

# Letters to the Editor

## Local businessman worried about new federal Bank Act

To the Editor of The Herald: According to a press release in my possession, the federal government passed a bill before recess with shocking contents.

They made it legal to charge up to 60 per cent per annum in interest rate. What could they possibly have in mind? Is this rate to accommodate the per annum calculation of the six per cent upper limit for credit card service for a period of a few days after billing?

A short time ago, the CBC produced a show called Summerscope, during which it was pointed out that the com-

bined assets of our banks was \$229 billion. The last year profits were \$43 billion. The profit for one year almost equalled the combined assets of all the insurance companies in Canada.

The president of the bankers' association did not deny these figures. This raises the question of why it is necessary to slow down the economy with ridiculous interest rates, spend huge sums of money to keep large companies afloat with loans and let small businesses go bankrupt to feed a kitty like that?

On this program it was clearly pointed out that the

banks are enjoying special privileges without the risks. All their adversaries were asking is that the government force them to abide by the same codes as other institutions.

If, as reported, the rates charged for credit card service range from two to six per cent, why are banks allowed to charge one customer three times as another? Since this spread obviously provides a cushion with which to cover losses, does this not constitute lending money without risk? Even the high risk normally involved in lending to young people without counselling is

cushioned.

Why is a loan company, other than banks, forced to state interest rates per annum for a typical loan costing six per cent allowing a period of a few days after billing, while advertising this as "interest free" since the merchant puts it in the price of the article?

People in government obviously believe that the merchants like the present arrangements, even though it is reported that a very large percentage fail in their first few years. On the contrary, a recent survey by the Canadian Federation of Independent Business (CFIB) showed that over 60 per cent of 55,000 members polled, favored some kind of restrictions.

My concern is that it would be a mistake to try to deny the banks or anyone else the privilege of providing a service which they have a democratic right to do. The proper approach was clearly stated in the program Summerscope: the new bank act must force the banks to live by the code that initially made Canada strong.

If our banks were denied the privilege of charging one customer three times as another, the average bank employee would probably welcome this change. Similarly they should be denied the privilege of advertising a service as "interest free" which bears a cost of two to six per cent for a period of a few days after billing.

They should not be allowed to coerce the merchant to hide this rate in the price of the article which is equally shared by the cash customer.

The wisest thing I have ever done is to refuse to involve my cash customers in this way, even though the advertising of "interest free" credit is designed to take customers away from me.

I have recently accepted a position on the advisory council of the CFIB because I believe present conditions are intolerable for many less fortunate than I. The questions I raise appear to be an upcoming issue and all viewpoints are welcome.

E. Ryder  
Ryder TV



### Green-thum' n'

by Elli Dryden

This was the week that was great-not so great, with unusual happenings in my "Green World."

Take for example my constant preaching of what to do or not to do, then doing the opposite. I lecture on behalf of the dangers and problems of moving indoor adapted house plants to the great outdoors. Everybody tells me how good their plants do outside, so why not?

On my front porch is one dead bonsai tree, which was ten years old; two stunted, not-so-hush green bromeliads; one very large, very old, very badly sunburned cactus; three spindly, bug-chewed, red, pink and white poinsettias which I have had for three years now. So much for your great outdoors!

Then there's my friend Tom (pseudonym) and his five-foot high and still rising tomato plants. His secret, he says, is "sheer, unadulterated neglect." So when you see him on the garage roof with his little wicker basket, it's okay, he's only picking tomatoes.

My tomatoes are in their second stage of experimental hydroponics and I just received a letter from the University of Guelph, informing me that this programme is closed for the summer. What would you do with 25 tomato plants stacked on the living room floor?

The indoor herb garden has a variety of 12 different herb seeds still in their packets, still in the display rack.

**BABY TEARS**  
A dried-up baby tear was placed into a terrarium (for lack of a better place) while a plant was looking over my plants. Now the terrarium must be weeded with a machete, for it runneth over with tears.

When one of my plants experiences difficulties in surviving, I transplant into hydroponics. What do you have to lose when the plant is on its last roots, right? Wrong!

Number one, a first aid container has a Caladium, Syngonium and a green-brown vine thriving, while a lipstick plant leaf, though it's not growing up nor sprouting or blooming, has a set of beaus for roots.

### LAND BARGAINS

Each year throughout Ontario, municipal and county treasurers sell properties that have been seized for non-payment of taxes.

- For the informed there are literally thousands of opportunities to buy hunting, fishing, home, investment and farm properties.

- These often sell for little more than the taxes owed, which is generally in the \$200 to \$800 range. Of course the properties are worth far more.

- Our service provides up to date lists of these properties, along with complete purchase details.

- Cost for one year subscription is \$12 payable to:

**TAX SALE PROPERTIES,**

Dept. 308W.P.O. Box 6380, St. F. Ottawa, Ontario, K2C 3J1.

## Facilities inadequate for soccer, too: exec

To the editor of The Herald:

There are two sides to most stories. It is regrettable that Mark Clairmont's editorial on the plight of the Georgetown Cricket Club at Yoder field chose to present only one point of view.

The article did illustrate once again the need for more playing fields in Georgetown. Much as I sympathize with the Cricket Club's lack of suitable facilities, it must be remembered that the club has existed for three years and has approximately 20 active members. The Georgetown Youth Soccer Club has existed for 13 years,

has almost 1,000 members and still has woefully inadequate facilities.

