

—Staff Photo

**CORRECTION:** A snooker pool tournament was held recently at Ross's Billiards, Milton, and it ended Thursday evening, March 25, with the final playoffs. Brian Gleeson was declared champion and winner of the \$50 prize money when he beat out Jackson Rowan. Mr. Rowan won the first game but lost the next three in the best-three-out-of-five playoff to give Mr. Gleeson the victory. John Komow was consolation prize winner of \$25 when he beat out Richard Jacobs in the final game by one black ball. Shown from left to right in the photo are Richard Jacobs, John Komow, Billiard Store owner Ross Cescon, Brian Gleeson and Jackson Rowan. There were 32 entered in the tournament. (The Champion last week reported Mr. Komow was champion and Mr. Gleeson was consolation winner. This was an error by our reporter and we apologize to Mr. Cescon and those connected with the tournament for any inconvenience this may have caused.)

**CAMPBELLVILLE**

## Young People, Guide Mothers, W.I. In Week's News With First Robin

By Mrs. George Inglis

Shirley Ella, Doris Robinson, Beth Currie, Aleta Schriel, Linda Smith, Bonnie Inglis, George Ella, Douglas Parker, Ben Bryce and William Robertson all attended the leadership training school at St. Andrew's Presbyterian church all day Saturday.

Dr. Findlay Stewart of that church was the theme speaker on "Love" taken from Acts 1, verse 8. After a sing song, devotions and workshop groups on evangelism and stewardship, worship planning and program planning, Bible study was taken by Rev. J. Nanson of Duff's Presbyterian church and Rev. G. Hastings and Robert Nygott from Westminster St. Paul's from Guelph.

Following the evening banquet, a Hootenany dance was held which was closed with evening devotions. All reported an educational day.

**Plan Banquet**

The March meeting of the Campbellville Guide and Brownie Mothers group committee was held at the home of Mrs. Walter Hamby with Mrs. Donald Kennedy presiding. Plans were made for the Mother and Daughter banquet to be held at the Masonic Hall on April 28 at 6.30 p.m. with Mrs. Hamby convening the pot luck dinner.

Guides and Brownies will continue this summer with hikes, camping, swimming in order for the girls to get their badges. Application forms for Camp Wyoka at Clifford must be sent with deposit of Mrs. Gordon Hiltz at Glen Williams by April 15.

Orders were taken for Easter eggs and bunnies by the Guides, and plans made for a bake sale in Eastre vacation. Guide cookie day will be May 8. Mrs. Jas. McLaren and Mrs. Murray Mahon are the nominating committee for election of officers.

Next meeting will be held May 25 at the same home. Mrs. L. J. Kenny gave the secretary's report and thanked the hostess, who gave the financial report. A social half hour followed.

Mr. and Mrs. Fred Pugh of Lindsay were dinner guests of Mrs. Allan Moore on Sunday.

**Family Dinner**

Mr. and Mrs. Edgar Cairns were honored on Sunday at a family dinner at the home of Mr. and Mrs. Earl Cairns of Burlington on the occasion of their 45th wedding anniversary. Those attending were Mr. and Mrs. John Nicholson and family of Millgrove and Mr. and Mrs. Lyle Dales and family of Dixie.

Sympathy is extended to Mr. and Mrs. Lorne Mitchell on the recent death of a cousin, the late William James Darragh of Mount Forest who was buried at Nassagaweya Presbyterian Cemetery last week.

Mr. and Mrs. Kenneth Elsley and family of Milton were Sunday guests of Mr. and Mrs. A. T. Moore.

**Back to Snow**

Mr. and Mrs. Howson Lush returned home from an extended vacation in Florida the past week to our snow banks that still remain, but the temperature on Monday melted some of this snow away.

Master David Newbold had the misfortune to fall at the home of Mr. and Mrs. James Baynton on Friday and broke his right arm.

**Robins Back**

The first robins were spotted in the village on Sunday. We

hope spring is just around the corner.

Miss Audrey Cairns of Milton held a linen shower for Miss Anne Parker, public health nurse, on Saturday, and Mrs. Orville Watson of Tansley held a miscellaneous shower on Tuesday evening at her home. Miss Parker is to be married to William French of Georgetown on April 15 at St. David's Presbyterian Church.

Mrs. Allan Moore was hostess on Monday to the Women's Association quilting bee.

The late Mr. Cairns Weir of Fort Lauderdale, Florida, was buried at St. David's Presbyterian cemetery on Friday, he being a cousin of Mr. and Mrs. Edgar Cairns.

Birthday greetings to John Wheelihan Sr., Robert Inglis, Gloria Purdy, George Robinson, Jennifer Andrews, Bruce Evans.

