



At The Open House

A total of 54 community groups participated in Milton's semi-annual recreational open house recently at Milton Mall. The purpose was to inform Miltonians of the wide range of activities available in town. By all accounts, it was a success. Here, Marjorie Magie (left), the regent of the John Milton I.O.D.E. for the past two years, discusses matters with Jackie Hall.

New Sunday openings are a hit at library

Sunday afternoons have become a popular time to be at Milton Public Library since new hours were introduced this month.

Chief Librarian Jenny Amy is pleased with the response and expects the number of users to climb for a few more weeks before leveling off. February 2, the first Sunday, the library was open from 1 to 5 p.m., there were 150 visitors. On that day, 310 pieces of material were circulated.

The following week there were 200 people at the library and the next week the number of Sunday visitors climbed to more than 220. On any given day from 400 to 500 people go through the facility, according to an annual "traffic" study. Circulation statements show 511 pieces of library material were handled Sunday, Feb. 16, a figure which compares well to other libraries open Sundays.

"It is roughly as many as the branches in Oakville do and more than Halton Hills Georgetown branch. We are quite happy with it. It is comparable to our sister libraries and we've had a lot of positive comments," Mrs. Amy said.

Staff have heard some complaints regarding the lack of service on

Programs for March break

As much as children can complain about having to go to school, they sometimes gets bored when faced with a week-long holiday. With March break just around the corner, it's not too early to plan some activities for youngsters.

Tickets will go on sale at Milton Public Library at 9 a.m. Saturday, Mar. 1 for its popular vacation programs. Children's programs coordinator Jane Clark said tickets usually go "fairly quickly". Fine fur and feathered friends is the theme of four afternoon events planned for the week of March 9.

Each program begins at 2 p.m. with the first being presented on Tuesday, Mar. 11. The Erewhon Theatre Company will perform the play *Tales of Beatrix Potter*. Tickets will sell for \$1.

The feature film *Doctor Dolittle* will be shown Wednesday and again tickets will cost \$1. Thursday will bring "pigmania" to the library hall, when pig jokes, stories and games will be the order of the day. Participants will be charged 25 cents.

Sheila Campbell will present two puppet shows on Friday, including *Gunnwolf* and *The Lion and the Mouse*. Tickets for the final event cost 50 cents.

Women's club

Business women and women working in the home have formed an association in Milton, with an emphasis on socializing and business.

Women in Networking, Milton chapter, is a group which formed last September. The initial meeting attracted 35. Meetings which take place the second Tuesday of the month, focus on a range of interests. The separation of Siamese twins is the topic of the March meeting to be held at the Muddy Duck restaurant.

Jan Davenport, program and public relations coordinator of the group said meetings give women working at home a chance to get out and business women new clientel and contacts.

"You get what you want from it," she explained.

The April meeting has been moved to a Thursday evening. A spring fashion and beauty fair featuring displays and demonstrations will be held at the Optimist Centre at 7:30 p.m., April 10. Skin, hair and nail care demonstrations, makeovers, jewelry and clothes will be part of the evening. Admission is \$12.

Financial investments will be covered in May. Information provided will appeal to both business women and homemakers who will find out how to invest "baby bonus" cheques. Stocks and bonds and real estate will also be discussed. In June, the group will elect officers at the annual general meeting on Tuesday the 10th. A barbecue will wrap up the season on Saturday, June 21.

For more information about Women in Networking, contact Gloria Beckwith at 876-1674 or Jan Davenport at 878-3861.

Bills can be ghosts ...

Make like Santa and make a list

By JANE MULLER
Champion Reporter
If Christmas shoppers acted more like Santa Claus, they likely wouldn't find themselves in debt two months down the road.

Poor planning leads to overspending but by making a list and planning ahead, such problems can be avoided. This is the advice of credit counsellor Janice Josiak, of Halton Community Credit Counselling Service. Start shopping early, take advantage of sales and bargains and carry a notebook complete with a list of who to buy for and what to buy. "You don't have to let yourself overspend. We talk ourselves into it," she explained.

Mrs. Josiak suggests people should use their talents and make Christmas gifts. This approach works "if you start soon enough". Getting a head start is important for those who don't want to get flooded with bills in March.

