

Financing yourself to death? Watch it!

By Cella Saxen
Staff Reporter
Buy Now! Pay later! No payments till January. With the Christmas season approaching, especially, these words ring a familiar tune. While you go merrily about your daily business of living in Georgetown and area, there is a vast army of people who spend most of their time thinking about you. They are probing your subconscious, plumbing your psyche, seeking out your hidden fears and desires. You,

the consumer, are being constantly studied and analyzed by the salesman, the manufacturer, the people with goods and services to sell. Each is battling the other for your hard-earned dollars. John T. Clement, Minister of Consumer and Commercial Relations has warned of the pressures in the holiday season causing consumers to live and spend beyond their means. He has urged consumers to exercise care in the use of their credit.

"With the Christmas season of high volume purchases approaching rapidly, consumers should be reminded that the use of credit inflates the overall price of goods and services," Clement said. "Increased consumer awareness can mean that credit is not abused."

"Using Credit Wisely," a booklet produced by the Ministry of Consumer and Commercial Relations outlines

the uses, sources and problems associated with consumer credit. Georgetown banks and finance companies also offer numerous booklets, filmstrips and pamphlets educating the consumer in money management and credit buying. They are distributed free to the schools and the general public. Bank managers give lectures to schools and groups on request.

But what about the family or individual who has already gone in over his head, trapped by the folly of too much credit buying? Several creditors are lurking around his bankbook; he can't meet all the payments and spends much of his time worrying and wondering who to pay this week...

Where in Halton Hills can such a person go for credit counselling? "Although it is not a part of our normal service, credit counselling is always available at the Toronto-Dominion Bank," says Terry Dickinson, manager of the Georgetown branch on Main Street. "We help people to work out a budget, advise if they should borrow money and how much. We urge common sense in credit buying. If people use it sensibly, it is a valuable financial tool. If they abuse it they can end up over-extending themselves beyond their means."

B.D. Hauser, Royal Bank Manager in Georgetown says with the number of credit sources available one must take care not to go hog-wild. "Ten dollars a month doesn't sound like very much. But \$10 here and \$10 there, and you could ten-dollar yourself to death, if you're not careful!" he warns.

"Whenever we assess a loan request we endeavor to ensure that it's not beyond the ability of the customer to handle the payments, considering his or her circumstances."

All banks promote sensible borrowing, but when it comes to credit counselling, to those "in over their heads" send the customer to a counselling service. Since there are none in the Halton Hills area, this often means a trip to Toronto, or Cooksville, time off work and a counselling fee.

Finance Company
"And if there is one thing these people don't need, it is another payment," says Paul Rowe, manager of Household Finance on Georgetown's Main Street.

More than one third of the finance company's service is in counselling, a free service available to anyone, whether or not they have an account with Household, says Rowe.

The manager adds that pride and fear prohibit people from seeking counselling. "They get in trouble here, so they go elsewhere for more credit. They should be getting advice rather than hiding from their bills. We will give this advice," Rowe says, the government is cutting down means of protecting customers, because creditors are not allowed to discuss a person's finances among themselves. He said, "If the bank or creditor calls us for a reference, I should be able to say don't touch him, he can't handle another payment, but the law says I can only state the amount of loan, the payments and credit standing."

Rowe's opinion is that all lending institutes should be able to operate a pro-rated service to its customers, that is make reduced monthly payments to the creditors for them. But the government won't allow it, he says, "so all we can do is consolidate all the debts, into one payment and cut their monthly payments in half."

Rowe notes that the most important asset of his service is he will not let people borrow beyond their means. He says "we can't keep putting people into financial binds just to keep up with the Joneses."

Calling all Francophones books on display at school

Calling all Francophones! The South Central Regional Library System wants you at Holy Cross School on Maple East this week for a French Canadian book display. It's the System's first effort to reach the Francophone in the area and offer library service.

The best of contemporary French Canadian publishing will be presented for display and perusal by the SCRLS.

