

I plan to weather inflation and retirement too

Bill Smiley

HOW to supplement your income when you go into retirement? This is an occupational hazard of potential retirees, who, after living in this country for the past thirty years, know full well that their paper money is going to be good for starting fires with, and not much else, in a decade or so.

Canadians are extremely security-conscious. They don't give a diddle about growing old gracefully. They want to grow old comfortably.

It's hard to believe. These are the same people whose ancestors came from the fogs of Scotland and the bogs of Ireland and the smogs of England, with plenty of nerve and not much else.

They paid their dues with hard work, taking chances, raising and feeding huge families. The last things in their minds were pensions, condominiums in the south, the falling dollar, or Ayrbars.

They didn't need oil; they cut their own wood. They couldn't even spell condominium. There was no such thing as a pension.

The old man was Grampa, and he hung onto his land, bullied his sons, and made most of the decisions, until he retired to senility and the fireside.

The old lady was Gramma, and she helped birth her grandchildren, bossed her daughters, had a wisdom that only hard living can give, and was buried thankfully, but with copious tears all around.

They lived with a certain ugliness: brutal work, vicious weather, cruel child-bearing by the women, until they were warped and arthritic and sick in body.

Few pleasures like music and books and drama and automatic dishwashers and television and milk in a plastic carton instead of a cow.

But they didn't need two martinis to give them an appetite for dinner. They didn't need a couple of Seconal to put them to sleep, or a couple of mood elevators to relieve their depression, or a couple of Valium to relax their muscles.

They ate like animals because they worked like horses. They slept like animals because they were exhausted. They didn't need mood changers because they had only two or three moods: angry, tired out, or joyful. They didn't need muscle relaxers because their muscles were too busy to relax.

Now you may think I'm making a pitch for "The good old days." I'm not. I think they were dreadful days. I remember the look on my Dad when he couldn't even make a payment on the coal bill. I remember watching my mother, who never cried, weeping over the sewing machine at midnight, when

she thought no one was looking.

But in those days, people grew old with a certain dignity, if not beauty. They accepted their final illness as "God's will." Most people today say, "Why me?" when they are stricken.

Today people want to be beautiful when they're old. They want to be thought of as "young at heart." They want to be comfortable. They don't want to be ill. They dread the cold. They fear poverty. They search, sometimes desperately, for some sort of womb, or cocoon to go back to, where they will be safe and warm and fed, and never have to look that grim Old Man straight in the eye.

And modern economy lets them down. Their hard-earned, and hard-saved dollars dwindle into cents. They come close to heart attacks and strokes when they have to pay \$3.80 for a pound of beef, 89 cents for a lousy head of lettuce, over a dollar for a pound of butter. They are disoriented, confused, and frightened.

And it's not only the old who are frightened and insecure. I see it in my younger colleagues. They don't talk about Truth and Beauty, Ideas and Life. They talk about

property and R.R.S.P.s, and the price of gold, and inflation, and the terrorizing possibility of losing their jobs.

Some of the smart younger teachers bought some land when it was cheap (they're not so young anymore, eh?) and built on it. The smarter ones have a working wife. The smartest ones have both. Most of them, even those in their thirties, are already figuring on a second income when they retire: selling real estate or boats; doing the books for some small businessman; market gardening; antique shops. Who can blame them?

But I have the answer for every one of them. No problem about retirement. Just follow Bill Smiley around, do exactly the opposite to what he does, and you'll come out healthy, wealthy and wise, when it's time to put your feet up.

If Smiley buys equities, buy blue chip stocks. If Smiley buys gold mining stock, buy a swamp. If Smiley calls the Tories to win, vote Liberal. If Smiley buys an ounce of gold, dump yours fast, because it will drop \$200 overnight. If Smiley gets into seat-belts, because they are compulsory you get out. The law will change.

I could go on and on, but I won't. Just watch what I do, and do the opposite. And have all the papers to prove it. But I'm charging twenty percent of everything you make. And that's how I plan to weather inflation and retirement.

