

Shirley Whittington



Imagine Queen Elizabeth, adrift in dreams of retirement in a countryside populated only by grandchildren and horses. Suddenly she is awakened by the feeling that there is someone in the room with her. She opens her eyes, flicks on the bedside light and is confronted by a total stranger. Michael Fagan, Esquire, has just strolled in off the street for a nocturnal chat with his queen.

Such an intrusion is enough to inspire a royal flush of anger, but HRH kept her cool. According to news reports she chatted the intruder up, then quietly summoned a footman. I imagine she did this graciously too. "Watkins," she would say, through a frozen smile, "Mr. Fagan here has just mentioned that he rather fancies a cigarette. Would you mind awfully showing him to the smoking room?"

There has been much praise of the Queen's cool nerve. Had she cried out, "ere now -- clear on out or I'll fetch you one in the 'ead," there's a good chance that Mr. Fagan might have become nervous and jumpy.

Or if she had called out to Philip (sleeping in another room, we're told,) we all know what he would have said. "Hmmp?"

followed by "Phumzz-z-z" followed by regular snoring.

So there she was, on her own with a nut, and she handled the situation superbly. And yet -- here's the truth. Any mother of four would have done the same.

The first rule of parenthood is "Thou shalt not sleep -- not consecutively anyway." That rule goes into effect the minute that damp squalling bundle arrives home from hospital.

Once kids learn how to walk and escape from their cribs, they make tracks for the master bedroom. "There is a bear under my bed," they announce, at four-thirty a.m. If Mummy and Daddy sleep through this, the kid adds ominously, "And anyways, I'm going to throw up. Right now."

As our kids grew older, many of their late-night visits were reconnaissance patrols, as one reported on what the other was doing. "Know what? Peter swore."

Or, "You know that dime Grandpa gave Scott? Well he swallowed it."

As kids get older, parents go to bed before they do and that gives the old folks a small edge in the sleep department. But it is still open season for late-night bedside visits.

The Royal bedside manner

"Mom! Mom!" a kid whispers urgently, in the depth of the night. "I need the car keys. Norbert is outa gas."

Does that make any sense? Of course not. Better to simply hand over the keys and try to get back to sleep.

One night a few years ago, there was a polite knock on our door, and a young woman, (not related to us) entered. "Hello Mr. and Mrs. Whittington," she said, as if she was meeting us in a theatre line-up or something. "I'm very sorry to disturb you so late at night but I have just driven Scott home from the hospital because he stepped into a pot of boiling water at the corn roast and he can't walk upstairs and I was wondering if he should sleep on the chesterfield?"

Another night, when the kids were entertaining downstairs, our door opened and a hairy person entered. "Zis the can?" he said. "No," I barked. "Go home!"

Most of our kids now live away from home, but when they are broke, tired, hungry or bored, they return and the midnight visits increase. They need money for waiting taxis, pizzas, all sorts of things.

A daughter who lives elsewhere knocks, pops in and says brightly, "Hi! Erica and

Kim drove me home and they're going to sleep here okay and so where are the extra blankets and is there anything in the house to EAT?"

So the Queen of England, a mother of four colourful and lively young people, is probably used to late night incursions and this is why she was able to deal so well with Fagan, the night-creeper.

Still, it was a brash thing for Fagan to do and I have no doubt that he will find himself promptly sternly and possibly expensively punished.

However if he plays his cards well, he should be able to pay his legal fees with little trouble. Imagine the book he could write! Think of the questions he could answer!

Michael Fagan has seen the Queen of England as few other people have . . . in her sleepers, without a hat, gloves or sensible shoes. The world is dying to know: Does she wear curlers to bed? Do any of the royal teeth smile from a glass on the bedside table? Does HRH snore?

And here's the most important question of all -

Does Queen Elizabeth the Second really sleep in a queen-sized bed?

Investor's Inquiry



by Charles Colling

This will be a continuation of last week's column on available information in respect to securities.

Price fluctuation can be produced by some articles on the strength of the author's name alone. In these days of vast diversification within a large number of senior companies, care must be taken in determining the reasons for price fluctuations in the stock. Is it of lasting benefit or detriment to the company or is it merely of very short term duration? If the yield and future medium to long term prospects are good there seems to be little benefit to a change unless a better yield and prospects can be found in another vehicle.

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 which had been wound up.

The Public Trustee should only be used as a last resort as it takes almost forever to receive replies.

If you have old certificates to research or if you are researching specific lists for an estate please remember the following requirements.

Sort them and list them alphabetically. Make sure that you have the full title as printed on the face of the certificate, then make sure that you read the description and add if the stock is common, a preferred (if

Continued from last week

preferred give whatever designation appears, leaving no part out) Class A or B or whatever.

In bonds, give full title and all particulars including the rate of interest and the maturity date.

