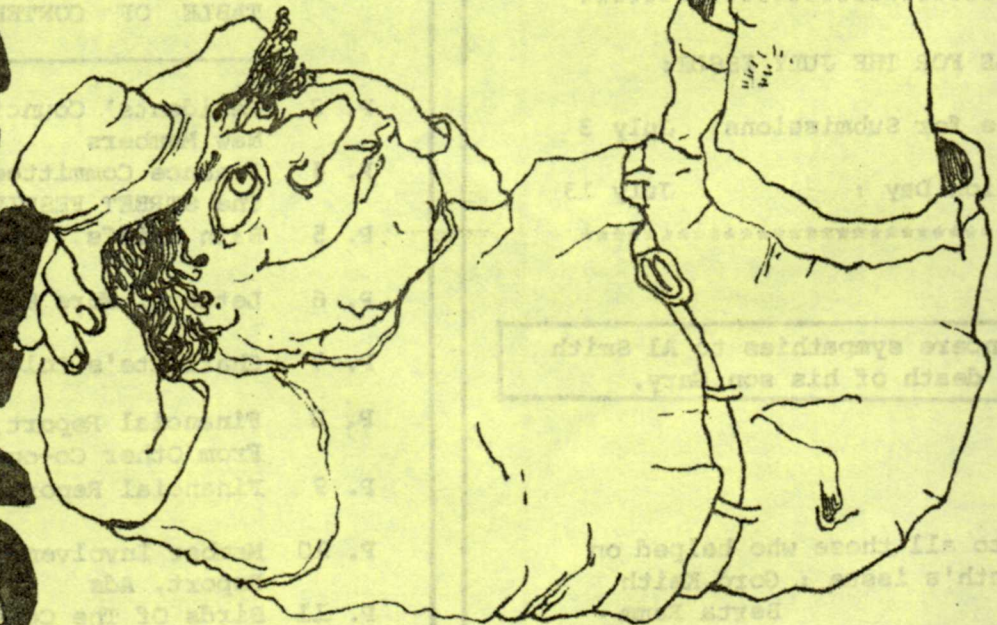


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letter

June '79



READ THIS

The BAIN CO-OP NEWS is published by the Newsletter Committee.

We are always looking for people to help with distribution, printing, lay-out, artwork and writing articles.

We especially want input from Bain residents - letters, articles, notices, ads, - we'll even take gossip sometimes. Do YOU have something to say? Say it in the Bain News.

If you have anything to offer, please contact:

Diane Saibil  
53 the Lindens  
465-3907 or 598-1641

or

Carol Ramm  
17 the Maples  
463-9050

AND, by the way, we've had a lot of trouble lately with people not respecting the DEADLINE for submissions. We hate to leave anything out, but late submissions are a real pain, resulting in late night typing sessions, mixed up schedules and a lot of frustration.

PLEASE respect the deadline (noted below). We will no longer print anything that comes in late.

\*\*\*\*\*

SCHEDULE FOR THE JULY ISSUE:

Deadline for Submissions: July 3

Production Day : July 13

\*\*\*\*\*

Our sincere sympathies to Al Smith on the death of his son Gary.

Thanks to all those who helped on last month's issue :

- Gord Keith
- Berta Ramm
- Helga Steyer
- Dave Clarke
- Gail Kenney
- Bev Smith
- Charlotte Morgan
- Francisca McNally
- Ben McNally
- Jill Walton
- Christine Killory
- Carole Linton

IMPORTANT NOTICE

**THE BEECH HALL RESIDENTS NEED  
YOUR SUPPORT**

The senior citizens of Beech Hall are carrying on the fight to maintain their homes as a co-operative. The Borough of York is trying to throw them out. This is definitely a battle with which many Bain residents can identify. They need a large show of support at the Borough of York Council meeting on JUNE 25TH at 8:00 P.M..

FOR MORE INFORMATION CALL:  
CAROL HAY at TENANT HOTLINE  
656-5500

Thanks to all those who've done volunteer work in or for the office.  
- Office staff.

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RESIDENTS' COUNCIL REPORT

May 15/79 Meeting:

The new Council was welcomed and Laura Lee Delice was chosen to fill the last vacant seat, with Susan Robinson as alternate. The new executive was elected:

- Pat Maloney - President
- Joe Sprock - Vice-President
- Angela Edwards - Treasurer
- Carol Ramm - Secretary

Moved: that the extension of child-care subsidies to cover members of all committees be recommended..

