## Insurance Savings Could 'Offset Paid Firefighters

28 Rosefield Drive. How can this cost be borne? the appointment of a full time one that is not made by every. South tries seven spades. The letter you published last tion of Georgetown is 17.000, per hall. My proposal is in grand stams that are bid, are in Dear Sir: week, from Mr. W. Smelnir, re; and there are, on average 3 excess of this requirement, A the town's fire protection ser-persons per household, that-

council.

I think Mr. Sinclair's comewell - and I am sure they. plementary, and you may wish ably cut this \$18 by half, plac. contact my own insurance comto publish this letter in the ing only a \$9 tax increase on pany, who suggested that the next issue

Yours truly.

- Michael Burgoyne

Mrs. Joan Smith: Georgetown Town Council.

Dear Mrs Smith: that discussions have been held ----

in Council as to the relative! merits of appointing a full IN THE MAIL BAG time chief for the lown Fire . Service.

mind, at least, of adequate fire protection, has caused me. insurance could be done. Accordingly, in -July or August of last year, I leacher Opposed years) and my suggested savcontacted the Ontario Fire Marshal's office in Toronto where I spoke to a Mr. Oxen- Dear Sir:

office that when the population to some of your readers. of a community passes the 5000 (five thousand) mark, a full Dear Sir: very long time ago.

fice:- Ajax (pop. 9000) has a singled out to support what, adfull time chief, more than five mittedly, is in some respects an full time fire fighters and eigh, admirable scheme. teen volunteers. Cobourg - I would be the first to agree (11,000) has a full time chief, that no our relatively af-Falls (pop. 10,000) has a full ported by general taxes. time chief, three full time fe If you agree that this propofive full time firefighters, requiring no volunteers at all.

becomes obvious that we do easy way out that was suggested not have comparable coverage by W. S. Gilbert in HMS Pinain Georgetown, I do not think fore; we would be out of line in considering not only a chief, but the full time services of a chief, eight firefighters and a cler- And never thought of thinking: Ical worker. The latter could be part time, however, Further, we could have twenty volun- Pray tell, where do you stand

At this point, I can almost. hear all members of Council; saying: "Yes, but this is all! ----going to cost money." it is, and from discussions 1 have had with fire fighters In Toronto, I would estimate the following annual salary levels.

1 Chief @ \$12,000 ..... \$12,000 8 Fighters @ \$10,000 . \$80,000 20 Volunteers @ \$300 .. 6,000 1 Clerical @: \$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 \$106,250.

Well, if we assume the popula-chief and five full time men one, All too often, the only

the town's fire protection ser-persons per household, that the town's fire protection ser-persons per household, the town's fire protection ser-persons per household, that the town's fire protection ser-persons per household, the town's fire persons per household, the town's fir since it was published only 2 residences in the town. Spread unwilling to discuss dollars there were enough cards. days after I sent the enclosed over that many houses, \$106, and cents, or even percentages letter on the same subject, to 250 can be raised by taxing ev- with an individual. He did Here is a grand slam from my representative on the town ery householder an additional say, though, that this could be last week's action at the Acton be done by an accredited per- Bridge Club. North dealt with jesse must work or we are |\$18.75 per annum. If industry were taxed as son, by mail,

known as 'Homeowner's Polic-

ies', and in my own case, 1.

Yours truly,

vice were provided,

ments and my own are com-would be -- then we can prob- My next resource was to the already heavily taxed home rates might be dropped from the present 50c per \$100 in In discussion with the Can in Georgetown to close to the

adian Underwriters Association He for \$100 Metro rate. This. : Mr. Reynolds) he advised me would mean a premium de- 5-7 5 that Georgetown presumably; erease, for a house of \$18,000 H-10 9 4 2 H-A 7 has a C-rating, which would be value of \$10.80 per annum, for-D\_J 9 2 improved to a B-rating, presu-straight fire policy Many home C-Q 10 9 8 C-6 I notice from the latest is mably with a rate change on in- owners, I am sure, have compresue of the Georgetown Herald, surance policy premiums, by hensive insura to cover ma-

# The singular lack - to my Unemployment

Below is a copy of a letter lithe peace of mind one must hand and fourteen points. It ance,

He advised me that it is the have sent to our local MP. I get from knowing that our should be opened one heart; general recommendation of his thought it might be of interest town of Georgetown has a full'

time chief be appointed. Geor- I have been greatly disturbed convenience, and I hope the getown passed that figure a recently by reports that we thoughts and opinions I have In order that one may com-led to contribute to the federal ide an up-to-date facility in pare our Service with that of unemployment insurance fund, this town. some other communities. Mr. It is distressing to see our soc-Oxenham provided these fig. lety moving so quickly towards. tires, taken from a 1967 sur-; a welfare state; and especially vey conducted through his of distressing to us teachers to be

three full time firemen and that no one in our relatively afnineteen volunteers. Napanee fluent country should live in ab-(pop. 4.684, has a full-time ject poverty. Nevertheless, as chief, three full time fighters has been repeatedly pointed out, and fifteen volunteers, Smith's welfare schemes should be sup-

ghters and eighteen volunteers, sal to 'tax' teachers is unfair. and finally, Brockville (pop. since almost none would re-19,000, has a chief and twenty ceive any benefits, I hope you will use whatever means at your disposal to modify the proposed Judging by these figures, it legislation, and will avoid the

for myself at all."

on this issue?

