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THE STOUFFVILLE TRIBUNE

Pensions for Farmers Through Federation of Agriculture

Security for the farmer in his retirement is the aim of a new plan to be offered shortly by Co-operators Insurance Association through the Ontario Federation of Agriculture. The plan resulting from collaboration between OFA and CIA officers and staff, will provide a pension plan similar in many respects to those enjoyed by city workers.

A farmer joining the scheme will pay an annual contribution until he is 65, when he will start to receive a monthly payment for the rest of his life. For example, a 30-year-old man who paid \$27.16 a year would receive \$10 monthly for life at age 65. If he died before reaching 75, his estate would receive the money until he would have been 75. This is known as a ten-years-certain clause; variations are available.

If a member of a plan dies before reaching pensionable age, his estate is credited with a cash payment based on the amount paid in. To all repayments by CIA are added dividends based on the company's earnings.

The plan is expected to be attractive to farmers as CIA has been able to offer low rates. This is because the expected sales drive by the OFA will free CIA of nearly all the heavy commission burden borne by most endowment-type plans. Actually CIA's agents will get a low, nominal commission for sales.

The plan will have registration privileges with the Department of National Revenue. This means that by registering the plan a holder can deduct his payments from his taxable income up to 10 percent of the income or \$2,500 per year, whichever is the smaller. Should he die before his annuity begins, the estate pays only 15% tax on the settlement.

However, a registered plan, converted to cash, bears a heavy tax penalty. Cash received must be included in current income and maximum tax paid on it

must be 25 percent. Therefore it pays only a high-income earner to register his plan.

An unregistered plan carries no immunity from income tax but can be converted to cash without penalty or the holder may borrow against it.

Another variation expected to be available is integration with the old age security pension. This allows the holder to retire at 65 and his income thereafter continues at an even level.

Delegates to a recent OFA members meeting voted approval of the plan. CIA hopes to have final details ready for approval of the federation's annual meeting, due to take place in Toronto Oct. 31.

Buttonville Weddings

BRUMWELL—HOOPER

The altar of Victoria Square United Church was beautiful with arrangements of yellow, pink and white gladioli and snapdragons on Saturday afternoon when Mary Hazel Hooper, youngest daughter of Mr. and Mrs. Charles Hooper, became the bride of Howard George Brumwell, son of Mr. and Mrs. Walter Brumwell. Rev. Dr. A. F. Binnington officiated and the wedding music was played by Mrs. James Barker. During the ceremony Mrs. George Hooper, sister-in-law of the bride, sang "O Perfect Love" and "Because". Both the bride and groom are from old neighbourhood families, members at Brown's Corners United Church which, due to alteration, could not be used for the wedding.

The bride, given in marriage by her father, was daintily attired in an ankle length bridal gown of white peau de soie with bouffant hooped skirt and fitted bodice. Her fingertip veil was caught to a petal cap of seed pearls and she carried yellow roses, white cactus chrysanthemums and baby mums.

Her attendants, Mrs. Sam Snider and Misses Darlene Brumwell, sister of the groom and Lois Allen, the bride's cousin wore sheath dresses of apple green peau de soie featuring overskirts and bateau necklines, matching brimmed hats and accessories. Their flowers were yellow and bronze baby mums. Little Wendy Gough, niece of the bride, was flower girl and was similarly dressed in a brief bouffant frock with matching headband, and Master David Hooper, the bride's nephew, was ringbearer.

Mr. Wm. Taylor was the best man, and the ushers were the groom's brothers, Messrs. Nell and Dale Brumwell. Mr. Geo. Hooper, elder brother of the bride, was toastmaster.

At a reception in Buttonville W.I. Hall, Mrs. Hooper greeted her guests wearing a draped afternoon dress of royal blue crepe. Her matching cloche hat was feather trimmed in peacock shades and her corsage was pink roses. Mrs. Brumwell chose a beige sheath dress with mink velvet hat and accessories and her flowers were talsman roses. One of the honoured guests was the groom's maternal grandmother, Mrs. Denby.

For travelling, the bride wore a full-skirted jacket dress of brown figured transition cotton with beige accessories and corsage of yellow roses. On their return Mr. and Mrs. Brumwell will live in Buttonville.

SPAANS — DEKKER

A wedding of local interest was solemnized at the Maple Leaf Drive Reform Church, Weston, on Saturday of last week when Geertje Adriane, daughter of Mr. and Mrs. A. L. Dekker, became the bride of Mr. Henk Spaans, son of Mr. and Mrs. W. Spaans, Buttonville.

The church was decorated with pink and white gladioli and chrysanthemums for the ceremony which was performed according to Dutch tradition. The bride, given in marriage by her father, was lovely in a white floor length bridal gown. Her long veil was caught to a high coronet and she carried white gardenias and stephanotis. She was attended by her two sisters who wore pink dresses with pink and white flowers in their hair.

The minister ushered the wedding party to the altar and the bride's father presented the rings for the double ring ceremony. During the service the congregation sang and the groom's mother sang a solo.

Following the wedding, a reception was held in the church parlours where Mrs. Dekker and Mrs. Spaans received the guests and a buffet supper was served. Later, members of the immediate families were entertained at a dinner at Hungarian Gardens.

Mr. and Mrs. Spaans are presently on a motor trip to the southern states, and on their return they will reside at 17 Pavilion Road, Unionville.

