

## Shirley Whittington



Some weeks ago, I was hideously embarrassed at a family gathering. We were all sitting around, gossiping about the relatives who weren't there when a nephew rushed in with the newspaper and a bunch of pencils. It was time to do the quiz in the weekend paper.

For this family, question period in the house is a weekly event and guests or relatives who drop in are expected to participate in the same way that house guests in Jane Austen novels were expected to shoot grouse or play whist when everyone else did.

The boy passed out the pencils, and we waited for the questions. Frankly, I expected to excel in the thing. A teacher-mother-journalist who reads a lot ought to do well in a quiz designed to go with Sunday morning's frozen waffles.

The quizmaster cleared his throat and sang out in a boyish soprano: "Okay everybody. Question one: Allen Ludden hosted which TV game show?"

Heads bent all over the room. Pencils scratched.

Mine didn't. I inspected my fingernails, and waited for the next question which I hoped would be less frivolous and more suited to my finely honed intellect.

"Two," announced the boy soprano. "Who was the prime minister of Canada in 1950?"

Once again, all heads bent but mine.

On and on it went. What is the capital of New Zealand? What does AHOP stand for? Where is the Rose Bowl game played? I thought the torture would never end.

When it did, the quizmaster turned the newspaper upside down and read off the correct answers. Participants totted up their scores and eagerly compared results.

My score wasn't bad, really. It was right up there behind the scores achieved by my brother-in-law, my sister-in-law and each of their four kids. I excused myself and went up to the bathroom for a good cry.

What's going on here? Why is the whole world suddenly hooked on newspaper quizzes? And why the passion to do them publicly?

Quiz nuts who lack immediate family members with whom they can compete can match their wits against those of local celebrities.

"Susie Mammary stays abreast of current events," says the caption under a picture of a starlet -- bare but for her bikini and her spectacles. She knows, it turns out, what presidents Truman and Ford had in common and who played the Saint in the original TV series. Her score is high, and the reader is invited to beat it.

I can't explain the sudden popularity of these quizzes in the daily and weekly press. It may be that reading the news these days brings you down so far that the only way you'll feel good is to triumph in a trivia quiz.

He: Migawd, Martha. The stock market

has just bottomed out.

She: Don't bother me Henry. I'm trying to remember which island archipelago Charles Darwin made famous.

In my province, final examinations have all but been abolished. It is possible that some students have graduated without answering any questions more demanding than whether or not they wanted gravy on their fries.

Maybe we are nostalgic for final exams. Maybe we want to show off, publicly, how much we know. Maybe we like competition. Maybe it's better to beat your mate on the weekly quiz, than with a baseball bat.

I don't know. But ever since my pint-sized nephew publicly humiliated me with the weekly Star quiz, I've been practising the things in secret.

I'm no smarter than I ever was, but I have learned a new skill. I can now read upside down.

That's how they print the answers.

## Quizinart: The new craze

## Bill Smiley



We didn't have a very exotic summer, but we did have one visitor who was unusual, to say the least.

He was only with us for about 48 hours, but he left a lasting impression, especially on one of my wife's favorite white bed spreads, from which she has been trying to extract a stain of tar ever since.

It seems that he set down on the bed-spread a large suitcase, which had recently been resting on an asphalt road on a hot summer evening. Thus, the tar spot. Anybody got a recipe for getting tar out of white spreads?

Dr. Garry, as he is called, is a large man of 60. He is totally deaf, but can lip read better than most of us can hear. He arrived with my son Hugh, who knew him in South America. He leans heavily on a cane, but lugs a mysterious, huge case full of mysterious things.

According to him, his mother was a Dogrib Indian, and he was born in Yellowknife, father unknown.

Over the years, he has had T.B., syphilis, spinal meningitis and alcoholism. He has spent time in jail. He was in North America to be treated for some kind of South American parasite that has got into his bloodstream.

Withall, he is a man of great charm, and strong convictions. He is a pioneer for the Ba-na-i faith in Paraguay, and will go back

there to die. He reckons he has two years.

He has written for radio and TV, but the booze was a problem. Somewhere along the line, he became a Ba-ha-i, and decided to devote the rest of his life to spreading the faith.

He went to Paraguay to replace my son Hugh, who had done a five-year stint there and may go back.

Dr. Garry is a contradiction in terms. Hugh assured us that he ate only one meal a day. I guess the others were just snacks; juice and toast and three eggs for breakfast; whatever's around for lunch; and a dinner that would sink the Titanic. Like five cobs of corn, a pound of potatoe salad, a whole cucumber, some cold meat, and half a pound of tomatoes.

But that's not the only paradox. His speciality in putting on "shows" for children. He did a couple while he was here, and they were excellent.

This big man, who can scarcely walk with a cane, psyches himself up, throws away his cane, and does an act that would baffle many a 20 year old.

In Indian costume, he does about four dances, prancing around like a 20 year old brave. He switches to a Chinese outfit, and does a mime that would turn green a 14 year old geisha girl. Another switch, and he's a

clown, cavorting around, delighting children and adults alike, his feet flying like feathers.

Hugh, with his customary fecklessness, though "we" could put on a show at the local park with no problems. Guess who ran around lining up equipment: mikes, amplifiers, 100 feet of extension cord, and finding a reasonable location for the exhibition?

