

This column is a regular weekly feature prepared by the Family Financial Counselling Service of the Avco Delta Corporation, P.O. Box 2820, London, Ontario. All questions submitted to the above address will be answered, in print or by return mail. Names will not be used in print. However, all questions should be accompanied by a complete name and address.

Dear Sir: I have a serious problem, and an urgent one, too; so I hope you will give me a quick reply by mail, although you have our permission to put it in your paper if you want to. This is the problem:

We live on fairly average means and have been going along living pretty much like other people do; not saving very much, but paying our bills regularly. Like most people, we bought quite a few things on time, but our income was enough so we could make the payments without too much trouble.

Then the blow fell, and my husband was taken ill. His income was reduced and we had a mile-high pile of medical bills. Now we can't meet the payments on some of our purchases, and I don't know what to do.

Mrs. F.N.

First of all, keep your head. These problems can be worked out, and have been. I urge you as an initial step to contact your creditors and explain the situation to them. I promise you that nine out of ten will be anxious to work something out under which you make smaller payments until you are back on your feet. But by all means, get in touch with them before your credit rating is damaged. Most misunderstandings begin with the reluctance of the person who owes money to talk things over with his creditors. As a result, the creditor thinks that payments are not made because the customer is unwilling to make them rather than because of changed financial circumstances.

Again, I can assure you that if you talk things over with your creditors, you'll find they're very willing to help you through what must be a very difficult period for you.

BOY SCOUTS OF CANADA

On August 17th, 1968, 3,500 residents will move into a huge 1,000 tent town at the Kelso Conservation Area near Milton, Ontario (32 miles west of Toronto).

Planning has been underway for two years. Services provided include medical, sanitation, post office, telephone, shops, a tent supermarket from which residents will procure daily needs. Electrical power will be distributed via a half-mile specially installed line. Thirty-five thousand gallons of water will flow daily through a three-quarter mile water line to quench the thirst of working and playing Scouts, who will be enjoying an experience in brotherhood.

For one week, Scouts and leaders from across Canada from each province, the United States and some from Caribbean countries, will have an opportunity to participate in Scouting skills, field sports, hobbies, tours, demonstrations, water sports and many other boy-centered activities.

A highlight of the Jamboree will be "Youth and His World" as Expo approach to interest boys. They

They will be able to explore their many interests and concerns. "Youth and His Ambitions" will feature vocations of the future. "Youth and His Dreams" will depict some thrilling aspects of education. Another pavilion will feature "Youth and His Leisure". "The Brotherhood of Man" centre will allow the Scout to mix with some of Canada's interesting ethnic citizens. "Youth and His Music" will be a real swinging corner.

The Jamboree will be open to visitors from 2.00 p.m. to 9.30 p.m. daily.

An award program has been set up so boys will earn and wear an award for participating in the Jamboree. They will be free to choose their own activities, which will include sporting events, Scouting skills, hobbies, waterfront activities, tours demonstrations and displays. Ceremonies and campfires will also be included. Each patrol will do its own cooking. They will get their rations from a giant supermarket. For further information contact J. Turner, 9 Jackes Ave., Toronto 7; R. Sculthorpe, 419 Bent Cres., Richmond Hill or R. Firstbrook, 78 Whitehall Rd., Toronto 5.