May 29/79 Meeting:

Moved: that a new power lawn mower be purchased (the cost is about \$365)

Moved: that Council recommend to the June General Meeting that \$3300 be spent to hire 2 students for the summer, with priority to be given to eavestrough work.

Moved: that Dinah Forbes's letter to Barry Tulip be sent out.

June 5/79 Meeting:

Moved: that Peter Tabuns print copies of the current by-laws and distribute them.

Moved: that the Council executive be authorized to sign the Grant Agreement with the Food Co-op.

Moved: that \$300 be paid to Antique Building Supplies for the parking lot fixtures.

Would all residents please remember that it is forbidden to have barbeques on the wooden porches. It is also very dangerous. Please use care and common sense at all times around an open flame, and not leave it unattended. Please don't cause needless risks.

INVOLVEMENT

As you know, we are one of the largest Co-operatives in Canada and what you may not know, is that we are one of the few co-ops who do not have a compulsory committment policy.

We have chosen to live here because we want to be involved in community living and want to live in community with others.

As a relatively new member of the co-op, I am delighted to see how many people, in their own way, are involved in making the Bain co-op (our chosen place) a viable, challenging place to be.

Jill Walton

# WELCOME

WHO'S NEW?

This month all of us at Bain extend a warm welcome to the following new members:

6 the Cedars - Mike Carr (the second) and Gail McCord.

27 the Aberdeens - Vern Zimmerman and Lynn Krahulec.

28 the Oaks - Neil Watson and Susan Vande Sompel (who have also travelled what must by now be a well beaten path from Neill Wycik).

10 the Elms - Helen Sutherland and Peter James Brown.

69 the Lindens - Alison Master and Lynn Cook (more ex-Wycikers!)

50 the Maples - Gertrude Fuchs.

\*\*\*\*\*

## GOOD SHOW!

Laurels to all Bain residents who got out and cleaned up on co-op clean-up day!

*and...*

A Special Thanks to the Bozo who left several styrofoam coolers full of food in the North Maples back basement to grow about 2 inches of fungus and smell like a decaying corpse. Ceci and Norm McKinney, who cleaned up the mess, can't express their appreciation in print.



# FINANCE COMMITTEE

## Finance Committee monthly report

It's been a slow month for the Finance Committee, without the fire and flash which usually accompany its deliberations. Susan McNamara has resigned as Treasurer and Angela Edwards has been appointed by Residents' Council as her successor. The committee also welcomed Karen Mitchell to its ranks who brings with her badly needed bookkeeping experience and reminds Bain residents that membership on the committee is open to one and all.

Perhaps the most interesting thing dealt with by the committee lately is the failure of the province to adjust its rent supplement payments to the higher housing charges which is some \$3,000 a month less than we are entitled to.

Apparently the problem has developed because the province has moved to a new computer system which is unable to handle Bain's unique system of addresses -- that antiquated, endearing system which brings joy to the hearts of taxi drivers, pizza drivers and others who must force their way through this arborical maze of elms and pines, oaks and maples.

A completely unsubstantiated rumour has come to the ears of the committee, to the effect that the provincial officials, driven to desperate expedients by their computer failure to cope, had imported from England, at great expense, a fully-grown, living linden tree which was then pulped and fed to the computer for breakfast. This blew the computer's mind apart and caused it to spend several days sitting quiet-

ly humming and purring and contemplating the majesty, beauty and daring inherent in the Bain address system - a system which, in its magnificent refusal to compromise with rationality, sums up all that is best in people and worst in machines.

The computer, entranced with this vision of a hitherto unknown reality, decided on the spot to investigate further and immediately dashed off an application to join the Bain co-op. We hear that the Membership Committee spent quite some time last week interviewing him. But he was turned down flat. After, all everyone knows that a computer can't be co-operative.

## Summer Festival!!!!

BAIN SUMMER FESTIVAL IS NOW BEING PLANNED :

We've got the time: Saturday, September (right, September) the 8th.

We've got the Place: on Beautiful Bain Avenue.

And we've got the Ball Rolling ....  
The following people have volunteered to co-ordinate the following activities:

Children's Games & Activities  
Sheilah Redekop, 61 the Oaks  
465-5702

Adult Games & Activities  
Vivien Green, 67 the Lindens  
465-9183  
Dinah Forbes, 10 Lindens  
465-6405

Square Dance & Entertainment  
Peter Tabuns, 48 Lindens  
466-2186 (Office)  
Marilyn Crosby, 57 Oaks  
465-1231

Decoration, Set-Up & Clean-up  
James Mangos, 67 Lindens  
465-5702

Rummage Sale  
Jill Walton, 68 Lindens  
466-2186 (Office)

Other tasks we will need help with are:

Booths - contacting groups and individuals who might be interested in displaying their work or promoting their services.

