

Like Father—Like Son



The name of Floyd Forsyth is well known in tractor plow circles for he has won his share of awards in both local and International matches. Now it is time for him to share some of his plowman's knowledge and he has an avid pupil in his 15 year old son, Wayne. The father and son team are pictured here at the York County Junior Match held on the farm of Roy Brillinger, Gormley, on Saturday.

Credit Union Assets Pass 1/2 Million Mark; Established In 1957

In July, 1957, an enterprising group of 30 district residents joined together in a co-operative venture to establish the Stouffville Credit Union. Their assets at that time totalled \$37,324.00. That was eight years ago.

At the conclusion of the fiscal year, July 31st, 1965, the local membership stands at 812 with assets exceeding the half-million dollar mark.

The success story of the Stouffville Credit Union will be revealed in full on Monday evening, Sept. 27th when the annual business meeting will be held in the Legion Hall at 8:15 p.m., preceded by a turkey dinner at seven o'clock. The President is Floyd Forsyth.

How does one explain the large increase in both memberships and assets in such a short period of time? Clare McGuckin, friendly Manager and Treasurer pin-points several basic reasons for the growth. Number one, he feels, is the new location at 62 Main Street West. During the last year alone, the assets were increased by 75 per cent and 230 new members were added. Insurance is also an important factor. Customers are insured on all loans and on all savings. The maximum personal loan is \$5,000. The maximum mortgage loan is \$10,000 each at 7 per cent. Interest is reduced on a monthly re-payment plan. Four per cent is paid on savings.

Not just farmers. A community Credit Union is not just for farmers. Mr. McGuckin explained that their loan facilities are open to all customers within a 10 mile radius, providing of course that certain requirements are met. The Manager noted however, that 60 per cent of its patrons are rural residents.



Clare McGuckin

All Credit Union committees work on an entirely voluntary basis. Mr. Jim Oldham was the first paid employee of the firm. Only recently, Mrs. Beverley Smith was added to the office clerical staff as an assistant to the present Manager, Mr. McGuckin.

One person for whom success is a necessity to existence is the paratrooper.

The individual in love with the sound of his own voice would benefit from a music appreciation course.

When men begin to take the nation's problems as seriously as its sports, our troubles should soon be over.

Proper Fall Lawn Care Helps Spring Growth

The year's final fertilizer application for lawns is now due, advise horticulturists with the Ontario Department of Agriculture. It is most important that no applications be made after September 15 so that the grass will develop a good root system and have time to 'harden off' before the onset of winter.

Special turf fertilizers such as 14-7-7, 7-7-7, and 10-6-4 should be applied so that the lawn receives ten pounds of nitrogen per 1000 square feet. Therefore, seven pounds of a 14-7-7 per 1000 square feet is used. All lumps should be finely pulverized, and the fertilizer distributed uniformly. Care should be taken to avoid leaving unfertilized strips or to overlap areas already covered. At the time of application, grass should be dry to avoid burning but it should be well watered immediately after to ensure that the material gets to the roots.

This month is also an excellent time for spraying lawns to control weeds. Fall spraying has an added advantage as most cultivated garden plants in the borders are then more mature and less sensitive to sprays than they are in the spring.

2,4-D is still one of the most effective herbicides for broad-leaved plants such as dandelion and plantain. Damage to nearby garden plants may be prevented by avoiding wind drift of the spray onto these, and using nodds his head.

For further information on lawn care, write the Ontario Department of Agriculture, Information Branch, Parliament Buildings, Toronto 2, and ask for Publication 448, Lawns.

Jim: "My uncle has the laziest rooster in the world."

Sam: "How can you tell?"

Jim: "He never crows at sunrise. He just waits until some other rooster crows and then spray onto these, and using nodds his head."

