

NOVEMBER



bain co-op
newsletter



Dear Co-operators:

Once again the Bain News is a bit late, but we think that we have a good issue ... worth waiting for.

One of the reasons for our tardiness is that Diane Saibil, the co-ordinator for the last year, has stepped down. Jill Walton has taken over the job, beginning with this issue.

On behalf of the readership, we would like to express our thanks for a job well done to Diane, and hope that Jill will find her new position challenging (!) and interesting.

Anyone interested in helping with this awesome responsibility should contact Jill. Remember, this is YOUR newsletter, and without your contributions, we can't exist.

NEWSLETTER SCHEDULE for December:

Deadline for Submissions
December 6th

Newsletter Production
December 16th

CONTRIBUTORS THIS MONTH:

Heather Barker, Simon Tunley, Gail Kenney, Carol Ramm, Helga Steyer, Dagmar Baur, Norm McKinney, Violet Kapranchuk, and a cast of thousands.

A special thanks to Constanza Acuna for the fine job she did on this month's cover.

From Ottawa:

(As reported in the Star, Oct. 30/79)

New Democratic finance critic Bob Rae blurted out in the House of Commons yesterday that "the little guy is getting screwed" by the government's interest rate policy. House Speaker James Jerome immediately cautioned him and one opposition MP whispered "'Shafted' would get by him."

(If you liked that, turn to page 13 to see what he meant.)

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From Queen's Park:

Based on self-reliance, co-operation, community spirit and economic freedom in one movement, our credit unions have long rendered important and innovative services to countless of our people. Demonstrating flexibility and adaptability in the face of competition from within and without in a changing economy they have continued to be responsive to their members' needs while maintaining their democratic structure and their philosophy of self-help.



William G. Davis

(If you liked that, turn to page 13 and see what he means.)



BAIN APARTMENTS CO-OPERATIVE INCORPORATED

1980 APPROVED BUDGET

<u>EXPENSES</u>	<u>BUDGET</u>
Taxes	132,495.00
Insurance	11,865.00
Gas (Heating)	116,355.00
Hydro (Hot Water)	28,462.00
Lights & Power	6,741.00
Water & Sewage	16,448.00
Cable T.V.	16,826.00
Maintenance Staff	71,660.00
Maintenance Equipment	2,545.00
Maintenance Materials	18,550.00
Maintenance Supplies	3,753.00
Contracted Services	7,795.00
Reserves	27,192.00
Mortgage	541,819.00
Administrative Staff	59,844.00
Office & Administration	7,006.00
Fees & Dues	5,447.00
Member Involvement Committee	500.00
Professional Services	8,700.00
Internal Subsidy	750.00
LMHC Interest	2,265.00
Vacancies & Bad Debts	7,000.00
SUB-TOTAL	1,094,018.00
Contingency	15,000.00
TOTAL	<u>1,109,018.00</u>

<u>REVENUE</u>	
Interest	38,000.00
Parking	11,000.00
Laundromat	5,500.00
Rent Supplement Administration	2,340.00
Miscellaneous	1,000.00
SUB-TOTAL	57,840.00
Provincial Grant	98,602.00
Housing Charges	952,908.00
TOTAL	<u>1,109,350.00</u>

THE BAIN CHRISTMAS DANCE

IS NOW IN THE PLANNING STAGES !

WE NEED YOUR HELP



Please Contact MAJA ARDAL at
461-8794


APPROVED 1980 HOUSING CHARGES:

EFFECTIVE February 1st, 1980.

UNIT TYPE

HOUSING CHARGE

One Bdrm.	\$236.00
One Bdrm Model Suite	\$286.00
One Bdrm. W. Diningroom	\$306.00
One Bdrm. W. Diningroom (Lower)	\$316.00
Small 2 Bdrm. Upper	\$294.00
Large 2 Bdrm. Upper	\$306.00
2 Bdrm. Model Suite	\$349.00
2 Bdrm. Lower	\$316.00
2 Bdrm. W. Diningroom	\$337.00
3 Bdrm.	\$363.00
3 Bdrm. W. Diningroom	\$388.00
4/5 Bdrm.	\$388.00
2 Bdrm. House	\$267.00



RED CARPET & RED TAPE

The Exodus Group, the non-Co-op group sponsoring a Vietnamese Boat family, is expecting their charges to arrive within a month. This sponsoring group is comprised of seven families (12 individuals from various downtown areas) who met at a Rosedale Riding Meeting. The purpose of this meeting was to inform the general public about "Operation Lifeline."

These seven families were very taken by the tragedy of the Boat people and felt that pooling their money, time and talents would not only save 6 lives, but prove to be a learning and growing experience for them personally.

They have been busy for the last 2 weeks cleaning and painting the apartment in the Aberdeens vacated by the Duthies.

