

NDP plan appeals to people's greed

The NDP approach to auto insurance is simple - appeal to people's greed. Come with us and get cheap car rates, New Democrats say.

"Private car insurance in Ontario is highway robbery. Nothing less describes the rate-gouging."

"The private insurers have taken advantage of the drivers of Ontario, and are overcharging us."

"We're paying dearly for the private system. The premiums are too high."

And so on. The above quotes are from the press release for the NDP's "highway robbery" campaign against non-government car insurance.



Queen's Park

By Derek Nelson

In a way, when you think about it, there's something wonderfully ironic about the approach. Grubby materialism usually doesn't find much favour with the NDP.

And there is something doubly ironic, too, about their hash-the-insurance-companies campaign.

One of the NDP's favorite targets has been The Co-Operators insurance, the largest supplier of auto insurance in Ontario.

Yet The Co-Operators is the classic kind of operation that, in any other context, New Democrats love. It isn't owned by some top-hatted capitalist. Rather, its owners are 35 Canadian co-operatives, credit unions and farm organizations.

And several other insurance companies in the car business are mutual companies, meaning they are, in essence, owned by their policyholders.

New Democrats say they support such types of ownership. But certainly that principle appears to have gone out the window with auto insurance in favor of the NDP's old stand-by government ownership.

That means monopoly control of the business, a government standard of service and the possibility of disruptive strikes.

And for what?

According to the NDP at their press conference this week, an average 1986 auto insurance premium in Saskatchewan was \$228, Manitoba \$324, British Columbia \$395 and Ontario \$605.

Initially, the NDP attributed the \$605 to The Co-Operators, but finally had to admit that the data The Co-Operators had given them showed the company's average premium to be \$449. The \$605 was the party's own "composite" figure.

Interestingly, the difference between the top and bottom western plan (\$167) is a lot wider than that (\$55) between The Co-Operators and the province's most comparable to Ontario, which is B.C.

It sort of makes the insurance company point that car insurance rates are highly reflective of local conditions.

Yet, partly because the NDP appeal is so basic - right to the pocket-book - the Liberal government is having trouble dealing with it.

Consumer Minister Monte Kwinter seems unsure whether he actually believes in privately-run auto insurance or whether he likes having the government do the job.

One minute he is fighting back against NDP assaults on the insurance industry, calling NDP critic Mel Swart's claims "voodoo economics."

The next he is musing about various punitive measures short of nationalization he might use against insurance companies (a board to "roll back excessive rates" is one) even though there isn't the slightest bit of evidence that the companies are doing anything that needs curbing.

Most instructive of all was the appointment of Chief Justice Coulter Osborne to examine no-fault insurance and to suggest whether a government or privately-run plan would be preferable.

Nothing better illustrates the Liberals' fundamental ambivalence about whether they favor a government takeover of a further slice of Ontario's economic activity or whether they support leaving it in non-government hands.

One can only suspect that is because they'll do whatever the polls indicate is popular - regardless of whether it is right.



Seven-year-old Christopher Melhug was one of many fishermen who tried their luck at the old paper mill dam in Glen Williams on Saturday, the first day of trout fishing season. The fish weren't biting when Christopher was there, but at least he was able to improve his casting techniques. The youngster is seen here fishing alongside of Bernard Boissonneault. (Herald photo)

SIGNS OF SPRING



BENCHED AGAIN-Sharing Secrets is one of the latest works of artist Lea Vivot-Fishman to visit Artestart Inc. of Georgetown for a bronze cast. It will be taken to Fifth

avenue in New York in the fall. Seen here enjoying a break away from work on the sculpture is Joe Coutts and Lois Hannah. (Herald photo)

Farmers fight development pressure

By ANI PEDERIAN
Herald Staff

The pressure to use agricultural land for industrial and housing developments is high in Halton, and is causing the Halton Federation of Agriculture some concern.

Last week, Federation representative Norm Biggar, a long time farmer in the Region, told Halton

Regional councillors they must recognize the value and uniqueness of good productive land.

"While it may not be possible to keep all of the prime farmland for agriculture production, good equitable policies are needed to ensure that the best agricultural land is not converted to other uses," he said.

A "very touchy" issue in Halton is the conversion of farmland to other uses, especially when it affects the operation of the neighbouring farmland, Mr. Biggar said.

Farmland adjacent to these developments must be protected from harassment, the Federation believes. Before a "Foodland Preservation Policy" is brought in by the province, "Right to Farm" legislation should be enacted.

Recently, the Federation asked Halton to hire an independent agricultural impact assessor to work on subdivision and rezoning applications where the fees would be charged back to the applicant by the Region. This would overcome misrepresentations as are seen in some applications, Mr. Biggar said.

According to Ministry of Agriculture statistics, there are 3,200 farmers in Halton's 273,000 population. There are 950 farms, but only 200 of them have sales greater than \$25,000.

Most farms are raising cattle, hogs and growing hay, wheat and grains.

Farm cash receipts of \$75 million are down substantially (9.65 per cent) from 1985 when it was \$83 million. This reflects general farm conditions although the overall production showed a 1.16 per cent increase, Mr. Biggar said.

Other reasons for Halton's lower cash receipts are the actual loss of land from production and the decrease in corn acreage from 27,000 to 17,500 acres, he said.

"Two bright spots in Halton's agriculture economy are the poultry and fruit and vegetable industries," Mr. Biggar said.