ACROSS

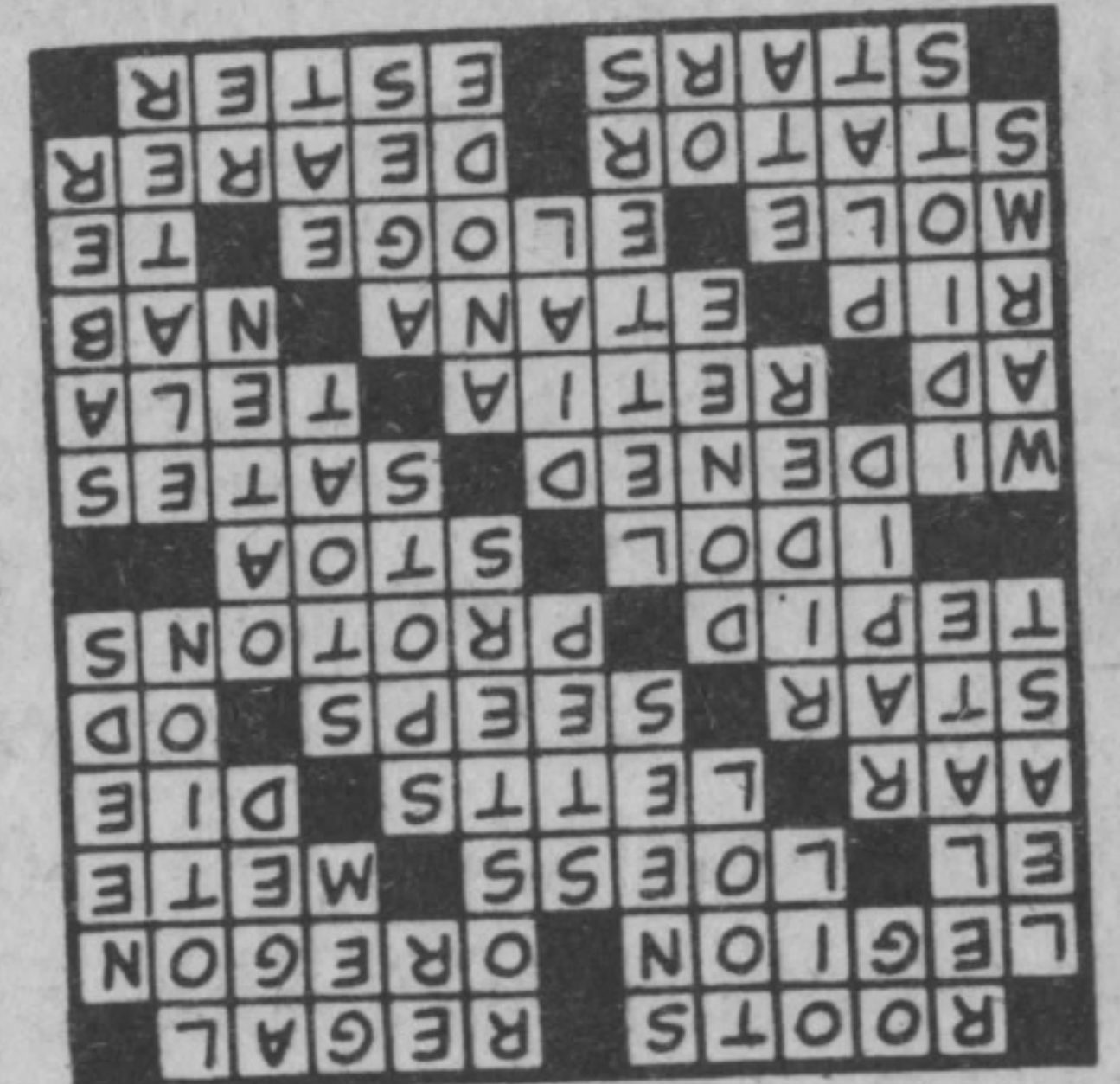
- 1-Underground parts of plant
- 6-Royal
- 11-Multitude
- 12-A state
- 14-Spanish article
- 15-Clayey earth
- 17-Apportion
- 18-Swiss river
- 20-Latvians
- 22-Expire
- 23-Heavenly body
- 25-Leaks through
- 27-Hypothetical force
- 28-Warm
- 30-Nuclei
- 32-Sacred image
- 34-Portico
- 35-Broadened
- 38-Satiates
- 41-Paid notice
- 42-Nerve networks
- 44-Tissue
- 45-Tear
- 47-Babylonian hero
- 49-Catch
- 50-Burrowing animal
- 52-Encomium
- 54-Symbol for tellurium
- 55-Stationary part of machine
- 57-More beloved
- 59>Show principals
- 60-Chemical compound

DOWN

- 1-Tell
- 2-King of Bashan
- 3-Lubricate
- 4-Instrument
- 5-Dirks
- 6-Lists

- 7-Teutonic deity
- 8-Precious stone
- 9-Matured
- 10-Medicinal preparation
- 11-Fewest
- 13-Wants
- 16-Walk
- 19-Swift
- 21-Blemishes
- 24-One borne
- 26-Ermine
- 29-Recipient of gift
- 31-Made of oats
- 33-Missives
- 35-Heats
- 36-Imbeciles
- 37-Face of watch
- 39-Click beetle
- 40-Sword

- 43-Positive pole
- 46-Real estate map
- 48-Matures
- 51-Greek letter
- 53-Consume
- 56-Conjunction
- 58-Note of scale



SOLUTION

