



News & Views

PUBLISHED BY THE BAIÉ D'URFE CITIZENS' ASSOCIATION

NOVEMBER 1952

SIXTH YEAR
Number 61

A NUMBER OF PEOPLE HAVE SAID RECENTLY that they have been looking forward to this issue of News & Views to see what the paper will have to say about the "situation" about the Miller Development. That, of course, is pretty heady stuff for an editor, so naturally we rise to the bait.



WHAT WE HAVE SEEN IN BAIÉ D'URFE during the last four or five weeks is a most unusual example of democracy in action. They say Santa Claus is the only man who can run around all night with a bag without getting into trouble with his wife; and Baie d'Urfe is the only town we know where a group of citizens, feeling that their Town Council is making a wrong move, could in 48 hours organize, and in the course of one evening execute, a plan to get a petition signed by a clear majority of the adults in town asking the Council to change its stand.

If the effort had been unsuccessful, it still would have been a nice try -- proof that the Citizens' Association is on the job. As it turns out, the Council did not turn a deaf ear to public opinion; and the Miller firm, after one more round in the series of alternate threats and blandishments that have featured all its negotiations with the town appears to be willing to compromise to the extent of offering a variety of exteriors including sheathing and artificial stone.

We are not sure this gesture is anything but self defence on the Miller end. Since being refused building permits a few weeks ago, S.D. Miller & Sons has started to build a number of houses without permits. Our laws are quite clear that one must not build without a permit, under penalty of a fine each day the house is in existence without a permit, and the law has been enforced before this. We suppose Mr. Miller knows that the town can collect perhaps \$200 per day from him in fines without any defence on his part if it wishes. A simple question immediately poses itself: if one of our good neighbours has had to pay a fine under this by-law, which has happened, why should we except a non-resident who is engaged in a very active controversy with the town about the validity of its by-laws?

The editor does not know the answer to this question in the present situation. But he certainly can not recommend the idea that Mr. Miller

Our Next Meeting

NEXT FRIDAY, NOVEMBER 14, 8:15
SUBJET: FIRE FIGHTING PROPOSALS

BAIE D'URFE CITIZENS' ASSOCIATION

OFFICERS FOR 1952

CHAIRMAN:	Al. M. Christie	Baie d'Urfe P.O.	Phone 2534
VICE CHAIRMAN:	Clary H. McGuire	Baie d'Urfe P.O.	Phone 2004
RECORDING SECRETARY:	Robt. D. Powrie	Baie d'Urfe P.O.	Phone 2682
CORRESPONDING SECRETARY:	C. Ken Millar	Baie d'Urfe P.O.	Phone 2377
TREASURER:	Wm. H. Perks	Baie d'Urfe P.O.	
MEMBERS-AT-LARGE:	Chas. W. Johnstone	Box 299, Ste. Annes	Phone 2082
	Victor Willetts	Baie d'Urfe P.O.	Phone 2523

CHAIRMEN, STANDING COMMITTEES

HOSPITALITY:	Mary Ware		Phone 2587
MEMBERSHIP:	Vic Willetts		Phone 2523
MOVIE CLUB:	Ken Tuck		Phone 2559
RECREATION:	Bill Norcott		Phone 2351
SCHOOL AFFAIRS:	E.B. (Ted) Fry		Phone 861
TOWN PLANNING	Chas. W. Johnstone		Phone 2082

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EVERY RESIDENT OF BAIE D'URFE IS SUPPOSED TO RECEIVE A COPY OF THIS PUBLICATION.

IF YOU KNOW ONE WHO IS NOT ON THE MAILING LIST, PLEASE PHONE THE EDITOR AT 2024

who has cost the Town Council hundreds of man-hours of trouble in his determination to outwit the town's by-laws, should have preferential treatment as against a townsman who, for example, builds a garage without a permit and is fined as a result.

