

# New insurance firm opens on Main Street

Fran Baines, known all over Halton for her years of volunteer work in political circles, has entered the business world in partnership with Rick West, in R.H. West Insurance (Milton) Ltd.

The business was launched October 1, but the official opening of the office on Milton's Main Street will take place November 5.

The partners scarcely knew each other until last year when they pitched in during the campaign to elect Pete Pomeroy Mayor of Halton Hills. Out of the mutual respect developed during the chaos of a campaign, the partnership was born, after Fran attended Queen's University and obtained her insurance agent's licence.

Fran Baines' work for the Progressive Conservative party includes numerous posts and thousand of hours. She started as president of the Georgetown PC Association, then started on the executive of the campaign committee for Jim Snow, Terry O'Connor and Gary Dawkins.

She was the first president of the Halton Burlington committee when that riding was formed. In 1977 she was part of the provincial campaign committee as member of a special task force on organization. Also active in federal politics, was the first vice president of the Brampton-Georgetown executive, when new boundaries formed that riding, and currently still holds that position. John McDermid too, benefitted from her help in that campaign. During that election she was regional director of the Halton Peel ridings. "All

of which we won," she explained.

Fran Baines the wife of lawyer Terry Baines, and the mother of three teen-aged sons, lives in the rural area between Milton and Georgetown.

Partner Rick West is no newcomer to the insurance business with 12 years company and agency experience, and the operation of his own company in Georgetown since 1972. He decided to expand into the growing community of Milton, and through the partnership found the ideal way to do it.

## Check furnace

Family furnaces, like family cars, need special attention to perform efficiently and pollute as little as possible.

Proper maintenance and inspection of furnaces not only cut pollution but also mid-winter heating bills, says the Halton Lung Association.

Although electric furnaces don't require too much close attention, oil-burning equipment should be checked yearly by a service technician. If a few years have slipped by since such a check-up, a tune-up could cut 10 per cent from heating bills.

For gas furnaces, an annual check plus a thorough cleaning at least every other year are recommended.

## The Consumer Beat

# Check your credit rating

Most people need to make use of credit at some time in their lives. When that time arrives, it's reassuring to know that everyone in Ontario, regardless of sex or marital status, has the right to apply for credit and be judged by identical standards.

But the use of credit is a privilege rather than a right. And before granting credit, credit-lending agencies will attempt to determine your credit worthiness, a measure of your promise and ability to repay the amount you borrow.

Although their criteria may vary slightly, most lending agencies, in looking for indications of stability and responsibility, will judge your credit worthiness according to certain basic considerations. You can avoid credit refusals by judging your own credit worthiness before you apply, and recognizing those areas that may make you a poor credit risk.

Your character. Do you have a responsible attitude toward paying your bills? Have you shown responsibility in handling your finances in

the past?

Your income and assets. Can you afford credit? Is your income steady? Do you own anything that is worth more than the amount you want to borrow?

Your work record. How long have you been employed? How secure is your job?

Your living ac-

commodations. Do you own or rent your living accommodations? How long have you lived at your current address?