The members of the sponsoring group have been meeting with other sponsors whose families have already arrived in order to profit from their experiences and have heard some of the following facts: Basically the Vietnamese who arrive here are either South Vietnamese city people who often speak English and are fairly sophisticated by our standards, or they are North Vietnamese country people who don't speak English and are rural.

The country people are in many instances not yet knowledgeable about our technology and must be taught the workings of lights, fuses, fridges, vacuum cleaners, etc.

Another interesting cultural difference the sponsoring group heard about is that it is an insult to pat a Vietnamese --child or adult--on the head. They consider it a severe put-down. Also, signalling someone to come to you with your hand is an insult. Only animals are signalled by hand in the East, or a person you intend to harm by beating. It seems one of our recent arrivals, a young man from Vietnam working on a construction gang was signalled thus by his foreman. Of course he ran away and the foreman got angry until the cultural difference in body language was explained to him.

The sponsors feel that the Department of Immigration is being somewhat ineffective in handling these arrivals. The sponsors are only informed that a family is arriving within a month, that there will be no more than 6 individuals, but from where, whether they speak English, what their needs are, is not known.

When the family arrives, the sponsors will be informed that they are ready to be picked up at the airport.

The sponsors will be there to help the family find its way during the first difficult year of adjustment. The Vietnamese family will no doubt suffer culture shock, disorientation and loneliness after the first excitement of surviving wears off.

I don't think we should take their gratitude for granted or their friendship -- the only repayment we can ever have is the satisfaction of having been instrumental in saving a life. To be generous is sometimes a privilege. As for our role -- As neighbours we can be courteous and say hello, smile, and hope that their adjustment will be easy, that they'll be good citizens and add to this place -- if not to the Co-op then to the nation -- as many of their countrymen have already done. Just wishing our new neighbours well might suffice.

Dagmar Baur, 36 Lindens



HOUSEHOLD HINT:

(Published in the Star as a \$10 winner - not that we think it's worth it but....)

For longer-lasting pantyhose soak a new pair of hose in warm water for a few minutes, gently squeeze water out, place in plastic bag and put in freezer. (Are you with us so far? Okay.) Once frozen, thaw in bathtub and hang to dry.



Babysitting exchange

Many of us need baby-sitting but can't afford it. If we trade baby-sitting, we can each get out for an hour or two during the day -- after school occasionally, an evening out, or even, if it's a late party, an "overnighter".

We are trying to develop a list of parents willing to discuss exchange baby-sitting with each other. Each person knows best what they can manage. We need to trade information on how long, how often, and at what time of day we most often need baby-sitting; on exchange systems, ie. "group rates" - one child for 1-1/2 hours for two kids for 1 hour, might be fair.

We have to reach understandings on "discipline" and how to handle problems. (Isolation - putting a child in a room by her/himself for half an hour is probably adequate. If something like this is agreed upon, the child should know too.)

Some people would prefer to baby-sit kids closer to their own kids' ages. Some people find an older or younger child get along best with their own kids. Its how you feel about this that really counts.

At the time that you set up a baby-sitting time, you should also arrange a time to "collect" your exchange time, if possible - this keeps record keeping to a minimum.

The main idea is: we can help each other out for free. And the more kids you have, the more you might need to get out. Regardless of the number of kids you have, you may want or need to have one or more people you exchange baby-sitting with on a more or less regular basis.

Any Questions? or Suggestions?
Call Helen Sutherland (days) at 465-7131 or Mel Green (evenings) at 466-8440 for more info.

We will have sheets for parents to fill out basic information (when they need sitters, when they can sit, names & ages of their kids, and of kids they would be willing to sit, etc.) to be available at the office. It will be up to interested people to submit information, cross check for other interested parents, and to make contact themselves to set up exchanges, etc.

Bain Welcomes

A whole new flock of Co-ops have joined us this month;

In 18 the Oaks, Penny Kome has been busy glassing in her porch and making various other alterations to her unit. Some of you may know Penny through her column in Homemakers magazine.

Margaret Barnard has moved into 51 the Lindens, and has expressed her willingness to do office work or maintenance volunteer duty. Hope to see you around!

Ian Osgood and Carole Milon have joined us at 56 the Maples. They have been active for some time in the Food Co-op. Welcome.

Karen Powers has established an apartment of her own at 51 the Maples, after rooming with Dagmar for some time. We sometimes wonder if Dagmar is still working for the Membership Committee - recruiting dept.

Jim Sutherland and Joy Pomeroy, and their children Alison and Chad, have moved into 7 the Oaks. Some of the "old timers" might remember Jim from the early days when the Co-op was being organized. In this case I guess we should be saying welcome back!

Donna McCombs has moved into 67 the Lindens. Donna's interested in working on a Social Committee, or getting involved with children's activities.

Elizabeth Kessell and her son, Damon, have moved into 29 the Maples. She has expressed an interest in working on the Newsletter.