So far as we can discover, the current batch of nine Miller applications in the Council's hands does not offer any variety of floor plans. A decision is expected at a special meeting of the Council this Wednesday, November 12th, and we do not envy the members their responsibility. It is a foregone conclusion that if the permits are granted, there will be a substantial body of citizens who will say that the decision was wrong and that the by-law has not been observed.

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TO RECAPITULATE A LITTLE for those who have not attended the meetings of the last month or so, the current events can be back-dated to the referendum in July, one part of which was designed to avoid the large blocks of similar houses which are such a prominent feature of most other Lakeshore towns. At just about the same time, the lower part of the old Ogilvie farm was purchased by S.D. Miller & Sons, which announced the intention of building 80 houses of a single design in this area.

The Miller organization was promptly informed of our by-law providing that "the use of identical plans is prohibited". After protracted negotiations and consultations with various architects (but no lawyers) the Council was finally sold on the idea that two house designs would be sufficient to comply with the by-law provided garages were attached to the houses in a sufficient variety of ways. Six permits were granted on this basis early in September, scattered over a fair-sized area, without arousing any particular interest -- but when the Council was prepared to issue another 14 toward the end of the month, the fur began to fly. This was a clear negation of the intention of the by-law, which would leave the Council with no alternative but to follow the same policy for the balance of this subdivision, and the various others that may be expected to follow. So a group of citizens decided this was the proper time to express some loud opposition.

The result was the special September meeting of the Citizens' Association, held on short notice a week earlier than usual so it could take place before the regular monthly meeting of the Town Council. Of the many people who spoke on the subject we believe that only two, apart from the Council's representatives, expressed approval of the Miller-induced interpretation of the by-law. The general opinion of those present was clear -- "this isn't what the by-law means" -- but there was no unanimity of views about how to prove it, or what to do about it. Finally, it was decided to pass the problem on to a committee of eight people to take some action.

The "Committee of Eight" had four days in which to do something. The Citizens' meeting was on Friday, the Council meeting on Tuesday. On the Sunday night, as the result of a protracted meeting, the Committee decided the best procedure would be to circulate a petition. A petition would offer proof to the Council, and to a law court if necessary, that a great many citizens did not believe the by-law should permit the erection of an infinite number of houses using only two floor plans, by a judicious juggling of garages. Accordingly, they drew up an interpretation of the by-law which went far in the other direction -- too far for some, not far enough for others -- and during the course of Monday had copies printed and circulated.

Despite differences of opinion about the wording of the petition, the simple fact is that it was designed to ask the Council to change its mind about its requirements

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HARDWARE - PIECE GOODS - MEAT

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FRANCOEUR FRERE

BUTCHER - GROCER

BEER - PORTER

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HEATING

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TEL. 478

TEL. 478

NEW STE. ANNE'S TAXI ASS.

TAXI

STE. ANNE de BELLEVUE

JOHN W. LONG, K.C.

LAWYER

204 NOTRE DAME ST. W.

MONTREAL

PHONE

MA. 4525

for the Miller housing development. As such, it was signed during one evening by a majority of the adults in Baie d'Urfe, and given due weight by the Council.

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EVENTS SINCE THAT TIME SEEM TO HAVE fully justified the steps that were taken. As a result of the petition, and verbal representations of citizens at the Council meeting, the Council decided to delay the granting of the 14 permits under consideration until it had time to secure legal advice. It did secure legal opinion, to the effect that it was justified in interpreting the by-law the way the citizens intended it, and at a special meeting, decided not to grant the permits. This was most annoying to the Miller interests, who once again expressed a determination to sue the town, but on second thought have indicated a desire to compromise.

We would like to think that this just about terminates the incident, so far as intervention by private citizens is concerned. Perhaps the Miller organization can be induced to inject some variety into its house designs. If that is the case, no one can object to the erection of as many houses in the development as the contractor cares to build. The Council has been alerted to the views of the citizenry in connection with the by-law, and presumably will guide itself accordingly.

So maybe that is that. We hope.

