

Insurance Savings Could Offset Paid Firefighters

28 Rosefield Drive. How can this cost be borne? Well, if we assume the population of Georgetown is 17,000, there are, on average, 3.5 persons per household. That means there are 5,666 taxable residences in the town. Spread over 250 days after I sent the enclosed letter on the same subject, to my representative on the town council.

I think Mr. Sinclair's comments and my own are complementary, and you may wish to publish this letter in the next issue.

Yours truly,
— Michael Burgoyne

Mrs. Joan Smith: Georgetown Town Council.
Dear Mrs. Smith: I notice from the latest issue of the Georgetown Herald, that discussions have been held in Council as to the relative merits of appointing a full time chief for the town Fire Service.

The singular lack — to my mind, at least, of adequate fire protection, has caused me, in the past, to reflect on what could be done. Accordingly, in July or August of last year, I contacted the Ontario Fire Marshal's office in Toronto where I spoke to a Mr. Oxenham.

He advised me that it is the general recommendation of his office that when the population of a community passes the 5000 (five thousand) mark, a full time chief be appointed. Georgetown passed that figure a very long time ago.

In order that one may compare our Service with that of some other communities, Mr. Oxenham provided these figures, taken from a 1967 survey conducted through his office: Ajax (pop. 9000) has a full time chief, more than five full time fire fighters and eight teen volunteers. Cobourg — (11,000) has a full time chief, three full time firemen and nineteen volunteers. Napanee (pop. 4,684) has a full-time chief, three full time fire fighters and fifteen volunteers. Smith's Falls (pop. 10,000) has a full time chief, three full time fire fighters and eighteen volunteers. Brockville (pop. 19,000) has a chief and twenty five full time fire fighters, requiring no volunteers at all.

Judging by these figures, it becomes obvious that we do not have comparable coverage in Georgetown. I do not think we would be out of line in considering not only a chief, but the full time services of a chief, eight fire fighters and a clerical worker. The latter could be part time, however. Further, we could have twenty volunteers.

At this point, I can almost hear all members of Council saying: "Yes, but this is all going to cost money." True, it is, and from discussions I have had with fire fighters in Toronto, I would estimate the following annual salary levels:

1 Chief @ \$12,000	\$12,000
8 Firefighters @ \$10,000	\$80,000
20 Volunteers @ \$300	6,000
1 Clerical @ \$6,000	\$6,000
Total:	\$104,000

Add to this a one year allotment for uniforms for the full time men (9 at \$250) and you come up with a grand total running cost, the first year of \$108,250.

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LET'S PLAY BRIDGE

BY BILL COATS

Grand slams don't come all too often, so he uses Black-ong too frequently, so it's all-wood to find out how many ways a thrill to bid one and aces North has. After discover- even more of a thrill to making two aces and one king, one that is not made by every South tries seven spades.

Here We Are
De-lar is disappointed to find North with the king of diamonds instead of the king of hearts. A grand slam should not be bid on a finesse but here we are and the heart finesse must work or we are down. As well as the heart finesse, there is one diamond to be disposed of. The only place it can go is on a long heart in dummy. This will require five entries in dummy so declarer must proceed carefully.

The heart finesse must be tried at trick two. The opening lead is won in dummy and the heart queen is led. East covers with the king and declarer wins with the ace. A second heart is led to the jack and a third heart is ruffed.

Enter Dummy
Dummy is entered with the space ace and a fourth heart is ruffed. Now dummy has the thirteenth heart and declarer is home free. Dummy is entered with the club ace and a diamond discarded on the good heart. Declarer can claim the balance.

Two declarers failed to make thirteen tricks when they took out trump before touching hearts. This left them one entry short in dummy.

Last week's winners at the Acton Bridge Club were: first Kate and Jack Coats; second Gwen and Pat Jeffares; third Gloria and Bill Coats.

NORTH		SOUTH	
S-A 10	H-Q J 8 6 3	S-7 5	S-K Q J 9 6 3 2
D-K 7 5	C-A 4 2	H-10 9 4 2	H-A 7
		D-J 9 2	D-A 8 4
		C-Q 10 9 8	C-6

The bidding:
North East South West
1 H Pass 1 S Pass
1 NT Pass 4 NT Pass
5 H Pass 5 NT Pass
6 D Pass 7 S All Pass

Opening lead — Seven of Spades.
North has a semi-balanced hand and fourteen points. It should be opened one heart. South has a problem. He could make a jump shift which would be game forcing but there could be a misfit. It is often better to proceed slowly. The one spade response is forcing. North rebids one no trump, showing the balanced nature of the hand and a minimum opening bid.

