

# BANAR



Association communautaire BLACKBURN Community Association

# April/avril, 1996

# SHAKE, RATTLE, É BOLL

by John Stevens

East side, west side, all around the town - no matter where you go in Blackburn Hamlet, the rumble of the buses can be felt by residents on OC Transpo routes. That's the problem. Finding a solution that satisfies everyone may be a bit more difficult.

Three separate groups on Southpark, Westpark and Ridgeburn Gate are working to provide solutions in their areas.

It seems that when the Hamlet was built, only Innes and Bearbrook were constructed for bus traffic. As the need for public transportation grew, mini-buses were permitted on other streets. However, it didn't take long for regular-size vehicles to take their place and with them came vibrations that have been shaking the foundations of homes.

Southpark's Peter Newman says, "A neighbour had a Ukrainian Easter egg on a shelf. The vibrations knocked it off and it broke. Can you imagine what it is doing to our homes? Well, we can because our homes are starting to crack."

Westpark's Bill McFarland

Westpark's Bill McFarland echoes the sentiment. "When

they tore up the road last year, my front windows cracked from the buses pounding on the pavement."

The shaking isn't the only issue residents are concerned about, though. The noise and

the cost to taxpayers of nearlyempty buses in non-peak hours are also on the agenda.

Ridgeburn Gate residents particularly suffer from the

Buses continued on page 6



Should large buses like this be allowed on every Hamlet road?

# Inside This Issue 3 BCA executive reports 10 Konnichiwa Canada 12 Taking care of business in Blackburn 16 Environment events 21 The ins and outs of Innes Road

# **Blackburn Community Association**

Mailing address: PO Box 47062 Info Line: 786-1405

Blackburn Hamlet Gloucester, ON K1B 5B0

1773-70 DOALU OLDILECTORS	1995-96	Board	of Directors
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1//0 /	O Bould of Direc	tors
President	Neil Papineau	830-9295
Vice-President	Michael Martin	830-5530
Secretary	Iris Phillips	824-3641
Treasurer	Barbara Acheson	834-2727
Membership	Lynn Sewell	837-1068
Civic Affairs	William Smith	824-1670
Environment	Iris Phillips	824-3641
Publicity	Michael Martin	830-5530
Children	Vacant	
Youth Activities	Luc Dauray	786-1405
Seniors Services	Rollie Sanders	824-6237
Business	Joël LaPalme	837-1845
Culture	Wayne Nichol	830-4391
Sports	Don McGregor	841-7148
<b>Education Liaison</b>	Vacant	
Parks + Rec. Liaison	Alan Ross	837-1504

## BCA Standing Committee Chairpersons

<b>BANAR Editor</b>	John Stevens	824-8736
		824-5013
Preserve the Greenbelt	Sue Sheridan	824-8936
Blackburn Beautification	Rollie Sanders	824-6237

The BANAR is published and distributed by the Blackburn Community Association five times a year to all residents of Blackburn Hamlet.

Residents or affiliated non-residents may submit articles pertaining to activities within this community. Illustrations must be of good quality. The editor reserves the right to make changes, when necessary.

### Advertising Policy

The BANAR encourages all advertising to be submitted on diskette, including logos and artwork. Consult the editor on the format needed for compatibility. Please make cheques payable to: Blackburn Community Association.

All advertising and classified ads must be prepaid and accompany the ad submitted. Please deliver to John Stevens, 28 Westpark Drive, Gloucester, ON, K1B 3E5. Questions about buying advertising should be directed to Michael Martin at 830-5530.

Full page - \$225.00	3/4 page - \$172.50
½ page - \$120	1/з раде - \$94.25
1/4 page - \$67.50	1/8 page or business
	card - \$37.50

20% off rate for display ads if paid in advance for the full year (5 issues)

Classified ads: 20 words or less, \$3.00; 25¢ for each additional word.

# From the editor's desk



**D**eople - that's what a great community has. And we have plenty of dedicated and talented ones in Blackburn Hamlet.

Take Joël LaPalme, for example. He's always there to help with community events. I was pleased he won the City of Gloucester/Chamber of Entrepreneurial Commerce Skills Congratulations, Joël.

Look at the Fun Fair ad on page 5 for more hardworking people. They must love living here. Who would want to work so hard for only two days of a Fun Fair? These people do! We almost didn't have a 25th edition, but they stepped in and are planning what looks to be the best one ever. We owe them a lot of thanks.

Let's not forget people like the coaches, league and cultural organizers, and scout leaders that make the Hamlet a good place to live. You'll find their names on page 23.

What I'm trying to say is that if you don't commit to this community, you only live here. These volunteers can call Blackburn Hamlet home. If you aren't involved, try to find out what you can do to make this little part of the world a better place to live.

I like people with a sense of humour. I had the occasion to introduce myself as Editor of the BANAR to Peter Clark. He quipped, "Oh yes, Rainer Bloess's magazine." Nice to see you read last issue's "From the editor's desk". Don't let me like you too much, Peter, or they will start calling it your magazine.

Finally, some don't understand how the BANAR works. If you want to voice your opinion, don't phone me. You have to write something and submit it. Two called to complain about the article on the church property. A couple more phoned with positive comments. The problem is their words haven't had any effect on anyone, not even me. When I volunteered for this job, I knew that somebody at sometime would be unhappy with something, so when somebody calls to complain, I tune them out. Put your thoughts in writing, and I pay attention. When somebody calls with praise, well, that's another matter.

Deadline for copy and advertising for next issue:

# April 15.

Target delivery date: May 15

# **BCA** Executive Reports

# President's Message by Neil Papineau

With great pleasure I announce that the 25th anniversary of the Blackburn Fun Fair will be taking place on May 31 and June 1. Set this weekend aside and come and join in the celebrations.

The new Fun Fair coordinator is Sherry Woodburn and the assistant coordinators are Chantal Goyette and Suzanne Coté-Hodak. I thank Sherry, Chantal and Suzanne for volunteering.

To help, or if clubs or sports teams would like to volunteer for some of the events, please call Sherry at 824-5013.

Due to a lack of volunteers the BCA has decided to stop operating the Blackburn Day Camp. The City of Gloucester has agreed, through their department of Recreation & Culture, to operate the camp. It will now be under the jurisdiction of the City and will be one of the many day camps that it operates.

The junior camp will be known as Fun 'n' Friends, and the youth component will be Teen Ventures.

Previous employees who have not received notification of this change, and who are interested in working at this camp, are advised to contact Laura Cyr, Recreation Coordinator for Blackburn Hamlet.

I thank the City for taking over the summer day camp and providing this needed service to the community.

All interested in registering their children in this Camp, please refer to the ad placed by the City in this Banar.

A second reminder to all residents of Blackburn Hamlet that we need your comments on the

OC Transpo service in Blackburn Hamlet. We are requesting both positive and negative comments. When the BCA is talking to OC Transpo representatives, we would like to present your comments in a fair and balanced manner. It is imperative that comments by the BCA Directors to OC Transpo reflect the opinions of all residents. Please direct your comments to us by telephone at 786-1405 or by mail to P.O. Box 47062 Blackburn Hamlet. Gloucester, Ontario, K1B 5B0. Or you can speak to Bill Smith (after April 10), Civic Affairs, BCA at 824-1670.

Lastly, the BCA still has vacancies on its Board of Directors. They are Secretary, Children's Director and Education Liaison Director. Anyone interested in these positions, please give me a telephone call at 830-9295.

