

The Terrace Bay-Schreiber News is published every Wednesday by Laurentian Publishing Limited, Box 579, Terrace Bay, Ont., P0T-2W0 Tel.: 807-825-3747. Second class mailing permit 0867. Member of the Ontario Community Newspaper Assn. and the Canadian Community Newspaper Assn.

General Manager.....Paul Marcon  
Editor.....David Chmara  
Admin. Asst.....Gayle Fournier  
Production Asst...Carmen Dinner

Single copies 40 cents.  
Subscription rates: \$15 per year / \$25 two years (local) and \$21 per year (out of town).

## Business centre provides opportunity, for thinking

Finally, after being here two weeks, the sun has broken out from behind its shroud of clouds and I'm sure it was a welcome sight to everybody. Those dark days make it hard to wake up and the sun does a lot to revitalize and invigorate people.

I'm sure it was good news for many people to learn a board of directors has been formed for the North Superior Business Development Centre.

Through the centre, anywhere from \$390,000 to \$540,000 will be injected into the local community, depending upon the demand for small business loans.

Now it's just a matter of having well presented and thought out ideas taking the form of new businesses.

With the large number of small businesses that go bankrupt each year, it is important to spend enough time researching the business you plan to start. Studies show that the more time spent planning and researching before starting up a business increases the chances of success.

Know the market to which the business will be geared. This will help to determine what type of advertising should be done for the business.

Don't start off too large, it's easier to run a smaller operation. Starting too large could affect quality of a product or service if the operation is very busy. One major cause of businesses "going under" is the inability to meet the demand for a product or service.

People and businesses want reliable suppliers and if you can't be reliable, you won't get the business.

If you lack experience in business matters or some areas of business, taking a course can be a definite advantage. Some suggested courses which can help are: marketing, advertising, accounting, economics, business law and business management.

Another matter to consider before starting a business is the amount of time it takes. Holidays can be non-existent until the business is well established and running smoothly. It takes a lot of hard work, and, in many cases, it can take a year or more before any profit is realized. Dedication is the key word when it comes to running your own small business.

Deciding whether or not to form a partnership requires a lot of thought as well. Is that potential partner honest? Will he work as hard as you? Will you complement each other (i.e. does he have expertise in a field you don't and vice versa)? Do your personalities mesh or clash? These are just some of the questions that must be answered before entering any partnership.

So do some thinking between now and January, when the business development centre is planned to be opened, about a business you may want to start. The staff will be on hand to answer questions and offer advice to ensure your venture will be a successful one.



"OH SAY, CAN YOU SEE BY THE DAWN'S EARLY LIGHT?"

## Some lifeline clarifications

Dear Editor:

The Disability Action Group who are conducting a Needs Survey on Lifeline for this area thank you for the featured article you printed on this topic.

However, there are some omissions and errors which should be presented.

D.A.G. now has the backing of the McCausland Hospital Auxiliary. This is vital, as alone, D.A.G. could not support this project. Behind the Auxiliary is the Hospital Board who requested a Needs Survey before putting their stamp of approval on Lifeline. Thus the reason for the survey.

The Lifeline unit is attached to

your Bell Telephone. The unit cost of \$20 monthly is not added to your telephone bill. The accounting will be handled through the Hospital Auxiliary. Further, D.A.G. is not prepared financially to support those unable to pay for a unit. To date, no one has needed financial assistance. If unable to pay for Lifeline themselves, there is generally some family member who will pay for the security it provides. Other than that, there are service clubs who might assist.

Lifeline, if accepted, will be located somewhere within the hospital, such as the Nursing Station, Ambulance Station, etc...

The Nipigon Memorial Hospital

has not received government funding, but will get the last \$10,000 from the Ministry of Northern Mines and Development. We too, would apply for this assistance in time.

It is important to consider the benefits of Lifeline fully in order to reply to the many who have volunteered to conduct this Needs Survey by phoning in Terrace Bay, Schreiber and Rossport.

Thank you very much for the support you, and so many, have given this project. Lifeline can save so much suffering.

Gertrude Cotton  
Survey Chairman

## Credit cards: an affliction of the wallet

Every six months or so I develop this strange ailment. I start listing noticeably to starboard. I walk down streets as if I'm leaning into a turn on the Indianapolis Speedway. I perch on chairs and stools looking like someone let the air out of one of my buns.

Such symptoms point to one affliction: bloated billfold; it's time once again to administer a high colonic to my wallet.

Credit cards mostly. For some reason, people keep sending me credit cards. Maybe they get me confused with Conrad Black? I don't know, but usually I'm so pleased to see my name spelled out in gold embossed plastic that I keep the cards -- just stuff them in my wallet along with all the others. Then, twice a year on average, I haul out a pair of pinkish sheers and go through my wallet, separating the chaff from the chaff.

I've got some pips this year. Here's one from a Toronto-based

firm that permits me to purchase up to a thousand dollars worth of mountaineering equipment.

I have conquered exactly no mountains thus far in my life, and that's a record I fully intend to take to my grave. How the hell did I end up with this card? Here's another one that entitles me to buy groceries in a Florida supermarket chain. I haven't been to Florida in three years!

