

Gulf Islands Driftwood

Serving Canada's Hawaiian Islands:

Salt Spring, Mayne, Galiano, North & South Penders and Saturna

Tel. (toll free) 1-800-663-5530

537-9933

TWENTY-NINTH YEAR, NO. 8

GANGES, BRITISH COLUMBIA

WEDNESDAY, FEBRUARY 24, 1988

50¢

MB offered parkland in trade for densities

Before selling its former Salt Spring properties to an island realtor, MacMillan-Bloedel offered to give 3,500 acres of its 4,800-acre holdings to the community in exchange for a chance to develop 1,002 residential lots on the remaining acreage.

That offer, outlined in a letter from MB received Monday and published in today's *Driftwood*, was turned down by Islands Trust representatives Nick Gilbert and Pat Byrne because they felt the development densities would be too high.

MB then sold its holdings in one block to Salt Spring Lands Ltd., which is now re-selling the properties in smaller parcels.

Gary Kadatz, manager of MB's land sales division, told *Driftwood* Monday his company had no intention of releasing the details of its offer to the Trust until MB came under fire last week for the logging activity now underway or pending on the lands that have been sold.

MB's offer to the Trust, made last December 7, asked for rezonings that would allow creation of 1,002 residential lots on about 1,400 acres contained in four of its seven parcels. Most of the development would take place on the Stewart Road properties, and on land near Roberts Lake in the Cranberry region.

In return for increased densities, MB said its remaining acreage "would be turned over to the community for parkland or whatever the public wished."

Kadatz said the 1,002 development units sought by MB were arrived at by using Official Community Plan and Economic Development Study figures regarding the amount of developable land on the island, and the number of persons each acre of land could support.

He added that while 1,002 lots might seem a high number, it was

the only density that would allow MB to receive an economical return on its properties, and that the creation of lots would be phased in over 20 years.

"You have to look at that 20-year horizon," he said.

Kadatz added that he was surprised when the Trust turned down the MB offer, particularly since it would have gone before a public hearing for acceptance by islanders.

"I think the Trust interpreted it as a quadrupling of densities, and it might have been tough to take — if you ignore the rationale we

Turn to Page A3

Trust hears development plan outlined

Three scenarios for developing parcels of former MacMillan-Bloedel properties were presented at a meeting held last week between Murray Cyprus and local Islands Trustee Pat Byrne and Advisory Planning Commission chairman Ian Fraser.

Harbour View Farms Ltd., a company owned in part by Cyprus, has purchased three blocks of the forest company's former Salt Spring Island lands — a 602-acre parcel at Mt. Tuam, and 446 acres along Stewart Road.

Cyprus told Byrne and Fraser that he intends to follow a three-step development plan that he believes calls for Trust involvement only at the third stage.

The initial step, he explained, would be to develop the Stewart Road properties according to current zoning regulations, which call for 20-acre averaging. That

Turn to Page A2



Helping hand

Nicki Cameron lends hand to youthful gymnast Lee Cameron in Fernwood school gymnasium. Nicki co-ordinates two pre-school gym classes—one for children under two years of age, and one for two and three year olds. Parents are encouraged to turn out and help their children experience the various equipment. Gym time and equipment is donated by Fernwood school.

Timber sold for millions

A Nanaimo sawmill has increased its stake in Salt Spring Island to \$2 million.

Coastland Wood Industries, a newly-constructed computerized plywood plant operating in the Vancouver Island city, has paid local land developer Murray Cyprus \$1 million for rights to timber on the 446 acres of former MacMillan-Bloedel land Cyprus now owns on Stewart Road, and another \$1 million for rights to the timber on a 602-acre block of former MB land Cyprus just purchased at Mt. Tuam.

At first, Coastland paid Cyprus \$500,000 for rights to the timber on the developer's 264-acre parcel next to Peter Arnell Park. Then it anted up another \$500,000 for the rights to the timber of an adjoining 160-acre parcel also owned by Cyprus. Late last week, it put up \$1 million for the timber on the 602-acre Mt. Tuam piece.

The grants of timber state that Coastland has the rights to "all merchantable timber now standing, growing, lying or being in or upon" the lands in question, and that they have full access to the properties "for the purpose of felling, cutting down and carrying away of the timber."

Coastland Wood Industries, a \$15 million mill which opened its doors 10 days ago, specializes in processing smaller logs — ones normally used in the pulp process — into plywood.

Coastwood president Don McKay told *Driftwood* Monday that his mill has no access to timber of its own, so is buying its logs from other coastal forest companies or from private land-owners. It is especially interested in fir logs ranging in diameter from six to 14 inches — an apt

Turn to Page A9

INSIDE

Port authority

Pender Island considers taking over government wharf operations. Page B2.

INDEX

Business Dir	C4
Classifieds	B6
Editorials	A4
Entertainment	A16
Letters	A5
Real Estate	C1
Outer Islands	B2
Sports	B1
Years	B10
Your Garden	B11



Anniversary

Salt Spring Island couple marks 50th wedding anniversary at open house held Saturday in Ganges. Page A24.

Questions about environment posed at meeting in Crofton

By MIKE ROBINSON

Special to *Driftwood*

CROFTON — Concerned area residents and ministry of environment officials used a public forum here last week to call for tougher enforcement of environmental laws.

About 50 people jammed the Brass Bell restaurant in Crofton February 18 for a meeting organized by Cowichan-Malahat MLA Graham Bruce.

It was supposed to be a chance for environmental ministry officials to provide information on dioxins — a group of toxic chemicals whose presence was recently detected in the eggs from

a heron colony near Crofton. Marine life in the area is now being tested for dioxins.

Instead, the meeting saw local residents send a message of their own. They expressed frustration with air and water pollution from the mill and they want the province to get tougher with B.C. Forest Products (BCFP), the mill owner.

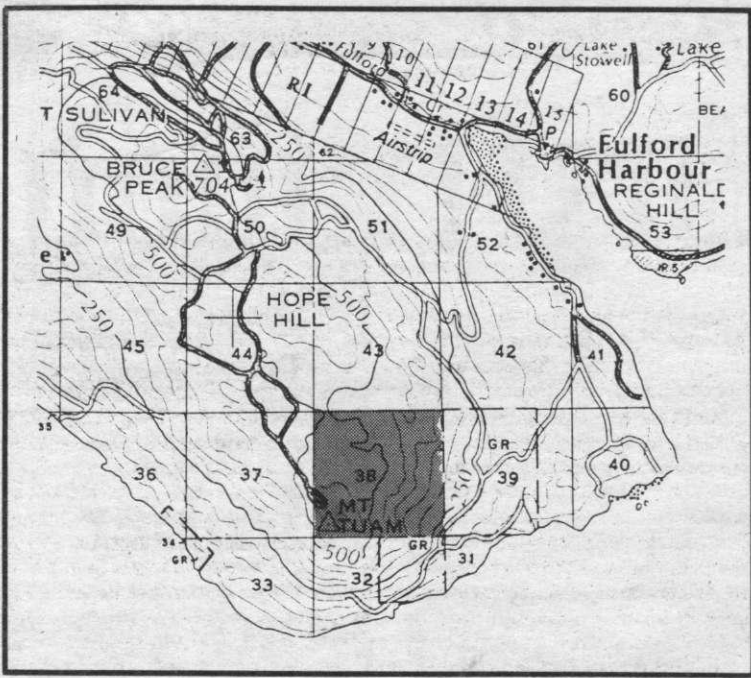
"We don't want the discussion limited to dioxin," said Salt Spring Island resident Dietrich Luth, who called for stonger enforcements on a variety of environmental concerns.

Turn to Page A11

MONEY Matters

Investments

RRSP season is here. Investment experts help you chart tax waters. Pages A14, A15, A22, A23.



Shaded area shows Mt. Tuam property recently purchased. Reserve for Buddhist retreat is in southwest corner of block. Ecological reserve is to southeast.

Three land-use scenarios posed for Cyprus acreage

From Page A1

means he is now entitled to construct 22 lots, ranging upwards from five acres, on Stewart Road.

A second stage in the development plan would be to transfer the development densities from the Mt. Tuam parcel to the Stewart Road properties. Cyprus presented Byrne and Fraser with a copy of a letter he sent to Islands Trust planner Dave Morris which indicated the density transfer could be done through the highways ministry approving officer, and not through the Trust.

In the letter, Cyprus noted that if densities can be transferred from one adjoining parcel to

another, they could theoretically be transferred between non-contiguous parcels owned by one party, and be handled by the highways ministry alone. Morris could not supply a definite answer to that claim, and advised Cyprus to submit a subdivision application to the ministry to settle the question — advice repeated by Byrne.

Cyprus said the third step of his development plan would call for increasing the density on the Stewart Road parcel if and when densities from Mt. Tuam are transferred there. That step would require a rezoning by the Islands Trust.

In return for higher densities, Cyprus said he would be prepared to dedicate "two to three miles"

of hiking trails, provided provision was made for parking spaces for the public, and trade the portion of his Stewart Road parcel that lies to the north of Peter Arnell Park.

In explaining his development plan, Cyprus said the Stewart Road parcel is the most appropriate for subdivision development. The Mt. Tuam piece, meanwhile, would be downzoned and operated as a woodlot, he said.

Responding to comments about concern about tree-cutting, Cyprus said he would be willing to place a covenant on any trees the public wishes to save, provided the public is willing to pay market price for those trees. He also said he would welcome the Trust to tour his lands.

Proposed farm tax status change to be discussed with islands MLA

Minister of Finance Mel Couvelier will meet with islanders at the Farmers' Institute next week to explain his government's position on changes to tax laws affecting farmers.

It is proposed that by the end of 1989 farmers will have to make \$5,000 to establish farm status and receive the accompanying tax breaks. At present, a farmer's gross income need only be \$1,600 to qualify for the break.

Many local and provincial groups, including the Islands Trust and the Farmers' Institute, have expressed concern over the effect the change will have on farming.

"It's a significant increase," says Farmers' Institute president Paul MacKenzie, noting that "the biggest problem" will be faced by small landholders who raise a few sheep, for example.

A statement sent to the minister of finance suggests that the loss of farm status will force many farmers off their land and in-

crease the pressure to subdivide land for urban development.

Taking this one step further, the statement indicates "the loss of farmer experience and expertise will seriously affect our ability to increase food production in case of need . . ."

With farm status, farmers pay a lower tax rate based on their residency. They also receive a tax break on farm-related equipment.

Seeds, for example, are tax exempt.

"If a lot (of farmers) lose their status," MacKenzie says, "There will be no benefit to keeping a large piece (of land)."

MacKenzie notes the concern is province-wide. Even the minister of agriculture is opposed to the pending changes, he says. The legislation is coming through the ministry of finance.

Ian H. Clement

barrister & solicitor / notary public

General legal practice
except criminal law

537-5505

105 B Rainbow Rd.

Mon.-Fri. 8:30-4:00

Well, Jim... Murray's on holidays! Let's mix up his computer!

Yes, Ross! For the next two weeks we'll sell Honda equipment at uncomputed prices!

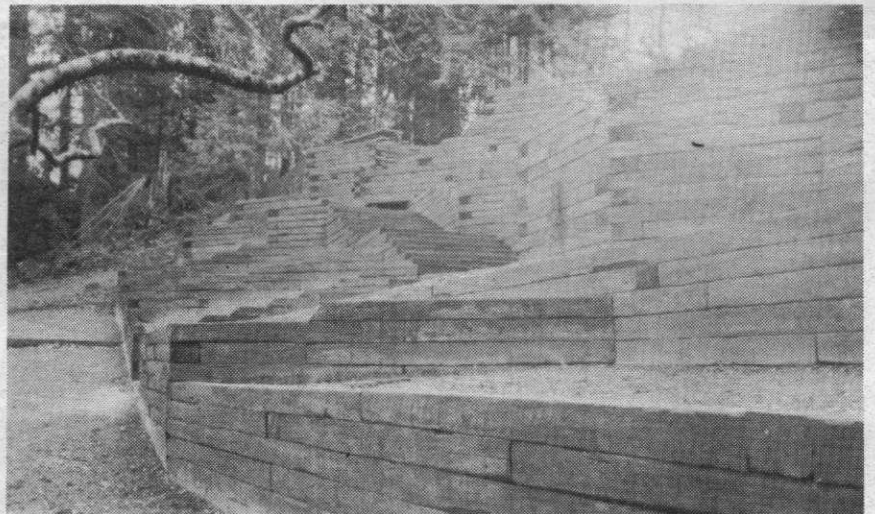
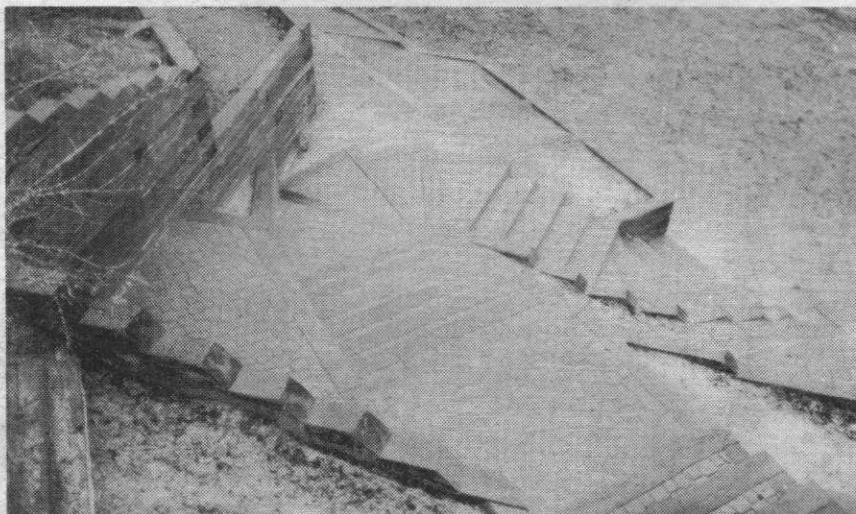
TIDE TABLES

at Fulford Harbour
(STANDARD TIME)

DAY	TIME	HEIGHT	DAY	TIME	HEIGHT
FEB.	24	0010 9.4	28	0425 11.0	
		0315 9.1		1020 9.0	
		0840 10.6	SU	1200 9.1	
WE		1650 3.1		2035 2.6	
	25	0210 10.1	29	0500 10.9	
		0520 9.8		1025 8.6	
TH		0855 10.2	MO	1330 9.0	
		1755 3.0		2115 2.6	
	26	0310 10.6	MAR.		
	0730 9.8	1	0520 10.7		
FR		1115 9.5		1050 8.2	
		1850 2.9	TU	1440 9.0	
	27	0355 10.9		2150 2.8	
	0800 9.6	2	0535 10.5		
SA		1230 9.1		1110 7.7	
		1945 2.7	WE	1540 9.0	
				2220 3.2	

HARBOURS END
Marine & Equipment
HARBOURS END, GANGES
537-4202

GAIN access — STOP erosion



We can transform your unusable property into a functional showpiece.

RETAINING & SEA WALL SPECIALISTS

Treasure Island Nurseries

UNDER NEW MANAGEMENT

537-9561 days

537-4192 eves.



Trust resisted MB bid for 'quadrupled' densities

From Page A1

used in the proposal," he said. "The proposal was based on sound statistics."

Trustee Pat Byrne said Monday he and Gilbert turned down the offer because they felt MB "was asking for an awful lot of density." He noted that the densities on the lands in question allowed for creation of 250 lots, meaning 1,002 lots was a quadrupling of the allowable development densities.

Given problems with water supplies on Salt Spring and the degree to which the increase

would have opened the island for development, "we felt they were asking for a little too much," Byrne said.

Gilbert agreed, saying that while he could see the economic sense in MB's proposal, the implications of the increased densities could likely have been problems for the island.

"We talked to MB last May and told them then we could go for a small increase in density," he said. "Quadrupling is not a small increase."

Byrne added that even though the Trust did not support MB's

offer, the forest company could have still applied for a rezoning and taken its plans to a full public hearing.

"They could have tried to sell it to the community, but they opted not to do that," Byrne said. "Our advice to them was that the community probably wouldn't go for it."

Gilbert said the Trust was also troubled by what it felt was the absence of a firm commitment to turn over the remaining lands to the community. "We asked if the rest of the land would go to the community," he said. "We did

not get a definite yes."

At the time MB made its proposal to the Trust, it was facing two deadlines which ultimately influenced its decision to sell the properties to Salt Spring Lands Ltd. The first was a 16 per cent increase in capital gains tax due to go into effect on January 1, 1988, and the second was a change in tax assessment laws (effective the same date) that would have likely seen MB's island holdings taxed at a higher rate than previously applied.

MB said earlier that the December 31, 1987, date on its

agreement of sale to Salt Spring Lands saved the company about \$500,000 it would have otherwise paid out in higher capital gains tax.

to be frank

by richards

By any other name

I was misquoted. Trouble is that after 40 years earning my living with a typewriter I still can't type worth a damn.

I referred to the definition of an *acle* recently, that pin left in a new shirt in readiness to stab the wearer. I wanted to say that "I had lifted it from the Book of Liff."

Alas! The patient typesetter was so accustomed to my errors that it ended up by telling you I had lifted it from the Book of Life. I was, I admit, pursuing a less lofty flight!

Call a city cab?

I was in Vancouver the other day to listen to a sorry tale. An islander in that great city was using a taxi to get home when he found he had no money in his pocket. He explained to the driver that he would have to go to his rooms to get a chequebook.

The ensuing debate was not a happy one. Eventually, he went to his apartment and returned with his cheque book. Alas! There was no cab awaiting him. The taxi and his valuable briefcase had disappeared. The taxi company offered no

assistance because he could not identify the taxi number.

There is a moral to this tale. When you take a taxi in Vancouver, make a note of the number or you may find that your valuables are gone forever.

Another sad hint

Owner of a car left the vehicle in an underground garage and assumed that the controlled entrance would dissuade thieves.

Not so: it attracted them. When he returned to his car the stereo was gone. The aggrieved car owner duly made a claim to ICBC for compensation. First question asked was for the receipt when he purchased the stereo a couple of years before.

I don't know whether he received any compensation, but the chances of finding an ancient receipt are always dim. The insurance corporation explained that without that receipt there was no proof he ever had a stereo in the car. That must be nonsense because the receipt would only confirm that he had once purchased such a unit and offers no assurance that it was in the car at the time he reports that the item was removed.

Increase in shoplifting noted by island's police

"Shoplifting has raised its nasty head" again in connection with Salt Spring juveniles, according to local RCMP.

"It's a constant problem with school kids," says RCMP Cst. Trevor Turner. "Parents should be aware of the problem."

The reminder was sparked by the recent issuing of warnings to juveniles charged with shoplifting at Ganges Marina.

The problem is not limited to any one store or area, Turner says, but is present all over town.

Turner suggested parents be aware of the situation and take note should a child come home with article he or she did not have the money to buy.

A canoe stolen last week from the Maxwell Lake area has been recovered and returned to its owner.

On February 16, local resident Fred Sparling spotted the abandoned canoe floating on St. Mary Lake.