# Cultural Affairs

by Wayne Nichol

A new position, Cultural Director, was created this year on the Board. Its mandate is to liaise with local arts and culture groups and promote activities in Blackburn Hamlet.

I am delighted with this new appointment and thank the BCA for accepting my offer to contribute to the community.

We have a myriad of artistic talent and capability within the Hamlet that deserves recognition and exposure. It contributes to the quality of life we enjoy right here at home.

The BCA has been supporting numerous community activities over the past 42 years, and never has the commitment to expand services to residents been stronger than now.

To all artistic and cultural groups, we invite you to inform us of your particular projects and endeavors, both ongoing and proposed.

If you have ideas and thoughts on how we can lend assistance,

support and energy, please present your program.

The Fun Fair is rapidly approaching and we are seeking participation in the areas of art, dance and live music to make this 25th anniversary celebration a special occasion.

Give me a call at 830-4391. We can get together and discuss what you want to do and how the BCA can help out.



See Civic Affairs on next page

# Civic Affairs by Bill Smith

I would like to thank those who responded to our *Survey of OC Transpo services in the Hamlet*. I will be putting all of the results into a report to the BCA Executive in the near future. We will ask for any other input, then contact OC Transpo for discussion.

The NCC opened a "cash and carry" outlet on March 1 at the "former" NCC Greenhouses and Nursery on Tauvette. This cash and carry is to dispose of government materials and assets with the hope of initiat-

ing a private operation on the site. Does this mean that this property is scheduled to be taken out of the NCC Greenbelt? Hopefully not. Direct your questions to Donna Boulet at 239-5116.

There is no progress on the upgrading of Innes Road. Safety continues to be a concern. Our City councillor, Rainer Bloess, is trying to clarify what commitments were made years ago, and who is responsible for what.

The Environmental Assessment Plan for the routing of an OC Transpo Transitway in the Blackburn area is almost com-

plete. The next stage is the environmental assessment. What this will mean to the Hamlet and the local Greenbelt is still unclear to me. It would seem logical to me that the "to-Cumberland" section could easily go down Innes Road from the east end of the Bypass, rather than jog down Navan Road.

Personally, a much more preferable plan would be to run feeder lines to the existing #17 Highway Transitway rather than spend the multi-millions for a brand-new facility through the Greenbelt.





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7 Eastpark Drive, Blackburn Hamlet Telephone: 824-3436



# Everyone is invited to celebrate & reunite at the 25th Blackburn FUN Fair.

# **Special Fun Fair Reunion**

Do you remember?--"Hurricane Hazel". Months of sewing all the stuffed fur animals for game prizes. Canoe races in the pool. Meeting once a week all winter to make crafts. Collecting and filling garages with furniture, toys, white elephant articles or anything that would sell. Blackburn as a farming community. The Centennial 1967 celebration-the end of rural Blackburn and the beginning of the new, Blackburn Hamlet. How and why the FUN Fair started.

A booklet reviewing the 25 years of the Blackburn FUN Fairs and the history of Blackburn will be available at the Fair. But, we need your help with stories, pictures, or any other memorabelia that you would like to offer or contribute for the booklet or the "Then and Now" display.

To make it a truly FUN REUNION your help is needed to notify and invite past FUN fair volunteers and also your friends and neighbours that have moved away. We are looking for addresses of past coordinators and also help on the committee.

# Activities for all ages at the Fair

- \* Parade & parking lot Country Hoedown.
- \* Baseball tournament, bedraces, midway games, pony rides, volleyball competitions, line dancing are all in the works.
- \* Make a guess at the cow flop competition.
- \* Milking a cow challenge, canoe racing challenge
- \* Shop at the General Store featuring home baking, plant and White Elephant sale. Craft table?
- \* Bavarian Garden, dancing for all.
- \* Demonstrations: Flower arranging, quilting, candle making, scuba diving, sheep shearing and more.
- \* Local artists, dancers and musicians are invited to entertain and showcase their talents. All ages, all styles, amateurs or professionals-please call if interested in participating. Please call a director if you can help with an activity.

# In Search of Volunteers

Would your group or team be interested in running a game, an activity or organizing something different and share in the proceeds of the day? Please remember "A DAY OF FUN" is the purpose of the Fair.

Several volunteer directors have already come forward with ideas on how to make this year's FUN Fair extra special. We are anxiously awaiting ideas and volunteers from youth, middle aged and senior groups to make this years FUN Fair an outstanding success for everyone.

What would you like to see at this year's Fair? Please call one of the following directors to see how you can participate, We need your help.

### **FUN Fair Coordinators**

Sherry Woodburn		824-5013
Chantal Goyette		830-4254
Suzanne Côté-Hodak		841-7199
Directors		
Historian	Lois Kemp	824-2903
Fund Raising	Sherry Woodburn	824-5013
General Store	Lee Faller	837-3636
Midway	Wally Montpetit	830-8210
Parade	Carole Wilcox	837-9724
Youth Activities	Jackie Ruano	830-5800
Auction	Daphne Poulin	841-0880
Entertainment	Wayne Nichol	830-4391
Facilities	Iris Phillips	824-3641
Fair Features	Viviane Côté-Maxwell	837-1839
Finance	Mike Lee	830-1235
Treasurer	Marlene Ward	837-5667
Food	Edelgard Lelacheur	824-3014
Publicity	Chantal Goyette	830-4254

FUN Fair- a FUN day for all ages!

"Join in the FUN - Come celebrate our 25th"
Have your group get involved by organizing an activity!

### Buses continued from page 1

noise. Marcella Patenaude says, "We have several stop signs between Northpark and Eastpark. The residents feel that no street in our quiet Hamlet should have buses stopping and starting at every second house."

Barb Briggs also notes, "From the beginning, Ridgeburn was designed, built and designated as a 'minor' street. It is, therefore, narrower than the other bus routes, and is, in fact, the only 'minor' street on which buses travel in Blackburn Hamlet."

Many of those complaining of the buses are long-time residents of the Hamlet.

"When we came here," says Newman, "we bought our houses because they weren't on bus routes. If we had known that the mini-buses would be replaced by the present vehicles, we wouldn't have supported the increased service." "I've counted 19 buses coming down Westpark between 4 and 6 p.m.," states McFarland. "Many of them are not very full. I've tried to get the accounting of how much it costs us for this service from OC Transpo without success."

Various solutions, like patching the road surface and manhole collars, have not worked.

The potential solutions for each group vary, but several agree that one possibility would be allowing buses only on streets that are built for them.

Some would find a call-andride mini-bus scheme, similar to one OC Transpo is trying in Beacon Hill, acceptable. Reducing the number of buses, both express and regular, is another option, though a lot less than ideal to those complaining.

Arguments against changing the bus routes are that parents don't want teens walking alone at night and the elderly need this service.

McFarland disagrees. "The seniors I know all have cars and I see people, young and old, walking along the streets late in the evening getting exercise. It's only about a 10-minute walk, maximum, for anybody to Bearbrook or Innes, and for most, less than that."

Still, there is opposition to any changes in the bus routes. Bill Smith, Civic Affairs Director of the BCA, says that of the twenty or so people who responded to the appeal for feedback in the last issue of the *BANAR*, most wanted them to stay exactly as they are.

But for the three groups protesting about the present bus service, the bottom line is that the streets must be suitable for the vehicles in every aspect or they shouldn't be there.

