

You and Your Credit



by Paul Mattar, Credit Bureau
of Midland, Penetanguishene, Collingwood

The Credit Bureau works with community colleges in presenting a credit grantors seminar to promote a better understanding of the credit granting and collection process in the business community.

A review of the six steps offered for the evaluation of a credit risk might prove helpful in giving you the consumer a better understanding of how this process works and what your reaction should be when asked for a credit accommodation.

1. A complete and full application for credit

on each potential credit customer should be taken.

If done properly, this gives you the consumer the opportunity to get a complete and clear cut understanding of just what is expected of you.

When you know in advance what the terms and conditions of the credit accommodation are, there will be no surprise or misunderstandings.

2. A review and consideration of prior dealings gives you the benefit of your past positive payment record.

It reminds the businessman that you are in

fact a preferred customer and he should treat you accordingly.

3. The businessman should also consider what he knows personally about you and your paying habits.

He must be very careful here that he does not simply remember just the good experience or just the bad experience that he may have had. Many truly honest hard-working people do get into temporary unsettled circumstances. Often it's not that they did have hard times, but more important how did the consumer react.

Was the matter ignored or was the problem faced head on and discussed?

4., Depending on the size of the transaction,

a credit report is the next step to establish the past paying habits.

5. This step involves assessing the information developed by reviewing the interview, application and credit report.

6. Now the decision to say yes or no must be made and should be accomplished by reviewing the present debt load of the consumer and by considering the commonly used "C's of Credit" as the measuring factors.

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.

Hillsdale

by R. Lea

Mrs. Bernice Train is spending two weeks with friends in Oakville.

Sorry to hear Miss Eva Rumble broke her shoulder after getting off a bus in Niagara Falls. We wish her a speedy recovery.

Mr. and Mrs. Rodney Stark and Mr. Wm. Stark Sr. of Oakville visited several friends in the village last week.

Congratulations to Donna May and Mark Ronald on the birth of their son, David Mark, born Sept. 3, 1981 at the Royal Victoria Hospital, Barrie.

Mr. and Mrs. Marvin Feindell and daughter of Nova Scotia enjoyed some holidays with their mother, Mrs. Roger Feindell.

Mr. and Mrs. J. L. Jonsson of Port Coquitlam, B.C. were recent visitors with Mr. and Mrs. Alvin Drennan.

Mr. and Mrs. P. J. O'Hallarn took in Heritage Day at the Simcoe County Museum on Sun., Sept. 13.

The annual Soldiers Memorial Service was held at Waverley Anglican Church on Sun., Sept. 13 to remember the soldiers of two wars who gave up their lives for their country. The turnout was small but the service was very impressive.

Sorry to hear of Mr. Ernest Henseleit's death on Sept. 4. Mr. & Mrs. Henseleit made their home on the second of Flos and operated a tree farm. He will always be remembered for his work in reforestation, and a good friend to all who knew him.

No smoking, council legislates

You won't be able to light up at future meetings of Tay Township council.

Elected officials last week approved a resolution restricting smoking in the council chambers in an effort to promote good health.

Meanwhile on another subject, the clerk advised that Agriculture Canada will be holding a rabies clinic at the Waubaushene Fire Hall on Oct. 6 between 2 p.m. and 4 p.m.



Town of Penetanguishene NOTICE OF BY-LAW 1981-59

NOTICE OF THE PASSING OF A BY-LAW
BY THE CORPORATION OF THE TOWN OF PENETANGUSHENE
TO REGULATE LAND USE PURSUANT TO
SECTION 35 OF THE PLANNING ACT

TAKE NOTICE that the Council of the Corporation of the Town of Penetanguishene has passed By-law No. 1981-59 on the 27th day of July 1981, pursuant to the provisions of Section 35 of The Planning Act.

The following Schedules are attached hereto:

1. Schedule 1, being a copy of By-law No. 1981-59
2. Schedule 2, consisting of the following:
 - i. An explanation of the purpose and effect of the by-law.
 - ii. A key map which shows the location of the lands to which the by-law applies (or, where there is no key map, an explanation as to why a key map is not included).
3. Schedule 3, being a statement from the chief planning officer of the municipality in which the land to which the by-law applies is situate.

ANY PERSON INTERESTED MAY, within twenty-one days after the date of the mailing, personal service or publication of this notice, file with the clerk of the Corporation of the Town of Penetanguishene notice of an objection to the approval of the said By-law or part thereof together with details of all or that portion of the By-law to which there is objection and detailed reasons thereof.

