



Prospector



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NAVAL SHIPS VISIT GREAT LAKES



Two Maritime Command helicopter-destroyers, Her Majesty's Canadian Ships (HMCS) Nipigon and Saguenay, will conduct four weeks of training and familiarization in the Great Lakes, 16 June - 14 July.

After leaving Halifax both ships will stop-over in Montreal, 14 - 15 June before proceeding westward through the St. Lawrence Seaway and Welland Canal.

The Nipigon under the command of Commander R. C. Waller of Calgary, Alta., will visit Kingston, Sault Ste. Marie, Windsor, Toronto and Valleyfield, while the Saguenay commanded by Commander T. C. Milne of Halifax will visit Goderich, Thunder Bay, Michipicoten, Sarnia and Hamilton.

At each port the ships will support local community celebrations, provide familiarization tours for Cadet, Reserve and Canadian Forces recruiting organizations, and will be open to the public.

Both ships will return to Halifax in mid-July.

(Canadian Forces Photo)

UIC REGULATIONS CHANGE

A recent change in Unemployment Insurance regulations means people on severance pay can also draw unemployment insurance benefits.

Before the change, which went into effect, a former employee' severance pay had to be exhausted before he or she became eligible for unemployment insurance.

But under the amended regulations "severance pay, retirement payments, and retirement leave credits or payments in lieu thereof" are not considered earnings for the purposes of unemployment insurance entitlement.

MGEN CARPENTER DIES AT 63

OTTAWA (CFP) — MGEN (ret'd) Frederick S. Carpenter, AFC, CD, one of Canada's most distinguished retired air force officers, died May 10 in Kingston, Ont. He was 63.

A former commandant of the National Defence College at Kingston and Air Officer Commanding Air Transport Command and Maritime Air Command, he retired in 1969 after more than 30 years service. He was living at Seeley's Bay, near Kingston.

Born in Toronto, Sept. 19, 1914, he joined the RCAF in 1937 after graduation from Royal Military College, Kingston and trained as a pilot.

During the early years of the Second World War he served with bomber reconnaissance squadrons during the Battle of Atlantic, later commanding the RCAF's wartime 117 (BR) Squadron on the east coast and 9 (BR) and 160 (BR) Squadron on the west coast.

A series of air staff appointments followed during the post-war years until 1953 when he was appointed chief of operations at Air Force Headquarters in Ottawa.

In 1956 he was appointed AOC of ATC, and returned to Ottawa

in 1961 as chief of special studies. Two years later MGEN Carpenter was appointed Air Officer Commanding Maritime Air Command and in August, 1965



MGEN F. S. CARPENTER

became deputy commander of Mobile Command.

MGEN Carpenter was awarded the Air Force Cross for his services during the Second World War.

WILLIAM TELL

COLOARDO SPRINGS — Top fighter interceptor teams from U. S. and Canadian Forces will compete in a worldwide weapons meet at Tyndall Air Force Base, Fla., next fall.

Called "William Tell," the meet is held every two years under sponsorship of the U. S. Air Force's Aerospace Defense Command at its Air Defense Weapons Center at Tyndall.

Teams entered in William Tell '78 will be picked to participate in the following categories:

Category I for F-101 Voodoo fighter interceptors: two Air National Guard teams and one from the Canadian Forces Air Defence Group.

Category II, F-4 Phantoms: teams from U. S. Air Forces in Europe, Tactical Air Command, Pacific Air Forces, Air Forces Iceland, and the Air National Guard.

Category III, F-106 Delta Darts: two Aerospace Defense Command and two Air National Guard teams.

In addition to category winners, a "Top Gun" award will go to the aircrew that scores the highest in a special mission profile. "Top Scope" honors will

also be presented to the weapons controller who accumulates the highest overall point total.

This year for the first time, teams will be pitted against PQM-102 drones in addition to regular missile firings against subsonic and supersonic Firebee drones.

The 102's were once F-102 Delta Dagger interceptors that have been reconfigured for drone use. They offer improved experience against high performance aircraft.

For added realism, the weapons firing evaluation will take place in an active air defense environment provided by electronic countermeasures-equipped fighters and chaff dispensing EB-57 Canberras.

The competition gives air defense units an opportunity to function under simulated combat conditions and tests the proficiency of air defense operations.

It is also an evaluation of U. S. and Canadian weapons systems and tactics and gives the two nations of the North American Air Defense Command alliance a firsthand view of air defense readiness and capabilities.

PERFORMANCE AWARDED

OTTAWA — Twenty-five senior boys and girls of the Royal Canadian Sea Cadets will spend two weeks of their summer vacation in Europe as a reward for outstanding cadet performance.

Groups of five will visit either Britain or Belgium, West Germany, Sweden or The Netherlands, and a similar number of Sea Cadets from these countries will visit Canada.

Canadian cadets in Europe will compete in athletic events with their hosts and sightsee. In Canada the Europeans will visit HMCS Quadra on Vancouver Island, B. C., Winnipeg, Trenton, Toronto, Niagara Falls, and Kingston, Ont.

Britain-bound cadets are Randall Nordlund, Noranda, Que., Pascal Duguay, Grande Riviere, Que., Wendell Johnston, Saskatoon, Sask., Sharon Wright, Kamloops, B.C., and Loraine Kiech, Sydney, N.S.