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WE HAVE A LARGE SHEAF OF NOTES ABOUT WHO SAID WHAT at various meetings, and several letter which reiterate various views about this Ogilvie Farm business. There is not sufficient space for all of them, and it would be unfair to use only some. The people who are closely interested in the subject have attended the meetings, and will attend future meetings at which the subject may be discussed; and we hope the others will be content with the abbreviated outline above. Especially as space is limited in this issue, to make way for a fairly detailed review of the fire-fighting proposals.

We can not leave the subject, however, without trying to voice the general regret that the hurly-burly of the last month has cost the town the services of two men who have served it long and well and unselfishly in connection with town planning matters. We refer, of course, to the resignations of Alderman George Buch and Town Planning Consultant John Bland.

We are concerned not so much about the fact of the resignations, regrettable as they may be, but in the way they came about. During recent months Alderman Buch has seen many weeks without a single evening which was not occupied with the town's housing affairs, quite apart from time during business hours. If he were to decide that he had had enough, that would be understandable. Professor Bland, similarly, has brought to the town talents as a town planning consultant that are internationally recognized, and has co-operated with the town's Building Committee fully upon request, for a pittance of a fee that is unlikely to have covered the out-of-pocket expenses involved -- and if he were to decide that he could no longer spare the time and effort, that too would be quite understandable. Unfortunately, these were not the reasons for their resignations.

Innuendoes by some citizens during the heat of the controversy reflected unfavorably on the motives of these gentlemen in a thoroughly unjustified way. This was pretty rough. It is one thing to be engaged in voicing the unpopular end of a hot argument about policy; but it is quite something else to have someone suggest that your arguments stem from financial self-interest. It is especially devastating when the facts are so thoroughly in reverse. We do not know if it is correct to say that Messrs. Buch and Bland became extremely angry and hurt by such inferences on the part of a few; but if they did not, it would be surprising. In any event, they

resigned, and the loss is the town's
November 1952

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Phone 2477

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CORSAGES ETC.

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MONARCH

COOPER'S GARAGE

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FORGERON - BLACKSMITH
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ALAN GREENFIELD
INSURANCE

Caron Point Road
Baie d'Urfé

Tel
Ste Annes 577

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REG'D

RESTAURANT

SUNDAES

MEALS

75 Ste Anne St.

Phone 716

PHONE 2473

ED. L. BOILEAU

HOT POINT
DEALER

THE RECORD SHOPPE

27A STE. ANNE ST.

COMPLETE CHOICE OF R.C.A. VICTOR RECORDS & RADIOS

This unhappy development should never have come about. The disagreement was one of principle and of policy -- what the by-law means, and to what extent it can be legally enforced -- and to have it degenerate into personalities was something of a catastrophe. We know that everyone will join in hoping that its ill effects can be speedily undone.

BAIE D'URFE CITIZEN'S ASSOCIATION

Financial Statement September 1st 1951 to August 31st 1952

	<u>Credit</u>	<u>Debit</u>
Balance on Hand Sept. 1st 1951	\$140.87	
Membership Fees	347.00	
News & Views	138.00	\$336.38
Repairs to Raft & Float		11.63
Movie Club		59.76
Halloween Dance	6.51	
Xmas Party		18.43
Birthday Party		38.56
Auction Sale	209.21	
Baie d'Urfe Day	17.42	
R.C. Vidler (Photography)		25.00
Petty Cash & Misc.		31.87
Balance on Hand August 31st 1952		<u>337.38</u>
	<u>\$859.01</u>	<u>\$859.01</u>

ADD TO YOUR DIRECTORY

Bryson, Gordon	5 Sunny Acres	B.D.
Comber, Keith	.. Lakeview	B.D.
Dowden, C.B.	23 Sunny Acres	B.D.	2833
Hawkins, S.C.M.	21090 Lakeshore	Mac. Coll.	2961
Jamieson, Fraser	12 Sunny Acres	B.D.
Kirkpatrick, P.C.	20799 Lakeshore	B.D.	2333
Maillox, Marcel	20187 Lakeshore	S.A.B.
Oliver, Wm. M.	20690 Lakeshore	B.D.	2935
Pendleton, R.	53 Lakeview	B.D.	2882
Ross, Harold	.. Sunny Acres	B.D.	2212
Ryan, L.G.	20234 Lakeshore	B.D.	2071
Wickman, ..	11 Sunny Acres	B.D.

