

Amherst Island BEACON



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REGULAR COUNCIL MEETING

- DON TUBB -

Council Report for Jan 22, 2001

All members of Council were present for this meeting along with regular staff members and 6 members of the interested public in the audience.

There were very few Amherst Island specific items dealt with at this meeting however the following was gleaned from the proceedings and the agenda package:

- I think we told you last month that the Province has introduced another part of their capital building fund... this time for sports, culture and tourism projects. The Recreation and Property Advisory Committee has been looking at this and its number one priority was a second ice sheet at the W.J. Henderson Centre. The Committee recommended to Council that a letter of intent be submitted to the Province. This was approved by Council.

- The Recreation and Property Advisory Committee also recommended to Council that an application for the Heritage Challenge Fund Community Program be submitted for the Fairfield House and Neilson's Store.
- There was a notice in the agenda package stating that Friday, July 6th through Sunday, July 8th is *Ontario Family Fishing Weekend*. No licence is required for this weekend. Council will support this event with some low cost advertising.
- The Amherstview bus had its best year ever with 74,429 riders. This is nearly 15,000 riders more than in 1998 and about 9,000 riders above the previous 5 year average.
- Rates for most recreation activities will be going up by 5% (such as swimming, skating, ball and soccer fields) with two notable exceptions being the public skate and the public swim.

EUCHRE

Join friends and neighbours at the
COMMUNITY EUCHRE NIGHTS

MARCH 2 & 16, APRIL 6, 2001
at 7:30 pm

Amherst Island Community Centre

fun! prizes! refreshments!

\$2.00 per person

Council Report for February 12, 2001

All members of Council were present for this regular meeting. The CAO, Clerk, Treasurer, Engineer, Planner, Recreation Director, Fire Chief and Public Works Superintendent were in attendance as were 6 members of the interested public.

The major Island related item was the increase in ferry rates. By-law 2001-8 brings into effect the following rates as of March 1, 2001:

INDIVIDUAL RATES (for one round trip)

- car, truck (under 1 ton), van \$5.00
- farm tractor \$5.00
- motorcycle \$1.50
- bicycle \$1.00

BULK RATES

1 book of tickets (23 tickets) = \$50.00

The Township has recently sent a household flyer to the Island residents which discusses this rate increase. There seems little reason to re-print it here.

There are a number of quick items of Island interest:

- The Miller Drain is going to get some needed maintenance under a grant from the Ontario Ministry of Agriculture, Food and Rural Affairs (OMAFRA).
- Council received and supported a resolution from the Town of Caledon. The resolution asked that funding be continued for the *Environmental Farm Plan program*. Funds for the program are to run out at the end of the first quarter of 2001. This voluntary program covered a wide range of environmental concerns such as storage and handling of pesticides,

WORLD DAY OF PRAYER SERVICE

FRIDAY, MARCH 2-2 PM

ST. PAUL'S PRESBYTERIAN CHURCH

2001 Service written by Women of Samoa.

Theme: Informed prayer;
Prayerful action.

Jointly conducted by:
St. Paul's, St. Alban's and St. Bartholomew's

road would be placed but Councillor Ashley has mentioned its rather sorry condition at Council.

- The following people have been appointed Fenceviewers under the Line Fences Act 1990: Kevin Peters, James Guest, Alex Scott and Robert Wilson.
- The Intensive Farming Operation Committee minutes (Jan. 17, 2001) were included in the agenda package. These show that progress is being made as the committee continues to refine the 4th draft. In a related matter, the Planner, Murray Beckel, received a response from the then Minister of Ag (etc), Ernie Hardeman, in which he said (in part), "At present, Ontario does not have a program that

measures odour emitted from farms. Odour measuring technology is relatively new for picking up farm odour. These devices are still in the developmental stages." This had (has) been a sticking point with some members of the Committee who wanted this incorporated into the by-law.

