Credit Union - continued

by G.A. Nicol and the financial statement, presented by W.T. Wallace were adopted.

Mr. Wallace commended Janet Roffey for her quick grasp of her duties as treasurer and painstaking work.

Mr. and Mrs. Ab Farrow of Terrace Bay were wel-comed as guests.

A lengthy discussion evolved around a motion to reduce the present dividend on shares to 7% and to increase the rebate to 15%, from the present 10%, to borrowers in good standing.

This motion was finally withdrawn and another adopted -- to study three alternatives for dividends and interest, at the next meeting.

In the draws for the evening, Bob Krause won the door prize, Alice Farrow making the draw; Bruce Simon won the second draw - Jack Stokes, MLA, drawing the ticket; and Daryl Lynn Davis, won the third prize - Janet Roffey making the draw.

The evening ended with a dance and buffet lunch.

## W.O.T.M. NEWS

A Christmas party for kiddies up to the age of 8 years old will be held at the Moose Hall on Sunday, December I6th at 2 p.m. Children from 9 to I2 years will be treated to a free show. Coffee and Christmas cake will be served to mothers accompaning their kiddies to see Santa Claus.

Correspondence consisted of a letter from Local Union 665 requesting catering service for a retire—ment party to be held at the Moose Hall on January 26th. cont'd page 17 ....

STORK CLUB

Born to Mr. and Mrs. Jerrard Downey of Terrace Bay, a boy on November 20th, 1973.

Born to Mr. and Mrs. Dan Godin of Schreiber a girl on November 22nd, 1973.



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NO DOWN PAYMENT