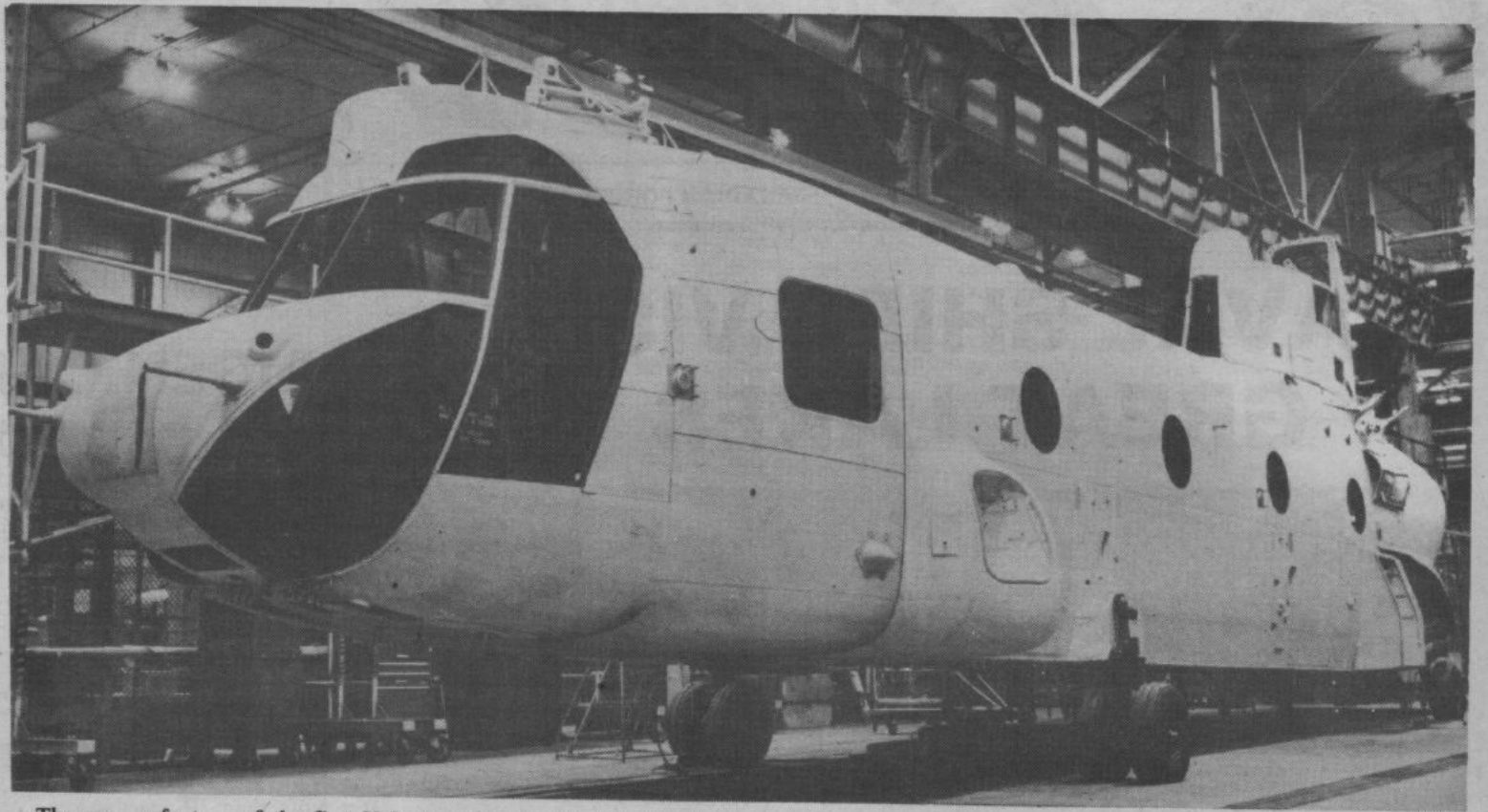
Flying to Belgium will be Timothy Jones, St. Catherines, Ont., Susan Hawkins, St. John's, Nfld., Roseline Campeau, Laval, Que., Brian Vestby, Fort Saskatchewan, Alta., and Chris Maschke, Nelson, B. C.

Headed for West Germany will be Jennifer Hall, Weston, Ont., Peter Bassey, Fredericton, N. B., Richard Martel, Drummondville, Que., Susan Storm, Calgary, and Jeffrey Holme, North Vancouver, B. C.

Going to Sweden are John Chidwick, Sarnia, Ont., Luc Bouchard, Rimouski, Que., Stephen Peuramaki, Thunder Bay, Ont., Fred Fowler, Smithers, B. C., and George Smith, Carbonear, Nfld.

Cadets going The Netherlands are Roderick Foster, Bancroft, Ont., Carl Cox, Sydney, N. S., Brigitte Latulippe, Longueuil, Que., Jay Cumbers, Winnipeg, and Lorene O'Sullivan, Port Coquitlam, B. C.

STRETCHED CHINOOK



The remanufacture of the first U.S. Army/Boeing Vertol YCH-47D prototype airframe from a CH-47A model Chinook, has been completed ahead of schedule at Boeing Vertol's facility in suburban Philadelphia, Pa. (BOEING PHOTO)

LI'L STORY MOSTLY TRUE HABOUT DA ROPE TRICK HAT

One day beeg wheel in Weenpeg say

We going to ave an harmed force day.

We make beeg show wit hall da gang

Han ope no hairplane make beeg bang.

Da Bameo guy she work lak hell

For make dees day success.

We work late night on weekend too

We going to be da bes.

We get hairplane from roun da worl

Da shops make beeg display.

We put lots rope haroun dese ting

For keep da crowd haway. Lots hother section hon da base

Dey make display haroun da place.

He's even come dose nasa guy

Wit lots gear dey trow hin da sky.

Da hairplane fly han make lots noise

Ceevee like dat you know.

But da guy what make dees hairshow work

Was da guy from Bameo.

By m' bye da crowd she hall go ome

Da hay was beeg success.

No hairplane broke, no ceevee urt

But we stuck wit won beeg mess.

Da man pool power guy come roun

For clean da garbage from da groun.

We take da rope from roun da plane

Han make sure dey secure hagain.

Nex day we hall come back to work

We did good job we ope.

But da firs ting dat we hear dat day

Is where's hall dat maudit rope.

Somebody's dissappear some rope

Dat's not hour guy do dat.

Han den we ear some hofficer As lose his maudit hat.

Hi write beeg memo to da boss

To try 'splain ow da rope was loss.

I jus don know what appen dat

But da fire hall guy return da hat.

Dey foun dat hat on da flight line

Dat sure was beeg relief.

'Cause dat maudit hat han maudit rope

Make hus guy look lak teef.

Next time we ave an harm force day

We be hin better shape. We get hoursef a check hat girl Han guard da place wit tape. Chev.

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FIRE PREVENTION NEWS

Many people are under the impression, "THAT IT COULDN'T HAPPEN TO THEM". Pick up your local newspaper any day of the week and chances are you'll find at least part of a column describing loss by fire in or around a dwelling. Tragically, some of these fires claim the lives of occupants and too often small children. DO YOU REALLY THINK IT CAN'T HAPPEN TO YOU? Statistics show that almost two thirds of all fires occur in the home... why not yours... or mine... or our neighbors?

As parents, it's your responsibility to ensure that your home is a safe place to live.

LET'S DO SOMETHING ABOUT IT NOW

Fire Safety Hints

Now that the good weather is here, why not take a good look at the basement, garage and shed for accumulation of rubbish such as newspaper, cardboard boxes, old paint cans, old tires, etc. Now is the time to get rid of these, remember GOOD HOUSEKEEPING HELPS PREVENT FIRES.

Electrical Hazards

Faulty electrical wiring contributes to approximately 10% of all fires in Canada. You can help prevent these fires by following these simple rules:

1. Have a qualified electrician install or extend wiring.
2. Check your wiring on your small appliances for fraying, cracking and splices; replace where required.
3. Never overload circuits, a breaker or fuse is a safety device which could possibly malfunction, causing wiring to overheat and burst into flame. NEVER USE OVERSIZE FUSES, 15 amp is the proper size for all appliances with the exception of Clothes Dryers and Stoves.
4. Refrain from using Octopus Adapters, which turn that single or double outlet socket into multi outlets.
5. Extension cords should never be:
 - a. placed under mats or rugs
 - b. draped over pipes or nails
 - c. spliced
 - d. should always be visible.

Flammable Liquids

If you use gasoline around your home, take the following precautions:

1. Keep only a small amount, one gallon is the maximum allowed in PMQs, MDPs and BLHUs.
2. Keep it in an approved type safety container. These are expensive cans but cheap fire insurance.
3. Store can in a cool, well ventilated location away from any ignition source such as water heaters and furnaces etc. The best storage place would be a garage or shed away from living quarters.
4. Never carry in the trunk of your car.