Have you ever had one of those holidays in the south?

Ray Baker

This is part one of two, each complete in itself, or available as a collectors item set. Well I did give you fair warning, that I would inflict our annual vacation on you, like Frank Jones, Gary Lautens, The Rimmer, Slinger, and others.

To make it more unbearable it's in two parts. So for you remaining three readers, (all relatives) here goes: Cast Mom and yours truly. (No. 3 son is off stage, at Camp Kitchi), 'Betsy' our faithful Volkswagen super beetle. 'Bud' short for Budweiser, needs no introduction. 'Jack' Panama Jack, a range of tanning products. 'Bob' Hurricane Bob, that attacked us. That 's it, short and sweet.

Betsy I've done a column on, everyone knows Bud, Jack seems to be basically South of the Mason-Dixon Line, and Bob was in the Sargasso Sea-Cape Verde area even as we prepared for our Safari into the wilds of deepest South Carolina.

ACT ONE, no problem, a steady 86 clicks per hour through Kingston, N.Y. State and Penn. Eighteen hours on and off until we climbed into the sheets. Too tired even to

watch Home Box Office on T.V.

ACT TWO, was still dark, the crack of dawn being enjoyed at the mountain tops of wild and wooly West Verginny! With the combination compass and digital clock on the dash, plus mom as navigator we were on schedule within six minutes until we took a shortcut to the border of North Carolina.

Well into the unmarked side roads we spent a lazy lunch hour listening to a local who knew every side road this side of Louisiana, so we were really lost.

ACT THREE, sees the daring duo on a starvation diet, pushing through the night, arriving Myrtle Beach, South Carolina at 5 minutes before midnight day two, and bare foot, hand-in-hand, into the warm ocean.

ACT FOUR, locating a suitable motel for nine days, renewing an old acquaintance with Bud, seeing what Panama Jack had to offer this time, occupied that day.

Apart from watching pelicans fly over, feeling the warm wind blowing in off the ocean, swimming in 82 degree F water, watching fishermen pursue their sport off the ends of old wooden piers and getting sunburn in places that had never seen the light of day, we recharged ourselves like solar powered people, and did nothing.

Jack had a good looking tee shirt with his picture on it, he wears a monocle in his right eye, a Panama hat of course, and is as brown as a berry, I had to have a tee shirt.

Mom was only a couple of inches short of the biggest fish of the day as we went deep sea fishing for bass 23 miles out in the warm current.

All the hale and hearty types were curled up in balls, in the air conditioned cabin, which resembled an early M.A.S.H. series, with bodies groaning and sprawling all over the place.

The rest of us struggled with the monsters of the deep from the heaving deck.

ACT FOUR SCENE TWO TO NINE, and so it went, dawn to dusk, sun-filled days, hush puppies dipped in honey butter, grits with everything and so used to "yoall" that it was in keeping that a southern lady when asked at McDonalds "Is that to stay or to go" replied "Well, you know, I think I have a fancy to eat this here meal right over about there", (pointing) "So I reckon as how I'll stay with it, thank yall".

Little did we know what fate had in store for us, as big bad Bob the Hurricane gathered strength. How we (barely) escaped from him and scurried back to Canada is the subject of part two, next week's exciting conclusion and finale.

THIS WEEK'S QUOTE "Silence is sometimes the best thing to say"

Darwin Odrane
Chapter House Dune

Ray Baker is a freelance writer, he and his family live in Penetanguishene when they are not being chased by hurricanes.

Tiny Twp. council meeting cancelled

Tomorrow's scheduled meeting of Township of Tiny municipal council has been cancelled because two members of council are away this week.

Reeve Morris Darby and Deputy Reeve John Lackie are attending the Association of Municipalities of Ontario conference in Ottawa.

Township council meets Sept. 11.

PGH births

Beverly English, 465 MacVic, Port McNicoll, announce the birth of a baby girl, born August 12, weighing 4 lbs. 9 oz.