Yours sincerely,

A. C. Dickson

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Here We Are

of hearts. A grand slam should

not be bid on a finesse but;

here we are and the heart fin-

down. As well as the heart finesse, there is one diamond to

he disposed of. The only place

it can go is on a long heart in

dummy. This will require five

entries in dummy so declarer

tried at trick two. The op-

ening lead is won in dummy

and the heart queen is led. East covers with the king

land declarer wins with the ace

A second heart is led to the

jack and a third heart is ruf-

Enter Dummy

with the club ace and a diamond

disearded on the good heart.

Declarer can claim the bal

Kate and Jack Coats; second,

must proceed carefully.

Grand slams don't come al-Ino other suit, so he uses Black- week's session of Georgetown gent and Mrs. Jack Campbell; Dickson; 5th Mrs. Aileen Bradong too frequently, so it's al-twood to find out how many duplicate bridge club. ways a thrill to bid one and aces North has. After discovereven more of a thrill to make ing two aces and one king,

no trump where you have evdiamonds instead of the king

North-South vulnerable. NORTH

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

SOUTH WEST 5-KQJ9632 The heart finesse must be EAST 5-8 4 H---K 5 theft. The policies are often;

D.-Q 10 6 3 C-K J 7 5 3 am advised that my premium; The bidding:

would be cut by \$26 for a 3 West Dummy is entered with the year policy if a full time ser- North East Pass space ace and a fourth heart is 1 H Pass Pass 'ruffed. Now dummy has the 5 NT Pass thirteenth heart and declarer Comparing my estimated cost 5 H Pass 7 S All Pass is home free, Dummy is entered I of 89 per annum (\$27 for three 6 D Pass ing of \$25 for three years. 1 Opening lead - Seven of

R. R. 2, Georgetown feel that \$2 over three years, Spades. is a very small price to pay for North has a semi-balanced

> South has a problem. He could Two declarers failed to make make a jump shift which would thirteen tricks when they took be game forcing but there out trump before touching' I would welcome your comcould be a misfit. It is often hearts. This left them one enments on this matter at your one spade response is forcing try short in dummy,

showing the halanced nature of. Last week's winners at the the hand and a minimum open- Acton Bridge Club were: first

- Michael D. Burgoyne cannot jump shift for he has Gloria and Bill Coats.

teachers may shortly be expect presented here will help prov. North rebids one no trump-

South must sel now, He Gwen and Pat Jeffares; third

BRIDGE CLUB

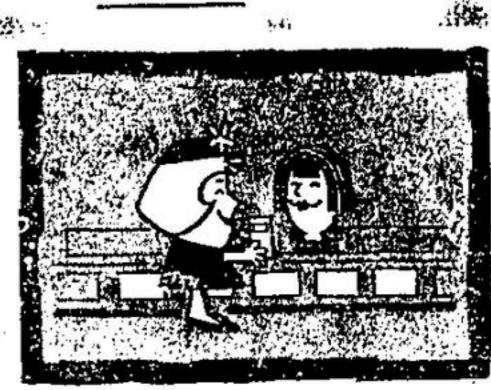
Sid Heller and Bill Hamilton and Gary Hall; 4th A. Moulton headed the East-West players and H. Crellin; 5th Mrs. Kay and Leo Thibeault and Duke Campbell and H. Rayfield. Wilson North-South when 14 tables of players attended last

West were - 2nd, Mr. and Mrs. Walter Biehn; 3rd Gus Fletch

Others who placed in East-| THE GEORGETOWN HERALD THURSDAY, FEB. 25th, 1971 PAGE 5

North-South: 2nd George Sar- 4th Mrs. Vi Naylor and Bob 3rd Jim Kalil and Bill Wandel; ley and Mrs. Marguerite Taylor.

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## Start using the Government's own rules to save a bundle on income tax.

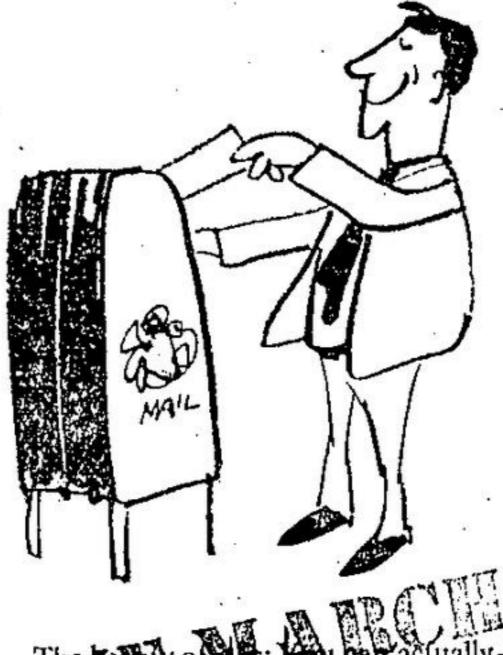
Here's a perfectly legal way to use the Government's own rules to save on income tax.

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can make more money. Essentially there are four wave You can the min 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.



instruction could invest in Backs for several years, for long termgrowth. And then as you get closer to retirement, you might want to switch to a guaranteed interest rate.

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