



Bear hugs

Children leaving the Georgetown and District Hospital will be given their own teddy bear from now on. The Golden Horseshoe North Club which is part of the Telephone Pioneers of America, donated the bears and \$2,500 to the hospital June 21. The money will go to purchasing air conditioning for labor rooms, and domes for cribs. There for the presentation were 4-year-old Brian Kascech and his mother, Laura. Standing (left to right) are Registered Nurse Onalee John Bevans, Golden-Horseshoe North Club President George Corker, treasurer Bob Boyd, and Registered Nurse Pam Sergeant. (Herald photo)

We all have interest in deposit insurance

By PAT WILLIAMS
Canada Deposit Insurance Corporation

We all have an interest in deposit insurance. That's the conclusion the Canada Deposit Insurance Corporation (CDIC) has reached since the launch of its national awareness campaign in January.

"Since the campaign started three months ago, the CDIC's toll-free number has been getting a steady stream of calls from across Canada," says Denis Racine, Director of Public Relations for the Ottawa-based federal Crown Corporation. "At the height of the advertising campaign, our information officers were answering a thousand calls a day."

What kinds of questions are we asking?

"The most frequently asked questions are about which deposits are insured by CDIC, which are not, and particularly about registered retirement savings plans and joint accounts," says Mr. Racine.

CDIC insures savings and chequing accounts, term deposits, guaranteed investment certificates, debentures (other than a bank debenture), drafts, certified drafts or cheques, traveller's cheques issued by members and money orders. To be insurable, a deposit must be payable in Canada, in Canadian currency and must be repayable on or before the expiration of five years.

The maximum insurance provided by CDIC is \$60,000 per person in each member institution, explains Mr. Racine. Members include banks, trust companies and loan companies. At present, there are 121 federally regulated institutions (65 chartered banks and 56 trust and loan companies) and 38 provincially regulated trust and loan companies.

"You can multiply your insurance protection," says Mr.

Racine. "Dealing with a number of member institutions and making use of joint deposits greatly increases your insurance limit."

For example, a family of three (husband, wife, child) could theoretically ring up insurance coverage totalling \$600,000 in any one member institution. Here's how you do it:

Three ordinary individual deposit accounts equals \$180,000, three joint accounts (husband/wife; husband/child; wife/child) equals \$180,000, two Registered Retirement Savings Plans (husband and wife) equals \$120,000, two Registered Retirement Income Funds (husband and wife) equals \$120,000, for a total of \$600,000.

If a saving or investment product offered by a member institution is not insured by CDIC, this must be clearly stated in the product's literature.

Booze flowed under their feet

By GIL HARDY
Ottawa Bureau

Thomson News Service

The phrase "drunk with power" had special meaning on Parliament Hill 100 years ago, thanks to a full-fledged public saloon that operated literally under the feet of MPs.

From 1867 until 1896, the basement of the first Parliament building was home to a "much frequented" bar where MPs, Commons staff and the public bent elbows together. The room, part of the parliamentary restaurant, was located directly under the House of Commons.

Thirsty Ottawans could walk in off the street to quaff "grog" and other spirits, according to Commons debates of the time. Because the House often sat late, and Parliament Hill was not bound by provincial liquor laws, the saloon was a favorite of late-night tipplers.

This led to some rather unparliamentary scenes below stairs and some intemperate behavior in the House. The recently issued Annotated Standing Orders of the Commons describes it this way:

"Speakers in that time were regularly confronted with rude and disorderly conduct which they were unable to control. It was often suggested, not without some truth, that the root of the problem... lay in the basement..."

A contemporary newspaper account was more blunt: "Drunken strangers frequently, and even intoxicated members occasionally, are to be met in the corridors or stairs leading from the basement to the main floor. If it were not for the fatal facility with which members obtain intoxicating liquor within a few steps of their Chamber, the brews and scenes which have disgraced not only this, but previous Parliaments, would never have been witnessed."

BAN LIQUORS

During an 1881 debate on the basement bar, Avar Longley, a Conservative from Nova Scotia, called for a ban on "the sale of intoxicating liquors within the precincts of this House." A similar motion had been passed, but never acted upon, in 1874.

"I submit, in all candor, whether there have not been some exhibitions in the saloon below which have been by no means creditable

to the parties implicated. I am afraid that the statement could not be contradicted, that at certain hours during this session of Parliament the place below has been almost flooded with persons from outside," Longley complained.

The 'place below' is clearly labelled 'saloon' in a plan in the Public Archives of the original building's basement. The room was about 25 by 65 metres in size, with an oak floor.

Brick arches on the long side walls, supported by solid block stone pillars, led into adjacent rooms. At each end, a doorway opened onto cement-floored corridors.

The saloon was situated next to 'water closets' and a 'lavatory', also with cement floors. Beyond were stairs leading up to the Commons. It was an adjunct of the Parliamentary restaurant where MPs could down wine or beer with their meals. Unlike today, the restaurant, and its Senate counterpart, were run by private businessmen.

The operator of the Commons restaurant, who also owned a hotel where MPs stayed, contended that the saloon was essential for him to make a profit.

TREBLED CUSTOM

As Sir John A. Macdonald put it during the 1881 debate: "In the first place, this House has no control over the Senate restaurant, and the consequence of preventing the sale of wine in the Commons restaurant was that everybody went to the Senate, and made the fortune of the man in one end of the building, instead of the other."

Sir John A., who was known to enjoy a wee dram himself, added "that trebled the custom of the man in the Senate restaurant, and rendered the Commons restaurant valueless. The person who had the Commons restaurant said it did not pay him, and no man could be got to keep it selling food alone."

Other MPs were greatly offended by the suggestion that they were party to parliamentary debauchery. Lachlan McCallum, an Ontario Liberal, was quick to defend his peers.

"As to the disgraceful scenes which we hear of, I have been in Parliament for 13 years and I say that if you take 200 men out of any church, you would not find more temperate men than the members

of this House."

This ringing declaration was repeated, in somewhat different form, when the House mulled over the issue 15 years later in 1896. The speaker this time was Conservative Opposition Leader Charles Tupper.

"In my own judgment, I do not believe it would be possible to collect an equal number of gentlemen in any part of this country, or in any other country, amongst whom temperance is more uniformly the rule."

In the intervening years, the saloon had apparently roared on unchecked. Although the 1881 debate resulted in a motion ordering the Speaker to close the bar and "that strangers be excluded from the refreshment saloon of the House of Commons unless accompanied by a member," nothing was done.

This was due mainly, one suspects, to the fact that the saloon played a major role in the conducting of governmental business. As one MP put it, Parliament was "home" to members in 19th-century Canada who lived in Ottawa for the entire session.

CONSULTING DOWNSTAIRS

So why shouldn't MPs, "when their constituents visit Parliament, many of them for the purpose of consulting with members upon important public matters, be at liberty to take those gentlemen to the rooms downstairs - for those are really the only rooms available - for the purpose of consulting with them?"

Alas, by 1896, those who favored rounds of consultations in the saloon were on the wane. The new Liberal prime minister, Wilfrid Laurier, said that if the "sense of the House" was to ban the sale of liquor, his government would not oppose it.

But Laurier, too, felt there was a place for spirits on the Hill. He said he agreed with the banning of over-the-counter sales in the saloon but believed "liquor should be served as it is in clubs, to honorable members who wished to have it with their meals."

However, the motion banning the sale of liquor "within the precincts of the House" was passed. The Commons saloon closed down and the restaurant went up in flames with the rest of the building in the 1916 fire.

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