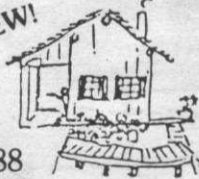
Police identified it as the 16-foot canoe taken from Maxwell

Lake last week. The value of the boat is estimated at about \$150.

A California visitor to Salt Spring has reported the theft of a camera from his vehicle.

Howard Artega, of Ukiah, California, parked his vehicle in the downtown core of Ganges February 19. The stolen Nikon is worth about \$500.

MAKE LIKE NEW!



537-5188

"the Wonderful Washhouse"

— HAND CARE FOR WOOLLENS —
prop. Ruth Volquardsen
Pick Up & Delivery Wednesdays
\$6 article \$4 Seniors, Disabled

537-9995

JAMES PASUTA BARRISTER & SOLICITOR

- Conveyancing and Real Estate Law
- Criminal Law and Appeals
- General Legal Practice except Family Law

Monday to Friday, 9:00 am to 5:00 pm

2201 GRACE POINT SQUARE
Box 194, Ganges, B.C. V0S 1E0

Looking good, Mom!



Happy Birthday!

COMMISSION SALES

Take advantage of the many potential tax deductions available to commission salespeople. At H&R Block, we know which expenses are deductible. And we'll find you the biggest refund you're entitled to. We want to save you as much money as possible this year. Ask about our guarantee.

Don't be confused by all the talk over tax law changes. The specialists at H&R Block always have the answers you need.

H&R BLOCK

THE INCOME TAX SPECIALISTS

105 Rainbow Road, Ganges
Hours: 9:30-6:00 weekdays,
9:30-5:00 Saturdays
Telephone 537-4252

MasterCard & Visa accepted.



ANNOUNCEMENT

England Securities Ltd.

1040 W. Georgia St., Vancouver, B.C.

IS PLEASED TO ANNOUNCE
THE APPOINTMENT OF

Bruce Foerster

formerly of Stenner Financial Services Ltd.

AS SENIOR
FINANCIAL ADVISOR

Bruce welcomes his clients and everyone interested in personal financial planning to contact him at:



ENGLAND SECURITIES (GANGES) LTD.

121 McPhillips Ave., Ganges, B.C.

537-4034

TOLL FREE (24 HOURS): 1-979-1858

Gulf Islands Driftwood

Published every Wednesday at Ganges, B. C. by

Driftwood Publishing Ltd.
126 Upper Ganges Road

MEMBER:
Canadian Community Newspapers Association
B.C. & Yukon Community Newspapers Association
Western Regional Newspapers Ltd.

YEARLY SUBSCRIPTION RATES:
In the Gulf islands \$12; Elsewhere in Canada \$18; Foreign \$60
SECOND CLASS MAIL REGISTRATION NO. 0803



1984 Prize Winner, CCNA
Best All-Round Newspaper (3,500-4,999)
1985 Prize Winner, BCYCN
Best All-Round Newspaper (4,001 & over)
1986 Prize Winner, BCYCN
Best All-Round Newspaper (3,000-7,999)

President: Frank Richards
Publisher: Tony Richards
Editor: Duncan MacDonnell
Reporter: Susan Dicker

Advertising: Jeff Outerbridge
Office: Cathering McFadyen
Jill Byron
Damaris Rumsby

Production: Anne Lyon
Alice Richards
Diane Crawford

Does B.C. wine industry deserve to survive?

There are many hurdles to be overcome by the federal government in its bid to sell free trade, not the least of which is the powerful lobby of the Canadian wine and brewing industries. And if the big beer and wine makers are successful in maintaining the protectionist status quo, Canadian consumers will be the losers.

The free trade agreement was the first blow felt by the wineries. Discriminatory pricing of domestic wines would have to be phased out if trade barriers were to be taken down. Then came the complaint under the General Agreement on Tariffs and Trade, that excessive mark-ups and high taxes on imported wines represented unfair, protectionist policies by Canada. The news was bad for the wine industry but good for the Canadian wine consumer.

Domestic wines in this country can be

segregated into two categories: household strength and industrial strength. Among the former are the products of the estate wineries, products whose quality is steadily improving. But the fortified fruit juice pumped out by the large chemical companies that pose as wineries deserves the industrial strength appellation — there is no better way to describe it.

It is difficult, therefore, to find tears to shed for the plight of our wine industry. For years their chemists have been kept busy experimenting with different varieties of plonk while the world's real wines have been kept out of reach of most Canadians through repressive taxation.

It should come as no surprise that American wineries want access to Canadian markets. They know their products are better. They know there are Canadians who appreciate quality. And they

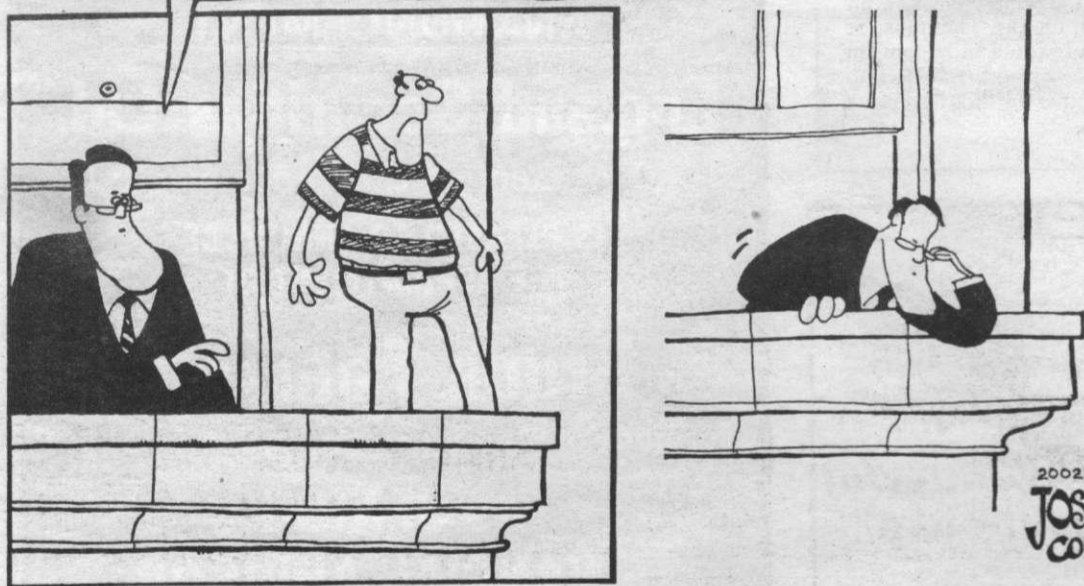
operate with the reassuring knowledge that interference by their government exerts controls on the quality of their products. In Canada, however, our governments exercise controls over the pricing of wines with no concern for quality.

The root of the problem, of course, is that other than a handful of estate wineries, only consumers have devoted any attention to quality. And they've had to pay through the nose for it.

As British Columbia wine expert Albert Givton says: "They (the large wineries) have had a licence to print money for decades now and can well afford to start producing drinkable wines made from real grapes."

If Canadian grape growers and wine producers are unable to compete against their counterparts in other parts of the world, there is no reason why we should be required to help them out.

TRY NOT TO THINK ABOUT FREE TRADE,
THE ECONOMY, AND THE STOCK MARKET.....
YOU'VE STILL GOT ME FOR PRIME MINISTER!



Frustration pending

Since thoughts of spring and highways privatization are now in the air, this is probably an appropriate time to beg consideration of traffic patterns in downtown Ganges.

Much has been done to improve the flow of vehicles and pedestrians since last year. Better crosswalk locations and the forced re-allocation of parking spaces have been undertaken, with laudable results, and enforcement of the new rules has made islanders aware of those changes.

But Ganges has grown still larger since last year's traffic flow alterations were considered and implemented. At present, for instance, we have new swarms of pedestrians and cars congregating (without benefit of directional signage) at the intersection of Mouat's Trading and Grace Point Square, growing demand for parking spaces in that same area, and a likely increase in pressures when nearby re-development takes place shortly.

The traffic situation has not reached the frustration stage yet, but the odds are high that it will by the time local populations swell in mid-summer. Now, then, is the appropriate time for our highways ministry office and downtown merchants to confer and quickly decide what must be done to minimize the impending crunch. And then to put those measures in place before the first visitor circles the block in vain looking for a parking place.

Of left hooks, crescent wrenches and curves ...

If you're at all confused by the constant swirl of events surrounding MacMillan-Bloedel's former Salt Spring Island holdings, take heart: so is most everyone else.

It's easy enough to understand why. In the space of a few short weeks, we've progressed from the mental picture of a pack of timberland properties with *For Sale* signs on the fencepost, to timber sales and density transfers and meetings in the park. It's hard enough to keep track of what's going on, let alone try to keep it in focus.

But try we must, so here goes. The last time we tuned in, pretty well all of the 4,800 acres had been picked up or spoken for.

While attempts are being made by the Trust on one front to pull in as many of the new owners as are willing to discuss density bonuses and transfers in exchange for retention of woodlands, the possibility of extensive but permissible tree-cutting taking place on at least some of those same lands has kindled a move to pressure the province to apply some form of control over logging on Salt Spring Island.

Meanwhile, up at the timberline, a Nanaimo mill has just forked out a cool \$2 million for what might turn out to be the bulk of the trees covering approximately 1,050 acres of the aforementioned lands. And then again,

my word

by
duncan macdonnell

it might not — it just depends on which wood inventory list you read or choose to believe.

Still there? Good, because this is where it gets really interesting. Just when the Trust was preparing to deal with the landowners, Murray Cyprus threw his curve. His interpretation of zoning regu-

lations, based on a letter to the Trust planner, indicates he doesn't have to deal with the local body if it's a density transfer he's seeking. Increases, yes — transfers, no.

While the other landowners are chewing on that appetizer, let's switch to a forgotten frame of this film: MacMillan-Bloedel and its role in what we've seen to date.

A short week ago, MB was taking the heat for its decision to sell its island acreage and, by implication, the tree-cutting that will take place on this rock. Just when it appeared the forest giant might be on the ropes, however, it slipped off with a fine show of counter-punching.

By releasing the details of the development offer it made to the Trust last December, MB has effectively placed the Trust on the defensive. Instead of concentrating on sorting out the here and now, our trustees will be spending the next few days explaining their rationale for what happened there and then.

At least, that's how everything looked the last time I checked. By the time this is read, any combination of left hooks, crescent wrenches and curves may have been added to muddy an already-muddled picture — meaning any hope for a up-to-date focus will have to be delayed another week. Don't touch that dial.

letters

MB offer

Sir,
Although MB is no longer a player in future development decisions on Salt Spring Island, I feel it would be useful to explain to islanders the events that led to rejection of our proposal and the sale of MB's holdings.

We realized several years ago that with seven different parcels our holdings on the island could not be managed effectively. Since we had no plans to log, we put the property up for sale in 1985.

Recognizing that the parcels were not all equally suitable for development, we set out to sell our entire holdings to a single purchaser who in turn might develop a comprehensive plan that would satisfy density and greenspace needs outlined by the Islands Trust. During the next two years we negotiated several sale agreements which all fell through.

In early 1987 we proposed to the two Islands Trust representatives that MB develop its own plan, setting aside part of the property for public use and identifying other sites for development. Knowing we needed support from the Trust, we asked for and received their agreement in principle.

We then proceeded on two fronts, hiring two consultants to conduct the study and, at the same time, leaving the property on the market should other parties come forward.

In late 1987, our study complete, we prepared for our presentation to the Islands Trust. At this same time, Salt Spring Lands Ltd. presented us with a firm, unconditional offer which warranted serious consideration. We immediately contacted the trustees to arrange an emergency meeting and present the results of our study.

The essential elements of the proposal we made to the trustees on December 7, 1987 were:

- According to the Official Community Plan for Salt Spring Island the planned maximum development population is 15,000.
- According to the Salt Spring Island Economic Development Study of July, 1985, there are a total of 12,600 hectares available on the island for human settlement. MB's 1,900 hectares represented 15.5 per cent of the developable lands.
- 15.1 per cent of the developable land on the Island should support 15.1 per cent of the maximum population of the Island. This represented 2,265 people.
- According to the Economic Development Study the average family size in 1984 was 2.26 persons. Therefore 2,265 persons should represent 1,002 residential lots.
- Development would be restricted to just four of the seven parcels of land, but the majority of development concentrated on two of the parcels.
- The present zoning (which allows a total of about 250 lots) appeared to reflect ownership and title, rather than the land's ability to be used to its maximum benefit within the confines of community and planning objectives.

We asked the trustees if they would support a rezoning application by MB to permit creation of 1,002 lots on the four parcels identified as suitable for development. Development, we explained, would be confined to 570 hectares (28.9 per cent) of our

total holdings. The remaining 1400 hectares (71.1 per cent) would be turned over to the community for parkland or whatever the public wished.

We also noted that the 1,002 lots would not be absorbed by the Salt Spring market in less than 20 years. I should point out that the number of lots was essential for our plan to be economically sound. Lower density just didn't make sense, compared with selling our entire holdings outright.

We asked only for the trustees' support for the rezoning application, which would still be subject to the standard rezoning procedure, including a public hearing. The trustees support was essential. Without it, there was little chance the application would be approved.

We explained to the trustees that because of the Salt Spring Lands Ltd. offer and some tax considerations that also figured into our calculations, we had to have an immediate decision. The trustees informed us that they could not support our rezoning application.

As a result, we concluded a sale with Salt Spring Lands Ltd. The financial structure provides for payment over the next few months. To protect our interest we hold mortgages on the parcels. These are being individually discharged as Salt Spring Lands completes its obligation to us. However, MB holds no other control or interest over disposition of the property or its future development.

I trust this chronology of events will put to rest some of the concerns expressed by many of the islanders. I believe that MB always took into account the best interest of the residents.

GARY KADATZ,
Manager, Land Sales Division,
MacMillan-Bloedel Ltd.,
Vancouver.

Amazement

Sir,
At the recent meeting held at Peter Arnell Park, I was amazed at

how many "experts" there are on the issue of logging. None, or almost none, of these "experts" have been engaged in the logging industry and I suspect that many of them have never felled a tree, even for firewood.

They want controls imposed but they have no idea what sort of a can of worms would be opened up. Who would define the controls and how far would they reach out?

Do these "experts" not realize that all the property in question has already been logged within the last 40 or so years? The timber to be removed is practically all reproduction of that last 40 or so years and it will happen again, if allowed to.

All the topsoil didn't wash away last time it was logged over, so why should that happen now?

When B.C. Forest Products sold off its holdings about 15 years ago, there were no confrontations; in fact, I believe that property has all been logged off again and subdivided. The people who now live in these subdivisions or own lots there are quite happy.

Why all the fuss simply because it was MacMillan-Bloedel property that has changed hands recently?

JOHN BENNETT,
Ganges.

Ignorance

Sir,
I have been a frequent visitor to the Gulf Islands for nearly 20 years, first from Saskatchewan and now from Victoria.

On many occasions, I have read the *Driftwood* but I have never seen a letter so full of invective and so replete with ignorance as Chris Littler's (January 27).

Before forming an opinion, let alone a public one, Mr. Littler ought to have acquired at least an elementary knowledge of the facts. Israel did not "seize" Palestine and "expel" the Arabs. When the British mandate was terminated, the UN decided to partition Palestine. The Arabs never

accepted that partition. Jordan, for example, conquered and ruled the West Bank for 19 years; Egypt seized the Gaza and held it for the same time. Israel acquired these territories by winning a war of defense in 1967.

Israel has attempted to return the Gaza to Egypt. The offer was refused. Israel has offered to withdraw from the West Bank gradually in favour of Jordan. So far King Hussein has not accepted. Israel signed an agreement stating that she is willing to grant increased local autonomy to the Palestinians.

In contrast, the PLO, which, by intimidation and assassination has eliminated moderate Palestinian leadership, has stuck by its covenant, which clearly states that only the total destruction of Israel is acceptable to it. How can Israel negotiate with people like that?

DR. EUGENE KAELLIS,
Victoria.

TROY-BILT®
Roto Tillers

In stock & ready to go!



• Rear lines, powered wheels!
• So easy, you guide it with JUST ONE HAND!
• Models sized for every garden!

AJAC'S
EQUIPMENT (1982) LTD.
160 Cliff St., Nanaimo
754-1931

MORE LETTERS,
Pages A8, A10, B9

WOLFE-MILNER & ASSOCIATES
BRITISH COLUMBIA LAND SURVEYORS

P.O. Box 3
Ganges, Salt Spring Island

B.G. Wolfe-Milner, BCLS
537-5502

474-2211
NEW & USED CARS & TRUCKS



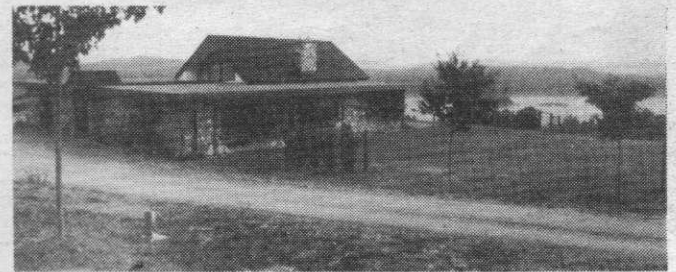
BRUCE HUSSELL or BOB PRATT
SALES REPRESENTATIVES



SAUNDERS
sales & service

1784 ISLAND HWY. VICTORIA, B.C.

*** ESTATE PROPERTY ***



ARMOUR HOUSE

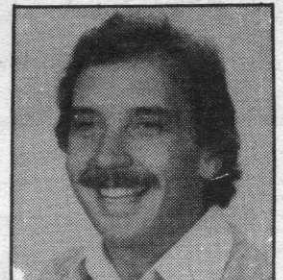
Supernatural views from this one of a kind property. There is an architect designed home built of the finest materials. There are 39 acres of pasture which are already subdivided into 6 lots. This makes for an ideal holding property or group investment. FULL PRICE \$650,000 MLS.

Contact **ARVID CHALMERS** for a detailed brochure.

at 537-5568 or 537-2182
"Multiple Listing Service
Gold Award Winner"



**PEMBERTON,
HOLMES LTD.**



P. O. Box 929, Ganges, B.C.
V0S 1E0

**ISLAND SAVINGS
INSURANCE SERVICES LTD.**

NEW!



**FULL INSURANCE
SERVICES AVAILABLE:**

- House • Commercial • Marine

February Expiry?

Let us process
your renewal.

OPEN SATURDAYS

Located in the **ISLAND SAVINGS
CREDIT UNION** building,
120 Lower Ganges Road.

HOURS:
Mon.-Thurs. ... **9:30-5:00**
Friday **9:30-6:00**
Saturday **9:30-1:00**



537-4542

**Homes and PROPERTY
PLANNING and Design**

Ken Aubrey Renaud
C.E.T., B.A., B.Arch.

