

FREE



# NEWS

WARD 7 COMMUNITY NEWSPAPER  
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VOLUME 8, NUMBER 10

OCTOBER 8, 1977

FREE

## Fare hike hits City residents

By TOM CORBETT

Whether you own an \$80,000 sand-blasted three-storey or find it difficult scraping together next month's rent, a decision will be made this month that will drastically affect your life.

Although many people may be aware that transit fare increases are being planned, the harmful effects of this decision have not been as well publicized.

Toronto has one of the best transit systems in North America and its overuse helps stem the need for additional expressways. But what happens when people start driving their cars into the city and stop using rapid transit?

One result is the Don Valley Parkway and the housing which was demolished in Ward 7 to provide exit and access ramps for this expressway. The groundwork is now being laid to ensure the city is host to more expressways.

When the Toronto Transit Commission (TTC) hiked fares in 1976, ridership dropped by 7 million. Many people revolted against this increase and many of those who owned cars began using them instead. The increase in automobile congestion in the city is the result.

Now, if the TTC gets its way, transit fares will be increased yearly by at least 7.5 percent. If this in-

crease becomes reality, the TTC admits they will lose at least another 6 million transit riders next year.

Many of these lost riders will also opt for automobile travel, thus adding to the congestion on the Don Valley and other routes into the city. It won't be too long before these frustrated travellers once again begin fighting for more expressways.

The TTC feels increased fares are necessary to help pay for this year's deficit of \$60 million. A yearly fare increase is also their answer to keep pace with a soaring budget deficit which continues to grow about \$10 million yearly.

Deficit budgeting is relatively new at the TTC. Until 1970 Toronto's transit system produced a surplus and even managed to pay for much of the Yonge Street subway.

Since 1971, however, the TTC has been involved in a massive extension of a system which has proven very expensive while

Continued on page 3

## Important services provided

By CHRISTINE STEPHENSON

Eastminster Community Services is a non-political, non-sectarian community organization which provides social services to the residents of the Broadview-Greenwood area. Operating out of the Eastminster Church on the Danforth, this organization exists in the centre of Metro's Greek community, and its establishment, aims, objectives and services reflect a basic interest in the welfare of a vibrant immigrant population.

E.C.S. was founded on May 15th, 1972 by four university students: James Stamotopuols, Frank Stamotopuols, George Papadatos, and Peter Reppas. These students saw a need in their community for translation and interpretation services, and for counselling services that helped immigrants to gain a working knowledge of Canadian society and institutional systems.

For the first six months these people worked strictly on a volunteer basis. They began advertising their services and the United Church donated office space.

After the first six months they sought government grants so that they might expand their services. They received a LIP grant and every summer they were able to take on student help through the Young Canada Works Program.

They ran extremely well until they were plagued with funding problems in 1976. Until that time they were the only service centre in the area for Greeks, Chinese and Italians. In late 1976 influential

members of the Greek community organized an independent Greek Community Centre, and as a result Eastminster received no more government support after January 1977.

Money problems also caused staff problems. Mr. Peter Hortareas was the heart of the organization for a long time. "He knew everyone and everything", said one of the volunteers. Mr. Hortareas left Eastminster for another job after working without pay from March until June waiting for grant money that never arrived.

The financial and organizational situation has improved. They have recently become incorporated and will be electing a new board in the fall. They are financially secure until January 1978, and are currently applying for funding to continue the program after that time.

The aims and objectives of the E.C.S. are: "To continue to provide the present services, and also to work towards creating conditions for the immigrant groups to become self-reliant and to contribute to the organization of our (the Greek) community in order to deal in a collective basis, and aim mainly to increase immigrant participation."

They are currently meeting these goals by providing information and referral, interpretation and translation of documents, counselling regarding education, housing, welfare, pensions, etc. They also offer Family counselling in the office, at home, or at the appropriate agency or institution.



Little Anna Buchsbaum, a pumpkin on the back of a 'Conestoga' wagon, looks puzzled as the Kids Parade opens the Playter Area Street Fair.

## Large turn-out and sunny skies make Playter Area Street Fair a success

By MICHAEL CRAIG

The Playter Area Street Fair, held Saturday September 17 on Hurndale Avenue just north of the Danforth, was a happy success. Over 500 local residents turned out to buy up the bargains — baked goods, flowers and plants, crafts, books and odds and ends — and participate enthusiastically in activities such as a kids' dress-up parade, sack races, fortune telling and a ladies' shoe-tossing contest.

The Fair, luckily hitting the one sunny afternoon among a series of dreary, rainy days, also featured a silent auction, a good, old-fashioned nickel raffle, and a Lucky Lottery. Five hundred dollars worth of lottery tickets were sold and thirty-six prizes, worth approximately that amount, were awarded. (Who needs Wintario?) Thirty-three prizes donated by local merchants included a lobster, a free man's hair-styling

and a potted mum.