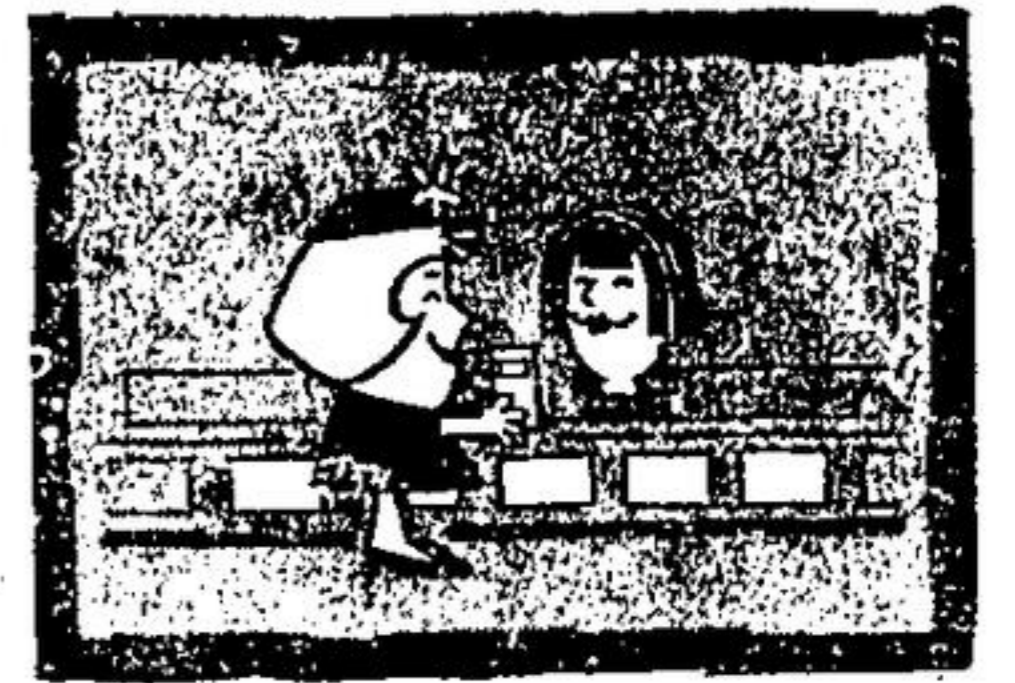
South must act now. He cannot jump shift for he has

BRIDGE CLUB

Sid Heller and Bill Hamilton headed the East-West players and Leo Thibault and Duke Wilson North-South when 14 tables of players attended last week's session of Georgetown duplicate bridge club.

Others who placed in East-West were — 2nd, Mr. and Mrs. Walter Biehn; 3rd Gus Fletch and Gary Hall; 4th A. Moulton and H. Crellin; 5th Mrs. Kay Campbell and H. Rayfield.
North-South: 2nd George Sargent and Mrs. Jack Campbell; 3rd Jim Kalil and Bill Wandel;