- The Heritage Committee minutes (for Jan. 16, 2001) had several Island mentions:

- designation of Neilson's Store is progressing with a

Notice Of Annual Meeting

The 106th Annual Meeting of The Amherst Island Mutual Insurance Company will be held at the Amherst Island Public School on -

WEDNESDAY, MARCH 7, 2001
AT 8:00 P.M.

Purpose:

- To receive the financial statements and Auditors' Report for the year ended December 31, 2000.
- To appoint Auditors for 2001.
- To elect three Directors for a three year term. The retiring directors are Keith Miller, Wayne Fleming and Brian Ward, all of whom are eligible for re-election. Any person seeking election is asked to file their intention to stand for election with the secretary at least five (5) days prior to the Annual Meeting.
- To transact such further business as may properly come before the meeting.

Keith Miller
President

W. Bruce Caughey
Secretary-Manager

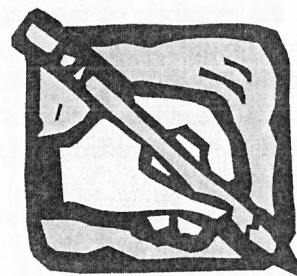
by-law being written and grants being applied for (the figure of \$50,000 was mentioned in the Administration Meeting minutes of February 5, 2001 which, of course, is subject to Township budget approval),

- interest was shown in the Wes Brown Blacksmith Shop (request for historical facts and whether a report was ready),
- concern was shown for the stone fences and questions were asked whether the committee could protect these structures.
- While Council did not act on the following, beyond receiving the correspondence, it was interesting.... Apparently the 613 area code will run out of numbers sometime in 2005-2006. The Canadian Radio-television and Telecommunications Commission / Conseil de la radiodiffusion et des telecommunications canadiennes (isn't CRCT sooo much better!) is setting up a committee to figure out what to do. Apparently the usual solution is new area codes and 10-digit dialing which is where a caller needs to dial the area code for all calls - even local ones.

The Fire Department's Master Fire Plan is now in its completed form which is one of the year-end highlights listed in a report from the Fire Chief. Other year 2000 highlights (for

the Island) were a 'reliable fire pumper' and 1500 Imperial gallon tank for our station. Both units were passed on from other Loyalist Township stations when new units were purchased for those locations. The Loyalist Township Fire Department responded to 306 calls in 2000... that's approximately a 25% increase over 1999. The Amherst Island station responded to 15 calls. The busiest station was Odessa with 137 calls (Bath had 53 and Amherstview had 99). Of those 306 calls, only 48 were classed as fire calls. The partial list below gives some of the major reasons for a Fire Department response:

Fire.... 48	Alarm Malfunction.... 28
Alarm Accidental.... 7	Alarm Malicious.... 7
Medical Emergencies.... 61	Heart Attack CPR.... 28
Vehicle Extrication.... 10	Vehicle Accident.... 23
Carbon Monoxide Detection.... 11	Human Accident.... 4
Other Public Service.... 45.	



The Neighbourhood

- Lyn Fleming -

Get well wishes this month to Lillian Miller; Bonnie Baker who is recovering at home from recent surgery; and to Ida Gavlas, who is recovering from foot surgery.

Bruce and Susie Caughey escaped winter for a week or so, when they took a cruise of the western Caribbean. Leonard Pittman spent a month visiting family in Nova Scotia and Newfoundland. Mark Ritchie and Cherry Allen have just returned from visiting Mark's dad in Scotland.

Congratulations to Paul and Nancy Henshaw on the birth of their 2nd grandchild (1st grand daughter), Sarah, on January 23. Big brother Joshua and mom and dad, Dawn and Craig, are thrilled with the new addition to their family.

The first community Euchre night of the season got off to a great start with a lot of laughs and visiting - as well as cards! The 2nd



The Loyalist Parkway Association has asked Council to recommend an Amherst Island resident as a member of their committee. The Association wants to promote Amherst Island as a place to visit along the Parkway and, for that reason, wants input from a representative of the community.

