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(Photo by Photique Studio)

### Oak Ridges Diamond Wedding Anniversary

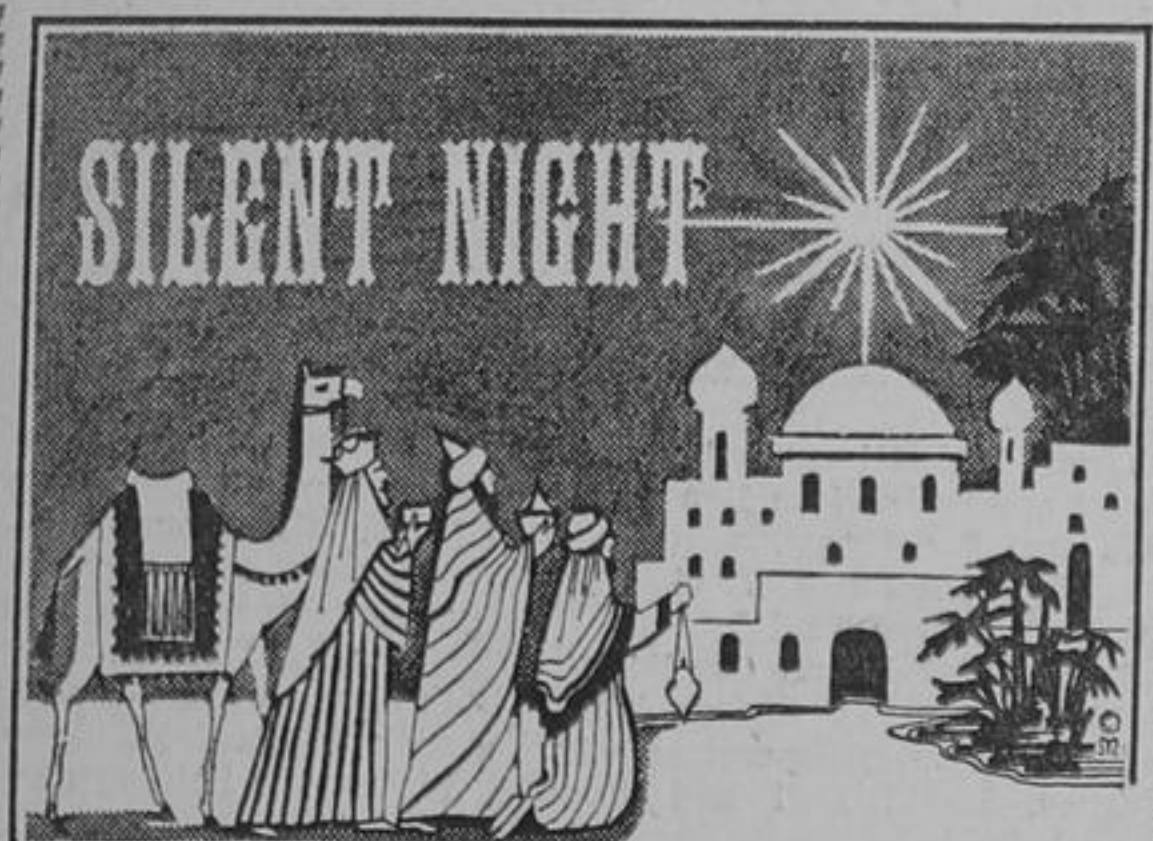
A happy milestone in the life of Mr. and Mrs. Frank Bell of Oak Ridges was their recent Diamond Wedding Anniversary celebrated December 5 with family members and many friends from the neighborhood. In the evening they enjoyed dinner at the Summit View Gardens Restaurant.

The Bells were married in Toronto December 5, 1911 and have resided in Oak Ridges for the past 51 years. For 17 years Mr. Bell farmed with his father on the CFRB Sideroad. Then he moved to the King Sideroad where he built his own home. He worked as a construction superintendent before his retirement a few years ago and built many homes in the area.

Both Mr. and Mrs. Bell keep very active and work in their garden. Mrs. Bell is a valued member of the Temperanceville UCW.

The couple received telegrams of congratulations on their 60 years of married life from The Queen, Prime Minister Trudeau and John Roberts MP, York Simcoe.

They have two daughters, Mrs. Madeline Ferguson and Mrs. Audrey Boyle and four grandchildren.



### SEASON'S GREETINGS from ALLENCOURT BARBER SHOP AND MEN'S HAIR STYLISTS

On behalf of my staff and myself I would like to take this opportunity to extend to all our customers and friends our very best wishes for a very Merry Christmas and a happy and prosperous new year.

ERIC BASCIANO . . . Prop.