DRAFT PARTICIPATION POLICY

Please take the time to read this draft policy on participation. Developed by the Member Involvement Committee, it is hoped that this policy will provide a solid basis for discussion and decision.

The Member Involvement Committee would like to know your opinion and welcomes notes or letters left off at the office. (The Newsletter will print submissions in response to this feature.)

DRAFT PARTICIPATION POLICY

Introduction:

The provision of housing by a co-operative at below market rates depends on the degree to which members are willing to contribute their time and energy to the maintenance and operation of the Co-op.

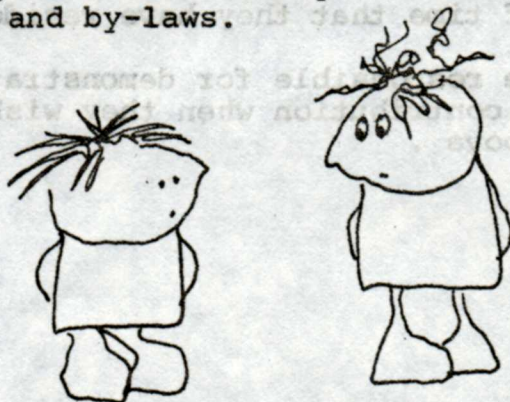
The participation of members benefits the individual as well as the community. Involvement enables people to understand the day to day operation of the co-operative and to have an effective say in the decision-making process. As such, it is a guarantee of democracy within the Co-op, ensuring that decisions are not made only by a small group of members, or by staff.

Participation is also a way of meeting neighbours, making friends, and becoming established as part of the social life of the community.

This policy is not meant to act as an instrument of compulsion to force members into participating. Threatening a person's security of tenure to induce them to participate is counter-productive to the positive sense of membership and community we are hoping to develop. However, this policy does propose that members should not be allowed to draw from our pool of volunteer labour without contributing to that pool.

This policy does not propose to change people's rights, defined as:

- 1) The right to attend, speak and vote at General Meetings;
- 2) The right of appeal to Residents' Council and the General Meeting;
- 3) The right to draw on services of paid staff;
- 4) Security of tenure;
- 5) Other rights of Membership as further detailed in our policies and by-laws.



"HI, I JUST VOLUNTEERED TO DIRECT ALL LOST CABS AND PIZZA DELIVERIES. WHAT'S YOUR BAG?"

It does not propose to change people's responsibilities;

- 1) To maintain their units in good repair,
- 2) To pay housing charges when due
- 3) To abide by the Rules and Regulations as well as the democratically made decisions of the Co-op
- 4) As further detailed in our policies and by-laws

It does however propose to change people's relationships to co-op privileges. Roughly speaking, those services that are provided almost entirely through or because of volunteer labour shall be defined as privileges. These privileges may include, re-location, sub-letting and access to our internal subsidy program.

This list of privileges may expand as co-op services expand.

Definitions of Participation

There are a wide range of activities needed to develop and run the co-operative. The following activities may be defined as participation:

- 1) Decision-Making: General Meeting attendance, committee involvement
- 2) Maintenance: Ongoing involvement in the general maintenance of common areas, or voluntary activity connected to specific tasks delegated by committee co-ordinators or staff.
- 3) Administrative: including office reception, book work, distribution, etc. on a regular basis.
- 4) Social: organizing or volunteering to perform tasks involved in planned social activities of the co-op, for example street festivals, dances and parties.
- 5) Child care: Babysitting Services (unpaid) which allow other co-op members to participate in co-op activities.
- 6) Organizing: Serving as a court yard representative, or mobilizing the membership to carry out specific tasks (for example organizing a write-in campaign to get a traffic barrier for the street).

This list of activities is not intended to be seen as irrevocable, and will be open to revision from time to time.

Time Requirements

In order to draw on the pool of labour people must contribute an amount of time equivalent to three hours per month averaged over the length of time that they have resided in the co-op.

The member will be responsible for demonstrating that they have made the required contribution when they wish to exercise the privileges noted above .



WHADDYA MEAN TAP DANCING IN THE COURTYARD AT MIDNIGHT ISN'T A SOCIAL ACTIVITY? I DANKE MY HEART OUT AND THAT'S ALL THE THANKS I GET...."

Reciprocal Arrangements with the Food Co-op

It will be up to the food Co-op to determine what is a sufficient level of involvement from the housing co-op to fulfil their definitions of work commitment to the food co-op. The required food co-op membership commitment (i.e. two to four hours per month) will not be considered sufficient to count for purposes of the housing co-op. People working for the food co-op (i.e. as co-ordinators) or those holding elected positions will be able to count their time as participation for purposes of the housing co-op. Any further definitions will be discussed at a meeting between the two co-ops.

Exemptions

Exemptions will be made only in cases of prolonged ill health or disability.

