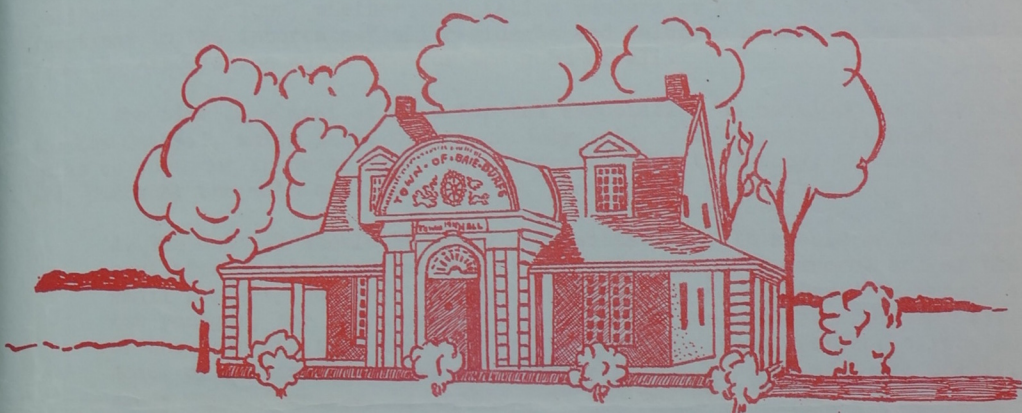


NEWS & VIEWS



1949

YOUR ELECTED OFFICERS

CHAIRMAN

Harvey Cruickshank

SECRETARY

Bill Parker

TREASURER

Edward Pilkey

VICE-CHAIRMAN

Tom Vauthier

ASSISTANT SECRETARY

Patricia Laird

MEMBERS

Ann Hanson

Peter Smith

BAIE D'URFE CITIZENS' ASSOCIATION

EDITOR

Heather Gray

OUR ASSOCIATION

COMMITTEES

Horticulture
Hospitality
Membership
Movie Club
Programme
Publicity
Recreation
School Affairs
Town Planning & Public Service
Welfare

PHONE

494
2359
2489

372
2359
2446
2312
2398

CHAIRMEN

Elizabeth Brown
Miriam Nagley
Dorothy Allan
Tom Vauthier
Peter Smith
Reg Vidler
Sid Nagley
Pat Laird
Frank Hanson
Mariette Turnau

THE ASSOCIATION AND THE TOWN COUNCIL

The term of office of the present Town Council coincides roughly with the life-span of the Citizens' Association -- both having come into being in 1947. It must have been a matter of much satisfaction to all members of both Council and Association to have enjoyed this period of happy co-operation, although it is natural that it has been so, as the two groups have so much in common. Apart from business meetings, and social, educational, and recreational event, which are primarily for members, most of the planning of the Association is for the good of all residents of the Town, whether Association members or not. The Council, of course, functions in the interest of all residents and welcomes constructive suggestions from the Association which are for the good of all.

The time is almost at hand for the Association to consider nominations for the new Council, which takes office on July 1st. of this year. It might not be amiss to consider in broad terms the composition of this body, and the following are, perhaps, the main qualifications of the Council as a whole:

1. The council should be truly representative. It should include representation of the farm owners, of the large property owners, and of the small property owners. It should include the older, for experience, and the younger, for enthusiasm. It should include members from the East end of the Town and from the West, of the College Green section, of the Shore Road, of Station Road, and of Lakeview Road. Several of these qualifications may, of course, be combined in one member.
2. The Council should include continuity. It is desirable that one or two old members should continue in office to provide the new Council with their knowledge of what has gone before.
3. The Council should include "New Blood". It is important to avoid the fact or appearance of "Clique government". It is desirable also that as many qualified citizens as possible, shall over a period of years become initiated into the problems of municipal government, and shall bear their share of the responsibilities of such government.

There are many more citizens qualified for election now than there were two years ago, and the Nominating Committee of the Association should have no difficulty in finding many suitable and desirable candidates. The Committee's problem will rather be to reduce the number of prospects to the number of vacancies. All of us will look forward confidently to another term of harmonious teamwork between Council and Association.

D.H. Allan, Alderman.