# IRIE-II-A-ZU

Yes, times are tough. But a good financial plan can put you in a comfortable position.

Call me, Don McGregor, at 742-7211.



2061 Meadowbrook Road (across from Pineview Golf Course)

# Gardening Fever by John Genet

pringtime! Planting time! A wonderful opportunity to partake of the virtues and pleasures of gardening when nature is awakening and everyone feels in tune with down-to-earth thrusts.

Gardening can be a great sport to keep you in shape or a typical family activity in which all members can participate according to their capacity or particular liking.

If space is scarce around the house, don't give up this thrilling opportunity. The Gloucester Allotment Garden Association is offering garden plots at both Orient Park and Anderson Road sites. Plots are a full 7 x 14 meters and service includes tillage, water supply throughout

the season, and a generous (1 cu. yd.) scoopful of compost. The fee is minimal since the Association is a non-profit organization.

For more information call the registrar at 841-7893 or the President at 824-6524. Hurry while plots are still available.



# La Fièvre Du Jardinage par John Genet

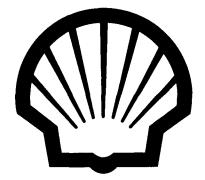
éjà le printemps! Le jardinage! Avec l'éveil de la nature, chacun se sent proche de ses racines terriennes et se rappelle les vertus et les plaisirs d'un potager.

Ce sport se pratique en pleine nature et peut vous aider à conserver votre bonne forme. C'est aussi l'activité familiale rêvée puisque chacun peut s'y adonner selon son âge et ses aptitudes.

Si l'espace se fait rare autour de la maison, n'abandonnez pas pour autant un projet aussi louable. L'Association des jardins parcellaires de Gloucester vous offre des parcelles de jardins tant à Orient Park qu'au chemin Anderson. Ces parcelles mesurent 7 x 14 mètres et le

service comprend le labour et l'eau d'arrosage pour toute la saison ainsi qu'une portion généreuse de compost. L'inscription est minime puisque l'Association ne vise aucun but lucratif

Pour plus de renseignements, veuillez appeler le préposé aux inscriptions au 841-7893 ou le Président au 824.6524.



# Blackburn Hamlet Shell

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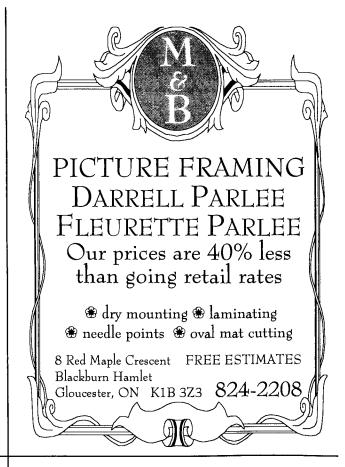
# Gloucester Public Library Blackburn Hamlet Branch

The Library will be closed April 5, Good Friday, April 7 and April 8. It will also be closed on Monday, May 20. Beginning May 26, the library will be closed on Sundays until the fall.

- April 11, 7-8:30 p.m.: Reading with your child. A workshop for adults on why, when, what and how to read to children.
- April 27 & May 11, 2-3 p.m.: Jewellery making for ages 16 and up with Karen Samanski, U. of Ottawa Art History grad, accomplished artist, women's clothing designer.
- May 1, 7 p.m.: Debbie Luce from the Organic Gardening Assoc. will speak on "Growing Herbs and Their Uses."
- May 4, 930-4 p.m.: St. John Ambulance will offer a Lifesaver + CPR course. Cost is \$32. Cheques payable to St. John Ambulance.
- May 11, 2 p.m.: Elizabeth Reiker of the Jane Austen Society will present a program, "Jane Austen and You."

<u>VIDEOS!</u> The library has recently expanded our collection to include some videos. Come and see what we have to offer. We are constantly adding new music and spoken-word audio cassettes.

Story hour - Don't forget our weekly drop-in Saturday morning story time for children 3 and up at 10:30-11:15, in English and French. Inscription non requise. Registration required for all programs unless stated otherwise. Please call 824-6926



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Registration is ongoing at either of our two Blackburn locations.

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The Innes Park Facility 2765 Innes Road (at the Apartments)

Bring your friends and neighbours for a fun workout. For information contact our ...

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Qualified
Instructors



Jan Quinn 749-0911 ❖ Lorna Lyttle 824-3564 ❖ Doris Budd 824-1076



# YOU'RE COMING OUR WAY.

And I'm delighted to say welcome to our community.

When you first arrive, take a minute to give me a call.
It's my job to help you get to know our community quickly, and save you time and money at your new address.

I look forward to meeting you soon.

Bev - 824-6013

The MOST FAMOUS BASKET IN THE WORLD contains practical gifts and information about our area, and it's reserved for you.

## Seniors' Corner

# Protection for Senior Citizens by Rollie Sanders

C riminals often regard older persons as easy targets for many kinds of crimes. Every elderly person should be aware of these crimes and how to prevent them.

# **Mail Fraud Schemes**

### Consumer Fraud:

Beware of contests which require you to put up money to win, even if there is a guarantee that you will be a winner.

### **Retirement Estates:**

Any retirement estates offered at conspicuously low prices to "lucky" individuals are usually fraudulent and should be avoided.

### **Home Improvement Offers:**

Beware of tempting home improvement offers, made through the mail or on the spot. These offers are a popular type of swindle.

### **Chain-referral Schemes:**

These schemes offer a commission for buying one item and selling additional ones to friends. The products are usually overpriced and difficult to sell.

## Con Games and Sweet-Talk Crimes

# The Phony Bank Inspector

A person will contact you, stating that he is a bank inspector or a policeman investigating a dishonest employee of the bank. You will be asked to withdraw money from your account and give it to an investigator on the pretext that it is to be checked for fingerprints and other investiga-Remember, neither banks nor the police departments carry out their investigations in this manner. If you receive a suspicious call, notify your bank and the Fraud Section of the Ottawa-Carleton Police at 745-7000.

### Pidgeon Drop

This scheme accounts for more than half of the confidence games reported to the police. The swindlers claim to have found a large sum of money and offer to share it with you. You are asked to withdraw "good faith" money from your bank. The swindlers take the "good faith" money and give you a phoney address where

you are to collect your share of the found money. You never see them again.

### **Door-to-Door Sales**

Many door-to-door sales are not legitimate. Provincial laws protect you against quick sales at your door. Enquire to be sure.

Reprinted with kind permission from the Ottawa-Carleton Police. For more information contact them at 745-7000.



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# Konnichiwa Canada



by Wendy and Brad Franklin

When we first received the request we were a bit dubious. An old friend had phoned to ask if we would consider accepting a twenty-year-old Japanese student into our home for three weeks while she studied English. All we had to do was have her as a temporary daughter in the house, see that she was

occasionally fed and watered and had the experience of a normal Canadian household, whatever that is.

It sounded interesting, but what would we do with her, what would we say, could we even communicate? In one of the best decisions we have made, we thought about it for a few days and said yes.

Yuko arrived from Osaka in late August and took our household and our hearts by storm. She was extremely bright, she was obviously up for the adventure of living among strange foreigners for a while, and she brought with her a sense of wonder at her surroundings which was extremely refreshing.

Japanese young people, we learned, are expected to study very hard, so their social development tends to lag somewhat behind what we are used to.

She seemed younger, and everything she saw was new.

Her daily English classes and field trips became a favourite topic of dinner conversation. Through her eyes things became new for us, too.