Appeal

Members may appeal decisions regarding their participation to the Residents' Council. If they are not satisfied at that level they may appeal to the General Meeting.



"SORRY, I CAN'T WEED THE GARDEN OR SHOVEL SNOW - I HAVE A PERMANENTLY LUMP WRIST."

THREE CHEERS, AND A VOTE OF THANKS FOR:

The Office would like to thank Gerry Tanner for the work she has been doing on our books for over a year.

All the folks who came out and helped in the Fall Clean Up:

In the South Maples, Ken Puley and Co.; in the Cedars, Virginia Sangster and friends; in the North Oaks, Eva's Crew; in the South Oaks, Clara, Simon & Jane; in the South Lindens, Pat & Norm; and in the North Lindens, Susan, Bruce and helpers.

See y'all (and more, we hope) again in the Spring!

TREES - TREES - TREES

You may be wondering about the holes that suddenly appeared in the lawn (or whatever) on the Sparkhall edge of our property. Well, the good news is that the City of Toronto has planted 17 or 18 young trees for our enjoyment at no cost (over and above the \$122,000 in taxes we will pay this year).

We were not able to determine in advance just what varieties the City is planting because of supply problems, but there will be some Norway Maples and some flowering trees, and maybe an oak or two since we have no oak trees on our site.

Thanks to the City for providing us with a little beauty and thanks to the Maintenance Cttee. for badgering the City to do its job.

Christmas Cleaning?

Household tips

with Vinegar:

These are vinegar tips handed down from my great grandmother, and still being used.

Rid rooms of stale tobacco, cooking, paint etc. odors by setting a dish of vinegar in the rooms.

Spots can be removed from clothing. Add vinegar to the wash water.

Prevent food sticking to a new frying pan. Boil a little vinegar in it before using.

1 Teaspoon of vinegar added to frying oil will prevent food from absorbing too much oil, and improve the flavour of the food.

To revive wilted salad greens, spinach, etc., add cold water and 1 teaspoon vinegar and soak.

Washing windows? 2 parts water and 1 part vinegar makes them shine.

To remove scorch marks from cloth, rub affected area with cloth dipped in vinegar.

Tired? Soak in basin with 1 part vinegar and 3 parts hot water.

Use 1/2 teaspoon vinegar in rinse water for nylons, etc.

1 tablespoon vinegar added to water will tenderize tough beef.

1/2 teaspoon vinegar added to rice (for every cup rice to be cooked) will keep rice white and keep the grains from sticking together.

1/2 teaspoon vinegar poured over fresh fish before boiling keeps fish from breaking apart.

When poaching eggs, add 1 teaspoon vinegar to the cooking water to keep the egg whites from separating and spreading.

Vinegar added to the boiling water for hard boiling eggs makes the job of peeling easier.

For making sour cream, add 1 tablespoon vinegar to each cup milk or cream.

Rubbing vinegar on hands will remove fruit stains, garlic odours, etc.

Food burned in pans? Boil vinegar and water in pan, let stand 1 hour, then wash.

Remove stains from stainless steel by rubbing with a cloth soaked in vinegar.

To clean tarnished copper, make a paste of equal parts flour, salt and vinegar, rub briskly, and wash using a soft cloth.

Remove spots from carpets by lightly sponging with 1 quart water and 1/2 cup vinegar.

Add 1 teaspoon vinegar to 1 pint furniture polish to add lustre and shine.

Submitted by
Violet Kapranchuk
13 the Oaks

MAINTENANCE NOTICE:

The Co-op has had a number of problems resulting from members using showers carelessly. A relatively small amount of water spilled on the floor can leak down through the floor and damage the ceiling below. Also, the constant spray of water on the window frame rapidly deteriorates the wood.

Members who don't take care to use a shower curtain (and so damage their floors, windows and ceilings) will have to pay the Co-op for the resulting maintenance work needed. Any other damage caused to the Co-op property or apartments from careless behaviour will also have to be paid for by the member responsible.

In order to prevent these problems, all members with a shower should only use it if they have a shower curtain. This curtain should extend around all open sides of their tub - that is, the window wall, the opposite end from the taps, the side opening onto the bathroom, and in some cases, the wall side of the tub. This is the only feasible way to prevent water damage to Co-op property.

Report on the Cimpello Foundation - or How Big Developers Are Getting on to a Good Thing

Last September, Peter Tabuns reported to the General Meeting on the attempts of the Cimpello Foundation to gain access to mortgage funding from CMHC for a "non-profit" development in the Grange Area (just west of the Art Gallery of Ontario) in opposition to a local housing co-op group seeking access to what has become known as the Canada Trust Block.