CHANGES IN YOUR DIRECTORY

Amy, Phil			<u>2003</u>
Buch, George E.			<u>2017</u>
Davis, A.H.		Box 538 S.A.B.	<u>2402</u>
Edward, Donald C.			<u>2311</u>
Fisher, John A.			<u>2819</u>
Gray, P.H.H.	20786 Lakeshore		
Kruse, Miss Frida	84 Oxford		
Pilkey, Edwin M.		Box 258, S.A.B.	
Taylor, Mel R.			
Yates, C. Montagu	20185 Lakeshore	S.A.B.	

AROUND OUT TOWN

Life being what it is around Baie d'Urfe these days, this issue is a little off what we would like to be the beaten track. The Ogilvie farm business is important so it must be discussed; the fire protection proposal is important so it must be discussed. That leaves us with little space to work with, and some things have had to be omitted. We hope nobody will mind too much.

The St. Johns Ambulance campaign currently is under way and we hope that by the time it closes on November 15th you will have done your part.

The newcomer at Tom Vauthier's place is a boy.

Newcomers to Sunny Acres are Mr. & Mrs. Harold Ross and 5 children.

Would you like to buy a lady's CCM bicycle in excellent condition? Phone 2182.

College Green students above grade 3 are getting some extra healthful exercise these days since the School Board has decided that the school bus is too crowded to carry them.

Ted Fry, who is chairman of the School Affairs Committee, points out that many motorists are not respecting the law which provides that motor vehicles must not pass a stationary school bus. He also points out that some rugged action might be taken except for the fact that most of the offenders are Baie d'Urfe residents. If this means you, how about it?

Recreation Chairman Bill Norcott's idea that he would like to do something about the teen-aged children was just dandy until the point was reached where the number of Baie d'Urfe interested teen-agers was far more than the Town Hall could accommodate for a party. The net result is the formation of the St. Georges Saturday Night Club. Parents who favoured the original idea because they wanted to keep their teen-agers out of Ste Arnes at night naturally take a dim view of this; but there didn't seem to be any better alternatives.

As this is written the boys are trying to talk George Buch out of the idea of resigning from the Town Council, suggesting that he should take on a less difficult job than the one he has had for the Building Committee. The town is full of people who hope that George will finish his term of office, whatever detailed arrangements may be necessary.

Lost, strayed or something -- one boy's bicycle, almost new. Reward. Phone Peter Smith's 2611.

COMPLETE FIRE PROTECTION PROGRAM UP FOR DISCUSSION ON FRIDAY

ESTIMATES INDICATE INSURANCE SAVINGS WOULD BALANCE COSTS

A thorough survey of ways and means of establishing a fire fighting system for Baie d'Urfe has been made by the Town Council during the past year, and the results, as outlined in a 19-page report by Alderman Don Menzies, will provide the main subject for discussion at the next meeting of the Citizens' Association on Friday, November 14.

The gist of the report, which has required extensive investigations by Mayor Gelinas and Alderman Buch as well as Alderman Menzies, is that the cost of a Volunteer fire department for the town as it now stands would be about 3 mills added on to the present tax rate. Offsetting this cost would be a saving of approximately the same amount in fire insurance premiums, through a reduction of 25 cents per \$100 of insured value in the three-year premium rates. The net costs for residents should tend to drop over the years, as increased construction in the town shares the overhead costs.