T H E R E C O R D

Another successful general meeting took place at the Town Hall on March 11th. Mr. Ware, Mr. Nagley and Mr. Christie were thanked for their fine work which has afforded the Hospitality Committee greater handling and storage facilities. Chairman pointed out how obvious it was that we are not eligible for Rural Mail delivery. Mr. Laird is to investigate the possibilities of getting Town mail delivery with Ste. Annes if that town be granted this service. Mrs. Allan introduced and welcomed to the meeting the following new members: Mr. & Mrs. Simpson, Mr. & Mrs. Osborne, Mr. Walter, Mr. Clarson, Mr. Taylor and Mr. Pierce. It was decided that the Birthday Party would be held on Friday, April 22nd. Mr. Greenfield's resignation as Treasurer was regretfully accepted and Mr. Pilkey kindly agreed to take over this work. The Secretary read a letter of thanks which had been sent to Mr. Binz, for his kind donation of trophy for the Horticulture Show. Mr. Peter Smith announced that plans were under way for an Auction Sale. The secretary was asked to find out the cost of new chairs before placing the request before the Council.

(Continued from Page 1)

The question of raising money was left to the Executive Committee for their suggestions. The meeting adjourned at 9:15 p.m. and was followed by a panel discussion on Insurance and Assessments, led by Mr. Alex Sim.

Bill Parker, Secretary.

PANEL DISCUSSION ON INSURANCE AND ASSESSMENT PROBLEMS.

Chairman: Alex Sim.

Discussing Assessments: Mr. Bashford Brown, Mr. Bider.

Discussing Insurance: Mr. Douglas Allan, Mr. Alan Greenfield.

Q. What do you feel is the basic issue that concerns all of us in respect to these problems? Why should there be an assessment problem at all?

Mr. Brown: The reason for assessing is the equalization of the assessments for each person. Each person should pay a fair proportion towards the community, and in school affairs the neighbouring communities also pay on a similar basis.

Q. Does this apply in insurance?

Mr. Allan: No two houses represent the same value and there are no common hazards or common values to be used as a standard.

As a member of the Town Council, I might say that at a recent meeting the total requirements for the town were estimated at about \$8500. For a small town, expenses and maintenance charges can be accurately determined on a basis of gross assessed values from previous years.

Q. How are these requirements applied to the individual?

Mr. Brown: The assessor is out to reach the true value of the property and it is up to the town to increase the rates or lower them according to the value set by the assessors and the needs of the town. Since the start of the war, there has been a gradual increase in the rates of construction, as well as in the labour market. The City of Montreal keeps a tabulated list of cost, and using 1939 as 100, housing costs have risen to 161 and labour to 214. The city assessors in Montreal decided on a basis of 109, and last year a 10% increase was put on bringing it to 119.

Q. How do you compare properties for value?

Mr. Brown: As a rule a standard house is set up from basic costs and starting from there additions and depreciation and obsolescence are taken into account, as well as both the inside and outside condition of the house, also taking into consideration the selling value. He tries to combine everything into what represents a fairly true value of the property. The assessor has no idea of the taxation rate of the town; he just sets the value of the property.

Q. Should buildings erected ten years ago be assessed on original value or on to-day's value?

Mr. Brown: The basis used is the property's intrinsic value less obsolescence plus selling value to-day.

Q. Does beautifying a property make taxes go up?

Mr. Brown: We never charge for beautifying. Gardens are not considered a permanent fixture. If the owner puts up a dock or boathouse then his assessment is raised. We never assess a retaining wall or fence or garden. We will assess ground that has been filled in over swamp land.

Q. Are people penalized for improving their property?

Mr. Brown: If we taxed beautiful gardens, no one would have any.

(Continued from Page 2.)

Mr. Bider: You are protecting your own investment and working for yourself and not the town. You are not taxed for doing so.

Q. If you improve the outside will that not improve the sale value?

Mr. Brown: The sale value is taken into consideration and also what would increase the sale value. With regard to repairs to the outside of the house, this would only apply if the house was in a very delapidated condition.

Q. Is the assessment affected by the garage being attached to the house or separate?

Mr. Brown: It makes no difference. The cost of the garage is the important thing.

Q. What is the basis of assessment?

Mr. Brown: Cubic foot basis for the house and square foot basis for the land, except for farms where the arpent is used.

Q. A house built in 1939 would cost less than a similar one built in 1949. Are they assessed the same, minus depreciation?

Mr. Brown: Yes. The assessment is based on how long a house is going to stand up rather than how long it has been up.

Q. Does ordinary maintenance change the picture?

Mr. Brown: Ordinary maintenance does not change the assessment. Your assessment would change if the house showed signs of deterioration. If it were neglected and then after ten years repaired, there would be a rise in the assessment.

Q. What about a change in heating appliances?

Mr. Brown: Heating is considered a permanent fixture. Your rate becomes higher because of higher rate of construction costs.

