

Brome County News

THE LARGEST CIRCULATION WEEKLY IN BROME-MISSISQUOI.

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Wednesday, February 21, 1996

Janina Grygar has painted the world's smallest egg

By Sharon McCully

MANSONVILLE — Artist Janina Grygar, whose giant ostrich egg depicting the emblems of Canada's 10 provinces holds a place of honor at the Ottawa Museum of Civilization, has a new claim to fame.

The 87-year-old artist has found, and painted, the world's smallest Easter egg.

The tiny hummingbird's egg, discovered after years of searching, will join the large ostrich egg at the national museum later this spring.

"I waited years to find a hummingbird's egg, then one day my neighbor called to say she believes a hummingbird has nested in a branch high in her tree," she recalled. "I climbed up and found the little nest stuck on a branch."

"It was slightly indented on the bottom as though glued to the tree," she added, fingering the perfectly shaped nest which resembles a cookie with a thumbprint. "I covered it with a net so it wouldn't fall apart, but there were no eggs inside."

Underneath the tree in the long blades of grass, Grygar discovered the miniature eggs, each about a centimeter in length.

"I waited three years to paint it," she said with a chuckle. "Every time I picked it up, I was afraid it would crack between my fingers, or I would squeeze it too hard."

The walls of Grygar's studio are lined with paintings and a workbench is laden with intricately painted eggs and wood sculptures. But of all her creations, the most challenging are her two *pieces de resistance*: the largest and smallest bird's eggs.

"Normally, I carve my design into an egg with a very sharp knife but with the ostrich egg, the shell was like iron and I couldn't cut it."

The decision to paint the provincial emblems on the giant egg stemmed from the artist's desire to create a meaningful and significant tribute to Canada.

"I wanted it to be more than just



Janina Grygar with her two pieces de resistance — the largest and smallest bird's eggs.

pretty," she said. "I didn't paint it for me. I chose the emblems because they belong to all Canadians."

"I have seen so many countries," the Polish-born artist continued. "I can compare Canada in any way, and in every way, and each time I can say that it is the best country."

She said Canadians may not realize how very fortunate they are. At 29, the mother of four small children was taken prisoner by communist forces in Russia and sent to a Siberian concentration camp for Polish prisoners. The memories of those tortuous war years, which cost the lives of her husband and two children, are as vivid today as they were 50 years ago. They are also the source of Grygar's inspiration for a series of paintings she is completing for the National Museum in Poland.

"The curator asked how I can

remember in such detail what the camp looked like," she said. "It is forever etched. I remember every detail. I was there, I know. If I didn't see it myself, I would never believe it."

From her comfortable home in Mansonville, Grygar turns nightmarish memories into a celebration of life.

"It's a miracle I'm alive," she said. "Forty-two of us were taken to the camp and only I, with two of my children and my cousin with her two children survived. The others died from hunger or disease."

Grygar boasts she wasn't sick five minutes, and managed to maintain her strength on a diet comprised primarily of tea and rice for nearly five years.

The next five years of her life were spent moving from settlement to settlement.

"We went from Siberia to South Rus-

sia, then to Prussia, always moving from camp to camp — then to Pakistan, and Africa. In 1952, I came to Canada. You can imagine how I feel to be in this country," she said. "It is unbelievable. Unbelievable."

Grygar said today she finds comfort in transposing her feelings on canvas, and on the various *objets d'art* in her studio.

"I was talented from birth," she said. "From my childhood, I knew I had to paint. If I saw a piece of paper, I had to put something on it."

"Now it brings me great relief," she added. "When I finish a work, I say, 'Finally I am able to get it off my mind.'"

Grygar hopes to personally deliver her tiny egg to the Ottawa museum this spring.

"I live one day at a time and welcome each one."

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Brome County Community Billboard

Community Calendar

February 21

Chamber of Commerce of Town of Brome Lake Breakfast Meeting at Cedric's Pub, 51 Lakeside St., Knowlton, at 7:45 a.m. A full pancake breakfast will be served. The subject discussed will be investments for the 1990s by Francois Pinal, vice-president of Trimark. Admission: \$5. Everyone welcome! For non-members, breakfast sponsored by Levesque Beau-bien Geoffrion Inc. and Trimark.

February 22, 29

P.R.R.P. Abercorn will be holding a special sale, at 11 Church St. West, Abercorn, from 9 a.m. to 4 p.m. This sale includes very good winter and summer clothes sold by the bag, household items, plus surplus of craft materials such as material, yarns, lace, etc. Also, our own crafts are always on display.

February 24

All you can eat ham supper at the Royal Canadian Legion, Branch 158, 2 Curley St., Sutton, from 5 to 7 p.m. Everyone welcome! For information, call 538-2210 after 6 p.m.

Doubles crib tournament to be held at the Oddfellows Hall, Knowlton, at 1:30 p.m., sponsored by the Friday Night Social Club. Admission \$10. Cash prizes and door prizes. Bring your own board and partner! Call 243-5738.

February 27

Board of Directors Meeting of the Centre Butters-Savoy, at the Atelier Granby, 740 Boulevard Industriel, Granby, at 6:30 p.m., will be open to the public. For more information: Dianne Ross (514) 375-4645, extension 227.

February 28, March 6, 13, 20, 27

Ecumenical lunches will be served in

Grace Church Parish Hall at 12 noon. Each church will take turns in making the soup, provide the crusty bread, coffee and cookies. There will be no charge, but there will be a collection. Tel: 538-2525.

March 2

Flea market fundraiser at 77 Lewis St., Waterloo, from 9 a.m. to 4 p.m., sponsored by Scouts Canada 1st. Waterloo Group. Tables for rent at \$10 each. On site canteen. Scouts are looking for donations of articles to sell at their table. Contact Barbara Talbot (514) 539-1836.

March 12, 14, 16

Yamaska Literacy Council will be sponsoring a 12-hour workshop in the Laubach method of teaching adults to read. It will be held at the Cowansville Community Centre (Tuesday and Thursday evenings, also Saturdays). If you can read this, you should be aware that over 4.5 million Canadians did not acquire this most basic of skills, and a further 6.2 million barely cope with the challenges of modern life. If you would like to make a positive contribution to someone's life, call Donna Ross at 263-3775, evenings 263-4521.