Member of the Royal Architectural Institute of Canada
Associate Member(only) of the Architectural Institute of BC

Renaud & Associates, RR3 Harrison C14, Salt Spring Island, BC V0S 1E0 TELEPHONE 604-537-4154

The need for a sane defence policy

(an answer to the government white paper on defence)

The overriding consideration in establishing a defence policy is the certainty that in the event of a nuclear war between Russia and the U.S.A., Canada will cease to exist as a nation and as a people.

This is true whether we arm to the teeth, remain as we are, or completely disarm.

Our only hope of continuing existence, our only defence, lies in the maintenance of peace.

The next question, therefore, is how we can contribute to the achievement of peace?

One popular concept is that of deterrence. As it is obvious that the U.S.A. has the potential to destroy Russia umpteen times over, the little we might contribute to the military deterrence is less than a drop in a bucket! Our added deterrent value would not even be a consideration in the Russian military evaluation.

So much for our deterrent value!

Our only contribution in the past, unpalatable as it may be to our national pride, has been our geographical position as an early warning system. In the present day of satellite surveillance even that ceases to be of much importance.

So, the question remains—if we can neither add anything to the military deterrence of war nor affect its outcome, what should our policy now be?

The answer must be to prevent war from happening, to do our utmost to establish a climate more favourable to peace than to war.

Our policy must be wholehearted, consistent and believable.

We must declare that the prevention of war is our only defence; that we will adhere to a policy of sanity in an insane world.

To implement that policy we will undertake the following measures:

Withdraw from all war-making alliances, including NATO and NORAD.

Forbid use of our territory for testing, storage or siting of any foreign military equipment.

Refuse the use of our ports to all foreign naval ships, whether nuclear powered, nuclear weaponed or not.

Cease to manufacture weapons or weapon components for foreign use.

Phase out nuclear power plants, and until safe storage is obtained, place all by-products capable of military use under international control.

Maintain a well-trained, well-equipped, highly mobile military force; to maintain our national sovereignty and for use as a peace keeping force under the direction of the United Nations.

Co-operate with other nations determined to strive for the maintenance and promotion of peace in a manner similar to ours.

Spend at least as much as we do now on so-called defence in addressing those attitudes and conditions that give rise to conflicts and to war.

In short, a policy not of deserting our friends and allies, but one of doing our utmost to see that we and our friends have a chance of survival.

We must work without reservation to achieve a climate wherein we might feel—

at peace with ourselves

at peace with our neighbours, both locally and globally, and

at peace with the environment.

There is no other rational choice.

This policy proposed by Art Morton for the Salt Spring Island Nuclear Disarmament Group and subscribed to by the following:

Elizabeth Armour
Shirley Arnold
Rich Atwood
Evelyn Battell
Louise Beijk
Ernie & Marjorie Bennett
Judith Boel
Arthur & Eileen Botham
Barbara Caves

Kathy Conner
Gary & Mona Coulter
Bob & Rineke Cunliffe
Rosamund & Patrick Dupuy
Lee Evans
Catherine Faulkner
Bristol Foster
H.E. George
Andy & Elizabeth Gibson

Paul & Corinne Greenbaum
Lowell & Barbara Hicks
Sue Hiscocks
Maralyn Horsdal
Kathleen & Valdy Horsdal
Isobel Hunt
J. Jamieson
Alison Jason
Lynda & LeRoy Jensen
Frances Kerman
Madge Kimball
Don & Bonnie Kreye
Rick & Juliette Laing
Mary Lane
Lynda Laushway
Sam Lightman
Jo-Ann Logan
Maggie McCartie
Marjorie D. Martin
K. Meredith
Maureen Milburn
Rosalie Miles
Dr. Ralph & Pamela Miller
Caroline Moore

Mary Morden
Art & Doris Morton
Ray & Virginia Newman
Kate Nonesuch
Ailsa Pearse
Peter & Lorna Pentz
Joyce & Harry Pickstone
Rodney Polden
Sheila Reid
Art & Lou Rumsey
Paul Sadler
Kate & Fred Schlegl
Hank & Maggie Schubart
Art & Marg Simons
Glen Smith
Brent D. Spohn
Jane Stack
Alfred Temmel
Joyce & Michael Weir
Simon Webb
Bis Whitby
Mary & Harry Williamson
Tom & Irene Wright
Sue Yardley

- I also agree with this policy
- I wish my name added to this list

Name _____

Address _____

Phone _____

Clip & mail to:
SALT SPRING ISLAND NUCLEAR DISARMAMENT GROUP
Box 1500, Ganges, B.C. V0S 1E0

... AND OTHERS.

This page paid for by the subscribers.

Forest combatants should get together

VICTORIA — Sometimes it seems there are two kinds of British Columbians: those who want to save our forests, and those who want to destroy them. That, at least, is the impression the casual observer gets from reading the newspapers and watching TV.

The defenders of our forests talk a lot about the birthright of future generations, of heritage and spirituality, all the while portraying the industry as exploiters without conscience, preoccupied only with the maximization of profit.

The industry has traditionally responded by ridiculing the environmentalists as militant dreamers who would sacrifice the province's economic viability to their weird ecological creed.

Needless to say, the silent majority of reasonable and rational people got confused by all this extremist rhetoric. History has proven again and again, however, that the rational view will eventually prevail. It just takes time for the irrational combatants to run out of steam. That moment has arrived in the battle between the forest industry and the environmentalists.

The turning point came with the production last fall of the new

'Neither the industry nor the environmentalists are jumping with joy over the new policies.'

Forest Act. It set the stage for bringing in line both an industry which had been used to having things its way, and an opposition which often placed emotionalism before reason.

The two most important changes in the government's forestry policy are a substantial increase in stumpage fees and a shift of responsibility for reforestation from government to the private sector.

The stumpage fee is what companies pay the government for the privilege of harvesting timber. In the past, this fee has been so low that the Americans mounted a dangerous case against Canada for unfairly subsidizing the forest industry.

That problem culminated in the imposition by Canada of a 15 per cent tax on itself for all softwood lumber exports to the U.S. Failure to do so would in all likelihood have resulted in a punitive import tax by the U.S., the revenue from which would have flowed into U.S. coffers.

In the case of British Columbia, this self-imposed tax was lifted December 1, 1987, after the Americans were satisfied that our new stumpage fees no longer constituted an unfair subsidy.

capital comment

hubert beyer

Based on 1986 industry sales of \$9.3 billion, the new fees will put an additional \$100 million a year into the provincial treasury. That will bring total provincial income from the forest industry to an estimated \$680 million a year.

Equally, if not more, important is the government's decision to saddle the industry with the financial responsibility for its operations. That includes not only the replanting of trees it cuts down, but responsibility for ongoing silviculture and the cost of constructing roads and bridges for timber-harvesting.

But what if the government's bark turns out to be worse than its bite? That would be a damned shame, not only for us, but also for the government. The public is beginning to understand the intricacies of forest management. Any government trying to hoodwink the public would do so at its own risk. Anyway, indications are that the Socreds have every intention of making the new policies stick.

A recent discussion paper on silviculture regulations, published by the forest ministry, makes it clear that the government will demand strict compliance with its silviculture policies from the industry. The paper not only sets out proposed regulations but promises stiff penalties for non-compliance. Regular audits are to ensure that the industry won't try to play a fast one on the government. That means there's hope that the backlog of 1.6 million hectares of insufficiently restocked forest land will be reduced and eventually eliminated.

It won't come as a surprise to all those rational and previously confused people in the middle that neither the industry nor the environmentalists are jumping with joy over the new policies.

Industry spokesmen express fears that the fees may be too high and that the costs of replanting and silviculture efforts could make the industry more vulnerable to the volatility of the lumber market. Environmentalists say the policies do nothing to protect the survival of our forests for the benefit of future generations.

But the battle between the extremists is already shifting away from the general debate over forest management to more specific and environmentally sensitive areas such as the proposed logging of part of the Stein River Valley.

In the end, the two sides will just have to learn to live with each other and with the compromise imposed by the government. And learn they will.

Bin & Barrel BULK FOODS

We reserve the right to limit quantities. Local personalized cheques accepted.

UPPER GANGES MALL

SAVE MONEY MON.-SAT. 10 AM-6 PM

Sale prices in effect Wed., Feb. 24-Tues., Mar. 1

Save 73¢/2 lbs.	11¢/100 g	SEVEN GRAIN Breakfast Cereal 2 lbs. 2 99¢
Save 26¢/lb.	13¢/100 g	Cat Food 100% Nutritionally Complete 59¢ lb.
Save 74¢/lb.	22¢/100 g	Iced Tea Mix Goodhost Bulk Style 99¢ lb.
Save 50¢/lb.	22¢/100 g	Mexican Thompson Seedless Raisins 99¢ lb.
Save 47¢/3 lbs.	65¢/kg	Unbleached Enriched or Whole Wheat Bulk Flour 3 lbs. 3 88¢

Bag a Bargain — Buy in Bulk!

Save 22¢/lb.	50¢/100 g	BEEF OR CHICKEN Soup Base 2 27 lb.
Save 60¢/lb.	66¢/100 g	REG. ACTIVE DRY Yeast 2 99
Save 59¢/lb.	59¢/100 g	SMALL, BAKING SIZE Walnut Pcs. 2 68 lb.
Save 29¢/lb.	22¢/100 g	12 GRAIN Bread Mix 99¢ lb.
Save 45¢/lb.	59¢/100 g	DRIED Papaya Chunks 2 68 lb.
Save 50¢/lb.	55¢/100 g	WHOLE PITTED Dates 2 49 lb.
Save 59¢/lb.	37¢/100 g	BULK STYLE Pretzels 1 68 lb.
Save 22¢/lb.	28¢/100 g	BULK EGG Noodles 1 27 lb.
Save 50¢/lb.	33¢/100 g	BLANCHED, ROASTED Peanuts 1 49 lb.
Save 19¢/lb.	33¢/100 g	Baking Powder 1 49 lb.
Save 65¢/lb.	4.49/lb.	FRESH GROUND Garlic Powder 99¢ 100 g
Save 1.58/lb.	5.22/lb.	FINE GRIND Black Pepper 1 15 100 g
Save 50¢/lb.	4.49/lb.	GROUND Cinnamon 99¢ 100 g
Save 31¢/lb.	1.68/lb.	Seasoning Sakt 37¢ 100 g

More than a Bulk Food Store!

Save 60¢	White or 60% Whole Wheat	Venice Bread 20 oz. loaf 69¢ ea.
Save 60¢	227 g	OLD DUTCH Potato Chips 99¢
Save 70¢		Bird Bells AUDUBON 2 varieties 99¢ ea.
Save 31¢ on 2	HUSKY	Dog Food 2/1 59
Save 90¢/lb.	8-roll pack	ROYALE 2-PLY WHITE Bathroom Tissue 3 49
Save 40¢/lb.	1.36 litre tin	MOTTS Clamato Juice 1 89
Save 50¢/lb.	400 g bag	MEXICASA Tortilla Chips 2 49

Loshi's
STUDIO 103
HAIR DESIGN LTD.

ILONA SHEILA
Open 9-5 daily, Thurs. 11-7 Grace Point Square, 537-2700
Our products include: Paul Mitchell, Joico, Matrix, Oggi and Trucco International.

Stumped

Sir,
I think that I will never meet
A tree that beats a balance sheet
A tree's the pits, the leaves fall
off it
But sawed in bits, it sheds just
profit.

A tree that may in summer wear
Some messy Robins in her hair
In winter may be in Japan
Home to a yuppie papa-san

A tree whose hungry mouth is
pressed
Against the earth's sweet
flowing breast

It should be weaned, it would be
best
If it were cut down, sawed and
dressed.

A tree that looks at God all day
Can hardly claim to pay its way
We like a landscape full of
bumps

God made the trees, we'll make
the stumps.

You island types should just
shut up
Your trees were made to be cut
up

For those with shares in any mill
The finest view's a clear-cut hill.

There's beauty in a pile of slash
And even more in piles of cash
Let's make a deal on timber
stocks

We'll take the trees, you take the
rocks.

ANDREW GIBSON,
Ganges.

Fading away

Sir,
Last Wednesday's CBC-TV
report on logging issues on Salt
Spring Island painted a pretty
dismal picture of this oft-referred-
to "Jewel of the Gulf". Apart from
its depiction of the town of Ganges
as a bustling mini-tropolis, the
recommendations that those who
do not like this Island's future —
offered by Mr. Cyprus — that we
could all move to Lasqueti Island
— is symptomatic of the thinking
of those "movers and shakers" of
the money tree and their view of
progress.

Now we see purchasers of Mac-
Blo land using their new
acquisitions to gain benefits for the
further subdivision of previously-

held land. I suppose if the leverage
is considered excessive by the
Islands Trust, the owner can clear-
cut with an easy conscience.

Surely Salt Spring Islanders are
not all so laid back that they will sit
back and watch the beauty of Salt
Spring Island fade away in a sea of
sawdust and clutters of
condominiums!

Unfortunately, TV coverage of
the logging issue will benefit both
sides. Let us hope that the
strongest impression will be made
by the environmentalists and that
very few opportunists will seek the
lots opened up by wholesale tree-
cutting.

LOWELL HICKS,
Fulford Harbour.

Summarize

Sir,
I want to summarize the
concerns raised at the ad-hoc
public meeting on Stewart Road
last Monday, February 15, which
was called at very short notice by
three concerned citizens, of whom
I happened to be one.

Concerns include the adverse
impact of clear-cut logging on Salt
Spring Island: visual (roads,
viewpoints, land and sea);
aquifers (ground and surface water
already short, desertification);
erosion (steep slopes, land
slippage, streams silting, fish
spawning); parks and trails
(present and future); wildlife
habitat (bird-watching, fishing);
and tourism (negatively affected
by all of the above).

Reforestation is unlikely
because of: thin, fragile topsoil in
most areas, except farmlands;
summer drought and changing
climate; extensive deer and sheep
damage; in heavy winter rainfall,
young trees wash away or drown
and no large tree roots are left to
stabilise the soil; and lack of
genetically and environmentally
sound seed trees left standing.

Economic impacts of clear-
cutting on the island include: few
jobs for short time; profits for only
a few; negative impacts on home
values and real estate; negative
impacts on the possibility of
community woodlots, with local
jobs including our handicapped;
and negative impacts on tourism,
our main industry and a major

more letters

support of the island economy.
Tourism benefits include new
money widely spent — e.g. resorts,
B & Bs, restaurants, stores, arts
and crafts, gas and marine trade.
That money circulates and re-
circulates on island, providing
more jobs. The whole community
benefits.

There is nothing wrong with
logging per se. Even clear-cutting,
given due consideration to scope,
terrain and re-planting can be
beneficial, but the situation on
these islands is unique and very
fragile. Our island needs
protection. Our Island Trustees
need support.

Letters do count. Please write
and send copies to: Rita Johnston,
Minister of Municipal Affairs; Mel
Couvelier, Minister of Finance
(our MLA); Bill Reid, Minister of
Tourism; Bruce Strachan,
Minister of Environment; and
Terry Huberts (our MLA). All are
at:

Parliament Buildings, Victoria,
B.C., V8V 1X4.

BIS WHITBY,
Ganges.

Successful

Sir,
The Salt Spring Island Heart
Fund campaign to fight Canada's
number one killer during February
12 and 13 was a great success.
Within a few hours our committee

and its volunteers collected close to
\$1,000 in donations received at the
Heart Fund Centre in the Ganges
Firehall.

It is hoped that because of the
publicity, heart displays and
campaign activities the mail-in
canvas being conducted from
Vancouver on our behalf will bring
in at least another \$4,000 during
February, Heart Month.

Anyone who wishes to make a
donation locally may do so by
using the donation boxes located
in various medical and business
establishments from Vesuvius and
Fernwood to Fulford. Persons
wishing to make a local donation
and receive a receipt for income
tax purposes may do so by
contacting me, or Gerry Parrott at
the ambulance station.

I am very grateful to the nurses
who gave free blood pressure
checks at our centre, and to the
ambulance staff and others who
assisted us there. Thanks go also to
the Fire Chief for letting us use the
firehall.

The Scouts, Cubs and Beavers
were truly outstanding in their
enthusiasm and zeal for collecting
money for the tag day. They
displayed a real community spirit
and sense of responsibility by
participating, and their work was a
significant contribution to the
success of our campaign.

I am also grateful to you, sir, and
the staff of *Driftwood* for all your
support.

Finally, I wish to thank on
behalf of the B.C. Heart
Foundation all the committee
members who worked very hard in
a dedicated, willing and wonderful
way to make our drive a success.
They are Nan Jenks, Bob and
Peggy Tolson, Ferry Layard,
Sheila Zoltay, Rosemary Trump,
Sandi Ballantyne, Gerry Parrott,
Jewel Eldstrom and Marie
Crofton.

I hope we can remain together as
a group because, from the ideas
that are now being put forward by
them on how we could do better in
the future, I believe the 1989
campaign will be an even-greater
success.

JOHN CROFTON,
Chairman,
SSI Heart Fund Committee.

B. Reynolds CARPET CLEANING

Steam Extraction
3M Scotchgard

JANITORIAL SERVICE

Windows & Floors
Residential & Commercial

653-4201

PART 8 OF 26

To the Peoples of the World A BAHÁ'Í STATEMENT ON Peace

HOW TRAGIC is the record of
the substitute faiths that the
worldly-wise of our age have
created. In the massive
disillusionment of entire popula-
tions who have been taught to
worship at their altars can be read
history's irreversible verdict on
their value. The fruits these
doctrines have produced, after
decades of an increasingly unre-
strained exercise of power by
those who owe their ascendancy in
human affairs to them, are the
social and economic ills that blight
every region of our world in the
closing years of the twentieth
century. Underlying all these
outward afflictions is the spiritual
damage reflected in the apathy
that has gripped the mass of the
peoples of all nations and by the
extinction of hope in the hearts of
deprived and anguished millions.

The time has come when those
who preach the dogmas of materi-
alism, whether of the east or the
west, whether of capitalism or
socialism, must give account of
the moral stewardship they have
presumed to exercise. Where is the
"new world" promised by these
ideologies? Where is the
international peace to whose
ideals they proclaim their
devotion? Where are the break-
throughs into new realms of
cultural achievement produced by
the aggrandizement of this race, of
that nation or of a particular class?
Why is the vast majority of the
world's peoples sinking ever
deeper into hunger and
wretchedness when wealth on a
scale undreamed of by the
Pharaohs, the Caesars, or even the
imperialist powers of the
nineteenth century is at the
disposal of the present arbiters of
human affairs?

For a free copy of the complete
statement "TO THE PEOPLES
OF THE WORLD" or informa-
tion about the Baha'i Faith and
local activities, please write or
call 537-5383 or 537-4588, Box
772, Ganges, B.C. V0S 1E0.



**MEL COUVELIER MLA
TERRY HUBERTS MLA**

Collect calls accepted:
656-6232

Saanich and the Islands Constituency Office
2388 Beacon Ave., Sidney, B.C. V8L 1X3



ST. MICHAELS UNIVERSITY SCHOOL SCHOLARSHIP

Christopher Boehringer, aged 17, a boarding student at St. Michaels University School, Victoria, has been offered admission to Harvard.

