

JUNIOR BADMINTON PROGRAMME:

The Junior Badminton programme designed to serve Grades 7 and 8 students is being offered through the night school programme of the Lake Superior Board of Education. Anyone may regis—ter for this programme at the Recreation Office by making payment of the established fee of \$5.00 per player. Registration deadline will be this Saturday, October 8th.

PUBLIC SKATING ATTENDANTS:

The Terrace Bay Recreation Committee will accept names from anyone interested in serving as Public Skating attendants for the public skating sessions to be held at the Terrace Bay arena this year. Please refer to page 6 for further details.

ARENA AND CURLING ICE:

All repairs to the Terrace Bay Memorial
Arena were completed by October 1st and work
has already commenced on the installation of
ice both in the Curling Rink and the Arena.
At the time of this write-up, it is hoped that
the arena ice will be available to the public
on October 13th or 14th and the curling rink
ice available on October 16th or 17th.

With regards to the opening of the arena, announcements will be made through the schools and arena schedules will be posted at the arena front entrance and bulletin board in the lobby to advertise the opening of the arena.

MINOR HOCKEY:

The Minor Hockey Association annual skate and hockey equipment exchange will be held as follows: Articles will be accepted Tuesday, October 12th from 6:00 to 8:00 p.m. in the Conference Room of the Recreation Centre. Sale will take place Wednesday, October 13th, from 6:00 p.m. to 8:00 p.m. in the Conference Room of the Recreation Centre. .25¢ per item handling fee will be charged. Everyone is welcome to participate.

ART CLUB NEWS:

The first meeting and work session will be held Thursday, October 7th, at 7:30 p.m. in the Conference Room of the Recreation Centre. All interested persons are welcome to attend and share their ideas, interests, talents and desires for the coming season.

COMING EVENTS: October 13th - 2:00 p.m. to 4:00 p.m. Harvest Tea and Bake Sale, St. Martin's Church Hall, Terrace Bay. Sponsored by

Association for the Mentally Retarded.

Monday, October 18th - Annual meeting of local association to Guides and Brownies - 7:30 p.m.

Community Church.

ONTARIO CONSUMER

Spend Your Dollars with Sense

Credit is a way of life. It has become so widespread that most of us cannot imagine a world without it. Credit is the way we can obtain goods, services and money in exchange for the promise to pay in the future. A sign in a store window reads "Keep Christmas with you all year. Use our convenient credit plan".

True, credit is an important financial tool that makes living more convenient. Skillfully used, it enriches life by helping us to purchase goods and services. But credit used carelessly or abused causes serious problems.

There is always pressure to "Buy Buy Now" and spend beyond one's means. As a result, that carefully planned budget for a happy, worry-free year turns into severe headaches.

How many times have you been caught still paying for goods you bought on impulse which you didn't really need?

Here are some points to remember:

1. Decide what you need

and buy only what you honestly can afford;

- 2. Buy only from reliable merchants;
- 3. Have a budget and stick to it;
- 4. Ask yourself: "Is having it now worth the worry of paying later?"
- 5. Know what the article is actually costing in dollars and cents and carrying charges.
- 6. Always read a contract first and make sure you understand it before signing;
- 7. Don't accept merchandise on approval. The receipt you sign could be a sales contract;
- 8. Don't buy in haste or on impulse;
- 9. Check out the claims in a guarantee or warranty;
- 10. Make sure you're not misled by "special" sale tickets, free gifts or other artificial offers.

Put as simply as possible, credit buying is a convenience that you have to pay for. As long as you remember that it is a debt that has to be paid, you'll be okay when the bills come in.

#5.



Ministry of Consumer and Commercial Relations Reference:
Errol T. Weaver,
Director,
Communications,
Ontario Consumer,
Queen's Park,
Toronto, Ontario.