The three major lottery prizes were won by Elizabeth Salter — a lady's ten-speed bike; Norman McKenzie — a man's ten-speed; Tammy Delis — a Polaroid camera.

Part of the profit from the Fair, which was organized by the Playter Area Residents' Association, will be donated during the coming months to organizations active in the Playter Area.



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## Victor the giraffe makes the news

By **HOWARD HUGGETT**

I don't know about you, but it seems to me that there was far too much coverage in the media for Victor the giraffe. Victor lived in the London zoo with his three mates, and during a tender moment with one of them he fell down and couldn't get up again. A team from the Royal Navy came around with a special sling and managed to hoist Victor, but all that excitement was too much for him and he died a few days later. During that period there were daily bulletins on his condition, and crowds of people came to see how he was doing. After his death there was an intention to have the hide stuffed, but on account of the poor condition of the skin that idea was given up. Victor was cremated.

Now it is encouraging to see that people are concerned over the fate of one animal, but there are so many people in this world who are far worse off than Victor ever was. There are quite a few unfortunate souls in Ward Seven who are struggling to get back on their feet. Many of them lack jobs and are wondering how to put food on their tables. Some of them aren't sure they will have a roof over their heads next week. Furthermore, when they pass out of this world there will not be anything like the fuss made over them that Victor the giraffe got.

When you consider it, this particular animal had a good life. He lived to be 15, a reasonably good age for a giraffe. He was well fed and housed and had plenty of female companionship. Despite his death his family will be taken care of by the state. Many a poor devil passes on leaving a human family in poor circumstances.

When it comes to writing articles about animals you have to be careful, because there are quite a few people who are rather touchy on that subject. So, before starting it I took the elevator up to the top of the CN Tower and looked Ward Seven over very carefully. There

wasn't a giraffe to be seen, so I took a chance. No doubt there are some people who would like to keep one as a pet, but can't manage it. As for me, those towering creatures are a long way down on the list of lovable animals, just above the rhinoceros.

## Oak St. site meeting held

By **SUSAN FARRELL**

A committee of twelve persons has been set up to develop and explore ideas for use of the controversial Oak Street site.

This two acre piece of land has been vacant since 1969 when fifty homes were expropriated to make way for a new community school. Rising costs combined with decreasing enrolment in the area schools so that the Board of Education could no longer justify the costs of another school.

The September 28 meeting was held to allow local residents a chance to air their views on ways in which the Oak Street land should be used. The meeting was chaired by trustee Doug Barr and Associate Board Director Dr. Ned McEwen. Numerous ideas were introduced, the most popular being the development of shopping facilities to cater to the needs of the many elderly in the area. New two or three level homes, possibly government assisted, were discussed by Aldermen Janet Howard and John Sewell.

Alternate suggestions were for a parking area, parks for the children and elderly, a recreation centre, light industry for the unemployed youth of Regent Park, and a centre for the performing arts.

A co-operative encompassing one or more of the above mentioned ideas was also discussed, and will be investigated by the committee. The committee itself is composed of local residents from Regent Park, and the Oak Street apartments, with assistance from city and board officials.

### LETTERS

## Regent activist Dick Boundy dies; helped found health centre

Dear 7 News:

It is with deep regret that I learned of the death of Richard Boundy. All of us who knew him have suffered a great loss, for Dick was an outstanding citizen and family man who made a noteworthy contribution to the life of his community.

Always willing to help, Dick Boundy had innumerable friends throughout Regent Park who continually turned to him for support and guidance. His death will be mourned by these friends, and it will also be felt by countless others, who may never have had the good fortune to meet him personally, but who benefitted directly from his generous contribution of time and energy to the entire area.

For five years, he and the late Ellen Ferguson worked to establish a Health Centre in Regent Park. Its doors were opened in 1973 and since that time thousands of Regent Park residents have been able to make use of its services. He served as a charter member of its board from its inaugural meeting.

I am proud to have been a friend of Richard Boundy, and to have worked with him through difficult times. To his family I extend my deepest sympathy. With his community, I share in their sorrow.

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## RECAPPING ISSUES

By JANET HOWARD

It seems to be time to follow up on some of the matters you've read about in past issues of Seven News, so here are some bits and pieces.

Just after my column on the public health nurses, the matter suddenly made it to City Council, and at last the nurses won. It wasn't an earth-shaking victory — the money involved comes to \$25 a week backdated to June — but after waiting nearly four years for the City to confess it had underpaid them because they are women, the nurses knew they would never get four years' worth of back wage adjustment. Their union, CUPE Local 79, supported their claim in good strong language: "...Local 79 endorses its members in the public health nursing staff in their fight against discrimination..." That was because the nurses, shocked at City Council's performance in July over an earlier request to correct the unfairness of their pay, got themselves together regularly and worked hard to overcome all the red tape that had been wrapped around their claim.

city hall  
report



What pleased me the most about this fight, apart from winning it, was the way the nurses never turned it into an issue of getting more money just to have more money. The nurses were fighting for a principle — equal pay for work of equal value — and they were doing it on behalf of women less able to organize and fight. Minimum wage, sole-support mothers, secretaries, and other groups of unorganized working women owe them a vote of thanks. When enough drops of water have hit the age-old rock, it will wear away. Until it does, and work is paid for by its value instead of who happens to do it, thousands of Ward 7 children will continue to grow up in poverty.