Food - for Bake Sale, Tea Table, and organizing Pot Luck

Security - preventing problems for Square Dance.

As you can see, we, the Member Involvement Committee have already started the ground work to make this year's festival the biggest and best one yet. If you want to get in on it early, the next meeting will be at 61 the Oaks, 8:00 p.m. on June 25th.

Have any great ideas we haven't come up with yet - write them down and pass them along to Helga at the Office who will take them to the meeting if you can't attend.

So, get your act together (we mean that quite literally) and remember, the festival will only be as good as we all will make it.





The Co-op has just acquired an electric 'grass whip' that is extremely effective for trimming grass and weeds along the edge of the sidewalks, brick walls and fences. This tool will be kept in the shed in the main drive and will be available to members on a sign-out basis.

The Toronto Hydro replaces light bulbs that have burnt out in all street lights and light poles on the Co-op property. Co-op maintenance staff replace bulbs in the basement stairwell lights and the parking lots only.

If you notice a bulb burnt out in a light fixture serviced by Toronto Hydro, you can get it replaced quickest by calling Hydro directly at 595-6655 and giving them the street address (100 Bain) and the pole number. It is essential that they have the number of the pole (which is strapped to it) in order to find the right fixture.

If this does not work, or if you wish, you can call the office and tell us the problem and the pole number and we will call Hydro.

The Co-op Pet Policy requires all pets to be registered with the office and to wear their Bain tag when outside. Most members are co-operating, but a few cats have been seen around untagged. The Humane Society will be called to remove untagged animals from the Co-op. Pet owners be warned!

It is very nice to have painting season upon us again, but members are reminded to be careful when disposing of empty (or almost empty) paint cans. Some of the local kids love to make a mess. Put the paint can in a sealed box or garbage bag to prevent a mess.

The Co-op is fortunate to have a healthy and varied collection of trees and shrubs on the property. In fact, the large, rather strange trees on Bain Avenue are 'plane' trees and are very rare this far north.

In order to preserve our greenery, some care must be exercised by members - and some care over our children's impulses to swing on and bend branches. Also, no tree or shrub should be dug up without a search for another member who would like the plant or without permission of the Property Manager.

The Co-op is spending members' money to preserve and expand the foliage and so it will be necessary to charge members for wilful damage to Co-op property.

Members should try to contribute to the health of our trees and maintain a proprietary interest to prevent others from causing damage.

The Riverdale Tool & Toy Post is now open in the renovated Community Centre at 726 Queen Street East.

This non-profit community resource rents tools (and obviously toys) at very cheap rates.. For example, an electric drill costs \$5.00, a hammer or screwdriver costs 50¢ and a wall paper steamer costs \$14.00, all for a 3 day period.

The Post is only open on Fridays, 5 P.M. to 7 P.M. and Saturdays, 9 A.M. to 12 noon. Phone 463-5914.

The office has been receiving numerous requests for unit sprayings to eradicate cockroaches. Members are urged to be prepared for sprayings when requested to do so by removing all articles from kitchen shelves and drawers and from under the sink area. Areas around and under fridges and stoves will also be sprayed.

In order to control this problem, it is extremely important that all affected units be sprayed. Members who do not co-operate are wasting staff time and causing their neighbours unnecessary inconvenience and discomfort. For our part, the staff will try to give as much advance notice as possible.





# MAIL AND FAREWELL

Dear Neighbours and Friends,

We wish to support the views of Barbara Fraser expressed in last month's issue. Passing along the street, most people we meet say how much they liked the article. Just days before the article appeared we were talking and wishing we could take back our vote, because what originated out of love for one another and a better chance to extend a helping hand (as a co-op) turned into cold and meaningless relationships. Policies written in love were changed and altered to benefit an \$8 million enterprise instead of fulfilling the needs of the people. When we read in the News+ letter that \$2,000 was spent to landscape the west parking lot instead of building a playground for children we wonder how the co-op will continue spending the revenue we are saving by being a co-op. Maybe it is time to take another look at the finances to see if we aren't wasting as much money as the City did. Most of all, we should take a good look at relationships and what effect the co-op has had on them. Since volunteers give from the heart, many don't want to give any more because the attitudes at Bain are heart-breaking. The spirits of many good, sincere people have been crushed. We have made many friends at Bain, all of whom we will miss considerably. May we use this opportunity to say good-bye and god bless.