Children

1. Teach them not to climb across or reach into the stove.
2. Keep matches and lighters out of reach.
3. Keep them away from BBQs, explain the hazards of clothing fires.
4. Always ensure that you have a qualified babysitter when you're away from home.

Smoking Hazards

1. Do not stop members of your family from smoking in or on the bed.
2. Dispose of smoking materials carefully (not in waste baskets) and keep large safety type ashtrays on hand wherever people smoke.
3. Before retiring for the evening check upholstered furniture for smouldering butts.

Home Escape Plan

Ask yourself, "Would my family know what to do in case of fire?" Most fatal fires in the home start when you are asleep and least prepared. A warning device such as a Smoke Detector, which costs approximately \$30.00, installed in the location of the sleeping area is designed to provide the earliest possible warning that smoke or fire is present allowing you and your family time to escape to safety and secondly giving you ample time to notify the fire department in the early stages of fire, reducing damage costs.

It takes little time to gather your family around you to discuss YOUR PLAN and practice it.

1. Agree on a warning system (whistle, bell, horn or smoke detector).
2. Know all escape routes from all rooms of your home
3. If fire should strike stay close to the floor and cover your mouth with a wet rag if possible.
4. Don't open a hot door, use your secondary escape route.
5. Establish a meeting place outside where all the family members will report.
6. Never re enter a burning building.
7. Call the fire department as soon as possible giving name and address and do not hang up until the person taking the call tells you to do so.



music reviews and syndicated columnist

GEORGE AND TAMMY

A few years ago an announcement was made that Tammy Wynette and George Jones were to be married. Two absolute star class entertainers, both with huge followings, record sales that totalled somewhere in excess of forty or fifty million albums and singles. To the music world it was one of the most important events to happen.

Rumours abounded that there was trouble in paradise. There was talk of a break-up and soon the ultimate divorce. This news garnered the same amount of press coverage. Record buyers were listening for hidden messages in the lyrics of their respective songs. Looking, and listening for a shred of evidence that might hold the clue as to whether or not they would get back together again. The message never came. There was no reconciliation. But there was still the music.

GREATEST HITS

During their marriage, George and Tammy sold records like hotcakes. Every week you could expect to find either a solo effort or a duet doing landslide sales. They amassed a staggering total, in both, sales and awards.

Much of the music that was responsible for their combined efforts in the top ten is now available on their "Greatest Hits" (Epic KE 34716) album which has already broken into the top five and would seem destined to be the biggest hit package in their catalogue.

Opening with "Golden Ring" the pair tell about a couple that start their marriage on a shoestring, buying a pawn shop wedding ring and vowing undying love. The bottom line is that the love was not so undying and the once golden ring has become tarnished, break up follows. With "We're Gonna Hold On," George and Tammy tell no matter how bad things get, they're going to stick together. In view of the circumstances, I suppose this song loses some lyrical value.



Offered throughout their "Greatest Hits" are such chart destroyers as: "The Ceremony", "(We're Not) The Jet Set", "Let's Build A World Together" and the exciting "We Loved It Away".

TAMMY WYNETTE

Alabama born and raised, Tammy Wynette hit Nashville as a song plugger. Epic records were so impressed with her unique vocal quality that they put her under contract and from the release of her "Apartment No. 9" through Grammy Award winners like "Your Good Girl's Gonna Go Bad" and "Stand By Your Man", the lark had over a decade of solid number one hits.

Today she is referred to as the "First Lady of Country", a title that she wears well. In a recent press release, it was announced that Simon and Shuster and Epic records have jointly announced the signing of Tammy Wynette to write her autobiography. In her forthcoming book, the 34-year

old entertainer with journalist Joan Dew, will tell the incredible story of her climb to stardom, her four stormy marriages and the problems she confronts as a single woman trying to raise a family. The book is scheduled for release in 1979.

GEORGE JONES

First charting "Why Baby Why" in 1956, Jones has recorded in excess of 500 songs and over 90 albums. Born in Saratoga, Texas and raised in Beaumont, Jones has won a truckload of awards for his renditions of "Window Up Above", "She Thinks I Still Care", "A Girl I Used To Know" and more recently "The Grand Tour" and "Once You've Had The Best".

The "Greatest Hits" rounds out with "Take Me", "Near You" and the infectious "Southern California". It's a true set of greatest hits material and should remain one of their all-time best sellers.

MOTHER AND PUPS



Two Canadian Forces' Air Command CF5 jet fighters refuel from a Boeing 707 tanker during a long-range air deployment. (CANADIAN FORCES PHOTO)

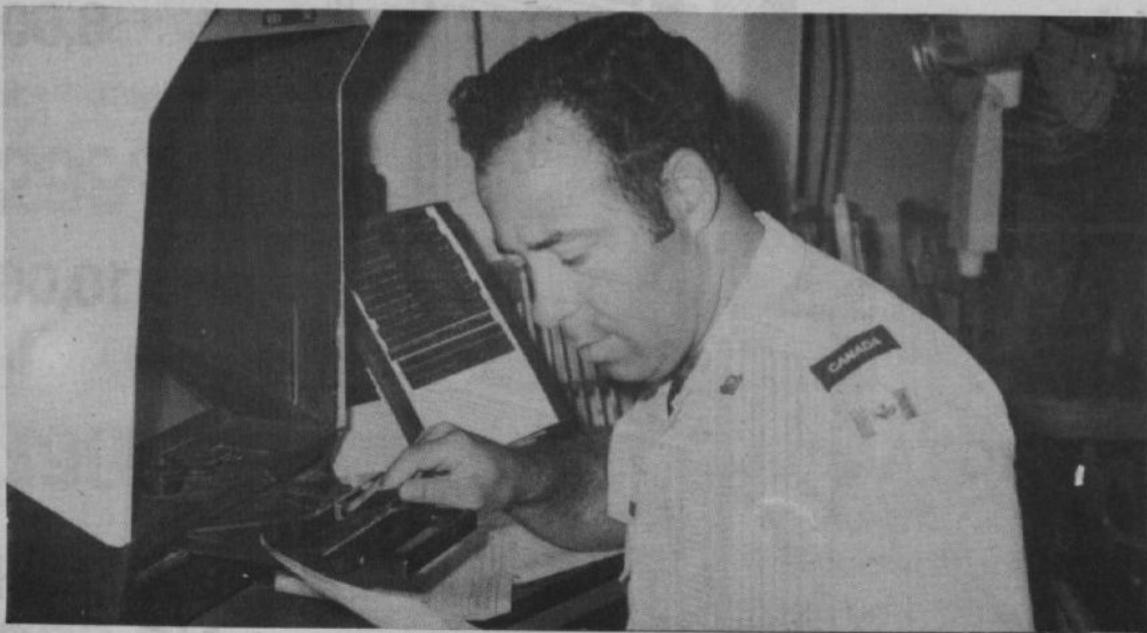
OURS IN EGYPT



SGT Sue MacAskill of Winnipeg sorts papers for distribution to the various messes at the Canadian United Nations camp in Ismailia, Egypt. More than 1100 members of the Canadian Forces - men and women in the regular and reserve forces - are serving with the United Nations in Egypt, Israel, Syria and Lebanon. SGT MacAskill, the daughter of Mr. and Mrs. Bruce Maxwell, 274 Oakdale Drive, Winnipeg, came to the Middle East from Canadian Forces Base Winnipeg. (CANADIAN FORCES PHOTO by SGT Dennis Mah)