TOO COLD STORAGE BAD FOR POTATOES

The humble spud has a strange knack of turning sweet when stored at low temperatures. For this reason exact temperature means everything to the subsequent usefulness of this tuber, according to R. E. Hyde of the Canada Department of Agriculture's Experimental Farm at Morden, Man.

At temperatures below 50 degrees F. the starches in stored potatoes begin to turn into sugar, the change becoming more rapid as freezing point is neared.

The sugar content of standard varieties of potatoes stored for one month at 40 degrees was found to be five times the amount measured at harvesting. In subsequent months it did not increase much and most of the sugar that accumulated during storage disappeared after the potatoes had been kept at room temperature for 2 weeks.

Other points brought out in the study were: Potatoes chilled below 40 degrees retained their sweetness.

Household storage at 40-42 degrees checked sprouting considerably.

Storage temperatures above 45 degrees are necessary for potatoes that are to be processed into chips and french fries. (Such potatoes can be conditioned at higher temperatures just before being used for manufacture.)

Mr. Hyde adds that the sugar content of potatoes may go up in storage to as much as 10% of the tuber's dry weight, and the lower the specific gravity of the tuber the quicker is the rate of sugar accumulation, generally speaking.

Potatoes stored at low temperatures, he concludes, develop a sweet taste, have poor appearance when cooked for the table and produce dark-colored chips and french fries.



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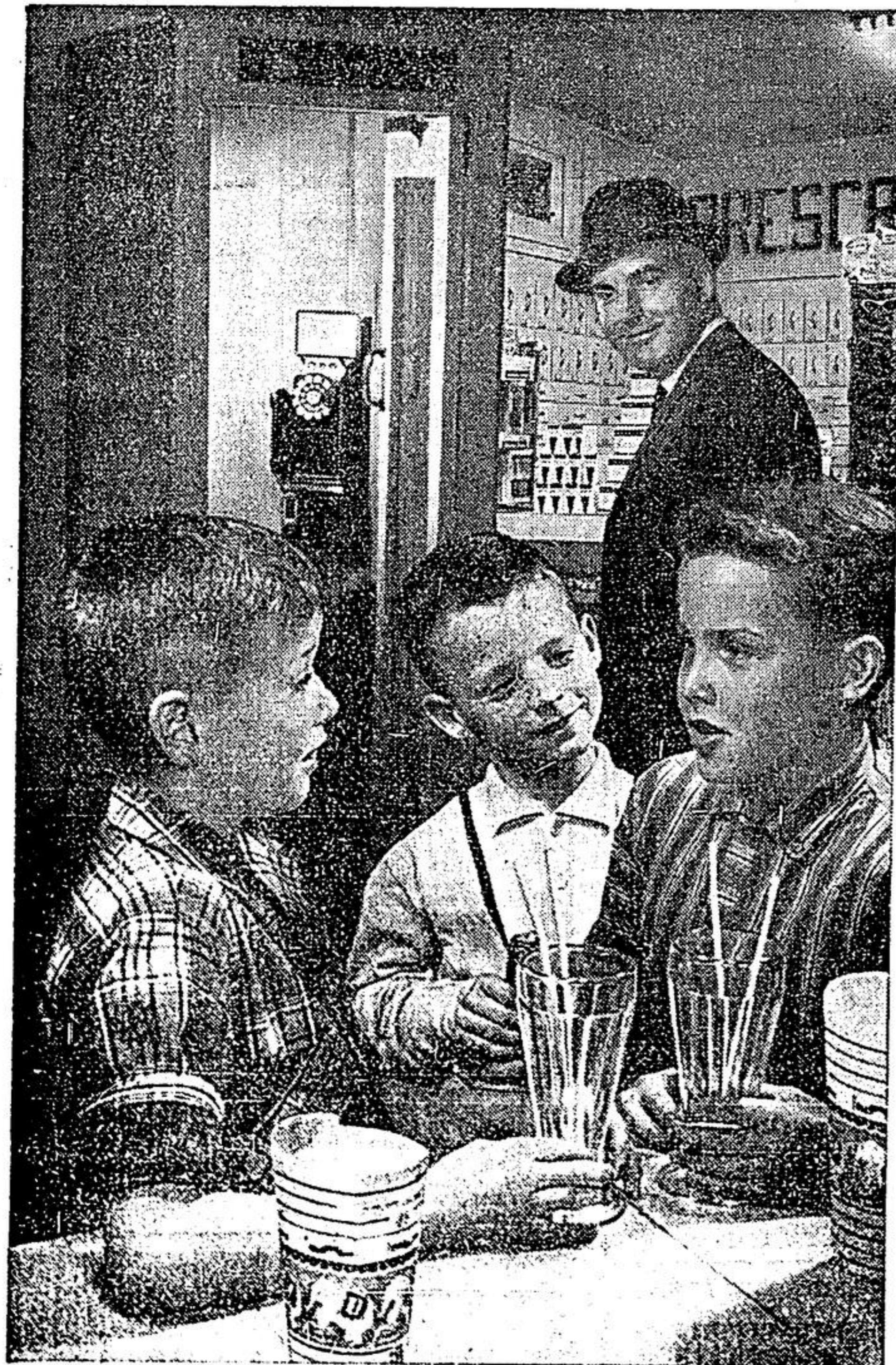
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