The Association meets at 10:00 a.m. on the second Wednesday of each month at the Wheelhouse View Restaurant just off the ferry at Glenora.

The Loyalist Parkway Association works to preserve, enhance and promote the scenic, historic and architectural qualities of the original Loyalist route. The group participates in long term planning along the Parkway and the development of picnic areas, rest stops, signs and information kiosks for the use and enjoyment of tourists.

If you are interested in serving on this committee, please submit a brief letter to Loyalist Township Council by January 31, 2001. We would appreciate hearing from someone who is willing to represent the Island's interests on this committee.

Diane Pearce
Chief Administration Officer

Annual Robbie Burns Dinner, sponsored by St. Alban's Church, was an even greater success than last year! A full house enjoyed a traditional Scottish dinner and entertainment at the Community Centre.

The highlight of winter carnival week at A.I.P.S., was the annual Polar Bear Olympics, held on February 14.

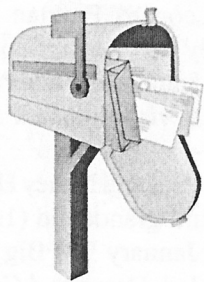
Robbie Burns Night

- Chris Kennedy -

Many thanks to the members of the Anglican church for organizing the Burn's Night Supper and the entertainment. The Community Centre was full for the occasion. The magnificent haggis well deserved its title of "Great chieftain o' the puddin'-race" and was paraded round the hall in fine style behind the piper

"And then, O what a glorious sight
Warm-reekin, rich!"

I don't think anybody left the table with room in them for another mouthful. The entertainment was by "*The Singing Ministers*" from Toronto, who provided us with songs and stories, filled with wit and wisdom. We had a life of Robert Burns, the Poet of the common man. It is well worth taking the time to work through his dialect to savour the meaning in his words. To finish the evening after some of the people had left for the ferry, the tables were pushed back and the braver folk danced the "Gay Gordons" round the hall. A grand way to end the evening.



*Letters
To The
Beacon*

[Staff: We received the following e-mail from Don Murray just after we went to press last month. If you have any information regarding his query, you can call us at the Beacon, (613) 389-3802, or e-mail us at topsvfarms@on.aibn.com or write at Amherst Island Beacon 14775 Front Road, Stella, On K0H 2S0.]

Amherst Island Woman's Institute

is sponsoring an Island mailing for

THE HEART AND STROKE FOUNDATION

The special envelope will let the foundation
tell us how much our community has
(as always) generously donated.

Thank you all for your help!

Greetings

I wonder if you might be able to help me with a bit of Island history. I have been going over back issues of the Beacon, which I got from my mother-in-law, Margaret McKee of Kingston, and I have been looking for information about the Canadian Volunteer Militia on the Island. The findings to date have been slim.

In our family, we have an army ceremonial sword that is engraved as follows: "Presented to Major R. Patterson by No. 4 Co 48th Batt V.M Amherst Island March 1875". Are you aware of any books, reports etc about No 4 Company?

Issue #262 of the Beacon (Dec. 1999) stated that the Island Reeve in 1873 was 'R. Patterson' and in 1888, 1890 and 1892 the Reeve was 'Robert Patterson'. Do you think that either of these two individuals might have been the original recipient of the sword?

I thank you for your consideration in this matter.

Yours truly

Don Murray

Correction

Contrary to a letter in last month's Beacon, the A.I. Rec. Assoc. did not "cancel" the New Year's Eve dance due to "Hooliganism". I am afraid Mr. Burke has been misinformed and was not given the reason by a Rec. Assoc. member.

The Rec. Association decided in July that we would not hold a New Year's dance. We made the decision early enough in the year to give another group the opportunity and time to put on the annual function.

The main reason we decided against the dinner/dance was that, because our group is small in numbers (6 members), the work and holiday plans and schedules of the members are an important factor.

