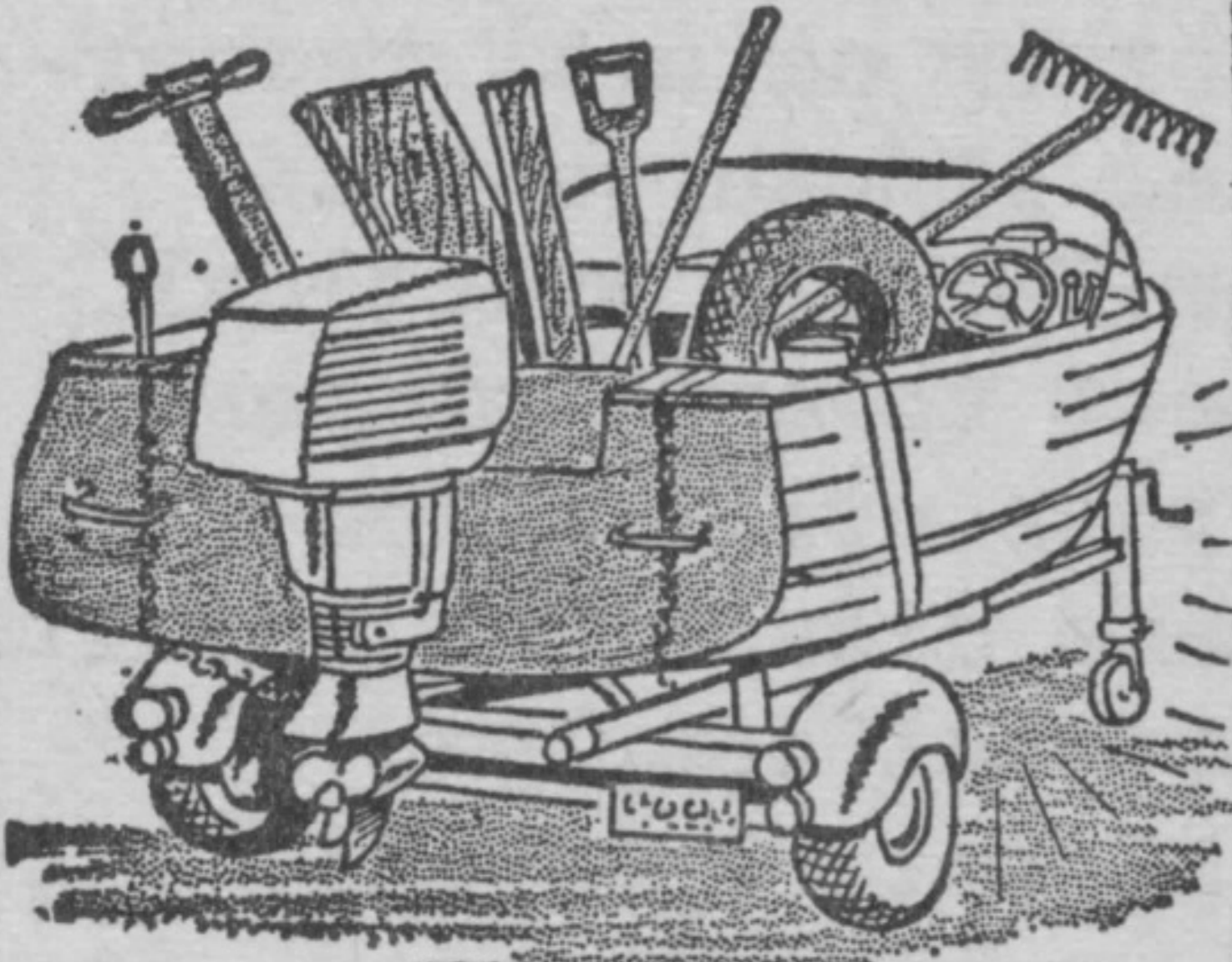


**THE BEST BRAND NAMES THE COUNTRY OFFERS
ARE AVAILABLE HERE IN YOUR HOME TOWN!**