Don & Diane Hayward

THANK-YOU

THANK-YOU



PRAISE & WARM FUZZIES to the Clean-Up crew who are doing a super job in 20 Aberdeens. For two Tuesday evenings in a row, Martha Breen, Leo Machado, Ron Tanner, Paul Redekop, Marilyn Tinsley (who is the new "owner") and her daughters; Gerry Fine, Kathy Corrigan and Clarke Mackey have been working in the apartment to get it in living order again. A special warm fuzzy to Clarke Mackey who co-ordinated all the supplies (including the beer), the volunteers, and kept their spirits up and the work going. All have agreed to meet again to finish off the work they started. This is a great way to meet people in the co-op and have fun while working to help someone else.



To All Co-op Memeber...From the Maintenance Committee

We have recently, as you will have noticed, had a considerable amount of sod and plants -- shrubs and trees -- planted all over the Co-op. All of this material requires to be watered, at least every other day (barring a good rain) for at least a month.

Since the staff cannot do it all, we are dependent on volunteer effort to ensure that this improvement does not 'blow away' almost literally.

Low plantings require a soaking by sprinkler for at least an hour on each application. Lesser amounts encourage shallow root growth, which causes lawns especially to burn readily in case of extended drought. Deep rooting is encouraged by deep watering. An hour's soak gives the rough equivalent of an inch of rain; a half-hour, about 1/2"

The Committee wishes to suggest that members keep an eye on this new material, and see that it is watered. Buildings or Courtyards may wish to pool funds to purchase hose-pipe and sprinklers.

Outdoor hose bibbs, where not available or working, can be installed by Work Order.

Thank you --

Co-operatively,

Norman McKinney,  
Secretary,  
Maintenance Committee

## LOST AND FOUND

Found in South East Lindens courtyard, a women's watch with broken strap. Please check in the office to identify.

Many thanks to Elinor Cruise for typing the maintenance "Fix-it- booklet.



## THESE ARE THE GOOD OLD DAYS

by Charlotte Morgan

Here in the 1990's we are all living in state-owned units, apart from the few whose positions in the government hierarchy allow them the luxury of a private home. We, the masses, attend the Toronto Ministry Unit for Custodial Housing (T.O.O.M.U.C.H.) every Thursday to pay our unit rents. Our 45 year old apartment building is crumbling - some of us vaguely recall that it was a luxury block 30 years ago - but the Ministry has announced further cutbacks, and we all know what that means.

It was exactly because we feared that this kind of world was on the way that some of us got into the co-operative housing movement in the 1970's. We had the idea that if we could control our housing we could take control of other areas of our lives, at the same time enjoying a community life. As important, we thought, co-operative housing could give us affordable housing, and in those days a more benign government actually chipped in to subsidize rents.

But the movement failed. The last co-operative - Bain Avenue - finally succumbed in 1984 because the one thing that kept the co-operative viable - tenant participation - proved too much for some people to handle. Participation was the real key to the co-operatives, which could only provide a good place to live at a reasonable cost if residents themselves agreed to perform managerial and maintenance tasks. If such work were contracted out to professionals it would have pushed rents so high that there would have been no financial advantage to co-operative living.

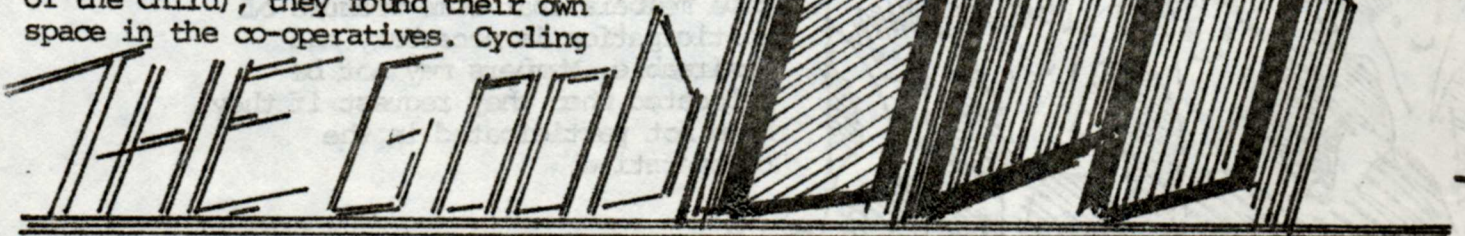
But the participation concept was also the glue that held these new communities together; as residents put in their time on community tasks they inevitably became more involved with their neighbours. Whether one was tending the rose bushes in the co-operative garden, showing perspective members around the community, or learning the intricacies of financial management as a member of the residents' council, one was inevitably drawn closer to one's fellows. Perhaps the biggest winners though were the children. A persecuted class in many private developments (incongruously 1979 was actually known as the Year of the Child), they found their own space in the co-operatives. Cycling

digging, shrieking, crying and fighting, they gave the co-ops the final seal of a sane living environment. That was quite remarkable in the '70's, for this was a time when people suffered chronic societal alienation.