This subject must be considered thoroughly before anything can be done, as the Council will be inclined to be guided by the views of the Citizens' Association in the first instance, and a referendum would be required to put a fire protection plan into operation. In this issue, therefore, we include the major part of Alderman Menzies' report to the Council. Much of it has had to be omitted, but the excerpts that follow give most of the story.

We suggest that you read this carefully, consider whether you have some questions on points which are not covered here, and come to the meeting next Friday prepared to ask the meeting's "panel of experts" for the answers.

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EXCERPTS FROM THE REPORT TO THE TOWN COUNCIL ON FIRE PROTECTION

Requirements to Qualify for Reduction in Insurance Rates:

Quoted below is an extract from the Canadian Underwriters Association letter listing the eight requirements we must meet in order to qualify for a 25% per hundred reduction in our fire insurance rates.

1. The purchase of a fire pump of 500 g.p.m. at 120 pounds net pressure with a 500 gallon water tank.
2. The purchase of a trailer type fire pump of 500 g.p.m. at 120 pounds net pressure.
3. The erection of a fire station for fire apparatus.
4. The organization of a volunteer fire brigade with a fully paid fire chief.
5. The construction of four underground reservoirs of 72,000 gallons capacity at the sites marked on the plan.
6. The construction of approaches to the river at intervals not exceeding 1,000 feet between them.
7. The provision of a suitable general alarm transmitting device.
8. The provision of at least 3,500 feet of 2½" and 1,000 feet of 1½" rubber lined hose with playpipes and accessories.

These standards seem high. They call for larger underground tanks, more hose, and a more expensive auxiliary pump, than does the Quebec Fire Commissioners Office.

The fire insurance underwriters demand a trailer type pump which can supply the same amount of water to the fire truck reservoir as the truck can pump out to the fire—that is, it can provide enough water to keep four 1½" hoses in full operation fighting a fire.

In considering equipment and cost, it seemed the wisest policy to accept the higher standards of the Underwriters and, in each case, these have been quoted in order to obtain the permanent saving of lowered fire insurance costs.

Location of Reservoirs

Mr. Amyot of the Underwriters visited our town and pointed out to Mayor Gelinas and Councillor Buch the locations of the 70,000 underground reservoirs. These three locations have since been marked on a map and shown to Mr. Amyot and he has agreed with the following:

- Tank No. 1 - In the College green area between St. Andrews Road and Cambridge Road and in a line due East of the turnaround on the North end of Oxford Road.
- Tank No. 2 - On Morgan Road on the lot owned by the town and used as a playground.
- Tank No. 3 - At the intersection of Victoria and Lakeview, either on the vacant V.L.A. lot or on ground acquired when the extension of Victoria to Sunny Acres is put through.

This only covers our present needs plus the present building now going on on the Ogilvie Farm. However, as additional streets are built, there will be additional tanks needed. It is difficult to estimate the number until the streets are established but it would seem that approximately 3 more underground tanks would be needed at a cost of \$21,600. It seems to work out that one tank placed at the mid-point between the Lake and the Boulevard will be able to service at least 2 streets provided it is serviced by an east-west connecting road. Using Lakeview as an example of a 100 ft. frontage street and 45 homes as the potential per street, we would have 90 additional homes on which to collect taxes to pay the tank costs and this would be sufficient to cover the cost over a 20-year repayment period. Therefore, the cost of additional future tanks need not be considered in these costs.

Garage

For the purpose of this report, a quotation was requested on a one storey cement block garage 24 ft. x 52 ft; with a reinforced roof which would make provision for another storey to be added later if we wish.

One Half Ton Truck

If we comply with the Underwriters specifications and purchase a trailer pump which weighs 2,500 lbs., we should have a truck which would be available to pull the trailer to where it is needed.

The trailer could be pulled by the fire truck, but with the possibility of our fire truck being driven to a fire by one man during the day, it would leave the half-ton truck to pull the trailer pump to the location when additional volunteers arrived.

It is felt that the addition of this truck would also serve other purposes in the town.