One of the amazing things about Dr. Garry is that, despite his total deafness, he does all his dances to music, tapes. Son Hugh beats out the time with one hand, and Dr. Garry only occasionally looks up to see whether he's on time, and get a reassuring nod from Hugh.

When it's all over, the good Dr. is like a sack of potatoes, can barely struggle back into his street clothes, and scarcely walk, even with the cane. Hugh is exhausted, of course, from beating out the time.

However, they are able to make it back to the house and eat enough for a threshing gang. And guess who takes all the electrical gear back to the stores in the morning, while they're both having a little lie in?

But the man was charming, erudite, convinced of his faith: "Every little bit helps," and has a real sense of humour. When Hugh and his Mom started their usual tiff, he nudged my wife slyly and said, "Shall we leave home?"

And he's pretty dauntless. He drove 15 miles with us and put on a show for a group of Indian kids. He's going to lick his bug and go back to pioneering in South America.

He hasn't had a drink for years. He's worked with emotionally disturbed children. Down south, he lives on dried corn and fruit. His total income is about \$100 a month.

But he can throw away that cane and dance deftly on uneven ground, like an Indian brave, a Chinese girl, or a middle-aged clown.

I was rather sceptical, being a rather sceptical sort, about some of his stories, but I could almost swallow the lot when I saw him perform that near miracle.

Enough. We bundled him on the bus, with busses and hugs, along with that great mysterious case, which holds his costumes, magic tricks, Chinese fan, and other gim-micks.

And it was a little sad to see him leave, going back to live among the natives of Paraguay, sick, crippled, and stone-deaf. But it was also a little hartening to see a man who has given up the entire materialistic life of North America sallying forth, spirits high, to face whatever he had to face.

Good luck, Dr. Garry. You may be a bit of a charlatan, but aren't we all? You're a good man, with your heart in the right place, despite all your earlier adversities.

## My kind of a doctor

## Investor's Inquiry



by Charles Colling

Capital gains tax was instituted in Canada for the taxation year of 1972 based on prices at the close of business on Dec. 22, 1971. Much controversy arose from this but when understood, it is not as bad as it appears on the surface.

Previous to 1972, there was no capital gains tax in Canada, but neither was there a tax deduction for any commissions or interest paid out to achieve this capital gain. With capital gains' tax, fifty per cent of the capital gain must be declared on the income tax form, less any commissions paid out and interest paid out during the completion of the

transaction. As an example using actual figures; One thousand shares bought at two dollars per share is two thousand dollars plus a commission of sixty dollars for a total of two thousand and 60 dollars.

The stock is sold at three dollars per share or three thousand dollars with ninety dollars commission of two thousand, nine hundred and ten dollars, the net gain on the transaction is eight hundred and fifty dollars. The taxable amount is four hundred and twenty-five dollars, not five hundred dollars as implied by the fifty per cent capital gain.

Capital losses incurred during the same taxation year may be used to offset any

capital gain incurred. Hence, reverting to the previous paragraph, the taxable capital gain is four hundred and twenty-five dollars, and if a tax deductible loss of three hundred dollars is incurred, the net taxable gain is one hundred and twenty five dollars.

This is where tax loss selling comes into play around this time of the year.

A stock may be purposely sold at a loss for tax purposes and repurchased after a period of thirty-one days at or near the price it was sold at for a whole new ballgame. As most dividend paying stocks are paid on quarterly basis this method of reducing tax can be done between dividends so that there is no interruption in dividend income.

Usually this is done during the month of October as historically there is a year end rally in prices and it allows a person to repurchase after the thirty-one day period and still be in time for the rally.

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.

## You and Your Credit



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

Do you think about your creditability when you write a cheque in payment of a purchase? Many people don't and most business people consider this to be a cash transaction until the cheque is returned from the bank marked "Not Sufficient Funds".

The truth of the matter is that a cheque is your promise to pay upon demand at your bank the amount of dollars indicated. Fortunately for the business community, most of us keep our promise by making sure that there are sufficient funds to clear the bank when presented.

But unfortunately, there are some people

who risk their creditability in the business community by writing more cheques than they can cover.

This results in some businesses either flatly refusing cheques, or making the identification process so onerous it's more than his customers can bear so they pay cash or may even go to another place to make their purchase.

This is lost business for the company involved and certainly inconvenient for you the consumer.

The irony of the whole exercise is that as always it's the majority of consumers that end up paying just a little bit extra on each transaction to pay for the transgressions of

the few who either don't care or are not interested in the economics or inconvenience of writing an N.S.F. cheque.

From a very selfish point of view, you should make sure your cheque clears your bank account the first time around because it costs you dearly if you don't.

First your bank or credit union has an N.S.F. cheque charge of \$3 to \$5 to cover the cost of extra handling.

Secondly, most business places have their own charge of a similar amount to cover their extra costs. I have seen people write and not cover a small cheque that ended up costing them double the original amount. Doesn't make much sense does it?

Finally, it's well to remember that when you give your cheque as payment for goods or service you are putting your creditability on the line. You are saying that you promise to pay the amount involved when presented to your bank. In your own interest, make sure the money is in your account when promised.

It is also well to remember that by writing an N.S.F. cheque you are obtaining the goods or service or money by false pretenses which is an offense under the criminal code of Canada.

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.

## When you write a cheque, remember...