Sunday visitors with Mr. and Mrs. William Roberts and Beverly were Mr. and Mrs. Harold Roberts and Mr. and Mrs. Gerald Reichert of Toronto, Mr. and Mrs. Roy Roberts of Burlington and Mrs. Charles Roberts, Ruth and Katharine, Hamilton.

Mr. and Mrs. Denny Peterson and family of Oakville were Sunday visitors with Mr. and Mrs. Alfred Peterson.

**Honor Ribbons**

Mrs. Stewart Cramp and Mrs. A. T. Moore, local instructors

for the W. I. block printing course, were presented with special honor ribbons at the Summary Day at Halton Centennial Manor on Thursday. Others attending with their displays were Miss Katharine McPhedran, Mrs. William Coulter Sr., Mrs. Kenneth Moore, Mrs. Lloyd Crawford, Miss Elizabeth Kennedy, Mrs. William Coulter Jr., Mrs. Howson Lush, Mrs. Alfred Peterson, Mrs. Carl Becker and Miss J. Chater.

Mr. and Mrs. Lennard Andrews returned Tuesday from a two week holiday in the Barbados.

Miss Shirley Ella presided over the short business session of St. David's and Nassagaweya Young People's meeting on Sunday evening when Bonnie Mullen took charge of the worship period. Ben Bryce assisted the president with an evening of fellowship and games and contests, including charades and password. Lunch followed.

**CHARWOMEN PERFORM**

John Forbes, Trevor Houston and Steve Gervais performed their comedy act by invitation at the St. Catharines Figure Skating Carnival Saturday evening. Their impersonation of three charwomen was hilarious and was well received by the audience of 2,200.

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## HARLEY...to HALTON

By DR. HARRY HARLEY, M.P.

In my next two columns, I would like to give some details of the Canada Pension Plan, which will affect in some way every resident of Halton County.

Only 30 per cent of Canadian workers are presently covered by private pension plans and there is no portability of built-up credits between companies or in other parts of Canada.

The Canada Pension Plan is designed as a social insurance measure which will provide an opportunity for most Canadians to participate in a national earnings-related and portable pension plan with survivors' benefits. The Canada Pension Plan is a plan which will cover all Canadian salary and wage earners, with the exception of:

- (1) Provincial government employees — unless agreed to by the province.
- (2) Members of the Canadian Armed Forces and the RCMP (an amendment will allow these in the Plan later).
- (3) Those migratory workers in agriculture, fishing and forestry etc., who do not work for the same employer at least 25 days, or those who do not earn at least \$250 a year from the same employer.

**Contributions**

Contributions are required from age 18 to age 65 — provided, of course, that a man has earnings on which to contribute.

The Plan provides for equal treatment of both men and women. A full pension will be earned by making contributions for 85 per cent of the time from the start of the Plan — or, for young people from age 18 through to age 65. The other 15 per cent is an allowance to save people from being penalized, in their pensions, if they have been sick or unemployed.

Now regarding the contribution rate: 1.8 per cent each from employer and employee — a combined rate of 3.6 per cent — on earnings between a lower limit of \$600 and an upper limit of \$5,000. The self-employed will pay the combined rate of 3.6 per cent on income over \$800, with the same ceiling.

**Maximum Payment**

The maximum contribution of each employee and employer will therefore be 1.8 per cent of \$4,400 or \$79.20. Actuaries forecast that this rate can be expected to finance the Plan at least 20 years without liquidating any of the investment reserve.

Because of the uncertainties of the assumptions required to be made, actuaries are unable to make a dependable longer term

forecast. Contributions will be collected in the same way and at the same time as income taxes and the administration of benefits will be integrated with our present Old Age Security and Family Allowances administration.

**Total Cost**

The total cost of administration has been estimated by the Chief Actuary to be thus held down to the relatively low figure of one-tenth of one per cent of contributory earnings.

There are five benefits under the Canada Pension Plan:

- (1) Retirement pensions.
- (2) Disability pensions.
- (3) Widow pensions.
- (4) Orphans' benefits.
- (5) Death benefits.

**Integration with Private Plans**

The adjustment of private pension plans cannot be prescribed through the Canada Pension Plan. Those responsible for each private pension plan will be free to decide whether or not they

wish to make some modification in their plan. These are the ways this could be done:

- (1) In plans where the contribution rates are relatively high, it may be decided that the overall rate of employer-employee contributions should not be increased. In such cases, the private plan's contribution rate might be reduced by the contribution required under the Federal Plan, and its benefits might be adjusted accordingly. In other cases, the private plan may remain entirely unchanged, with its benefits augmenting those available from the Canada Pension Plan.