Even when a succession of world crises (the true significance of which have only recently emerged) rocked the capitalist world, optimism was alive and well in the co-ops.

What went wrong? Why did co-op residents begin to mistrust those among them who, out of necessity and personal commitment assumed leadership roles in their communities? In the final days of the movement anyone who put in any time at all in the spirit of co-operative participation was subject to open hostility and ridicule. Suddenly, participation was seen as something demeaning - an imperious order from an elite group. Was it that people who had undertaken to live co-operatively when they joined the community found themselves unable to participate and justified their position by attacking constructive co-operative action? Or was it simply that the "Me - I'm the One" mood of the times was so pervasive that it ultimately infected the co-ops? Was it that people joined the co-ops without fully understanding the philosophy behind them and the personal commitment entailed? Or perhaps economic pressures felt by all people during this period engendered a cautious self-centred attitude which was diametrically opposed to the communal existence.

Anyway, they're gone now. As for me, I'm going to see if the guy down the hall will move his cow out of the corridor. It's been there 3 years now and it really stinks. After that perhaps we can get together and clean up the manure - it would make great fertilizer for the veg I've just planted in what used to be the parking lot. You know, if he and I got together we might be able to make this place a bit more livable. I could give him vegetables and he . . .  
. . . naw - it would never work.





<u>Revenues</u>	<u>Budget</u>	<u>Actual &amp; Accrued</u>
Interest	6,666.25	9,325.89
Parking	2,787.50	2,697.00
Laundromat	1,875.00	1,334.33
Rent Supplement Admin.	564.00	0
Vending Machines	150.00	91.40*
<b>Sub-Total</b>	<b>12,042.75</b>	<b>12,995.97</b>
Provincial Grant	30,930.25	33,742.17
Housing Charges	217,845.50	217,958.00
<b>TOTAL REVENUE</b>	<b><u>260,818.50</u></b>	<b><u>265,148.79</u></b>
<b>PROFIT (LOSS)</b>	<b><u>6,805.15</u></b>	<b><u>7,543.18</u></b>
Contingency	7,460.25	7,460.25

\* Note: Pop Machine vandalized and moved from Laundromat.

Dufferin Grove Housing Co-op:

By-laws state that each member must contribute 2 hours per month to some form of community participation (excluding work on their own unit).

Woodsworth Housing Co-op:

Paragraph 8 of the by-laws states that each member is obligated to participate by attending each General Meeting unless prevented by a reason deemed acceptable to the Board. Woodsworth also requires that each member give a minimum of 4 hours per month (apart from maintenance of their own unit) to the Co-operative.

Forward 9 Co-operative

has 4 General Meetings per year. Miss 2 in a row and you get a warning. Missing 3 is grounds for eviction. It's in the by-laws.

Alexandra Park Co-operative:

By-laws and Occupancy Agreement state that participation is required.

Primrose Housing Co-op:

Members must contribute 4 to 5 hours per month to the co-op. General maintenance duties amount to an additional 4 to 8 hours every 3 months.

Bain Apartments Co-op:

Membership Committee informs prospective members that some measure of participation is necessary and desirable. Members may not be relocated when they request if they have not participated in the co-operative.







CLEAN - UP CREWS NEEDED

The Membership Committee has asked for help with regards to volunteer clean-ups after an apartment has been vacated.

On average, there are five apartments vacated per month and out of those, one or two need to be thoroughly cleaned out as some people leave things in a terrible mess.

The membership committee persons who have to show new or prospective members around are very embarrassed to show these places and even then have no way of telling the people that the place will be cleaned up and perhaps painted, with a primer coat, on the walls.

Some of us who have moved into someone else's garbage know what it is like and the impression we have of the Co-op in general from there on in.

We need 24 people who are willing to be on a list to be called on for clean-ups. You would be members of a team and only be called upon once every 2 or 3 months to spend a couple of evenings in an apartment.

Will you please call Jill, at the office or drop a note in the mail box if you are will to give some of your time to this involvement.

BUDGET 1979 - FIRST QUARTER REPORT: February 1979 - April 1979.

