



Here's a way to beat the heat wave...

Here's one way to beat the heat if you haven't any air conditioning this summer...think about last winter and all those bone-chilling

days...brrr! This picture shows the Establishments at Penetanguishene. Picture was

snapped during a sub-zero Sunday back in December of last year.

Shirley Whittington



Why does a grown woman -- a mother of four who copes well with most crises, who is able to tie her own shoes and almost understands compound interest -- why should such a woman sink into simpering idiocy when she needs the key for the service station loo?

I know the people in charge have to keep these places locked up. If they didn't, the vandals would destroy them. They'd smoke funny stuff in there. They'd write on the walls or exchange stolen goods or shoot up or do other things not normally associated with those utilitarian little cubicles.

Okay then. Gas station washrooms have to be locked between clients, but why, when I have to use one do I feel as the men in charge think I'm the sort who will smoke funny stuff, write on the walls, etcetera while I'm in there?

And why do the roadside gas station magnates keep the loo keys on chains weighted with miniature two by fours, rubber

sink stoppers six inches across or metal rings big enough to girdle a gorilla?

The enuretic motorist (or most probably, his wife) shuffles into the oily little office and says, "Could I have the -- uh -- key, please?"

The men in charge are conferring about a carburetor. Heads lift. One chap agreeably hollers, "Up there. On your right."

"To your right!" he repeats, as you gawk around blindly like a baby bird awaiting its worm-bearing mama.

Finally you spot the key and grab it and skulk around the corner past the empty oil drums and the knot of kids and bicycles at the compressed air machine.

The routine scarcely varies, and it always intimidates me. Why? Because a garage is a male preserve and I feel insecure and out of place there.

A male (non-smoking) friend confesses to feeling similarly silly and unbuttoned in pretentious middle-class steak houses when he's confronted by a bossy hostess. You know

the type. They are all fingernails and hair, and they bear their vinyl-coated menus before them like breastplates. They size up a group of diners, count them carefully, and then say, "How many?"

The scene then unfolds. There is maybe one other occupied table in the whole underlit place and Miss Hair-and-fingernails leads you to a table right beside it. The neighbouring diners have finished eating. They are drinking coffee and smoking their brains out.

By the time you return from the salad bar, the used smoke has curtained your table, and the soup du jour tastes like a dirty ash tray.

You call the hostess. "Do you have an -- um -- no-smoking section?"

"No sir," she says, in that "How many?" tone.

"Well then, could we move to another table?"

"The other tables are not set up, sir," goes that vinyl voice.

All right. Hands up those of you who would

take affirmative action. How many of you would demand the right to eat your chemically drenched salad without feeling as if you're sitting in the shadow of Mount St. Helen?

Darn few. We don't want the waitress to think we are narrow minded grouches or maybe even religious freaks. So we sit there in the smoke, and fume.

Well -- what are we to do -- the women who are afraid of gasoline stations and the men who quail before lacquered head waitresses?

Simps of the world, unite? You have nothing to lose but your chains of bashfulness and insecurity. Be assertive. Be confident. Be aggressive.

You can have a copy of the key to your favourite gas station loo made. You can wear a gas mask the next time you go out for dinner.

Or you can be like me. Eat all your meals at home and if you must travel, go before you leave.

Simper semper: the traveller's sickness

Bill's column is not available due to postal strike

Old stocks must be researched

Another clue that is very helpful is the date and incorporation details usually directly under the title near the top front of the certificate, for example "incorporated" or "chartered" under the laws of The Dominion of Canada, or the province of Manitoba and the date, or in the case of American Securities the State in which the company was incorporated.

This is extremely important to distinguish exactly which security you have, as names in many cases over the years are so similar, if not, in some cases, identical and if the wrong stock is sold it could be expensive to buy it back in to correct the error.

There are two other sources of information that I will mention. The first is the Toronto

Reference Library which has a very complete record of old companies, but a lot of time would be needed to do a thorough job. The other source is the Provincial Public Trustee who would hold any surplus cash assets in the event of a company being wound up.

This latter is only the last resort and not a source of public information.

In sending in questions to be answered in these columns, please remember 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.

Make it rule to pay on time

slow. This man was honest, hard working and had a reasonable income to look after his obligations.

However he had developed the habit (a bad habit) of believing that as long as he eventually paid his account, his creditors should be happy and satisfied.

The new credit card company had decided that they were just not interested in having his business based purely on the experience of his present credit grantors.

Here was a person who should be a desirable and wanted credit consumer. Possessed the most basic qualities a credit grantor looks for - character, capacity, and

capital but he lacked the desire to make sure his monthly account was paid as agreed on the date due and without prompting.

The companies that you deal with through credit want all of your business they can get.

They do, however, want your business on the originally agreed terms and conditions.

In other words, if you don't pay your accounts "on time" don't expect to be welcomed with open arms by either your present or future creditors.

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.

Bill Smiley



Investor's Inquiry



by Charles Colling

How can I find out if an old certificate is of any value? J.R. Midland.

There are several sources of this information such as the Financial Post Annual Surveys and the Northern Miner Annual Canadian Mines Handbook. Most brokers have a library of these books and can research these certificates for you but remember it takes time and very seldom can these be looked up while a client waits especially if the origin is back in the nineteen thirties or forties.

The best way if you have a lot of certificates to look up is to sort them alphabetically, list them and leave them with your broker for a few days to research for you.

If you do not wish to let the certificates out of your possession make sure that you list them in alphabetical order with the exact spelling and a full title, for example: One thousand shares of Joe-Blow Mines Ltd, not just one thousand Joe-Blow - as it could be mines or minerals - copper - silver etcetera.

If you are submitting a list to your broker, there is usually a date on the front of the certificate at or near the bottom centre. Please include this date on your list as it is the date which that particular certificate was registered and gives the researcher a clue as to where to start.

It is a little discouraging looking in the nineteen thirty-five manual for a stock that wasn't incorporated until nineteen forty-eight.

You and Your Credit



by Paul Mattar, Credit Bureau of Midland, Penetanguishene, Collingwood Does the credit card company really want your business?

A man came to my office last week to complain that a credit card company had rejected his application for one of their credit cards.

He was a travelling salesman who received a car allowance and travel expenses and used credit cards from two other companies to finance his time away.

He submitted his expense vouchers

erratically to his company mostly because he was on the road a lot and just didn't take time to do "the paper work" when he got home.

As a result, his expense cheques from the company were not sent to him on a regular basis and so his two credit card company's invoices were always paid late.

Always paid, he insisted, but nearly always paid after a couple of notices each month.

A review of his credit history file revealed that two other companies also reported that his obligations were paid, but only after prompting and usually one to three months