Arts Calendar

March 1-10

The Red Shoes (based on the fairy tale by Hans Christian Andersen), directed by Roger de la Mare, at Theatre Lac Brome, Knowlton. Shows starting at 7 p.m. on March 1, 2, 8 & 9. Matinees at 2 p.m. on March 2, 3, 9 & 10. Admission: Adults \$6, Children age 12 and under \$4. (Group rates available). Reservations: (514) 263-1061. This delightful play, adapted for the stage, is filled with music, dancing and period costumes and is sure to please children and

adults alike. All proceeds from the opening night's ticket sales will be donated to the Knowlton Pony Club in support of its community efforts.

Paleontology exhibit takes place at the Dunham library through Feb. 28, organized by Mr. Denis Bombardier. The library will be open Wednesdays from 1 p.m. until 4:30 p.m., Thursdays from 9 a.m. until noon, 1 to 3 p.m. and 7 to 8:30 p.m., and Saturdays from 10 a.m. to 1:30 p.m. This exhibition will display fossils found in Cowansville, St. Cesaire and Nova Scotia, together with sample tools and fossil reproductions, including the tooth of a Tyrannosaurus Rex. Admission is free. For more information, call (514) 295-2621 or Denis Bombardier at 266-4722.

Pot-Pourri Choir in Mansonville is looking for a conductor. This semi-professional choir has been together for five years. We sing classical to cabarets in many languages. We have in average 20 members. We are also looking for baritones and tenors. If you are interested or would like more information please call Louise Patch at (514) 292-3430.

Expression d'Art presents an exciting concept bringing to you a variety of works by Eastern Townships artisans at 79 Lakeside, Knowlton. (514) 242-2427.

Arts Sutton: Exhibits by painter Lynda Bruce and sculptor Gregory Keith, both well-known members of the gallery from Frelighsburg. Lynda offers a non-traditional presentation of landscape and colors. Gregory sculpts in a variety of materials. Allegorical works are based on the theme of the human body with a hint of irony. Continues through Feb. 25. Open Thursdays, Fridays and Sundays from 1 to 5 p.m. and Saturdays from 10 a.m. to noon and 1 to 5 p.m.

Son et Brioches on February 25 at 11 a.m. at Maison Bruck in Cowansville, featuring fresh brioches and coffee along with the music of soprano Valerie Kinslow and lute player Sylvain Bergeron, who will play from their repertoire of 17th century English, Scottish and French songs. Reservations recommended. Tickets: \$15. Tel: (514) 263-6666. Maison Bruck is located at 225 Main St. in Cowansville.

Painting On Paper, evening courses given at Prouty Community Hall, 5 Mill Rd. in Bondville on Wednesday evenings from 5-11 p.m. through April 17. This is an introductory course in visual arts proposing a contemporary

approach to painting on paper through the exploration of various media and techniques: gouache, watercolor, chalk and oil pastels, collage and mixed media on paper. Color relationships and color mixing. Studio projects in a range of media. Instructor: Louise Jamet. No prerequisites required. This course is part of a Fine Arts Certificate program offered by Bishop's University. Cost is \$173.80 for the course, \$30.00 for new Bishop's students only, \$89.40 for seniors (65 and over), and studio rental \$30. For more information, call Louise Jamet (514) 243-4137 or Bishop's University at (819) 822-9670.

Community Notes

Caring & Sharing is a support group. We meet every Thursday at the Brome Lake Community Centre (Opposite St. Edouard Elem. School) at 383 Knowlton Rd. in Knowlton at 1:30 p.m. The support group is for people who wish to learn & share ways of coping & living after the loss of a loved one; be it a spouse, sibling, parent, child, other family member or a dear friend. Caring & Sharing support group is welcoming & encouraging. You are not alone — we're here for each other. Refreshments served. Call 242-2020.

Jardin d'enfant de Sutton, a bilingual nursery school, has two openings left! Last chance for your child to be registered three mornings a week, for the remainder of the school year. For information, please call Ursula at (514) 538-3516 or Liette at (514) 538-3591.

Sneak Preview To Spring Break from February 26 to March 1 at the Town of Brome Lake Community Services, Knowlton. Mon. — Treasure Hunt/Mayday Mission: visit to Natural Museum, snow train ride, Safari Tour. Tues. — Sports Day: games, gymnastics, swimming and more, University of Sherbrooke. Wed. — All-day movies; two great movies and hot dog lunch, popcorn, drinks. Thurs. — Sugar shack, sugar feast, taffy on snow, sleigh ride, music and fun, "La Goudrelle". Fri. — Pre-teen Dance (8-14 years). Come and "springbreak" loose! Great music and prizes to be won. For more info., call Johanne at 242-2020.

Snap Flap: Brome County News still has a supply of Snap Flap, the Snaphappy spelling game for children and adults. The game pits players against one another in a race to turn letters into words. Games are \$25 plus postage. A portion of the proceeds will go to the Words for Women literacy program. Tel: (514) 242-1188.

Please note that all bulletins for the Brome County News calendar will cost \$5. Send or bring your submissions with payment to 88 Lakeside, Knowlton, JOE 1V0.

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Youth group program targets elementary school children

Booze busters say No to alcohol and drugs

MANSONVILLE — What is Booze Busters?

It is a project conceived in 1991 by Citizen Advocacy's Youth Coordinator Mable Hastings and Students Against Drunk Driving (S.A.D.D.) group members to reach elementary school children before they enter high school.

Jason Ball and Julia Hastings have been working on the 16-week Booze Busters project, funded by the government. Their job is to take this program on the road. This means bringing their program to a number of schools and communities, offering suggestions on ways to convey the dangers of drinking and driving and substance abuse.

Julia and Jason have designed three different packages to present to schools. The project can be offered on a daily, weekly or monthly basis. As in the S.A.D.D. group, Booze Busters has a board of directors made up of six members — Julia Eldridge, Amanda Barnett, Starr Dostie, Victoria Davis, Chris Peacock and Peter Webb.

The program invites young people to become Booze Busters and take up the fight against drinking and driving and also encourages the underage not to drink.

DEPANNEUR DISCOUNT

They are also taught that it is 'cool' to be a Booze Buster, and a membership card entitles them to a discount at an area depanneur.

Booze Buster animators have organized various activities including a visit from a Quebec Police Force officer who spoke about the use of the breathalyser and the law concerning drinking and driving. The highlight of the visit was a short but exciting ride in a police car. This event was very successful and all who attended enjoyed the activity.