Everything was special. Going out for pizza was a big deal. The Gatineau balloon festival was awe-inspiring.

At the Stittsville Flea Market

Swimming in a wave pool, a visit to a friend's cottage, even buying Canadian presents for her mother and sister were unique.

She said Canadian prices for everything were about a quarter of those in Japan, and her suitcase was bulging for the trip home.

The Stittsville Flea Market was a particular hit, drawing the comment that if she lived in Canada she would be there every week.

One evening, two of the other host families came over with their temporary daughters and the girls cooked us a marvellous Japanese dinner. Surprisingly, they couldn't cook the rice. In Japan everyone has a rice steamer and they were lost without it.

Communication was no problem, although it was interesting.

Yuko was much better at writing English than at speak-

ing it, which is typical, and she came armed with a note pad and a Japanese/English dictionary.

We were given a phrase



book and, keeping things simple and using lots of charades, we could communicate about almost anything.

Her spoken English improved rapidly as her ear became attuned. The telephone was a challenge, however, and when her friend Koniko would call asking for Yuko, Brad would occasionally provide a rapid and intentionally detailed response, exceeding Koniko's vocabulary, just to see what

would happen. The result was usually a long pause followed by a somewhat terrified wail of "I don't know", the standard response when language got out of hand.

As you read this, we have just returned from Japan. We didn't go simply to see Yuko, but the things she told us about while she was here came alive for us and having a guide there was great.

Would we have another Japanese visitor? You bet!



Dinner Japanese-style à-la-Yuko (centre) & friends

On July 22 we will greet our next temporary daughter, a girl from Yokahama. We look forward to showing her as much as we can and seeing that look of wonder again. We've missed it.

Here's the commercial. We became so caught up in this concept that we are now helping Global Partners arrange 'homestays' for visiting Japanese students. Interested? Give us a call at 824-5338.

Life, as Tom Laher once observed, is like a sewer...what you get out of it depends on what you put in. Try putting this in.

# ANITA & CHRIS approach Real Estate Service from a different point of view ... <u>Yours!</u>



ANITA HOARE
Associate Broker

Anita & Chris Hoare know that thoroughly understanding your perspective is the key to achieving results when they help you buy or sell your home. That's why they listen, truly listen, to your goals and immediately develop an open line of communication that continues throughout your transaction. Anita and Chris then prepare a plan tailored to your unique goals and enact it with energy and a positive attitude.

Anita, with Chris, works as your real estate counsellor and consultant. She has developed a meticulous follow-up system to keep you updated every step of the way. On a timely basis, they call to inform you of their progress and outline the next steps they will take toward meeting your goals. It's comforting to know exactly where you stand at all times, and it's comforting to work with someone who has your best interests in mind.



CHRIS HOARE
Sales Representative

Call for our *Free Report* on "The 9 Deadly Mistakes People Make When Selling".

ANITA HOARE

Associate Broker

Res: 830-0580

CHRIS HOARE

Sales Representative

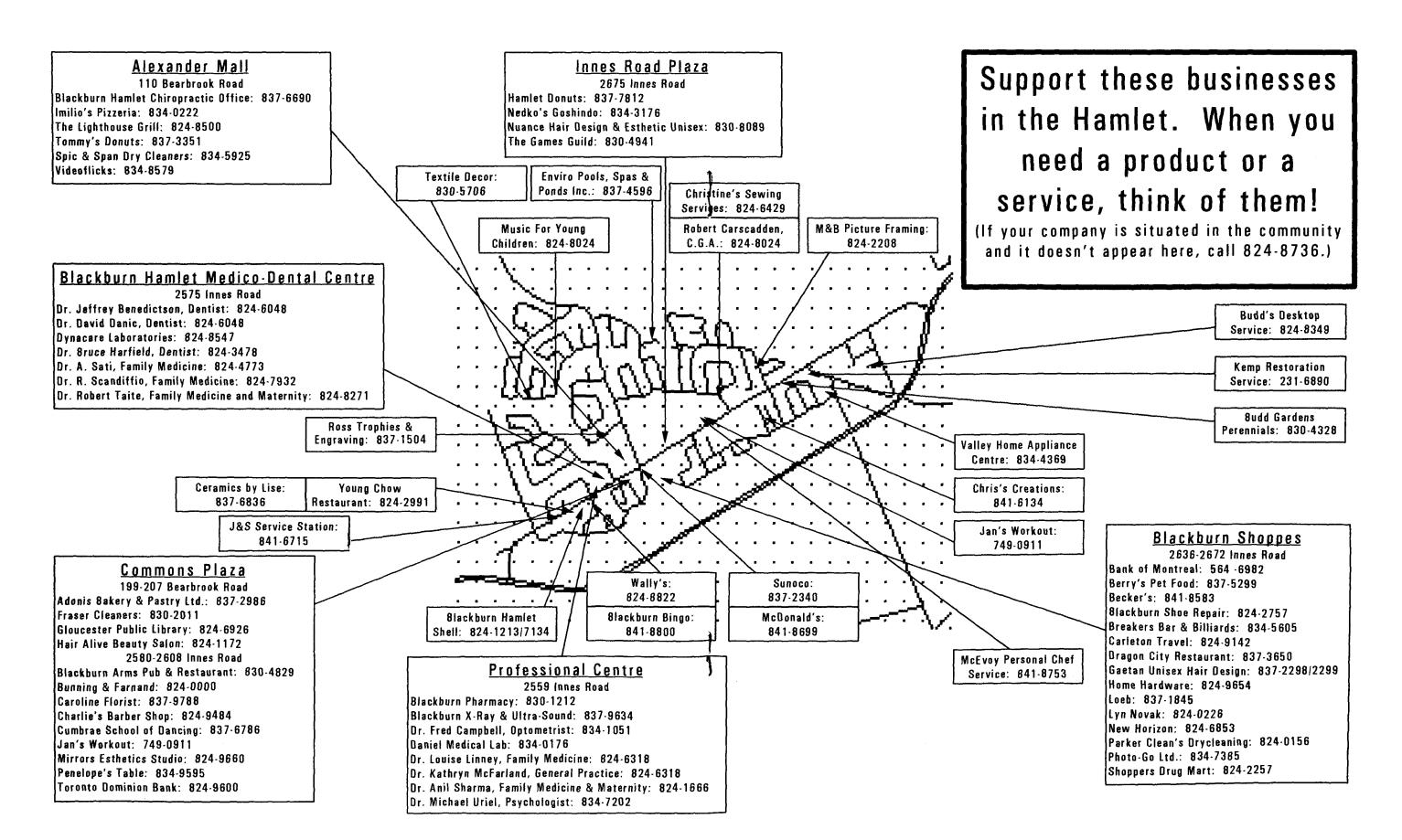
Cell: 794-3415

Office: 744-2000

8-1661 Montreal Road, Ottawa, Ontario K1J 6N6

ROYAL LEPAGE

Aim Higher.