Fur, Fin and Campfire

By BILL BERO

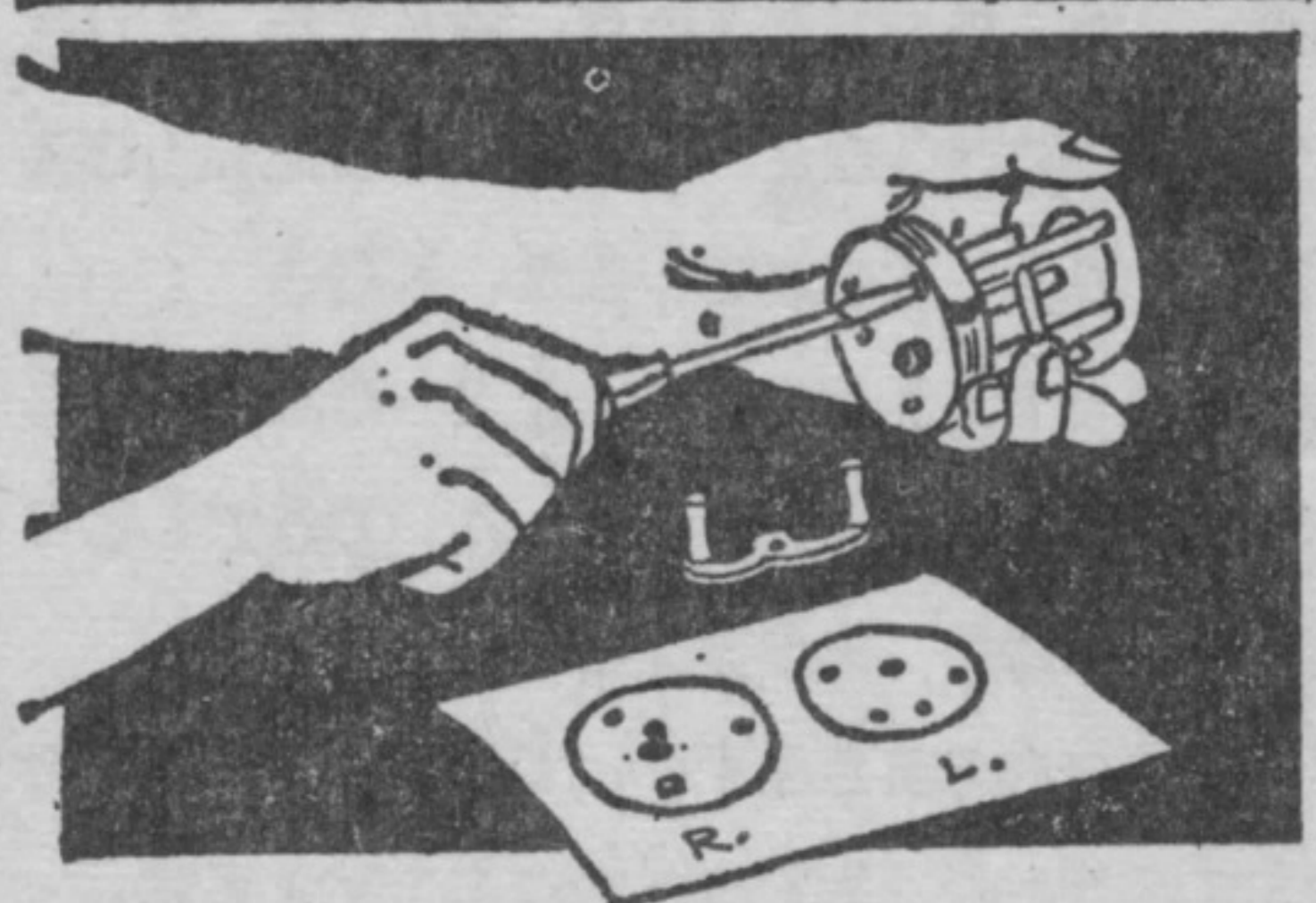
WINTER-TIME WISE-UP TIPS:



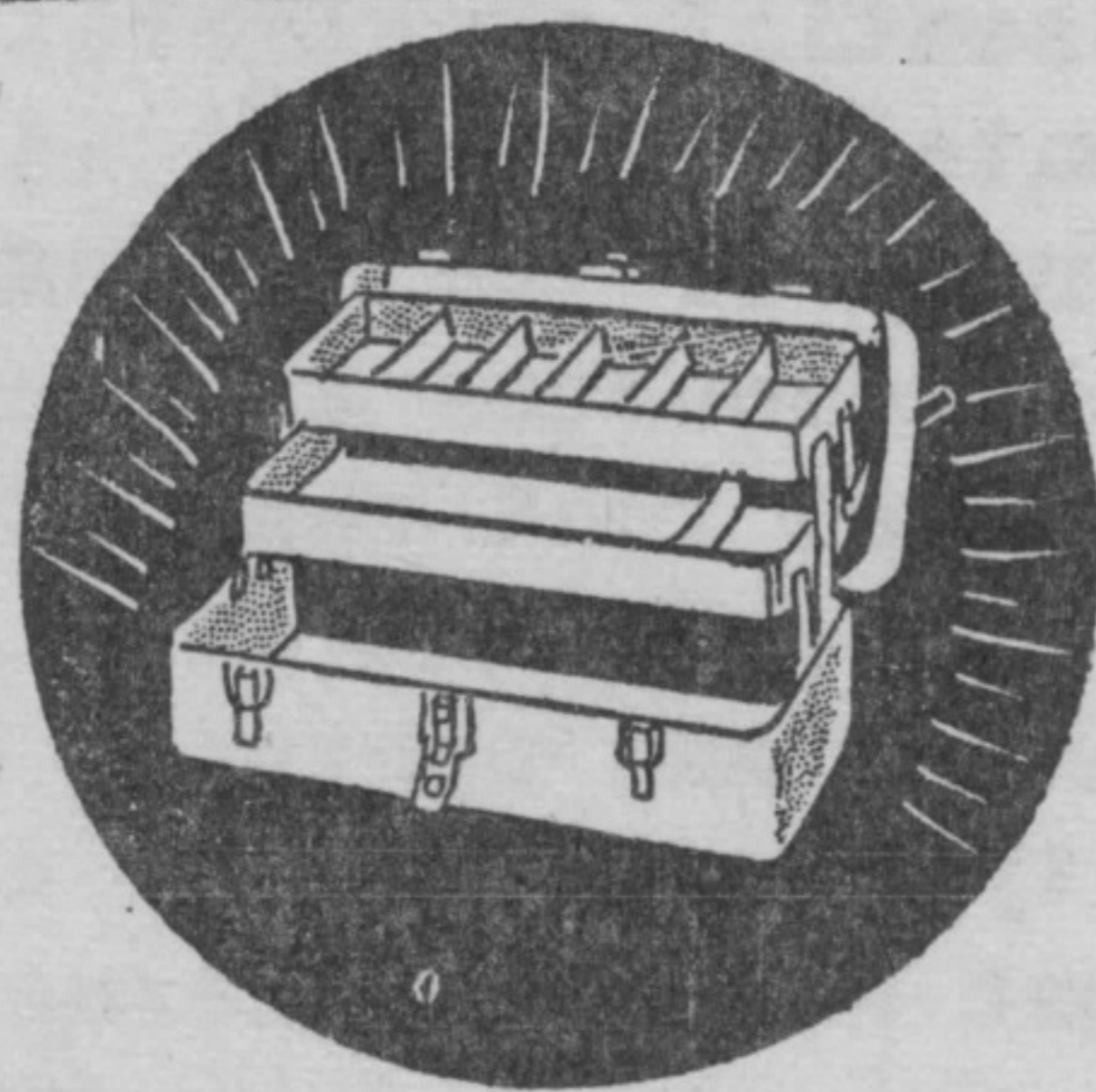
DON'T USE THAT BOAT OF YOURS FOR A STORAGE BIN FOR HEAVY EQUIPMENT. THIS MAY CAUSE THE BOTTOM TO BECOME DISTORTED.



HELP FEED THE BIRDS. GROWERS TELL US THAT CORN PROVIDES 73 PER CENT OF THE PHEASANT'S FOOD IN THE WINTER AND 66 PER CENT IN THE SPRING.



BEFORE YOU TAKE YOUR REEL APART. DRAW 2 CIRCLES ON PAPER AROUND THE ENDS OF THE REEL AND MARK THE HOLES WHERE SCREWS ARE LOCATED THEN PLACE SCREWS AND SMALL PARTS ON THE PAPER WHERE YOU MARKED SCREW POSITIONS.



CLEAN UP AND PAINT UP THAT TACKLE BOX. CLEAN AND HANG YOUR BOOTS.

BILL BERO

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Factographs

The free world produces more than 340 million pounds of nickel annually.

The history of China extends at least as far back as 2200 B.C.

A vast rain forest encircles the earth between the tropics. It extends across Northern South America to Northern Australia. Half of the continent of South America is covered by this forest belt.

The Wheatstone Bridge, a device for measuring the electrical resistance of a conductor, is named after its inventor, Sir Charles Wheatstone.

Cheese factories in Nepal process yak milk, which is rich in butterfat. The golden wheels of yak cheese compare with the finest grades of Swiss cheese.

There are about 180 species of holly, the Christmas shrub.

Ancient India ink comes from the sepia gland product of the octopus.

The average automobile in the United States consumes nearly two gallons of gasoline a day.

When the United States Military Academy opened in 1802, it had a total enrolment of 12 cadets.