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 on which that particular certificate was registered and gives the researcher a place at which to start. Another clue which can be very hopeful is the date and incorporation details usually found 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.

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.

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

In a previous article I talked about watching a T.V. interview about paying your bills. Two people who worked for two different collection agencies were being questioned about the various procedures and tactics used to get consumers to "pay up". The interviewer asked the question in several different ways and several times "What about harassment? What is the definition of harassment?"

He received responses that answered the question but didn't seem to give him an answer that he was satisfied with. One guest suggested that the real definition of this term has never been addressed by the Rules and Regulations of the Collection Agencies Act

that is administered by the Department of Consumer and Corporate Affairs. Another guest suggested that to call a consumer at odd hours or inconvenient times of the day or night was harassment.

Another suggestion was if a collector working for a collection agency or even a person responsible for business accounts receivable were to telephone several times an hour until the consumer finally broke down and paid the account would constitute harassment.

I personally have heard all manner of weird and wonderful suggestions for inducing people to pay that I would consider harassment.

The weirdest was the man who owned a

business that required him to keep odd hours and in fact to rise at three a.m. each day. Any of his "no pay" customers were awakened in the middle of the night when he made all his collection calls. He claimed his method was foolproof although I'm not sure how many customers he had or if they paid just to avoid his timetable.

I have given a good deal of thought over the years to just what this term means to me. My conclusion is that the most effective way for a consumer to be motivated to pay is through a professional, empathetic, diplomatic and positive approach by the collector.

This is not the time for abuse, hard words, threats or name calling on the part of either party. Except for the two or three percent of people who are really trying to avoid

payment, people who owe money want seriously to get the account satisfied.

If collectors have to resort to harassment by any definition, they are simply doing a lousy job of serving their employers, their clients, or the business community at large.

Since consumers are the other side of the equation, it is incumbent on them to remember that a cool, factual response to any request for a past due payment will invariably lead to a mutually satisfactory resolution of the problem at hand.

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.

Letters

Dear Editor:

I thought that I would drop you a line with a news story involved if you care to use it.

Back in January I thought of applying or submitting a bid for Osoyoos to host the B.C. Winter Games. B.C. is the only province that holds both Summer and Winter Games.

I pointed out to our Mayor Bob Frost that over 22-hundred athletes take part in the events which include boys and girls hockey, figure skating, speed skating, cross country and downhill skiing, gymnastics, basketball, volleyball, badminton, boxing, wrestling, racquetball, squash, table tennis and weightlifting.

As well as bringing the athletes to our community it also brings many spectators plus all the media from around the Province and it can boost the local economy by close to a million dollars.

To host the games takes 2,000 volunteers and I spent the month of March talking to every service group and organization then put a bid or proposal together for presentation. It has just been announced that Osoyoos has won the bid to host the 1985 B.C. Winter Games from March 7 to the 10 in

Neat way to attract dollars

1985. In winning the bid, Osoyoos (pop 3,000) beat out Kitimat (pop 20,000) and Kamloops (pop 70,000).

In these times of economic problems, the announcement was like a breath of fresh air and was a good moral booster for the community. With the advent of Osoyoos getting the Winter Games, it makes it easier to sell the concept of a Convention Centre for the community.

Already I have had a few firms interested in this form of endeavour. Although times are tough I have been fortunate to lure a major Danish

An easy way to help

Dear Editor:

Further to and in conjunction with T.V. and appliance give-aways, I would like to offer a further and simple method to assist retailers and manufacturers.

The manufacturers and retailers would issue a certificate to the lottery winner for the value of \$750.00 on the purchase of a T.V. or large appliance and the winner would deal with the retailer of their choice.

This certificate would have to be signed by the

company to locate in Osoyoos as well as negotiating with a food processing company.

Together when these plants go to production in a year or two, they should employ close to 100 people. It might be easier to sell this concept now that we will have the Winter Games in our community.

Sincerely,
—Tom Shields,
Development Officer.

lottery winner and verified to be true by the retailer involved. Any retailer not following the instructions that a T.V. or large appliance with serial number recorded on this certificate could be liable to a \$1,000.00 fine.

Following all instructions on this certificate the dealer would forward the certificate to Lottery Canada for payment. The above are only suggestions to get our economy going.

Yours truly,
—John B. Moreau
Reeve of Port McNicoll

Travel News

Despite a bloated American dollar, compared to our own Canadian currency, it appears tourists on both sides of the border are opting in large numbers to see their own country first this summer.

An unofficial survey conducted along a number of Southern Georgian Bay beaches over the weekend revealed very few cars bearing U.S. registrations.

Meanwhile a number of North Simcoe residents who usually "go south in the summer" told The Times, "We opted to spend our summer holidays in Canada this time because of the shrinking Canadian dollar in the U.S."