

Shirley Whittington



I'm sitting here looking at an ad for Computer Camp. It offers "hands-on experience" in a healthy woodland setting. I now realize how sneaky the whole camp scene has become.

Hardly anybody goes to camp any more. Kids are enrolled in tennis camp, sailing camp, horse camp, hockey camp and music camp. Youngsters used to come home from camp with poison ivy and somebody else's squall jacket, but the kids of the eighties return superbly tanned and honed in unusual skills - basketball, chess, computers or clarinet playing. Thin too. Some kids go to special camps for fat kids.

For parents, I suppose it's a matter of getting full value for the dollar. If you are sending your kid to camp he might as well learn something besides half a dozen bawdy songs and how to paint on fungus.

Computer camp reflects the beeping space-age video display terminal that is life in the eighties. A kid who cannot comprehend

computers grows up doomed. He becomes a crippled civilian, eternally at the mercy of the data processing people.

But wait. My newspaper also carries an article about the importance of a sense of humour. The loss of a sense of humour, says this piece, is the first step on the road to clinical depression and serious mental illness.

So why doesn't somebody start a sense of humour camp?

People will eventually learn to play golf, shoot baskets and sail boats, but if they lack a sense of humour, what good are they? Nobody will want to play with them if they're depressed all the time.

The stage is set I think for the emergence of Camp Funny Ha-Ha on the shores of Lake Senzayuma. Camp Funny Ha-Ha - where only half the cream pie gets eaten. The rest is thrown.

At Funny Ha-Ha, we'd teach the kids to see

Something new in summer camps

the funny side of everything. ("I hear your father's in bed with Sciatica. What did he do with your mother?")

Most summer camps have daily cabin inspections. We'd award points to the cabin with the most elaborate practical joke. A pail of water balanced on a half open door is the tiny tip of the comic iceberg.

We'd have morning and evening readings from James Thurber, Art Buchwald, P.G. Wodehouse, S.J. Perelman, Eric Nicol and early Leacock.

Daily small group sessions would provide basic training in puns and double entendres. ("My sister is a go-go dancer and sometimes she gets a little behind in her work.")

One counsellor could teach definition jokes. ("A hotel is where you pay dollars for quarters." Or - "A window screen is an arrangement for keeping houseflies in the house.")

Or riddles. ("What has four wheels and flies? A garbage truck.")

Or just plain silliness. ("My grandfather lived to be ninety and never used glasses. He always drank from the bottle.")

Kids would also learn the gentle art of listening at Funny Ha-Ha. When we talk about hands-on training at Ha-Ha we're talking about the sound one hand makes as it claps against the other. We'd teach campers to appreciate nimble turns of phrase, and to listen for ironic and satiric subtleties. They'd learn to applaud witticisms.

Camp Funny Ha-Ha may soon be listed along with hockey camp, sailing camp and computer camp. If ever a generation needed a sense of humour, this one does. Look at these kids - spiky hair, grim faces and snarly voices. Some of them haven't smiled since their mothers took them up to Woolworth's for their Giant Foto-Color Kiddie Pix.

Watch for Funny Ha-Ha, where the camp song is SMILE and the camp mascot is a chimp in a polka dot bathing suit.

Don't confuse it with computer camp. That's funny-peculiar.

Bill Smiley



ON A recent weekend, I got a good look at the double trouble of inflation and unemployment this country has sunk into.

I used to hire school kids to clean up my grounds in the spring. How fondly I recall such stalwart lads as John Jensen doing the entire job for one dollar an hour, working like a machine, and leaving the place spic and span.

A couple of times I hired girls in pairs, and they were even better than the boys, making sure there wasn't a single leaf left.

Then we got into the affluent age. Students didn't want to work, they wanted a lot more money, and the few who did respond to my pleas weren't any good at the job.

So a few years ago, I hired a former student who'd gone into the business, with an old truck and a helper. Joe did a good job, and his price was fair. (I might add that, with about 14 trees and a lot of bushes on the property, it's like cleaning up a patch of jungle.)

But Joe went out of business, for various and complicated reasons. Another young fellow applied, worked like a beaver, and nearly died of fright putting on my big, old wooden storm windows. I was delighted with his work.

Naturally, I called him the following spring.

His price had more than doubled, but he now had a truck and some equipment, so I paid, and was again pleased.

Called him this spring, and his price had gone up about 60 per cent. He wanted a cool \$320, which worked out, he figured, at \$20 an hour.

Now I may be a bit lazy, and a little soft in the top storey, but I am not going to pay anybody 20 bucks an hour to rake leaves. His cool price gave me a hot head, and I didn't even try to dicker, although the looks from our lawn-cleaned neighbours go dirtier and dirtier as our dead leaves blew onto their greensward.

Well, that's the inflation angle. From \$120 to \$320 in three years. If the young fellow can get rich, more power to him, but it won't be from me.

Rather up against it, and with summer coming on, I went back to my old source - students. Didn't think I'd get a nibble. But I put a little ad in the morning announcements anyway.

I didn't get a nibble. I netted a school of fish, by noon, I had five stalwart lads lined up, and by the end of the day I was beating off eager applicants, of both sexes, with a club.

Fourteen teenagers, 14, actually wanted to

Hiring school kids

do some hard, dirty work. And I could have had a dozen more without lifting a finger but it was Friday afternoon, so I sneaked out the back door and home to my wife, who had informed me that morning that she wouldn't live in the house one more day unless I "did something" about the property.

