

HALTON HILLS ARTS COUNCIL

Summer skate to cool off

The burning question for the last week or so has been, "How to keep cool?" Those with backyard pools or air conditioned homes have the problem under control, but what about the rest of us? Fortunately there is relief available close at hand. Want to swim? Take advantage of the Public, Family or Adult swim times available at the indoor Georgetown and Acton pools and the outdoor Dick Leca Pool.

Want to have a really different cool-off party?

Book a summer skating party at the Gordon Alcott Arena. Ice time is available 24 hours a day, starting in August.

If these suggestions sound too active for you, drop into the air conditioned library and browse, sit down and read, spend the day. Bring your children



to the Thursday Munch to the Movies program, available at both the Acton and Georgetown Libraries from 12 noon to 1 p.m.

If the great outdoors is your bag, head for Kelso, Terra Cotta, Mounsbury or the conservat-

ion area of your choice. Picnic in the shade, stroll in the woods, swim, wade, just take it easy and enjoy.

Maybe boating is for you. Try Fairy Lake, rent a boat or canoe. Inquire about their Small Craft Safety Survival Course.

I'm sure that many will be escaping the summer heat for a few hours by leaving our very galaxy behind and joining Luke Skywalker and Hans Solo as they bring the Star Wars Trilogy to an end with "Return of the Jedi."

My last bit of advice is simply enjoy summer while it's here. Winter lasts a long, long time.

CONTINUING:

Until September at the Forge Gallery in Terra Cotta - 22 of the province's top artists have work on

display. Exhibits include blown glass, pottery, silks, prints and water colors. The gallery is open Monday to Thursday, Saturday and Sunday from 11:30 a.m. to 5:30 p.m.

Recreation Report

Windsurfing buffs

Windsurfing lessons are returning to Fairy Lake for sailboard buffs. Sponsored by the Ontario Sailing Association and the Halton Hills Recreation Department, the Mobile Sailing School is holding a total of five classes offered between August 3-7.

There will be three nine-hour courses and two six-hour courses. To be eligible for the classes a person must be 10 years of age or over and a 100 lb. minimum weight is recommended. Participants must also be able to swim 50 meters wearing a life jacket and have the ability to tread water for three minutes.

Wet suits and windsurfers are supplied. Classes are kept to a ten person minimum so everyone is encouraged to register early at the Acton or Georgetown recreation office.

Tot Lot challenge

Attention parents with preschool age children! The Halton Hills Recreation and Parks Department is once again offering the Tot Lot Program for boys and girls ages three to five years.

The program, which is offered in both Acton and Georgetown, combines songs, games, crafts, stories and special events designed to challenge and entertain the preschool age child.

The leaders stress fun and participation while developing the social, creative and motor skills of the participants.

The Tot Lots are located at Joseph Gibbons School in Georgetown and at Knox Presbyterian Church in Acton. The cost of the program is \$25 per week per child for full days and \$15 per week per child for half days.

Family rates are also available. Parents choosing the half day program can register for either the morning or afternoon sessions.

To avoid disappointment, register now at either Recreation Office, 25 James St.; Georgetown or 40 Mill St., East, Acton or by completing the mail-in registration form found in the Spring-Summer Brochure.

Call the Summer Activities hotline at 877-5185, ext. 63 for more information.

Fun on wheels

The Recreation Department encourages children between the ages of 5 and 12 years to join the new Travelling Activity Centre Program soon in a park near you! The Travelling Activity Centre is a van staffed by two Recreation Department leaders which travels to various community events and parks within Halton Hills to provide FREE fun filled activities for children such as crafts, games, and sing songs.

Find out more about the Recreation Department's full week Activity Centre Programs by taking part in the Travelling Activity Centre's visit. All Recreation Department Summer Programs are run by well trained, local students equipped with a wide range of craft and sports supplies, eager to entertain your child in a safe playground setting.

Please contact the Recreation Department's Summer Activities Office 877-5185, ext. 63 for booking information.

Paddleboats for hire

The Recreation Department of Halton Hills have acquired six new paddleboats for Fairy Lake, now available at Prospect Park. The rental fee is \$4 for a half hour and \$6 for an hour.

The paddleboats can be rented Monday to Friday from 12 noon until 3 p.m. while on weekends the hours are 11 a.m. until 6 p.m.

Financial planning service

Continued from page A2 more flexible," Mr. Law said, offering seasonal payments instead of monthly, for example.

For a negotiable fee, the Mississauga branch does marketing and feasibility studies, working with a businessman's accountant to put together a financing package a businessman can present to banks or to them ultimately. Mr. Law said it's the only branch in Ontario to do financial planning.

"How-to" kits are also available for businessmen who want some financial help.

They show the businessman how to do cash flow forms so he can present them to a bank when applying for a loan.

Management services workshops are held on time management, arranging working capital, collection agencies, and other subjects, on the invitations of service clubs and chambers of commerce. The seminars start in September.

"We're an ancillary lender. If a bank can't or doesn't want to lend money to you, you can come to us," Mr. Law said. "It could be a company isn't offering the security the

bank wants or the bank is offering terms the company doesn't want, like three years to pay back instead of six."

Banks are generally more working capital lenders, he said. Businessmen have to be turned down by the bank before they can come to the Federal Business Development Bank, Mr. Law said.

Interest rates are higher by a half to three-quarters of a per cent over bank rates.

"We pretty well assume if they want to borrow at three-quarters of a rate above the bank level, there's got to be a pretty good reason for it," Mr. Law said. "We're not in competition with the chartered banks. We're just trying to help guys who want to be successful businessmen but can't get financing."

Many of the chartered banks are nervous about lending to new businesses now and won't. The Federal Business Development Bank assesses the level of security, if there's management experience and if there's some cash in, before loaning to a new business.