<u>Expenses</u>	<u>Budget</u>	<u>Actual &amp; Accrued</u>
Taxes	30,550.00	30,670.29
Insurance	2,601.50	2,601.50
Heating	22,513.50	26,033.21
Hot Water	6,074.50	4,271.29
Lights & Power	1,255.75	1,967.83
Water & Sewage	3,750.00	3,094.40
Cable T.V.	3,744.00	3,744.00
Maintenance Staff	13,832.75	11,860.72
Equipment	637.50	358.92
Materials	3,600.00	2,436.14
Supplies	1,200.00	858.72
Contracted Maintenance	2,395.00	572.85
Reserves	10,360.00	10,360.00
Mortgage	135,454.75	135,454.71
Administrative Staff	12,063.25	11,754.98
Staff Benefits	2,589.60	2,122.00
Office & Administration	2,605.50	4,593.00
Professional Services	1,250.00	4,593.00
Internal Subsidy	250.00	60.00
LMHC Interest	525.75	539.75
<b>TOTAL EXPENSES</b>	<b>254,013.35</b>	<b>257,605.61</b>



# 10 16 AIN'T BAD

Member Involvement Committee: Report  
on the New Member Canvass

Things look promising to the Member involvement Committee. In a survey conducted among new Co-op members last month it was discovered that 10 of the 16 new households polled were already active in the community.

The level and type of activity varies from committee work to phoning, office work, Food Co-op membership, courtyard cleanups, distributing flyers and attendance at the General Meeting. Two of the households are, at present, only active in the Food Co-op, but expressed a strong interest in becoming more diversified.

Of the six households who are not active, the most common reason put forward was the time needed to become familiar with new surroundings and to get settled.

The people polled have been in the Co-op for 6 months at the most. Some have only lived here for a month or two.

When asked if the Co-op was living up to their expectations, 10 responded with an unqualified "yes"; six expressed minor irritations, like noise in the courtyards, lack of a central meeting place, disappointment that everyone was not involved in co-op work, and the lack of an enforced "stoop and scoop" program for dogs. Someone suggested that communication with membership was inadequate - she would like to know more about what is going on.

Most people said that they had met their new neighbours and agreed that ours was a friendly place to live.

Only three new households have not yet attended a general meeting. Those who have made various comments - pointing to a perceived apathy in one case, a lot of dissention in another, but the over-all feeling is that they found the meetings quite interesting.

The Member Involvement Committee will continue to canvas new members periodically. The result of this first campaign is that we know that new members like it here and are willing to play active roles.

It's an encouraging base from which to build. In the case of those who indicated a wish to become more involved - you'll be called soon. We need all the help we can get.

The Committee thanks all of the people who helped with the canvas.

Catherine Macleod  
for Member Involvement Cttee.

\*\*\*\*\*

# IT'S AS EASY AS TURNING PAGES TO SAVE

FOR SALE, a wide selection of woollen yarn (mostly Lemieux), excellent for weaving, knitting and crochet. Call Frida Ardal, 53 the Oaks, 469-1328.

I am teaching a course "A Weekend of Weaving", July 14 and 15, 10 A.M. to 4 P.M. at the Women's Development Centre of the YWCA. Participants will make their own frame loom with treadle and learn a variety of weaving techniques. For more information call me, Frida Ardal, at 469-1328 or the Women's Development Centre at 925-3137.

Anyone who has an apartment to share in the co-op and would like a roommate, call Karen at 469-2588.

NEEDED, a small apartment to sublet for July and August. Call Peter Tabuns at the Co-op office.

FOR SALE, Baby clothes, new and used. Contact Pauline at 14 the Maples.

FOR SALE, Viking spin washer-dryer, electrohome humidifier, folding canvas high-backed chair, wrought iron table perfect for porch usage. Call Ruth at 465-4322 after 6 P.M.

SUPPORT  
THE  
HEALTH CUTS



DON'T GET SICK!



To many people it will come as a surprise that the Baltimore Oriole (named after Lord Baltimore, one of the early American colonists, whose family colours were orange and black) is no longer a distinct species from its western counterpart, Bullock's Oriole. When trees were planted on the Great Plains the two began to interbreed freely as their ranges came together and scientists had no choice but to declare them geographic races of the same species, now known as the Northern Oriole (*Icterus galbula*).

Orioles are members of the same family of birds as Blackbirds and Meadowlarks; they are strong fliers and exhibit an extraordinary diversity of song. There is great variation among oriole songs; each oriole has his own private riffs.