Another deciding factor was a slump in ticket sales the previous year. We are glad another group kept the tradition alive, and congratulate them on a successful New Year's.

Lyn Fleming

**Need a caretaker
while you are away?**

Call Betty at 389-7907



Thank You Notes

Heartfelt thanks to everyone who planned, contributed and participated in the Robbie Burns Dinner on Friday, February 9th.

The proceeds of the dinner will support several important Anglican Diocesan ministries including children's and youth ministry camp Hyanto and my own work in adult Christian education as Co-ordinator of the School of Lay Ministry.

Thanks again to each of you for your hard work. It was a fun evening with great work and entertainment and supported a good cause.

Yours truly,

Lisa Chisholm-Smith

APPOINTMENT

Dick Dodds, retired Director of Education and Secretary-Treasurer of the East York Board of Education and currently a consultant in international education, has been appointed by the Ontario Government as a public member of the Council for the College of Physicians and Surgeons. The College is a self-regulatory body for the 26,000 physicians and surgeons in the Province of Ontario and is responsible for regulating the practice of medicine to protect and serve the public interest. It is the mandate of the College to issue certificates to physicians and surgeons to practice medicine, monitor and maintain standards, investigate complaints and discipline doctors found guilty of professional misconduct or incompetence. The appointment is for three years and may be renewed.

AMHERST ISLAND PHONE DIRECTORIES

on sale at the General Store

Have you got yours yet?

Need a second copy?

Only \$6.00 each!

A.I.W.I.

Janet's Jottings

- Janet Scott -

From the Shore

by Carl Sandburg

A lone grey bird,
Dim-dipping, far-flying
Alone in the shadows and grandeurs and tumults
Of night and the sea
And the stars and storms.

Out over the darkness it wavers and hovers,
Out into the gloom it swings and batters,
Out into the wind and the rain and the vast,
Where fogs are at battle, sky-driven, sea blown,
Love of mist and rapture of flight,
Glories of chance and hazards of death
On its eager and palpitant wings.

Out into the deep of the great dark world,
Beyond the long borders where foam and drift
Of the sundering waves are lost and gone
On the tides that plunge and rear and crumble

For a short brief time an Ivory Gull visited Amherst Island. It was first seen on January 3rd and for a short fifteen days it affected the amount of revenue on the ferry, the number of visitors to the Island, even the amount of sardines sold at our local store and even made itself a headline in the Kingston paper. This little bundle of feathers only 43 cm, still young and showing the black smudges of its immaturity was a long way from home. This gull breeds in the New World on Somerset and Ellesmere Islands in the Arctic and winters on the edge of the pack ice but sometimes makes rare visits further south. In 1977 on Dec. 9th Marnie and Geoff Matthews reported the only other recorded Ivory Gull in the Kingston area. It also was immature and they saw it on Wemp's shore according to R.D. Weirin his book "Birds of the Kingston Region". I guess if a young teenage gull wants to take a trip south, Amherst Island looks like home. We were saddened to read on the Internet that it did not look well on Jan. 18th. I believe that was the last day anyone saw it. What storms or weather patterns or mixed up genetic messages drive a bird so off course we will never know but wasn't it fascinating having our little visitor among us. "High Flight" little fellow.

For the birders that missed the gull there's been lots of other birding activity. The Owl Woods have had regular Saw-Whets, those adorable kitten-sized owls that are butterscotch coloured and also their chocolate coloured cousins the Boreal Owls which are a little larger but a rarer visitor. The pines have a flock of about a dozen regular Long-eared Owls and Short-eared Owls can be seen at several locations flying just at dusk. Our Snowy population has stayed fairly constant at about 11 birds with a wide variety of plumage from the very