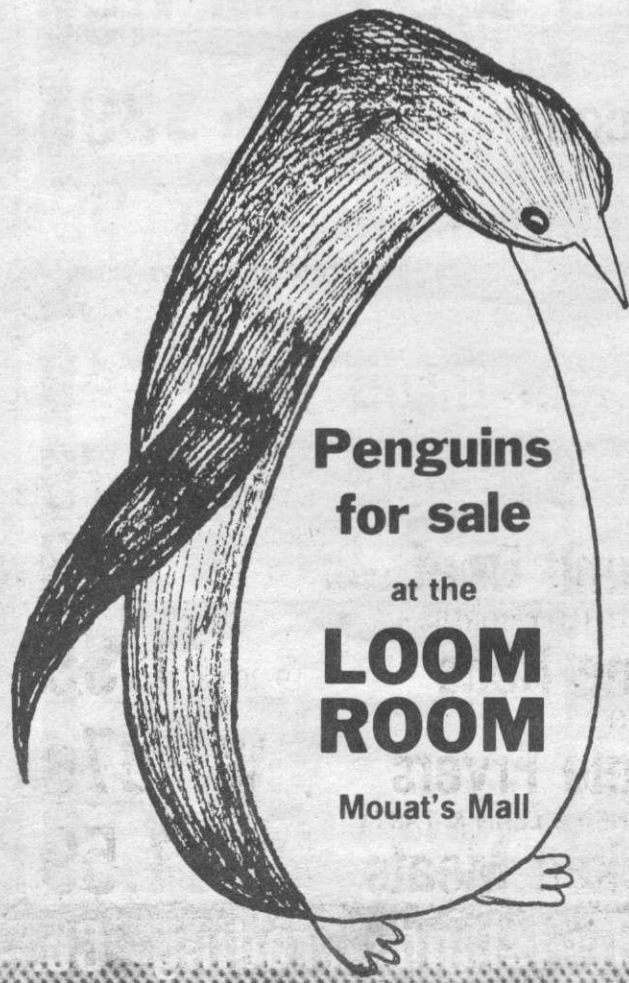
Christopher entered SMU in Grade 9 on a scholarship donated by **Mrs. Elsie Reynolds**, a long-time resident of Victoria. He is currently in Grade 12 and studying first-year university courses in calculus, chemistry, physics, French and English through the U.S. College Board's Advanced Placement (AP) Programme, introduced at SMU nine years ago.

Christopher is the son of Mr. & Mrs. Helmut Boehringer of Cusheon Lake Resort, Saltspring Island, B.C.

For information about SMU, to make a donation or bequest, or to endow a scholarship *in perpetuity* in your name or that of a loved one, please contact:



John Schaffter, M.A., Headmaster
ST. MICHAELS UNIVERSITY SCHOOL
3400 Richmond Road
VICTORIA, B.C. V8P 4P5
Phone: 592-2411



**Penguins
for sale**
at the
**LOOM
ROOM**
Mouat's Mall

Resource of the future

'Small' logs suit Nanaimo mill

The timber found on MacMillan-Bloedel's former Salt Spring Island properties may be of marginal quality for most B.C. mills, but it's just right for Coastland Wood Industries of Nanaimo.

Coastland spokesman Barry Simpson said Monday that most of the timber it will be taking from Salt Spring "is mediocre to poor-quality wood" in the eyes of most mills, but it is acceptable to Coastland.

"Our rationale is different, that's why it's acceptable to us," he said.

Simpson explained that Coastland was established specifically to process what it sees as the

wood supply of the future — second growth timber.

"There's only about 20 years of first-growth left on the coast," he said. "Our equipment is set up for second-growth wood... we're set up to address the timber supply of the future."

The knock most mills have against second-growth wood, he continued, is that it has wider growth rings and, subsequently, less strength than first-growth timber. "But we'll be using it for sheets of veneer for plywood, and strength is not as important," he said. "Even then, the wood (from Salt Spring) is not great quality for veneer, but it is acceptable."

Timber rights to MB parcels acquired by new Nanaimo mill

From Page A1

description of the wood found on Salt Spring.

"We're counting on that wood," he said, adding that the company is interested in purchasing as much timber as it can find.

How much timber will Coastland receive from Salt Spring Island for its \$2 million? Forest industry sources familiar with current market prices and the quality of wood found on the properties now owned by Cyprus say the timber there is probably worth about \$50 per cubic metre, depending on species and quality. That means Coastland would have to receive at least 40,000 cubic metres of Stewart Road timber to get full value for its investment. Coastland has confirmed that estimate.

Meanwhile, a MacMillan-Bloedel timber inventory done for its parcels now owned by Cyprus questions whether there is enough wood there to cover the \$2 million paid by Coastland. The inventory shows the entire block of land near Stewart Road — some 1,862 acres — contains about 80,000 cubic metres of wood, while the 600-acre Mt. Tuam piece contains approximately 10,000 cubic metres of wood.

The inventory for Stewart Road works out to about 42 cubic metres per acre, a rate that would place about 18,000 cubic metres of wood on the 446 acres owned by Cyprus. On Mt. Tuam, the per-acre average is about 15 cubic metres.

However, Gary Kadatz of MacMillan-Bloedel noted that the timber inventory for those lands was done in the 1970s and was an approximation based on inventories done over a wider area, meaning its accuracy is open to interpretation. He added that the lands purchased by Cyprus along Stewart Road had a higher inventory of timber than the other

parcels in the same area.

In a November letter sent out by Cyprus to loggers interested in cutting the Stewart Road parcels he was then negotiating to purchase, the developer notes that the inventory on most of the acreage is about 20,000 cubic metres "of merchantable timber." The area covered by his letter was all of the 160-acre block to the southeast of Peter Arnell Park, plus a triangle in the southeast corner of the 286-acre adjoining parcel.

Barry Simpson of Coastland Wood Industries, who is in charge of securing his company's wood supplies, said Monday the estimate of 20,000 cubic metres on the Stewart Road parcels is accurate. He added that a company assessment of the inventory on Mt. Tuam shows about 24,000 cubic metres of wood there.

Simpson said Coastland expects to receive about 40,000

cubic metres of timber from Salt Spring, but that the total could come from any or all of the parcels involved.

When he first purchased the Stewart Road parcels, Cyprus said his intention was to cut approximately 150 acres, depending on the amount of wood found there. He later noted that the terms of the timber grant required him to supply Coastland with a certain amount of wood for its Nanaimo mill, and that if that volume was not produced, the company would have the right to cut more.

Cyprus said his development plans for the Stewart Road property call for creation of lots ranging upwards from five acres in size. The properties carry a zoning designation which allows for 20-acre lot averages, meaning he can develop 22 lots on the land.

ROOFING
SHAKE'N'SHINGLE
RE-ROOF — NEW — REPAIRS
Free estimate — 5 year warranty — could save \$\$\$!
RON CALBERY — 653-4463
Serving all the Gulf Islands since 1981 Box 1187, Ganges

DAVE ROLAND
JANITORIAL
Veni, Vidi, Vacuum.
653-4279

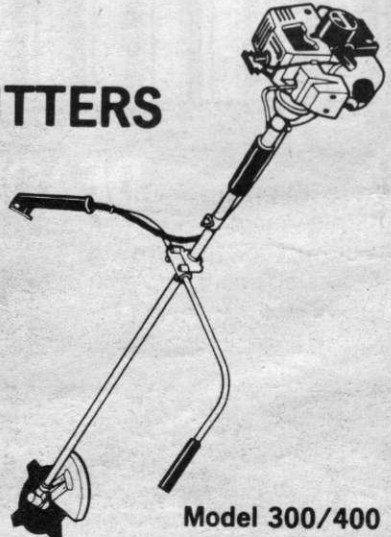
A NEW GENERATION OF BRUSHCUTTERS

QUALITY SAFETY PERFORMANCE RELIABILITY

efco

IN STOCK AND READY TO GO AT
HARBOURS END MARINE & EQUIPMENT LTD.

Harbours End, Ganges ACROSS FROM THE HARBOUR HOUSE **537-4202** Model 300/400



Trading Specials

Item for item — our prices are lower!
OPEN MON.-SAT. 9-6; SUN. & HOLS. 10-5
We reserve the right to limit sales to retail quantities.

Feb. 24-Mar. 1 "WHILE STOCKS LAST"

JAVEX		
Laundry Bleach	1.8 litre btls. — Reg. 1.79 ea.	NOW 1.19 EA.
Kraft Dinners	7 oz. pkgs. — Reg. 85¢ ea.	NOW 59¢ EA.
KRAFT PARKAY	3 lb. pkgs. — Reg. 3.15 ea.	NOW 1.99 EA.
Margarine		
HEINZ		
Tomato Soup	10 oz. tins — Reg. 59¢ ea.	NOW 2/69¢
UNCLE BEN'S		
Converted Rice	Big 2 kg bags — Reg. 5.79 ea.	NOW 3.39 EA.
WHISKAS	6 oz. tins — Reg. 75¢ ea.	NOW 2/99¢
Cat Food		
BEST FOODS	1 litre btls. — Reg. 4.65	NOW 2.99 EA.
Mayonnaise		
SKIPPY		
Peanut Butter	750 g btls. — Reg. 3.69 ea.	NOW 2.29 EA.
BIG STUFF	16 oz. pkgs. — Reg. 1.99 ea.	NOW 1.29 EA.
Cookies		
DAIRY MAID		
Apple Juice	1 litre ctns. — Reg. 1.15 ea.	NOW 69¢ EA. or 8.19/case of 12
SUNLIGHT		
Liquid Detergent	1 litre btls. — Reg. 2.39 ea.	NOW 1.69 EA.
CARNATION		
Chunk Light Tuna	6 oz. tins — Reg. 1.79 ea.	NOW 99¢ EA.
PRODUCE SPECIALS — FEB. 24-27		
CALIFORNIA OR TEXAS		
Pink Grapefruit		19¢ EA.
CALIFORNIA GROWN		
Broccoli		39¢ LB.
B.C.		
Anjou Pears		3 LBS. 99¢
MEAT SPECIALS — FEB. 24-27		
FRESH FRYING		
Chicken Thighs	3.29 KG	1.49 LB.
BONELESS TOP & BOTTOM RND. STEAK OR ROAST	6.15 KG	2.79 LB.
Barons of Beef		
Ground Beef	LEAN 3.95 KG	1.79 LB.
FROZ. UTILITY CORNISH		
Game Hens	19-20 oz.	1.99 EA.
FROZEN		
Whole Fryers	1.92 KG	87¢ LB.
FLETCHER'S LEAN & TASTY	5 varieties 100 g pkg.	1.59 EA.
Cooked Meats		
Gulf Island Trading Co.		

Hope here

Sir,
I would like to thank you for giving your front page to coverage of alcohol abuse (February 10, 1988), a problem which touches so many lives on our small islands and everywhere.

I would like to add to your article by saying that there is hope and help for anyone, any age, with a drinking problem right here in the Gulf Islands and in towns and cities worldwide. See *Driftwood* classified (*Community Services*) for dates and details of AA groups on Salt Spring, Galiano and Pender Islands. The AA Preamble states: "Alcoholics Anonymous is a fellowship of men and women who share their experience, strength and hope with each other that they may solve their common problem and help others recover from alcoholism."

NANCY,
Galiano Island.

Editor's note: It is AA policy to publicly identify members by their first names only.

Great idea

Sir,
On Monday, February 15 on the 10 o'clock news the people of Vancouver were interviewed on the streets and in the middle of the day. They were asked to comment on the fact that the day was officially designated "Heritage Day."

A woman said she thought it was a wonderful idea. A man replied that it would be a good idea to make it an official holiday, but it's a short month and would be difficult to legislate it. Another, who was asked to comment on this, replied that he was taking the day off and celebrating it, anyway.

I think a "Heritage Day" holiday is a great idea, following as it does, Valentine's Day.

R. C. HOMEWOOD,
Ganges.

Endeavours

Sir,
Murray Shoolbraid's letter sent me straight to my copy of *Ruthless Rhymes for Heartless Homes*, and I can report him word-perfect on *Little Billie*.

This work was published before World War I. My copy, obtained for me by a "book-finder" whom I sometimes employ, is the 21st impression and, though not dated officially, manuscript initials and a date indicate that the former owner obtained it in 1931.

It is no longer in print.
Its former owner endeavoured

to compose in the same genre and three manuscript verses are written inside the back cover, one of which is worthy to be inside:

"Uncle Joe, one morning chilly,
Went to bathe with Fred and Willie.

"Both the boys were drowned outright,

"So he seized their towels, white,

"Saying, with a gay abandon,

"Two to use and one to stand on."

RONALD S. HOLCROFT,
Ganges.

Meeting

Sir,
The Gulf Islands Chapter of Canadian Parents for French will hold its next meeting on Wednesday, March 2 at 7:30 pm in the French room at GISS. The agenda will include topics such as French summer camps and programmes; career opportunities for graduates of French Immersion; possible twinning with Ganges, France; and consideration of ways to establish lines of communication and mutual support within the district.

An on-going and supportive parents' group is essential in helping to maintain the present high standard of French language instruction in our schools. To that end, all parents are needed and welcomed.

Refreshments will be served.
IONA SKINNER,
Canadian Parents for French,
Ganges.

Apologies

Sir,
My apologies to Murray Reiss and anyone who may have interpreted anything in my letter of February 10 as anti-Semitic. I

more letters

realize there is a distinction between the Jewish race and religion; but the criterion for extermination by the Nazis was race, not religion.

I hope Mr. Reiss is proud of his Jewish heritage. I feel as a born-again Christian that I owe a great spiritual debt to the Jewish people for preserving their holy writings, some of which are found in the Christian Bible.

In Genesis 12:1-3, written by Moses, God promised to bless all nations through Abraham, from whom the Jewish race and, of course, religion came forth. This blessing has come to us in the form of the many giftings the Jews have shared with the world in the areas of science, technology and economics, to name a few.

Evangelical Christians believe that God chose the Jewish race to be the physical vehicle through which His son, Jesus Christ, could be born. We view the blessing promised Abraham in both secular

and spiritual terms.

It is this sense of gratitude which my husband and I feel, that has prompted us to support such organizations as Canadian Friends of the International Christian Embassy, Jerusalem and the Canadian Association for Ethiopian Jews. At a time when other embassies pulled out of Jerusalem, "Canadian Friends" moved into the former Chilean embassy. Though not a political organization, it does support Israel's right to exist as a nation and has been appreciated by the Israeli government and people.

Further, it is partly because of my Mennonite (pacifist) ancestors who were no strangers to "pogroms, persecutions and expulsions" in 16th century Europe and Russia, that I have a special empathy for the Jews who have suffered similarly, but in far greater numbers. It is precisely because of this that I find Dr. Morgentaler's actions so out of

keeping with his background. I would expect him to have special compassion for "unwanted", unborn children. I can appreciate the fact that he has compassion for the women involved but their interests, to my mind, could be more morally served by non-violent, peaceful, supportive ways.

Yes, I would find it equally as tragic if Dr. Morgentaler was Presbyterian, Roman Catholic or Mennonite. I would find it equally tragic if Peter Dueck, B.C.'s minister of health, and/or Jake Epp, the federal minister of health and welfare, both from Mennonite backgrounds, were pro-abortionists. It would be incongruous with their heritage. I would also find it tragic if Dr. Morgentaler was a member of the peace movement. Shouldn't peace be practised in the womb as well as the rest of the world?

As an aside, may I add that there also is a distinction made among Mennonites between descent and religious belief. Birth does not guarantee belief.

VAL KONIG,
Ganges.

It's time to call your Welcome Wagon hostess. She will bring congratulations & gifts for the family & the NEW BABY!

Call Helen Marks 537-4435

WELCOME WAGON

Get us working for you!

WITH A CIBC RRSP YOU COULD RETIRE A MILLIONAIRE

EXTENDED HOURS FOR YOUR CONVENIENCE:
Saturday, February 27, 1988 — for RRSP's only
9:30 am-1:00 pm
Monday, February 29, 1988 — 9:30 am-6:00 pm

INSTANT TAX RECEIPT*

1987 RRSP CONTRIBUTIONS:
DEADLINE IS FEBRUARY 29th

*Available at all but a few remote branches, and may be restricted to January 2—February 29, 1988. Not available for Self-Directed RRSPs.

For general service that's above & beyond, give us a ding.

Whatever your car needs, our fast, friendly service is at your command.
If it's mechanical repairs, we have fully equipped service bays to take care of just about any problem. Big or small.
Or if your car has lost its old spark, we can put it back with one of Chevron's powerful batteries.
We also offer three great grades of gasoline. Chevron Regular, Chevron Unleaded and Chevron Supreme Unleaded.
So give us a ding.
We'd love to show you how we earned our stripes.

CROFTON AUTO SERVICE
8314 Crofton Rd., Crofton 246-3115
OPEN 7 DAYS A WEEK
7-8 MON.-SAT. 9-5 SUN.

Chevron.
Your Town Pump.

Answers sought to queries about dioxin impacts

From Page A1

"Are there any teeth in all these environmental acts?" he asked Ted Oldham, regional manager of the ministry's waste management branch. "That's what people are mad about: they don't want hand slapping."

Oldham said charges can be laid against companies that do not meet environmental regulations but that the Crofton mill has never been charged.

"Permit levels are achieved most of the time" at Crofton, he said, although there were problems two or three years ago.

Oldham said later: "I don't think you've been getting the

support of judges" in handing out stiff penalties when the ministry does lay charges. But that is changing, he added.

The meeting began with a short talk on dioxins by environment ministry toxicologist John Ward.

The two main sources of these chemicals in the environment are lumber treated with the wood preservatives chlorophenols (which contain dioxins as contaminants) and the pulp bleaching process, Ward said.

Although low levels of the chemicals might be found in fish and shellfish around Crofton, Health and Welfare Canada does not see their presence as a health

risk, Ward said.

"It's a concern to the ministry of environment and parks, but it's not alarming," he said.

But at least one resident was unconvinced.

Retired doctor John Lawson of Crofton questioned the federal health ministry's limit of 20 parts per trillion for 2,3,7,8-TCDD, commonly considered the most deadly form of dioxins.

"There's some facts missing," Lawson said. "The toxic level in humans is not known."

The effects of dioxins on humans have never been measured, he noted, and long-term exposure could have unknown results.

"How can you say any level is safe if you don't know the toxic levels?"

Ward responded he was simply "passing on to you what Health and Welfare Canada told me."

Residents went on to raise a number of environmental concerns relating to the pulp mill, from soot in the air to foam in the water.

BCFP was not invited to send a representative to the forum. But mill manager Bill Clarke said later he believes the company has been doing a reasonable job of dealing with its effluents, "especially in the last few years."

And the company will spend over \$100 million on modernization over the next two years, which should reduce pollution further, he said.

The mill is also set to stop accepting wood chips treated with chlorophenols, Clarke said. By the end of March no chips treated with the wood preservative will be used.

Bruce said he was pleased and surprised by the large turnout at the forum, and feels it will be useful.

He said he plans to meet with company and union officials to look at the concerns raised.

Pool Society membership charts new direction with new leadership

Ways to find new leadership and a new direction were discussed at a recent Salt Spring Island Pool Society meeting.

Chairman of the meeting, Lois Phillips, said tentative steps were taken towards researching other methods of financing a swimming pool for Salt Spring.

Plans to build a recreational centre here were squashed last November, when islanders went to referendum on the subject. The majority of voters marked their ballots in opposition to the project, fearing it would mean a substantial increase in taxes.

Pool society members now hope to discover a way to finance a pool without the use of tax dollars.

"We didn't pinpoint where the money would come from," Phillips said, "but we are investigating the possibilities."

Towards that end, one individual has been appointed to contact the health ministry to research what regulations must be followed by a private group aiming to build a recreation centre. Another person will contact the building inspection office

to determine which residential codes must be followed.

Another area of investigation will be local Yacht Club records. The society is curious to know how that facility was financed.

In other matters, the group discussed the possibility of bus-ing people to the recreation centre in Duncan. Such a venture would be handled through the Continuing Education program, Phillips said.

The meeting was also successful in finding new leadership: John Volc is now the society chairman.

DIRECT DAILY SERVICE TO VICTORIA

A.G.E.
COURIER SERVICES
A DIVISION OF ALL-CAN EXPRESS LTD

MICHAEL MURRAY
Owner/Operator
537-4243 bus.
537-5625 res.
388-6931 Victoria

Terra Tepper
PUBLIC ACCOUNTANT 537-5557

Second Floor, Ganges Centre Building
Ganges, B.C.

U.S. Income Tax Canadian Income Tax

GANGES VILLAGE MARKET

Every Tuesday - save

10% OFF

Your total food bill *

* All products except cigarettes & tobacco products

* Save on items that are seldom specialied.

OUR FLYER AD ENDS MONDAY NIGHT

IT IS A FACT! YOU REALLY DO SAVE ON SALT SPRING!

Serving Salt Spring Island with
DAILY DELIVERIES and
LOW EVERYDAY PRICES!

Island Sales Call:
Mark Rithaler
 Days 537-4243
 Eves. 537-9368

SLEGGY

OLYMPIC STAIN



Reg. 25.99
SALE

16⁸⁹

All stock
 4 litres
 Solid Colour or
 Semi-Transparent

STOCK UP NOW!

ATTENTION GARDENERS

PEAT MOSS

4 cu. ft.
 bale

SALE 7⁹⁹



POTTING SOIL

Big 40 lb.
 bag

SALE 2⁹⁹

5/16" Unsanded 'D'

4' x 8'
 ONLY **7⁸⁸**

3/8" Unsanded 'D'

4' x 8'
 ONLY **8⁴⁸**

5/8" Unsanded 'D'

4' x 8'
 ONLY **12⁸⁸**

3/8" Factory Sanded

4' x 8'
 ONLY **10⁹⁵**

Reject Plywood

Assorted Grades & Thicknesses

You Pay Only **179⁰⁰** For the Whole Lift!

5/8" T&G Aspenite

4' x 8'
 ONLY **9⁹⁵**

ROOFING BLOWOUT

DOMTAR

GLASSCOR SHINGLES
 15 YEAR WARRANTY



Unbeatable Price!
9⁹⁵

All remaining stock colours

ROLL ROOFING

100 sq. ft. per roll

50 lb.
 ONLY

13⁹⁵

bdl.

90 lbs.
 ONLY

17⁹⁵

bdl.



ROOFING SHINGLES

BIG COLOUR RANGE
 QUALITY YOU TRUST

32 sq. ft. bundles

SQUARE BUTT

10⁵⁰

bdl.

INTER-LOCKING

11⁵⁰

bdl.

SILICONE

DAP

Clear white
 or
 bathtub white

Reg. 6.99

SALE

3⁹⁸

ea.



SALE MON.

SHOP BEST S

STOCK ONLY

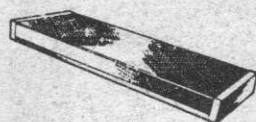
PLUMBING & ELECTRICAL



40-GAL. HOT WATER TANK

Brand Name —
 Full Warranty

SALE 189⁹⁵



4' FLUORESCENT FIXTURE

With wrap-around
 acrylic cover
 (tubes not incl.)

SALE 26⁹⁵

POWER TOOLS — WE'RE STILL #1!

Makita

12" PLANER-JOINTER

Auto feed rollers—13 amp power,
 completely assembled and ready to
 run. 115 or
 220 volt.

SALE 1899⁰⁰

8 1/4" MITRE SAW

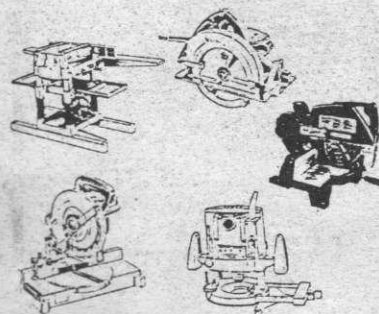
Ideal for mouldings, trim, picture
 frames and home shop projects.
 Includes dust
 bag & carbide
 blade.

SALE 159⁹⁵

7 1/4" CIRCULAR SAW

13 amp power & large cast base
 make this the
 builder's
 choice.

SALE 149⁹⁵



BLACK & DECKER

10" MITRE SAW

Contractor duty saw weighs only 12
 lbs., positive stops at 0°, 22.5° and
 45°. BONUS: Includes 60-tooth
 CARBIDE
 BLADE.

SALE 249⁹⁵

HITACHI 1/2" ROUTER

22,000 RPM—lots of power! Includes
 trimmer
 & straight
 guides.

SALE 349⁹⁵

DOORS, DOORS AND MORE DOORS

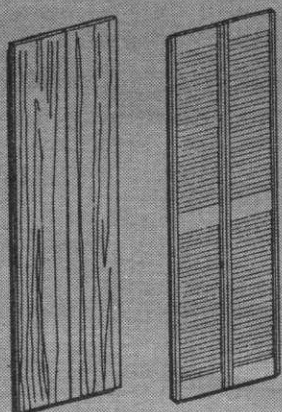
**TOO MANY TO LIST THEM ALL HERE — SO
 SEE OUR DOOR DEPARTMENT FOR A GREAT DEAL
 ON THE INTERIOR OR EXTERIOR DOORS YOU NEED.**

ROTARY MAHOGANY BIFOLDS

2'0" **25.88**
 2'6" **27.88**
 3'0" **29.88**

FULL LOUVRED

2'0" **35.88**
 2'6" **41.88**
 3'0" **45.88**



READY TO ASSEMBLE PREHUNGS

Pre-finish, Savannah Oak or Oakboard

2'4"
 2'6"
 2'8" **ONLY 39⁸⁸** ea.

MAHOGANY PREHUNGS

2'4"
 2'6"
 2'8" **ONLY 36⁹⁹** ea.

GOT A BOAT? READ THIS!

Interlux® ANTIFOULING BOTTOM PAINTS

**TOO EARLY TO BUY ANTI-FOULING
 PAINT FOR YOUR BOAT?
 NOT AT THESE LOW PRICES!**

Micron 33 1 L **51.95**
 Micron 44 1 L **54.95**
 Vinylux 1 L **43.95**
 TBTF 1 L **37.95**
 Bottomkote 1 L **27.95**
 Union Jack 1 L **18.95**
 4 L **49.95**

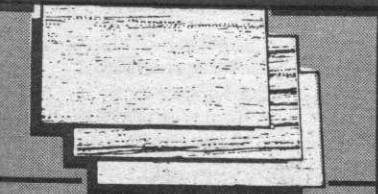


LUMBER



2030 MALAVIEW AVE., SIDNEY
Call Collect: 656-1125

BATHING BARGAINS



3/8" Weldstran OSB
4' x 8' ONLY **6⁴⁸**

7/16" Weldstran OSB
4' x 8' ONLY **7⁴⁸**

5/8" Std. Sheathing
48" x 80" ONLY **11⁸⁸**

3/4" Std. Sheathing
48" x 80" ONLY **14⁸⁸**

13/16" Std. Sheathing
48" x 80" ONLY **15⁸⁸**

PAINT THINNER

TRUCKLOAD SALE PRICE ONLY

2⁹⁹
4 litres

LIMIT 4 PER CUSTOMER

MOULDINGS

60% OFF

HEMLOCK MOULDING SHORTS

Thousands of feet in stock... Baseboards, Casings, Crown, Cove and much more... all priced at

60% OFF REG. RETAIL

ENDS FEB. 29
FOR SECTION.
RAIN CHECKS.

ATTENTION

MAPLE PLYWOOD
3/4", good 2 sides veneer core

49⁹⁵ ea.

QUALITY PAINT—LOW PRICE

CEILING FLAT LATEX
For walls & ceilings. Durable flat latex, available in white or pastel shades.

10⁹⁵

VELVET LATEX
Scrubable low sheen finish. Durable, hard-wearing.

15⁹⁵

SEMI GLOSS OIL
For kitchens and bathrooms.

21⁹⁵

NEW!! BIX

PAINT, VARNISH & STAIN STRIPPER

- Unique dissolving action
- Low odour - contains no methylene chloride
- Safe - reusable - economical

6⁷⁹ 1L **18⁷⁹** 4L

LUMBER SPECIALS

FIR AND HEMLOCK

- 4" x 8" x 8' Resawn .**99** ea.
- 4" x 6" x 92" Resawn .**59** ea.
- 4" x 4" x 4S4S Hem. .**29** ft.
- 4" x 4" Resawn .**19** ft.
- 4" x 4" Util. Fir S4S .**49** ft.
- 4" x 8" x 14' C&S Fir **4.99** ea.
- 4" x 10" x 8' C&S Fir **3.99** ea.
- 4" x 6" x 92 1/4" Hem. Studs **1.88** ea.

2" x 4" UTILITY

- only **.95** ea.
- only **1.20** ea.
- only **1.44** ea.

HEM-FIR SHORTS

YOU'LL FIND LOTS OF USES FOR THESE 6' LENGTHS

- 2" x 4" x 6' .**69** ea.
- 2" x 6" x 6' .**99** ea.
- 2" x 8" x 6' .**1.39** ea.
- 2" x 10" x 6' .**1.69** ea.
- 2" x 12" x 6' .**1.99** ea.

CEDAR SIDING

3/4" x 10" Stk. Bevel **.49** ft.

CEDAR

CEDAR PANNELLING
6 pieces per bundle T&G "E" CLEAR V-JOINT

- 1" x 4" x 3' .**1.79** bdl.
- 1" x 4" x 4' .**2.39** bdl.
- 1" x 4" x 5' .**2.99** bdl.
- 1" x 6" x 3' .**2.69** bdl.

WESTERN RED CEDAR

- 2" x 6" x 8' Rough **3.60** ea.
- 2" x 6" x 10' Rough **4.50** ea.
- 2" x 6" x 6' Rough **2.39** ea.
- 1" x 6" x 8' Smooth 1 Side **1.99** ea.
- 1" x 6" x 10' Smooth 1 Side **2.55** ea.
- 1" x 8" x 4' Fence Boards **89c** ea.
- 1" x 2" Ran. Length Resawn **.09** ft.

PRESSURE TREATED

PRESSURE TREATED 40 YEAR BROWN RESERVED

- 4" x 4" x 6' .**4²⁹** ea.
- 4" x 4" x 7' .**4⁹⁹** ea.
- 4" x 4" x 8' .**6²⁵** ea.
- 2" x 4" x 6' .**1⁶⁹** ea.
- 2" x 4" x 7' .**1⁹⁵** ea.
- 2" x 6" x 6' .**2⁴⁹** ea.
- 2" x 6" x 7' .**2⁹⁹** ea.

LANDSCAPE TIES

4" x 5" x 8' .**5⁹⁵** ea.

VARATHANE

Varathane Professional

CLEAR FINISH
Satin, Semi-Gloss, Gloss

WHEN YOU WANT TO DO IT RIGHT IN HALF THE TIME!

1 litre .**9⁷⁷**

4 litres **26⁹⁹**

40% OFF

ALL ROUTER BITS

Carbide, HS Steel by Vermont American

MORE GARDEN SHOP SPECIAL BUYS

25% OFF LAWN SEED

Play Turf
Super Turf
Turf Green

ALL SIZES!

CEDAR PLANTERS
10" x 43"

NOW ONLY **9.95**

GREENLEAF BONE MEAL
2 kg 2-13-0

3.99

BE SURE TO VISIT OUR NEW GARDEN SHOP!

Big selection of bedding plants, perennials, evergreens & shrubs at competitive prices.

Adhere to sound investment principles

Market 'correction' underlines need to diversify

By BARBARA LANG

Whether you call it a correction, a disaster or a big yawn, the October stock market action no doubt caught your attention. No matter where you invest your money, what do you do now?

The October correction reminded all of us about the wisdom of adhering to some old fashioned investment principles — among them, maintaining a balanced approach to investing (i.e., don't put all your eggs in one basket), and dollar cost averaging.

Diversification is achieved by having more than one class or type of investment in your portfolio. While the weighting can vary, a balanced portfolio always contains some combination of stocks, bonds and cash.

Balance should also be maintained within each security classification. For example, you may like oil and gas stocks, but they should never make up the entire equity portion of your portfolio. Similarly, your bonds should have varying maturity dates.

One of the many reasons that people buy investment funds is because they are able to maintain a broadly diversified portfolio regardless of the size of their investment. This is especially important for RRSP investing since it is virtually impossible to achieve proper diversification with a maximum annual contribution of \$7,500.

There are however two ways to achieve a balanced portfolio using investment funds:

- Depending on your personal risk quotient, you can follow our recommended asset mix strategy to determine the right weighting of stocks, bonds and cash for your portfolio. (Nesbitt Thomson is currently taking a defensive stance and recommending an asset mix for the "intermediate risk" investor of 35 per cent equities, 40 per cent bonds and 25 per cent cash.)

Once you have the proper mix, you simply buy the bond, equity and money market funds that best suit your objectives in the desired percentages. One word of caution: be sure to keep in mind that even a



fully invested bond or equity fund will usually have at least 10 per cent of the portfolio in cash or equivalents.

- The second approach is to buy a balanced portfolio fund. These funds are managed by some of Canada's leading pension fund managers. They decide what percentage of the fund should be in bonds, equities or cash and then, based on their experience, they change the investment mix within this single fund in order to maximize your retirement income.

Interestingly, very few investors realize that they are employing a sound investment technique

known as Dollar Cost Averaging when they make their RRSP contribution every year.

Dollar cost averaging is simply investing equal dollar amounts at consistent time intervals. It is a highly successful long-term method of investing because it eliminates the need for market timing.

Most of us understand that no one can call the market correctly all of the time, however emotionally we always want to buy at the low of a cycle and sell at the high.

Dollar cost averaging is a sound

investment technique because it eliminates the psychological challenges of investing "at the right time" by providing a logical formula for accumulating wealth.

We have put together a chart which shows how the principle of dollar cost averaging has worked historically. The figures are based on the Dow Jones Industrial Average (DJIA) and show the results of investing and compounding \$1,000 every year for 10 years. We have not included dividends.

The chart highlights the market activity for the six decades ending in 1986. It is interesting to note that in 1987, despite the severe market correction, the Dow Jones Industrial Average actually ended the year up two per cent. The Toronto Stock Exchange closed up three per cent.

Barbara Lang is an Account Executive with Nesbitt Thomson and with an office in Ganges.

Various approaches will permit bequest to be made in lifetime

By STANLEY LAING

Many people have affiliations with religious, service or charitable organizations and over their lifetimes have donated both their time and efforts to a particular institution.

Somewhere along the way the thought of a gift to a church or charity comes to mind, but the gift is limited to what the donor can afford at the time.

So the donor decides to supplement his usual contribution by leaving a cash bequest in his will, to "remember" his favourite charity.

However, there are several disadvantages to both the donor and the recipient of the gift:

- the amount is limited to what the donor can afford;
- the amount is really being footed by his heirs;
- there is no tax deduction at the time the gift is included in the will, only when the gift passes after the donor's death;
- on passing, the value of the gift may not be fully deductible by the donor's estate;
- the payment of the gift may be delayed by the administration of the estate; and
- because of all or any of the above, there could be a measure of uncertainty regarding the actual realization of the gift. The "when and how much."

Since the decision has been made to benefit the charity at death, consider this: fund the gift through the purchase of a life insurance policy.

There are three ways to accomplish this.

First, the donor could purchase a life policy with the estate as beneficiary and flow the death benefit through to the charity. However, there are some disadvantages:

- the donor receives no current tax deduction;
- the estate may not be able to tax-deduct the entire value of the gift; and
- the gift may be delayed in the estate administration.

A second way is to have the donor own the policy and name the charity as beneficiary. More flexible, but there is no tax

deduction until the benefit passes at death.

A third way is to have the donor as applicant and immediately after issue, assign the policy irrevocably to his charity. The charity is now both owner and beneficiary under the contract. All the donor does now is to pay the premiums and tax deduct them (within statutory limits).

The payment of premiums may be made to the charity, directly or by prepayment, guaranteeing the gift. Since the charity owns the prepayment, there is no taxable income declared to the donor in the future.

So, the insured gift offers many advantages not found in a simple testamentary bequest:

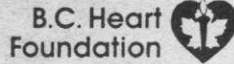
- the premiums are tax-deductible during the donor's lifetime, not delayed until after death;
- the gift is less costly or larger, or both;

- the gift does not come out of the children's estate;
- the gift may be guaranteed by prepayment; and
- the charity can access the loan value of the policy during the donor's lifetime, if required.

Another way to leave something for your favourite charity that could give more, cost less and is tax deductible.

Stanley Laing operates Laing Financial Group in Ganges.

Give...
to the
Heart
Fund.



The Pender Island office of
Island Savings Insurance Services Ltd.

— formerly Gulf Islands Agencies Ltd. —

would like to announce
extended hours for your convenience.

MONDAY to THURSDAY 8:30-5:00

FRIDAY 8:30-6:00

SATURDAY 8:30-1:00

Closed from 12:00-12:30 Monday to Friday.

We are now offering a government information service, with brochures on such matters as passport information, old age security and law services. If there are any government programs or agencies you require information on, please ask us.

ISLAND SAVINGS INSURANCE SERVICES LTD. Bedwell Hbr. Rd. 629-3336

Nesbitt Thomson Deacon Inc.
INVESTMENT DEALER FOR TODAY'S INVESTOR

Barbara Lang
ACCOUNT EXECUTIVE

105 Rainbow Road, 2nd Floor
Ganges, B.C.

537-9231

NYSE TSE VSE AMEX MSE NASDAQ

**FROM THE MANAGER OF
INDUSTRIAL GROWTH FUND.
A NEW 1988 PORTFOLIO.
AVAILABLE NOW FOR
RRSP INVESTING.**

Industrial Future Fund

Now you can have the management of Mackenzie Financial Corporation ... plus a brand new portfolio to be built in 1988 ... at 1988 prices. And you can have it for your RRSP. Now!