The "non-profit" Cimpello Foundation was created by Del Zotto, a large real estate, construction and development corporation, as a means to develop non-profit (not co-op) housing in Toronto and other towns and cities in Southern Ontario. They sought and got the support of the Ontario Credit Union League (where Bain does its banking) by appointing representatives of the League and of individual credit unions to their board of directors.

In the case of the Grange Area in particular, some very disturbing questions have been raised. Here Cimpello planned to build on land to be purchased from Del Zotto, contracting out construction and management services to Del Zotto, to produce "non-profit" housing with CMHC subsidized mortgage funding. As a Co-op, we must be concerned about the attempts of large private developers to siphon off the limited funding available for legitimate non-profit and co-op housing. As clients of the Ontario Credit Union League (OCUL) and supporters of credit unions, we must also be concerned about these institutions supporting developers, particularly when they are competing locally controlled co-op housing co-op organizations for both land and funding.

In response, Bain has several members who have volunteered to research Del Zotto operations. You may recall the recent strike by workers at Hunt's/woman's food products bakery on Walker Avenue last spring. Del Zotto was a major shareholder of this company. The issue was resolved, for *management*, by moving some of the Walker Avenue operations to another location right next door to Levy's Bread, another Del Zotto owned firm in weston, and by putting the 170 largely unskilled workers out of work, and planning to build a luxury townhouse development on the Walker Avenue property.

So far, our CHFT delegate, Susan McNamera, has been asked to make the issue a priority at the Federation. Letters have also been sent to the Labour Council Development Foundation, requesting their members to raise the issue with their credit unions, and to John Sewell, mayor and president of City of Toronto Non-Profit Housing Corporation, asking them to bring pressure to bear against Cimpello.

In December, OCUL is holding a shareholders' meeting at which Bain will be represented. If you belong to a credit union, we would ask that you seek an appointment with the Manager to express your interest and concern in this matter.

If you have any further questions or information, please contact Peter Tabuns.

FORUM * FORUM * FORUM * FORUM

HEALTH IN THE NUCLEAR AGE

An issue of preventive medicine

THURSDAY NOV. 29, 8p.m.
ST. LAWRENCE CENTRE
27 FRONT ST. EAST
FREE ADMISSION

Dr. Helen Caldicott,
pediatrician, anti-nuclear
activist, author of "NUCLEAR
MADNESS", president of Physicians
for Social Responsibility,
speaks on the ultimate in
preventive medicine.
also, NBC film "Danger Radioactive
Waste"

Christmas Decorating?

Safety Tips for Christmas Lights

1. Learn and remember the difference between 'series' and 'multiple' wiring. This determines the type of replacement bulb you buy.

2. Special effects or colour contrasts can be had with floodlights or spotlights. Outdoor floods or spots are designed and made to withstand snow, rain, and cold; the bulb holder has a swivel and ground spike, and an outdoor plug and cord.

3. Be certain that your outdoor and indoor lights are stored in boxes correctly marked as such.

4. To hold wires in place, use only insulated staples. Never pierce a wire with nails, brads or tacks.

5. If your outdoor light sockets are provided with insulating washers, be sure to use them, as this keeps water from seeping in.

6. When you have to replace a burned-out bulb, always disconnect the line from the power supply first. Make sure the replacement bulb is of the right type and voltage. The CSA approval is shown on package of replacements, which bear guidelines to help you buy the correct bulbs.

7. Make sure that the metal of any reflectors you have cannot touch the threaded metal screw shell at the base of the bulb, or which may be protruding from the socket. Buy only CSA-approved reflectors.

8. Sockets of outdoor displays must be hung with the bulb pointing downward; otherwise, they will catch melting snow or rain water.

9. Always look for the CSA certification when you are buying new lights or displays. Don't buy any without the CSA certification.

Submitted by
Norman McKinney

*** BAIN BRIEFS ***

All stoves and refrigerators (including gas stoves) are owned and maintained by the co-op. If you have a problem with your appliances, put in a work order to have it repaired. Remember, that if you damage an appliance you will be charged for any repairs resulting from careless or willful damage.

* * * * *

To help prevent drafts and loss of heat, exterior doors and windows should be weather-proofed in some manner. The Co-op maintains a stock of door sweeps and thresholds to stop drafts under the door and a variety of weatherstripping material for windows and the jams of the doors. See Peter Holland in the office for free materials.

* * * * *

Do your pipes in the basement 'sweat' and drip water onto the floor in the summer? If so you need to wrap the pipes and insulate them from the warm summer air. It is the cold water lines that produce condensation. We have insulated pipe wrap in stock in the Office available free to members upon request. It should be installed during the winter when the pipes are dry. See Peter Holland in the Office.

* * * * *

The Co-op has a subscription to 2 magazines that might be of interest to members, and which are available on loan from the Office.

a) Organic Gardening, a monthly publication by Rodale Press of Pennsylvania. This features articles on growing and preserving healthy food, plus articles on conservation and ecology.

b) The New Harbinger, a Journal of the Co-operative Movement, published by the Nat'l. Association of Housing Co-operatives, Washington. This features short articles on all kinds of co-ops, with an emphasis on housing co-ops. It is an American publication but regularly has articles on/by Canadian and European co-ops.