CAPT Jill Sharp, personnel administration officer, and SGT Jim Groves, a member of the contingent orderly room staff, check some personnel statistics at the Canadian camp in Ismailia, Egypt. Sharp, the wife of CAPT George Sharp who is serving at Air Command Headquarters and the daughter of Mr. and Mrs. Frederick Mitchell, 187 Cedar Beach, Kingsville, Ont., came to Egypt from Canadian Forces Base Winnipeg where she served as administration officer at 429 Squadron. SGT Groves, the son of Mr. and Mrs. Albert Groves, R.R. No.4, Blenheim, Ont., came to the Middle East from the base maintenance section of Canadian Forces Base Chilliwack, B.C. (CANADIAN FORCES PHOTO by SGT Dennis Mah)



MCPL Bruce G. Butler of Cornwall, Ont., checks stock numbers at the Canadian United Nations camp in Ismailia, Egypt. MCPL Butler, the son of Mrs. Antoinette Butler, formerly of 415 Marlborough St., Cornwall, came to the Middle East from Canadian Forces Base Winnipeg. (CANADIAN FORCES PHOTO by SGT Dennis Mah)

DAPPER DAN: Better Plan Retirement

By Dan Hodgert

Directorate of Social Development Services

In a recent article I mentioned that inflation will play havoc with anyone retiring on a fixed income unless they have some plan to supplement their income.

At the present time, social security benefits and public service pensions are tied to the consumer price index so that when the retiree qualifies for an indexed pension, at least his pension helps him to keep pace with increased prices.

The following example will show how inflation erodes the purchasing power of a fixed income over a number of years. In the example, the retiree has qualified for a \$10,000 pension annually, and if it is not indexed the purchasing power is reduced as follows:

ANNUAL RATE OF INFLATION	AFTER 10 YEARS	AFTER 15 YEARS	AFTER 20 YEARS
4%	\$6,756	\$5,553	\$4,564
6%	5,584	4,173	3,118
8%	4,632	3,152	2,145

Hopefully, a solution will soon be found to reduce the rate of inflation to at least a more manageable figure. In the meantime, it behooves all of us to plan our retirement income to offset the effects of inflation.

The trend in recent years has been to make use of Registered Retirement Savings Plans (RRSPs) to save for retirement. In my opinion, of all the legal tax deferral plans, none comes close to matching the popularity of RRSPs. The reason for their popularity is that they are the simplest way for most people to reduce their income tax, and for this type of financial exercise you really do not need expert help. I personally believe it makes good sense for service personnel to consider this type of plan as a supplement to their basic annuity as long as they keep their priorities straight.

There is no doubt that the government set up RRSP's to encourage Canadians to save money for retirement, and as an incentive, they allow a tax break. However, in my opinion the main reason for RRSPs is to accumulate funds for retirement, and one shouldn't be motivated only by the tax rebate. In other words, one doesn't make a financial decision just because of a tax break. It is wise to take a good look at long-term savings plans to determine just what will be needed to supplement the basic annuity after taking into consideration that at 65 years of age, Canadians qualify for Canada/Quebec pension plan benefits as well as Old Age Security Pension.

Another common fault is to rush into an RRSP because everybody else seems to be doing it. Remember, you have to live today, so you have to learn to balance your planning for the future with what you actually need now so that you and your family can live a fairly comfortable life.

Once you have decided to invest in an RRSP make sure you know what kind of plan you are getting into or you might be in for an unpleasant surprise at some later date. Most experts will advise you to shop around and compare plans, and don't be afraid to ask questions. Here the service member has a built-in advantage as the pension and insurance co-ordinators at bases or stations can advise on the Servicemen's Registered Retirement Savings Plan. It was developed by National Defence headquarters and in the old Dapper's opinion, it is an excellent plan.

In my next article we will discuss the main factors to consider when shopping for an RRSP, the advantages of a spousal RRSP under normal circumstances, and we'll include an example or two of the "magic of compounding" when contributions are made yearly and left to accumulate in the plan.

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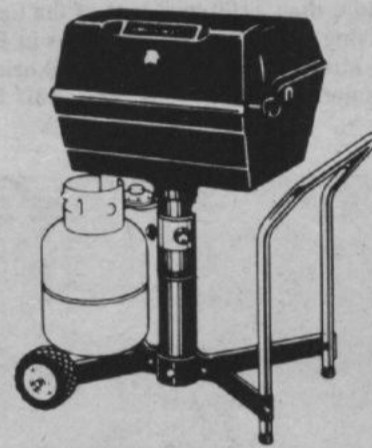
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its own heat control, you can cook a variety of foods at the same time. It's ideal for indirect cooking. Light one side of the burner and place food on grid above the unlighted side. Heat from the lighted side gently circulates throughout the grill, cooking food to perfection with indirect heat. Isn't it time you switched to a gasgrill and bought an Embermatic?

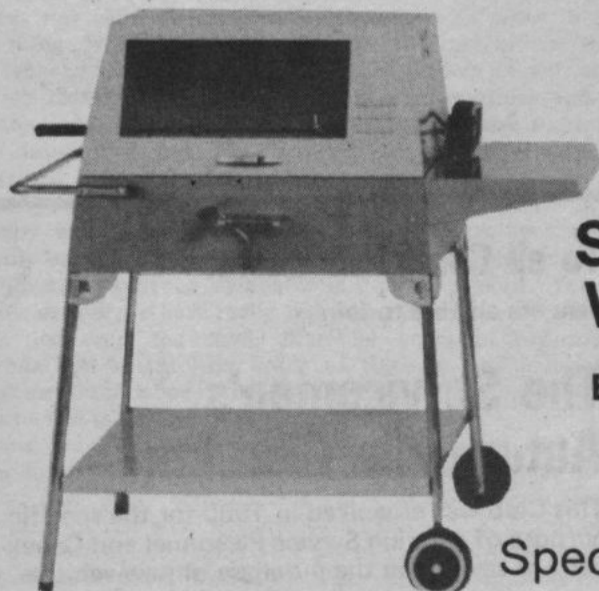
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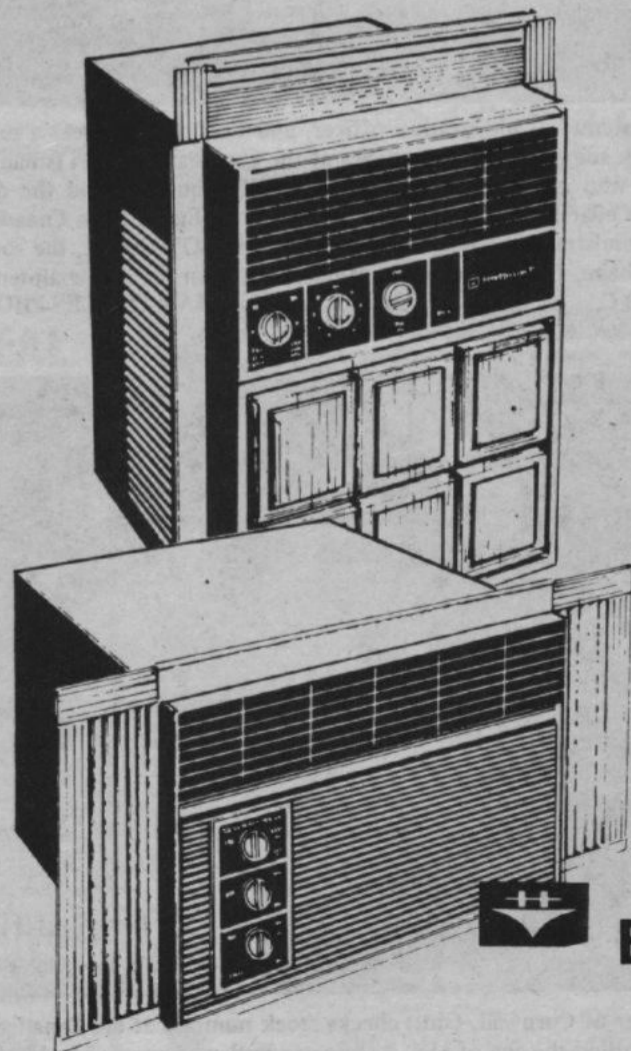