Last issue Neighbourhood Legal Services wrote a story about what is happening in Ontario Housing with regard to tenants who need transfers to larger units because their next-of-kin (such as children) have joined them. At the moment they're being evicted for overcrowding, or else they're told they must leave voluntarily and wait on the list, starting at the bottom, for a large unit. Neighbourhood Legal is doing its best for individuals in that situation, and I am interested in changing the policy. If Ontario Housing refuses to build more units, then the least it can do is step up its rent supplement programme in privately owned buildings. That is not the most efficient use of housing money, but we are in a full-blown crisis for low income people, and the City can't house them all.

I want very much to hear from anyone who has either been evicted from OHC for overcrowding or even voluntarily left because a transfer application to a larger unit would not be considered. Please call me at 367-7916.

### Dismal turnout

John Sewell and I had our meeting with Ward 7 people on the Robarts Commission Report on the government of Metropolitan Toronto. We were dismayed at the turnout — about a dozen people, even though we had sent out papers we had written to 65 active ward people and advertised the meeting in Seven News. The Playter Area Residents Association recently held a very well attended, lively meeting on the subject which makes us hope that more people will help us tackle the problems the report raises. The Province is planning to ram this through by next spring unless they're stopped, and Margaret Scrivener would not even tell her Playter constituents what she will do about their take-over by East York, let alone the other proposals. That means Ward 7 will cease to exist, your City representatives will be reduced to filling pot holes while Metro Council reduces downtown Toronto to parking lots, the Province will dump important social service programmes on us without the money to run them, and a lot more that's going to hurt. John and I still want to hear from you if you want to help. Call either of us (John's number is 367-7910).

Bulletin on the Broadview Y site: Committee of Adjustment turned down the plan worked out by the local committee, including severing off Nellie's hostel so that it could continue to run in the same place. It isn't clear yet what will happen now, either to Nellie's or the rest of the site. The developer may choose to build his original plan, with 198 houses instead of 172 and a really silly jumble of road patterns, but it's worth trying to save anything we can out of the development by way of improvements. Since the planners got us into this, it would be appropriate for that department to help get us out of it.

We'll keep you informed.

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There's something new at Woodgreen Community Centre! An evening snack bar has now been established to encourage local residents to drop in for "coffee, cards, and conversation."

## TTC fare increase annual possibility

Continued from page 1

attracting insufficient ridership to pay for the construction and operating costs.

The TTC is presently preparing to spend \$100 million on a transit system to Scarborough which will only attract 6 million more riders a year. (In comparison, while obtaining \$9 million more because of higher fares next year, this increase in fares will also lose the

TTC 6 million riders.)

Although the TTC could previously count on the province to pay for half its budget deficit, rising transit costs have prompted Queen's Park to change this arrangement.

Now the province will pay only 13 percent of the TTC operating costs which means TTC's other benefactor, Metro Council, must increase its share yearly.

Because the majority of Metro Council members are suburban politicians, whose constituents don't use transit as much as city residents, the decision in the past has been to raise transit fares.

An alternate to increasing fares has been put forth by several city aldermen. It has been suggested that a 1 per cent property tax throughout Metro be introduced which would raise as much money as increased fares. At the same time though, this wouldn't lead to a decrease in ridership.

The tax would also ensure that large merchants such as Eatons help pay for a system they benefit

from. (One expenditure made by the TTC during the last two years was \$3 million to put an additional subway stop in the Toronto Eaton Centre.) For homeowners, the tax increase would amount to about \$10 yearly.

If Metro Council decides to raise fares instead of property taxes, ridership will continue to drop. More people will bring their cars to Toronto, adding to the present congestion. Also, lower income residents will find it harder to pay for their only means of transportation.

Earlier this year, Metro Chairman Paul Godfrey said fare increases would probably be held down this year, "but there are a lot of transit-eating sharks in the five-year period."

As a Metro politician with a free TTC pass, he is one of the few people who won't be feeling the bite.

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# Playter vs Robarts Report

By MICHAEL CRAIG

One hundred people from the City of Toronto north of Danforth Avenue voted on December 27 that they are opposed to the Robarts Report proposal that their area become part of an enlarged East York. Only one person at a meeting called by the Playter Area Residents' Association favoured the prospect of a switch to the neighbouring borough.