"Based on what you spent this year, determine needs for next year and put the necessary money away on a payday basis," said the credit counsellor.

All annual expenses should be set up as monthly expenses with financial planning based on this principle. She says we should set financial goals in the same way we set career goals. It can be as simple as determining how much money you want to have in savings two years from now.

She advises that these goals must be realistic. If they are set too high, one will tend to give up. If a goal is attained, however, one is motivated to set another.

"In the first year, do something that is going to make you save," Mrs. Josiak said.

Buying a savings bond may be a good technique, she suggested. A growing number of her clients are young men and a common problem among them is the unpredicted expense of maintaining a car.

"Car insurance costs so much they have to buy a cheaper car. It doesn't take very long before the tires and everything else starts to go," she said.

When contemplating such a purchase, repairs, licences and insurance must all be considered. Mrs. Josiak suggests a car fund should be established and contributions made monthly.

People who buy houses can fall into the same trap as car buyers. On top of the mortgage are house repairs and maintenance, and buyers run the risk of interest rates rising.

"All of these things can frustrate even the best planner," she explained.

Only two to three per cent of the population are in critical financial trouble, according to Mrs. Josiak. The free credit counselling service, for which she is the only counsellor in Halton, is one of 29 in the province. It is funded by the ministry of community and social services but 40 per cent of the funds must be raised in the community.

She counsels close to 400 individuals and couples a year. About 100 live in north Halton. With a main office at Oakville, she counsels in Burlington one day a week and is at Milton Human Service Centre every

Speakers needed for career day

Providing students with academic and technical skills is not the only function of secondary schools.

Through these institutions, students are provided with information about career choices. About 60 speakers will be at Milton District High School in April for "Career Day", the first of its kind at the school. Guest speakers are currently

being sought to take part in the day-long program.

In the past, the students have been involved in career week activities and job shadowing programs.

Those interested in being guest speakers for Career Day, Wednesday, Apr. 23, should contact Mrs. Kongats at MDHS, 878-2839.

... of Christmas past

other Friday. Mrs. Josiak realizes that admitting financial failure is hard to do. "If you can pay your bills, you are successful. It is a yardstick to society," she said.

Clients who require more than counselling are put on the orderly payment of debt program, which has

the credit counselling service dealing with creditors on the client's behalf. The client's income is distributed by the service, allowing for living expenses and debt payments.

For more information or an appointment, call Halton Community Credit Counselling Service at 842-1458.

Investment seminars at library

Two experts will offer advice on investing taxes and planning during a series of workshops at the library.

Dean Ruttly, investment advisor with Davidson Partners Ltd. and Glenn Taylor, chartered accountant with Scott Wydryd and Company, will provide information at four Wednesday evening sessions. The first evening will cover investing in the stock market and capital gains exemptions.

Preferred shares and how to use dividends as tax credits will be the topic of evening two. This will be

followed by tips on Registered Retirement Savings Plans, including the magic of compounding and the use of self-directed RRSPs. Investment objectives and strategies and tax shelters will be covered in the final session.

Sessions run Wednesday evenings from March 5 to 26 at the library hall from 7 to 9. The course costs \$16 per participant, a fee which can be paid at the first meeting. Register in advance by calling Milton Public Library at 878-2879.

RRSP
10 1/2%
 Rate subject to change
 5 year GIC
 Annual interest

VG
NATIONAL TRUST
 A Division of National Victoria and Grey Trust Co.

MILTON
 Milton Mall 878-4173

Offering Extended RRSP Hours for your convenience.

Share That Special Feeling!

Share that Special Feeling by making a donation to the Credit Valley Treatment Centre in the Bright Red Box at Escalator Court and receive heart candy from Meadow Mouse.

Don't forget the Heart Association during the month of February.



Free For The Kids!

Come and visit Care Bear Cousins, Hug-A-Bunch and other characters in Escalator Court and receive a FREE "HUG ME" button and Meadow Mouse balloon.

Care Bear Visiting Hours

Thursday, February 27th and Friday, February 28th - 7:00 p.m. - 8:30 p.m.
Saturday, March 1st - 12:00 noon - 2:30 p.m.



Catch the Feeling at..

Meadow Mouse Town Centre

842-1458