



**BANTAM WINNERS**

Above is a picture of the Metros team from the Bantam league in the Georgetown Youth Soccer Club. Top left to right: Coach Ed Petrusma, Brian Coleman, Mike Petrusma, John De Haas, Peter Rode. Bottom row, left to right: Ray Wallace, Rick

Pool, Jim Kemper, John Chre, Reg Harrison. Missing when the picture was taken was Paul Scarrow, Bentley Beckett, Des Rafferty, Doug Gerrits.

**DOLLAR SENSE**

**Life insurance is key to a farm's continuity**

By Donald Shaughnessy, CA

Most farmers overlook the fact that the most valuable assets on their farm — themselves — are not adequately insured. They fail to weigh the effect of their absence on the farm's viability.

In so many cases of a farmer's early death, the survivors have little option but to sell out, since the typical farm has little cash and a lot of short-term debt, and the farmer's wife and young children have no financial credibility.

There are an increasing number of group life insurance schemes becoming available, including ones that can be purchased through such agencies as the Ontario Milk Marketing Board. Any young farmer interested in ensuring his farm's continuity should examine these closely.

A typical situation where insurance is almost a necessity is where two brothers own and operate a farm. The farm is worth, say \$400,000 minus \$100,000 debt. Each brother thus has a stake of \$150,000.

If one dies, the survivor not only loses his brother and partner, but he loses half of the labor that has

been operating the farm. He now has a non-working estate as a partner, and little chance of putting together \$150,000 to buy out the other half of the partnership.

As well, his brother's widow is not able to do the work her husband did, and has no money to hire someone to do that work.

In such cases, a group insurance policy that each partner holds on the other provides a reasonably inexpensive way of allowing the surviving partner and the widow to go through an orderly transfer of the farm's ownership.

A farmer's age has much to do with the amount of insurance he will need. If a farmer's children are in their early teen years when he dies, his wife will probably need to spend \$14,000 a year for the next 10 years on experienced labor to keep the farm operating, about the income you might expect from a \$100,000 policy.

At the end of those 10 years, the wife and children at least still have the option of deciding whether they want to continue farming, or to sell the property.

Without that protection, they have no option at all.

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**Rideau canal...**

**Historic, scenic surprises abound for hikers, cyclists and boaters**

By Colin S. Fisher

It is widely accepted that wars are wasteful, but a by-product of the War of 1812 has left Ontarians with one of the most spectacular boating playgrounds imaginable.

The Rideau Canal stretches 123 miles through unparalleled pastoral beauty from Ottawa to Kingston. For boaters, bicyclists, hikers and those who enjoy automobile trips, the Rideau Waterway holds innumerable scenic and historic surprises.

Built from 1826 to 1832 by Lieutenant-Colonel John By of the Royal Engineers, the Rideau was constructed to ensure

Upper Canada (now Ontario) a safe backdoor to its interior. Following the War of 1812, friction lingered on between the British and the Americans. It was known that the St. Lawrence River would not be a safe route for settlement, defence or the provisioning of Canadians in the event of another war.

Colonel By took on what was a monumental task in those times ... to turn the Rideau and Catarqui Rivers into a procession of placid pools through the building of a series of dams and associated locks. The return match with the Americans never came about, however, and the

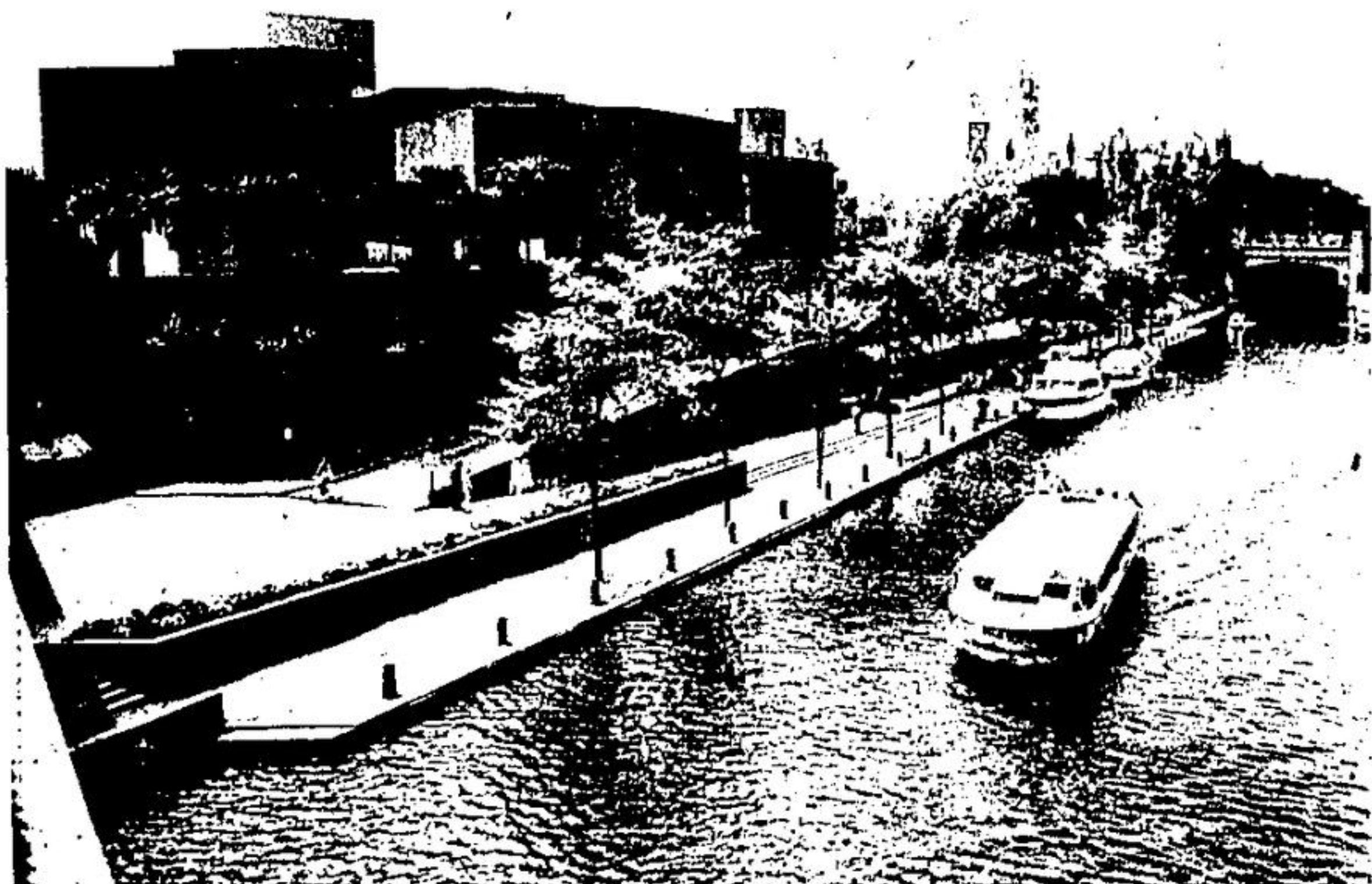
British monarchy honored Colonel By for his efforts with the establishment of a town bearing his name. That town was called Bytown, later to be renamed Ottawa.

