

1971 Officers Installed Credit Masonic Lodge



From left are, Rt. Wor. Bro. W. Edwin Wilson, Credit Lodge, Georgetown, past Deputy Grand Master; Veryl Wor. Bro. 'Jock' Harris of Speed Lodge, Guelph, organist; Wor. Bro. John T. Armstrong, Wor. Master of Credit Lodge, Georgetown; and Rt. Wor. Bro. John L. Carter, Mercer Lodge, Ferris, District Deputy Grand Master. The picture was taken at the installation of Credit Lodge officers January 13.

Below are Credit Lodge officers (front row from left): Bro. Dennis Brown, Junior Warden; Bro. Paul Armstrong, Senior Warden; Wor. Bro. John T. Armstrong, Master; (second row from left) Bro. John Long, Tyler; Bro. Earl Johnson, Inner Guard; Bro. James Bingham, chaplain; Wor. Bro. Graham Farnell, treasurer; (third row from left) Bro. James Walters, assistant secretary; Bro. Leroy Norton, Junior Steward; Wor. Bro. Robert S. McMaster, immediate past master; (back row from left) Bro. James W. Bennett, organist; Bro. Robert Borland, Junior Deacon; Bro. Robert Tracey, Senior Steward; Wor. Bro. James E. Evans, secretary. Missing are Bro. David Godden, Senior Deacon; Wor. Bro. Douglas V. Latimer, Director of Ceremonies, and auditors, Rt. Wor. Bro. W. Edwin Wilson and Veryl Wor. Bro. Robert Lawson.

— Adams Photography



Lawyers to Honour Ex-M.P. Association Life Member

Three Halton county lawyers will be awarded honorary life memberships when the Halton County Law Association holds its annual meeting and dinner February 15th.

Three honorary memberships to distinguished citizens will also be presented during the annual event, which will be addressed by G. Arthur Martin a criminal lawyer who is treasurer of the Law Society of Upper Canada.

E. Hughes Cleaver, of Burlington, Thomas A. Hutchinson of Milton and Cecil E. Putman of Oakville, will be presented with the lifetime memberships.

Cleaver, who was out of active practice of law for some years, began the legal profession in 1914. He is 79.

Although he retired in 1962, Hutchinson this year marks 50 years since starting in law. Putman marked his golden anniversary in law practice in December. He is still active in the legal profession.

SHERIFF
Retired Halton sheriff A. W. Frank will be honoured with a presentation by the association as well as his successor, R. Mac Sprawl.

There will be special recognition for Wm. S. Sharpe, former director of the Halton Association, to honor his appointment as provincial judge (criminal division) for Halton county.

Honorary memberships will also be presented to Arthur A. Wishard, Ontario Attorney General; James W. Snow, MPP for Halton East; and Rud Whiting, MPP for Halton.

Whiting will also accept honorary membership on behalf of John N. Turner, Federal Minister of Justice, who because of other commitments will not be present.

GUESTS
Other guests of the meeting will be Mr. Justice S. H. S.

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LET'S PLAY BRIDGE

BY BILL COATES

One of the problems that has afflicted North American Bridge in world wide competition is the inability to bid good minor suit slams. This is a result of match point tactics where a major suit slam or no trump slam gives more match points if it is bid and made.

Many of the recent developed bidding systems are designed to overcome the handicap. Unfortunately average players are not familiar with these and as a result do not bid minor suit slams as frequently as they should.

Week's Example
Here is an example from the Acton Bridge Club.
South dealt with North-South vulnerable.

NORTH
S-A Q 9 8 6 5
H-A 6 2
D-7
C-8 7

WEST **EAST**
S-J 4 3 2 S-10 7
H-5 4 H-Q 10 8 7 3
D-K 10 9 D-J 8 6 5 2
C-Q 9 6 C-4

SOUTH
S-K
H-K 9
D-A Q 4 3
C-A K 10 5 3 2

Suggested Bidding:
SOUTH **WEST** **NORTH** **EAST**
1 C Pass 1 S Pass
3 C Pass 3 S Pass
4 D Pass 4 NT Pass
5 H Pass 6 C All Pass

Opening lead: four of hearts.
South should bid his club suit twice before bidding diamonds.