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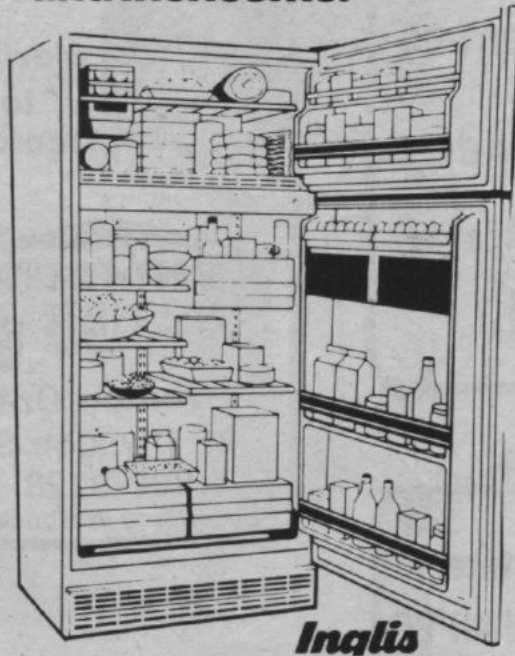
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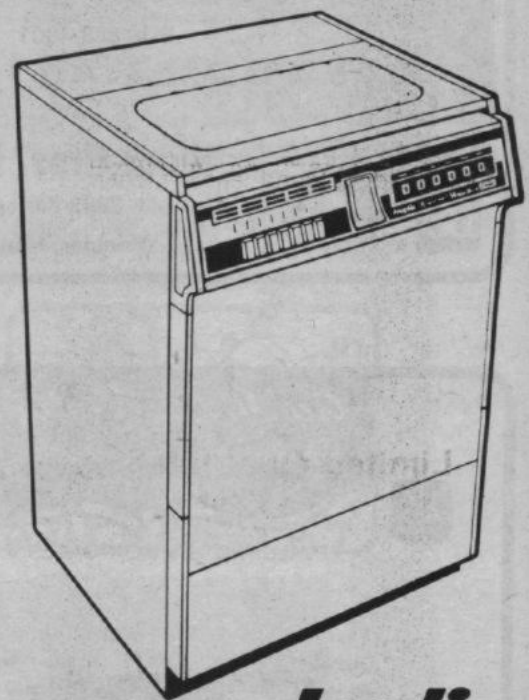
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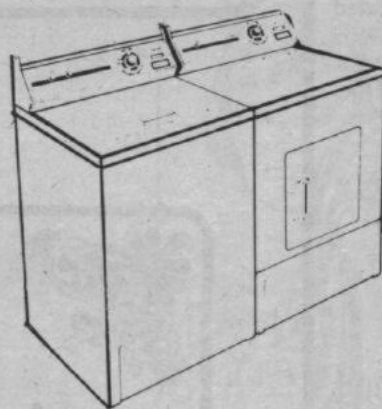


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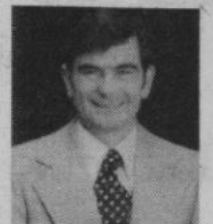
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ENERGY CONSERVATION

BAG? NO THANKS, I HAVE MY OWN

Reusing as important as recycling

When Pollution Probe worker Diana Pilsworth goes to the store she takes her own brown paper bag. By reusing one bag six or seven times she says she is saving energy that would have been used to produce bags the storekeeper would have given her.

"Reusing is just as important as recycling where energy saving is concerned," says Diana, who lives in Kanata just outside Ottawa. "Instead of throwing bags away, I take them back to the store and use them again until they're worn

out. Then, out they go - for recycling, of course. Most people could reduce the amount of paper they use just by reusing it." Reuse, she adds, also reduces pollution problems and helps conserve timber resources.



ENERGY IS:



at wall outlets. It is transported by wire, usually copper wire, which must be wrapped in insulation material, either rubber or plastic. Copper must be mined (how is energy used in mining?) and plastics extracted from hydrocarbons (oil and gas).

Trace the school wiring system and ask the custodian where the terminal points are located. How is the electricity carried in from outside? How is it transported from outside - ask the hydro company. Pipes, poles, high-tension wires all take energy to produce. How is the electricity generated? The questions are endless.

- Energy is
- ... toast for breakfast
 - ... a pair of jeans
 - ... a TV program
 - ... a camera
 - ... an operation in hospital
 - ... a drive in the car
 - ... a book
 - ... a paperclip
 - ... a pizza

... taken for granted. Go to the light switch, turn it on. Stop. Think. Electricity arrives conveniently

Work out how energy is used to produce these things. Two thirds of the energy used in Canada is not used directly but in producing the goods and services we need each day ... and take for granted.



EDMONTON

EDMONTON — As most Canadians are aware, the city of Edmonton will play host between August 3 to 12 for the XIth Commonwealth Games.

When people think of Edmonton, the first thing that probably comes to mind is oil, maybe followed by the Edmonton Eskimos. Or perhaps they think of Edmonton as the "gateway to the north."

And of course, all those impressions of Edmonton are right.

So, at the risk of sounding like an unpaid member of the Edmonton Chamber of Commerce, we thought we'd give a thumb-nail sketch of Edmonton, the 1978 Commonwealth Games city.

Edmonton was first settled in 1795 as a trading post on the North Saskatchewan River, the major highway of the fur trader. In 1896, it became the starting point of the overland route to the Klondike gold fields of the Yukon. In 1904 it was incorporated as a city.

Today, Edmonton has a population of just over 500,000, is the capital of Alberta, the research capital for the province, the centre of northern petroleum development, the locale of a growing chemical and petrochemical industry; and the gateway to the developing north. And a wag mentioned it's also the headquarters for most of the snow and cold weather that finds its way to more southerly parts of the province, and to our friends south of the border. No doubt the wag was from Calgary.