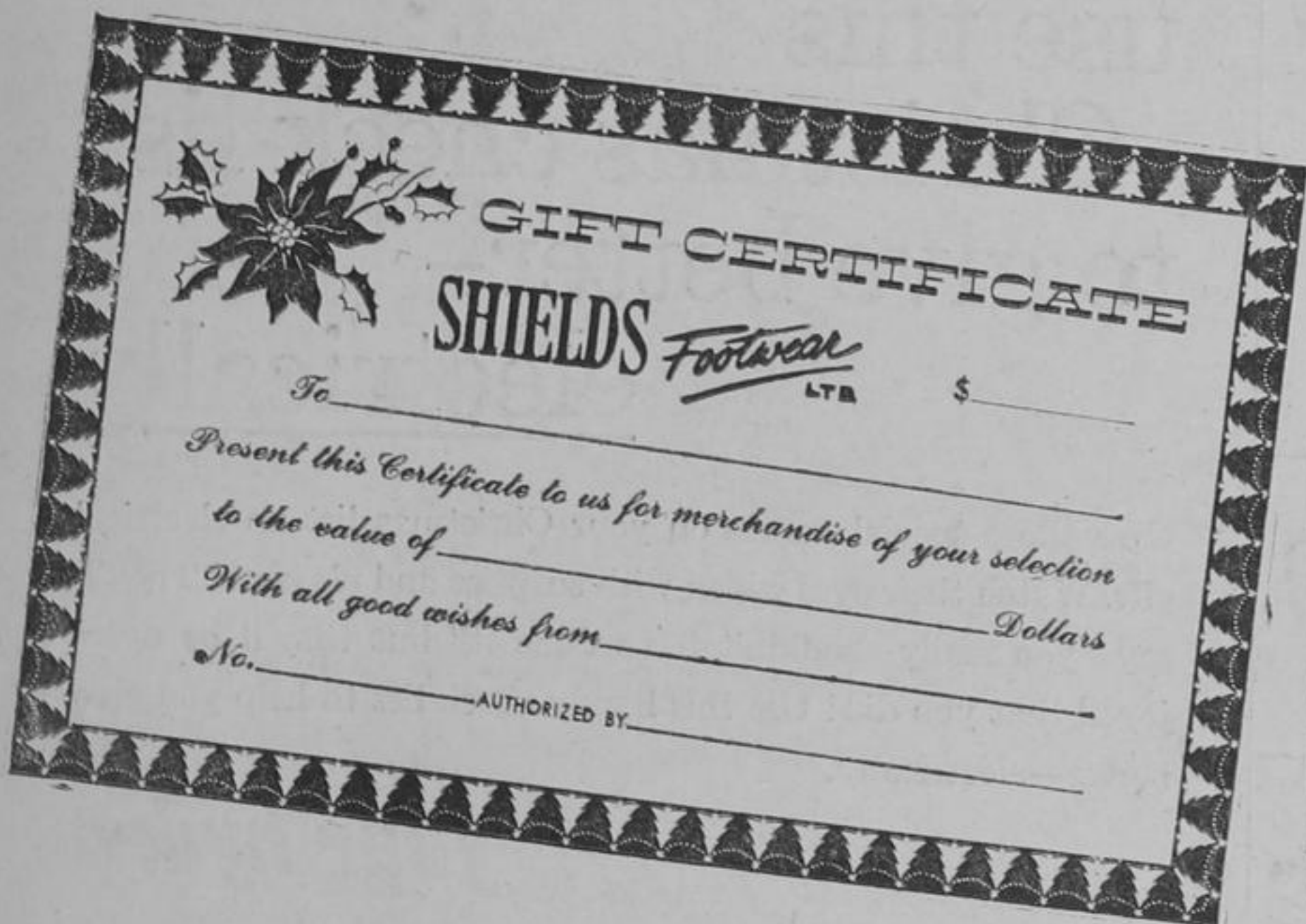


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### Credit Counselling Said Need In York Region

"What does credit counselling do?" asked John Pounder, manager of the Richmond Hill Credit Union, as he presented a brief to Richmond Hill Social Planning Council December 7 advocating establishment of such a service in the Region of York.

Answering his own question, Mr. Pounder described credit counselling as a lifebuoy — a service which rescues those drowning in the sea of chronic indebtedness. "Those who can't pay are helped to pay their just debts," he explained. "In so doing they develop the strength to resist the blandishments of buy now pay later schemes."

Mr. Pounder's proposal, endorsed in principle by the council, is that a credit counselling service be created as a social service in the public interest for the residents of York Region. He suggested an appropriate form of organization, a non-profit corporation without share capital, be formed under the direction of a board of directors representing social service agencies, business organizations and interested individuals within the community.

The council also approved the formation of an initiating committee charged with:

1. Research on the extent of the need;
2. Exploration of active financial support in the first year of operation;
3. Formulating general by-laws and rules;
4. Preparation of a budget and operations plan for staffing and administrative functions for the first year of service;
5. Bringing in a report with specific recommendation for setting up a York Region Credit Counselling Service.