This is the standard way of showing a six-four distribution. The jump to three clubs is non-forcing but very strong.

Suspect Slam
North should suspect slam the minute that South makes his jump bid. The only problem is whether to bid slam in spades or in clubs.

When South does not support spades at all, North should decide on a minor suit slam. A grand slam should not be bid since South made a non-forcing jump which indicates the combined assets of the hand are less than 37 points.

Straight Forward
The play is relatively straightforward. Declarer wins the heart in his hand and cashes the diamond ace. A diamond is ruffed and a spade allows declarer to regain the lead. A second diamond ruff drops West's king. If the king had not fallen, declarer would discard a diamond on dummy's high spade. The trump suit should be finessed on the off-chance of East holding the queen. With two singletons in the North-South hands, it is most likely that the clubs are not divided evenly. The finesse loses but declarer can claim the balance.

Not Once!
How many times was the club slam bid at the Acton Bridge Club? Not once. Six spades was bid and so was six no trump. You can guess the outcome.

ACTON BRIDGE CLUB
The Acton Duplicate Bridge Club, meeting at the home of

Father Officiates at McLaren-Self Wedding

Guests from Georgetown full sleeves with wide cuffs. A cluster of flowers held her nylon illusion bouffant veil.

She carried a prayer book with a white urelid and white shepherds.

Mrs. Nancy McCallum was matron-of-honour and Tanya Self, the bride's sister, was her bridesmaid.

Both attendants wore identical deep red, full-length velvet gowns trimmed with white fur cuffs and white fur pill-box hats. They carried bouquets of three small poinsettias with white mums and holly.

Robert Stewart was best man.

A reception for 115 guests was held at the Four Seasons Holiday Inn, Victoria Harbour. The guests were received by the bride's mother who chose a mint chiffon dress featuring butterfly pleated skirt with contrasting accessories and a corsage of orange sweetheart roses.

She was assisted by the bride's mother who wore a shimmering blue dress with matching accessories and a corsage of pink sweetheart roses.

For her wedding trip to Bermuda the bride chose a plum coloured jumper and matching blouse.

Mr. and Mrs. Bill Coates on Monday, Feb. 8, had the following wedding came from Georgetown, winners -- 1st Betty Ashley Toronto Thornhill and Ottawa, and Duke Wilson; 2nd Frank Martin and Tom Warnes; 3rd Ian and Bill Coates.

Start using the Government's own rules to save a bundle on income tax.

Here's a perfectly legal way to use the Government's own rules to save on income tax.

The Government has a law that says in effect "If you save now for your retirement, we'll let you pay as much as \$2,500 into a registered retirement savings plan every year, and we'll let you knock it off your income."

So you merely lower taxable income by putting up to \$2,500 in our registered retirement savings plan and don't pay the tax on it.

Say you're married, have two children and earned fifteen thousand in 1970. Depending on the province you live in, your tax saving could amount to \$906, which is a bundle in any man's language.

To top it all off, the money you save can make more money. Essentially there are four ways you can do this. You can have us invest it for a guaranteed rate of interest. You can have us invest it in income producing bonds and mortgages. Or you can divide your money up using any combination of these three alternatives.



And you can get your money out when you want it.

When you eventually choose to withdraw it, you have to pay taxes on it at that time, of course. But this is what's most important. You pay tax on your money when you decide to pay it. This means later, when you're likely in a lower tax bracket.

This has led some to call this plan a tax shelter.

One fellow we know plans to pay into it for several years, watch it grow, then take it out to replace normal income while he lazes in Majorca.

But let's face it, the real benefit comes from leaving it in till you retire.

It's especially valuable because we don't have a lot of salesmen out making calls, therefore you don't have to pay sales commissions.

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