The male is black on his head, back, wings and tail, with orange shoulder patches, breast and rump. When he begins his courtship ritual, a series of jerky low bows, he exhibits a blinker effect, whistling seductively throughout. The female is olive-brown with dull yellow-orange underparts and two dull white wing bars. Shortly after courtship, the female begins to build her nest.

Orioles show a preference to elm trees for nesting (which has, in the past, caused a severe decline in their numbers as a result of eating the DDT sprayed for Dutch Elm Disease) though orchard trees, birches and even conifers can be the site.

Before the advent of the automobile, oriole nests were usually constructed of horse hair. Nowadays bird lovers put out pieces of yarn or string, and the oriole uses dry plant fibres, Indian hemp, silk of milkweed, and, in Louisiana, spanish moss.

Hanging upside down for most of the construction, she will build as high as 60 feet above the ground, intricately weaving the fibres into the distinctive hanging oriole nest, a delicate pocket from 3 to 8 inches deep, usually open at the top, though on occasion a hole will be left in the side. The nest is sturdy through the worst weather conditions. Orioles build a new nest every year, but often return to the same tree, where, in winter, it is possible to see three or four nests still hanging securely from the now bare branches.

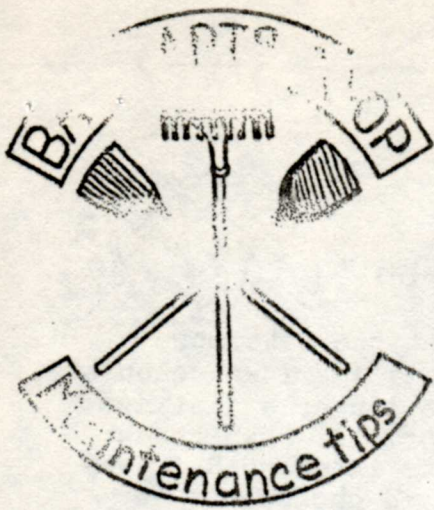
The female incubates here four to six eggs alone while the male guards against intruders, but once the young are hatched both parents devote their full energies to stuffing their young. As they near flight age, the young become so gregarious that they often lead predators, like crows and owls, to the nest.

After nesting season the female and her young head in search of ripening berries and the males become quiet and reclusive high in the branches of trees. In August they reappear, singing a migration song, although, in fairness it must be pointed out that you would probably sing, too, if you got to spend your winters in Mexico.

Orioles feed heavily on caterpillars, often destroying whole infestations of the tent variety. They also eat beetles, ants, and parasitic wasps, and have been observed drinking nectar from the flowers of the trumpet creeper.







Bain Maintenance Reference Library

We have several books in the office, "Reader's Digest Handyman's Book, "How to Fix Almost Everything" by Stanely Schuler, and other smaller books which you may like to brows through if you are doing repairs or renovations on your apartment. Also we there are news articles compiled in a file for your information and use. Please feel free to come in and use these books and clippings that we have compiled.



"Fix-it workshops"

We are running a workshop on June 21st, Thursday evening at 7:30. Marty is going to be our instructor. We will meet in front of the office and he show us some interesting ways to "hang it on the wall"

To indicate your interest please sign your name & unit # here and drop it in the office mail box

A REMINDER

The ladders, garden tools and lawnmower, hedge clippers are available from the co-op on a sign-out basis. Contact any of these members who have keys.

Norm McKinney	3 Pines
Joe Sprökk	30 Oaks
Don Dollery	10 Oaks
Gary Jamieson	20 Oaks

Memo to those co-opers who have just had their back yards sodded, especially along the back lane. The new grass needs to be watered every night for one or two hours. Do not water when the sun is at it's brightest as this will burn the grass.

DEAR "NUTS"

If you have questions on work you may be doing around your place drop them into the office and we will answer them in the following newsletter under "Dear Nuts and Bolts".

JUNE GARDEN CALENDAR

- plant potted trees and shrubs
- fertilize the lawn for the second time
- watch for insect and disease damage, especially for mildew on roses, Treat as required.
- prune evergreens

LILACS

For those of you who have lilac bushes near your homes, now is the time to cut the blooms off so the goodness will go into the plants and the blossoms will multiply next year. There is a 10' pruner in the shed which you can borrow to get to the lilacs at the top of the bushes.

If there are people interested in doing window washing as a job, come to the office and see Jill. People who want their windows washed drop a note to me, Jill, in the office and I will put the window washers in touch with you.





