LET'S DO OUR BEST (cont'd from page 5) all will have earned the regular 25¢ per person amount and 17 of the 20 units in the contest will be entitled to bunus payments of an additional 20¢ per person.

As a footnote it should be recorded that we still have time this year to break the 130 safe-day record established last year. It would take until December 21st to do it and we would thereby have earned another Community Safety Party. Remember the fun we had last year????

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CREDIT UNION NEWS (cont'd from page 5)
We wish to go a step farther and say that
we can almost guarantee you a Merry
Christmas if you will follow the suggestions
below.

Before you put forward the idea, may we point out to you, that as of recent years, Christmas has meant a large outlay of money within a short period of time with the result that the true spirit of the great occasion is forgotten. We feel that if the burden of the cost of Christmas can be removed, at that time, the true joy of this great Feast Day can be attained.

Here then, is our idea of how to cut, to a minimum, the financial worry of December, 1950. We shall state it as briefly and as concisely as possible.

Join the Credit Union immediately.
This will cost you twenty-five cents for entry fee, plus fifty cents as your yearly dues dues to the Ontario Credit Union
League. Starting immediately, deposit ten dollars each pay-day in your account.
(We take ten dollars as a round sum, to deposit more than this each two week period will further enhance the scheme, or, you may even deposit less if you care to.) Every time that your account rises by five dollars you will become owner of

one share in the Credit Union, - remember this fact. Then, by Christmas, you will have, let us say, ninety dollars deposited. To do your Christmas-present buying, take out a loan for an amount to cover your purchases and agree to pay it back in SMAIL monthly payments during 1951. In a few months, you will have paid the loan back and you will still have the money that you deposited this year!! In other words when the loan is all paid off, Christmas will have been almost for free! To make this set-up even better, - remember you are a shareholder of the Credit Union and thus at the year's end you will share in the profits of the Credit Union in proportion to the number of shares you hold.

And, don't look now - but we didn't even mention that your deposits are insured with the CUNA Mutual Insurance Co. and thus in the event of death or total disability, you, or your estate will receive double the amount of your deposits. Your loan is also insured so that in case of death or total disability the loan is cleared completely, so that no further payments have to be made.

So, there you have it. For further information ask any member of the Credit Union or of the Board of Directors. Help yourself to help the Credit Union make this a truly Merry Christmas for you.

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Terrace Bay News, published weekly at Terrace Bay, Ontario is devoted to the interests of everyone connected with the LongLac Pulp and Paper Company Limited project of Kimberly-Clark Corporation.

Kindly submit all articles and address all communications to: