

the HERALD

Home Newspaper of Halton Hills - Established 1866

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'Radical change'

Halton Hills residents and politicians are going to have to do some serious soul searching in the coming years.

Preserving Halton Hills' rustic nature in the face of development has been uppermost in many residents' mind: in the past two years. But Halton Hills residents also want to avoid the "pack-as-many-as-you-can-in-a-small-area" approach to development that they've seen to the east.

The message that came out of Halton Region last week is that all four of Halton's municipalities must choose between the two. Preserving Halton's green space means high-density development - like condominiums and apartment buildings - Halton's planning and public works committee says.

Take a look at Georgetown south. Do those houses and lots remind you of Georgetown or Mississauga?

Many of those houses are nice, but they're not Georgetown.

Councillors at Halton Region called the high-density approach "radical."

In Georgetown, these high-density buildings would likely take the form of six to eight storey apartment buildings or stacked townhouses. There's no doubt affordable housing is desperately needed. And there's little chance of getting more affordable housing without these townhouses and apartments. Halton is considering making high-density housing a part of its official plan.

We're in for it whether we like it or not.

But residents can make a difference. Show up at public meetings. Be vocal. Make your feelings known. Make a difference. Don't expect your local politicians to do it all for you. They're not mind-readers.

If residents want to preserve Halton Hill's heritage, residents will have to do it.

You're angry

Brian MacLeod
Editor's Notebook



It looks like the demolition of that historical house on Maple Avenue has struck a nerve with Georgetown residents. When we first wrote about the demolition three weeks ago, we knew we had an important story but we never expected the backlash against the town to grow to the level it has reached.

Usually, when a community newspaper receives five letters on any single issue we call that a pretty significant response to a story. In the case of the demolition of the house, we've been flooded with letters.

Most of you are angry that the demolition has been allowed to happen without public comment; and many of you don't want the two 15-storey condominiums proposed for the property to be approved.

Interestingly, many residents have directed their anger towards the planning department. Many of you seem to believe that it's planning director Ian Keith's fault that the house got demolished.

Neither the demolition, nor the condominium proposal is his fault. Developer Frank Zupet was very much within his legal rights to demolish the house. And the On-

tario law says the town may issue a demolition permit without first doing a review because of the size of the town and the fact that it was not designated as a heritage building. Such a designation is up to the owner to seek. Needless to say, Mr. Zupet wasn't about to ask for a heritage designation for the house.

If you want to be angry, direct your letters at the politicians. While this matter may not have been brought before council directly, you can bet that some councillors had heard about this proposal long before that 120-year-old house was razed to the ground.

These types of proposals have a habit of making their way to councillors in less formal surroundings than around the meeting table.

Nevertheless, about 80 residents showed up at a council meeting last week ready to do battle. And council was only receiving the application at the time. It will be interesting to see if residents can mobilize that opposition once more when the public meeting is announced months from now.

GO Transit users will have to dip into their coffee money July 1. That's when the fares on buses and trains will GO up (pardon the pun) by an average of just over five per cent.

That means those who take the GO train to Union Station every day will pay 25 cents more or \$5.45 each way. A 10-ride pass increases \$2.25 cents to \$49.25 and a monthly pass on the GO train to Toronto will increase by \$8 to \$172.

If the bus is your wheels of choice it will now cost \$5.40 (up from \$5.15) to head to the Yorkdale bus terminal each day or \$171 (up from \$163) for the monthly pass.

Whose fault is no fault?

Derek Nelson
Queen's Park
Thomson News
Service



TORONTO - One reason the Liberals might prefer an early election is to duck the fallout from their new no-fault automobile insurance law.

The law comes into effect June 22, but motorists won't actually see what it does to their premiums until their present policies expire.

So the quicker the election, the better.

Financial Institutions Minister Murray Elston continues to insist that the average rate increase in big cities will be eight per cent, and in more rural areas, nothing.

But that's one year, and really means nothing. The basic question is whether the government's modified no-fault system will save drivers money over the long term.

The Liberals say yes: \$800 million a year.

CAN'T SUE

The theory behind it is, except for accidents involving death or permanent or serious injury, people involved in accidents give up the right to sue - which means 90 to 95 per cent of us. A driver's own insurance company would cover

costs from an accident, regardless of fault. One side-effect of this is that good drivers with more expensive cars will pay much higher premiums.

All this will apparently save \$280 million in lawyers' fees and other charges, as well as reduce the amount paid out in settlement by as much as \$520 million.

These savings are all supposedly ongoing.

Maybe. John Kruger, who headed the first version of the government's insurance board, held public hearings on no-fault insurance last spring. The board's consultants concluded that financial savings were doubtful.

In fact, no-fault has received precious little outside support since the Liberals - in 1987 - began their somewhat exotic and detour-ridden journey towards some form of control over auto insurance rates.

Mr. Justice Coulter Osborne, whom the government commissioned to look at the whole car insurance matter, published a 1,656-page report that opposed private no-fault insurance.

But Premier David Peterson - with his child-like Liberal faith in the ability of governments to do things better than the market - promised in the 1987 election campaign to produce "a plan" to reduce auto insurance rates. So the Grits had to deliver.

It took them a dozen studies, commissions and false starts, including Kruger's failed auto insurance board that recommended

17 per cent rate hikes. The Grits also adopted, then repudiated, egalitarian rate structures, which would have seen women paying up to 90 per cent more in premiums, while young males received massive reductions.

Moreover, in its two-year search for an answer, the government alternately froze, then allowed rate increases, with the result that a number of companies stopped insuring new customers because they got tired of losing money.

SWEETNER

In fact, it is a measure of just how unhappy the insurance companies were - even with no-fault - that the Liberals have had to throw in a sweetener of \$143 million in reductions in premium taxes and health-cost levies on top of everything else.

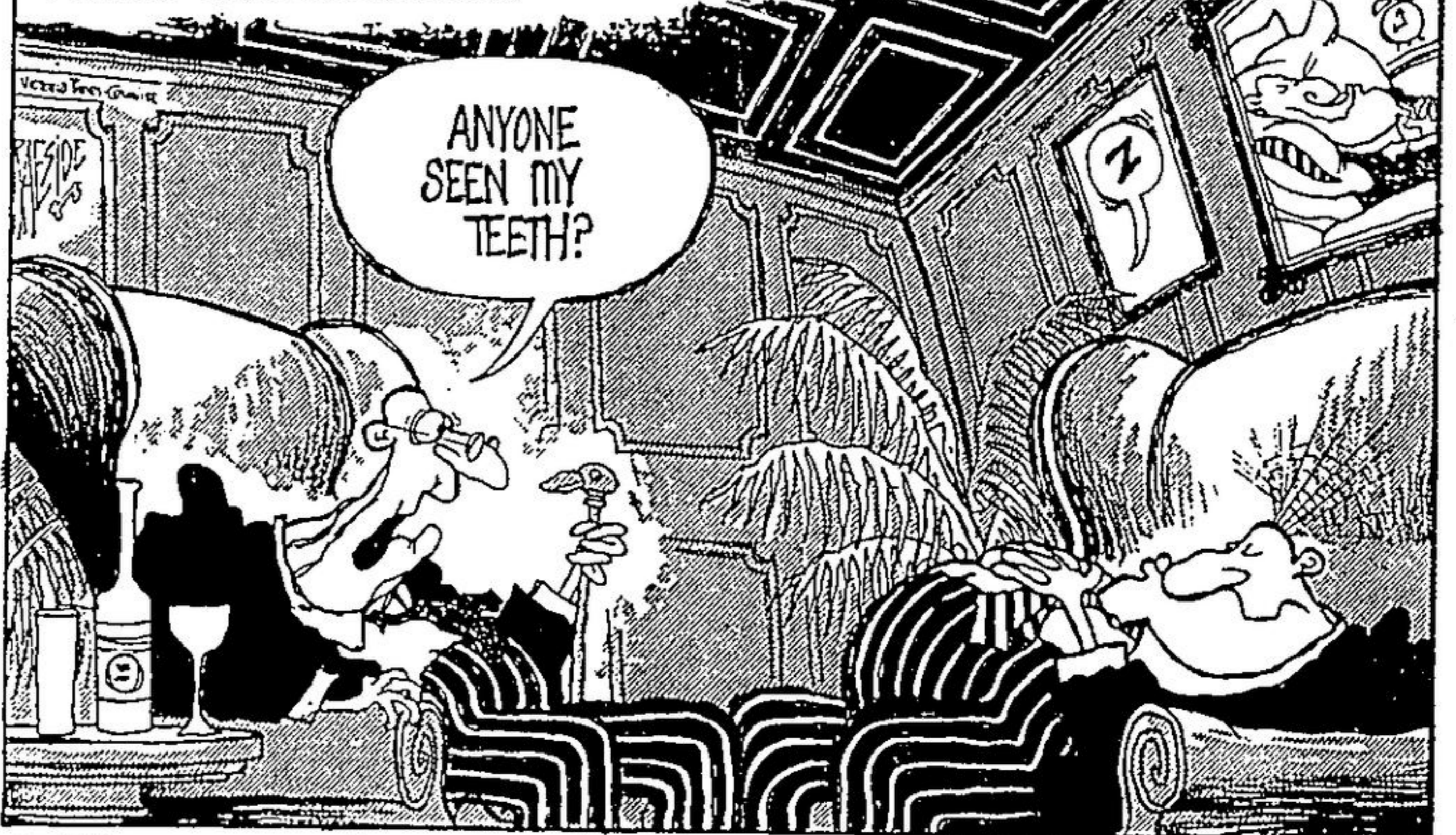
But all this is really detail. The widespread assumption is that, after the first year, rates are going to leap again as insurance companies try to get back onto the profit side of the car insurance ledger. That would be true even if no-fault does produce some reduction in the rate of increase of premiums.

The irony of tight government regulation such as the Liberals favor is that, unlike the competitive market, it guarantees the companies profits.

There is no doubt that voters will place all blame for any hefty hikes needed to achieve that goal squarely where it belongs - on the government's head.

They should have nationalized the industry or left it alone. This hybrid just won't work.

MEANWHILE, IN THE SENATE CHAMBER, THE MEECH LAKE CRISIS, WHICH WILL SETTLE THE SENATE'S FATE, IS MET WITH THE USUAL INTEREST.....



The price of the environment

Vic Parsons
Ottawa Bureau
Thomson News
Service



OTTAWA - The term "environmental price" may not be familiar, but there's a good chance you'll be hearing a lot more about it in coming years.

Simply put, environmental price is the cost of the use, or abuse, of resources such as air, water, vegetation and land in the drive to develop and produce.

Since these are easily obtained at low or no cost, we can greatly underestimate their value. History shows abundance can lead to waste and inefficiency.

But it's not easy to assess the cost to an economy of polluted resources. How to factor this into the country's inclination to forge ahead. More politicians, now accept the view of environmentalists

that traditional economic measurements fail to take into account changes in a country's resources.

Hours after Canada's first ministers wrapped up their week-long constitutional session in Ottawa's conference centre last weekend, about 200 parliamentarians and scientists - mostly European - gathered in the same room to discuss issues like environmental price.

Unlike the Meech Lake meetings, the conference drew little media attention. But the impact of such sessions could be just as important to Canadians.

GAINING CURRENCY

It could also affect your pocketbook. The idea of taxation to reverse environmental damage is gaining wide currency in Canada and other countries. While taxpayers everywhere unite in cursing heavier taxes, they seem less hostile to the concept of special-purpose levies if governments will guarantee they'd be used to combat environmental damage.

Here are a few phrases from the conference:

Ernst Weizsacker of the Institute for European Environmental Policy said prices of goods and services must tell "the ecological

truth."

"Bureaucratic socialism (in Eastern Europe) collapsed because it did not allow prices to tell the economic truth," Weizsacker said. "Market economy (as in Canada and other Western countries) may ruin the environment and ultimately itself if prices are not allowed to tell the ecological truth."

He noted estimates by the West German environmental agency suggest that annual pollution damages there are worth about five per cent of the country's yearly economic output. But avoidance costs paid by polluters are only one-fifth of the damage caused.

In fact, Weizsacker, who initially doubted those estimates, says the damage is probably twice as high. The German figures did not include that country's contribution to global warming, ozone depletion, species extinction, landscape destruction and other damage.

Pierre Vinde, deputy secretary general of the Organization for Economic Co-operation and Development (OECD), to which Canada belongs, says business and government must account for environmental costs when making economic decisions.