12 The Banar 13



# **BLACKBURN**TENNIS

# Registration

Date: Saturday, April 20 and Saturday, May 4

**Time:** 9:00 a.m. to 12:00 noon

Place: Tennis Clubhouse, 2669 Innes Road

<u>FEES</u>	<b>FAMILY</b>	<b>COUPLE</b>	<b>SINGLE</b>	JUNIOR (18 & under)	SENIOR (65 & over)
Early Bird Special (available on April 20 & May 4 only)	\$85.00	\$70.00	\$45.00	\$25.00	\$25.00
Regular	\$90.00	\$75.00	\$50.00	\$30.00	\$30.00

- ❖ The above fees are for BCA members; non-BCA members, add \$20.00.
- ❖ Families with more than two adults (over 18), add \$10.00.
- Again this year, **private** and adult evening **group** lessons will be offered. For complete information, ask at registration.
- Ask about our week-day and Thursday evening social round robins, women's city league and N.C.T.A. leagues.
- New this year: Friday evening round robin for youth ages 12-15.
- ❖ The annual general meeting of the Club will be held on Wednesday, May 22, 1996 at the Blackburn Tennis Clubhouse at 7:00 p.m. Please attend!







# Junior Tennis Program .....

- ◆ The Blackburn Tennis Club and the Ottawa Athletic Club have designed a Junior Tennis Program with qualified instructors using Tennis Canada's latest teaching methods.
- ◆ The program promises to be FUN, FUN, FUN for all ages and ALL ABILITIES!
- ◆ The program will consist of three two-week sessions. New themes and skills will be developed in each session.

Three two-week sessions: July 2-12, July 15-26, and July 29 - August 9

	Ages	Hours	<b>BCA Members</b>	Non-members
Group 1	6-9 years	12 - 1 p.m.	\$40.00	\$50.00
Group 2	10-12 years	1 - 2 p.m.	\$40.00	\$50.00
Group 3	13 and over	2 - 3:30 p.m.	\$50.00	\$60.00

New for advanced players: July 2 - 26, Tuesdays & Thursdays, 3:30 - 5 p.m.

BCA Members: \$50.00 Non-members: \$60.00

# WHAT IS A MUTUAL FUND? by Don McGregor

Many people presume that to be a successful investor you need \$50,000, a lot of investment experience, and lots of free time to monitor changes in the market. But this misconception doesn't take into account other options, such as mutual funds.

Managed by professionals, mutual funds enable investors, who don't have the time or experience to effectively manage their money, to pool and diversify their investments while remaining liquid. By not concentrating all their money in one investment, investors reduce their risk, and their money is available any time they may need it.

In choosing a fund, an investor must decide what best suits his or her personal needs. Investors in Canada can choose from more than 1200 mutual funds reflecting a variety of investment philosophies from the extremely conservative to the highly speculative. Their portfolios may include common stocks, preferred shares, precious metals, bonds, treasury bills, real estate or a combination of these types of investments. Each fund's portfolio is overseen by a professional manager or group of managers who decide what and when to buy and sell.

The majority of Canada's mutual funds are open-ended, which means the investor is free to make deposits or withdrawals to or from the fund at any time they

choose. The number of units an investor will receive when purchasing will depend on the value of the fund's assets at that time. When new investors join a mutual fund, their money is added to the pool, thereby increasing the fund's total assets. When an investor redeems his or her units, the amount of money received depends on the value of the fund's assets at that time.

Each unit represents a fraction of the fund's total assets and has a net asset value, known as NAV. The underlying value of the securities in the fund determines the value of each unit. The NAV is calculated by taking all the fund's assets at market value, subtracting management fees and administrative expenses (if any), and dividing the remaining figure by the number of units.

The value of most open-end mutual funds is determined on a daily basis at the close of the stock markets. However, some are valued on a weekly basis while others, featuring real estate investments, are valued monthly. Most mutual funds can be bought and sold on a daily basis.

Less popular are the closed-end funds. As their name implies, these funds have a fixed number of units. They are usually traded on an open Stock Exchange and generally sell for less than their underlying value.

Mutual fund investors are charged a fee for the funds' ongoing management. As for sales commissions, some funds, referred to as "front-end load", charge it up-front - the fee can be as high as 9% but is negotiable with the representative. Other funds charge no "load" at all while others charge a "back-end load", a fee charged to the investor upon redemption of the investment. This percentage is variable and usually declines over time.

The debate continues as to whether "load" funds outperform "no-load" funds. When mutual funds are bought as a long-term investment, however, the issue turns to the size of the annual management fee.

Costs for the ongoing management of the fund generally range from 1.25 to 2% of assets a year. These costs are kept low because the investments of thousands of shareholders are being managed by one manager.

Selection, versatility and longterm benefits. These are the hallmarks of mutual funds. By choosing from a variety of options, you can reap the rewards hundreds of thousands of Canadians have already realized by investing in mutual funds.

Talk to your financial advisor to select a portfolio that is right for you.

Next issue:

Js your money safe?

Earn an easy \$200 for your community group.

# Deliver the **BANAR**.

For more information and delivery dates, contact: Sandy McCoy at 830-9295

# Environment Events 😂



by Iris Phillips

ricle Saturday, May 4 on your calendar. That's the date of the second annual Blackburn Garage Sale. It all starts at 9:00 a.m and goes to 3:00 p.m.



Set up your tables in front of your house and leave all of the advertising to us. We had a lot of people participating last year, so be prepared.

After the garage sale, any unsold items you want to get rid of may be placed at the end of your driveway at 4:00 p.m. for those who can use them to take away.

Should it be raining on May 4, the alternate date is Sunday, May 5.

# Restore pick-up day

On Wednesday, May 8, between 9:00 a.m. and 4:00 p.m., Restore will be picking up any unwanted items at your curbside.

This non-profit business has reopened. It is being run by the Region in the west end. Telephone 825-6610 for information on building materials you can purchase at rock-bottom prices.

So if you have any old sinks, toilets, lights or any building materials, please contribute. If you have any doubts, call them

> and they will tell you if they will take it.

> Last year, a large van-full of goods was collected that otherwise was destined for the garbage.

# Plastic & cardboard pickup

On Saturday, April 20 from 9:30 a.m. to 4:00 p.m, you can drop off the plastic

and cardboard you have been saving. Take it to the Orleans Boulevard Shopping Centre (opposite White Rose).

This event, run by the Region, was a big success last year. Let's make it even bigger this year by supporting it. Please don't bring plastic bags and film, though.

# Salvation Army Store

They take donations of clothing and many other items. It's a huge store with lots of great bargains. Just like the clothing you drop off, the garments are almost new. So why not go and look at what they have. The store is located on Innes Road at Jeanne D'Arc.

### Hazardous waste

The drop-off centre on Trail Road will be open from 9:00 a.m. to 5:00 p.m. on Saturdays from April to the end of December. For information, call 838-2799.

### Fun Fair trailer

We could do with some paint to decorate the trailer. Please call Iris at 824-3641 if you can help.

We are planning on making the decoration a supervised fun activity for youth. If you can help, your participation would be appreciated.

### Envirosense

Many people have used this free environmental evaluation service and were very pleased. The Region will be seriously considering charging for it in





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For professional, reliable real estate services, choose Richard P. Coderre, C.A., the knowledgeable, bilingual realtor who grew up in Blackburn Hamlet from 1967 on.

Telephone: 748-1223 (with 24 hour pager) Fax: 748-0752 the future, though, so take the opportunity and phone for an appointment at 798-4748.

### Rain barrels

For \$75, you can have a rain barrel installed at your home. I am prepared to ask for discounts if we can get enough people interested. Call me at 824-3641 if you want a rain barrel.

### Composters

You can still get composters from the City for \$12 each.

### Blackburn Hamlet litter free!

We are looking for youths to volunteer to keep our community clean. We also need a director to coordinate the squads and inspect areas. Anyone interested?

