



Photo by Cy Relph

The smiles above are the kind you like to have flash at you if and when you borrow from the Richmond Hill Credit Union. Left to right above, are the members of the credit committee: Mrs. Elizabeth Burns, Mrs. Mona Robertson, Mrs. Nancy Honeyman and Bruce Pyle. Missing from the picture is Mrs. Signe Snary. Occasion was the 18th annual membership meeting held at the Victoria Square Community Hall.

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**Smiles To Their Credit**

John Burton was elected President May 1 at the 18th annual membership meeting of the Richmond Hill Community Credit Union membership meeting at Victoria Square Community Hall.

Mr. Burton succeeds last year's head, Grant Mowat. In bowing out, Mr. Mowat termed the past year "an eventful one for your Credit Union."

"We are optimistic concerning the growth of the credit union in the current fiscal year," he said. "Due to the tight money situation, there will be no shortage of loan applications, but we appeal to you, the members, to help us in any way you can to increase the members' investment in their Credit Union, through shares and deposits."

**Markham Twp. Budget Up 15 Percent For 1970**

Markham Township has not yet struck a mill rate, but budget estimates approved by council the other week show an increase in the total budget of about 15 percent over last year.

Cost of sewer service will be struck off the water bills and added to the tax bill this year. Major items are \$151,500 for general administration, \$141,000 for fire protection, \$371,850 for police, and \$976,000 for roads.

Anticipated revenues include a \$507,900 provincial highways subsidy and provincial per capita grant of \$139,000. The township expects to spend \$75,000 for parks and recreation services, \$60,000 for library service, \$500 for warble fly control and \$1,000 for weed control. It has set aside \$6,500 to pay costs of the municipal election next fall.

The total budget for the township is estimated at \$2,300,390 for 1970. It was \$2,006,850 in 1969 and \$1,800,465 in 1968.

Markham's share of school costs will be \$3,698,628 this year compared with \$3,075,754 in 1969. Of this increase \$138,598 will go to the York County Roman Catholic School Board, the remainder to the York County Board of Education. This is a 20.25 percent increase over last year.

The credit committee report that the loan demand during 1969 was met without delay. Loans granted totalled \$202,779.87 and consisted of 303 loans at an average of \$669.18 per loan. In 1968 it was 210 loans at an average of \$683.92 per loan.

All contingencies were deleted from the budget, pointed out Mr. King, in an effort to keep it as low as possible in anticipation of reassessment bringing up the tax burden, particularly on residential properties.

The total in 1969 was \$6,104,454 and in 1968 it was \$5,051,415. The municipality's financial report for 1969 was presented to the meeting, showing a surplus of \$49,940 for the year.

Of the \$202,779.87 lent out, \$67,317.50 was for automobile purchases, \$29,145 for debt consolidation; \$11,750 real estate, \$30,551.37 miscellaneous.



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