The residents listened politely but unmoved as Mayor Alan Redway of East York and Bill Phillips, Vice-Chairman of the East York Board of Education, tried to convince them that the change in municipalities would not result in a decrease in services or an increase in taxes.

Questions and comments from the audience focused on a variety of concerns:

• Will property taxes be higher in the new East York? The best guess seems to be that they will be roughly equal across Metro.

• Will East York services such as garbage pickup, road repairs, snow removal and parks be equal to the City's? Some better, some worse and all a matter of opinion.

• Will East York's shortages of water and electricity be aggravated by increasing its size by over 100%? Possibly.

• Many people with children at Jackman School were worried about the educational standards and philosophy of the East York Board. Doug Barr, Chairman of the Toronto Board of Education, pointed out that the City offers more special education and 'English as a second language' services than the borough. Bill Phillips suggested that the differences between the City and East York are minimal, so parents need not fear that their kids' education will suffer.

In addition to their practical concerns, many people made it clear that they regard themselves and their area as essentially urban and, therefore, doubt if they can fit easily into a suburban borough that stretches north and east through Leaside and Don Mills as far as Ellesmere and Warden. There was a lot of concern about splitting communities and an established retail centre by drawing a new boundary line along Danforth Avenue. It was pointed out that the current East York-City boundary was established in 1914.

Aldermen John Sewell and Janet Howard were sympathetic to their constituents' views but they emphasized that the boundary changes proposed in the Robarts Report are less important in the long run than a new electoral system that will, in their opinion, make the local municipalities insignificant in comparison with Metro Council. Decisions will become more and more remote from local neighbourhoods, they claimed, and the Province will have greater control through a cabinet minister who directs a new Toronto Region Co-ordinating Agency.

Revenue Minister Margaret Scrivener, MPP for St. David, addressed the meeting but made it very clear that she would not take a public stand on the boundary changes or anything else proposed in the Robarts Report. Without making a firm commitment, she implied that she was leaning toward supporting her constituents' desire to remain in the City. In a heated exchange with John Sewell she pronounced herself "stunned" by his explanation of the City's reasons for declining

to submit a formal brief to the Robarts Commission.

The Playter Area Residents' Association, armed with overwhelming support from this meeting for remaining part of Toronto, has resolved to present a brief to Provincial Treasurer D'Arcy McKeough. Individual letters to Mr. McKeough regarding any aspect of the Robarts recommendations will be welcomed by PARA, particularly if they help to keep the area north of the Danforth in the City of Toronto.

## David Ruppel leaves 7 News

By ULLI DIEMER

With this issue, 7 News says farewell to production manager David Ruppel, who is leaving Toronto for Chatham later this month. David first joined 7 News as distribution manager late in 1973, and soon became known and liked throughout Ward 7 as he co-ordinated and improved the paper's distribution. While he was at 7 News, David also learned paste-up, and eventually took over the production of the paper.

He eventually gave up the distribution job, and later took over the paper's advertising department and revitalized it, while continuing to do the technical production as well. Together with his activities in various fundraising campaigns, it meant that David at one time or another came to do almost every task that needs doing at 7 News.

As much as by the work he did, David contributed to 7 News by his strong interest in, and commitment to, the overall welfare and administration of the paper, which meant that he frequently played a strong leadership role in keeping the paper moving forward through



times that were often very difficult for a small community newspaper.

David has also distinguished himself by his participation in community affairs as a whole: throughout Ward 7, many groups and individuals will remember David for his friendliness, concern, and willingness to help whenever he was asked.

David's immediate plans in Chatham are not yet clear except for one thing: he is going to have a big garden of his very own. That's a big step up in the world for David, an avid lover of the outdoors, who this past summer had to make do with a small plot of land in the editor's backyard.

Everyone who knows him wish David and Suzanne well in their new home in Chatham.

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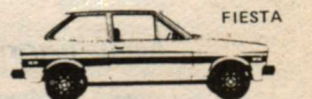


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## COMMUNITY CALENDAR

## Saturday October 8

The Danforth Library, 701 Pape Avenue, is having an **After Renovation Celebration** today starting at 2:00 p.m. It's a party to celebrate the library's new look. For more information, phone 465-1221.

## Wednesday October 12

Simpson Avenue United Church Social Club, located in the church at Simpson Avenue and Howland Road, holds regular **Wednesday evening dart games** from 7:00 to 10:00. There are refreshments and the chance to play euchre.

## Thursday October 13

There will be a **book and photograph display**, a **guest speaker** and a **film** tonight at 7:30 at the Danforth Library, 701 Pape Avenue. The evening is sponsored by the East End Clubs of the Communist Party as part of their program to honour the 60th Anniversary of the Great October Socialist Revolution.