A Drug and Alcohol Awareness Night was held with approximately 50 people in attendance. The evening included a visit from Q.P.F. Officer Cloutier who showed how the breathalyser is used by demonstrating its effectiveness on one of the youth volunteers. Suzanne Dery, Addiction Counsellor at Massey Vanier, spoke of her role as a counsellor and how drug and alcohol abuse is treated at the high school.

There was also a very interesting visit from Dr. Barakett, who spoke about the effects of drugs and alcohol on the body. The guest speakers were

very involved and approachable, putting everyone at ease to ask questions. S.A.D.D. also presented one of their many skits "The Candy Man".

SMOKE-FREE DANCE

Some 85 young people attended a smoke-free dance organized by S.A.D.D. and Booze Busters. This number was not as high as usual, possibly because it took place in a smoke-free environment. The hope is that in the future there will be as many people at a smoke-free dance as at any other one. To encourage the participation of Booze Busters, several door prizes were dona-

ted by community businesses and then raffled off to members of this group.

Another activity on the agenda was a Citizen Advocacy Community Christmas Party held in the Catholic Church basement. This party was fantastic, with dances performed by both boy and girl groups choreographed by Mable Hastings and Norma Clifford, as well as dances developed by S.A.D.D. board members. We all marvelled at the talent of our youth and the work that had gone into planning and implementing such an evening. There was also a tribute to Jason Pierce, the boy who died in an alcohol-related accident last year. A light lunch was served after the presentations, prepared by parents whose kids belong to the youth group.

Thank you to all who contributed to the good functioning of all activities done in co-operation with the Booze Busters project. Special thanks to Jason and Julia who planned and implemented all the Booze Busters activities in the past year.

By Lisa Bernais
Citizen Advocacy Youth Group



Booze Busters board of directors: Victoria Davis, Christopher Peacock, Julia Eldridge, Amanda Barnett, Peter Webb and Starr Dostie.

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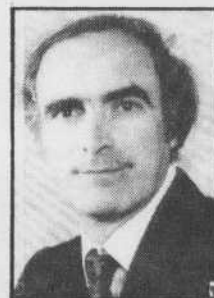
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Follow our columns entitled *My Eyes* to learn more about refractive surgery.

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Not a good time to make a mistake

Yikes. Everybody is so cranky. Meaner than a pack of junkyard dogs. Like they have sand between their toes or an itch they can't reach.

A woman just slammed down the phone before I had a chance to apologize for dialing the wrong number.

This is not a good time to make a mistake.

There's an uncharacteristic air of vindictiveness hovering over us that is more contagious than the February flu. The post-referendum, pre-budget blues have turned all of us into live conductors of negative vibes.

Everyone has a stone to cast. People are talking about carving up the scraps of a country, re-vamping the workplace, pulling up stakes, closing the shop. Even the Prime Minister can't keep his cool when all around him are losing theirs.

The weather man is pelting ice bullets at us and the radio talk-show host is doing his best to incite listeners to share their uncharitable and mean-spirited views.

When's the last time you heard somebody say something nice about a fellow human, or give just a modi-

Out of the Brome Closet

By Sharon McCully

cum of credit where credit is due?

Is it possible we're all surrounded by idiots — that nobody except each of us in our own little circles is doing something right?

It's like living in a Kurt Cobain song. Things just keep getting blacker, more moribund.

Let's face it, success is a cinch for those who focus on the half-empty because when they turn the glass over, it's all empty. But the scourge of the optimist is the half-full glass will never be completely full no matter which way you turn it.

So we had better get used to having half the things we encounter in life go half right, half of the time. It's better than nothing.

Besides, there is plenty to be grateful for. Like February having only 29 days. And March break. Especially March break.

Comment faire des économies avec vos géraniums

Les jardiniers sont impatients quant à la venue du printemps et ont hâte de pouvoir enfin mettre la main à la terre et aux plantes.

En attendant, si vous avez entré des géraniums à l'automne pour en jouir durant l'hiver, ces plants sont maintenant gros ou hauts et minces selon l'éclairage qu'ils ont reçu durant les derniers mois.

Vous devez donc les couper pour leur redonner une bonne forme. Au lieu de jeter les tailles, vous pouvez faire des boutures qui vous économiseront environ 2,50 \$ pour chaque plant que vous n'aurez pas à acheter.

Le procédé est simple. Les plants qui sont devenus trop gros ou trop grands doivent être coupés à environ 15 cm (6"). Tailler juste au-dessus du noeud d'une feuille, c'est-à-dire, au-dessus de la partie bombée ou gonflée d'où la feuille pousse. On ne doit pas couper trop près ni trop loin mais à environ 6 mm (1/8"). Le plant ainsi taillé continuera à pousser durant le reste de l'hiver.

Passons maintenant aux boutures. Celles-ci peuvent avoir n'importe quelle longueur mais je préfère celles qui mesurent environ 10 cm (4"). Elles doivent avoir au moins trois noeuds à feuilles y compris la pointe où pousse le bouton d'une toute nouvelle feuille. Mesurer environ 10 cm de la tête et couper, cette fois-ci, juste en dessous du noeud. Ceci est la clé du succès car les racines se forment rapidement à partir de ce noeud. Ne garder que trois feuilles, y compris la petite du bout et enlever les autres.

Placer immédiatement les boutures dans un récipient d'eau pour éviter que les tiges ne deviennent bloquées par l'air.

Pour faire prendre racines à vos boutures vous aurez besoin de pots d'environ quatre pouces (10 cm) remplis

d'un mélange très léger, comme, par exemple, un mélange de perlite et de mousse de tourbe. Remplissez le pot du mélange et arrosez suffisamment pour bien l'imbiber. À l'aide d'un crayon ou d'un bâtonnet ou encore avec le petit doigt (j'utilise un bâtonnet en plastique qui sert à mélanger les cocktails), faire un petit trou d'une profondeur d'environ 2 pouces dans le terreau.

Entre Nous

Par Thérèse Bernard

Sortir de l'eau une bouture à la fois et la tremper dans une poudre de croissance. Agiter un peu pour enlever le surplus de poudre et planter la bouture. Presser autour de la tige pour bien l'ancrer dans le pot. Et voilà vous n'avez qu'à attendre que les racines prennent. Ne vous inquiétez pas si quelques feuilles jaunissent un peu ou tombent.

Dès que les racines seront en place, une nouvelle feuille se formera à la tête (après environ deux semaines). Garder le terreau humide jusqu'à l'apparition de ces nouvelles feuilles et à la lumière sans soleil direct.