Q. What do we do when the assessor comes around?

Mr. Brown: You must give us all the information we ask for, according to the Cities and Towns Act, under penalty of fine.

Q. Do assessors carry any credentials?

Mr. Brown: They carry a letter from the town secretary.

Q. Is an assessment raised or lowered by surrounding construction and developments.

Mr. Brown: Yes, in some cases. Surrounding developments are apt to kill the sales value; and on the other hand, a small house in a good district would find its value enhanced.

Q. Can one make an appeal against an assessment?

Mr. Brown: Yes, First to the council, then to the Superior Court, and if the amount is over \$500 you have the right to appeal to the Supreme Court.

Q. What if the road is not paved? What if you do not have sewers?

Mr. Brown: To cite an example, the land values in Senneville change at the end of the water pipes.

Q. What is the ratio between assessed value and sales value in Baie D'Urfe?

Mr. Brown: The assessed value in Baie D'Urfe is estimated to be about 75% of the anticipated sale value. We would ask here that people selling property notify the town secretary. Otherwise, assessors have to go to the Registry Office and get the Deeds of Sale.

Q. Regarding the new school. We are all supposed to pay same school taxes among the four municipalities. How do we equalize with Senneville?

(Continued from page 3.)

Mr. Brown: We are equal with Senneville because at the time the Senneville assessments were made comparisons were made with this municipality.

Chairman - Mr. Sim: Let's switch to insurance. Many of you are equally interested in this problem.

Q. Supposing the children come to play in my yard and one of them falls into the creek. I am responsible; I have a mortgage on my property and no money. Do I have to pay? Can they take my house?

Mr. Allan: There was an almost identical case in the newspaper, a hotel owner had an accident involving a number of people, and causing them serious injuries. A judgment of approximately \$80,000 to \$85,000 was rendered against him. His insurance took care of \$20,000 of it. The court sold his hotel to make up the deficit turning the proceeds of the sale over to the injured parties.

Q. Is a \$10,000 policy adequate for a person's needs?

Mr. Allan: The usual personal liability policy is \$10,000. In the great majority of cases this is adequate but no one can say what will happen under any given circumstances.

Q. How can I best reduce the fire insurance premium on my home?

Mr. Allan: Actually, short of installing a sprinkler system, there is very little that can be done. All one can do is to improve his own chances of not having a fire by good housekeeping and a variety of safety precautions.

Q. How does a frame house with asbestos shingles compare with clapboard house?

Mr. Allan: Asbestos or slate roofs will give you an immediate reduction. Differences in sidings are not recognized. Brick walls, however have a structural stability and will remain standing after a fire.

Q. Does your own record or the house's record affect the rates?

Mr. Allan: No. There is no merit rating except sometimes in the case of big industrial firms.

Q. Can you give us an idea of what insurance to carry on a residence? Should you carry complete coverage?

Mr. Allan: Living here in Baie D'Urfe without a fire department I think we must consider the possibility of our homes becoming a total loss in the event of a fire. It would be better to have 100% coverage.

Q. Upon what do you base the value of your house? Where does the onus of proof lie?

Mr. Allan: The basis of settlement is the actual cash value at the time of the loss supported by whatever evidence can be produced. A new type of insurance not yet generally accepted by the public is replacement cost insurance, which undertakes to pay you what it would actually cost you to replace your property with new materials at the date of the fire, without depreciation.

Q. What would be the reason for an insurance not paying up?

Mr. Greenfield: Only for some terrific violation of the law by the claimant.

Q. Would a fire started by the accumulation of oily rags count as a violation?

Mr. Greenfield: If insurance companies were not liable in cases of carelessness they would not be in business.

Q. If a fire was caused by faulty wiring which had been installed without proper inspection, would the insurance company pay?

Mr. Greenfield: The insurance company would pay.

(Continued from page 4.)

Mr. Allan: There are two distinct parts to a fire insurance policy:- the conditions agreed to by the two parties and the statutory conditions imposed by the province. These conditions cannot be waived or ignored. The statutory conditions say that a company is not liable for fire caused by poor chimneys, or ashes put in wooden vessels, or stovepipes improperly erected. An insurance company would be with in its right for refusing to pay because of these conditions.

Mr. Sim brought the discussion to an end and thanked those who participated. A vote of thanks to Mr. Sim and his confreres was moved by Mr. Harry Smythe.