Several hundred volumes will be on display in order to provide a glimpse of what is available to Francophones and those interested in the French Canadian culture. Efforts have been made to provide a wide range of subjects.

Unlike many collections where literature constitutes the

entire collection, the range of titles include children's material, the practical arts (photography, cooking, physical fitness, etc.), the performing arts and the social sciences as well as literature. These books and many other French titles can be obtained through any of the public libraries.

The vision of bilingualism rests on the ability and willingness to communicate and this in turn rests on the availability of information. The display provides a first step in realizing that vision, according to the Regional Library System. The display at Holy Cross will be held October 25 and 26.

Two Varian contracts

OTTAWA — A Georgetown firm, Varian Associates of Canada Ltd., of 45 River Dr., has been given two federal contracts totalling \$27,722 for the manufacture of a spectrometer and electron tubes, the department of supply and

services announced this week. It was one of 250 unclassified contracts — each worth \$10,000 or more for a total value of \$15,518,328 — awarded to Canadian companies during the week ended Oct. 4.



CREDIT counselling is available free to anyone who is in financial trouble, at his finance company, says Paul Rowe, manager. Here he assists a client in money management. With Christmas season of Credit buying the government is urging consumers to exercise care in using their credit. Mr. Rowe says "we never let people borrow money beyond their means."

Lucas Farmstead moves to Agricultural museum

An old landmark on Appleby Farmstead, as it is known, will be the first set of pioneer buildings to be established on the site," says R.W. Carbert, general manager of the museum. "It will be one of a series of about six farmsteads we hope to erect and restore as part of the display."

The farmstead had remained in the Lucas family for six generations until its recent sale by George Lucas in the spring of 1974. The frame house built in 1853 and two barns built around 1840 were donated by the Steel Company of Canada who had purchased the Lucas farm for industrial expansion within the city of Burlington.

While the barns could be dismantled and trucked to the museum site, the house could not. So the 24 foot by 74 foot long house was transported intact on a float totalling one hundred feet in length. The moving task itself was undertaken by Charles Matthews Limited, of Thornhill, "the second generation of house-movers," points out Carbert. A convoy of escort vehicles accompanied the house as it wound along the approximately 16-mile journey. The trip went extremely well, Carbert feels, despite some concerns. "We crossed three sets of railroad tracks and had to detour through a field to avoid a Bell trunk line," he says. "And at Milton Heights, the float had to back up once or more supporting members could be added to the temporary 'bailey' bridge before we could cross over."

Restoration has already started on the house and the barns "are next spring's and summer's project," says Carbert. Acquisition of the Lucas Farmstead is an important step in the Ontario Agricultural Museum development.

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OFF TO MUSEUM

A JOB WELL DONE—These men could breathe a little easier once they arrived at the Ontario Agricultural Museum near Milton with the Lucas farmhouse, partially shown behind them. The journey took plenty of planning but will be well worthwhile as soon as restoration of the house and

barns is complete. From left to right are: R.W. Carbert, general manager of the Ontario Agricultural Museum, Richard Boughen, Garnet Pattenden, both from the Museum staff stationed at Hawkestone, and Charles and Roger Matthews, Thornhill, who carried out the move.

WREATHS

FOR REMEMBRANCE DAY, NOV. 16TH ARE NOW AVAILABLE

from the Royal Canadian Legion, Branch 120, 127 Mill St. or order from Thomas Bruce Elliott, Poppy Chairman 877-8302. State whether the wreath will be picked up, prior to the ceremony or if you wish to have it placed on the Cenotaph by the Royal Canadian Legion.

COST OF THE NO. 14 WREATH IS \$12.50.

WE'RE HAVING A

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AT PINE VALLEY FARMS GARDEN MARKET Hwy. 7, 1/4 mile east of NORVAL

There Will Be:

Apple Dunking, Apple Bobbing, Wagon Rides through the corn field, Witche's Brew to sample, Taffy Apples and Popcorn

SATURDAY, OCTOBER 26TH AND SUNDAY, OCTOBER 27TH 12 noon to 6 p.m.

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