

Shirley Whittington



One of the greatest discoveries of this century is the notion that you are not to blame for your own emotional deformities or spiritual warts. Nowadays, if you act like a jerk, you can blame your parents -- whose contribution could be genetic or environmental. In any case, you can be as mean and selfish as a fifteen year-old Persian cat, and it's not really your fault. Something in your childhood made you that way.

It's possible that Attila the Hun rampaged his brutal way through Europe because his mother let him watch violent cop shows on T.V.

Did the Borgias specialize in poisoned cocktails because their mother denied them between-meal snacks? (Their father was blameless. He was a Pope.)

Now we know that scoundrels can nearly always trace their aberrant behaviour to a childhood influence of some sort. Poor or rich doesn't seem to matter. The man who tried to assassinate Reagan was rich. Charles Manson was poor.

My own childhood was neither filthy rich or grandly poor. It was bland, cautious and Canadian. We were, however, rich enough to afford enough bad influences to scar me for

life. I can truthfully say that all I am today, I owe to my unfortunate infancy.

I confess to reading *Little Black Sambo* several times. The book is now banned (in Ontario anyway). I know why. Even today I am burdened with an insatiable lust for pancakes with melted butter. No wonder they banned that book.

After I discovered comic books, I frittered away more hours. I looked in vain for the secret nerve in my left wrist which would transform me into Invisible Scarlett O'Neil. I spent a lot of time in empty phone booths, looking for Clark Kent's clothes and his glasses.

As I grew older I read other books which have since been judged to be bad influences on the young. *The Catcher in the Rye*, *The Diviners*, *Go Ask Alice* -- I read them all.

But none of them affected me like *The Jolly Kid Book*, which was given to me when I was two, and from the look of the cover, was enjoyed by me until I was twenty-two. That *Jolly Kid Book* is pretty well worn out -- just loved to death. Even though the pages are made of heavy cardboard, and the whole thing is bound in indestructible linen, there is evidence of a lot of hugging and lugging and

Bill Smiley



I SEEM to have been writing quite a bit about community newspapers lately, but it hasn't been deliberate. So, if you'll forgive me, I'll write one more. Unless you want me to tackle, once again, Jim Ross of Exeter, who is furious at me because he pays more in income tax than I receive in salary, if you can figure that one out.

Recently received a monthly statement from the syndicate that carries my column coast to coast. Started looking over the old familiar names that have been running this column for 20 years or more, and got a bit sentimental.

They run from Nova Scotia to Hay River, NWT, and if I ran a quiz, I'll bet half my readers couldn't spot, by province, half the newspapers.

But my personal relations with many of their publishers go back a long way. Never hear from most of them, but bump into them at the odd convention, and renew the old bonds.

I'll just mention some of the real old-timers, who have stuck with the thin gruel and thick porridge of this column for more than two decades.

Dutton Advance. Hello, Herb Campbell. I

know you're semi-retired but hope you're still stroking a golf ball.

John and Randy, Neepawa Press; George and Sandy, Estevan Mercury; remember that fishing trip in North Saskatchewan? Are you all alive and as well as can be expected? Remember the big fish dinner in my three-bedroom cabin, when the rest of you, including Barry Wenger of Wingham, were crowded into little cabins?

Little did I know that Irwin MacIntosh and wife Barbara, when we saw them courting at a convention about 30 years ago, would wind up as Lieutenant-Governor and His Lady of Saskatchewan. Irwin was with the North Battleford News and Barbara's father was with the Creemore Star if memory holds. And they wind up entertaining the Queen!

The Blenheim News Tribune, the Bolton Enterprise and the Bowmanville Statesman are old customers, and I knew well their owners at that time: Russ Scheerer, Werden Leavens, and John James. Where are you guys?

Port Perry Star. I know Harry Stemp is still around, but where is Peter, the flute-playing lino operator with a vast amount of Norwegian good humor and common sense?

Investor's Inquiry



by Charles Colling

I cannot emphasize often enough the importance of placing securities and valuables in safekeeping.