Your RRSP should be a long-term investment. Trust it to the manager with one of Canada's best long-term records ... and an optimistic view of market prospects ... through Industrial Future Fund.

For more information, return the coupon below or call

W.A. (TONY) SOUTHWELL
Regal Capital Planners
721-4111 (collect)

I'm concerned about my financial future. Please send me more information on Industrial Future Fund.

Any offer made only by prospectus which contains complete details of all charges. Please read it before making your purchase and retain it for future reference.

NAME: _____
ADDRESS: _____
CITY: _____ PROVINCE: _____ POSTAL CODE: _____
PHONE: _____
(Business) (Residence)

Mail to: 2242 Arbutus Rd., Victoria V8N 1V3

The Industrial Group of Funds
You know our past. Now we're offering you the Future.

RRSP options can include transfer to RRIF

By CAROL GAY

What is an RRIF and why is everyone talking about them? The RRIF is a government-approved fund designed to provide an individual with retirement income from a matured RRSP, or a commuted life annuity which has been purchased with registered funds.

RRSP planholders may transfer the proceeds of their plan directly into an RRIF at any time prior to the end of the year in which they reach the age of 71 years. In return, the planholder — often called the annuitant — will receive a retirement income over a period not to exceed the number of years until they reach age 90.

The minimum payment that must be taken is adjusted annually to reflect the earnings of the fund during the previous year, and the number of years remaining to age 90. This formula produces an increased payment each year and insures that the fund will be fully paid out by age 90.

The basic benefits of an RRIF are:

- a flexible investment that allows individuals to design retirement income to their specific needs;
- repayment can be arranged over any period of time: e.g., five or 10 years, if requested;
- RRIFs offer a hedge against inflation by permitting the minimum payment to be taken;
- the RRIF has the potential to provide good future income through a variety of investment options;
- it allows continued deferment of income tax;
- RRIF payments qualify for pension income tax credit; and
- payments can be adjusted up or down above the minimum on a basis determined by the investment terms selected.

What are the considerations to be weighed between RRIFs and Annuities? RRIFs are now the predominant product in the RRSP maturity market. An average of nine in 10 transfers are going to RRIF rather than annuity. Although Bill C-23 allows annuities to be commuted, there has been little feedback from the life insurance companies as to the terms under which this will be

permitted.

Annuities offer the security that payments will continue as long as you live. But they are based on age and sex and the payment amount may be less than an RRIF would offer. For those who wish to make a one-time decision, the annuity is preferable (e.g., to establish regular income for a spouse who is not familiar with financial affairs). Annuities are also attractive at times of high interest rates. The death benefits vary between RRIFs and annuities, particularly in the case where the annuity is not on a joint and survivor basis. Both



annuity payments and RRIF payments are taxable in the year they are received. At present, there is no withholding tax on RRIF payments.

Who sells RRIFs?

Most financial institutions, insurance brokers and those involved in the stock market and with mutual funds offer RRIFs. It is important to shop around for information before purchasing

and to know the questions to ask. Be sure to ask about investment options and how the interest is paid and how it is calculated. Ask about fees to set up, administer and withdraw from your RRIF. Check what guarantee is offered and ensure you know where your funds are being invested. RRIF options are a personal matter and it is important that you receive what you want and not what someone else wants to sell you.

Carol Gay is an investment officer at Island Savings Credit Union in Ganges.

Including Super Bowl result

Indicators predict 'decent year for equities'

By RICK SALES and PETER ROBSON

The first six weeks of 1988 have been neither charitable nor troublesome for investors. Bonds have improved with lower interest rates. Stocks are more or less neck-and-neck with their 1987 closing levels.

However, two coincidental predictors of stock market activity indicate a decent year for equities. The January barometer was positive. That is, stocks in the U.S. ended January higher than they began it. Stocks should close the year on the plus side. Since 1950 this has proven true 86 per cent of the time.

Also, Washington, of the National Football Conference (N.F.C.), handily defeated Denver, of the A.F.C., in the Super Bowl. Typically, when the N.F.C. is victorious, stocks finish the year with gains.

How does this jibe with the fundamentals?

Most observers seem to be convinced of, or at least unnerved by, the prospect of an economic recession in the U.S. which would have obvious negative consequences for Canada. U.S. housing starts are low, the consumer is financially stretched and the leading economic indicators have declined for three successive months. The latter historically has been the precursor of recession.

What happens during a business

slowdown or recession? Corporate profits reduce and dividend cuts loom. Stock prices move lower.

However, stocks have been in decline for six months. Prices peaked in late August. A lot of recession has already been discounted.

How long will the recession last? Obviously, no one knows! But, on the plus side, there is a stabilizer — an improving balance of trade in the U.S. As the consumer reduces his level of spending, more exports and fewer imports, an expansionary factor, will provide support to the flagging economy.

This is the most logical

expectation, in our opinion, and it's certainly not doom and gloom. Indeed, under such a scenario we should see yet lower interest rates and better bond prices.

In our opinion, the economy should be responding rather nicely to balance of trade stimulus by year end. If, stocks discount the level of business activity six months in advance, the market should recover in the third quarter. Stay tuned!

Bull market years overwhelmingly outnumber bear market years. Also, stocks are cheaper than they were 6 months ago. Buy good quality stocks, but, for

insurance continue to balance portfolios — hold 40 to 50 per cent in cash and government bonds with the balance in good quality equities.

If you want help in balancing your portfolios, write us for "19" for "88". Don't forget February 28th is the last day for 1987 RRSP contributions and remember ... "The Last Great Tax Break Deserves a Lot of Interest."

Rick Sales and Peter Robson are investment managers with the Vancouver-based investment dealer, Odium Brown Ltd.

The Last Great Tax Break Deserves a Lot of Interest.

RRSP

All RRSPs are not created equal. Get your highest return possible with a tailor made plan from the 'Your Money Counts' team — investment advice 50 years in the making.

DEADLINE FEB. 29TH — CALL 669-1600

Richard Sales/Peter Robson
'Your Money Counts'
Odium Brown Ltd.
1800-609 Granville
Vancouver, B.C. V7Y 1A3



McLEOD
YOUNG
WEIR

Sound Advice

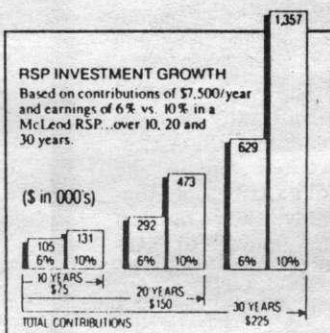


THE McLEOD INVESTMENT R.S.P

For people who demand more for their money.

Your RSP should be part of your plan for the future. It takes a long-term commitment, intelligent planning and sound advice to create an effective retirement savings vehicle that outpaces inflation while remaining secure. It's sound advice...valuable advice. And it's yours for the asking on audio cassette or in a 12-page booklet entitled THE McLEOD INVESTMENT RSP.

Trusted investment advice since 1921



This year before you contribute to your RSP, consider some sound advice on RSP investments. The McLeod Investment RSP.

Call for your FREE tape or booklet. Supplies are limited.
W. R. (Bill) Callin
1803 Douglas Street, Suite 400
Victoria, B.C. V8T 5C3
Tel: (604) 389-2110



Name: _____
Address: _____
City: _____ Prov: _____ Postal Code: _____
Telephone: Bus. _____ Res. _____
McLeod clients, please give name of your McLeod Investment Executive: _____

Send to: McLeod Young Weir, Investor Response Centre,
W. R. (Bill) Callin
1803 Douglas Street, Suite 400, Victoria, B.C. V8T 5C3



Traditional instruments employed by African Heritage

Fund-raising concert first step in preparations for arts festival

A Vancouver-based percussion quartet will headline the first of two concerts being staged locally to raise funds for this year's Salt Spring Island *Summer Festival of the Arts*.

African Heritage will perform Friday, March 4, at the Activity Centre at Salt Spring Island Elementary School. Advance tickets are \$7 and available at *et cetera*; tickets at the door will be \$8.

While on Salt Spring, African Heritage will also hold a drum workshop. Those interested in taking part in the Saturday, March 5, event are asked to call 537-4167 for information and registration.

African Heritage, founded in Vancouver in 1982, consists of Themba Tana, Sal Ferreras, Albert St. Albert and Govind Dido. The group's music is a mixture of styles performed on a variety of traditional instruments — including drums, xylophone, lyre and thumb piano.

Tana, the group leader, studied music at the University of Cape Town in his native South Africa. He later travelled among the Shona and Tonga tribes of Zimbabwe to study their musical traditions, then moved to Vancouver in 1980. Along the way, he was recognized at the Cannes Film Festival for composing and performing the musical score for the film version of Doris Lessing's book, *The Grass is Singing*.

When African Heritage was formed, its self-imposed mandate

was to preserve and perform authentic African music using traditional instruments, many of which are hand-made by band members.

"I'd hate to say tradition is being lost," Tana said in a recent interview. "It's more a case of people losing their respect for it. It's one of the few things we've got going for us. It's what kept us intact through all the things our culture has endured."

In addition to performing in concert, the group frequently offers workshops in African rhythm and dance, children's stories, musicology seminars and instrument-making.

African Heritage, which performed at Expo 86, released a record album in 1984. More recently, member Sal Ferreras released a solo album, *To Drive in L.A.*

Ferreras is an accomplished percussionist who has performed with a variety of groups, including the Vancouver and Victoria symphony orchestras and the Vancouver Chamber Choir. At Expo 86, he was assistant director of the world drum festival and later organized the 1987 Commonwealth drum festival. This year, he performed at the Olympic Arts Festival in Calgary.

Summer festival seeks new design for poster

Salt Spring's *Summer Festival of the Arts* is seeking a new poster design to promote the month-long showcase of musical, theatrical and dance performances.

Organizers said last week they are now welcoming design proposals, and will give the creator of the winning concept a pass to all events at this year's festival.

For further information, contact Trish Nobile at 537-4167.

The festival, entering its third season this year, will stage its

events between July 1 and July 31. The schedule will follow the same Wednesday-to-Sunday format used last year.

Organizers are now listening to suggestions for the line-up for this year's festival, seeking volunteers to help with the work, and planning fund-raising activities.

The annual meeting of the Festival society, meanwhile, is set for Thursday, March 10, at Off Centre Stage, beginning at 7:30 pm.

Due to popular demand, Luigi's is starting

SUMMER HOURS effective Feb. 24th.

HOURS OF OPERATION:
 Mon.-Thurs. . . 9:30 am-9:00 pm
 Fri. & Sat. . . 9:30 am-10:00 pm
 Sun. 10:00 am-9:00 pm

VESUVIUS INN

**TONIGHT! Wednesday, Feb. 24—
MIDDLE EASTERN NIGHT
with Belly Dancers**

Friday & Saturday, Feb. 26 & 27
TARA

**CLOSED FOR SPRING CLEANING
Monday & Tuesday, Feb. 29 & Mar. 1**

EXTRAORDINARY PUB FARE

The Inn Kitchen

Open noon-8 pm Sun.-Thurs., noon-9 pm Fri. & Sat.

PUB OPENS AT NOON
 Call
537-2312

The Chart Room

Lunch Special—Feb. 27-Mar. 4
BBQ BONELESS BREAST
 Broiled & basted with tangy BBQ sauce, served with salad & fries **6²⁵**

Dinner Special—Feb. 27-Mar. 4
TROUT IMPERIAL
 8 oz. boneless trout stuffed with shrimp & mushrooms and grilled in butter. Accompanied by rice pilaf & fresh veggies .. **12⁷⁵**

SUPPER FOR SENIORS
 Monday to Saturday, 5:30-7 pm; Sunday 5:30-9 pm

Roast Beef & Yorkshire Pudding 6.95
 Petite Ribeye Steak 6.95
 Grilled Chicken Breast 5.95
 Sole Florentine 6.95

In the Pub Fri. & Sat., Feb. 26 & 27

CROSSROADS

HARBOUR HOUSE HOTEL
 537-5571

Seafood at Vesuvius Bay...

SEASIDE KITCHEN

Lunch Specials from 11:30
 Dinner Specials 5-8 pm

537-2249
 LICENSED

Geometrical shapes, forms employed in art, advertising

Geometry, the T-square, compasses, circle, isosceles triangle, obtuse angle, intersections, parallel lines; all these terms are more common in high school math than in talk about art.

The complex relationships between these and other elements of visual art are usually buried inside the content of the work. What we most often see is the picture, not the scaffolding or framework upon which its flesh is hung. The real dynamics of the image are often masked by possible and multiple meanings and interpretations. What we feel has as much to do with the bones as with the flesh.

Depending on the use of elements including colour, feelings can be of formality, equilibrium, tranquility, or movement, rhythm, agitation. A grid structure is relentless and inflexible, a round form is supple and yielding. Triangles with equal sides are stable and indestructible, but placed on their apex they threaten to tumble. Vertical columns are powerful and protective. Diagonals accelerate and exhilarate, and horizontals pacify as we are grounded to a horizon line.

We sometimes see simple elemental compositions but, just as

artseen

by gary cherneff

often, the interrelationships of many components give a complex expression to art works.

In commercial art the intention is to give clear and simple messages.

Often in billboard, poster and package design, the essential structural elements are more easily seen in the absence of ambiguous messages. Advertising sells single ideas with simple and compelling use of graphic elements. The aim is not to deal with mystery and inquiry but to transmit information and create mystique and allure through the subtle act of inducing a desperate craving.

Advertising deals with specific content and the principles of pleasure. It is a seduction and the geometrics of the composition are paramount building blocks in the creation of image and clear message. Look at the geometry of window displays, see how posters and billboard advertising effectively use elemental structures to influence your perceptions and attract your attention.

From March 4 to March 13, Granville Island in Vancouver will be celebrating its 10th anniversary with loads of special events and demonstrations by performing and visual artists. The Arts Umbrella, the children's art school in Vancouver, is offering a children's birthday party and umbrella parade on Saturday, March 5. Kids are invited to decorate umbrellas, paint faces and make birthday cards (bring your umbrella).

On the same day eight different artists in different locations will take three hours to create a work before your very eyes.

On Sunday, the 6th, you are invited to see the launching of Bill Reid's Haida canoe on its maiden voyage.

Many events are repeated at various times, and throughout the week there will be a guided gallery and studio tour. Also look for the Joanna Staniszki's show, *Silk From the Skies*, opening at the Cartwright Street Gallery on February 26 and extending into April. The Bronfman Award-winning fibre artists will be teamed with Maciek Walentowicz, a silversmith, to produce jewellery of silver, plexiglass and silk.

District-wide arts celebration to be showcase of student talent

From a ukulele concert on Galiano Island to art displays in store fronts, the school district's Fine Arts Festival is coming out of classrooms and into the community.

During the four weeks spanning mid-March to mid-April, Gulf Island schools will collaborate to bring the community a taste of all genres of their art work.

"We've co-ordinated all schools into a common approach," says the district's director of instruction, Bob McWhirter.

The month of art kicks off March 10, when the Vancouver Opera presents two Salt Spring performances for elementary students. Two days later, the high school performs its music and dance spectacular *Salute the Century*.

The four weeks will wind down with an all-school art display at Mahon Hall.

In the interim, McWhirter hopes each school will offer one event each week. One week, all elementary school ukulele players will gather on Galiano Island to perform, first for each other, and then as a group.

Bands will play in the park and drama presentations will take place in classrooms. Paintings, drawings and other forms of visual art will cover windows and walls all over the islands, as well as in the school halls, where community members will be invited to view them.

Pender Island and Salt Spring Island school bands will be entering the music festival, and professional artists will be invited to talk to classes.

"Fine arts has come back again," says McWhirter, noting that during the years of fiscal restraint, art programs were often cut before other curricular activities.

The community's resurging interest in art can also be attributed to some "tremendous new people in the district," McWhirter says. Salt Spring individuals such as Sandra Locke and Dwayne Prosk at the high school, Kevin Vine at Salt Spring Elementary, Susan Lee at Fernwood, and Lynne Quinn at Fulford, have added their support to "already-excellent" programs, he said.

McWhirter feels the time is right to bring students' artistic endeavors to the community: to "open it all up" and show everyone, not just parents, what the students are doing.



Golden Island
Chinese Restaurant — Licensed

Eat In Or Take Out

LUNCH Tues.-Fri. 11:30-2
DINNER Tues.-Thurs. 5-10
Fri.-Sat. 5-11; Sun. 5-9

LUNCH SPECIAL . . . your choice \$4.25
CLOSED MONDAYS

Upper Ganges Centre, Ganges 537-2535

SALT SPRING ISLAND COMMUNITY SOCIETY NEWS

- ★ **SUPPORT GROUP FOR PARENTS OF TEENAGERS:** Starting Tuesday, Feb. 23, 7:30 pm at the Community Centre. For more information call 537-9726.
- ★ **OUR COMMUNITY CLOTHING & CRAFTS STORE** is open now and situated next to Luigi's. Come by and visit with us!
- ★ **PARENTS' TIME OUT:** Supervised playtime for 2-5 yr. olds at licensed daycares. For more information please call and leave your name and number.
- ★ **SENIORS FOR SENIORS:** The Seniors Group is compiling information & resources specific to seniors' needs and interests. If you have any information you think should be included, or if you would like to help on the committee, please call the Centre at 537-9212.

Community Counselling Services

Confidential, professional counselling is available for individuals and families in the following areas:

MARRIAGE & PERSONAL RELATIONSHIPS
CHILD MANAGEMENT
ADJUSTMENT TO RETIREMENT
STRESS MANAGEMENT
DEPRESSION
DRUG & ALCOHOL DEPENDENCY

Fees for service are based on a sliding scale.

PLEASE CALL 537-9212
(or visit the Community Centre)
Monday-Friday, 9 am-4 pm

* A service of the Salt Spring Island Community Society

FULFORD INN

PUB OPEN SUNDAY!

PHONE 653-4432

Entertainment in the Pub Fri. & Sat., Feb. 26-27

HORSE BADORTIES

Starring Huckie, Doug & Ottis

The Blue Heron Dining Room is CLOSED.
Join us for lunch or dinner by the fire in the Pub!
Kitchen is open 7 days a week —
11:30-8:30 Sunday-Thursday; 11:30-9:30 Friday & Saturday.

ROOM RATES — \$25 plus tax

Stay at the head of Fulford Harbour—modern, comfortable accommodation, full bathroom facilities and satellite colour TV. Call 653-4432.

SAVINGS \$ SPREE

DOOR CRASHER

SAT. FEB. 27th ONLY

Limit 2 per customer while quantities last.

Cashmere
by Scott

ONE HOUR ONLY
10:00 a.m. to 11:00 a.m.

CASHMERE Bathroom Tissue

69¢

4's - Saturday Only
Pharmasave Price

ABC Detergent

2⁹⁷

6 Litres Pharmasave Price P3

PHARMASAVE SMARTY PANTS 33

Pharmasave Smarty Pants

Medium 48's, Toddler 33's, Ultra Medium 39's or Ultra Large 30's

YOUR CHOICE Pharmasave Price P3 **7⁴⁷** Each

SALE DATES: FEB. 23-28/88
See our flyer in this week's paper.

GANGES NO. 120 **Get it at the PHARMASAVE PRICE**

Lower Ganges Road, Box 100, Ganges B.C.
OPEN 9:30 - 6:00, Monday - Saturday 537-5534



Members of the Amity Singers (left) will perform in concert on Salt Spring Island this weekend. Event is sponsored by the Salt Spring Island Concert Society.

WAYNE LANGLEY
Gulf Island Tree Service
 • Dangerous tree removal • Fully insured
 • Prompt, fast & efficient • Free guaranteed estimates
 R.R. 4, Fort St., C 162, Ganges 537-9662

In Ganges

Amity Singers concert slated

The Amity Singers and guest artist Edgar Samuel will appear in concert in Ganges on Sunday, February 28.

The performance, sponsored by the Salt Spring Island Concert Society, will be staged in Ganges United Church and begin at 3 pm.

Tickets for the concert are \$5 — \$2 for children — and available at the door.

The Amity Singers, a chamber music ensemble now in its 27th season, regularly performs at Christ Church Cathedral and at various venues in Victoria, offering a repertoire ranging from Bach to Strauss.

At its February 28 performance in Ganges, the ensemble will offer a program of works by Charles Stanford, R. Vaughan Williams, Healey William and Elizabeth Poston, and will conclude with a King Singers' arrangement of five British folk songs.

The ensemble is led by conduc-

tor and artistic director Michael Gromley, who is also director of music at Christ Church Cathedral, chorus master of Pacific Opera Victoria, and conductor of the Glenlyon-Norfolk Boys Choir.

Born in St. John, New Brunswick, Gromley studied music at Dalhousie University and at the Vienna State Academy of Music. His area of special attention was church music, organ performance and orchestral and choral conducting.

Gromley, the first non-Austrian appointed as conductor of the Vienna Boys Choir, also has experience in light operas and musicals.

Renew Your Membership!

**ROYAL CANADIAN
LEGION
BRANCH 92**

Another Happy Honda Owner.

Ron Schwartz congratulates Mr. and Mrs. Houston of Salt Spring Precision Jewellers on the purchase of their new 1988 Honda Accord.

Discovery

HONDA

555 Coronation Duncan DL #5963 748-5814

LAST
3 DAYS

We're having an

AD SALE!

Buy 3,
get 1 free!

That's right! Buy three quarter-page ads and we'll give you a fourth one **FREE!**

\$95 value!

Let us help you plan a spring or Easter promotion using this special offer!

Gulf Islands Driftwood
YOUR COMMUNITY NEWSPAPER
Call Jeff Outerbridge at 537-9933 for details.

Sale ends 5 pm Friday, Feb. 26/88.

At island library

Art, recreation books available

Books on arts and recreation — numbered between 700 and 800 in the Dewey Decimal classification system — are to be found in the recently-enlarged portion of Salt Spring Island's community library.

The addition was completed last month and provides more shelf space and better lighting for book-browsers.

The library notes there are about 1,500 volumes in its arts and recreation section, beginning at 701 with philosophy of art and ending at 799 with books on fishing and camping.

In between, it notes, there are books covering topics like art through the centuries, museums, architecture, sculpture, pottery

and ceramics, metal, all of the fibre arts, antiques, painting, photography, music, theatre, sports and games, sailing — and all of the sub-classifications of each subject.

One enlarged section is 738, dealing with pottery and ceramics. The local potters guild pays for subscriptions to *Potters Monthly*, *Ceramics Review*, *The*

Studio Potter, and *New Zealand Potter*. These magazines, except for the current copies, are now available for circulation.

A new addition to the shelves is *The New Ceramics: Trends plus Traditions*, by Peter Dormer, an English publication with excellent photographs from around the world.

The library also notes that it has new books on painting, relief printmaking, woodcuts, Canadian art and a handsome volume on Georgia O'Keefe and her work.

Fulford OAPO branch elects officers for 1988

The most recent regular monthly meeting of Branch 170 of the Old Age Pensioners Organization (OAPO) was held February 16 at the Fulford hall.

At that meeting, newly-elected officers were installed by Edie Gear, president of OAPO Branch 32 (Ganges). Muriel Leask was installed as secretary, and Nell Bushby and Bill Baker were installed as directors.

Meanwhile, the branch has organized a pot luck luncheon for Tuesday, March 1, at the Fulford hall. The event will feature guest speaker Ron Mathews, district steward of the OAPO.

On Saturday, March 5, there will be a card party in the Fulford hall for those who play 500 and bridge. Participants are asked to organize their tables.

Branch members have also been asked to begin making plans for OAPO involvement in Sea Capers in June.

Hiking Club organizes event agenda for March

The Salt Spring Island Trail and Nature Club has released its schedule of activities for March. Unless otherwise noted, all events begin with a Tuesday assembly at 10 am at Portlock Park.

MARCH 1
• hike, Stafford trail, Burgoyne Bay, with Dennis Seward.

• regular walk, Peter Arnell Park, with Ernie Jenkins.

• easy walk, Crofton area, with Jack Foster. Walk aboard 10 am Vesuvius ferry.

• illustrated talk by nature photographer Dr. Cy Hampson, 7 pm, Central Hall.

MARCH 8
• hike, Reginald Hill, with Tony Pedersen. Meet at Drummond Park at 10:15 am.

• walk, Central area, with Linda Goddu.

MARCH 15
• hike, Pinnacle Rock, with Norah Ray.

• visit to Institute of Ocean Sciences at Pat Bay. Meet at Drummond Park at 8:40 am to car pool for 9:30 am Fulford Ferry, with Peggy Jacobs.

MARCH 19
• gathering of the Regional Federation of B.C. Naturalists, 1 pm, Brinkworthy Recreation Centre. Please note this is a Saturday event.

MARCH 22
• hike, Isabella Point, with Sabina Leader. Meet at Drummond Park, 10:15 am.

• regular walk, Stafford trail, Burgoyne Bay, with Fiona Flook.
• easy walk, Vesuvius quarry area, with Marj Beggs.

MARCH 29
• hike, Stocking Lake in Ladysmith area, with Ailsa Pearse. Take 9 am Vesuvius ferry.
• walk, Beddis Beach, with Chris Pattinson.



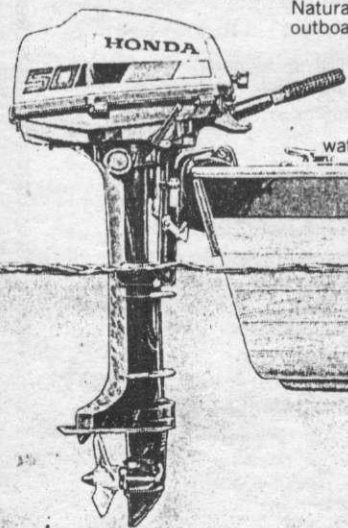
FOUR OF THE MOST AFFORDABLE STROKES ON THE WATER.



THE HONDA 5 H.P. FOUR-STROKE. NOW ON SALE. CLEARANCE 1987 BF50 FSC 849⁰⁰

The BF50 FSC is ideal for your motorboat or sailboat.

Naturally it's a four-stroke, so you get a reliable outboard that runs quiet & true. There's no oil & gas to mix either. You just 'fill 'er up' with straight gasoline. Add in features like electronic ignition, reverse gear and a throttle lock and you have an outboard that's making waves out on the water, and only a ripple in your bank account.



HARBOURS END Marine & Equipment

Harbours End, Ganges

537-4202

HONDA Power Equipment

CAUTION: Dangerous Chemicals Stored Inside.

Environmental risks aren't only Acid Rain or Industrial Toxic Wastes. Each one of us in his or her own way has a daily impact on the quality of the environment.

It may be cigarette smoking. Or the washday detergent. The cleaners and polishes in the kitchen cupboards or the paints and solvents in the basement.

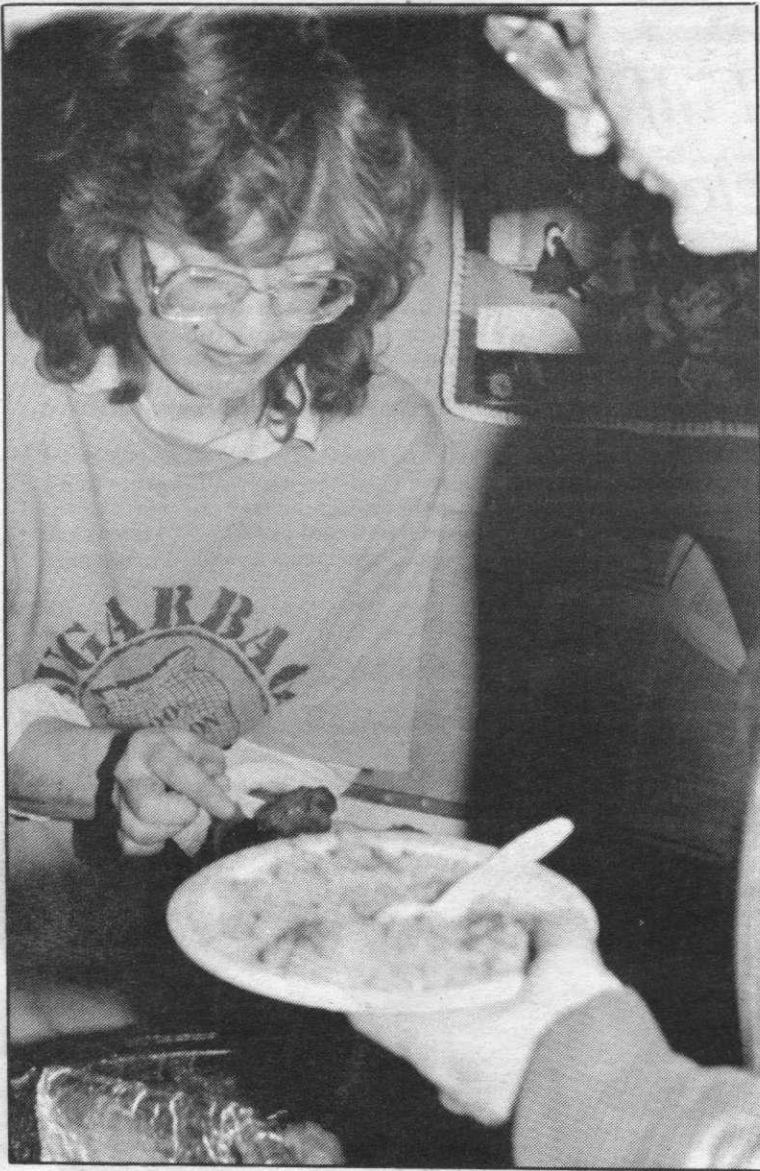
Each family home, regardless of how safe and cozy it appears, contains chemicals which should be carefully controlled.

Make sure you're doing your best to control household hazardous wastes:

- Become aware of the chemicals you use and dispose of every day.

- Educate your children as to the hazardous products in your home and store those products safely.
- Buy only those products which can be used and disposed of safely.
- Buy pesticides and other household chemicals only in quantities that you can actually use.
- Help to organize special refuse collections for hazardous materials.
- Discourage overuse of plastics and styrofoam.
- Encourage the use of re-usable materials.

Do your part to make sure the world is safer for yourself. That way we'll all benefit.



Filling week

Sophie Fogg, relative of a GISS student, dishes out perogies during high school multiculturalism week. Wednesday's activities saw school halls filled with scents and sights from around the world. Purpose behind multiculturalism week is to open avenues of understanding and acceptance for cultures different from our own.

Peer counselling will help seniors

Peer counselling for seniors will be explained at a March 18 session at the Salt Spring Island Community Centre.

The free session, set to start at 1 pm, will be led by Goldie Carlow — a senior and Masters of Education candidate at the University of Victoria who has had extensive experience training seniors for the Oak Bay Centre and Victoria's Gerontological Institute.

Peer counselling, the Community Centre says, "is a rewarding and helpful skill that promotes independence and problem-solving."

Instruction from Carlow is expected to focus on how a short training program, specific to the needs of Salt Spring's seniors, can be developed on the island.

For information and registration, call the Community Centre at 537-9212.



Heart Fund contributions hit goals set

Close to 1,000 Salt Spring dollars were donated to heart research within hours last weekend, as the Heart Fund drive got underway in Ganges.

Organizers describe the Salt Spring chapter of the campaign a "great success."

The local heart fund committee — headed by John Crofton — aims to raise \$5,000 during February. The \$1,000 donated last week, combined with mail-in donations, should see that goal met, organizers feel.

Province-wide, the B.C. Heart Foundation hopes to raise over \$4 million to assist 58 research projects. A variety of heart-related demonstrations and fund-raising events are taking place across B.C. this month.

February 12 and 13 saw the Salt Spring campaign's major thrust. A number of activities took place at the fire hall, and local Scouts, Cubs and Beavers canvassed the island for donations.

Throughout the month, numerous stores and businesses have helped promote the campaign through window displays and collection boxes.

The B.C. Heart Foundation, an affiliate of the Canadian Heart Foundation, was established in 1955 to research prevention and cure of cardiovascular disease. Sixty-three per cent of funds raised is contributed to research; 23 per cent goes to education and community programs; nine per cent goes to campaigns, and five per cent goes to administration.

bridge report

Gulf Islands Bridge Club winners on February 15 were:
 • (North-South) Louise Foulis and George Lampier; Dorothy Sneddon and Irene Hawksworth; Bunny Jordan and Helen Shandro; Kay Harrison and Dawny Scarfe.

• (East-West) Gordon Hutton and Fred Struve; Pat Warman and Jim Burford; Cassie Cherniwchan and John Sarginson; Audrey Campbell and Barbara Adams.

Tuesday night winners were:

• (North-South) Don Nemeth and Chuck Beasley; Conhor Hunt and Fred Struve; Dawny Scarfe and Liz Dafoe; Mike Testart and Noel Fowles.

• (East-West) Lorna Pentz and Marion Ashmore; Irene Hawksworth and Gordon Hutton; Anne and Norm McConnell; Tom David and Peter Jaquest; Pat and Keith Lavender.

ROTARY BINGO

Thursday, Feb. 25 — 7:30 pm
 S.S.I. Rod & Gun Club

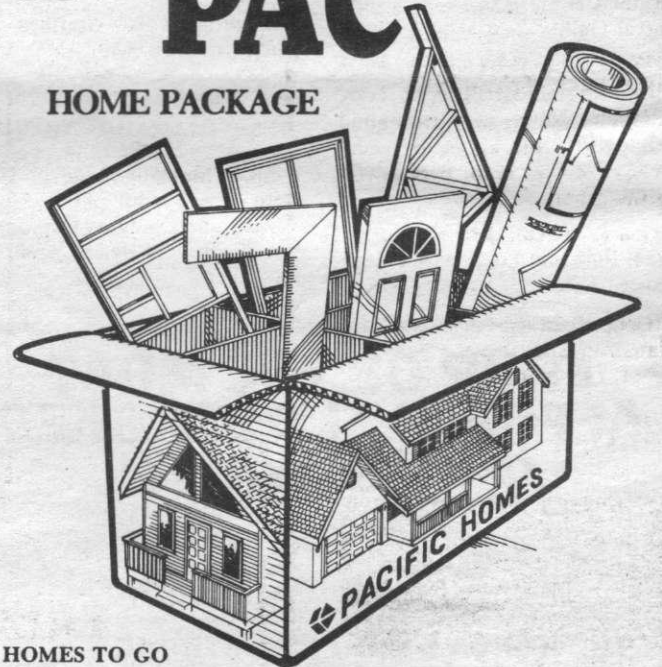
License #62726

CASH PRIZES 60/40 SPLIT



PACIFIC PAC

HOME PACKAGE



HOMES TO GO

Thinking of building your own home? Take a look at Pacific Homes. Just what you're looking for? If not we will design one. Your ideas - Your input - Your budget. And produce a home package to go. ANYWHERE!

The Pacific Component System, backed up by our complete construction manual is designed for the owner - builder. Behind every Pacific Home there is staff expertise to ensure a quality product.

PACIFIC HOMES -

The Viable Alternative

743-5584

Box 70
 Cobble Hill, B.C.
 V0R 1L0

Dealer Enquiries
 Invited

Please send me the Pacific Homes catalogue.
 I enclose \$5 to cover handling and mailing costs.

Name.....
 Address.....
 Postal Code.....

Need a 2nd opinion?



Professional Business Consulting

TRY US!

A REASONABLY PRICED SERVICE BY PEOPLE WHO HAVE EXPERIENCED ALL FACETS OF BUSINESS.
 WE HAVE SEEN IT BEFORE.

CONTACT

ART POGGEMILLER, CASE CO-ORDINATOR
 990 FORT STREET, VICTORIA, B.C. V8V 3K2

TELEPHONE: 383-0161

BACKING INDEPENDENT BUSINESS

Federal Business Development Bank Banque fédérale de développement

Canada

Only one week left to apply for federal dollars

Islanders have just over a week to cash in on the federal government's *Challenge '88* summer employment subsidy program.

Applications, which can be picked up at the Peninsula Employment Project in Sidney, must be submitted by March 4.

Challenge '88 — the Summer Employment/Experience Development (SEED) program — is similar to the funding programs of previous years. It provides employers with wage subsidies in exchange for creating student employment.

Program coordinators expect to fund approximately 1,400 jobs in the Vancouver Island district.

To be eligible for the subsidy, the applicants must be creating

jobs that would otherwise be unavailable. The submissions will be considered according to their potential of preparing students for the future labour market. Benefits to the students working at the jobs, and usefulness of the work proposed, will also be looked at.

Employers eligible for funding include private businesses, co-operatives, and non-profit organizations which have been operating in Canada for at least six months. Municipalities, educational institutions (including school boards), hospitals, Native and Indian Band Councils, and individuals representing unincorporated associations are also eligible.

The programs look at funding jobs that will improve the student's future employability through practical work experience.

The job must provide between 30 and 40 hours of work per week, and last between six and 18 consecutive weeks. (Applications which propose part-time work for disabled students are also available.)

Furthermore, the job cannot displace or replace existing employees or volunteers. It cannot replace laid-off employees or workers absent due to management-labour disputes.

In the non-profit and public sectors, the maximum government contribution towards wages

will be 100 per cent of the provincial adult minimum wage of \$4 per hour. For the private sector, the maximum contribution will be 50 per cent of wages paid, to a maximum of \$3 per hour.

All students enrolled in an educational institution and who intend to return to school full-time the following year, are eligible. They must also be legally entitled to work in Canada, and

be hired after a referral by a Canadian Employment Centre. They are not eligible to work for a member of their immediate family.

Employer applications for *Challenge '88* funding are available at 9751 3rd Street, Sidney. Upon completion of the application, the forms are sent to Employment and Immigration Canada's Victoria Program Centre.

ISLAND WELL DRILLING LTD.
Red Williams, owner-operator
AIR ROTARY EQUIPMENT
 Serving the Gulf Islands since 1959. Call collect **245-2078**

Island champs to throw darts in B.C. finals

For the second time in three years, a Salt Spring Island dart team has taken the mid-island championship and will compete in the B.C. finals.