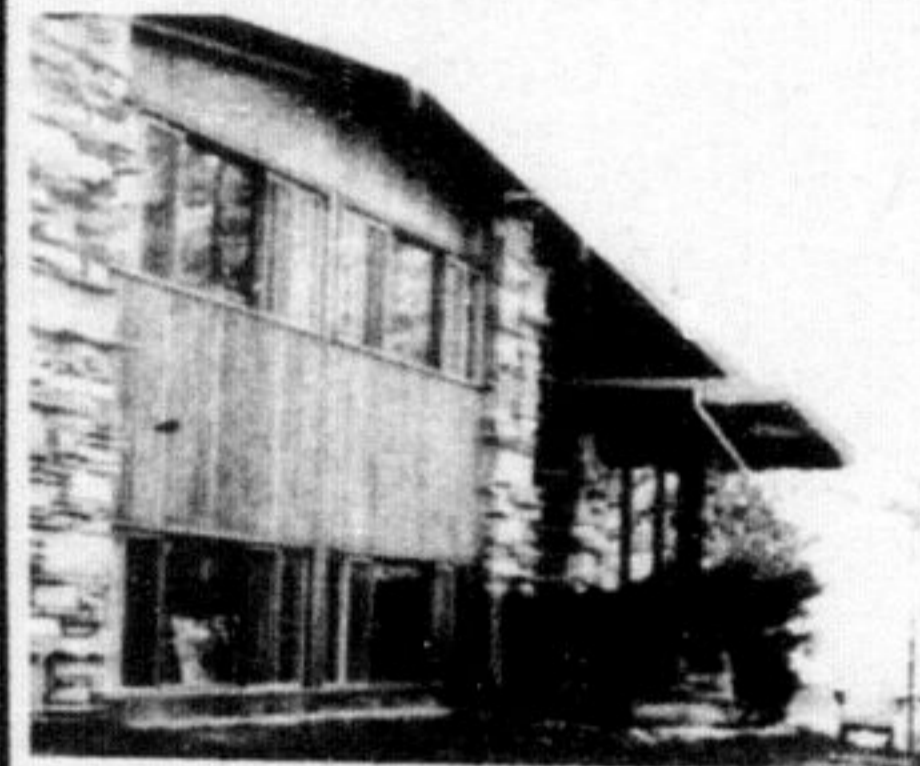
Your reasons for borrowing. Are you borrowing money as a necessary step toward fulfilling long-range goals or plans? Or are you borrowing to satisfy a whim?

Your application for credit may be turned down for any number of reasons. Lenders are not obliged to extend credit to anyone.

Of course, you may be able to obtain credit by shopping around. But if your application is turned down, take a

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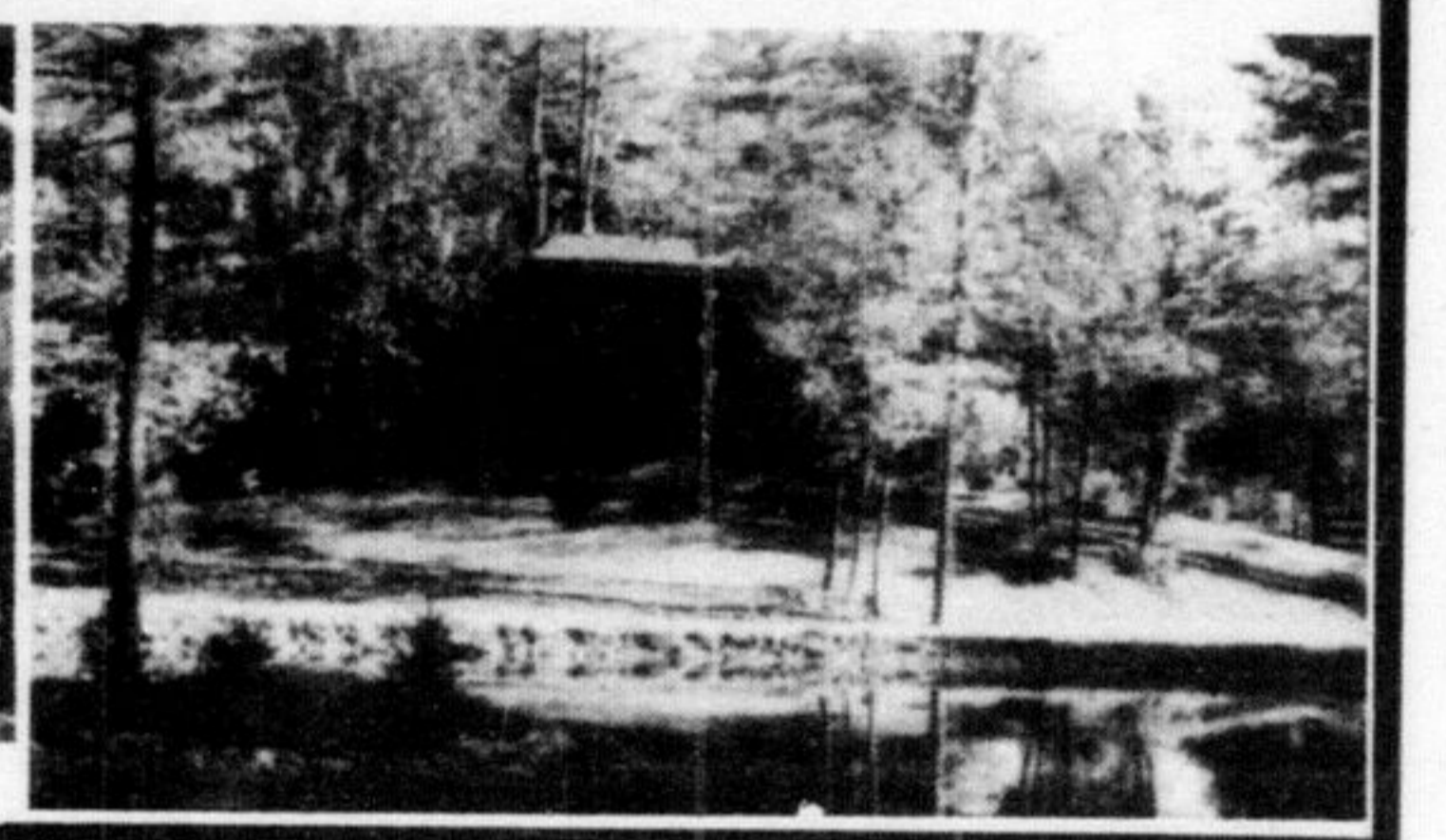
## A Home of Distinction