Mr. Pounder reported that he and Miss Janet Inch of York Central Hospital Mental Health Clinic had made a survey of some social agencies, including the Children's Aid Society, the Newmarket Juvenile Family Court, Public Health Nurses and found that the cases they handle which could benefit from credit counselling range from

10-40% of their case load. "Doctors, lawyers, bankers and other community organizations find their clients there exists a basic problem of mismanagement of income."

"This basic problem is not confined to those whose income is just sufficient for essential needs; unwise use of credit has damaged the social fabric at all income levels below the top tenth. The constant insidious pressure bombards our unprepared young, and urges every income level to consume more now, for conspicuous consumption is everybody's birthright in the morality of the marketplace," Mr. Pounder explained.

"Effective help with credit problems in time has proven, for many, to be the essential step to increased self-confidence, discipline and the will to solve other personal problems. This means that members of the individual's family, his co-workers and the business community benefit also," he continued.

Speaking from his experience with the credit union which has undertaken counselling and income-prorating for individuals referred by employers and others, Mr. Pounder said that in most cases this has permitted slow but surer repayment of heavy debt loads, prevented loss of employment and improved the expenditure income balance of the individual.

He felt the great need is for a counselling agency recognized as a neutral between debtor and creditor. Without such an agency each creditor is fearful that relaxation of his pressure may allow others to gain an advantage. Thus immediate and critical situations such as threatened loss of employment due to wage garnishees or sei-

zure of personal assets, require prompt intervention by someone who is readily available, knows the case history and has some recognized authority in the community.

He stressed the importance of such a service receiving very broad and general support from all groups and classes in the community.

He pointed out that the Ontario Department of Family and Social Services will pay a subsidy of 60% of the expense budget of a credit counselling service that has operated for one year and is approved by the department. He felt the costs of operation should be the responsibility of those who benefit and whose resources can support the service — members of the business community and local government.

Questioned by Neil Mann as to whether the Metro Credit Counselling Service might be extended to include Richmond Hill, Mr. Pounder felt there is a possibility. At present persons living here but employed in Metro are eligible, he pointed out.

Mrs. Doreen Wright wondered if people learn to move forward on their own in the process of clearing up their debts. "Every dollar and interest comes from the debtor. The counselling service must recognize that he has lost self-confidence and the sum of the pressures on him must be reduced. It must be determined what level of continued debt can be withstood. After a time we hand him back a greater percentage of his salary and some of his debts to pay each month, but we don't hand him back debts which are high interest-bearing. Every bad debt which remains bad is paid for by people who pay their debts," Mr. Pounder claimed.

He also pointed out that counselling services already established in Ontario had distributed \$840,000 to creditors in 1971. "Would it not be kinder to have the debtor go into voluntary bankruptcy?" asked Basil Munsey.

"I consider personal bankruptcy as a failure," stated Mr. Pounder. "It is the answer when the man is incapable of paying, but debt prorating works where recovery of the debt is possible."



### MR. AND MRS. THOMAS BETTLES Reside In Richmond Hill

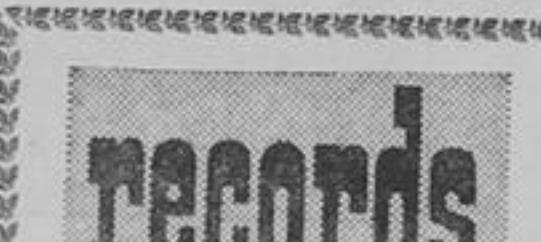
A beautiful wedding took place on Saturday afternoon, November 20, at St. Mary Immaculate Roman Catholic Church when Deborah Ellen Chiasson became the bride of Tomas Clive Bettles. The church was decorated with standards of white, pink, and burgandy chrysanthemums. Father John Weber performed the ceremony and the blessing was given by Father Clement Schwalm.

The bride, given in marriage by her uncle, Kenneth Atkinson, was radiant in a white velvet classic designed gown with a full length veil trimmed with antique lace, and carried a spray of red and white sweet-heart roses.

Gowns with pink and white roses in their hair and matching nose-gays. Best man was Ronald Saul and the usher, John Moriarty. Mrs. Fran Young played the organ during the ceremony and signing of the register.

A reception followed and the guests were received by Mrs. Vera Walterhouse, grandmother of the bride, who looked charming in black chiffon with matching accessories and a pink rose corsage and Mrs. Clive Bettles, mother of the groom, elegantly gownned in a mauve two piece ensemble with matching accessories and pink and mauve corsage. The master of ceremonies was Louis Choffe.

After a honeymoon in North-ern Ontario, the happy couple complemented the picture in full length burgundy velvet Richmond Hill.



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