## Saturday October 15

Central Neighbourhood House is holding its **United Way Campaign Blitz** today. Canvassers will be knocking on doors from Gerrard to Dundas on the east side of Sherbourne, Seaton, Ontario, Berkeley, and on the west side of Parliament in the early afternoon. Everyone is invited to attend the **fair** to be held outside Central Neighbourhood House this afternoon from 3:30 to 5:00. Activities include a bake sale, craft sale, games, program information and a chance to meet the staff, Board members, and each other.

Toronto Arts Productions in co-operation with Kidsrap Volunteers is holding a **Kidsrap today from 9:30 a.m. till noon** at the St. Lawrence Centre, 27 Front Street East. It's intended as a morning of family fun and it's free. Kids' activities include play with clay, creating a funny, inventing a new face for yourself with theatrical make-up. Bring along an extra tee shirt and you can silk screen a special KIDSRAP crest. Meet Conko the clown puppet. These activities were planned for the age 5

to ten group, but there'll be coffee and fun for adults, too.

Reform Metro is holding a **Delegate Assembly** today from 9:30 a.m. to 5:00 p.m. at the 519 Church Street Community Centre. To be discussed: a process of long term organizing and identification of potential municipal causes. All members are encouraged to attend.

## Sunday October 16

**Jazz tonight at Harbourfront's Cafe** comes courtesy of the Hook and Ladder Six. Showtime is 7:00 p.m. to 11:00 p.m.

## Tuesday October 18

Persons interested in **information about nursing homes** are invited to attend the Pre-Admission Meetings at Bestview Lodge, 77 Main Street, which are held every first and third Tuesday of the month at 4:00 p.m. in the Activity Room. At these meetings, admission procedure, financial arrangements, and the services and care that a nursing home can offer are discussed. Normally, a meeting ends with a tour through the building. For further information, phone 690-3001.

## Wednesday October 19

**Regular dart games** are held tonight and every Wednesday at the Simpson Avenue United Church, Simpson Avenue and Howland Road from 7:00 to 11:00. Refreshments are served.

## Saturday October 22

Riverdale Library, 370 Broadview Avenue is showing the movie **"Home Safety for Children"** with free balloons and puppets compliments of MacDonalds today at 2:00 p.m. For further information, phone 466-0776.

## General

Teens at Dixon Hall are having a **newspaper drive** for the next few months. Please save all your papers, and deliver them to Dixon Hall, 58 Sumach Street, or just give the people at Dixon Hall a phone call and they'll pick your papers up. The teens' goal is to go to Disneyland, so your help in the paper drive will be much appreciated.

Dixon Hall is beginning a **community school of music**. If anyone has instruments in any state of disrepair, or parts, music stands, etc. that you would like to donate, or if you are interested in teaching in the school and have time to volunteer, phone Fred Andrews or Jane Salter at 863-0499.

The fall session for **After-Four at Withrow School** is starting up soon. It will operate Mondays, Tuesdays, and Thursdays from 3:45 until 5:00 p.m. until December 15. Volunteers are needed as soon as possible. If you would like to share your arts and skills, and if you are any age from high school to senior citizen, your participation would be greatly appreciated. For further information, phone Carol Allen (Director) at 488-8562 after 6:00 p.m.

**Fall fitness programs** are now available at the Salvation Army's Regent Park Fitness Centre. Pay only \$5 to \$10 per month according to income. Centre facilities include sauna, showers, bicycles, 15 piece universal gym, and fitness testing. For more information, phone 864-9364.

On October 12 MacDonald's Restaurants are sponsoring a **McHappy Day**. The proceeds of Big Mac sales in MacDonald's Restaurants across Canada will be donated by the company to a recognized organization devoted to the aid or education of crippled children. So, if you are prone to Big Mac attacks, October 12 is the best day to indulge and help out some kids in the process.



Actor Elliot Gould stole a grocery truck from the Carlton Foodmart on the evening of September 9. To be accurate, he stole the truck six times. The "theft" was staged for the film *Silent Partner* currently under production in Toronto.

Photo by Cherry Hassard

## Kids Calendar

## RIVERDALE LIBRARY

Saturday October 8 come to the library to try out your creativity by **painting**.

Artistry starts at 2:00 p.m.

Come and **learn to be a clown!** Clowning starts at 2:00 in the afternoon Saturday October 15.

## DANFORTH LIBRARY

The library runs an **after-school program** Thursdays and Fridays at

4:00 p.m. Thursdays, come and watch a movie. Fridays, you can paint a picture and listen to a good story.

Saturday October 8 at 2:00 p.m. there'll be an **After Renovation celebration**. Lots to see and do, so bring your friends.

Do you like being scared? Saturday October 15 starting at 2:00 p.m. you can get as scared as you liked to be watching the library's afternoon program of **Spooky Films**.

## PARLIAMENT STREET LIBRARY

The library is running an after-school program Tuesdays, Wednesdays and Thursdays starting at 4:00 p.m. Tuesdays, its **Autumn and Hallowe'en Crafts**. Wednesdays, **Stories and Poems to Trouble Your sleep**. And on Thursdays, films of **Ghosts and Ghouls**. Saturday October 8 and Saturday October 15 at 2:00 p.m. drop by the library for a **Surprise Fun Hour**.