Dès que tout pousse on peut ajouter de l'engrais (à demi dose) dans l'eau d'arrosage et laisser les pots à la lumière la plus grande possible.

Vous pourrez, après environ un mois, replanter dans des pots plus grands ou tout simplement attendre le temps de planter vos nouveaux plants dans votre jardin ou dans des contenants extérieurs. Bon bouturage!

À cause d'une erreur de mise en page, la chronique de la semaine dernière sur la Saint-Valentin portait le mauvais titre. Il devait se lire «La Fête des Coeurs».

Brome briefs

PHILIPSBURG — Brome-Missisquoi MP Denis Paradis and his provincial counterpart MNA Pierre Paradis have announced a \$20,000 grant for the municipality of Philipsburg under the tri-part federal infrastructure program.

The \$32,000 investment will be used for improvements to the town hall and paving the adjacent parking lot and the

municipal garage yard.

KNOWLTON — Each year, over 100,000 seniors lose their guaranteed income supplement and spouse's allowance pension benefits because they failed to re-apply for benefits.

The spouse's allowance is a monthly benefit paid to spouses of pensioners or widows and widowers between the age of 60 and 64 who resided in Canada for at least 10 years after age 18.

If you haven't already sent your application in, send it now. The deadline is the end of March.

If you didn't receive your renewal form in the mail, contact your nearest Human Resource Center of Canada, or call 1-800-277-9914 for service in English.



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Thanks for the help!

Last week an emergency required the transfer of *all* the newspaper from our container into another one. Eight people came to our rescue with only one hour's notice!

We would like to thank Pierre Ravary, Norman Glover, Wanda, Silvio, Denise and Adrian from Butters Workshop, and a special thanks to Judith and Jim Beauchamp who were able to stay for the entire three-and-a-half hours.

Watch for details of major changes at Recyclab very soon.

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Old-timers rule: A sort of living example

One night a week, from September to April, going on 20 years now, they gather at the Bromont arena for 90 minutes of their version of the game that still isn't officially our national sport. The appointments are first-rate; with its vaulted and varnished wood beams and ceiling, the building is as much a certain kind of house of worship as it is an indoor hockey rink.

With the average age around 50, they indeed qualify as old, as sports go. But other than their own, they aren't in any league, so group approval is the only authority facing new members, not age. The Treasurer wields effective control of administrative concerns. There is something called the Discipline Committee, but no one knows how it works or who's on it.

The Pucking Commissioner (try to resist the temptation) assures an adequate supply of pucks, without which skates and sticks are quite useless. Those who have long claimed that the

The Country Squire

By Brian Eddington



telephone pole is a most important invention, without which the telephone itself would be quite useless, will readily see the logic here.

The Line-Ups manager has the most difficult job. Each week, from among the 23 members, he must create two, hopefully balanced, eleven-man teams. To do so he must juggle a wide range of abilities, from the superior athlete to the guy who'd be better off helping to clean the ice. To the group's credit, all levels of skills are accommodated. The odd man out is the referee, rotated alphabetically. One chap regularly solicits two bucks from each member for

the weekend's lottery draw; they're all dreamers, on and off the ice.

Most have had wives — or friends, partners, or significant others, if you wish — for over twenty years. A few seasons ago, the ladies decided it would be a terrific prank to remove a key item of equipment from the guys' hockey bags after they'd packed for game night.

The usual loud and ribald locker room banter (Is this a hockey team or has the ugly body contest just finished?) dropped to near silence as each discovered that something important, which he'd almost certainly tossed in as usual, just wasn't there. Some were missing a skate, others perhaps an elbow pad or shin guard. The great majority, though, were without a certain unglamorous but critically important protective device for a very defining part of the male anatomy.

A realization came quickly to the room that some sort of cynical plot was afoot...or elsewhere. A more sombre mood descended upon the group when the nature of the item most were missing set in. Was this also a revealing comment on the nature of their relationship with that same spouse of these many years, or what?

No doubt psychiatrists and psychologists would have a field day analyzing the motives behind the item-of-choice

removed on that occasion, with complicated theories using lots of big words what don't mean much. The best observation to remember, though, is from the wise man who said that the only difference between a psychiatrist and the patient is that the patient has a chance of getting better.

Luckily, as the puzzled group sat about considering their options, in marched the ladies sporting the missing items over different parts of their own apparel. A few good-humoured moments later, most of the girls were gone and the game was on. (Some watched part of the first period; they'd heard it was a sure-fire cure for insomnia.)

Someone videotaped a game, once. Big mistake. The camera doesn't lie, and illusions, even old ones, die hard. Happily, any on-ice disappointments disappear with a conciliatory backslap, or the first pop-fizz in the locker room that signals the start of the post-game wrap-up... which, if the next day is a holiday, can last longer than the game itself. For all these guys have in common, though, no single bond is stronger than the love of the game which is scarcely less than that of the little kid who insists on keeping his new skates with him as he snuggles between the Mighty Ducks sheets in his Zamboni-shaped bed.



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Will that be stocks, bonds, or "asset allocation" for your investment needs?

By Alexander Di Mauro, CFP

(NC) — If you like to fish, you know that certain lures attract specific kinds of fish.

Well, in case you haven't noticed, financial institutions spend a lot of time and money coming up with different ways to lure investors.

The big gimmick being marketed this year by several mutual fund companies and investment brokers are asset allocation services for switching between mutual funds.

What's interesting to note about these new services is that they aren't that new!

In the mid-eighties 20/20 Group (a mutual fund company) was the first to introduce an asset allocation fund in Canada. The objective of this fund was to allow the manager the flexibility to switch the asset mix of the fund from being 100% invested in cash (short-term government treasury bills), to being 100% invested in bonds (high grade corporate and government medium and long-term) to being 100% invested in common stocks.

The concept proved popular with many mutual fund investors and since then, several other mutual fund companies tried their hand at offering similar funds.

This class of mutual fund is generally referred to as a, "Tactical Asset Allocation" fund — regrettably, none of these funds have delivered anything close to what the expectations contained in their information kits 5 years ago!

In fact, of funds that were available to investors back then, as a group, they averaged a compound annual return of only 8.13%. What's more, the return

doesn't take into account any front or back-end commission costs.