## Extension of Blue Box pick-up

The Region will be adding eleven more items to what is already picked up in your Blue Box. Further information will be forwared to residents, hopefully by June.

### **Left-over Pearson windows**

What do you do with them? This winter I screwed quarter round around them, over the spare panes and made my house triple-glazed. They are easy to remove in the spring. You just unscrew the wood and lift the windows down. They're more effective than plastic, cheaper and you can see outside better. Also, there's no more repainting where the tape removes the paint. This method is especially easy if you have the upgrades.

Anyone wanting to get rid of their Pearson glass panes, please phone me at 824-3641.

Anyone interested in obtaining glass to try this method next year can also phone me and I will connect you with those wanting to give away the glass.

Restore in the west end (825-6610) has lots of windows, too.

Remember, if you are doing this in bedroom areas on the second floor, make sure you install them with tracks so the windows can be opened in case of a fire.

Don't forget to phone if you have anything to give away and I will look after letting people know about it.

Also, if you have any ideas on helping the environment, tell me so I can pass them on. Again, my phone number is 824-3641.

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**KENMORE** KITCHEN AID **LEONARD MAYTAG McCLARY MOFFAT** NORGE **PHILCO** R.C.A. ROY SUB ZERO **TAPPAN** VIKIN VISCOUNT WESTINGHOUSE WHITE WESTINGHOUSE

WHIRLPOOL

WOODS

# HEY COACH, NEED SOME HELP? by Dr. Bernard Booth

he National Coaching Certification Program dates from the mid-seventies. It is designed to train volunteers and raise the standard in coaching to make sport a better place to be for youth and, by implication, for the coaches, themselves.

The program has three parts: theory, technical and practical.

The theory component includes: role of the coach, growth of skill, and physical preparation.

Role of the coach focuses on why we volunteer to coach, and what children expect to get out of it. The aim is to understand how we coach, what effect we have upon children's participation in sport, why they may drop out, and how to encourage fair play. This section provides the basis for understanding the foundations of coaching.

Growth and development deals with the stages of child growth that impinge upon our coaching behavior. It stresses the need to adopt and modify drills and game situations so children can understand rules, remember commands and simple organizational structures, and utilize feedback.

Sport safety is concerned with injury prevention by paying attention to both the physical and emotional coaching environment. The message is that the coach can consciously structure the situation to meet the developmental needs of the child and prevent injury. If one should occur, the coach will capable of assessing its seriousness and deciding how to act accordingly. We recommend, however, that all coaches take a first-aid course independently of the N.C.C.P.

Analysis of skill teaches the coach how to apply simple biomechanical laws to movement to improve efficiency. Most coaches feel that this learning is particularly important for them. However, the sections on skill development and physical preparation are equally popular.

Skill development teaches the coach about how children learn, how to structure teaching to coincide with child-learning, the value of imagery as an end to learning, and different methods of teaching.

The final segment, physical deals with preparation, structure and function of the body, how to train the energy systems, the muscular system, the importance of warm-up and cool-down, and how to eat properly before and during activity. There are videos that have been developed for the course, too.

The course format is informal, with lots of discussion. No one need feel shy. The goal is to make learning fun. Not only coaches, but teachers at the elementary school level would find the course helpful to them for physical education lessons.

Level one focuses on prepuberty children, level two on young adolescents 12-16, and level three is a preparation for provincials. Levels four and five are preparation for national level coaching.

The technical component targets the specialized skills of the sport in question (e.g. gymnastics or hockey), while the practical component is the actual coaching practice time demanded by the

The three sections of theory, technical and practical are required for certification.

Upon certification a coach receives a passport, recognized across Canada, stating the level of attained competency.

Courses may be offered on request if fifteen or more enroll. In April, a level II theory course will be taught at Sir Wilfrid Laurier School.

Blackburn Hamlet is keen on sport and it is probable that there are coaches or parents interested in these courses. If you are, and would like more information, you may call me at 824-9430 or 562-5800 ext.4267 (leave a message).

# Total Bathroom Renovation For \$2,650

Includes:

New ceramic tiles (tub area) New 3' vanity, counter & fixtures New sink, tub & toilet

- Quality workmanship
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- References available



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2380 Cleroux Cr. Blackburn Hamlet Call 231-6890

# January Report from the Blackburn RPB by Roger Pyper

Readers who recently received a City of Gloucester tax bill (renters can be sure landlords will pass on the cost) should see an item headed Recreation Centre, and may ask, "What is this item for?"

Well, it is a community-based mill rate recommended to Council by the Blackburn Recreation & Parks Board (RPB).

The Board is a group of volunteers appointed by Council to act as a focal point for community input on recreation activities and park and facility development.

In 1995, mill rates of 1.64 for residential & farm and 1.93 for commercial, industrial and business, produced revenue of

\$36,377.78 spent as follows; \$20,742.99 for outdoor ice rinks, \$7,836.00 for ball diamond grooming, \$3,324.68 for minor capital, \$215.97 as provision for tax write-off, and \$55.33 for office supplies, leaving \$4,202.81 to be transferred to the Community Reserve Fund (This will be described in future reports).

In 1996, mill rates of 1.48 for residential & farm and 1.74 for commercial, industrial and business, will produce revenue of \$32,725.00 budgeted as follows; \$22,750.00 for outdoor ice rinks, \$9,475.00 for ball diamond grooming, and \$500 for advertising and office supplies.

This will amount to a decrease of about \$1.17 for the average house.

While the Board currently has four citizens and local councillor, Rainer Bloess, the by-law provides for up to twelve citizens. The Board would be delighted to have more community input, but if you are unable to set aside a day a month on a regular basis, then perhaps you would be able to join us as a visitor at our monthly meeting held in the Blackburn Library the third Wednesday of each month. Confirmation may be made by calling either Jim Canning, Chair, at 824-1104, or Roger Pyper, Secretary/ Treasurer, at 824-7254.

# The Blackburn Community Association and The City of Gloucester's Department of Recreation & Culture ANNOUNCE THE NEW BLACKBURN SUMMER DAY CAMPS

As of February 1996, the Blackburn Community Association officially handed over the operations of the Blackburn Summer Day Camps to the City of Gloucester's Department of Recreation & Culture. Although some minor programming may take place, you can expect a continued quality service to the Blackburn Hamlet community.

**PLEASE NOTE:** Summer Camps will no longer be called <u>Blackburn Day Camps</u>. Day camps will be listed under the following headings:

Children aged 5 to 11 years will be found under Fun 'N Friends Day Camp Camps for youth aged 11 to 14 years will be found under Teen Ventures (pages 34 - 35 in the City of Gloucester Leisure Guide)

### Tentative location - Emily Carr Middle School

## REGISTRATION BEGINS MAY 1ST

Look for us at the Blackburn Fun Fair! Also at Glen Ogilvie School: Monday, June 10 and Wednesday, June 12, 6:00 pm to 8:00 pm.

For more information, contact Laura Cyr, City of Gloucester, at 748-4145.

# NEW TO THE HAMLET? by John Stevens

# A club that answers the needs of many of Blackburn's women

When Jaye Stechey arrived from Windsor, Ontario in 1992, she and her husband didn't know anybody.

"With a 5-month-old child, I wasn't looking forward to spending days at home alone without companionship while my husband worked," says Jaye.

Fortunately, the previous residents had left a copy of the BANAR. Glancing through it, she noticed an ad for the Blackburn Hamlet Newcomers' Club (like the one at the bottom of the page) and thought she'd give it a try.