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To make a new start,  
And do unto others,  
What we know is our part.  
For what does it get one,  
As we travel this life,  
To do all the things,  
That cause trouble and strife.  
So much better I'd say  
To change our life style  
And do all of the things  
That make life worthwhile  
For however we may try  
To make things seem right  
We can't help but think  
Of our fellow man's plight  
So look to the good deeds  
That all of us do  
And give a little credit  
Where credit is due  
Then when this life's ending  
And we answer the call  
We'll leave this old world  
So much better for all  
Now if you don't believe  
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Then all you have left  
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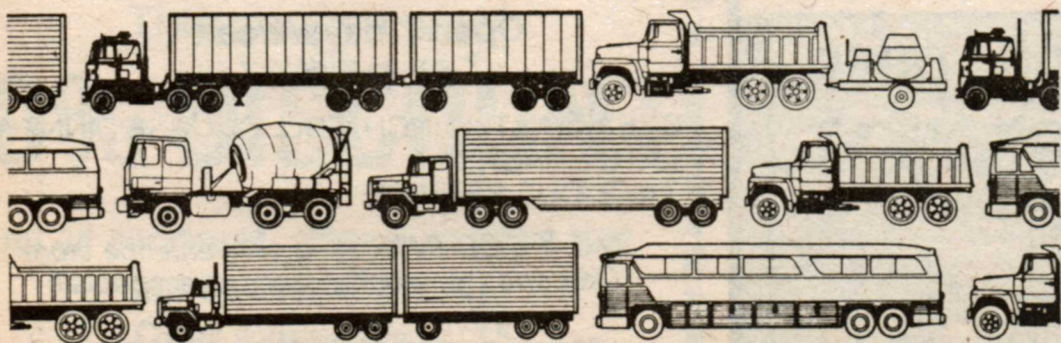
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Transportation and  
CommunicationsHon. James Snow, Minister  
Harold Gilbert, Deputy Minister**LAW****Questions and answers  
about buying insurance**

**Q:** I have heard of houses being under-insured but rarely does one hear of homes being over-insured. With the value of housing skyrocketing I can see how your home could easily become worth far more than what it is insured for. Does the same operate in reverse.

**A:** The basic principle of insurance law is indemnity. There is a contract between yourself and the insurance company, a term of which is that the company will agree to make up your loss, but that they are not obliged to pay you more than your loss. The face value of your policy is the upper limit of your coverage. Should your house burn down you will be indemnified for the value of what is lost. You can not expect to make a profit. The best thing to do is see that your insurance policy stays up to date with the value of your property.

**Q:** After I was born, my parents took out an endowment life insurance policy on me, the term of which was 20 years, to help me through university. It has recently come due, but due to the ravages of inflation the \$600 it brought will not go very far. Is there any way I might put this money to good use?

**A:** It might be best to reinvest this sum in a new life insurance policy. Being only 21, the premiums will be less than if you were to wait until you were able to make monthly payments. Also by prepaying the premiums to the extent of \$600, you will not have to worry about making the monthly payments for the next few years, a time when you still have a small income. Thus you can count on having a goodly sum when the term comes due, without the hassles of making payments at a time when you need all your money.

**Q:** I am thinking of buying life insurance but do not really understand the types of insurance available. Could you tell me the differences between term and endowment policies?

**A:** There are different types of insurance policies to fit the needs of policy holders. Term insurance is the most inexpensive as it simply provides payment on the death of the policy holder. As a result it is best for people with heavier demands on their income such as young people with families. These policies though, last for only a limited amount of time, and when expired don't return any of your paid premiums. For people with more money to spend, permanent life insurance will assure you of a small income in time so you don't have to die to collect. Endowment policies combine life insurance with a savings plan which accumulates for a specified term of years, such as ten or twenty years. At the end of the term you will have painlessly put away a small nest egg. This policy is particularly suited to people who find it difficult to save money.

**Q:** While attending school in another city, other than where I reside with my parents during the summer, my bicycle was stolen. Is it necessary to have a separate insurance policy to cover these types of thefts?

**A:** A bicycle may be covered under your parents' Homeowner's policy, and you may recover the price of the bike (minus the deductible and depreciation costs) even if you were away from home at school when the theft actually occurred.

**A:** I am 19 and have been thinking of buying life insurance, and understand that the premiums are lower when you are younger, but do they increase as I get older?

**A:** One of the virtues of taking out a life insurance policy when you are young is that the premium will start lower and remain the same over the years. The payments will not increase because you are actually paying more than the cost of your protection, but as you get older, you will be paying less than your protection. Insurance companies compile statistics called "mortality tables" to figure out the precise level of premium to give you a life-time of life insurance protection. Thus by taking out life insurance while you are young you will save money in the long run.