Much of the marketing literature promoting tactical asset allocation funds, emphasizes the manager's commitment to take advantage of changing market conditions. The appeal of this approach was supposed to produce high returns whilst lowering risk by shifting money between the 3 major asset groups: stocks, bonds and cash.

This means that when you invest in a tactical asset allocation fund, you should expect the fund manager to switch all of the money in the fund to cash, when interest rate trends move up. Switch from cash to bonds and stocks when interest rate trends start move down.

The concept is sound and has merit especially when the experts are right. Yet, during the past 5 years, none of the funds that I researched were able to outperform the average return earned from investing in 91-Day Government of Canada treasury bills which was 8.2%!

In my view (I say this as an industry insider) there are perhaps two possible explanations for the lack-luster performance.

The first, is that the managers of these funds keep misinterpreting the buy and sell signals of their own market research.

The second possible explanation has less to do with the competence of management and more to do with the business of operating mutual fund investment services. You see, the concept of tactical asset allocation or "marketing timing" (as its referred to in less formal context), opposes the long-term "buy and hold" philosophy promoted by the fund company itself.

After all, if you have shares in any open-ended mutual fund, have you ever received a call from the manager offer-

ring to redeem your shares out of concern that the market has topped? Not likely!

Mutual fund management companies such as 20/20 Group, AGF Management, Fidelity, Dynamic Group and Mackenzie Financial (to name a few) earn their income from the management fees deducted from the total value of the pools of money that they manage.

Industry management fees vary from a low of .25% for money market funds to 2% for equity funds.

This is key to understanding that no matter what the immediate short-term market outlook appears to be, its always right to invest in a mutual fund long-term. The question you should ask yourself is, "right for whom?"

Remember how right it was to invest in Asian, Latin American and interest sensitive Bond or Balanced funds last year?

By offering a market timing fund, mutual fund companies can demonstrate a willingness to promote the concept, while content in their view that the concept doesn't work.

So far, I've been discussing the manager's role of shifting between assets held within the fund itself. But what about shifting among different funds?

This is the what's behind the latest market gimmick — Strategic Asset Allocation services for mutual funds.

Unlike tactical asset allocation (which is a market-timing service), strategic asset allocation assumes that each investor has a different psychological tolerance for risk. Therefore, once your risk tolerance level is determined, a customized portfolio of mutual funds can be specifically (strategically) tailored to remain within the comfortable levels of risk that you're supposed to accept — and there's the gimmick!

Since 1980, I have observed one constant theme throughout several boom and bust investment cycles about investor behavior.

My experience with clients over this time has been that few investors have any tolerance for losing any portion of their hard earned money... regardless of the what the results of some contrived questionnaire might suggest!

The strategic asset allocation approach for mutual fund investors is really quite peculiar.

Here's what I mean by that. In this approach, instead of changing between mutual fund asset classes to preserve both capital and profits; the strategic asset allocation approach seeks to create a "personalized" mix of mutual fund investments based primarily on how much risk you're willing to accept.

The interesting thing about this approach is that changes to the fund holdings are made only to maintain a balance consistent with the original mix of funds.

This means that if the computer determines that you're supposed to invest \$100,000 evenly among five funds and two of those funds grow faster than the other three, then the portfolio is automatically re-balanced.

Now I don't know how you feel about this, but to me, it just sounds like a new spin on that tired old theme, "buy and hold". The main difference this time, is that if your investment portfolio fails to meet your performance expectations, the strategic asset allocation advisor gets to blame it on your risk profile!

The key that I believe you will need to achieve financial success is knowing the strengths and weakness of each fund company's management team. Once you have acquired these insights, you can then increase your chances for making higher profits.

This requires you to first find out which asset classes (bonds, stocks, real-estate and gold) are undervalued and in which global markets are they most undervalued in.

Then all you have to do is invest with the fund company whose management team has consistently outperformed their peers in the respective asset class. Most market cycles last four to five years. But did you know that about 60% of the total gains of most market cycles occur within a short 12 to 18 months!

In my next column I'll have more information on how to maximize your mutual fund gains by telling you how to develop a "cyclical" investment approach.

For more information please contact The Canadian Centre for Mutual Funds Research & Analysis Ltd., Sheppard Centre Plaza, 4841 Yonge Street, P.O. Box 43085, Willowdale, Ontario, M2N 6N1.



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Your income tax - How to make it easier this time

(NC) — Completing your income tax return ranks second only to the pain of actually having to pay income tax. But with a little planning, the job can be made much easier and the pain more bearable.

The secret is to turn your attention to the task now, making sure you have gathered all the documents together well in advance of the April 30 "deadline" and that you keep in mind several important points, some of which are new this year.

1. The \$100,000 capital gains exemption was removed on February 22, 1994. You should tell Revenue Canada what your investments were worth on

that date to avoid paying too much in capital gains tax when the investments are ultimately sold.

For shares, speak with your broker or go to your library for a newspaper for that date. For rental property, you should get an appraisal or an opinion of value from a real estate agent or use the sale of similar property in the same neighborhood.

If you own shares, mutual funds or real estate (other than your house), which has increased in value, this would be a good year to consult a tax professional.

2. The deadline for contributions to a Registered Retirement Savings Plan

(RRSP) is March 1, 1995. The amount you are entitled to contribute can be found on your 1993 Notice of Assessment or you can call Revenue Canada.

Don't forget that if you have a pension, \$6,000 can be transferred to a spousal RRSP for an immediate tax deduction and more benefits down the line.

Don't miss this opportunity for a spousal transfer — 1994 is the last year it happens.

3. Consider using a computer software program. Programs like CanTax will make filing your return much easier, reminding you of the full range of deductions. Choose a program which

will allow you to prepare spousal returns at the same time and which will automatically transfer data between the two returns. Cost ... about \$45.

4. Charitable donations can be deducted at a higher rate when they amount to more than \$200 so it's often better for one spouse to make the claim rather than partners claiming separately.

5. Medical expenses can be claimed for any period of 12 months ending in 1994, so it may pay you to combine, say, your dental work in November 1993, with the cost of medication for your upset stomach in Mexico in January 1994.

6. If you have your own business, you can claim interest payments on loans for business expenses such as equipment for a home-office or automobile.