What a difference a phone call can make! Within days she was linked to a support group of women with situations and needs just like her own.

The Newcomers' Club is made up of approximately 50 women, mostly in their 30s with young families, however, any woman in the community is welcome to join. The cost is only \$10/year.

In fact you don't even have to

be a newcomer to join. Many long-time residents participate, as well.

The purpose of the Club is to help women new to the community adjust to their new surroundings and gain friends.

This is done through activities that are educational and fun. Jaye comments, "I really enjoyed the bread-making and the massage therapist. The hair stylist was fantastic. The wine and cheese is always popular. There really isn't very much that I haven't enjoyed immensely." Upcoming events will deal with stress, perennial gardening and a night of decadent desserts.

There are three sub-groups, as well: the Book Club, the Craft Group, and Moms and Tots. The latter group meets every Friday morning at the library from 10:00-11:30 a.m.

The Newcomers' Club isn't all fun and games, though. In a crisis, they will rally around members with special needs. So, if you are a woman, either old or new to the Hamlet, and would like to join an interesting network, give Jaye a call at 824-2819. As Jaye says, "It made a world of difference in my feeling at home in the community. It can do the same for you."

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HAMLET
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The Blackburn Hamlet Newcomers' Club is a social club for women of Blackburn Hamlet, whether new to the community or a long-time resident. The Club meets on the third Monday of each month in the library of the Good Shepherd Catholic School on Bearbrook Road. The membership is \$10 a year.

<u> April 15</u>

May 26

June 17

Perennial Gardening

Dessertfest.

Wrap-up dinner

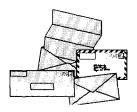
Guest speaker:

Executive Elections, at local restaurant

Evelyn Budd

Plant Exchange

For more information, please call Jaye at 824-2819 or Hélène at 830-3727.



# Letters to the Editor

# Sorry, Peter and Richard, I see it differently

Dear Editor.

Having lived in Blackburn Hamlet continuously since 1974, some 22 years, I am constantly amazed at how our local politicians can have such selective memories when it is convenient. There have been several examples over the years, but the status of the country-lane quality of Innes Road through the Hamlet seems to be their most recent lapse.

I can remember attending many meetings over the years regarding the construction of a bypass around the Hamlet to ease the commuting problems for the residents in Orleans.

While Blackburn residents consistently supported a far bypass, we were "sold" the near Bypass on the basis that Innes Road would be upgraded at the same time to "urban standards" (i.e. - the open ditches would be filled, sidewalks installed, etc.). Now I read comments from Peter Clark and Richard

Peter Clark and Richard Cantin to the effect that there never was any such agreement on the part of the RMOC to upgrade Innes Road.

While Peter Clark may

have then been preoccupied in Cumberland, Richard Cantin was certainly very active in Blackburn Hamlet and was well aware of what had been promised regarding the upgrading of Innes Road.

At no time was it ever proposed that the RMOC would just dump the non-upgraded Innes Road on the City of Gloucester. Unless the City of Gloucester secretly cancelled the "promise" (which I doubt), then the onus is on the RMOC to rapidly fulfill its agreement with its residents (and voters) to improve Innes Road.

Yours truly, A. A. Clark

### Mo, tee

Dear Editor,

In the last issue of the BANAR, Regional Councillor Richard Cantin and Regional Chair Peter Clark responded to "The \$4 Million Question - Who Should Pay?". In a creative, but inaccurate, rewriting of history, their "\$4 Million Answer" of course contends that the City of Gloucester should pay.

It is time to separate fact

from fiction, and myth from reality. It is obvious that Cantin/Clark have failed to look at their own records and reports relating to the Blackburn Bypass and Innes Road. They also have developed selective memories - I am sure this is absoutely unrelated to their relationships with developers or communities they represented to the east of Blackburn who/which pressed for the Bypass.

Let's stick to the facts:

Fact: The RMOC Bypass Study (1980), in its introduction, stated the Study Purpose was to "identify the route for the proposed Bypass and the remedial measures that are required to improve the presently deficient Innes Road through the Hamlet".

The same 1980 study listed the anticipated results as including the provision of "input to future detailed design of the bypass and existing Innes Road," again with no implication that one or the other had to be chosen but rather that both were planned.

The study's Summary of Recommendations states "it is recommended that existing Innes Road through

Blackburn Hamlet be reconstructed to a two lane urban collector standard with channelized intersections, a bikeway and sidewalks. In addition, it is recommended that property be protected for a four lane rural crosssection bypass south of the hamlet."

The regional study presented five alternatives. One involved widening Innes to four lanes; this option was of course rejected by all parties, including the community, which preferred the other four alternatives which would have commuter traffic from the east bypass the stretch of Innes running directly through the Hamlet.

The assertion by Cantin/ Clark that the Blackburn Community Association "preferred the construction of a bypass to the upgrading of Innes Road" is incorrect and misleading. The BCA merely preferred a bypass to the widening of Innes Road through the Hamlet. As Cantin/Clark are fully aware, all four of the other options presented contained the featured "reconstruction of existing Innes Road through Blackburn Hamlet on a two lane basis."

# CENSUS 1996 RECENSEMENT MAY 14 Count Yourself In! Count Yourself In! Count Yourself In! Count Yourself In! Count Yourself In!





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- Dynamic teaching techniques to motivate and educate young children
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Kristine Swaren 824-8024

The community strongly supported this aspect of the regional study as well as the **final recommendation** that "existing Innes Road to be ... a two lane urban standard ... pavement, plus curbs and gutters ... a bicycle path... sidewalks on both sides ... within the next five years."

Unlike the suggestion by Cantin/Clark, there was never an either/or choice made by the Blackburn community between the Bypass or Innes upgrading - they were both part of the same project which has still not been completed. Ignoring this sixteen year commitment will not make it go away, nor will pretending it never existed.

On a final note, residents who had been embroiled in the bypass consultations have informed me that at various public meetings, local politicians stated that the Innes upgrading was part of the package. At this stage, in view of the aforementioned facts, who am I to believe, my constituents

or a politician like Mr. Cantin?

Addendum: It should be noted that in the past, prior to provincial roads being transferred to the RMOC, the region has successfully insisted the province upgrade roads (Bells Corners etc.). Surely, our regional representatives don't advocate a double standard when transferring roads to the lower tier municipalities.

Regards, Rainer Bloess Gloucester Councillor Ward 3

### Same goes for me

Dear Blackburn Residents,

I have read with interest the comments that have been made by Rainer Bloess, Richard Cantin and Peter Clarke on the responsibility for upgrading Innes Road. Mr. Bloess has raised some valid issues and concerns in this regard.

I believe that Mr. Cantin has suggested in his comments in the local newspapers that we in Blackburn should be satisfied since we have the Bypass. It almost seems that it is something that we wanted so we could enjoy it. He seems to have forgotten that the need for it came from the expansion areas east of us, including the one in which he lives. The Bypass was necessary in the transportation network, not an additional perk for the citizens of Blackburn, whom he represents at the Region. The need for it as a transportation link is further illustrated by the desire to extend it out into Cumberland.

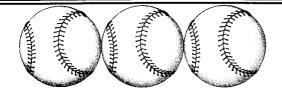
Before the Bypass was approved, the alternatives were: widening of Innes to four lanes, or the construction of the Bypass. If there are any suggestions that by having the Bypass approved that we gave up the thought that Innes would be properly upgraded, then that is nonsense. There was no agreement between the Region and Gloucester on that matter. The Bypass was

the means of solving the transportation problem, and did not address the upgrading.