The field at Yoder alone is used by 225 six to eight year old boys and girls every week compared with its use by 20 Georgetown cricket players approximately every second Saturday.

The most disturbing part of the article is that Kumar knows perfectly well why permanent goal posts were installed at the beginning of this season to accommodate mini-soccer but the explanation was conveniently not mentioned.

In 1979 there were two fatalities (one in Canada, one in the United States) arising from the use of temporary goal posts. Soccer clubs were alerted to this fact and cautioned against the use of temporary posts. Under these circumstances there was no alternative but to install permanent posts. It should also be noted that the lines for the soccer fields were marked by burning the grass three inches wide, not three inches deep.

D. G. Manning  
Treasurer  
Georgetown Youth Soccer Club

## Harassment of Marcils must stop: neighbor

To the Editor of The Herald:

Dear Sir:  
Because of a recent attack against the property of 636 Guelph Rd., Glen, Williams, I am writing to acquaint all residents in the area of the situation.

The property in question borders on unopened but usable road allowance known as Park Street. The new owners (Oct. 79) have chosen to fence the area indicated as theirs by deed and subsequent survey for the purpose of enhancing

the natural beauty of their property. There has been a question raised concerning legal right of way and an indication of court action against them. This is perfectly legitimate and the Marcils, owners of this property, are willing to abide by a court decision.

The reader should also know that the unopened road allowance is now in usable condition and is not blocked by the raising of the fence in question.

It would also appear, from referring to the official plan of the area, that the road allowance includes some land presently landscaped and used as private property by the opposite land owner.

During the early hours of August 9, the Marcils were violently awakened to find that gasoline had been poured along the fence and ignited. This necessitated the attendance of two fire vehicles and the police.

Previous to this there has been one instance of a van purposely driven through the fence and more recently of rocks being thrown at their patio doors and car causing minor damage.

Though my husband and I are newly returned to this area, our families are long-

time residents of Glen Williams, and we know this to be mainly a fine and friendly community. For the last 14 years, we have been next-door neighbors to the Marcils on Galrey Drive in Georgetown: they have always shown themselves to be friendly, law-abiding people with a flair for making their property stand out as a visual asset in the neighborhood.

The Marcils do not deserve to be the subject of these indecent and intimidating acts of vandalism and harassment. We, the surrounding community, do not deserve to have our reputations marred by these acts.

The people causing these attacks are a danger, not only to the Marcils, but to the life-style of our community. I ask all decent-minded citizens to stand together with the Marcils in calling for an end to these disgusting activities.

My suggested solution would be to open the road allowance known as Park Street.

I challenge the perpetrators of these attacks to take their grievances (?) to a court of law, abide by its decision and stand in the daylight like human beings.

Yours sincerely,  
Catherine Ward

## Summer blood clinic a success

Monday's very successful Red Cross Blood Donor Clinic in Georgetown collected 401 blood packs from a total attendance of 413. There were 14 rejects. The clinic was sponsored by Branch 120 of the Royal Canadian Legion.

Some 74 donors registered for this clinic, of whom 34 were first-timers. There were 13 visitors. The "Bucket of Blood" challenge award was won by the Optimists Club of Georgetown.

A spokesman for the Red Cross expressed her appreciation to the I.O.D.E. for its donation of a Clinic Promotional Banner and also to the Royal Canadian Legion, Branch 120, for its special efforts and financial assistance towards this clinic.

The next public clinic scheduled in Halton Hills will be Thursday, September 11, for Acton and area residents. Georgetown and area residents will have the opportunity to donate blood in Georgetown again Monday, November 17.

## Burglaries plague Acton

A residence in Acton was broken into, and cash and property valued at \$45 was taken. The door was forced open to permit entry into the house.

Nothing was taken, but damage was estimated at \$50 during a break-in at the Acton Curling Club last week.

Jewelry valued at between \$30 and \$400 was taken from a residence in Acton during a break-in.



### HALTON DISTRICT HEALTH COUNCIL

was established by Provincial Order-in-Council in July, 1976, as an advisory body to assist the Ministry of Health in making health care planning decisions for Halton Region.

Members are volunteers appointed by the Ministry of Health who represent Halton and are drawn from both providers and consumers of health services. It is not essential that members be experts in health care but they must have a genuine interest in planning and co-ordination of the systems to bring about a coherent approach to health management in our region.

The Council composed of fourteen members, meets on the second Wednesday of each month at 1930 hours. Due to the resignation of a Council member in Halton Hills, this vacancy will have to be filled.

Individuals from the Halton Hills area interested in serving on the District Health Council are welcome to submit their resume.

For further information please contact the Council Office. Our address is:

P. O. Box 1086, Oakville, Ontario, L6J 5E9  
Telephone: (416) 842-2120

**REDUCED RATE TO REDUCES PERSONAL LOAN RATES FOR 31 DAYS.**

**AUGUST 5 TO SEPTEMBER 5, 1980.**

For 31 days only (August 5 to September 5) Toronto Dominion Bank will reduce rates by as much as 15% on all new TD Personal Loans over \$3,000. Ask your TD Loans Manager for full details.

Available at: Brampton, Bolton and Georgetown branches and other selected branches in Ontario.