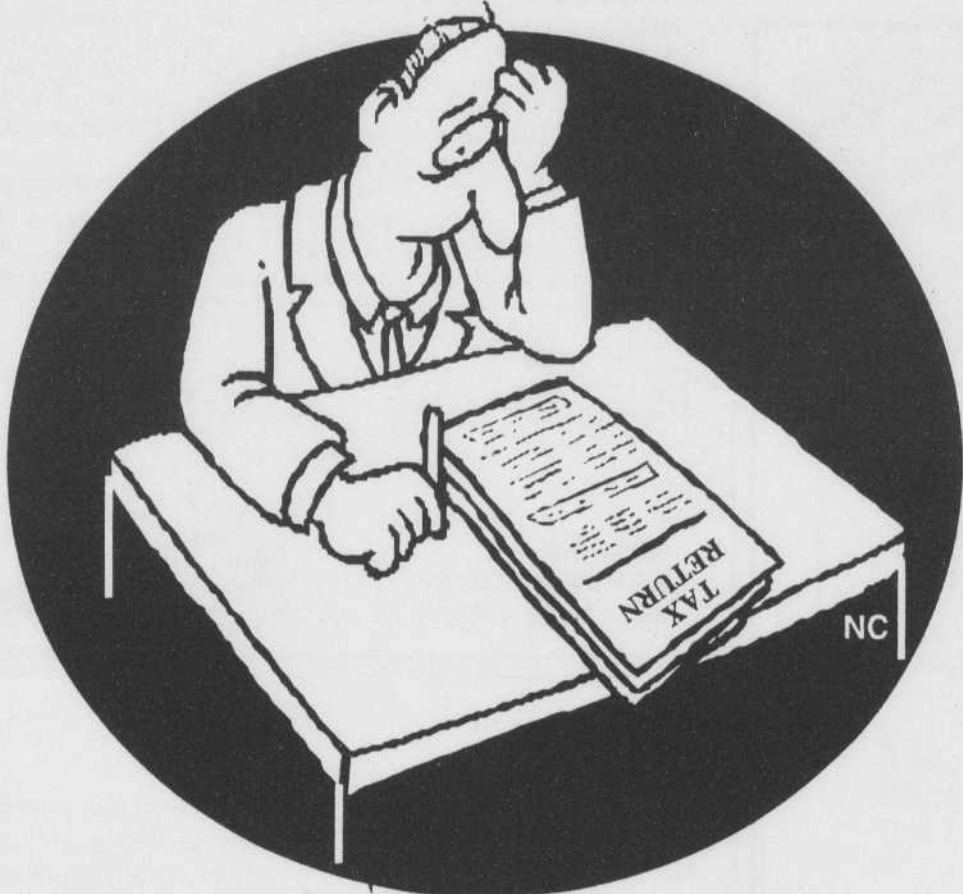
Statements must be obtained from the lending institutions (which are likely to be busy in March and April as taxpayers realize they need this information). Ask for the statements now.

Begin collecting all receipts for business expenses such as telephone calls, postage, office supplies, gasoline and parking.

7. If there's a student in your family, you can claim up to \$4,000 in tuition costs, less the amount claimed by the student against his/her income. This applies to children, grandchildren or a spouse whose education you support.

8. If you're not using tax software, don't forget to claim all appropriate deductions and credits. Many people who prepare their returns manually overlook items they could claim such as the \$1,000 pension credit (if you get a pension), the age credit (if you are over 65) and the disability benefit (if you or your spouse has a disability). And don't forget to claim the employer and partner GST rebate and federal foreign tax credits if applicable.

Cameron D. Peters is President of CanTax, Canada's leading developer of income tax software for Canadians, Canadian small businesses and tax professionals.



Get tax back with every pay cheque

(NC) — If you're shocked at what's left on your pay cheque after tax, you may want to apply for a pay cheque tax adjustment.

By contributing monthly to your RRSP through a pre-authorized cheque program (PAC), you can apply to the government to have your tax rate lowered right on your pay cheque. "This means you increase your cash-flow and pay less income tax over the course of the year," says Cynthia Caron Thorburn, Vice-President of Trimark Mutual Funds "Tax savings can be as much as \$560 per month if you make the maximum contribution and are in the highest tax bracket."

While the legislation requires "undue hardship" before you can be eligible for immediate tax adjustments, many district offices apply this rule liberally and will permit a reduction of tax on your paycheck.

Revenue Canada may request receipts showing that the RRSP contributions have in fact been made; however, if you have a history of making RRSP contributions, they may accept a letter from you indicating that contributions will be made during the year.

If Revenue Canada accepts your request, your employer will receive a letter indicating the exact amount of tax that must be deducted. You will

also receive a copy of the letter. It's important to note that you must apply to Revenue Canada every year to have your tax level reflect your RRSP contribution.

"Getting your tax reduced on your pay cheques means you won't get a lump sum refund cheque after you file your income tax," says Cynthia Caron Thorburn, from Trimark Mutual Funds. "But, remember, by paying less tax throughout the year, you, not the government, gets to use that money."

To get your taxes adjusted on your pay cheque, you need to send a letter to

the Source Deductions section of the District Taxation Office. Revenue Canada does not provide an official form. Ask your financial advisor for a sample letter or call Trimark Mutual Funds at 1-800-327-2076 to receive one by mail.

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More questions than answers about melatonin hormone

So many people have asked about melatonin lately that I must clarify a few details around it.

Melatonin is a hormone naturally produced by the pineal gland in the brain. Most animals produce melatonin, even some protozoa's do. Humans secrete it in a cyclic way, normally in the hours of darkness, and it regulates the sleep pattern.

The "biological clock" is an image reflecting the effect of melatonin. In animals, it is also believed to trigger the breeding periods and determine when birds will migrate or when some animals will shed. It also seems to work as an anti-oxidant.

Children produce much more melatonin than adults. From our teenage

The Health Beat

By Jean-François Richard

years to the end of our life, the amount produced decreases gradually, which could explain why young people don't suffer from insomnia as much as older people. A few studies have used a melatonin supplement to compensate this reduced production in hope that it can slow down the aging process.

Melatonin is available in health food stores in the United States. In Canada, the Health Protection Branch of Health and Welfare Canada has recently stated that the sale of melatonin is currently illegal.

Since melatonin is presently considered food and not drug, the companies producing it don't have to establish the long-term safety of their product. We are also unaware if melatonin interacts with other drugs. Since there are no rules regulating the production and distribution of melatonin, just like any food supplement, there is no mandatory control of quality measures, so we can't be sure that the bottle contains what the label states.

As a result, anybody could decide to start a 'melatonin business' in their basement, synthesizing it, packaging it and then selling it to the public, and the whole process would be legal.

