

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: Every Christmas season I end up scrimping and scratching to come up with enough money to pay for gift purchases. Several of my friends have advised me to join a Christmas Savings Club. I like the idea of getting a check each year, but - - what's your opinion. Are Christmas Savings Clubs a good idea?

R.E.N.

More trouble - - this time with the banks, but the truth of the matter is, there are two sides to the Christmas Savings Club story. The positive side is that many people - - most, I regret - - simply will not volunteer set aside a certain amount each payday throughout the year for the extra expense that comes at Christmas time. The Christmas club provides an organized vehicle through which they make this savings effort. The coupon book, the regular due date, etc., motivate this savings and the money is put where you can't touch it until the pre-Christmas period. So for those who just can't save on their own, the savings club is a good thing.

However, it seems a shame that these people are, in effect, depositing their money in a bank and getting absolutely no interest on their savings. The bank is using their money throughout the year and paying not one red cent for it. You might as well be putting your money under a mattress (except that banks don't burn up). My recommendation would be to open a regular savings account - - one that pays a fair amount of interest - - at the first of the year and make regular deposits into that account instead of the non-interest-paying Christmas Savings Club. All it takes is will power.

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APRIL 21 - 27th "CHILDREN'S AID WEEK"

Your Children's Aid Society serves your community through helping sources aimed at keeping families and children together. The children's Aid Society believes that the best place for any child is in his own home with his parents.

The law makes it clear, through the Child Welfare Act of Ontario, that the "Society" in your community has a duty to us in which a child is said to be neglected, abused or in need of protection.

The same act makes it as clearly a duty, to provide counselling services to the parents to help them function better as father and mother in order that the children will not have to be removed from the home.

Only if counselling fails are children removed from the home.

It is your Society's duty to find out if the complaint of neglect is true, and if so, is it a temporary situation or a consistent one, serious enough to have the child removed for his protection. It is only as a last resort that children are removed from home: More and more Children's Aid Society's are offering counselling and related services to parents before breakup occurs. Some cases require only days or weeks of help in an emergency situation; others take years of steady effort on the part of the society workers, often with little or no results other than the family is kept together.

A community's concern for the protection of it's children and services to the parents are self evident: Years ago communities in Ontario decided that this responsibility should be handled by a Children's Aid Society, and in 1891 the first children's Aid Society opened its first doors to the public. Since then, service has been given to hundreds of thousands of children and their parents in Ontario.

The Thunder Bay district is served through three branch offices of the Thunder Bay Children's Aid Society - Nipigon Geraldton and Terrace Bay.

Each office has a district representative and part-time secretarial help. The office hours are standard, but the workers are on duty 24 hours a day.

This is our work - - yours is the community. Please feel free to call and talk to your district representative, or if you would like further information about any other aspects of our work such as foster home care, adoption, etc. we will be glad to help during Children's Aid Week, or at any time.

Arthur Morgan
District Supervisor

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FOR SALE - two homes in Schreiber showing good revenue return on small investment. Larger home features four bedrooms, all conveniences, electric heated. The cottage features two bedrooms, all conveniences, oil heat. Land area - 16.75 acres. Total price a snap - \$7950. - terms available. Contact in Schreiber Donald G. Beno or by mail O'Brien Agency Ltd., Port Arthur - Fort William.

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grammes this summer, and if you haven't sent your application in yet, do so without delay as the deadline date (May 1st) is coming up fast. Application forms may be picked up at the Recreation Office.

Badminton - There will be an extra practise night this week in the High School Auditorium at 8 p.m. on Friday, April 26th, to prepare for the up-coming Badminton tournament in Red Rock this weekend. All players who will be taking part in this tournament are urged to take advantage of this extra practise.

COMING EVENTS: Wednesday, April 24th - Navy League Mixed Bridge Party; Thursday, April 25th - Terrace Bay Band Concert; Saturday, April 27th - C.G.I.T. Rally - members from Beardmore, Marathon, Schreiber & Terrace Bay - meet at Community Church 9 - 7 p.m. ; Sunday, May 5th - Bowling Tournament; May 15 - 16th - Tennis Clinic; April 29th to May 5th - NAVY LEAGUE WEEK

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VARIETY NIGHT - A SOAPY OPERA

