



No. 99 MILL ST.—Another brick cottage well over 100 years old. The cottage, owned by Reeve Ron Harris, is one of a photo-series on older homes in Milton. —(Staff Photo)

P.L. Robertson Credit Union ends best year in history

P. L. Robertson Employees' Credit Union Limited has just completed its best year since its incorporation in 1955, members learned at the group's annual meeting held on Saturday.

Members approved the directors' recommendations for a six per cent dividend calculated on the minimum quarterly share balances, a 25 per cent rebate on interest paid on loans (which reduces the cost of borrowing in the past year to nine per cent), and also voted to pay an ad-

ditional half of one per cent on deposit accounts which brought a total return of six and a half per cent to those members holding deposit accounts. Six per cent had been paid out on these accounts up to Dec. 31.

Assets, loans up
Total assets increased by 22 per cent to \$231,042; total loans increased by 73 per cent to \$205,730; shares increased by 12 per cent to \$153,926; deposits increased by 22 per cent to \$37,055; and membership

increased to 305 during the year which just ended, treasurer-manager J. W. Charlton told the annual meeting.

"Loan demand last year was so heavy we depleted our investments in League Central of approximately \$40,000 and had to borrow an additional \$10,000 in December to meet this additional demand," he said.

Distribute \$13,890
Gross income for the year was \$23,361; expenses amounted to \$6,719; leaving a net income of \$16,642. After \$3,328 was transferred to the guarantee fund and the undivided balance from 1970 was taken into account, the credit

Delay agreement on swapping arena, school board facilities

Efforts to establish an agreement between the Halton County Board of Education and Milton Arena Board that would allow a swapping of facilities won't be possible, this year anyway.

Representatives of the board of education appeared before an arena board meeting a few months ago to discuss the possibilities of the arena board writing off costs for ice time to high school hockey teams, in exchange for use of high school gym facilities.

After consideration the arena board decided no agreement could be reached this year but the item would be referred to the budget committee in March.

Only one

Athletic director at Milton District High School Fred Stevens said similar agreements were in effect in Burlington and Oakville, leaving Milton the only school in their league which has

to pay for ice time.

The board of education absorbed the costs for November and December but Stevens is looking for a way to raise \$244 for January and February ice time.

"We'd be perfectly happy to make the school facilities available, but the arena board said no way."

"Taxpayers pay one mill towards the operation of the arena and it still costs \$18 for the high school teams to use it. They are actually paying twice," Stevens said.

One collision

A two car collision on Monday morning was the only motor vehicle accident of the week, report Milton Police. The accident occurred on Mill St. near Bronte St. Drivers involved were Elvin W. Coulson of R.R. 3, Campbellville and Brian Arthur Watson of 224 Martin St. Estimated damage to the Coulson vehicle was \$150; to the Watson car \$300.

In 1972, the Canadian Red Cross Blood Transfusion Service will require approximately 1,000,000 units of blood to meet the needs of patients in Canadian hospitals nationwide.

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Outstanding bills
Arena Board Chairman Syd Childs said the bills were outstanding and would have to be

paid. He said the issue would be considered at the budget session in March.
"The town paid a subsidy of

\$15,000 last year to operate the rink. If we don't charge the high school teams, we'll need more money from the town. It is as simple as that."

Superintendent for Business and Finance Bruce Lindlay said both the town and the board served the same people. He indicated the board was eager to make the best use of their facilities.

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DON FRITZLEY
Service Manager

Seeks information from service clubs for new directory

A community services directory for North Halton is going to be compiled, published and distributed and organizers are asking the co-operation of all community service groups in this area to assist in ensuring the directory is as complete as possible.

The newly-formed community services committee is handling the directory and wants each organization providing a service to its community to write in with a description of its work. Replies are being accepted by Dr. J. H. Chamberlain, Medical Officer of Health, c/o Halton County Health Unit, 155 King St., Milton.

By March 16
Officials hope to have the information necessary before a meeting scheduled for Thursday, March 16.

All types of community services will be listed in the directory—service clubs, health resources, recreational services, and so on. All groups providing any of these services are asked to write in with a definition of their work, an outline of their activities, an explanation of the community problem toward which their service is directed, and also the name of the person to be contacted for assistance.

"A comprehensive directory outlining community services and resources not only provides invaluable information concerning resources available in each community, but also facilitates exchanges between existing agencies and organizations regarding interests and possible referrals," said the Rev.

Harry J. Dawson of Acton, chairman of the committee investigating the directory. "Be included—do your organization as well as your community a service," he added.

From all groups
Mrs. F. S. Ruhl of Milton, another member of the committee, said there are organizations providing help for crippled children, loaning wheelchairs and obtaining eyeglasses, as well as groups providing recreational services and organized recreational groups such as the tennis and curling clubs, and the committee would like an outline of aims and activities from all these groups.

Day care centres, nursing homes and nursing schools, as well as the usual service clubs, Red Cross, Cancer Society, Heart Fund and others are invited to submit a resume of their activities to the MOH.

Bureau, two brigades win prevention awards

Halton Fire Prevention Bureau and the Oakville and Milton Fire Departments were named among the winners of the National Fire Protection Association's 1971 fire prevention scrapbook competition, according to the results of the contest, released today.

The Bureau, which includes members of Halton's five fire departments, submitted a 200-page scrapbook on its 1971 activities and was awarded a "special recognition for an outstanding county-sponsored fire prevention program" by the judges.

Third prize for Ontario

Oakville Fire Department received third place for Ontario and honorable mention in the Canada-wide competition for communities with a population between 25,000 and 100,000. The Oakville fire prevention division's scrapbook also placed 22nd in all of Canada when the 30 top-ranking municipalities' entries were judged regardless of population.

Milton Fire Department's scrapbook earned an honorable mention prize in the contest for communities with 5,000 to 10,000 population.

Representatives of the Ontario Fire Marshal's office will present the three agencies with certificates of recognition, at a banquet to be held in Milton in April.

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So you merely lower taxable income by putting up to \$2,500 in our registered retirement savings plan and don't pay the tax on it.

Say you're married, have two children, and earned fifteen thousand in 1971. Depending on the province you live in your tax saving could amount to \$880 which is a bundle in any man's language.

To top it all off, the money you save can make more money. Essentially there are four ways you can do this. You can have us invest it in stocks. You can have us invest it for a guaranteed rate of interest. You can have us invest it in income producing bonds and mortgages. Or you can divide your money up using any combination of these three alternatives.



The beauty of it is: You can actually control the combination as your needs change over the years.

For instance you could invest in stocks for several years, for long-term growth. And then as you get closer to retirement you might want to switch to a guaranteed interest rate.

You can change your combination again and again. This means your plan is flexible at all times.

And you can get your money out when you want it.

When you eventually choose to withdraw it, you have to pay taxes on it at that time, of course. But this is what's most important.

You pay tax on your money when you decide to pay it. This means later, when you're likely in a lower tax bracket.

This has led some to call this plan a tax shelter.

One fellow we know plans to pay into it for several years, watch it grow, then take it out to replace normal income while he lazes in Majorca.

But let's face it, the real benefit comes from leaving it in 'til you retire.

It's specially valuable because we do have a lot of salesmen out making calls, therefore you don't have to pay sales commission. Just call us to get started. But don't put it off.

You can't deduct any deposits from your 1971 income after Tuesday, February 29th.

So fight fire with fire. Make the rules work for you. Save a bundle on income tax. Phone us now!


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