Today, the reason for the building of the Rideau Canal has long been obsolete. It is a recreational attraction with a wealth of interesting things to see. Blockhouses are lockmasters' houses within a shout of the lock stations. They were originally designed as fortifications and are excellent examples of late 18th century military architecture. The hand-operated machinery, massive wooden gates and

cutstone walls that are still present at most locks are engineering masterpieces considering the conditions under which they were built.

While many visitors travel by boat or canoe along the Rideau Waterway, hiking, bicycling and car trips along its length can be rewarding. Roads run close by most of the canal and, although some lockstations are remote, all are accessible by road.

For further information on Ontario's many vacation possibilities, contact: Ontario Travel, Queen's Park, Toronto, Ontario, M7A 2E5 or call collect (416) 965-4008.



The Rideau Canal is a paradise for boaters, hikers and cyclists. Starting in Ottawa, the 123-mile canal courses through some of Ontario's most scenic pastoral beauty to Kingston on Lake Ontario.

**Whitewater rafting on the Ottawa's explosive rapids addicts the brave with its power, fun and excitement**

Butcher Knife. Witches Cauldron. The Cyclone. The very mention of those names can push adrenal glands into overdrive for people who've experienced whitewater rafting on the Ottawa River.

Shooting the rapids known by those names is a thrilling challenge offered by Wilderness Tours of Pembroke, but be wary. You must have a modest swimming ability, love of the outdoors, your wits about you at all times, good health and an adventure-some spirit.

This is a do-it-yourself adventure. You'll be given a lifejacket, paddle, safety tips, paddling instructions and directions on how to rescue someone who takes an unscheduled swim. At least one qualified guide

accompanies each 20-foot inflatable raft to provide paddling orders and routing expertise.

The atmosphere is charged with electricity from the outset. Coming up to the first set of rapids, you'll stop, survey the route and feel your stomach crawl with a conglomerate of excitement, fear, anticipation and curiosity.

When it is your turn (each 10-person raft shoots the rapids on its own to avoid dangerous contention on the river), all of those anxieties are forgotten as you tackle what might be one of the most taxing, self-imposed tests of your lifetime.

The warm, wide waters of the Ottawa churn and boil into an awesome roar. You paddle with all your

strength to navigate the raft into position for an attack on the whitewater and, suddenly, you are there ... in the middle of a raging, watery thunder-clap ... buffeting through the powerful Ottawa and working hard to maintain your course and balance.

And then, exhilaration. You've made it through your first set of rapids with whoops and war cries ... and perhaps a little relief. Over your shoulder you see what you've just mastered in all its enormous power and you're ready for more.

Whitewater rafting on the Ottawa is a full-day affair, not a one-hour joy ride. Between sets of rapids, the river carries you through some of the most beautiful country that

Ontario can provide. But, don't let the scenery mesmerize you or you could be on the receiving end of a mid-river water fight with another raft.

It's an experience unlike any you'll ever have again unless you make a return trip to the Ottawa River as many devotees do. And you can choose either day or weekend trips, camping or overnight stays.

For further information on whitewater rafting on the Ottawa, contact: Wilderness Tours, Box 661, Pembroke, Ontario, K8A 6X9 or call (613) 582-3351. For additional information on this and other Ontario vacations, contact: Ontario Travel, Queen's Park, Toronto, Ontario, M7A 2E5 or call collect (416) 965-4008.

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All persons over the age of 18 are eligible to enter, except employees and their immediate families of those persons involved in the production and distribution of this contest. To qualify to win one of the 3 Grand Prizes, write your name, address and telephone number on your invalid cards and deposit them in the ballot box at your nearest IGA store.

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