Anyone interested see Peter Holland.

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MORTGAGE INTEREST DEDUCTABILITY

In reply to a recent letter by Bain denouncing the Mortgage Interest Deductability scheme as "a vote-getting gimmick" John Crosbie, Minister of Finance, has written back to say that Co-op members will be eligible for the deduction:

Dear Ms. Maloney (sic),

This is in reply to your October 1 letter concerning my recent proposal to introduce a mortgage interest tax credit.

I have noted your comments, and I will confirm that the tax credit will apply to interest on a mortgage loan taken in respect of co-op housing units. You have also reflected a concern that tenants will not be eligible to claim the tax credit. Although this is true, it should be kept in mind that tax incentives are established for different reasons and with different goals in mind. The present tax credit was proposed to help a specific group--homeowners--and it will also stimulate the construction industry in increasing the demand for housing. This increased demand will create new jobs.

On a more general note, I would point out that there are many tax provisions in the Income Tax Act that address specific needs and goals. There is the investment tax credit and the deduction in respect of interest, dividend and capital gains income--it might be pointed out that homeowners, who tend to have their incomes tied up in acquitting their mortgage obligations, are less likely to be able to afford to invest substantially and thereby take advantage of the measures which I just outlined than are taxpayers without this specific financial commitment.

Nonetheless, I have noted your comments, and you may be assured that I will keep them in mind when the relevant legislation is being drafted.

Sincerely,
John C. Crosbie.

Each Co-op household pays about \$2027.00 annually in interest charges on Bain's mortgage. (about \$169.00 of your monthly housing charge). The indication in Crosbie's letter is that Co-op members, but not tenants, would be able to make this deduction on their 1979 Income Tax forms.

There is however some question as to how much of a benefit this will be for the majority of our members. The proposal, as it now stands, is for a maximum deduction of \$375.00 in the first year from income taxes, rather than a credit payable to all of those who qualify such as the Provincial "rent rebate" which we all qualified for in the past. The scheme hence has no benefit for low income earners and those who pay no taxes, but rather the most significant benefit goes to middle and upper income homeowners, and worse still, benefits will rise with rising income levels.

The legislation obviously wasn't drawn up with co-ops in mind, with the unconventional blurring of distinctions between private home ownership and rental relationships, so there are still some unanswered questions about how the legislation, when (and dare we ask "if") it is introduced, will treat co-ops.

Bob Rae, NDP MP for this riding and party finance critic, has been asked to raise these questions in the House. Individual members would be encouraged to call his constituency office (465-1105) or drop by 238, Danforth Avenue to discuss this and any other concerns you may have.

Safe Enjoyment of a Natural Christmas Tree.

The best way to enjoy a tree indoors for Christmas is to buy a potted tree, which can be kept on the porch or outdoors most of the year, and brought inside only for Christmas. Potted trees are about \$10-\$15 in florists, garden centres, and fruit stores. Such trees should be well watered while they are indoors, or they will dry out and die.

If you must buy a cut tree, follow these safety rules:

1. Don't buy a dried-out tree. Feel the twigs and needles to be sure that they are not brittle.

2. Store the tree outdoors until used. If you feel you must keep it indoors, put it in the coolest place in the house, cut the butt diagonally, and keep it immersed in a solution of water and sugar (about a tablespoonful to a gallon).

3. When you put up the tree, re-cut the butt a second time. (see the diagram). Stand the butt in a solution of sugared water. Water the tree twice a day, morning and night.

4. a) Never decorate a tree with candles.

b) A fire-retardant spray on your tree is no substitute for butt immersion and daily watering. The spray is not recommended.

c) Do not set up a tree so as to block exit doors (or windows) in case of fire.

d) Some plastic trees are flammable; other synthetic trees are fireproof. Choose with care.

e) Set up your tree away from hangings or draperies, and from heat sources such as radiators or even television sets.

f) Use only CSA certified lighting sets and only non-flammable decoration.

g) Remove the used tree **from the house** as soon as possible after the celebration. Some people make this a Boxing Day ritual.

h) Switch off the tree lights at bedtime or when everyone leaves the house.

WANTED:

The Member Involvement Cttee. would like to ask members who have pictures of the Street Festival to please lend them to be shown at the December General Meeting.

You can drop them off at the Office. Please be sure to identify your photos and slides if you want them returned.