## Insurance:

# INSURANCE

The Co-op has insurance on all its buildings and property against fire, water damage, theft, etc., plus liability coverage. The total cost of this is approximately \$10,000.00 per year. This coverage does not cover the belongings of any member. It also does not cover any liability a member might have for injury to someone inside the member's unit.

How much are all your personal belongings worth? Maybe that is not the right question. How much would it cost you to replace your clothes, furniture, records, etc., if there was fire in your apartment? Remember, it would cost the same amount if the fire was in your upstairs neighbour's unit and the water putting out the fire came through the ceiling and ruined all your things. Or the smoke from a fire in the back basement forced you to have all your clothes, rugs & furniture dry cleaned.

Insurance is available, of course, on special tenant packages to members from almost any insurance company or agent. Undoubtedly, many members now have some coverage. We do know that many members do not have insurance and this is of concern, as you can probably remember that we did have two fairly serious fires last year.

The Co-operators, the company that provides the co-op's corporate coverage, is willing to make a deal with Co-op members as a test case. They wish to serve the co-op market in a big way — car, life, and other forms of insurance. They are willing to offer tenant coverage that would cover your apartment contents against fire damage, smoke, theft, vandalism, etc., to a total of \$8,000.00 per suite. They would also include \$500,000.00 worth of liability insurance. The cost of this would be \$42.00 per apartment per year. One of the advantages that they are offering is the ability to pay the premiums monthly, rather than having to pay the entire sum in advance. The Co-operators are also willing to have most of the paperwork administered through the Co-op office with the premium cost paid with the monthly Housing Charges (this would add \$3 - \$4 per month onto the rent).

The advantages of this offer by the insurance company is that their rate structure is quite low and is kept low by everybody being covered. Also, there is the fact that we would know that all members would be protected from catastrophic loss. The costs would be spread evenly across the year, making the service easier for low income families to afford. In addition, it may be possible to include insurance costs within the rent (like cable) allowing rent supplemented families to receive coverage at no extra cost. This possibility will have to be checked further with the provincial government.

As indicated by their name, the Co-operators is a non-profit company that is owned by the farm co-operatives and the credit unions in Ontario designed to service their insurance needs. If income from premiums exceeds payments for claims the only place this extra money can go is to lower rates the next year. Obviously this is to our advantage and is the kind of organization we believe in and should be supporting.

The Co-op's Residents' Council has asked me to write this article in order to inform members and to try and solicit some response. Council is unsure whether members desire this extra service — at the extra cost involved. No one denies the need — the question is whether we should try to get coverage for all units or whether we should leave the responsibility to individual members to pursue on their own. The Co-operators (and all other insurance companies) are willing to sell tenant policies to co-op members at a price similar or close to the price mentioned above.

I would like to urge members to consider their own insurance needs and to think of the advantages of universal coverage. Talk to your neighbours — find out how much they are paying now for coverage. Make a decision and then prepare to do something. It is possible to aim for a discussion at the July General Meeting, but for this to happen some members are going to have to be interested and will have to contact me to start things happening.

If any members are interested in talking to the agent for the Co-operators about this proposal or any other coverage, feel free to call me for the name and number.

Property Manager



MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SAT	SUN.
18 MAINTENANCE COMMITTEE	19	20	21	22 15 JUNE	23	24 17 Father's Day
25 MAINTENANCE COMMITTEE MEMBER INVOLVEMENT	26 RESIDENTS' COUNCIL	27 FINANCE COMMITTEE	28	29	30	1 JULY
HOLIDAY FETE	3 NEWSLETTER DEADLINE RESIDENTS' COUNCIL	4	5	6	7	8
9 MAINTENANCE COMMITTEE	10 GENERAL MEETING	11 FINANCE COMMITTEE	12	13 NEWSLETTER PRODUCTION	14	15

# Bain Business.

FOR MORE INFORMATION ABOUT THESE MEETINGS CALL:

- RESIDENTS' COUNCIL -
- CHRISTINE KILROY - 466-6730
- NEWSLETTER -
- DANE SAIBL - 465-3907
- MEMBER INVOLVEMENT
- VIVIAN GREEN - 465-9183
- MAINTENANCE
- DAVID CLARKE - 463-4884
- FINANCE
- HELEN SPROCK - 469-0988
- MEMBERSHIP
- GILL MALONEY - 465-8011
- GRIEVANCE
- BOB ALLEN - 456-2097
- FOOD GOOP
- CHRISTOPHER WILSON - 461-5368
- MAINTENANCE EMERGENCIES
- OUTSIDE OFFICE HOURS CALL:
- 4931003 & ASK FOR PAGER 3322.