

MEMORIAMs

MINO — Jessie Stuart born 1886 and passed away October 7th, 1979. Dear Mom, you are not forgotten. Though on earth, you are no more. Still with memory's, You are with us as you always were before. And times we used to share together please God. Forgive a silent tear, a wish she was still here. There are others, Yes we know, But she was ours, And we love her so. The tears we shed will wipe away. But in our hearts, She will always stay. So tenderly we treasure the past, With memories that will always last. — Loved and sadly missed by Gerlie and Jack. 002342m

MEMORIAMs

HILTS — In loving memory of my dear aunt, Beatrice Hiltz, who passed away October 23, 1972. Resting where no shadows fall, In peaceful sleep, She awaits us all. God will link the broken chain, When one by one we meet again. — Sadly missed and always remembered by her niece Muriel Hiltz 000442m

DEATHS

SMITH, Roy — On Friday, October 16, 1981 at Georgetown and District Memorial Hospital. Roy Smith in his 68th year, beloved husband of Joy Polio and dear father of Maureen (Mrs. Jim Atkinson) of Georgetown. Loving grandfather of Jeff and Julie. Dear brother of Axel Dyer of Waterdown, Wb of Thornhill and the late Elda Anderson. Rested at the McClure-Jones Funeral Home, 34 Edith Street, Georgetown, where funeral and committal service was held Monday, October 19, 1981. Cremation. In memory contributions to the Georgetown and District Memorial Hospital Foundation would be appreciated.

DOLLAR SENSE By Donald J. Shaughnessy, CA

Bank bets Ottawa plans to extend aid to farms

Any farmer who has been thinking of incorporating to take advantage of a Small Business Development Bond could do well to wait a while.

The federal Government is expected to bring down a budget in October and one

Dollar Sense offers general financial advice by members of The Institute of Chartered Accountants of Ontario.

of the provisions may well be an expansion of the SBDB program to include unincorporated farmers. If you can get one of these low-interest loans without going to all the fuss and expense of incorporating, so much the better.

The Bank of Montreal is already anticipating those changes with an expanded SBDB program of its own, counting on Ottawa to

approve it. If it gets the go-ahead, we can be pretty sure the other major banks will follow suit. The key change in the Bank of Montreal's new program is the one making SBDB loans available to unincorporated farmers. Beyond that, the bank will double the existing loan ceiling to \$1-million and the once-in-a-lifetime restriction will be lifted. Interest rates will be about the same: in the typical case it will be half the prime rate plus two per cent. However, the only grounds for obtaining these loans will be financial distress and they will be made only to Bank of Montreal customers.

In the event the proposed change in legislation is not passed, the bank will bill you retroactively for the difference. This will be the same cost you will pay if

you don't opt in; so you could win if it passed but will not be harmed if it is not.

These restrictions imposed by the bank provide a clue to its motives in rushing ahead without waiting for Ottawa. High interest rates and operating costs are causing great distress in the farm sector right now, especially among livestock producers in south-west Ontario, and the bank has been experiencing a lot of trouble with borrowers in this area. Stories are told of farmers laying their keys down on the bank manager's desk and saying, "Take them. It's all yours and by the way, there are 900 cattle who expect to be fed 2 hours from now."

Now, banks don't want to have to start managing scores of seized farms. Nor do they want to liquidate

assets in a depressed market. The best solution for all concerned is to keep the farmer in business, and an expanded SBDB program will certainly make it easier to do that. In helping farmers, the Bank of Montreal is helping itself, but the initiative is no less welcome for that.

Donald Shaughnessy is with Ward Mallette, Chartered Accountants in Cobourg.

Sun Overloads

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HALLOWE'EN PARTY

Thursday, October 29th, 1981

from 4:00 p.m. — 6:00 p.m.

Wear Your Hallowe'en Costume! There'll be lots of fun and games for everyone 12 and under!

DON'T MISS IT.....

Walk through the HAUNTED CABOOSE!

HALLOWE'EN SAFETY....

McDonald's Restaurant, Georgetown and The Herald would like all children to have a happy and safe Hallowe'en, so please be sure to remember all these rules.

1. Bring your treats home and let your parents inspect them before you eat them.
2. Don't eat treats that are not wrapped and sealed.
3. Trick-or-treat in neighbourhoods that are familiar to you.
4. Don't go into strange homes or apartments.
5. Skip houses that don't have their outside lights on.
6. Wear light-coloured clothing that can be seen in the dark.
7. Carry a flashlight - no candles.
8. Don't wear clothes that are flammable, that are easy to trip on, that catch easily on bushes or fences.
9. Wear make-up instead of masks so you can see better.
10. Don't wear whiskers, beards, wigs or veils which are flammable or which obstruct your vision.
11. Use the sidewalks, cross streets only at intersections; don't run between parked cars, across yards or through empty lots.

FREE SPECIAL HALLOWE'EN SUNDAES

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