However, we suppose Edmonton does have something to boast about. There's no question the city exudes prosperity. Just before Christmas 1977 visitors to the region were treated to some sensory proof of its prosperity. A wild-cat natural gas well west of here blew out with the result that a pervading smell of sulphur hydroxide hung over the city for about two weeks. In fact, the Edmonton Journal came out with a banner headline proclaiming "This City Stinks." No doubt, other cities in Canada would like to smell so bad — and so rich!

As the aviation hub of Western Canada, the Yukon, the Northwest Territories and the Arctic, Edmonton is serviced by three major airports. Six major airlines fly out of Edmonton; Air Canada, Canadian Pacific, Pacific, Pacific Western, Western Airlines, Hughes Airwest, and Northwest Orient.

Downtown Edmonton is a delight to the visitor. Wide streets, high rises, mammoth office complexes, and a cultural core featuring a new Citadel theatre, arts centre, gallery, city hall, library makes for great livability and gives the visitor a feeling he's in a brand-new city.

Adding to the above will be Edmonton's new Pedway system scheduled to be opened up in early 1978. When completed this system will tie living, entertainment, business, transportation, dining and accommodation facilities by means of an underground system

of shops and runways. It will also tie into the mini-subway systems being built to rush people to the Commonwealth Games.

Edmonton has often been referred to in jest as "Edmonchuck" because of its large Ukrainian population. And of course, that is true. However, besides Ukrainians, Edmonton is made up of 36 different ethnic

origins from over a hundred countries.

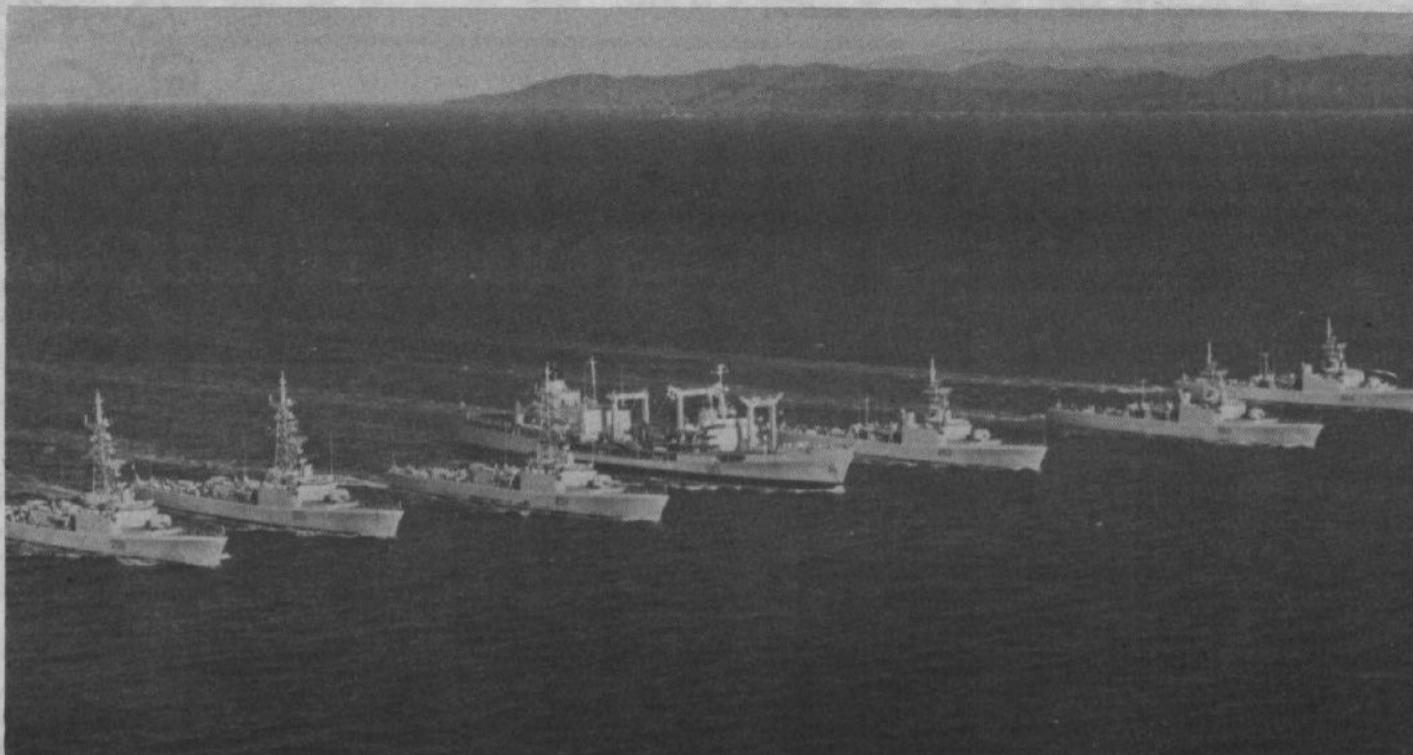
And if Commonwealth Games visitors want to get a head start on all the fun and excitement Edmonton has to offer they should arrive here about the last two weeks in July (after the Stampede is over) and get involved in Klondike Days.

Started to mark Edmonton's

involvement as the gateway to the Klondike, Klondike Days was the brain-child of the Edmonton Exhibition Association who began this 10-day celebration back in 1962. Nowadays, the last two weeks in July people dress up in Gay Nineties costumes, dance on downtown street corners, listen to street bands, watch outriders escorting stage coaches through

the city and generally have a great time reliving some of Edmonton's past history.

This year, of course, as soon as the Klondike Days celebrations are over, Edmontonians will get right into the business of the Commonwealth Games. And, the welcome sign is out for the rest of Canada to come and join them.



Seven ships of the Canadian Forces Pacific fleet recently participated in a sailpast off Victoria following lengthy foreign deployments. Returning from mid-Pacific exercises and visits to Samoa, Fiji, New Zealand and Australia were three destroyers of the Second Canadian Destroyer Squadron (left to right) HMCS Kootenay, HMCS Terra Nova, HMCS Restigouche and the operational support ship, HMCS Provider. To "port" of Provider are three destroyers of the Canadian Training Group Pacific HMCS Yukon, HMCS Saskatchewan and HMCS Qu'Appelle which were returning from a training cruise to southern United States waters. (CANADIAN FORCES PHOTO)

by Denzil Feinberg

MONEY MATTERS

Apr 10 — 1978 Federal Budget

Finance Minister Chretien's budget contains 20 resolutions dealing with income tax changes. Changes are also planned for capital cost allowance and depletion regulations. It should be remembered that these proposals are not yet law.

Registered Retirement Savings Plans

The Income Tax Act presently requires a taxpayer, prior to reaching age 71, to use the funds accumulated in an RRSP to purchase a life annuity from an insurance company. The annuity benefits are then taxable as they are received. The only alternative currently available is to withdraw the full amount of the RRSP and become liable to pay income tax on it in the same year.

The budget proposes to add two alternatives for providing retirement income from RRSP funds:

1. A fixed-term annuity may be purchased to provide benefits to age 90;
2. The savings may be transferred into a new kind of investment vehicle — a Registered Retirement Income Fund (RRIF).