I narrowed them down to five, and Saturday was like a five-ring circus around here. Boys arrived on motorcycles, bicycles and foot, laden with rakes and shovels and such.

It had rained all night, naturally, and was a cold, dismal day, but they went at it with a will. By six p.m., when the last one left, the grounds were raked, a fallen tree removed, two neat, new woodpiles constructed, and we were left with only 15 big plastic bags of rubble to show the scene of the tour de farce.

One of the kids knew another kid with access to a truck, which carried off the fallen tree and about 20 bags of leaves. The truck driver arrived with about six friends, and for a while the back-yard looked like the annual picnic of the Unemployed Students Association.

With axes, rakes, and shovels flying, it's a wonder somebody wasn't decapitated, but there was only one incident. The leaves were wet and wouldn't burn. So one of the boys,

when I wasn't overseeing, nipped into my toolshed, got the can of gas for the lawnmower, and liberally doused the leaves.

In the ensuing blaze, another lad, trying to beat out the flames, had about eight large holes burned in his denim jacket. The others told him that with the holes, it would be worth twice as much, a real collector's item.

There was only one catch to the whole day. My wife and I were worked off our feet. I kept running around the lot, trying to make sure nobody was cutting down a tree or digging up our few flowers.

My old lady acted as time-keeper, with a work-sheet for each boy, and it was quite a job, as they arrived at different times, took lunch at different times, and left at different times. But she kept it all straight, and had a pay envelop for each.

And that's the unemployment angle. Kids who would sneer at you a couple of years ago if you mentioned manual labor, are no longer getting those fat allowances, because many of their parents are out of work.

Or maybe I'm kidding myself. I did pay them four bucks an hour, and the Spring Prom was coming up the next Saturday night.

Anyway, I proved that I won't pay \$20 an hour for raking leaves. Even though it cost me \$25 an hour.

Investor's Inquiry



by Charles Colling

In order to eliminate some of the confusion, which constantly occurs in the trading of stock in relation to dividends, rights etcetera, I will outline the regulations as set out by the governing bodies and give some examples.

To begin with all stock bought Monday June 14, has a clearing date of Monday June 21 or five business days after the actual trade is made.

This means that a stock bought on Monday June 14 in a cash account must be paid for on or before Monday, June 21 providing the security in question has been delivered to the broker in "good delivery" form or properly signed off by the client.

In the case of dividends, the confusion arises between the ex-dividend date and the record date which occur in most cases approximately one month before the dividend is payable. I will use as an example, for obvious reasons the current dividend of Bell Canada common shares.

Bell common pays one dollar and ninety-six cents per share per year, which is forty-nine cents quarterly. The current dividend is payable July 15, 1982, with record June 15 and ex-dividend June 9.

Now what this means is; if a person bought Bell common shares on June 8, they would be entitled to the dividend on July 15, whereas, if the stock were purchased on June 9, the

dividend would be retained by the vendor.

I think where most of the confusion arises is the fact that the Press, in their dividend lists do not mention the ex-dividend date at all, only the date payable, and the record date.

This tends to make some people believe that if they purchase up to the record date they would be entitled to the dividend which of course, is not the case. Another source of confusion is the fact that some companies announce the common share dividends and preferred share dividends at the same time, although they are not necessarily paid on the same date.

If in doubt, check with your investment

dealer or bank, especially if you are trading for extra dividends during the same period.

Charles Colling is the resident manager of Yorkton Securities Inc. in Midland. In sending in questions to be answered, please remember Securities Commission Regulations will not permit opinions or recommendations on any specific securities through this column.

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.

To avoid any confusion...

You and Your Credit



by Paul Mattar, Credit Bureau

of Midland, Penetanguishene, Collingwood

In the wake of the new Family Reform Laws, there has been much conversation of late about responsibility.

Who is responsible for whom? Does a husband have to pay if a wife does not? Does a wife have to pay if the husband does not? There have been some stories in the media over the past months about some unusual court decisions that have made many of us wonder what's happening.

Ontario's Family Law Reform Act 1978 declares that a spouse has an obligation to

provide support for their partner (he for she, she for he) if the need arises. This is to the extent of the capability of doing so.

As far as moral credit requirements are concerned, each of a couple is responsible for their own debts. But there is a provision called "Pledging Credit for Necessities" while the two are living together.

Either one can purchase goods or services that are truly necessities of life on the joint credit of the other, and both are responsible for payment. These responsibilities are determined according to the needs and ability of each to pay.

In the wake of new reforms

This is a change from the old law which required only the husband to pay for the wife's needs. An exception to this requirement happens when either declared themselves "Non-Responsible". This would mean notifying creditors that the person declaring would not be responsible for any charges incurred in their name by anyone other than themselves, after a stated date.

This situation can happen if there is dissension in a relationship and one partner is abusing the credibility of the couple. It is usually accomplished by first directly advising (in writing) the prime credit grantors

involved. This advice is then usually followed up by inserting an appropriately worded advertisement in the local newspaper for the advice of the whole business community.

As a final step, it is also a good idea to visit your local Credit Bureau to have this information included in your own credit history so that it might be reported to a credit grantor who might inquire upon the application for credit by the spouse.

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.