

# Government announces program details

The details of Ontario's Beginning Farmer Assistance Program have been announced by Agriculture and Food Minister Dennis Timbrell.

Timbrell said, "The beginning farmer program is one to which I have a strong commitment. It will help bring as many as 1,000 new people into farming every year for the next five years. We need aggressive new people to bring a new vitalizing force to our agricultural industry."

Ontario will rebate interest charges on

loans in excess of 8 per cent, to a maximum of 5 percentage points, based on the Farm Credit Corporation rate, currently 13 1/2 per cent.

At present, approved lenders are the federal Farm Credit Corporation, the Bank of Montreal, the Toronto-Dominion Bank and the Canadian Imperial Bank of Commerce.

An individual may receive the rebate on loans up to \$350,000.

The rebate will apply to loans made to cover transactions which were finalized on or after May 10, 1983. Beginning farmers may enter the program at any time during a five-year period which began on that date.

To be eligible, an applicant must never have owned a viable farm, must qualify for a loan from the lending institution and must become a full-time farmer, operating a viable farm and earning the majority of his/her income from farming.

In addition, applicants must be able to demonstrate competence as a farm manager through having either sufficient agricultural experience or an agricultural education.

A farmer's eligibility for the program will be determined by the ministry. Security, terms, interest rates and loan amount, however, will be subject to normal credit negotiations between the lender and the beginning farmer. Loans from banks and other financial institutions must be made at a fixed rate for a period of not less than five years.

"The program will run for five years, with \$135 million being made available for interest rebates over the five years," Timbrell said. "This program clearly demonstrates the Ontario government's long-term commitment to agriculture."

The rebates are available on that part of the loan used to purchase land, fixed improvements, breeding stock, quota and machinery, or to make permanent farm improvements.

The request to enrol in the Ontario Beginning Farmer Assistance Program should be made when the applicant files a request for a loan.

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- Bathtub ring
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- Bad tastes or odours
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## Companions wanted

Introduce your oil furnace to add-on electric heat and introduce yourself to substantial oil savings.

Kissing that old flame goodbye isn't the only way to reduce your oil consumption. If that oil furnace is still in good shape, you can take advantage of converting to a dual energy heating system.

Instead of replacing your furnace, introduce it to an electric plenum heater, heat pump, electric boiler or baseboard heaters. These dual energy systems let oil and electricity work in harmony to heat your home more efficiently and more economically. Operation is simple. The electric system works until the coldest winter days, then your oil furnace automatically takes over.

In most cases, add-on electric heat will reduce oil consumption by up to 75%. Even more in some cases. And a reduction of that magnitude can make a dramatic difference to the total cost of heating your home.

### The Plenum Heater

The "plenum" is the warm air chamber at the top of your forced air oil furnace. That's exactly

where a plenum heater is installed. So that on most days, the fan circulates more economical, electrically generated heat.

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### The Heat Pump

Even on cold winter nights, there is still warmth in the outside air. Just like a refrigerator, the heat pump extracts that warmth and

pumps it into your home. Plus there's an added bonus. In the summer, your heat pump works in reverse and becomes a central air conditioner.

### The Electric Boiler

If you have an oil fueled hot water heating system, there's another alternative. You simply add an electric boiler. It's no bigger than a small suitcase and can be easily installed.

### The Time is Right

Today is definitely the time to investigate the savings of introducing your oil furnace to an add-on electric system. The COSP (Canada Oil Substitution Program) grant will pay for half of the installed cost or \$800, whichever is less, on all systems where oil consumption is reduced by 50% or more.

To find out more about the benefits of a dual energy system, contact your local Hydro or electric heating contractor today and ask them about special assistance that could lead to even greater savings. And tell your furnace to get ready for a warm and meaningful relationship this winter.

### Baseboard Heaters

Electric baseboards can also be used as a dual energy system. They're installed in individual rooms to quietly handle most of the heating load.

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