Financial and other institutions that are now eligible to issue RRSP's will be permitted to offer the new option. Under the RRIF option, a specific fraction of the total assets in the fund — capital plus accumulated earnings — would be withdrawn each year by the holder to provide annual income to age 90. The fraction will be related to the age of the taxpayer in the year and will be equal to one divided by the number of years remaining to age 90.

For example, a taxpayer who is 70 years old would purchase an

RRIF that would run for 20 years. In the first year, 1/20th of the total value of the plan at the beginning of the year would have to be brought into income. In the second year, 1/19th would be withdrawn, and so on. When the taxpayer reaches age 90, the last withdrawal would exhaust the fund. The taxpayer may calculate the above fraction on his own age or alternatively on the age of his spouse if the spouse is younger.

A taxpayer will be limited to ownership of one RRIF, but he may, if he chooses, allot a portion of RRSP accumulated funds to an RRIF and invest the remainder in any number of fixed-term or life annuities. Should a person die before age 90, the benefits under the new options, as well as life annuities with a guaranteed term, could be transferred to the spouse. Unless a taxpayer's spouse is the beneficiary of an RRSP, the full value of the RRSP will be included in the taxpayer's income in the year of death.

The current requirement that an RRSP mature before age 71 will be modified to require that it

mature before the end of the calendar year in which the taxpayer reaches age 71. A new provision will stipulate that a taxpayer may transfer an RRSP into any of the 3 retirement options only after reaching age 60. This provision would therefore preclude a taxpayer from taking early retirement and electing one of the 3 options. If the plan is collapsed before age 60, the entire amount will be included in income in that year.

An RRIF owner will be allowed to manage his own investments through directions to a trust company holding his funds, similar to the existing provision for a self-administered RRSP. There will be a wide variety of qualified investments available including stocks, bonds, bank certificates, savings bonds and mutual funds.

The following table shows the characteristics of the RRIF and how it would operate. It shows the annual payments that would be received per \$10,000 investment in an RRIF assuming 5% and 8% rates of interest.

Age On Jan. 1	Fraction	5% Interest		8% Interest	
		Balance at start of year	Payments during year	Balance at start of year	Payments during year
70	1/20	\$10,000.00	\$ 500.00	\$10,000.00	\$ 500.00
75	1/15	9,572.10	638.10	11,020.00	734.70
80	1/10	8,144.50	814.40	10,794.60	1,079.50
85	1/5	5,197.30	1,039.50	7,930.40	1,586.10
89	1	1,263.50	1,263.50	2,157.90	2,157.90

Note: It is assumed that the withdrawals are made at the beginning of the year, that simple interest is credited at year end, and that no change occurs in the market value of the investments.

Undoubtedly, the RRIF will appeal to individuals to whom immediate income is of no concern. A single deposit of \$50,000 to an RRIF would yield \$2,500 in the first year. (Assume 8% interest rate.) On the other hand, the taxpayer who regards his \$50,000 accumulated in an RRSP as his "nest-egg" would be financially better off with a life annuity with a 20 year guarantee which would pay \$5,082 every year (based on current rates for a male age 70) as long as he lives, or with a 20 year term annuity which would pay \$5,220 every year for 20 years. Life insurance companies cannot yet offer a life annuity, 20 year guarantee.

DATELINE: WINNIPEG DATELINE: WINNIPEG DATELINE: WINNIPEG

• by R. Kohlberg •

TALKING ABOUT DINING OUT

Winnipeg has come a long way from the time it had only two respectable dining-out restaurants — remember Child's and Moore's? Those were the days when a \$2.95 T-bone steak dinner was the ultimate in dining out, and nobody had ever heard of *escargots*. If you tipped a waitress a quarter, she would count herself lucky (her wages were less than 50 cents an hour then). Of course, you couldn't get a drink with your dinner in those days, not even a glass of wine or a beer.

In the sixties, a new bylaw began granting liquor licenses to eating establishments, and the city suddenly sprouted a host of new restaurants. Winnipeggers found themselves tempted and encouraged to eat out like never before, and they took to this new pastime like ducks to orange sauce.

The trend continued into the seventies, and our city now teems with popular dining places.

In 1975, the restaurant boom was in full swing, and the Department of Tourism, Recreation and Cultural Affairs commissioned a well-known dining expert to write a guide to Winnipeg's restaurants. *Parsley, Sage and Cynthia Wine* became a bestseller. It lists 125 out of the estimated 500 eating places in the city. The two daily newspapers publish regular restaurant reviews, and *Eye on Winnipeg*, a bi-weekly city magazine, has a *Creative Dining* column; it also lists about 70 or 80 restaurants under their specialties — *Continental, Steak and Seafood, Tea Rooms* — and by nationality.

We have become gourmands, even gourmets. We have learned to send back a tough steak and to reject an off wine (well, some of us have). We compare notes with friends on the merits of this or that new restaurant. We make it a point to be adventurous and try out the new places everybody talks about, and we are pleased when we have discovered a good one that nobody else has been to yet. Some of us, nevertheless, stick to old or new-found favorites: There are those who would take all their out-of-town visitors to the Spaghetti Factory, while others would celebrate their anniversaries nowhere but at Brothers'. Some would feel lost without a salad bar, others can't ever get tired of spinach crêpes.

The increase in the number of restaurants and the enthusiasm with which Winnipeggers are now dining out has been noted statistically: the percentage of restaurants per capita is higher here than in other cities, and Winnipeggers spend more money in restaurants than the citizens of most other Canadian centres. How did this come about?

Sociologists and statisticians probably give the overall affluence and increase mobility of city people as reasons. Women's new freedom would be cited by some ("Why should I slave over a hot stove?"). And the emergence of the fast-food chains is claimed to have had an influence ("Don't cook tonight...etc.").

The most significant reason for Winnipeg's abundance of dining-out places is certainly the wave of European immigrants in the fifties and sixties. Not only did the people from Europe miss and long for their national specialties, some of them went a step further: they opened fine dining rooms all over town. Their countrymen, naturally, were their first eager customers, but native Winnipeggers of all ethnic origins soon learned to appreciate and savor the cuisines of the "Old Country." This became obvious a few years ago during the first Folklorama festival, where dozens of pavilions offered ethnic dishes and attracted thousands of delighted patrons. Now everybody knows pizza and souvlaki, and friends will engage in furious debates over which Greek taverna has the best *Moussaka* and which German Gasthaus makes the best *Apfelstrudel*.

Some people are oblivious to the subtleties and the variety of international cooking. I know one woman who likes to go out to eat, but all she ever orders is Filet Mignon. Never the Wiener Schnitzel, the Chateaubriand, the Borscht, the Scallopini, the Veal Cordon Bleu, the Bratwurst, the Gefilte Fish, the Lichee Gai Kew. No, it's Filet Mignon for her.

Of course, there is nothing wrong with a good steak, and, at one time, Winnipeg was famous for its excellent and well-prepared steaks. Lately though, that prestige has suffered somewhat at the hands of some critical reviewers. Even the "untouchables," such as Hy's Steak Loft, came in for a grilling in a recent *Free Press* review.