Bearbrook and Innes have long formed a part of the regional network and continue to be used in that fashion, as the people who live on Bearbrook will attest, although not to the extent it was. I am certain that most will recall the significant work done on Bearbrook, new curbing, etc., in 1994. While Innes needs the same work, with infilling of ditches, etc., it would not appear to require widening, not the moving of any services. Sidewalks would be the City's responsibility. It would be nice to see those ashphalt sidewalks disappear.

In conclusion, I do not believe that Councillor Bloess's concerns should be sloughed off by being called the "newcomer", but, rather, should be adressed properly.

Yours sincerely, Ed Campbell



# BLACKBURN CO-ED "RECREATIONAL" 3-PITCH SOFTBALL

Location: Softball diamond

(behind Blackburn Arena)

Day: Friday evenings Time: 6:30 - 8:00 p.m. or

8:15 - 9:45 p.m.

Beginning: May 17, 1996

Ending: August 23, 1996 Cost: \$30 per player

Registration: Limited to the first 56 players

Contact: Keith Erskine 834-0278

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Childcare: Experienced caregiver in Blackburn Hamlet. A warm and loving environment with activity-filled days. First aid/CPR. References. Call Sharon at 830-5530

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St-Claude Strings: Geared to amateur string players of intermediate ability, this ensemble is dedicated to the enjoyment of music in a non-competitive environment. Violinists, violists, and cellists develop and refine their orchestral skills during weekly rehearsals and occasional recitals at Église St-Claude in Blackburn Hamlet. Our repertoire includes works of Corelli, Vivaldi, Handel, Mozart, and other celebrated composers, with an occasional piece of fiddle music. St-Claude strings welcomes players of all ages to join in the music-making.

For more information, call 834-2027.



### **Telephone Directory Schools** Blackburn Pre-School 824-3251 Cairine Wilson (9-13) 824-4411 Carleton Board Office 721-1820 Carleton Catholic Office 224-2222 École élémentaire publique Séraphin-Marion 837-2216 École Ste-Marie (K-6) 824-3600 École intermédiare Pauline-Vanier (7-8) 744-1922 École secondaire Louis Riel (9-13) 837-2216 Emily Carr Middle School (6-8) 824-5455 Glen Ogilvie School (K-5) 824-4014 Gloucester High School (9-13) 745-7176 Good Shepherd School (K-6) 824-4531 Lester B. Pearson High School (7-13) 741-4525 Norman Johnston Alternative High School 824-1581 Guides, Scouts, Brownies, Beavers, Ventures, Cubs Guides and Brownies Kathie Villeneuve 837-3713 Sue Balint 824-6940 Registrar (Scouts) Mike Gossen 824-6324 Beavers (5-7) Tom Herbert 824-0542 Cubs (8-10) Mary Jane Luloff 830-2086 Scouts Sigurd Johannesen 834-3468 Ventures Rick Aubrev 749-2628 Chairman Scouts Chris O'Hara 834-7349 Mouvements Scout-Guides de St-Claude Castors Lucie Arcand 830-9209 Louveteaux Jean St-Louis 824-9856 Éclaireurs Jean St-Louis 824-9856 Jeannettes Nicole Andrecheck 824-9972 Guides Viviane Côté-Maxwell 837-1839 Conseil de Gestion Lyse Goneau 837-3941 Sports BMX Hedy Burton 824-1057 Badminton (Adult) 824-2671 Ray du Plessis Badminton (Junior) Vacant Bearbrook Pool Christa Bennett 824-8300 Graham Burton 824-1057 Cycling John Rowe 824-6665 Football Roger Smiley 837-4293 Hockey (Boys') Hockey (Men's) Roy Van Koughnett 824-3921 Little League Baseball Terry McLaughlin 837-8729 Al West Ringette (Girls') 830-1401 Ringette (Ladies') Jane Ross 837-1504 Terry Heaslip Skating 824-3542 Vacant Soccer Softball (Girls') Gary Polomark 824-7010 Softball (Men's) André Cloutier 824-2879 Softball (Ladies') Cheryl Toomey 830-3607 Tennis Michael Haddad 834-1269 Volleyball (Ladies') Linda Grisold 830-5045 General Interest Blackburn Chorus 834-0961 John Gayton Blackburn Recreation and Parks Board 824-1104 Jim Canning Block Parents: Northeast Doris Budd 824-1076 Northwest Susan Sheridan 824-8936 South Lynn Bissett 824-3938 City of Gloucester Administration 748-4100 Information Gloucester 741-0770 Le Club Optimiste de Blackburn 837-4645 Dominique Dufour-Jacques 837-3883 Les Chansonniers Germain Asselin 824-6926 Library - Blackburn Branch Newcomers' Club 824-2819 Jave Stechev Neighbourhood Watch Donna Bond 824-1522

# THE DIVIDEND ADVANTAGE

# MAXIMIZE YOUR AFTER-TAX EARNINGS! TAKE ADVANTAGE OF THE DIVIDEND TAX CREDIT!

Did you know that on average it takes \$130 of interest income to equal \$100 of dividend income after-tax?

Any interest income you earn is taxable at your marginal tax rate, which for some investors, could reach over 50%, combining federal and provincial tax rates. However, any Canadian dividend income you earn is eligible for the Dividend Tax Credit, which can increase your after-tax return on investment.

## THE DIVIDEND TAX CREDIT IN ACTION

	DIVIDEND INCOME	INTEREST INCOME
Cash Dividend	\$1,000	\$1,000
Gross-up	<b>\$</b> 250	
·	\$1,250	\$1,000
Federal tax @ 29%	\$ 363	\$ 290
Dividend tax credit	\$ (167)	
Basic federal tax	\$ 196	\$ 290
Federal surtax @ 8%	\$ 16	\$ 23
Ontario provincial tax @58%	\$ 114	\$ 168
Ontario provincial surtax @ 30%	<u>\$ 34</u>	<b>\$</b> 50
TOTAL TAX	\$ 359	\$ 532
AMOUNT RETAINED AFTER TAX	\$ 641	\$ 468

In the adjacent chart, you can easily see the advantage of the Dividend Tax Credit. The chart shows the difference between how a taxpayer in the top bracket in Ontario will be taxed on \$1,000 dividend income and \$1,000 in interest income in 1995.

For each \$1,000 of dividend income, you retain \$173 (or 37%) more after tax than you would for each \$1,000 of interest income.

### **HOW IT WORKS**

- Cash dividends are grossed up by 25%
- Dividend Tax Credit of 13.33%, granted on the amount of grossed-up dividends received

Next time you consider a high interest-bearing investment vs. preferred shares with a lower nominal yield, make sure you do the following easy calculations.

Each province has an interest to dividend ratio, which acts as a multiplier. For instance, an Ontario resident with a taxable income of \$59,000 would use the ratio of 1.369 to calculate equivalent yields. A preferred share yielding 7% would, on an after-tax basis, be equivalent to an interest-bearing investment yielding 9.58% (7 x 1.369 = 9.58). Conversely, a bond yielding 9% would be equivalent to 6.57% on a divided bearing investment.

For more information on how to maximize your after-tax earnings, please call Garry W. Beckman at 239-2904.



Garry W. Beckman, B.A., CIM, F.C.S.I.

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