**May Pay Difference**

(2) A private plan may simply pay the difference provided under the Federal plan. The private contribution rates would then be reduced accordingly.

(3) Another possibility would be to adopt a benefit formula which makes different adjustments for earnings above and below the Canada Pension Plan ceiling.

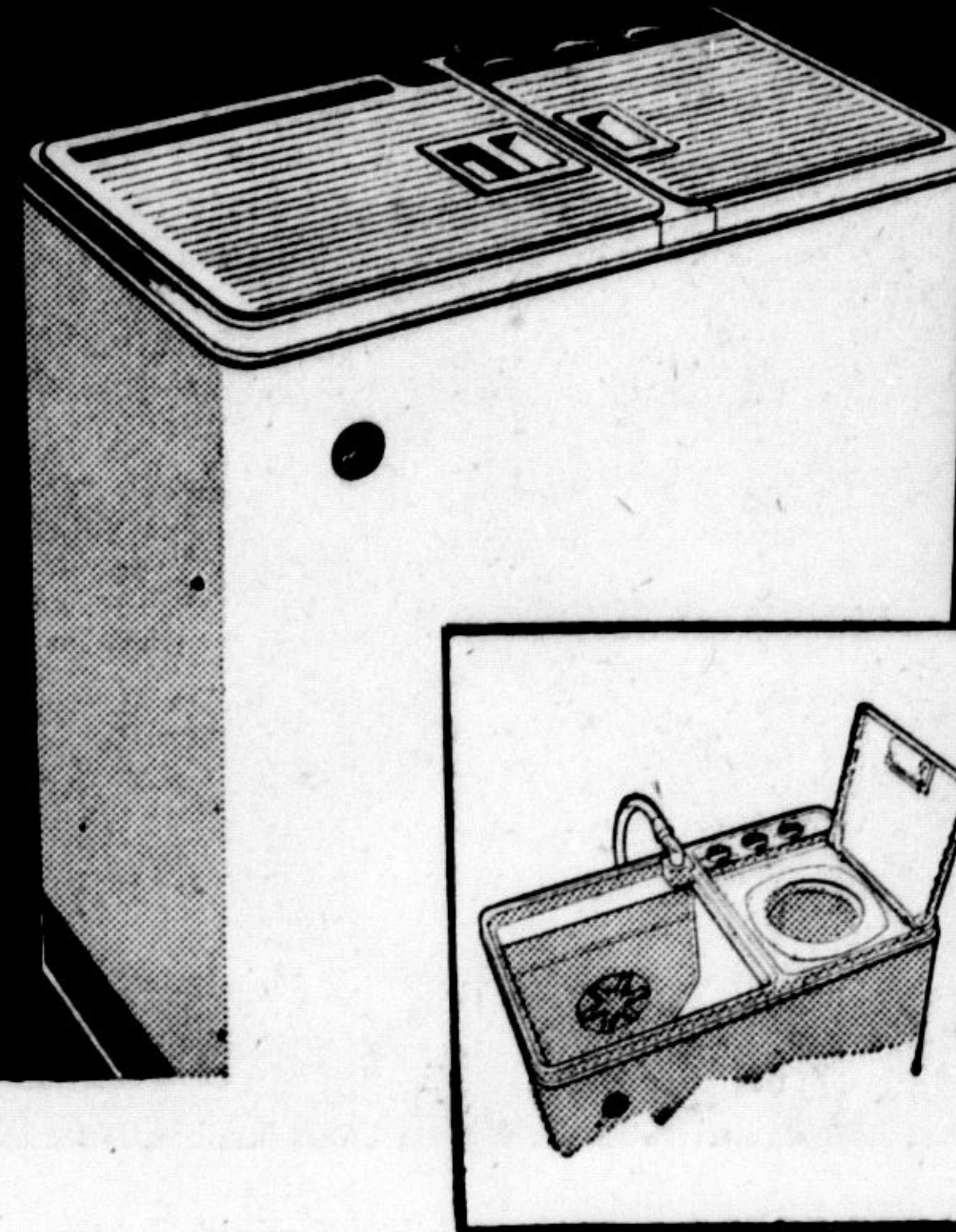
(4) Another approach may be adopted in private plans with early retirement ages. The private plan benefits might be accelerated so as to provide a level

combined benefit beginning at, say, age 60. The private plan would thus provide a higher pension between ages 60 and 65 than would normally be provided, offset by a lower-than-normal private pension from age 65 on. The difference would be made up by the Canada Pension Plan, payable at age 65. Incidentally, we believe that (Continued on Page B4)

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