Safekeeping or the storage of any asset such as securities, jewellery, insurance policies, mortgages etcetera should be stored in a safety deposit box or at least in a substantial fireproof safe.

Make sure that a complete comprehensive list of all assets, at least in duplicate, is kept at all times; one in the container and one in the home or office and known of by a trusted family member or friend. This list, in the case of securities, policies, mortgages et-

cetera should contain a complete title, not abbreviated, of the company, any serial numbers, dates of issue and/or redemption and the complete names of the person or persons to whom the stock is registered with terms of such registration.

In the case of jewellery, stamps, coins and other valuables, a good description, any identifying marks and a recent valuation should be included in the lists. Often a clear photograph of jewellery and other tangible assets can be a valuable aid to recovery in case of loss by fire or theft.

This may sound like an awful lot of bother, but from experience I can assure you that it is

You and Your Credit



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

Sometimes it's interesting to stop for a minute to compare where we are today in relation to days gone by.

I did just that the other day when someone posed the question "What about debt load today as compared to 25 years ago for the average consumer?" I'm not sure any more as to what describes the "average consumer", but I do know that in my own early days of credit granting, the people I was dealing with (as I remember) were carrying a debt load of \$3,000 to \$5,000.

This figure would of course not include any

mortgage payments, but covered big ticket credit purchases such as cars, T.V., furniture, appliances, likely a couple of loans with finance companies as well as a few merchants. The banks and credit unions were, for all intent and purpose, not in the consumer loan business as they are today.

There was not the choice and flexibility of credit cards as we use them today and there were far fewer places that a consumer could owe money in large amounts as in the current marketplace.

The average (there's that word again) retail store carried their own credit so any debt consolidation usually involved probably

Jolly Kid propaganda?

even some chewing.

The *Jolly Kid* illustrations are art nouveau. The little girls all wear frocks; the boys wear short pants and sailor shirts. Their knees are plump and pink. They live in a picket fence world with a dog called Fido.

But -- the *Jolly Kid Book* is also filled with some very nasty propaganda which I suppose I ingested subconsciously as I looked at it.

The very first page is violently sexist. "Little girls are always sweet, always nice and always neat," says poet Wilbur Nesbit, who adds darkly, "But the boys sometimes they fret, if water makes their faces wet."

Little did I dream when I first read that, that I'd spend half my life screaming at three boys to pick up their socks and clean their rooms.

Jolly Kid devotes page two to the food-love syndrome. "When we are good we get a treat of something very nice to eat." You can imagine the eating habits that grew from that little bit of philosophy.

The *Jolly Kid* Christmas page shows signs of incredible wear. It is a page much loved and stroked and pondered. "Hello little girl, Hello little boy," says Santa. "I hear you've been good for a year. I bring you things that will fill you with joy."

A little girl (clean) and a little boy (dirty) are watching Santa out the window to make sure he doesn't get things mixed up.

Boys may be dirty but according to *Jolly*

Kid, they have all the fun. One page shows a boy "going a-hunting to shoot the grizzly bear." He's carrying a gun as big as he is and he's striding through the snow covered woods in those silly short pants. "I'll make Mamma a nice new rug out of his hide and hair," says the kid. Thus on one page, Nesbit has offended ecologists, conservationists and little girls.

Although there is no mention of Papa anywhere in this book, Mamma appears often -- clean, wise, beautiful and rather distant. She is not a huggable mum. She is art nouveau -- hard edged and skinny.

The *Jolly Kid Book* with its weird propaganda and pink-cheeked children must have affected me as I grew up. I know that anyone who put such a book into the hands of a child today would be beaten with rolled-up copies of *MS* magazine.

But what's this? There's something odd about the cover of the *Jolly Kid Book*. It carries ghostly markings which someone has tried to erase.

I look more closely. A dirty, feckless, disobedient child (me, I guess) actually scribbled in black pencil all over the cover of her lovely book. Somebody has tried to erase this evidence of irresponsible vandalism, however, I suspect it was my mother saving face.