Don't underestimate the power of a reviewer over a restaurant's reputation and popularity. An unfavorable review caused the Winnipeg Inn to buy advertising space in the *Free Press*, in which they had a letter to the newspaper's restaurant reviewer reprinted. The letter is a strange combination of defence, apology, promise. It ends with an invitation to the reviewer to have dinner at the Velvet Glove every week, and failing that, it requests to be left out of the regular review column. Of course, it can be grim to be locked into these mini-critiques week after week with remarks like "Great elegance, but the food doesn't match...it's Russian roulette with the entrees..."

It works the other way around, too: I remember having dinner at the Nazaré after it first opened, and we were surprised to dine in lonely splendor in this pleasant place with such marvellous food and first-rate service. Soon after, a favorable review sang the Nazaré's praise, and you couldn't get into the place without a reservation. You still can't.

The well-publicized dining scene in Winnipeg offers something for everyone's taste: we have such a multitude of choices these days.

BISLEY COMPETITION

OTTAWA — A slight cross wind, light drizzle or a tiny involuntary movement can shift a bullet's impact off the bull's-eye and mean the difference between winning or losing a rifle-shooting competition.

So 15 members of the Canadian Forces are remembering this while sharpening their marksmanship at CFB Esquimalt, B. C. in preparation for this year's National Rifle Association (NRA) competition at Bisley, England, July 10-22.

The team, one of three participating Canadian groups, is composed primarily of soldiers from 3rd Battalion Princess Patricia's Canadian Light Infantry

(PPCLI) at Victoria, B. C. augmented with sharpshooters from 1st and 2nd Battalions PPCLI at Calgary and Winnipeg respectively, and 2nd Battalion Royal Canadian Regiment at CFB Gagetown, N. B.

Leading the team is CAPT Don Ethel, 40, of Victoria who is responsible for all aspects of the training and will accompany the group to England.

Two Bisley veterans on the team are PPCLI members MWO Les White of Edmonton and Calgary, and SGT Ted Luscombe of Ladner, B. C.

The PPCLI is representing the Canadian Forces by virtue of their victory in the Letson Trophy

Competition at Connaught Ranges in Ottawa last summer. It is the first time in 14 years that the PPCLI have won the honor of competing at Bisley.

Also going to England are 24 army cadets and 22 members of the Dominion of Canada Rifle Association.

In all, more than 700 marksmen from 30 countries will compete at Bisley, the oldest established rifle competition in the Commonwealth. The first NRA Shoot was held in 1860 at Wimbledon Common, near London, and it was moved to Bisley in 1890. Canada has been represented each year since 1871, except during the war years.

THE MONKEY'S POINT

Three monkeys sat in a coconut tree
Discussing things as they're said to be.
Said one to the others, "Now listen you two,
There's a certain rumour that can't be true,
That man descends from our noble race -
The very idea is a big disgrace."

"No monkey ever deserted his wife,
Starved her babies and ruined her life;
And you've never known a mother monk
To leave her babies with other to bunk,
Or pass them on from one to another
Till they scarcely know who is their mother.

"And another thing you'll never see -
A monk build a fence 'round a coconut tree
Forbidding all other monks to taste.
Why if I put a fence around this tree
Starvation would force you to steal from me."

"Here's another thing a monk won't do -
Go out at night and get in a stew.
Or use a gun or club or knife
To take some other monkey's life;
Yes, man descended - the ornery cuss -
But Brother, he didn't descend from us."

By Elizabeth Paquin, Saskatoon

UNDE STUDENT EXCHANGE PROGRAM

A Program for exchange visits between Students from Winnipeg with Students from Halifax is being arranged, for late September and early October 1978.

Open to Student of U. N. D. E. members and between the ages of 14 and 17 years old.

There are still a few openings remaining, and any U. N. D. E. member wishing to participate in the program, Please contact:

Doug Johnston
Construction Engineering Section
Bldg. No. 100
832-1311, Loc. 383, Or
832-3809 after 5 p.m.
Deadline Friday, June 30, 1978.

NEW MARCOM HQS

HALIFAX—Plans for the construction of a new building to house the Canadian Forces' Maritime Command headquarters in Halifax were announced in Ottawa.

Defence Minister Barney Danson said that the new facility, which will cost approximately \$11 million in today's dollars, will replace eight buildings in three different areas now being used as the headquarters. They were built prior to and during the Second World War.

The present headquarters set-up is functionally inefficient. Consolidation is required, but the existing main building is not large enough to permit this. Further, it is not structurally suited to the highly sophisticated communications and operations equipment required in a modern fleet headquarters operation.

The new complex will have 160,000 square feet of office space and house some 750 personnel. It will be built in the Dockyard area, considered the most economical and operationally effective site available in the Halifax area.

Construction is due to begin next year and will be completed in 1982.

The new headquarters building is part of the major re-development program now underway at CFB Halifax.

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WESTWIN COMMUNITY COUNCIL (North) NEWS

Council Welcome Wagon - is progressing very well since it's inception in Aug 77. We expect a large influx of personnel during the next few months and the Councillor responsible for the Welcome Wagon should be very busy. If you have any questions about this program or if you are aware of any new residents who have been missed please telephone Mrs. Heather Raeburn, 888-2298 during the evenings. She assures me your suggestions will be given every consideration.

Playgrounds - are really looking up. The MDPR playground is about two thirds finished with the exception of adding a merry go round and a tire channel. (Possibly a fence later this summer). The Council would like to express their appreciation to the few MDPR residents who came out to help with the painting and cleanup. (The President would like to hear from the gentleman who lives in Ward 8, 105 Canso St., who expressed an interest in the Sports program on council. Please call Rick at 837-2719.) For the numerous spectators, there is still need for your help. Please keep an eye on the children, stop the bullies and report acts of vandalism to the Military Police as soon as you become aware of it. For residents in PMQ's at Sharpe and Conway your playground is being moved to the North end near the perimeter fence. Once it is moved Council will be painting and cleaning, adding a merry go round and a slide and of course asking for your help. We will let you know in plenty of time.

Club 400 - will be started in the very near future at this Base.

It will be sponsored by the Council and should provide a lot of welcome surprises to members of the club. Watch Voxair and RO's for further details.

BLHU's - Dog Complaints - are still being received by members of Council. If you have contacted the City Pound Service for St. James 832-2613, and had poor results please refer your complaint to Base Housing in writing. Give all details including your attempts to solve the problem through the pound service and I assure you the problem will be solved.

MQ Neatness - is the responsibility of the occupants. Just a reminder about MQ orders referring to keeping your grass cut and trimmed and that you must maintain weed control on your property. If there is an unsightly MQ in your neighbourhood telephone Local 207, Base CE, giving details. You may make your complaint through your Ward representative.

Replacement Councillors - are needed in the near future. If you have an interest in the community and would like to get involved even a little bit please notify your Ward representative or the President of Council (North), Rick Pollock at 837-2719 or home 889-6213. We are in particular need of a sports oriented person who can work closely with the various sports activities under council auspices. This appeal is directed at both servicemen and their wives. We are in need of your HELP! We only meet once per month and the rest of the work is done in your own time on an as required basis. Give it a try.

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