ANY PERSON wishing to support the application for approval of the By-law may, within twenty-one days after the date of the mailing, personal service or publication of this notice, file with the clerk of the Corporation of the Town of Penetanguishene notice of support of the application for approval of the said By-law.

If no notice of objection has been filed with the clerk of the municipality within the time provided, the By-law thereupon comes into effect and does not require the approval of the Ontario Municipal Board.

If a notice of objection has been filed with the clerk of the municipality within the time provided, the By-law shall be submitted to the Ontario Municipal Board and the By-law does not come into effect until approved by the Ontario Municipal Board.

THE LAST DATE FOR FILING OBJECTIONS IS October 7, 1981

THE OBJECTION MUST BE RECEIVED BY THIS DATE IN ORDER TO BE VALID.

DATED at THE TOWN OF PENETANGUSHENE this 16th day of September 1981

Y.A. Gagné, Clerk-Treasurer
Town of Penetanguishene,
10 Robert Street West,
Penetanguishene, Ontario.
LOK 1PO

SCHEDULE 1

The following is a copy of By-law No. 1981-59

THE CORPORATION OF THE TOWN OF

PENETANGUSHENE

BY-LAW NO. 1981-59

A by-law to amend Restricted Area (Zoning) By-law No. 1975-20 of the Corporation of the Town of Penetanguishene.

The Council of the Corporation of the Town of Penetanguishene pursuant to Section 35 of The Planning Act, R.S.O. 1970, and amendments thereto, ENACTS AS FOLLOWS:

1. Section 7 (Industrial Zone) is hereby amended by deleting sections 7.7, 7.7.1 and 7.7.2 in their entirety.
2. Section 3 (General Provisions) is hereby amended by adding a new section 3.37 entitled "Restricted Industries" which shall read as follows:

"3.37.1 In any zone no land, building or structure shall be used for any of the following industrial uses: the manufacture, storage, or the use in manufacturing of coal, oil, fuel oil, burning fluid, naphtha, benzol, benzene, propane gas, gasoline, dynamite, nitro glycerine, gun powder, petroleum, acids or other similar combustible or inflammable or dangerous liquids or materials.

3.37.2 Notwithstanding the provisions of section 3.37.1, storage of propane gas shall be permitted in an M1, M2 or M3 zone provided the capacity of same does not exceed 2,000 U.S. water gallons or the equivalent thereof."

3. Section 3 (General Provisions) is hereby further amended by adding a new section 3.38 entitled "Obnoxious Industries" which shall read as follows:

"3.38 In any zone no use shall be permitted which from its nature or the materials used therein is declared under the Public Health Act or regulations thereunder, to be a noxious trade, business or manufacture."

4. The by-law shall take effect from the date of passage by Council and shall come into force if no objections are received after circulation, by the attachment of a certificate under Section 35(27) of The Planning Act or, in the event of objections, upon approval by the Ontario Municipal Board.

READ a first, second and third time and passed this 27th day of July, 1981.

(Signed) R.L. Bellisle

Mayor

(Signed) S.M. Bellehumeur

Dep. Clerk

SCHEDULE 2

- (i) By-law No. 1981-59 has the following purpose and effect:

Recently an individual asked the Town of Penetanguishene for permission to install a propane gas dispenser at his property located in the town's industrial park. Municipal approval was needed because the town's zoning by-law did not permit this.

After careful consideration Council decided to amend the by-law - not just for this individual but for everyone - to allow propane gas dispensers up to a maximum capacity of 2,000 U.S. water gallons in any industrial zone (ie. anywhere in the town's industrial park). Anything above this figure or in another zone is still subject to a rezoning so that Council can assess each proposal on its own merits.

Certain portions of the zoning by-law dealing with restricted/obnoxious industries have also been moved to the general provisions section of the by-law to make it quite clear that these provisions apply to all zones and not just the industrial zones.

The above is a brief explanation of the purpose and effect of By-law No. 1981-59. For accurate reference or further elaboration please contact the Municipal Offices, 10 Robert St. West, during regular business hours.

- (ii) No key map is included because this amendment only involves changes to the text of the zoning by-law.

SCHEDULE 3

STATEMENT OF CONFORMITY TO THE OFFICIAL PLAN
FOR THE PENETANGUSHENE PLANNING AREA

I, Paul T. Hodgins, the Chief Planning Officer, have reviewed By-law No. 1981-59 of the Corporation of the Town of Penetanguishene.

I am of the opinion that the By-law is in conformity with the official plan in effect for the Penetanguishene Planning Area.

Paul T. Hodgins,
Chief Planning Officer.