As the twig is bent the tree's inclined, but sometimes the twig snaps back.

Down nostalgia lane

Say the word Pete, and we'll have another round of golf, with an ambulance in close attendance.

Where is Gene Macdonald of the Alexandria News, who could get a party going in a mausoleum? Not a word for years.

I know Don McCuaig of the Renfrew Mercury is out to pasture, cutting wood, catching trout, but let's have a word, old buddy, from the depths of the Ottawa Valley.

I've never seen a copy of the Creston Review, the Parkhill Gazette or the Glencoe Transcript, but they've been old friends for decades.

And what's this about you, Andy McLean, selling out the Seaforth Expositor to a young upstart, after 112 years in the business?

Andy was a man who looked middle-aged when he was young, young when he was middle-aged, and almost juvenile as he grew older. Last time I met him and his charming wife and their daughter, Susan White who is going to carry on as editor, I thought the McLeans were indestructible.

I suppose that any day now, I'll hear that Mac and Val of the Tilbury Times will be hanging up their hats while still in their prime. (In fact, Mac, I think you're already slipping. Had a letter sent along by your son

Terry, who said he'd found it on your desk but you obviously hadn't dealt with it.)

Perth Courier, Winchester Press, Meaford Express, Wheatley Journal, Yorkton Enterprise, Swift Current Sun, Lacombe Globe, Lachute Watchman, Exeter Times-Advocate, Atikokan Progress, Glencoe Transcript, Oxbow Herald, Weyburn Review (hi, Ernie), Westport Mirror (hi, Your TV Repair Man), Orangeville Banner, Hanover Post. And all of you guys who have put up for years with the bleatings and blurrings of this writer. Thanks.

You represent something I admire and respect. You work under continual stress to produce a product that is valuable rather than sensational, controversial rather than merely inflammatory, optimistic rather than depressing.

Hang in there those of you who are left, and you young fellows, carry on the traditions.

You may not be the New York Times, but you are probably more important to your community than it is to the world.

Last note: George and Elda Cadogan, veterans both, hope to see you again before we hit the wheelchairs. Love,

Bill

For safe keeping

far less bother and probably a lot cheaper in the long run than having to file lost security affidavits, post surety bonds, and then wait patiently until new certificates are forthcoming. Also, in the case of death, it saves an enormous amount of time to executors in compiling lists of assets of an estate.

I would like to stress the importance of opening all mail even though it appears on the outside to be "just another financial report" or "junk mail". Rights and warrants pertaining to stock are unfortunately sent out by the trust companies by regular mail and usually accompanied by a prospectus.

Many people, rather than thumb through the material and discover the warrants, toss the mail aside or into the garbage and then complain because they did not receive them. As I have explained before, rights and

warrants are a means of a company raising additional capital and must be taken care of immediately as there is usually a time limit.

If these are destroyed or forgotten the owner could be out of pocket as some have considerable worth on the market.

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.

Glancing back in time

as many sources as today, but because the retailer was using his own money the balances were smaller (not considering inflation now).

In the contracts today that we have with the "average consumer" we find the total dollars owed seem to be in the \$12,000 to \$15,000 range. These are people who work steadily, look after their obligations and are coping with the job of balancing their cash flow each month.

When, for reasons either intended or unintended, the debt load creeps beyond these figures, the load gets heavier and the tendency to forced bankruptcy greatly increases. We are again talking about consumer debt without mortgage payments, but it is necessary to recognize that both these

figures are intricately intertwined. What seems to be happening is that as mortgage payments increase (due to high interest rates), the disposable income (the dollars available to buy the things we want after food and lodging) decreases.

When we hear of mortgage payments increasing at renewal time by \$200 to \$300 monthly to cover interest costs, it's not hard to see how trouble begins.

The experts tell us that these times will pass, but until that happens, effective management of the resources we each have available is of primary importance.

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.