The Consumer Report of November 1995 published a very good article on the subject.

Not nearly enough is known yet about melatonin. For example, the effective dose is unknown, studies using from one-third of a milligram to six thousand milligrams have been published.

Indefinite side effects are also of concern. There is evidence that it might affect the female's reproductive system,

but we are not sure how.

A recent experience with L-Tryptophan, another natural sleep inducer, was contaminated and led to the death of 36 people and long-term muscular problem for over a thousand others should teach us about being careful with the usage of products for which scientific data is not yet completed.

The bad press Beta-carotene recently got is another example. That's not to say melatonin is not good, but sometimes we should wait before jumping to conclusions. If it seems too good to be true, maybe it is.

Let's just wait to see what time and experience will prove. In the meantime, if you would like to discuss this, feel free to contact me.

Please note that there will be no Health Presentation in February, the next one being on Glaucoma March 18 at the Community Center.

Jean-François Richard
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Letter to the Editor

Mayor, councillors dinner for BMP most successful yet

The Sixth Annual B.M.P. Hospital Mayor and Councillors Dinner took place on February 11th. Tickets were sold out a week in advance. Local participation was at an all-time high with the enjoyment of a great roast beef buffet and entertainment from local musicians.

Kim and John Glover assembled the most talented group that went non-stop the entire evening. It would be impossible to thank them enough. The waiters, under the supervision of Sharon McCully and husband Ralph, coordinated their teams and kept the evening moving.

Patsy Braley and her group sold raffle tickets to the tune of \$465. So many others contributed their voluntary service to our most financially successful evening in our six years organizing the event.

Homer Blackwood, the councillors, Peter Stone, Pierre Laplante and, of course, the Auberge West Brome all contributed to our fundraiser.

To those who were too late to purchase tickets, remember next year, reserve early.

Thank you neighbours.

George Bristol
Councillor

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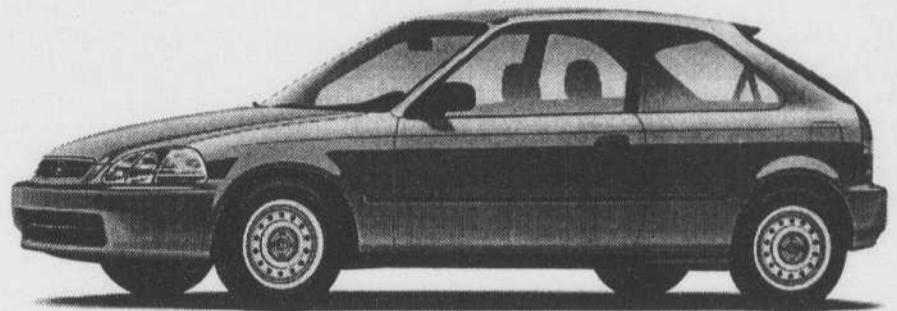
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REGISTERED HOLSTEIN HEIFERS, due late February and March. Call (514) 292-3706. 20453

SMALL HEREFORD HERD for sale. Call (514) 243-5429. 20444

82 Home Improvement

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88 Business Opportunities

INTERESTED IN CHILDREN'S CLOTHING? Kids Only Clothing is a Canadian manufacturer of unique quality children's clothing. Consultants who would like a fun flexible creative business opportunity. Rachelle Nadeau 1-204-436-2486, Box 29, Fannystelle, Manitoba, R0G 0P0. 20375

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PARENT FINDERS — MONTREAL, for adoptees, birth parents and siblings. Meeting February 22, 1996 at 7:30 p.m., 81 Summerhill Avenue, Pointe Claire. Information: Pat (514) 683-0204. 20433

Brome briefs

KNOWLTON — A number of provincial and federal government services have a no-charge automated telephone service available 24 hours and day, seven days a week, for subscribers with touch-tone phones.

The system offers recorded information in French and English on government programs, services, laws and regulations.

In some cases, callers can even order a folder or form, or inform the service of a change of address.

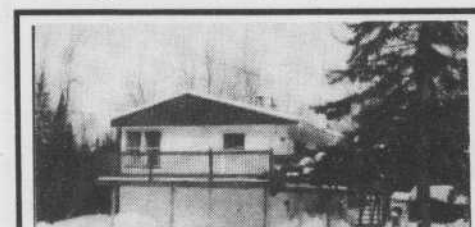
To speak directly with an information officer, callers need only press 0 at any time during the message provided the call is being placed during regular office hours Monday to Friday.

Here is a list of some of the Quebec government services with automated telephone exchanges:

Commission des normes du travail — 1-800-265-1414, Registrar of Civil Status for birth, death and marriage certificates — 1-800-567-3900, Regie de l'assurance maladie — 1-800-561-9749, and Quebec's family allowance — 1-800-667-9625.

Federal government numbers include:

Passport office — 1-800-567-6868, Employment Center — 564-5970, Old Age Security 1-800-361-3755, and Customs 1-800-363-9711.



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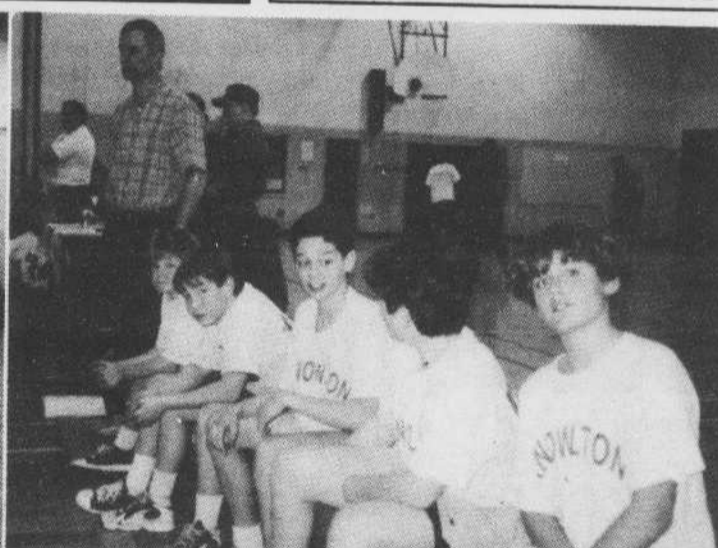


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Title Attorneys

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302 Principale St.,
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Reading is Fundamental

When you open a book
with your children,
You are opening a world
for them.



