remaining 25 per cent.

Parents of infants receive special help from new program

By LISA JAKOBSEN

Parents are the most important factor in the infant stimulation process, says Marilyn Parsons, co-ordinator of the Halton Parent Infant Program.

Formerly called the Infant Stimulation Program, the four-year-old Halton Health Department project continues to offer home delivery of stimulation techniques essential to childhood development.

An intra-disciplinary team delivers aspects of early childhood education, physiotherapy, social work and nursing skills to mothers and infants in their homes.

Calling the service an intervention process, Parsons stresses the importance of

identifying babies who are not receiving the kind of stimulation required for healthy development in normal children or for maximizing development potential in "special needs babies".

Babies between the ages of 0 to 24 months are of special concern to the public health nurses that visit Halton homes, concentrating on three main categories of infants and their developmental problems.

Babies identified at birth as having special problems such as spina bifida or Down's Syndrome compose the first group, says Parsons, adding that children at risk due to health-related problems such as illness, premature birth and post natal prob-

lems make up the second group. Some babies are at risk because of environmental factors, she says, citing young single mothers with limited parenting skills or family support as an example.

Anyone can make a referral to the agency including public health nurses, physicians and social workers. Self-referrals are also accepted. A team member is assigned to a home as long as parents are willing to participate in the educational program.

During a typical first visit, the teacher assesses the child's overall development. Gross motor movements (use of large muscles) and fine motor movements (eye and hand movements and how they coord-

inate), language development, adaptive reasoning and self-help are all considered.

The teacher works with parents to set up appropriate goals for the child's needs. An 8-month-old, for example should be able to get up on her hands and knees, explains Ms. Parsons. At this stage, long-term memory should be developed to the point where a child can retrieve a toy even if it's not in direct view. "In other words, just because the toy isn't in sight doesn't mean the child decides that it's gone for good."

Whether the baby has a disability, illness or environmentally related problems, the approach is more or less the same, says Ms. Parsons. If the teacher determines that the

goal should be learning how to retrieve a hidden object, then she will start by partially hiding the object or showing the child the process until this task is accomplished.

Often the visitor offers some support to the inexperienced mother or the mother with a medical problem. "Most mothers naturally talk to their babies, move their legs or use the mirror, but if the baby is handicapped, and doesn't smile, mum stops smiling," she says of a cycle of non-stimulation that affects development of language as well as physical development.

For further information on the Parent Infant Program, call 827-2151.