Connecting Roads

If the underground tanks were built and fire equipment purchased, it will be

necessary to have the extensions to Victoria Road completed in built up areas. These lateral roads would facilitate the laying of hose in case of fire.

This would mean the completion of the Victoria extension through the Comber property, for which \$4,000.00 has been set aside in this year's budget.

It would also mean a road to be built linking Oxford, St. Andrews, Cambridge Road and extending through the Ogilvie Farm Project.

Approaches to the River

If we purchase a trailer pump, it will be necessary in certain places, particularly those where the river bank is more than ten feet above the water level, to build approaches to the river. In the summer, the water could be pumped directly from the lake at any place. In the winter dry hydrants could be placed through the ice. These are large sheet metal cylinders with the bottom end soldered in position. This cylinder is placed through the ice deep enough for the soldered bottom to always be in the water. In case of fire, this bottom is easily knocked out and the pumping hose put in the water. Another type of hydrant would be an intake pipe laid out into the lake below the ice level and then laid underground below the frost level and an opening placed at a convenient distance to Lakeshore Road.

Fire Brigade

The formation of, the active and continued support given to the Volunteer Fire Brigade, is essential to its success. It will mean a great deal of work and time spent in drills and lectures for each member of the Brigade to familiarize themselves with a fundamental knowledge of fire fighting.

It is realized that, in a town such as ours, the men of the Volunteer Brigade will, during the most of the months of the year, be in the city during the day. If a fire occurred during the day, the truck could be driven to the fire by Mr. Reg. Vidler, as one man can put it into action. The fog nozzles are most effective and, with the 500 gallons of water in the truck, would last for approximately 20 minutes.

We have been told that, if a fire occurred during the day, Chief Lepine could send some of his firemen out from St. Anne de Bellevue. It would be impossible however to send any fire equipment from St. Anne to Baie d'Urfe.

Estimated Annual Maintenance Cost

The Province will pay 25% of these costs, and, from the experience of the St. Anne de Bellevue Fire Department, it would appear that this cost would be approximately \$250.00 per year.

St. Anne de Bellevue carry both \$3,500.00 life insurance on each fireman in case of death, and also a group accident policy which pays the volunteer firemen for any time lost from work. The cost of these policies for the St. Anne's Fire Department is approximately \$300.00 for 15 volunteer firemen, and it is estimated that the cost would be approximately the same for our brigade.

In order to obtain the group life and accident policies, it would be necessary to pay each volunteer fireman a nominal sum, so that they could be considered as Town employees. This sum would be \$1.00 per month per fireman, or a total of \$180.00 per year.

Break Even Point on Tax Basis

From past evaluation rolls, it seems that \$3,500 could be used as the average evaluation for tax purposes in Baie d'Urfe. If this were the case then, from the

previous table we see that one Mill Tax Increase costs this owner \$3.50.

Independent opinions obtained from two insurance men in Baie d'Urfe estimate that on this evaluation, the home owner would carry approximately \$10,000 fire insurance and \$2,500 fire insurance on the contents. On this amount of \$12,500 a home owner would be eligible to receive a reduction of 25¢ per hundred dollars of evaluation, or an annual saving of \$10.41.

To "Break Even" this home owner could have an increased tax rate of three mills amounting to 3 x \$3.50 = \$10.50, which would balance the saving he would receive from his reduced fire insurance premiums.

It is assumed that in order to purchase the necessary fire fighting equipment we would have to borrow money through a bond issue. The undernoted formula was used in the calculations:-

\$1,000 borrowed for 20 years at 5% with semi-annual interest and amortization payments would cost \$78.96 per \$1,000 borrowed for each of the 20 years in order to repay the Bond and pay semi-annual interest.

3 Mill Tax Rate yields Town - \$ 3,750

Less annual maintenance cost of
Equipment and Grigade

880
\$2,870

Since \$78.96 of revenue will carry a 5% \$1,000 bond, we can obtain the number of thousands of dollars we can borrow for fire equipment by dividing \$78.96 into the remaining additional revenue of the 3 Mill tax Rate - i.e. \$2,870, which is \$36,300.