FOR SALE:

1975 Pontiac Ventura
4 Door
Very Good Condition
Only 33,600 Miles
\$2495.00 or Best Offer

Call Donald Eckler
463-5343

FOR SALE:

Practically new Double
Box Spring - \$55.00

(Will throw in a mattress in okay condition if you want - or will give away to anyone interested)

Call Donald Eckler
463-5343

WANTED:

Tickets to King Tut Exhibit wanted. Please contact Peter Tabuns at the Office.

j) Do not allow cotton batting, discarded wrappings, or other combustibles to accumulate under the tree.

k) Metallic artificial trees conduct electricity, and should not be decorated with wire strings of lights, but be illuminated with floodlights.

l) Declare the tree a non-smoking area. Keep matches out of the hands of children at this, of all times.

m) Check strings of lights carefully before use, for worn insulation, broken wires, cracked plugs, or loose bulb sockets.

RESIDENT' COUNCIL REPORT

There have been some changes in Residents' Council membership lately, so to keep you up to date on who's doing what here's the line up for this month.

Fred Weinstein - President
Joe Sprokk - Vice President
Angela Edwards - Treasurer
Doug Macdonald - Secretary

Members at large

Susan Robinson Susan McNamara
Dan Maxfield Cathy Rideout
Dinah Forbes

We're still short three people and anyone interested in getting involved should come to the next meeting to find out what's involved.

Issues abound these days and Council is busy registering its protests over such things as the possible "privatization" (makes you long for the simpler days of "fuddle duddle" doesn't it) of CMHC, the intrusion of private developers into the co-operative development field and proposed changes in the system of administering the rent supplement programme.

Another political issue of more immediate issue is traffic control on Bain Ave. We all agree that kids and cars don't mix but the problem is getting the City to do something about it. Right now the Works Committee is considering installing barriers which would force the cars on Bain to slow down. But to get it passed we need to let City Hall know we care. The best thing is to write or phone Gordon Cressy or Janet Howard. If you aren't sure quite how to go about it phone Helga at the office, she'll be glad to give you a hand.

At its last meeting Residents' Council approved a system of work exchange with the Food Co-op. This means anyone doing significant work for either co-op can gain privileges with the other -- shopping in the case of the food co-op and relocation in the housing co-op. If you want to apply contact wither Fred Weinstein or Clark Mackay.

Doug Macdonald, Secretary

CHESS CLUB

A Bain Co-op Chess Club has been organized by Doug MacDonald. Any one interested in joining this club contact Doug at 461-4161 . 27 The Lindens December 6th. is their next meeting.

MESSAGE & MOVEMENT WORKSH

Our one day intensive introductory workshop offers instruction in a variety of massage techniques and a relaxed approach to simple movement exercises designed to increase flexibility and body awareness. COME and spend a pleasurable

CHRISTOPHER HURST
Registered Massage
Therapist

CHAROLYN SHAFFER
Choreographer & Dancer

Dance Concepts Studio
681 Markham St.

Sunday, December 9.

9.30 AM to 5.00 PM.

\$20 per person

To register or for information about future workshops please contact Christopher Hurst at 469-2817

FUTURE PLANNING / ENERGY CONSERVATION COMMITTEE

Residents' Council has recently established an ad hoc committee for the purpose of doing long range planning -- the next 5 to 10 years -- for the Co-op. The primary focus will be upon energy conservation but the committee also hopes to look at physical and social requirements in years ahead.

The whole process is bound to be a) extremely valuable for the Co-op b) an education for those on the committee and c) a lot of fun. Membership is open to any Bain member -- there is a lot of work to be done and the committee would welcome help from anyone interested in joining.

The next meeting will be Thursday, Nov. 29, 8: pm, at #10 the Lindens.

For more information contact Peter Holland at the office or Doug Macdonald, #27 the Lindens, 461-4161.

GENERAL MEETING REPORT

Oct. 16 Meeting

The meeting voted to ask the Maintenance Committee to investigate energy conservation.

The meeting approved a cash settlement to the City of Toronto, of up to \$7400. The amount of this settlement has been under discussion since 1977.

Changes to the Operating portion of the Spending Policy were approved, requiring that requests for funds must specify which Budget category the funds will come from. A Spending Policy for Capital funds was also approved.

Doug MacDonald and Cathy Rideout were acclaimed to Residents' Council.

Paul Pelletier, Cathy Beecraft, Marie Fautley and Sheila Isaacs were acclaimed to the Grievance Committee. Paul is a new member of this Committee.

The Expenses part of the 1980 Budget was read through, and discussed, with the discussion centring on the figures for Reserves, last month housing charge interest, vacancies and bad debts, and cable TV charges. The 1980 budgeted expenses were eventually adopted as written. The Revenue portion of the Budget was deferred until the next week.

Oct. 23 Special General Meeting

1980 Budget - Revenue:

A motion to increase parking charges by 20% and increase the draw from capital funds was defeated.

After discussion, the 1980 Budget Revenue figures, without a draw from capital funds, were adopted. This meant a 1980 housing charge increase of 9.32%.

