The smiles above are the kind you like to have flash at you if and when you borrow from (Photo by Cy Relph) President Burton, Secretary 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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"In addition to savings, loans

"As a credit union member

Directors for 1970 are: Grant

Isobel Langlois, Vice-Presidents

John Vrysen, Stewart Sciberas and Al Clayton. Manager Relph

was appointed treasurer of the

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Smiles To Their Credit

John Burton was elected Mr. Burton succeeds last ing the growth of the credit President May 1 at the 18th an- year's head, Grant Mowat. union in the current fiscal nual membership meeting of the Ip bowing out, Mr. Mowat year," he said. "Due to the tight Richmond Hill Community termed the past year "as an money situation, there will be Credit Union membership meet- eventful one for your Credit no shortage of loan applications, ing at Victoria Square Com- Union. munity Hall.

Markham Twp. Budget Up 15 Percent For 197

Markham Township has not about 25 percent because of a hope that very shortly any of yet struck a mill rate, but bud- surplus in the township's water you will be able to open deposit get estimates approved by coun- account.

cil the other week show an in- Cost of sewer service will be write cheques if you desire. crease in the total budget of struck off the water bills and about 15 percent over last year, added to the tax bill this year. This, however, said Ward 3 Major items are \$151,500 for Councillor Eldred King, chair- general administration, \$141,000 man of the finance committee, for fire protection, \$371,850

in the township. \$2,300,390 for 1970. It was \$2,006,850 in 1969 and \$1,800,-

percent increase in assessment roads.

Markham's share of school library service, \$500 for warble attendance." costs will be \$3,698,628 this fly control and \$1,000 for weed year compared with \$3,075,754 control. It has set aside \$6,500 that the loan demand during in 1969. Of this increase to pay costs of the municipal 1969 was met without delay. \$138,598 will go to the York election next fall. County Roman Catholic School Markham Township's share of 779.87 and consisted of 303 Board, the remainder to the the county levy for 1970 is loans at an average of \$669.18

The property owners of Mark-All contingencies were de- ham Township will be responsleted from the budget, pointed ible for raising a total of out Mr. King, in an effort to \$6,535,692 for all purposes, inkeep it as low as possible in an-cluding schools and county ser- previous year. ticipation of reassessment vices. bringing up the tax burden. The total in 1969 was \$67,317.50 was for automobile

Reeve Stewart Rumble point- The municipality's financial \$30,551.37 miscellaneous. ed out, "We did not increase report for 1969 was presented Other highlights: Increases

but we looked very carefully at arrears, Deputy-reeve Anthony creased 42 percent. everything to prevent unneces- Roman urged that action be Manager Relph said his main Water rates will be reduced by be allowed to grow

but we appeal to you, the mem-"We are optimistic concern- bers, to help us in any way you can to increase the members' investment in their Credit Union, through shares and de-

Mr. Mowat noted that "we have made applications to the appropriate provincial government department for permission to provide personal chequeing services to our membership and accounts on which you can

He also referred to the credit union's establishment of a new office at 66 Yonge Street South in April and the hiring of a new manager, Cy Relph of Barrie. will be largely offset by a 10 for police, and \$976,000 for

"The directors have sought to Anticipated revenues include fulfil their duties faithfully; The total budget for the a \$507,900 provincial highways despite the many difficulties township is estimated at subsidy and provincial per encountered throughout the year by individual directors The township expects to such as increases in families, spend \$75,000 for parks and moving from the area, employrecreation services, \$60,000 for ment responsibilities preventing

York County Board of Educa-\$536,674, a 10.8 percent increase per loan. In 1969 it was 210 tion. This is a 20.25 percent in-over the 1969 levy of \$484,247. loans at an average of \$683,92

Six loans were rejected, com-

Of the \$202,779.87 lent out particularly on residential pro- \$6,104,454 and in 1968 it was purchases, \$29,145 for debt consolidation; \$11,750 real estate,

the parks and recreation or lib- to the meeting, showing a sur- over last year, Assets 44 percent, rary board budgets as much as plus of \$49,940 for the year. Loans 40 percent, Shares 23 we would like to, nor have we Observing that the township percent. Deposits were up from increased the police budget, is carrying a burden of about \$8,186 to \$47,089. Income was We are going to have some rise, half a million dollars in tax up 27 percent. Expenses in-

taken to collect this money, concern was to the future. There was good news, ,too. The arrears, he said, should not "Growth is our need, growth our desire, and growth is essen-





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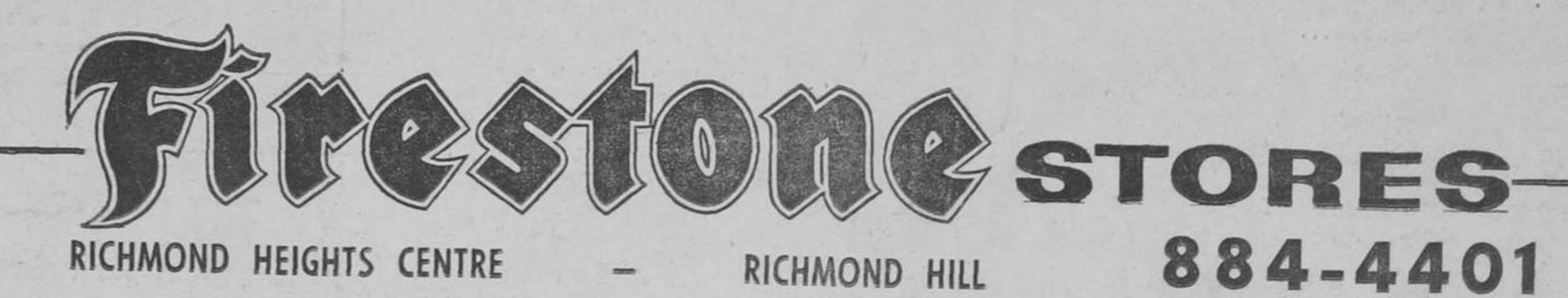
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