PUBLIC MEETING GROUNDWATER MANAGEMENT STUDY & PROTECTION PLAN

January 23, 2001

- Don Tubb -

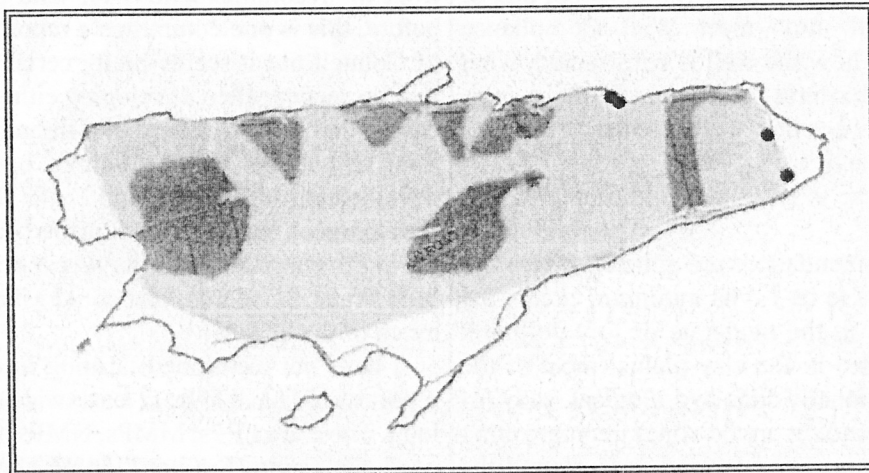
About 45 residents turned out for this public meeting. There were representatives from Trow Consulting, the Health Unit, the Township (both staff and council members) and several Island members of the committee.

This meeting was held to give the public an opportunity to see and hear the technical committee's results. The report will be passed on to Council along with reports from relevant staff members. The meeting's format was the usual open house so the public could view displays and read material which was followed by a formal presentation and a question/answer period. The major improvement at this meeting was the use of a portable loudspeaker system which allowed everyone to hear the main speaker.

The committee was set up to examine 'groundwater in relation to its supply, natural characteristics and its potential for impacts from man-made sources associated with a variety of land use activities' (all quotes come from the handouts at the meeting). The main findings can be summarized as: 'The study has identified a naturally sensitive hydrogeologic system. Thin soils and weathered limestone, the latter often exposed and fractured at the surface, covers approximately two-thirds of the area [Staff: ie all of Loyalist Township]. This combined with old, substandard wells and hundreds of improperly abandoned and unused wells are largely responsible for poor groundwater quality

and the high percentage of bacteria detected in existing water well supplies.' The report not only studies the potential for polluting groundwater but also provides some recommendations for both new development and existing uses.

It should be remembered that this is a technical report with some recommendations that are not enforceable by current laws and regulations. Also, cost does not seem to be an issue for the writers of the report nor do difficulties for homeowners, farmers, etc in fulfilling the regulations. This report, to some extent, might be considered a wish list of recommendations although it may be foreshadowing future laws and regulations from the Province. It seems unlikely that Council will adopt anything that cannot be enforced so the real report(s) to note are those from the appropriate Township departments (Engineering and Planning). Hopefully, the above will put the following into perspective.



A simplified Groundwater Pollution Potential map of A.I.

To start with, the technical committee did not have enough information to categorize significantly large areas of the Island like the Foot, the Head, and much of the south shore (the white areas on the map). None of the below recommendations can be applied to these areas until they are placed into one of three zones found on the Island. These three

zones divide the Island based on their potential for groundwater pollution. There are four small areas of high pollution potential (two near the Foot and two along the north shore about half way between Stella and the Foot which are shown as black dots on the map). Most of the Island is classed as having a moderate pollution potential (light grey on the map) but there are a number of significantly large areas having low pollution potential scattered within the moderate zone (dark grey on the map). The map shown is simplified and should not be considered accurate but just something to give

you an idea of what's roughly where. By the way, overall the Island has a lower potential for polluting the groundwater than does

"GETAWAY HOME"

**Year around cottage rental by the week or week-end.
North Shore, Amherst Island.**

**A beautiful winter/spring/summer/fall getaway!
For details phone Susie at 389-2012.**

the mainland part of the Township.