The next meeting of the Association will be held on Friday April 8th at 8 p.m. Timely tips on the garden are always welcome, so we hope, at the conclusion of the business, to have Professor Murray and Mr. Cullen address us on the correct way to prepare things for exhibition. The horticulture committee suggest that you bring the list of flower and vegetable classes for the show which was published in last month's New & Views, as this list will form the basis of the talks. It is hoped that you will help to make the attendance heavy, this will be a bit of expert advice which will come in handy later in the season.

Elizabeth Brown.

Many thanks to Mrs. Kirkpatrick who so ably took over the refreshment period at our last meeting, also for her cookies. Thanks also to Mrs. Allan and Mrs. Brown for their cookies. The most gratifying part of this period is the amount of help received from the ladies in putting things in order again at the close of the evening. We sincerely hope that Secretary Bill Parker is able to attend each meeting, for he can put cups away without needing a chair.

Miriam Nagley.

Recreation can be a combination of BRAIN FAG? WORK? FUN and WORRY and frankly at this stage it is all four to my associates and myself. Our desire to give you plenty of activity and diversified entertainment in sufficient doses to keep everybody happy is a problem requiring the brains and energy of the following good-natured citizens: Miriam Nagley, Messrs. Greenfield, Wilson, Allan, Dorion, Christie, McBride, Cape, Vidler, Cruickshank, Smith, Parker, and I herewith leave enough space for at least 10 more names who will either volunteer or be called upon to give of their time, brains, and energy before the year is out. One thing holds us all together, the same thing that should make it so easy for you to pitch in and help, if you are not already active - "Our love for this little village and what it represents" - and we sincerely believe that the great majority feel the same way. THAT'S ALL.

Sidney Nagley.

Everyone is a little Cuckoo in the Spring, OR Have you heard about the
AUCTION SALE AT BAIE D'URFE TOWN HALL?

In spite of three feet of snow and all other evidence to the contrary notwithstanding, We have it from "informed sources" that spring is now poised to make its inevitable three point landing
Bootless - as yet - however, to search in your garden for things like scillas and chionodoxas
Rather, this is your opportunity to rummage about the Attic and through your cupboards and boxes.

Have you perchance an unwanted table or chair or a three legged chest of drawers? Then my friend, you may thereby win a little hard cash and a heartfelt round of applause -

How about all the old irons and toasters and radios you can't do any thing with or to? Don't throw them out because a lot of people believe themselves able to fix them with two screws and a well directed biff or two.

So just gather up these items along with unwanted books, ornaments, toys, and general clutter

And please don't be tempted to throw them out onto the garbage or into the gutter

But, somewhere between May 16th and 21st, drive, run, walk or crawl

Bearing all your unwanted belongings to the Baie D'Urfe Town Hall

Where they will be auctioned off along with everyone else's for fun and profit

At 2 p.m. on May 21st so why don't you go there too, I'll bet you'll luffit.

(Continued from page 5.)

If you have beds, linoleum, furniture or other things bulky
Just tell Harry Smythe and he'll send for them in a truck, or wheelbarrow or maybe
a sulky.

You'll be hearing from us again, so hold on to your harvest of surplus and don't
do anything rash,

And that's about all for the moment, thank you, except, of course, our abject
apologies to Ogden Nash.

The birthday party will be held on Friday, April 22nd, at 8 p.m. Fun and games for
all. Prizes, refreshments and BIRTHDAY CAKE and FREE.

CHILDRENS CORNER: The following poem was sent in for this month's issue of News and
Views. We can make a Children's Corner each month if the children will send in their
contributions in good time. Let us know what you want in our paper. How about a
nice essay telling us parents what you would like in a new school or in our Town.
Poetry or Prose will do equally well. Editor's Address for mailing is Mrs. P.H.H.
Gray, Box 236, Macdonald College, or you can leave a note at 20786 Lakeshore Road.

MR. CANARY YELLOW

The first bird I have seen this year
Is Mr. Canary Yellow,
He chirps and sings such sweet little songs
And is such a cute little fellow.

This morning very early
As I walked along the path
He sang some little songs for me
While perched upon a lath.

The lath was on the bird house
That was nailed upon the tree
And Oh! they were the sweetest songs
That he did sing for me.

Irma Walter.

SCHOOL AFFAIRS: At the Macdonald Central School Board meeting held on March 18th,
Baie D'Urfe was represented by several Taxpayers. A discussion took place regard-
ing the appointment of new Teachers and it was decided to appoint two men to fill
two of the vacancies and one woman, other appointments to be considered later. It
was decided to decorate and equip a basement room to make a second Grade One as a
temporary measure for next year and an extra grade one teacher is also to be ap-
pointed.

Please bring a coat hanger to the Town Hall next time - THANK YOU.