Male mosquitoes have poorly developed mouth parts. They drink water and feed on flower nectar.

The harvest fish is so named from the time of its annual appearance at harvest time.

Henri Guy de Maupassant was a French author of the 19th century generally considered to be the master of short-story writing.

The Chinese measure distance by a day's walk.

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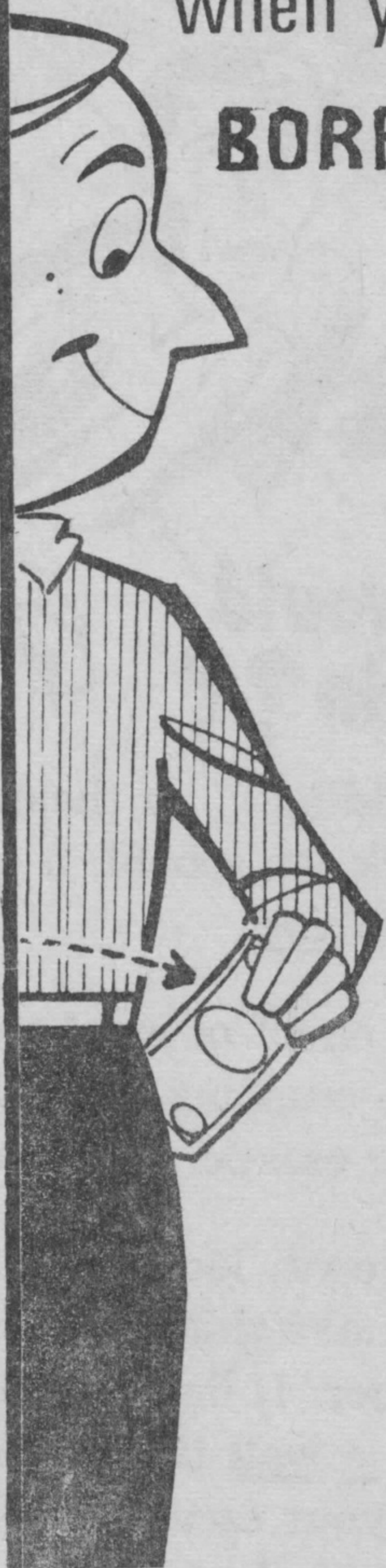
OPEN

Monday and
Thursday

7 - 9 P.M.

Friday

9 - 11 A.M.



when you need ready cash, it nearly always pays to
BORROW YOUR OWN MONEY from the credit union

WHEN YOU WITHDRAW SAVINGS

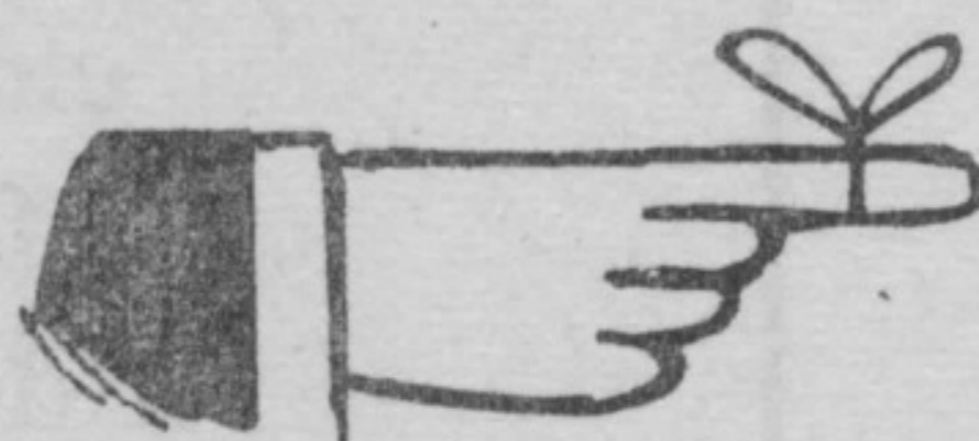
here's what you lose:

1. You lose the dividends you have earned on the savings.
2. You lose the Life Savings insurance based on the savings, too.
3. AND you lose (probably) the money itself, which you worked so hard to save. It's always harder to put it back by saving a second time.

WHEN YOU BORROW, INSTEAD

here's the advantage:

1. You keep your dividends and your insurance, too.
2. Your savings help you get faster loan service.
3. AND you still have all your money, after the loan is paid. In fact, you can save MORE money as you repay the loan.



remember: your savings earn good dividends, which actually offset a good part of the interest cost when you borrow.



Terrace Bay Community Credit Union Limited

SIMCOE PLAZA

PHONE 3833