The meeting voted to accept housing charge figures at the same percentage increase for all apartments, with no graduated percentages for different unit sizes. The housing charge rates for 3 bedroom, 4 bedroom and 5 bedroom units were averaged to produce a standard rate for these unit types as they are about the same size.



Reminder!

GARBAGE DAYS.....

Garbage Collection -

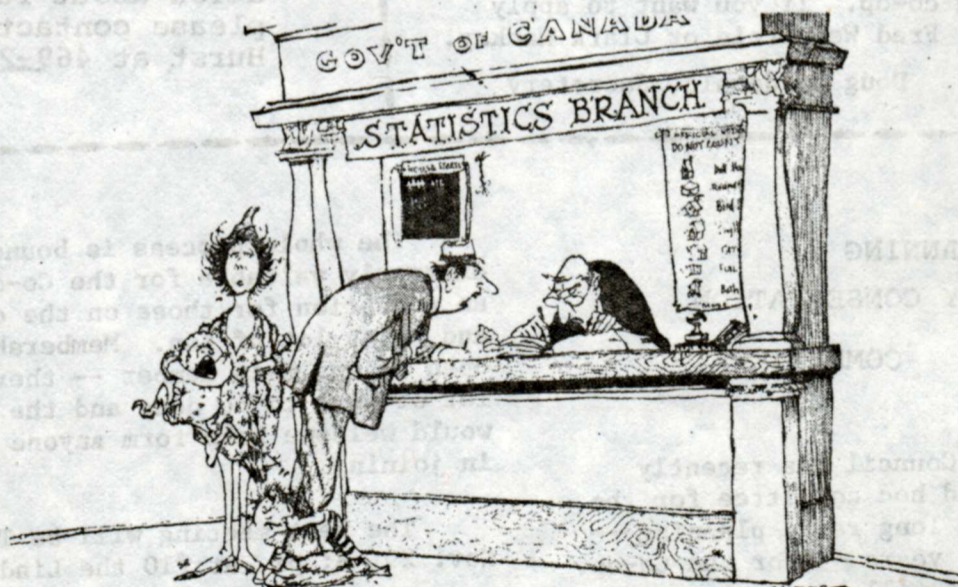
Tuesdays & Fridays (except after long holiday weekends, when pickup is on Wednesday and Friday). Please securely bag all garbage and place on Bain Ave. before noon on garbage days.

NOTICE

If you're moving, please remember that you are required to give at least two (2) full months notice.

RENT.....

Housing charges are due on or before the first (1st) of each month. If for any reason you expect to be late with your payment, Please contact the Office.



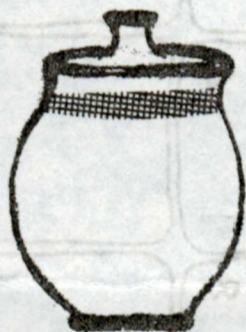
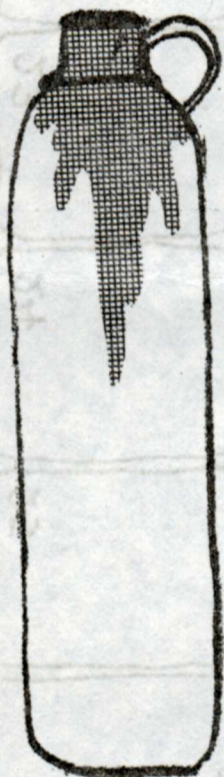
"I'd like to report three housing starts...we got a start when we learned the price...another start when we heard the mortgage interest...and an awful start when we saw the property tax."

CHRISTMAS SHOW & SALE

A GROUP OF BAIN CO-OP CRAFTSPEOPLE

WILL BE HAVING A SALE OF VARIOUS CRAFTS . . .




INCLUDING:



POTTERY
WEAVING
JEWELLERY
SCULPTURE



DATE: SAT. DEC. 8
PLACE: CO-OP OFF.
TIME: 10_{AM} - 7_{PM}

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
19 November	20 	21	22	23	24	25
26	27	28	29	30	December 1 	2
3	4	5	6 NEWSLETTER DEADLINE	7	8 	9
10 MEMBER INVOLVEMENT MTG / PARTY	11 GENERAL MEETING	12	13	14	15	16 NEWSLETTER PRODUCTION
17	18	19	20	21	22	23

COMMITTEE CONTACT PEOPLE:



Residents' council: Carol Ramm
463 9050

Newsletter: Jill Walton 465 4350

Member Involvement: Vivian Green
465 9183

Membership: Eliz. Rainsberry
465 9308

Grievance: Bob Allen 465 2097

Finance: Helen Sprock 469 0782

Maintenance: David Clark 463 4884

MAINTENANCE EMERGENCIES

Non OFFICE Hours call 483-1003
and ask for Pager 3322