

# Notes from the nether world

## Shirley Whittington



Remember when panties were called "unmentionables"?

If you do, you probably also remember Sisman Scampers, four-and-a-half percent interest and Mandrake the Magician.

These days, underwear is universally mentionable and visible in places that would send Granny into a total decline - in magazines, newspapers, billboards and shop windows. The mystery has gone out of lingerie and we've come a long way from the sanitized, air-brushed pages of the old Eaton's catalogue.

This is probably healthy. The very mention of panties used to make people giggle uncontrollably, and dozens of bad British comedies were made on that premise. For a snicker, mention knickers - that was the old

Carry On credo.

"I see England, I see France," went the old skipping rhyme. "I see Nancy's underpants." That was considered pretty risqué in kindergarten circles.

How about this racy exchange from an old high school yearbook? "He: The teacher took me unawares. She: Weren't you cold?"

When I was a kid I, along with millions of other young Canadians, was stuffed daily into clean and mended underwear. The reasons were hygienic but family pride was involved too. When we were rushed to hospital after The Accident, we'd face disgrace if the nurses and doctors discovered underclothing that was torn or tattle-tale gray.

I used to fantasize news reports that went: "The injured child was rushed to hospital

where she was treated for cuts and bruises, and a safety pin in her underwear."

The condition and quality of underwear is I think, a female preoccupation. Hand a doll to a little boy and he'll shake it and move the arms and legs around and maybe go, "Ya-ay! Bionic Woman!"

Hand a doll to a female person and the first thing she'll do is upend it to see if it's wearing underwear.

When I was a kid, I attended a school where each morning we had to present clean fingernails and clean hankies for the teacher's inspection. I passed fingernails, but I often failed hankie. Why? Because I was too embarrassed to retrieve my clean handkerchief from the pocket my mother had sewn on the bloomers that matched my little cotton frocks.

How I envied boys, who were so handily equipped with accessible pockets!

Later in high school gym classes I learned flexibility and agility but not from the phys-ed program itself. I daily bent double in my efforts to get out of my school uniform and into my gym suit without revealing my

Watson Interlocks to my silkily clad classmates.

Now with the liberation of everything that used to be private, underwear has come out of the closet and we all have a pretty good idea of what other people are wearing down there.

Last week Canada's national newspaper carried a column about men's underwear, and what women thought of it. The informal survey of Canadian women revealed that they preferred men in coloured bikini underwear. They found boxer shorts "depressing" and white underwear boring. One lady said long underwear made her breath come in short pants and another confessed to a passion for leopard skin briefs.

As far as I'm aware none of the ladies questioned was an emergency ward nurse.

The survey is interesting but leaves two important questions unanswered. Why can't men rinse out their panties at night and hang them to drip over the bathtub? And what does BVD stand for, anyway?

Any answers received will definitely not be held in confidence. Nothing, these days, is.

# Coming to an end...another school year!

## Bill Smiley



WINDING down. The school year is winding down to a close, and I occasionally feel that I'm winding down with it to a permanent close.

Last term is panic term. Back in September, everybody, students and teachers, was optimistic, healthy, looking forward to a solid year of accomplishment, whether of learning or of teaching.

Second term is the grinder. It's cold, or stormy, or both. The days are short, the nights long. There are no long weekends to break the monotony. Everybody is either at home in bed with the 'flu, or sneezing and snuffling all over the few teachers and students who don't have it.

Somehow we all struggle through, get a lift from the March break, and head into the home stretch, weary and short of wind, but with just enough stamina to make it to the wire, not necessarily first, though even the long shots manage to finish. Most of them.

This year we had two who didn't finish. One of them had enough sense to quit, and drops in occasionally to rub his bronzed, healthy face into our pallid, twitching ones, informing us

with deliberate malice that he's just completing his morning's four-mile walk.

The other one, a superactive, exceptionally outgoing guy, looking forward to taking early retirement in a couple of years, and following his true vocation - preaching - was struck down by a tumour of the brain, and has retired permanently from this vale of tears.

Then, in the last term, the panic starts. Teachers must have marks for the year's work, and begin setting and marking tests and essays like maniacs. Students roll their eyes and groan when they learn that they'll have four tests next Wednesday.

The administration showers us with memos, threats, warnings, and other assorted garbage. Students who are not "highly motivated", in educational jargon, feel the pull of sun and green grass and a stirring of the loins, and drop out.

Everybody decides to have a field trip for his grades. The other day I had 13 out of 34 in a Grade 13 class. All the others were on a field trip, or off with the track team, or off with the concert band, or just spending a day in bed because "There'll be nobody there anyway."

I can stand all this; I've been doing it for 21 years. And it all comes out in the wash. The students who were doing well continue to do so. The students who were flunking continue to do so. A few, around the squeaky line, become extremely solicitous of the health and welfare of their teachers, in the hope of a miracle.

Strange things happen in the panic term. Just talked to a teacher today who still has a kid on his rolls, and hasn't seen him since Sept. 8th, 1980. Naturally, he thought the boy was long gone; but he's still registered.

A couple of years ago, a fairly good student got into my marks book, and raised his marks by 20 percent across the board. The forgery was so obvious that I let it go, reducing his marks by 10 percent from the original.

