

## We take the stuffiness out of lending!



At Unicoll Credit Union you don't need to ask for Mr. Johnson or Mr. Reinhardt or Mrs. Hall...just relax, come on in and we will look after your needs. The Credit Union is here to help. Whether you are a long standing member or are thinking of joining us, it makes no difference-we will help all we can. 100% financing is available meaning that no down payment is required. You can take up to 60 months to repay and we will even extend that should your loan be over \$20,000. This exceptional rate applies to 1984 and 1985 models including demonstrators. In a rush? We can give a 24 hour approval.



One of the problems with a mortgage is that you, the borrower, get "locked in" for a set term at a fixed interest rate with few options to prepay either in whole or in part any of the principal. At UNICOLL you don't have that problem.

An open mortgage is just that-a contract that is open; it can be paid off at any time even to the extent of reducing the balance by as little as \$100 whenever you feel like it. The competition are slowly trying to catch up, but at UNICOLL we have always had this feature!



## Are you paying too much?

To help you answer this question we have set up a list of popular sources of borrowing and have shown their current interest rates\*. Consolidate your loans with UNICOLL and have just one manageable payment each



By STEVE STRIBBELL

The electoral procedure for gaining a seat on the CYSF has been subject to controversy during the past several years due to the ambiguity of By-law #2 of the CYSF Charter. For this reason a task force has been appointed by the CYSF to review and revise

The task force, consisting of last year's Chief Returning Officer (CRO)James Crossland, Council Speaker Marshall Golden, and Council Secretary Paula Todd, is currently accepting submissions from the York public, either orally or in writing, and will be holding a public hearing at 4:00 p.m. today. They are ultimately working towards the drafting of a more comprehensive by-law.

By-law #2 sets out all the rules and guidelines to be followed during the annual York student elections in March. Members of the task force said there have been problems in the past with some of the more ambiguous areas of the existing by-law. Last year's Radio York student opinion poll created a controversy when the station failed to inform Crossland of what the referendum question would be at least seven full days before the start of the campaign. Therefore, the station's poll was not sanctioned by CYSF when Radio York decided to proceed with the vote on last year's election day.

The final decision to accept or reject the commissions findings will be left up to the full council. The task force is only responsible for submitting a report and proposal for the revision of the by-law. The completion of this assignment has been slightly delayed by the CUEW strike, but the task force hopes it will be done in time for the next election.

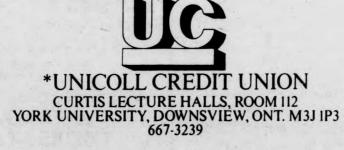
## OUR CURRENT IST MORTGAGE RATE (OPEN, OF COURSE) 121/2% \* p.a.

We also feel that you should not be penalized when taking out a 2nd MORTGAGE and as such our current interest rate for 2nd mortgages is 131/4% and they, too, are completely open. For friendly, fast service call 667-3239 and ask for Barb.

month or simply transfer your existing loan to us and enjoy the lower monthly payment. Get your finances in order now, Christmas is fast approaching.

VISA 18.6%	MASTER CHARGE 21%	UNICOLL 143/4%
EATON'S 28.8%	YOUR OTHER LOANS Phone them & Compare	

\*As of October 22, 1984. Rates subject to change.





The crisis in Ethiopia has sparked the sponsorship by the York Intervarsity Christian Fellowship (YICF) of a charity film festival, with all proceeds going to famine relief organizations.

Film food

By CAROL BRUNT

YICF will screen two films, Tender Mercies with Robert Duvall and the old Jimmy Stewart classic It's a wonderful life, on November 22 in Curtis Lecture Hall 'L'. Organizer Ian James said all proceeds will be divided equally between World Vi si on the International Red Cross, and UNICEF. "We've chosen the groups for their experience and integrity over the years," James said. The fellowship has al-

ready received \$400 in donations and a special rate from the film company on the cost of the rental.

The fellowship wanted to increase public awareness of the situation in Ethiopia said Phil Taylor a volunteer working on the project. Extensive media coverage has since furthered the fellowship's cause.

\*Universities and Colleges Credit Union Member of Ontario Share and Deposit Insurance Corporation