Poultry takes less land to produce than most other commodities, and Halton Producers have the advantage of being close to the largest processor in Ontario, Maple Lodge Farms.

He noted fruit and vegetable production in the Region is higher than the provincial average because Halton farmers are close to a ready market and have good productive

Class 1 land and climatic conditions created by Lake Ontario and the Niagara Escarpment.

Another agricultural use in Halton is the horse industry. Horses need oats, hay and straw, bring visitors, breeding fees, employment and track winnings to the community.

Did you know Halton has three milk processors (Neilsons, Oakville Dairy, McCains Dairygold), three milk transportation companies, three direct farm machinery dealerships, seven feedmills, two agricultural chemical companies, one seed house (Dominion Seed House), 12 veterinarians, three farm buildings and granary manufacturers?

Halton agriculture also attracts visitors to the Region Mr. Biggar noted Chudleigh's Apple Farm on Highway 25 draws 150,000 visitors annually, and the Ontario Agricultural Museum draws 40,000 visitors annually.

The Region also has 11 pick-your-own operations, two mushroom producers (Leaver Mushrooms, Meadowglen Mushrooms), and the Mohawk Race-track.

Wrapping up his 20 minute speech, Mr. Biggar reiterated the Federation wants development done in an orderly fashion to minimize the impact on present agriculture.

"As far as overall planning is concerned, less productive (Class 4 to 7) land could and should be built upon to save the better Class 1 land, remembering that existing farm enterprises need protection," he said.

"We would definitely prefer infilling and usage of already separated lots rather than the tremendous increase in land grabbing and separations that are under way at the moment," Mr. Biggar said.

Library book review

A revolutionary view about our computers

Gassee, Jean-Louis, The Third Apple: personal computers and the cultural revolution. Harcourt Brace Jovanovich, 1987.

Gassee once suggested that France's two principal newspapers, one communist and one conservative, be merged, and a computer to be used to produce separate editions. The communists being better writers, would continue to produce their paper while the computer would change all the positives to negatives in order to give the conservative edition the appropriate slant! Such is Gassee's approach to computers - irreverent, looking for a different way to make his point.

For many North Americans, following the lead of Alvin Toffler, the "cultural revolution" of the computer is thought to centre around the concept of the "electronic cottage" - employees working at home and communicating with the "office" through a computer. But

Gassee's musings on the revolutionary nature of computers spring from his relationship with Apple Computers the's c.p. for product development) and being a well-educated Frenchman. Thus we have essays on the joy of discovering spreadsheets (a truly mystical experience for those of us doing budgets!), on the limitations of artificial intelligence, and the poetry and art of the microcomputer.

Opinionated and humorous, Gassee brings a sensitivity to the subject of computers that much of the literature lacks. Instead of a sociological tract or computer manual, we are given a marvelous collection of essays. For that he can be forgiven comparing the Apple Macintosh with the apple that tempted Eve of the one that suggested the practical effects of gravity to Isaac Newton.

Heroin is supported if for terminally ill says Cancer Society

During the past year or more, a great many articles have appeared in the press about the use of heroin for the relief of pain in cancer patients. Many of these articles have either misinterpreted or misunderstood the role of the Canadian Cancer Society.

The Canadian Cancer Society is a body of lay volunteers dedicated to the cause of assisting cancer patients, educating the public about cancer and raising funds for cancer research. The Society is not involved in the practice of medicine.

The Society is dedicated to assisting physicians to provide the best possible medical care for cancer patients. To this end, the Ontario Division of the Society spent

more than \$2.9 million in 1984 to provide services for cancer patients.

These services included substantial financial assistance to provide pain-relieving drugs for cancer patients. However, these drugs must be prescribed by physicians and they must be legally available.

"As heroin has been legalized by the Federal Government for use in treating terminally ill cancer patients, the Ontario Division of the Canadian Cancer Society has added it to the list of pain-relieving drugs for which the Division provides financial assistance to needy patients," according to Ontario Division President, Isabel Rubin.

Strong seller's market for homes in 1986: study

Solid, often dramatic, gains in housing prices were experienced in almost every Ontario community in 1986.

According to the Royal LePage Survey of Canadian House Prices released recently, property values were up 20 to 30 per cent in many centres with increases of 40 and 50 per cent experienced in some locations.

"It was a strong seller's market throughout 1986," says Bernie Vogt, Vice President and Divisional General Manager for Royal LePage. "Nevertheless, in spite of significant price increases, first-time buyers were fairly active."

Mr. Vogt made his comments with the release of the January issue of the Survey of Canadian House Prices. The quarterly, cross-Canada study tracks the estimated selling price of six categories of housing in over 170 communities from coast to coast.

Some of the greatest gains were made in Western and Central Ontario centres. In Guelph, for example, a Standard Townhouse, as described in the Royal LePage Survey jumped in value by 50 per cent in 1986, to a current price of \$73,000, from \$48,000 a year ago.

Light pole hit

A Bramalea man was taken to Georgetown District Memorial Hospital after an accident at Guelph Street and Delrex Boulevard at 6:28 p.m. April 20. Police say a 1986 Mazda was west-bound on Guelph Street when a driver suffered a diabetic reaction. The vehicle struck two light standards and spun into the driveway of 360 Guelph Street. Steven Costerus, 25, was taken to Georgetown District Memorial Hospital by ambulance where he was treated and released. Damage to the car is set at \$10,000 and damage to works department property is \$1,500.

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