From Halton Hills, the demand for loans has mostly been from existing businesses, Mr. Law said. Very few have been for new businesses.

LOCAL EXPANSION

"The businesses here tend to be in expansion, buying new machinery and refurbishing," Mr. Law said.

There's no limit to the loans the Federal Business Development Bank will give out. The highest loan of \$11 million went to a Kingston company Mr. Law declined to name. A

\$9 million guarantee backing a loan from a chartered bank was made for Ward Air recently.

"We're now prepared to lend more money than we ever were," Mr. Law said. "The tendency in the past was to make small loans of between \$30 to \$50,000. Now we're much more prepared to take on bigger deals."

He said the return on large loans is much better because the bank does the same amount of work for each loan. In a big company the management is more experienced and numerous.

Small companies, with under 75 employees, tend to have a higher percentage of failures Mr. Law said.

Until three years ago, the crown corporation was breaking even. Then problems began as there were more defaults on loans than ever before.

In 1980, they lost \$50 million; in 1981, \$74 million; and in 1982, \$81 million.

"We're looking at going back to that break-even point we were at before," Mr. Law said.

The Montreal head office has been streamlined and cost efficiency measures put in. Out here, the Etobicoke and Oakville branches were merged with the Mississauga branch, cutting down on rent and duplicate expenses.

"The bad acts are gone. The failures have failed and are out now, so you're not writing off millions of dollars in losses any more," Mr. Law said.

For more information about the Federal Business Development Bank, call 273-9880. They'll inform you about government grants available to you and give you a broad range of assistance.

Objections to seniors' home

By MAGGIE HANNAH Herald Special

Three hours of discussion between members of the Eramosa Township Non-Profit Housing Corporation, township council and more than 50 residents produced some answers but no resolution on what to do about the multi-colored "monstrosity" nearing completion as a senior citizens apartment complex on Guelph Street in Rockwood.

Board secretary-treasurer Bob King said the board never saw any perspective drawings on

the finished building before construction began.

"At no point did the board ever know what the outside (of the building) would look like, Mr. King said.

—Courtesy Gaelph Mercury

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Limitations to hypnosis

Continued from page A1 hypnosis inductions require the presence of a psychologist, a psychiatrist, a medical student in training, a dentist or a doctor. Const. Galbraith works with the chief of staff at the Georgetown Memorial Hospital, Dr. Boyd Hodinott.

"The session is set up as if the witness is looking at TV or a video screen," Const. Galbraith said. "As soon as she sees the suspect, we suggest her eyes are like a zoom lens on a camera, and that she enlarge the frame. We ask for a description."

Some people can remember clearly; seeing again the licence plate, they can give police the number of the getaway car. Others are extremely effective at recalling noises or smells.

Hypnosis is only effective on 20 per cent of the cases Const. Galbraith deals with. He said it's far from fantastic results. However, in 50 per cent of the cases, police end up with additional information that's beneficial to the investigation, like a car make or a distinguishing tattoo.

Some psychologists claim people have stored everything they've seen and heard during their lifetime in their memory and it's only a matter of retrieving it. Const. Galbraith doesn't agree.

Why is hypnosis limited?

It's hard to say, but there are personal reasons that can interfere with a person's desire to help police solve a crime. People can lie to protect somebody they love; they can lie to protect the criminal because they're afraid of retribution; they can lie to avoid embarrassment.

When Const. Galbraith came back after studying at the Law Enforcement Hypnosis Institute in Los Angeles, California, in April 1982, he thought he was going to be able to solve one case after another.

"But after a year and a half of doing it, I realize there are limitations," he said.

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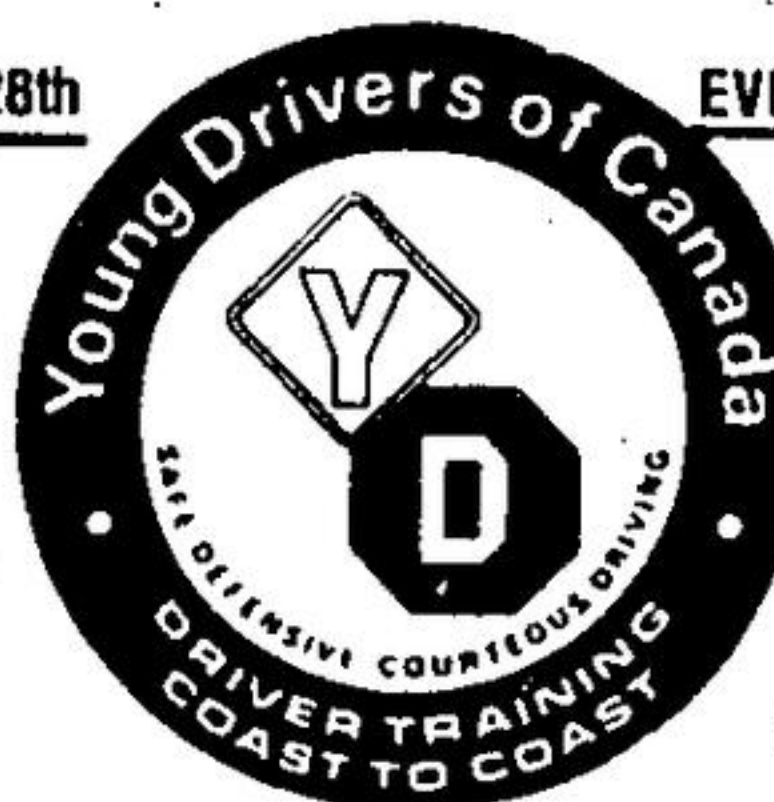
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