Visit Former Farm Site

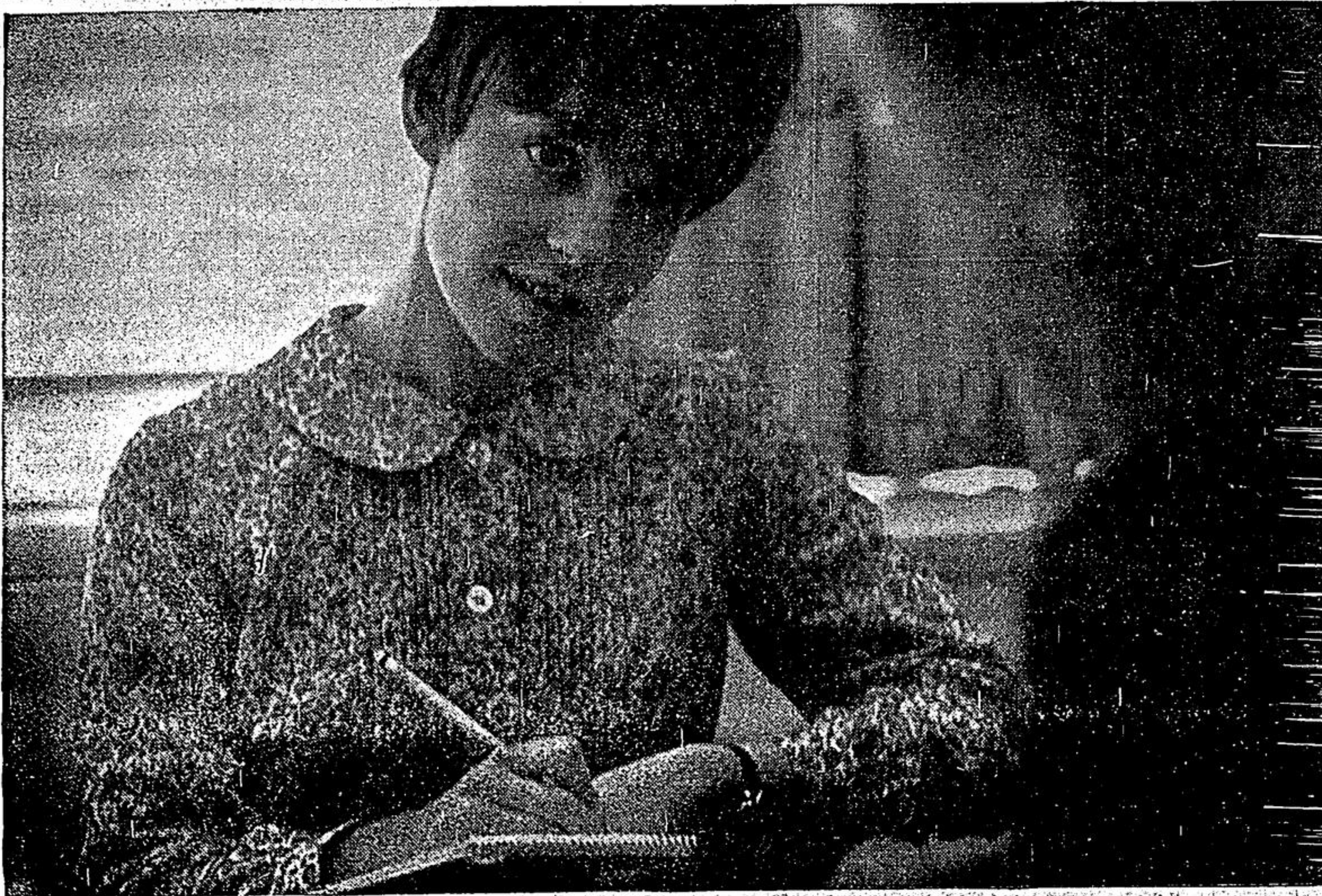


Three members of the well-known Stork family of Pickering Twp., were special guests at the site verification ceremony at Ontario Hydro's nuclear power station. (Left to right) are Bob Stork, Premier John Robarts, John Stork and Ed. Stork. Bob and Ed. were born on property, now part of the hydro plant site. Older brother John had moved there as a child in 1902.

—Hydro Photo.

The Canada Pension Plan and its benefits

Here is what the Canada Pension Plan will do for people like Huguette Samson, a 22-year-old married woman who earns \$56.50 a week.



Huguette and her husband, who is earning \$4,200 a year, hope that Huguette will work for a few years before family needs require her attention full time.

Assuming that Huguette does just this, her contributions to the Plan will benefit her in several ways. For example, if she works only for another five years, at age 65 she will receive a small retirement pension of \$8.38 a month in addition to her \$75 a month Old Age Security.

Through her husband's contributions to the Plan, should he die when they have three

young children, Huguette would receive a widow's pension of \$57.81 a month plus \$25 a month for each child—a total of \$132.81 a month. She would also receive a lump sum payment of \$500.

At age 65, based upon both her own and her husband's contributions she would receive a pension of \$57.53 a month plus \$75 a month Old Age Security—a total of \$132.53.

If she decided to supplement her income at any time by returning to work, she could still receive the widow's and orphan's benefits, could substantially increase her retirement pension, and could also ensure her entitlement to a disability pension if she became disabled.

All benefits under the Plan will maintain their value. The actual benefits payable will probably be higher than those given here since benefits will be adjusted to meet changes in living costs and in wage levels before they are paid and changes in living costs after they become payable.