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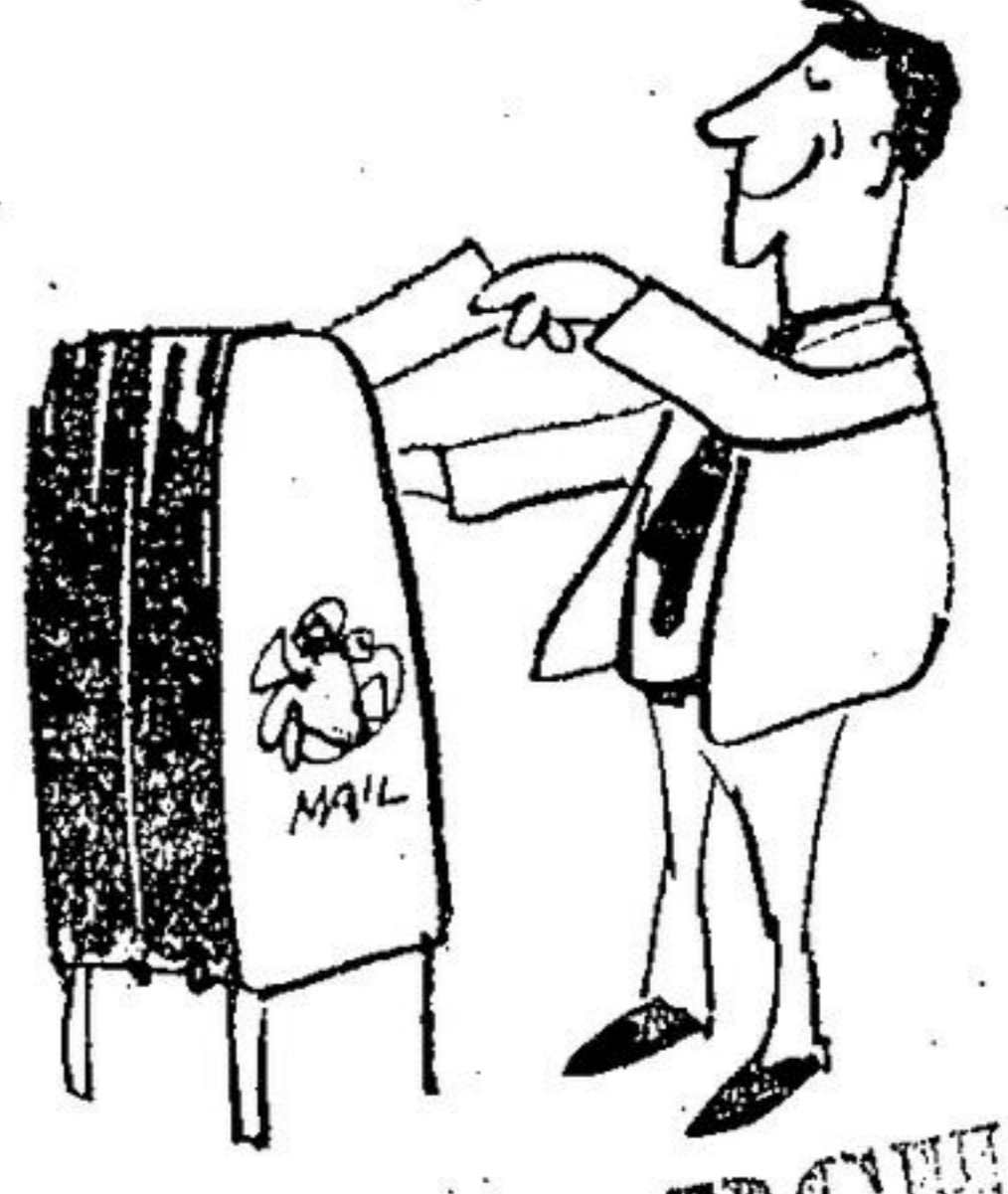
Here's a perfectly legal way to use the Government's own rules to save on income tax.

The Government has a law that says in effect "If you save now for your retirement, we'll let you pay as much as \$2,500 into a registered retirement savings plan every year, and we'll let you knock it off your income."

So you merely lower taxable income by putting up to \$2,500 in our registered retirement savings plan and don't pay the tax on it.

Say you're married, have two children, and earned fifteen thousand in 1970. Depending on the province you live in, your tax saving could amount to about \$906, which is a bundle in any man's language.

To top it all off, the Government can make more money. Essentially there are four ways to do it. You can invest in stocks. You can have us invest it for a guaranteed rate of interest. You can have us invest it in income producing bonds and mortgages. Or you can divide your money up using any combination of these three alternatives.



when you want it. When you eventually choose to withdraw it, you have to pay taxes on it at that time, of course. But this is what's most important.

You pay tax on your money when you decide to pay it. This means later, when you're likely in a lower tax bracket.

This has led some to call this plan a tax shelter.

One fellow we know plans to pay into it for several years, watch it grow, then take it out to replace normal income while he lazes in Majorca.

But let's face it, the real benefit comes from low tax in till you retire. It's especially valuable because we don't have a lot of salesmen out making calls, therefore you don't have to pay sales commissions.

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