Overlooking a mirror-like pond this multi-level home stands on 5 acres of rolling meadows and wooded lots located near 401 and Trafalgar Road. Professionally designed 5 bedrooms, large stone patio, marble fountain, studio and barn.

PRICE \$225,000

FOR VIEWING CONTACT: 878-3086



## Bungalow On 17 Acres

This 3 year old home is in immaculate condition, 3 bedrooms, 4 pcs. bath, modern kitchen, living room with Franklin, glass doors from dining room to cedar deck. Beautifully treed property with two streams, large garden, barn (17' x 38') and some pasture land. Ideal hobby farm. \$95,000. Call Ursula Drews Realtor, Durham, Ont. 519-369-2406 or eve. 519-369-3789.

Ursula Drews Real Estate



HOME OF ASSURANCE

RICK WEST and FRAN BAINES ARE PLEASED TO ANNOUNCE THE OPENING OF

# THE HOME OF ASSURANCE

A DIVISION OF

WEST INSURANCE LTD.

LOCATED AT

189A MAIN ST. MILTON

TELEPHONE

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RICK WEST



FRAN BAINES

THE HOME OF ASSURANCE OFFERS YOU A COMPLETE LINE OF INSURANCE INCLUDING ALL TYPES OF GENERAL INSURANCE, AUTO, HOMEOWNERS, COMMERCIAL PLUS — LIFE, GROUP and DISABILITY PLANS

"QUOTATIONS WITHOUT OBLIGATION" TRY US!

## Brethour



FREDA LAWRENCE

Brethour Real Estate is pleased to announce the addition of Mrs. Freda Lawrence to its sales staff.

Freda is a "local" girl having lived in the Lowville and Milton areas all her life and attended Milton High School.

She and her husband, Wilfred, have operated a dairy farm south of Milton for many years. They are very proud of their five children - David, Robert, Steve, Gary and Brenda.

Freda's firsthand knowledge of the area makes it possible for her to provide able assistance with your real estate needs, whether buying or selling. Call Freda at 878-4121.

## Brethour

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