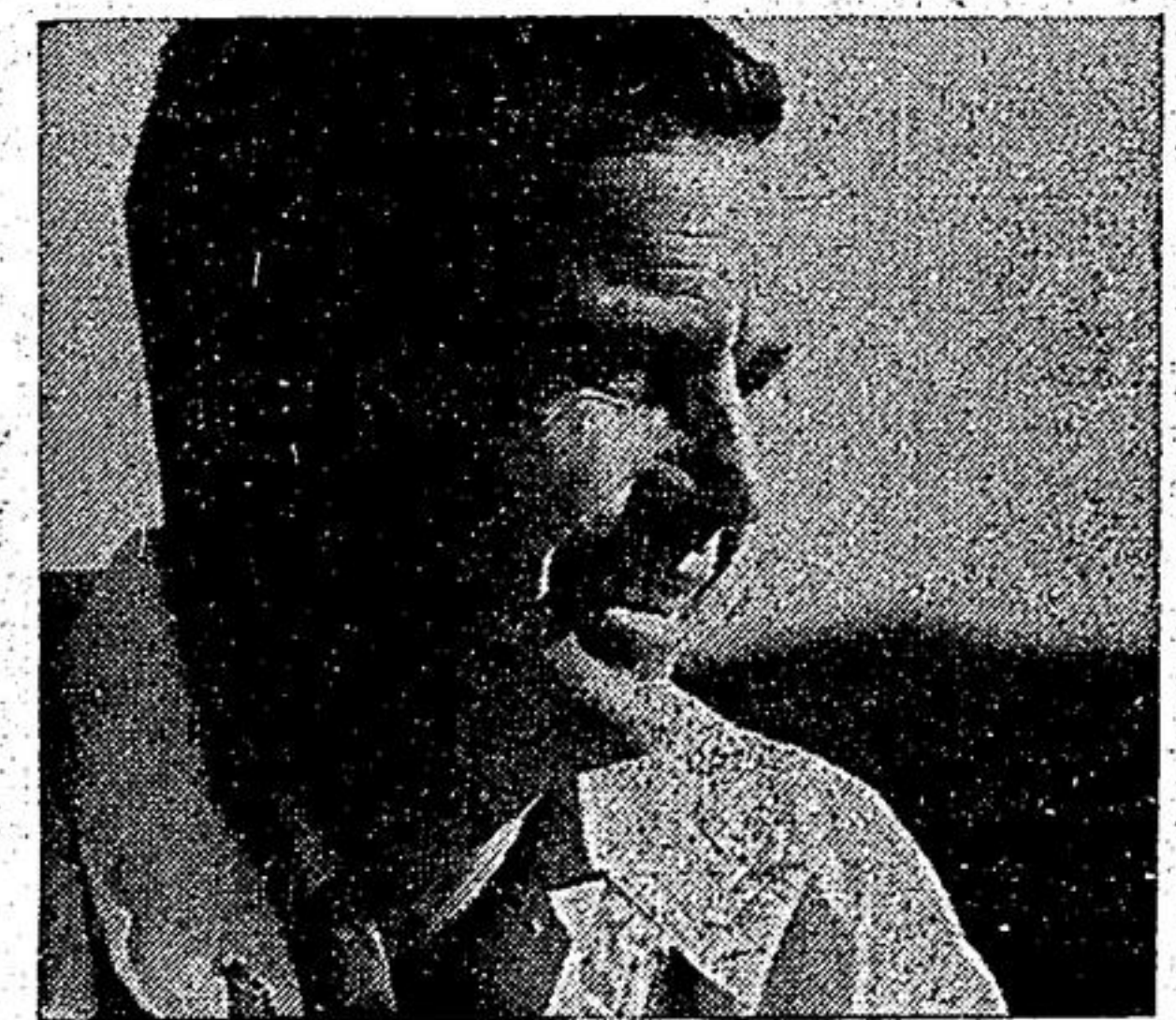
What will the Plan cost you?

If you are employed and, like Huguette, have earnings of \$2,938 spread evenly over the year, you will pay at the rate of 81¢ a week. Your employer will pay the same amount.

This advertisement is one of a series which relates some of the important benefits of the Canada Pension Plan to individual circumstances.



Issued by authority of the Minister of National Health and Welfare, Canada, The Honourable Judy LaMarsh.



Fred Melick, milkman, got a Scotia Plan Car Loan —\$1900—overnight

Mr. Melick needed a better car—badly. But where could he get the money he needed to buy a newer car? Fortunately for Mr. Melick he thought of The Bank of Nova Scotia. He went to his nearest Scotia branch and answered a few quick questions about his job, income and how much money he needed...

OVERNIGHT Fred Melick knew he would have the money he needed to buy that car. And this is not an unusual case. Of course this actual customer was not named Fred Melick, but there are more

and more people with all kinds of names and jobs coming to The Bank of Nova Scotia to have their money problems solved—quickly. Why don't you?

If you are worrying about your old car—if you want a new car—then get yourself a Scotia Plan Car Loan. The cost is low—you get life insurance at no extra cost—you get the same low cost for all makes and models of cars—and you get the speed of service that makes your money problems disappear—fast. How much money do you need?

Scotia BANK