The local chapter of the Royal Canadian Legion sent teammates Ian Wyatt, Daryl Little, Phil Watson and Chris Marks to the mid-island dart finals last Sunday. After 11 hours of darts, the Salt Spring team emerged as the best of 10 participating teams.

The event, which took place at the Malahat Legion at Shawnigan Lake, ran from 10 am to 9 pm. For the competitors, it was a round robin event, with each team playing each of the others.

The top four teams proceeded to play a straight knock-out, with the Salt Spring team overpowering the others.


Two years ago, the local team, which included Little and Wyatt, brought home the same trophy.

"Other than that," Wyatt said, "Nanaimo and Duncan seem to share it between them."


The provincial finals will be held in Cranbrook over the Easter weekend.

**REMEMBER
DOG LICENCE
TIME**

**WITHOUT A TAG
YOUR DOG IS
JUST ANOTHER
STRAY!!!**



Capital Regional District
Animal Control Division




FOR INFORMATION
478-0624
TAGS AVAILABLE AT YOUR
LOCAL VENDORS

Licensing before
March 31st qualifies
you to win a Dog
House or a 10' by 12'
Chainlink Kennel.

DRIVE PROTECTED

Join Dallas Brown & his staff on

Community Appreciation Day



Feb. 26 & 27, 8 am-5 pm

Thank you for driving with us. You've made me and my staff feel welcome in your community as you've chosen us as your driving force for fuels and lubricants.

Now, we'd like you to be our guest on our Community Appreciation Day. Please join us for a real celebration including:

PRIZES

Enter our draw.
You could win

**A V.C.R.
A Sun Ice Ski Jacket
\$100 worth of gasoline
Portable Propane BBQ**

GIVEAWAYS

While quantities last, balloons, keychains and pens with every minimum 25-litre purchase of motor fuel. First 10 customers each day receive a Petro-Canada hat! Next 15 customers receive a travel coffee mug.

REFRESHMENTS

Help yourself to


**free
coffee &
donuts**

FREE Windshield Wiper Fluid Top-up

WITH GASOLINE PURCHASE

BROWN'S SERVICE

149 Fulford-Ganges Road
Ganges, B.C.
537-9333



PETRO-CANADA®
®Marque de commerce de
Petro-Canada Inc. - Trademark

RSP protects retirement savings from inflation

By **BILL CALLIN**

The most important tax saving device available to Canadians is also our most important investment opportunity, yet few of us capitalize on the great potential of the RSP. Established in 1957, the RSP has stood the test of time. And now with tax reform, it is even more important.

Most Canadians are now familiar with the basic concept of the RSP, but few realize that performance is essential when it comes to outpacing inflation and ensuring a comfortable income in retirement. Over the past 30 years, the annual rate of inflation has

averaged 5.03 per cent. This means that if your current annual income is \$50,000 and inflation remains at five per cent, you will need to earn \$132,664.89 in the year 2007 just to maintain the standard of living you enjoy now! This is nearly triple your current income.

When determining the amount of capital you will need to provide retirement income, you cannot afford to think in terms of today's dollars.

Your RSP is the solution to keeping inflation from getting the best of your retirement nest-egg. By allowing contributions to grow in a tax-deferred environment over

the years, a sizable amount of capital can be accumulated.

Choosing the best investments for your RSP is vital. Every additional percentage point in return that you earn in your RSP really makes a difference.

For example, an investor who makes annual \$7,500 contributions invested at 10 per cent would have \$1.357 million at the end of 30 years. The same investor would have \$2.027 million if contributions were invested at 12 per cent. In this example, a two percentage point increase in return translates into a gain of \$670,000 in your RSP.

One of the major advantages of self-directed RSPs is that you have control of your RSP investments, and with advice from your investment executive, you can alter the investments in your RSP to take advantage of changing investment opportunities. In this manner, investors can usually generate higher returns than are possible with pooled plans. It's the difference between retiring and retiring comfortably.

Another easy way to accumulate more capital in your RSP is to make your contributions early. Instead of waiting until the end of February to make contributions

for the previous tax year, make your contributions at the beginning of each year. For example, if you made a \$7,500 annual contribution at the beginning of each year for 25 years, invested at 10 per cent, you would have over \$66,000 more in retirement funds than if you had waited until the deadline.

Your financial future is too important to waste away on a haphazard approach to RSP investing. It is important to plan not only your contributions, but also what you do with them.

Bill Callin is a representative for McLeod Young Weir in Victoria.

Determination of financial objectives should include drafting written plan

By **TONY SOUTHWELL**

The financial planning process involves the gathering of personal and financial data, identification of lifestyle goals and the translation of the goals into financial needs. This activity is followed by development and implementation of a written plan to achieve the overall objectives identified by the client and the professional advisor.

(The process should not be confused with a budget. A plan is the basis for development of a budget. The budget is simply a projection of income and expenses over a given period of time, usually one year.)

Most of us have heard the term *financial planning*. The financial community is full of individuals who call themselves financial planners. Take heart, however, as it appears government-initiated regulation and control of the growth industry of financial planning is just around the corner. In British Columbia, the Select Committee on the Financial Planning industry has invited individuals, companies and organizations to provide input to the committee by March 31, 1988.

There can be no doubt the number one issue, in terms of priority, is the matter of the regulation and control of those who hold themselves out as financial planners or advisors. However, the issue of the responsibility of the consumer is a close second. As consumers, our part of the bargain is to seek advice and guidance only from those with

MONEY Matters

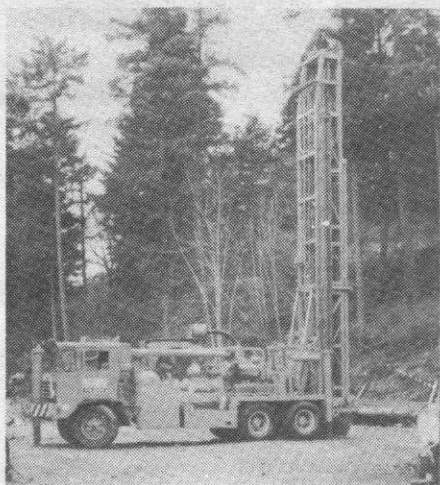
the demonstrated competence to provide such advice and guidance. The Registry of Financial Planning Practitioners in the United States has published a set of 13 standards required for a comprehensive individual financial plan. In Canada, the Canadian Association of Financial Planners is hard at work developing its own set of standards. Already in place in the Canadian Association is the formal process called the *Six Steps to Financial Planning*.

Recent history provides ample evidence that both government and the consuming public failed to meet individual and collective responsibilities. Clear regulator guidelines, a mechanism for monitoring, and responsible, informed consumers, should reduce — if not eliminate — financial loss due to improper or incompetent advice. Coupled with our own good instincts and common sense, we will most certainly be well served by a well trained professional if we exercise the time-tested rule — buyer beware. Remember, it's your money.

Tony Southwell is a representative of Regal Capital Planners in Victoria and a member of the Canadian Association of Financial Planners.

WATER DIVINER

Call **ALBERT KAYE — 537-5738**



TRI-K DRILLING

Serving the islands for 22 years
MODERN HYDRAULIC EQUIPMENT

Call collect anytime:
478-5064



THE HAIRCUTTING PLACE

Open 9-5
Monday-Friday
No-wait appts

ON HERFEON
We're back! See you Monday!
-1141

Gary Lundy
Barber Stylist

PRECISION CUTS FOR THE WHOLE FAMILY

British Columbia Legislative Assembly

SELECT STANDING COMMITTEE
ON
FORESTS AND LANDS

TIMBER HARVESTING CONTRACTS

The first in a series of public hearings by the Select Standing Committee on Forests and Lands will be taking place in the following communities:

TUESDAY, MARCH 1, 1988, COWICHAN BAY
9:00 a.m. to 5:00 p.m.
The Inn At The Water Resort
1681 Botwood Lane
Cowichan Bay

TUESDAY, MARCH 8, 1988, KAMLOOPS
9:00 a.m. to 5:00 p.m.
The Place Inns
1875, No. 5 Highway
Kamloops

The purpose of these meetings is for the Committee to review the nature of timber harvesting contracts between tree farm licensees or forest licensees and contractors as provided in the *Forest Act*; the desirability of a standard timber harvesting contract; submitting to arbitration issues between parties to a timber harvesting contract and in the event that arbitration is recommended, the policy considerations and desirability of providing for the same by legislation or contract.

Those wishing to appear at either of the above locations should notify the Clerk of Committees prior to the hearing date. The hearing hours may be extended.

Address all correspondence or inquiries to appear to:

Mr. Craig H. James
Clerk of Committees
Room 236
Parliament Buildings
Victoria, British Columbia
V8V 1X4

Telephone: 356-2933 Fax: 387-2813

Mr. Graham Bruce, M.L.A.
CHAIRMAN



RRSP investments mean more choices for Canadians

By BRUCE FOERSTER

The Registered Retirement Savings Plan (RRSP) was originally passed into legislation in 1957 by the government of Canada. The idea of the RRSP was to provide Canadians with an incentive to plan their own retirements, and not to rely solely on the beleaguered Canada Pension Plan.

The idea caught on immediately and 30 years later, the RRSP has grown to be one of the most popular forms of investment in Canada today. In 1957 there were relatively few options for an RRSP, the majority being with banks and trust companies. With a stable economy and low inflation, this type of plan was appropriate for the times. However, in today's uncertain and inflationary economic environment, this all-too-convenient type of RRSP has become obsolete.

Today's investors realize that inflation is their biggest obstacle, and with the cost of living doubling in the last 10 years and expected to double again in the next 10 years (an annual rate of eight to nine per cent), the GIC or term deposit has quickly become outmoded, as they offer little in the way of real growth after inflation.

Many investors have instead chosen self-directed plans, investing in stocks or stock-based mutual funds, as these have shown to be the best long-term form of investment. The volatility, however, makes this type of RRSP an appropriate investment only for a younger investor or to form a smaller portion of an otherwise more secure portfolio.

Bonds and mortgage funds are being increasingly used as RRSP vehicles, but with interest rates fluctuating greatly, these types of investments have been shown to be just as volatile as stocks.

The problem remains that if you invest your money in one type of security, you will do well in one economic environment, but poorly in another.

The solution to this problem is balance. Pension fund managers have been incorporating this



simple principle in managing pension monies for many years.

If you were to look at a large group pension fund you would quickly see that the fund invests in not just stocks and bonds, but also in treasury bills and mortgages (and sometimes real estate). The managers then have the ability to adjust the mixture of these securities to perfectly reflect the economic environment. We know that interest rates have a major impact on how most investments will perform. If interest rates are rising, pension managers will adjust the portfolio away from bonds and stocks (which historically have performed poorly in rising interest rate environments) and into mortgages and treasury bills, as they have shorter maturities and can be constantly renewed at the higher and higher rates.

In the opposite scenario, with interest rates falling and the mortgages and treasury bills being renewed at lower and lower rates, the portfolio will again change, this time into bonds and stocks, both of which are given an environment to perform well. This simple logic and flexibility has provided pension fund clients with more consistent and impressive gains for their invested dollars.

This type of portfolio management is now available for your RRSP — your personal pension plan.

Perhaps the finest of these plans is the Sunset balanced fund. The Sunset Fund is managed by Connor, Clark Lunn — one of the largest, most successful pension fund managers in Canada. The firm currently manages almost a billion dollars of pension fund monies for such large corporations

as IBM, McDonald's restaurants, and 3-M Canada, to name a few.

The Sunset fund is managed in the same fashion as their pension fund — that is, any changes made to their billion dollar pension fund are also made to the Sunset Fund.

The results? Impressive. Investing only in the highest quality securities available, Connor, Clark and Lunn have provided their clients with annual returns averaging over 19 per cent yearly for the last 10 years, without a single loss year. Not even the stock market crash in October significantly affected the Sunset Fund. In fact, its sister fund, The Sunset Global Fund actually increased three per cent in October.

Looking for a secure investment that will provide consistent, impressive returns regardless of economic conditions? You've just found it.

Good investing.

Bruce Forester is a senior financial planner for England Securities Ltd. and has an office in Ganges.



KEN TARA EXCAVATING
C.10 BURGoyNE BAY ROAD
RR.1 Fulford Harbour B.C.
V0S 1C0 653-9255

Like to Pal...nop? Smell the Roses?
THE STRATHCONA HOTEL

invites you to enjoy a
VICTORIA VACATION!

ENJOY OUR RECENTLY REDECORATED ROOMS!

DOUBLE WITH BATH—JUST \$29.95 plus tax

• Enjoy top live recording acts in the FORGE, classics from the 50's to 80's in the CUCKOO'S NEST, and BIG BAD JOHN'S hillbilly bar, nightly to 2 am.
• Reservations required. This coupon must be presented upon check-in. Offer valid to June 15/88. Restrictions apply.

919 Douglas St., Victoria, B.C. V8W 2C2 (604) 383-7137
See you at "THE STRATH"!

SALT SPRING MINOR BASEBALL (Hardball) REGISTRATION



PLACE: Portlock Park
DATE: Registration Feb. 27/88
TIME: 10:00 am-2:00 pm

FEES

- T-Ball \$12 (ages 5-7)
- Little League \$20 (ages 8-12)
- Babe Ruth \$20 (ages 13-15)

COPY OF BIRTH CERTIFICATE REQUIRED.

PATTERSON'S General Store

presents:

10% off

ONE DAY ONLY!

ALL MERCHANDISE

except Fuel, Feed, Tobacco Products, Video Rentals, Lotteries & Newsstand

SATURDAY, FEB. 27

9 am - 6 pm

THE FOLLOWING SPECIAL SPECIALS ARE ALSO ONE DAY ONLY (while stocks last) & ARE NOT INCLUDED IN THE 10% OFF SALE:

ADAMS PEANUT BUTTER SPECIAL SPECIAL PRICE

Creamy or Crunchy Salted or Unsalted

Reg. 2.00

1 69
500 g

SOFT & GENTLE 2-PLY BATHROOM TISSUE SPECIAL SPECIAL PRICE

Reg. 1.60 ea.

2 269
4-roll pkgs.

CHEERIOS SPECIAL SPECIAL PRICE

Economy Size 575 g box

Reg. 3.27

2 79

BARB'S BUNS ASST'D. HOMEMADE BREADS SPECIAL SPECIAL PRICE

Reg. 2.35

1 99

Do your Kitchen or Bathroom Cabinets need a happy new face?

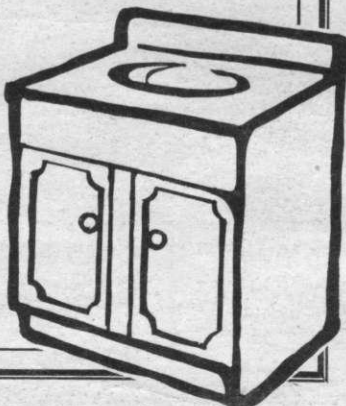


DON'T REPLACE THEM JUST REFACE THEM
at 1/2 the cost of new cabinets.

European & Traditional Oak Facings, New Counter Tops, Kitchens, Bathrooms, Basement Suites, Storage Cabinets & Shelves, Sundecks, Renovations & Repairs OF ALL KINDS.

537-2347

Mike Antonik





Happy anniversary

Bunty and Ron McNally celebrated their 50th wedding anniversary last Saturday with a kiss at open house held at Ganges United Church Hall. Friends and family members used occasion to help couple mark golden moment.

Day and night bank service now available to islanders

Island Savings Credit Union has installed and opened Salt Spring's first 24-hour cash machine.

The unit, which allows customers around-the-clock access to their bank accounts, was first installed on the southern wall of the credit union in January but programming was not completed until about 10 days ago.

Nikki Novielli, Island Savings' assistant manager of administration, said customers have been asking about the unit's start-up date since it was installed, and are "excited and enthusiastic" about its arrival.

Clients have been requesting a 24-hour cash machine since the credit union branch moved to its present location three years ago, Novielli continued, but installation was not practical until just recently, when the branch reached the number of customers needed to make the service feasible.

Although it just recently installed the unit, however, the Island Savings branch has long been issuing its customers with the cards needed to operate 24-hour cash machines. The cards were used by Salt Spring residents to gain access to their accounts

when off-island.

"We used to market them by telling customers they could take their bank with them when they went off-island," Novielli said. "Now we tell them that their bank is never closed."

The cash machine at the Ganges branch is tied to the "Interac" network, which includes most major North American banks and credit unions. It can be used throughout North America and in Europe to draw funds from an account, Novielli said.

Wasn't she cute!



Trudy at the Market is having a birthday on the 28th. Best wishes from Dad, Mom, Jim & Paula

Phillip Swift

B.C. Land Surveyor
107 McPhillips Ave. (in KIS office)

537-5911
Box 997, Ganges

Custom Homes, Renovations & Commercial Construction LANCER CONTRACTING LTD.

653-4437 OR 653-4678



The Clock Shop

Established 1946

Personal Service to the Gulf Islands
Bi-monthly, by request.
Please phone either telephone number for watch & clock repairs and appraisals.

Pender Island:
629-3253

WILF J. CRAVEN
G.R.I.T. in Horology

Victoria:
383-9251

1037 Fort St., Victoria, B.C. V8V 3K5

CARPET CLEANING MARCH 7-9

Our truck-mounted steam extraction cleaning system offers a thorough, professional cleaning of your wall-to-wall carpet or area rugs.

Call Arlene Dashwood at 537-2111 for information & appointments.

Arlene Dashwood

FAMILY REPRESENTATIVE FOR THE GULF ISLANDS



Burrill Bros. Carpets

A FAMILY BUSINESS SINCE

320 Upper Ganges Rd.
Ganges, B.C. V0S 1E0

HARDWOOD

HARDWOOD PLYWOOD

Prices you can afford

OAKS
MAHOGANIES
TEAKS etc.

WESTWIND WOODWORK
10230 Bowerbank, Sidney
656-0848



LAUREL POINT INN

• ON VICTORIA'S INNER HARBOUR •

★ Indoor Pool ★ Sauna ★ Jacuzzi ★ Lounge
with live entertainment ★ Satellite TV ★
24 Hour Room Service ★ Sunday Brunch & More



SPECIAL TREAT
ON ARRIVAL

MINI ISLAND GETAWAY
Room & Complete Breakfast
\$39.00 Per Person Dbl. Occ.

DELUXE ISLAND GETAWAY
2 Nite Stay - One Complete Breakfast
- One 4 course Table D'Hote Dinner in
Cafe Laurel \$89.00 Per Person, Dbl. Occ.

CALL TOLL FREE 1-800-663-7667
680 Montreal St., Victoria, B.C. V8V 1Z8
- In Victoria Call 386-8721
Inquire about our
ROMANTIC ESCAPES PACKAGES

SUBJECT TO AVAILABILITY - NON COMMISSIONABLE - EXPIRES APR. 30/88 - B.C. SALES TAX EXTRA - NOT AVAILABLE TO GROUPS OR CONVENTIONS