This Week in Canada

On August 29, in 1907, the Quebec Bridge fell during its completion day, killing sixty workmen, and in 1917, the Compulsory Military Service Act caused a demonstration by 5000 people in Montreal

Crime doesn't take a summer holiday

Crime in North Simcoe hasn't taken a holiday. Midland OPP note, for instance, during the past seven days they probed four break-ins, 17 thefts and seven assaults.

As well, OPP here laid 17 charges under the Liquor Licence Act.

Zoning change for building proposed

Town of Midland wants to change the zoning of its empty William Street building, the former ARC building, south of Yonge Street. A planning hearing about the proposal to change the zoning to institutional from residential is set for Sept. 23.

Simcoe County Roman Catholic Separate School Board has expressed an interest in leasing the building.

The building was last used by the area's St. John Ambulance volunteers. Failure of the heating system in winter forced them to move.

Rain, rain and more you know what folks

It rained yesterday, it rained Sunday and it rained Saturday and if that's not enough the probability of precipitation today is rather high as well.

Sunday, three funnels were spotted in the Strathroy area but none of them touched down.

Two important night meetings last evening

Two important meetings were held in North Simcoe last night.

Board of Huronia District Hospital staged its monthly session as did Penetanguishene council.

Make fire safety a family affair

October's annual Fire Prevention Week is fast approaching. But fire safety awareness is a year round priority, that should involve your whole family, asserts Midland's Fire Chief Hal Belfry.

A fire is no fun, he says, but practicing fire safety can be enjoyed, even by the children.

Belfry suggests that families plan two escape routes (where possible) from every room. The whole family should then practice using their escape routes, and meeting at pre-planned place outside and away from the house.

In his experience, a family can actually have some fun together while pre-planning their fire escape with an actual, walk-through fire drill.

It was yet another busy week for OPP

During the week ending Aug. 26, Midland OPP investigated a total of 131 general occurrences, reports OPP Const. Roy Tyo, the detachment's community services officer.

North Simcoe news briefs

Recycling program announcement Thursday

Details of the area recycling program for Midland and Penetanguishene, Tiny and Tay Townships, Port McNicoll and Victoria Harbour, are to be made public on Thursday.

To be announced is the first pickup date of newspapers, glass, and cans, guidelines for preparation, and other details.

The North Simcoe Waste Management Association's recycling committee at one time hoped to start in June. Next month now is the earliest that the program can start.

Highway accidents take toll

Seventeen motor-vehicle accidents were investigated by members of the Midland detachment of the OPP during the past seven days on area highways.

Five of the crashes resulted in drivers and passengers being injured.

New bridge players welcomed

Jim and Margaret Hughes are gearing up for their third year of Bridge for Fun. This group plays from October to March, twice a month. Fifteen days are allotted to make arrangements with the other scheduled couples for a game of bridge. Twenty-four hands are played in each match, a series of eight hands with a different partner each time. The scores are given to the group's scorekeeper and statistics are kept for the banquet at the end of the year.

Bridge for Fun is looking for more couples to join. If you are interested in joining or finding out more details, phone Jim or Margaret Hughes (526-9190).

We'll be closed next Monday, Labour Day

This newspaper's offices will be closed next Monday, Labour Day but we'll be back in business next Tuesday, Sept. 3, the day youngsters of all ages go back to school.

CODE 4: Number of calls on rise

Midland District Ambulance attendants are continuing a hectic pace this summer.

As of Tuesday, local ambulance personnel had responded to a total of 211 calls this month.

In July they answered 335 calls while June's calls were 260 and May's, 266, reports Fred Laurin, an official with the firm.

"Our vehicles will move about 4,000 times a year with in excess of 3,000 of them actual patient calls."

Midland and Wasaga Beach crews were dispatched late Monday afternoon to Allenwood in Flos Township following a fatal collision involving a van and a truck.

Three persons died while five others were injured in devastating crash.

The injured were transported to HDH while two of them later in the evening were medi-vacuated to Sunnybrook hospital by Bandage One, Ministry of Health's helicopter ambulance.