**Q:** There is only one thing worse than being in a car accident and that is being in an accident where the other driver is at fault but has no insurance. What does Ontario law say is required of a driver in terms of insurance?

**A:** Ontario has a compulsory insurance law which requires all drivers to be insured under a motor vehicle liability policy. If you do not have this standard form of insurance you must at least have paid that \$60 fee into the Motor Vehicles Accident Claims fund. But note: This is not an insurance policy. It will only cover any damage you are responsible for up to \$50,000. Anything above that must be paid by you. As well, you must pay back to the fund any monies they put out on your behalf. Your licence can be suspended until you make arrangements to pay back all judgements and costs. So while a person may think they cannot afford the insurance to drive they may find that they are saddled with a court judgement which they may spend the rest of their lives paying back.

*These questions and answers, based on Ontario law, are intended to inform and not to advise. No one should try to apply or interpret the law without the aid and advice of a trained expert who knows the facts, since the facts of each case may change the application of the law.*

W. Frank Robinson

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# Helpful hints for saving energy

By HOWARD HUGGETT

As you may have noticed, the summer is just about over. The Exhibition is gone, the days draw in, and the nights grow cool. October is here, and everyone knows what comes after this. Pretty soon Jack Frost will be lurking around, trying to get in around the doors and windows. Once again Canadians have to prepare for their annual battle with Old Man Winter.

This autumn something new has been added. The federal government is offering financial assistance to homedwellers who insulate in order to cut heating costs. They will pay two-thirds of the cost of insulation material, up to a maximum of \$350. For this year the offer is good for houses built before 1921 only, but it will be extended each succeeding year until new dwellings are included.

How successful the plan will be remains to be seen, of course. Already there are stories of fast-buck artists moving in to cheat unwary customers. Home-owners would be wise to make sure that they are doing business with a reputable dealer before signing a contract or paying out money.

There are many helpful hints on saving money in a little booklet published by the Federal Department of Energy, Mines and Resources entitled "100 Ways to Save Energy in the Home." One of these suggestions tells how to make yourself a home-made draft spotter. Take a coat hanger and pin a small sheet of tissue paper or light plastic to it with clothes pins or some other type of fastener. Hold this contraption around

windows and doors on a cool windy day and watch for air movements. You may be surprised at where the cold drafts are coming from. Would you believe an electric wall plug on an outside wall?

Before starting on a major program of insulation, check around windows and doors, because a few dollars spent on weatherstripping and caulking compound could save quite a bit on heating bills. Then there is the heat loss through the windows themselves — do you have storm windows, and do they fit snugly? A sheet of clear plastic fastened over the window frame on the inside with tacks or tape will keep out a lot of chill.

Then there is the furnace itself. How long since you had it checked? Now is the time to make sure that it is running efficiently, before Jack Frost gets here and a furnace failure can be serious. If your heating unit operates by forced air, check to see that the fan

## It's Very Pretty

It's very pretty and the women are out walking their dogs in the sun

Birds are singing  
Bells are ringing.

There is laughter  
in the hallways

A balcony breaks off  
from the highrise  
across the street  
& crashes to the earth  
like a bomb

This could be the start  
of something big

## A Short Mystery Story

I heard  
a scream from  
somewhere  
in the apt.  
above

I turned down  
the radio  
and  
listened

Patrice Desbiens

belt is tight. If the belt is too slack the fan motor will not do the best job of blowing the hot air up to the rooms above. When fuel costs so much you do not want to pay for heat that never gets there.

Again on the subject of heat loss, what about the basement? Because you are not down there so much, you may not be so aware of heat lost in that area. Basement windows should have storms too, and since basement walls are usually brick or cement block they do not retain heat very well above ground level. They too need insulation if they face the outside.

Jack Frost is not a bad little fellow — in his place. His place is outside.

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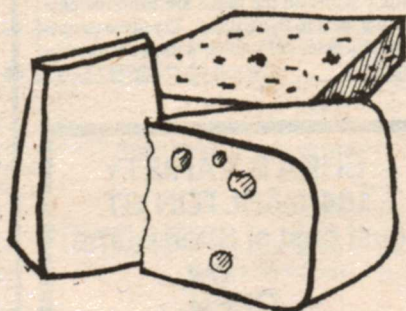
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Dr. Richard C.B. Earle**REGARDING OUR CHEMICAL***Barb Tromblay says:*

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**922-5993****Ward 7 in Halifax****Citizens Fight For Rights**

By AUDREY BAYDUZA

Well, they may call it Ward Seven, but it sure isn't anything like home. Say what you will, you'll never convince me that the North-West Arm, sprinkled with sail-boats and opening into the Atlantic, is anything like the Don River, or even Cherry Beach; or that Purcell's Cove Road, said to be the ideal training route for would-be Alpine cyclists, is really just another Parliament Street.