Slam dunk: Twenty-five boys and girls teams representing all elementary schools in the District of Bedford took part in a basketball tournament at Massey Vanier High School last Friday. The Grade 5-6 B category tourney ended in victory for the Farnham boys team which played in the final match against Knowlton. The girls class was won by Parkview Elementary in a showdown with Butler as dozens of volunteers, parents and teachers cheered.

Cut me out

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20 St-Jude (in back of Quillorama) Granby 372-7709



A look back at 'talking machines' of yesteryear

By Jean Murray Chute

The talking machine, thought by many to be one of the great wonders of the world was first developed in North America in 1877 by Thomas Alva Edison. This magical machine was leaps and bounds above the already developed music box, because it not only played music, but it could speak. Now not only the music of the opera could be heard but the vocals as well.

In 1877 Edison was busy developing a ticker-tape machine that would take Morse-coded tickings and put them on paper. During this work he noticed that the paper made a humming sound as it moved along. Edison coated the paper with thin sheet tin and used a steel needle to make impressions on it. The cylinder rotated and the needle cut grooves into it according to the sound it received. After the grooves had been cut, the sound could be heard by again running the needle through the grooves. Edison was given a patent in 1878 for his phonograph, and produced several hundred crude machines, but lost interest and moved on to the idea of perfecting the light bulb.

Alexander Graham Bell meantime, along with his brother Chichester Bell and Charles Tainter, was busy designing what was to be the graphophone.

This was really a machine such as Edsion had developed but with an improved cylinder. Bell made his cylinders from wax that proved to capture the sound more effectively.

In light of this new machine being sold by the American Graphophone Company, Edison began to again work on refining his early phonograph and in 1889 began to market them through the North American Phonograph Company and by 1890 had his own Company, the National Phonograph Co.

Edison had some serious competition in the cylinder phonograph market by the Columbia Phonograph Company who was producing machines based on the original Bell-Tainter machine. Competition between these two companys became fierce resulting in lawsuits, use of spies to steal ideas and a constant battle to control the market.

While these two companys where battling, their biggest competitor Emile Berliner had been issued a patent for flat phonograph disks as opposed to cylinders. Berliner also used a different method to trace the sound waves. Instead of making grooves that varied in depth, Berliners grooves varied in width, producing much louder sound than either the Phonograph or the Graphophone.

Berliner's machine like Edisons early machine was motorless; the user had to steadily crank to keep the turntable spinning at a constant speed. By the late 1890's all three companys were producing machines with a spring that was governed to allow a steady production of power. All of these machines had exterior sound horns.

Berliner teamed up with the English Talking Machine Company, in the early 1900's. The name Berliner was succeeded by Victor Talking Machine. This company is famous for one of the worlds best known trademarks. An English artist, Francis Barraud painted his brothers fox terrier, Nipper, listening to his masters voice coming from a phonograph. Victor used this symbol to promote phonographs, on signs, needle boxes and other accessories of the Vic-

tor Company.

Berliners flat disks proved to be more practical and by 1910 all three companys were producing machines to use flat disks instead of cylinders. The era of the cylinder machine was nearing its end as was the use of the external sound horn, as manufacturers started to put them instead the cabinet.

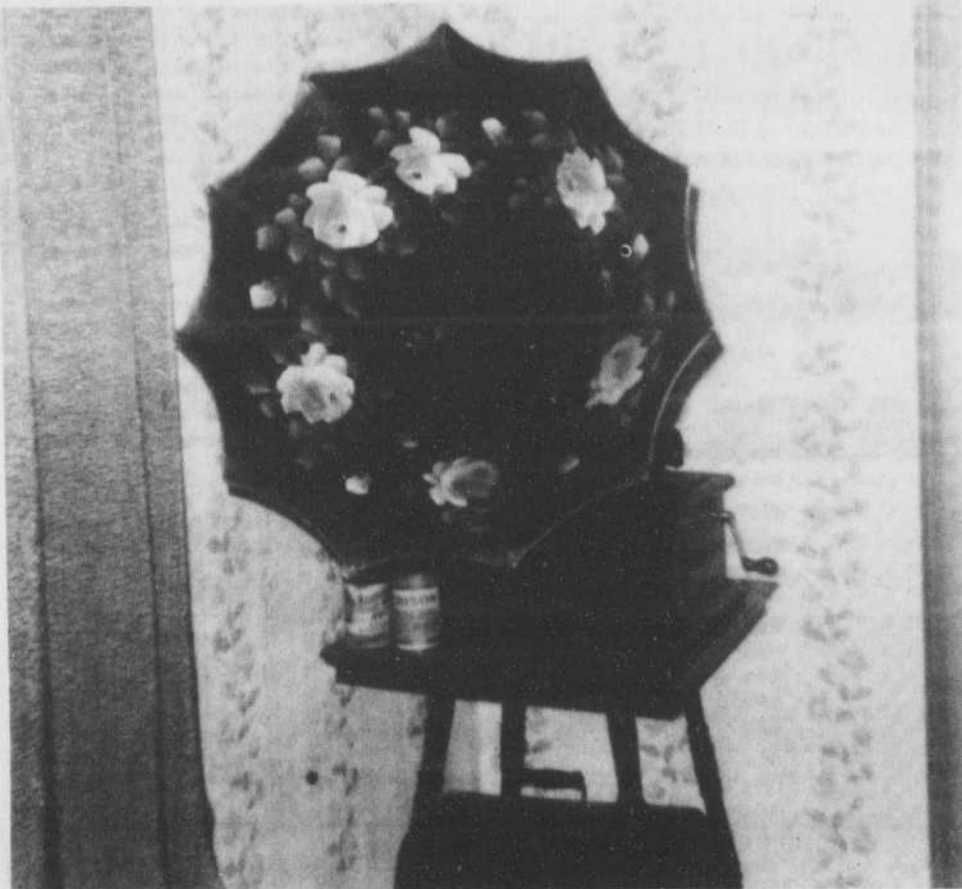
The Talking Machine was the primary entertainment source for most of the Western World until the radio replaced it in the 1930's.

As I always say, remember: Buying antiques is your way of preserving your heritage, helping to preserve the environment and recycling.

Jean Murray Chute owns and operates Classique Antiques appraisal and consultation service in Lennoxville and antiques warehouse in Stanstead.



School house gramophone (on left) with wooden horn made of oak.



Edison phonograph with morning glory illustrated on the horn.

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