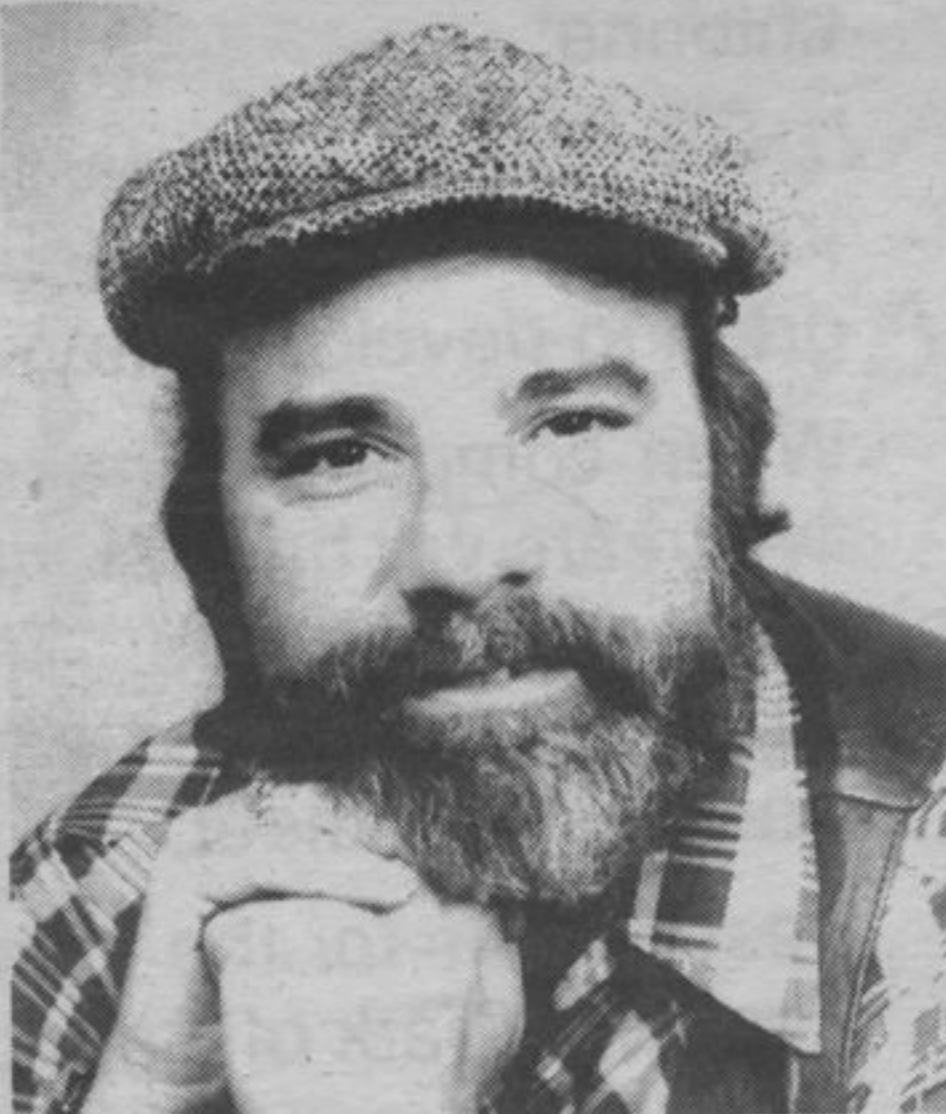
Here's another that says I'm valued member number 726 of the Canadian Tire Video Club (Fergus, Ont. chapter) and as such, can rent video cassettes upon presentation of this card.

I happen to know that I can walk in off the street and rent a movie upon presentation of three pieces of green paper bearing pictures of the queen, so why am I lugging this card around?

Out, out!

I've got a lot of dumb cards to dump, but whenever my personal proliferation of plastic gets me down, I just pause and think of Walter Cavanagh of

Santa Clara, California. Walter has more credit cards than I have. As a matter of fact, Walter has more credit cards than you and I and Imelda Marcos have put together. Walter has one



Arthur Black

thousand...

one hundred...

and forty-seven credit cards.

And what's more, he keeps most of them in a wallet.

A rather special wallet, to be

sure -- and not one that Walter packs in his hip pocket. It's a custom-made accordion-style job with pockets for 800 cards. Walter could take his wallet to the top of a 30-storey building and flip it over the side. Unfurled, it would reach all the way to the sidewalk.

Walter has cards that allow him to charge everything from an ice cream cone at Baskin-Robbins to a blackjack game in Reno, Nevada.

He applies for at least 100 new cards a month -- and gets quite a few of them. Why bother? Glory, partly. His name is already in the Guinness Book of Records and Ripley's Believe It or Not.

But Walter has a target as well. He reckons there are more than 10,000 different charge cards floating around on this continent and he intends to get one of each. "I figure I only have 12 percent of what's out there. My goal is to get them all."

No doubt Walter's got his eye on the latest credit card to hit the market -- fresh from the thermoplastic extrusion machines of Leader Federal Savings and Loan Bank in Memphis, Tennessee: The Elvis Card. No, I'm not making this up. You can now get a black-bordered credit card featuring a jukebox-coloured rainbow and a shot of Elvis, legs akimbo, guitar rampant. The card can bear your name in one corner and the expiry date in the other.

"Give your autograph to Elvis... and become part of the legend" says an ad for the card. A mere \$36.00 annually will link your name eternally to the bloated, drug-addicted hillbilly legend.

Be just my luck to receive my very own ElvisCard right after I clean my wallet out. If it happens, I know what I'll do.

Send it right on to Walter Cavanagh.

Better it ends up in his collection than mine.