Consisting in part of the former Village of Spryfield, but also including the nearly-rural areas of Jollimore and Purcell's Cove, most of Ward Seven was annexed to the City of Halifax, without vote or plebiscite, in 1969. The annexation was intended to increase the City's tax base, and, having accomplished that, the City Fathers have exhibited little concern for the area since then. There has been almost no effort to raise the level of municipal services in the Ward to the level of services required in the older parts of the City, and even new developments are approved willy-nilly, with services well below the standard that would be required for similar developments in the City proper.

Once you leave Herring Cove Road (the main artery through the Ward) many of the side streets are unpaved, and without either curbs or sidewalks. Particularly in the new developments, many of those streets are a mere 22' wide. The Cowie Hill condominium project, built only a few years ago, has one main sewer pipe for each four units, as opposed to the one-to-one ratio that would have been required in the city. Virtually no recreational facilities have been built in the ward since the annexation, and citizens' attempts to enforce anti-dumping regulations in the area's several lakes naturally suitable for recreational use have met with little support from city authorities.

Organized about four years ago, the Spryfield Resident's Association has fought hard to make its voice heard in issues concerning the Ward and to organize citizen action. With a membership of about 200, the Association has an incredibly active history behind it. Says Nancy Wooden, one of its members, "We have so many problems here, we can go to almost any citizen's meeting anywhere and tie right into it." Wooden is also a candidate for the aldermanic position in the ward in the upcoming October municipal election. She hopes to be able to

unseat J. Albert Walker, the local undertaker who now represents the Ward. Wooden's prime criticism of Walker is what she calls his complete failure to consult with local residents on issues affecting their immediate community. It reminds one very much of John Sewell's first campaign back in 1969 in Toronto's Ward 7.

Wooden has been particularly active in organizing the Spryfield Residents' Association, and in leading citizen participation in discussions that preceded the completion of a Municipal Development Plan for the mainland region that includes Ward Seven.

Now that the Plan is complete,



Pictured above is a section of the Carson Street public housing.

its statements of general planning principles will have to be worked into detailed plans for specific areas. This process is likely to take several years and the Residents' Association is concerned about the fact that the Municipal Development Plan offers no concrete protection against developments being approved now that will violate the spirit and principle of the Plan. As early as 1974 the Association called for a moratorium, or "catch-up" period, for Ward Seven and the mainland area. Residents feel strongly that new developments can be delayed until services on the mainland have caught up to those provided on the peninsula. This is particularly so as the peninsula, including the original City of Halifax, has expressed concern over the past several years about its own loss of population, yet has been slow to approve projects for the rehabilitation of older, but already serviced housing in the city.

No moratorium has been forthcoming and it appears that the Residents' Association will have to continue to fight over individual projects. Remember the project by project anti-developer battles in Toronto? The next battle will most likely revolve around Council's approval in principle of a new development on the Herring Cove Road at the very edge of the expanded city limits. In addition to adding to the strip development that has plagued the area for many years, the new project will add an estimated 4000 trips daily to the already heavily travelled, two-lane Herring Cove Road. Residents are certain that the next step will be the widening of the Cove Road, thus destroying many of the older homes in the area and creating a major highway cutting right through the centre of the Ward. In the meantime it is perhaps appropriate that the new development is to be called "Parkmore." Given the traffic that already exists on the Cove Road, that may be exactly what residents of the new development have to do.

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**POEM**

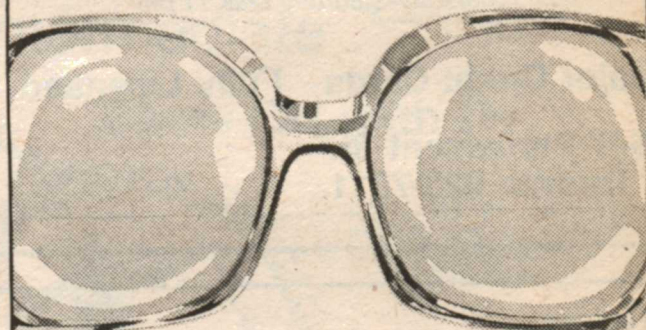
These poems were written by Brenda Stevens, a fifteen year old student at Eastdale Collegiate. They are from a journal she is keeping for her grade nine English course.

**The Loner**

As I stand happily in the party room  
I feel the atmosphere and people —  
a sense of joyousness  
but as I turn ...  
I see the tears of the loner  
fill up her glass.

**A Wish**

If I could be a child again  
I'd make that time worthwhile  
I'd take the loners  
the kids of yesterday  
then I'd make 'em smile ...  
but I'm getting older  
I'm hurting now  
that's the worst of the sands of time  
I haven't dolls or sidewalk games —  
all reasons but no rhymes.

**Eye Examinations Arranged**

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