Therefore it seems Baie d'Urfe can, if it increases the Tax Rate by 3 mills, receive sufficient revenue to pay the estimated annual maintenance cost of the equipment and the Brigade, and pay the amortization and interest costs on a \$36,300 Bond issue; the increased mill rate to be compensated for by a reduction in fire insurance rates.

Summary of Estimated Costs

	Total Estimated Cost	Estimated 50% Prov. Grant	Estimated Cost to Town
3 Underground Tanks	\$22,788.00	\$11,394.00	\$11,394.00
1 Fire Truck	9,840.00	4,920.00	4,920.00
Accessories as listed	12,648.00	6,324.00	6,324.00
Trailer Pump	2,500.00	1,250.00	1,250.00
Garage	8,174.24	4,087.13	4,087.13
Approaches to River	2,500.00	1,250.00	1,250.00
½ ton Truck	1,662.60		1,662.60
	<u>\$60,112.85</u>	<u>\$29,225.13</u>	<u>\$30,887.73</u>
Total estimated cost			\$60,112.85
Less Estimated 50% Prov. Grant			29,225.13
Net Estimated Cost to Town			<u>\$30,887.72</u>

Although we are told we can obtain a 50% grant from the province, the exact amount of assistance must be obtained before we know the exact cost. For the purpose of this report we have assumed we would receive the full 50% reduction on all equipment except the one half ton truck which might also be used for other town purposes.

Estimated amount we can borrow and still break even	- \$36,300.00
Estimated Net Cost to Town	- 30,887.73
Difference	\$ 5,412.27

This cushion below the average Break-Even point, where the increased tax rate of 3 mills is compensated for by a corresponding reduction in fire insurance rates, is \$5,412.27. If the province grants the full 50%, it would allow us to purchase more equipment and also would allow us to still come within the Break-Even point if the provincial grant was approximately 40%.

Conclusions

These estimates have been prepared on a basis as unbiased as possible, and they are given to the Council as such.

It is difficult for me, and I think would also be for the Council, to say this will work. It would seem that this question could best be answered by men who have had more experience than we have in fire fighting. I have consulted Chief Lepine on this and the equipment listed are his recommendations. He feels that with this equipment and a Volunteer Fire Brigade, we would have adequate fire protection. Further proof is the fact that the Fire Underwriters are prepared to grant us a reduction in fire insurance rates.

I feel that this report shows that it would be possible for our Town to get fire equipment and that the cost of maintaining the fire brigade and repaying the loan would approximately equal the reduction in fire insurance rates we would receive.

(signed) DONALD C. MENZIES

POSTAL NOTES

It's not too early to start thinking of sending out your seasons greetings cards.

Christmas cards being sent in a sealed envelope cost 4¢ for the first ounce. Christmas cards being sent in an open envelope, where a card does not bear more than 5 seasons greeting words printed thereon may be mailed for 2¢.

Please make a special note of these dead line dates.

To Canadian Forces in the Orient, parcels must be in Vancouver B.C. by Nov. 7th, so be sure they leave Baie d'Urfe by Nov. 1st at the latest.

To persons living in the United Kingdom, parcels must be posted from Baie d'Urfe not later than Nov. 25th.

To Europe parcels must leave here by Nov. 21st.

Remember parcels must not exceed 25 lbs. and cannot be larger in length and girth than 6 ft. This applies to Canada only. Parcels for Great Britain must not exceed 20 lbs. and for the United States 15 lbs. is the limit.

Custom Declaration forms 91-B must be affixed to each and every parcel, outlining in full its contents. The words "gift only" on a parcel will not be accepted.

Your post office will have a good supply of stamps on hand for your cards and parcels, but you are urged to order your stamps for cards now. Put them on your envelopes and your cards will be ready for mailing, while your Christmas-shopping rush is on.