Just the other day, a teacher caught a kid cheating on a test. He had no need to. He was a top student, and now, because of cheating, must write all his finals. Guess what the subject was? Canadian Law!

But this is all normal, and all blood under the bridge. As I said, I can hack it. What gets me are the extras. Everyday there's some niggling chore to do that rubs the sandpaper into the wounds.

Take last week. Monday was, as usual, pull-yourself-together-day-after-the-weekend. Had to write out two exams after school (to be written four weeks in the future).

Tuesday, column day, had to sit in on in-

terviews with two teachers for a job on my staff. An hour and a half down the drain. One changed his mind; the other wasn't the fireball I need. No column written.

Wednesday, have to go up to emergency ward at the hospital, to pick up a girl who had tried to sew two fingers together in Family Studies, and done a fair job of it. Column written, hastily and not so hotly.

Thursday, a.m. had to get the car to the dealer's to fix the flicker lights, then go and get it after school. Twenty-four bucks, and it isn't working.

Friday, have to trot a colleague off to the emergency with chest pains at 3 p.m., after missing a class at 9 a.m. to have a filling fixed (thirty-four dollars.) Friday night, have to go to a play with old friends in it. It was excellent but I was whacked by time we'd got home and done the post mortem.

Saturday, drive 120 miles to see great-grandad, 88, who was more concerned with getting hold of some nice, rich manure for his roses than he was about the 88 papers I had to mark.

Sunday, play with great-nephew for two hours while his mother, father, grandmother, grandfather and great-aunt busy themselves at less strenuous pursuits.

Monday, drive home, same mileage, and find skunks have torn up half the lawn, searching for grubs. Tuesday, back to work with no marking done, pants have big grease spot on front, and column to write. And here I am.

# These dates are very important to reader

## Investor's Inquiry



by Charles Colling  
Would you explain settlement date, ex-dividend date and record date for me please. M.B. Victoria Harbour.

For the purpose of answering these questions I am going to use as an illustration the current month of June 1981.

Settlement date or clearing date which is one and the same is the date on which the transaction must be settled.

Hence, if you purchased a stock on Monday June 1 you would be required to pay for it on Monday, June the eighth or the fifth business day from the date of purchase.

This is also the day that your broker has to settle with the broker from whom he purchased the stock on your behalf. If, on the other hand, you sold a stock on Monday June 1, your broker should deliver your certificate on Monday, June 8 in order to receive payment from the purchasing broker on your behalf. These dates are sometimes hard to meet because of the mail service in this country but are certainly not out of reach with a little co-operation.

The Ex Dividend and record dates are a little more confusing. In order to be eligible for the current dividend you

must be the beneficial owner of the shares on the record date. In order to be the beneficial owner of a stock on the record date it must be purchased at least six business days before the record date to assure that the stock has been paid for at least the day before the record date.

The companies and the media are very lax in not publishing the ex-dividend date along with the record date because so many people buy up until the published record date expecting to receive the current dividend which is not the case.

If you are one of those who try to jump the gun on dividends by a day or two, check with your broker to make sure you are in time for the dividend. There is one slight consolation however, as most stocks drop in price by at least the amount of the dividend on ex-dividend date.

While we are on the

subject of dividend income, the occasion sometimes arises where a person can sell a dividend paying stock at a profit after the ex-dividend date and immediately buy another good dividend paying stock before its ex-dividend date, thus doubling the income for that quarter and substantially increasing the annual yield on the original investment.

In sending in questions to be answered in these columns, please remember that Securities Commission Regulations will not permit giving opinions or recommendations on any specific securities.

All other signed inquiries will be answered as soon as possible. In all answers only the inquirer's initials will be used. Address all questions to "Investor's Inquiry" c/o The Midland Times, Box 609, Midland, Ontario.

## You and Your Credit



by  
Paul Mattar  
Credit Bureau of  
Midland  
Penetanguishene,  
Collingwood

When you apply for credit, you should be prepared to provide answers to some of the following questions:

- your name, date of birth, address and telephone number
- your marital status and dependents
- the name and address of your landlord or mortgage holder
- how long you have lived at your present address
- your previous address
- the name of your nearest living relative
- where you work, your occupation and how much you earn
- your spouse's place of employment and earnings
- what you own and what payments you are now

making - the name and address of your bank - are there any judgements or legal proceedings against you  
Some people feel that it's just none of the creditor's business to ask these questions, but they are wrong.

As long as a person or business organization is willing to provide credit accommodation for goods or services rendered it is important, if not imperative, that they know enough about your affairs to make an intelligent decision as to whether you deserve this credit or not.

In fact, I'm always a little suspect of a business that will trust me without knowing anything at all about me.

It tells me that they will be extending credit accommodation to some

people who don't deserve it and won't be paying the business what they owe.

This means that I'm probably going to be paying more for my purchase to cover these losses or if not this then perhaps this business will no longer be around (due to credit losses) when I need them again.

Remember, when you get credit accommodation it only makes good sense for you to supply enough information so the company can identify you as the good payer that you are when they put you in their books.

If you have specific topics or questions you would like to have discussed, just write to "You and Your Credit," P.O. Box 176 Midland, Ont., or call Paul Mattar at 526-5468.