The recommendations for existing homeowners are pretty limited for all of the zones. If you apply for a building permit, the Township would advise you to: have your water tested for both bacterial and chemical pollution; and, have a purification system installed (whether the tests turned up anything or not). Other recommendations are:

- any new wells are to be drilled wells (no chipped, dug or blasted wells) and all must meet Well Compliance Program which details how the well is constructed, what the water is tested for (bacteria and chemicals);
- increased distances between new wells and septic systems would have to be met; and,
- any old wells would have to be located and properly dealt with.

For new lots, the recommendations are quite extensive. To start with, a lot would have to be 1.5 ha minimum except 0.8 ha lots would be allowed in the moderate or low pollution potential zones that are also in the clay plains (most of the Island's centre). A professionally done hydrological study (of varying thoroughness depending on the zone) demonstrating the development's impact on existing land uses around the new lot. A well would have to produce 13.6 L/min (that's 3 g/m if my conversion is correct) and the water would have to meet Ontario Drinking Water Standards plus a water treatment system would have to be installed. There are more difficult requirements if groundwater contamination is known or even suspected. There will be increased separation distances between wells and septic systems (in all of some complete and parts of other zones). There are some untidy recommendations for septic systems such as discouraging (but not forbidding) standard septic systems in the high potential zones and parts of the moderate potential zones. For all zones, new lot owners would be required to find and properly abandon old wells. From what I understand, this 'abandoning' or sealing up of old wells has to be done by professionals with the work needing the approval of some Provincial agency.

In the tables in the handouts, it is interesting to note that there was a general comment attached to each zone. For the moderate to low potential zones, subdivisions should be encouraged in areas with municipal water and sewage (ie



Just hanging out on a lovely February day.

photo by DT

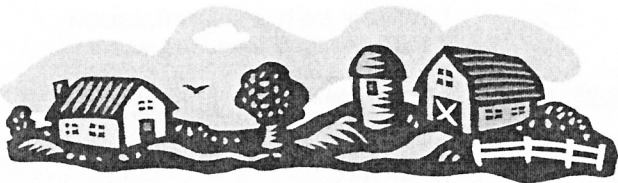
obviously there are none of those areas on the Island). For the high potential for groundwater pollution zone, that encouragement to develop on municipal water and sewage is across the board... ie for existing development, for new severances, and for subdivisions. It is not clear if this means development will be actively discouraged.

There you have it...

nine hundred and eighty-nine words to glean the high points from the recommendations for land development. As I said before, this is one committee's report and not the final word of Council but it seems pretty certain that some more steps will be needed when developing either existing or new lots to ensure that groundwater is not threatened. Just how tight the final regulations will be written could significantly affect development on the Island... if, for example, any new development has to be on a drilled well (ie no shore wells); having 3 g/m flow; and, having the water meet the Ontario Safe Water Standards, that could kibosh development over a much of the Island.

I have not mentioned farming in this report because this report would have to be at least twice as long which is just too long. There are EFPs, MMPs, NMPs and BMPs that would all need explaining (I'm not kidding about that alphabet soup... they are all significant hurdles for a farming operation to clear). And, hopefully, the few active farmers left on the Island have already caught wind of significant changes coming, so writing something is a bit redundant. But I should say that the farming recommendations apply to all farms... it is my understanding from reading of the committee's handouts that if you have an existing farm which you had planted back into trees but you also have a few horses, this committee's recommendations would require or recommend (depending on the zone) that: an Environment Farm Plan, a Nutrient Management Plan, and a Manure Management Plan all be prepared, plus that Best Management Practices be followed. I fully realize that this is only the technical committee's recommendations but it is really disappointing to see that big and tiny farming operations will be faced with the same regulations.

The reports from staff are apparently going to be ready reasonably soon so we shall see just what the proposed by-law looks like.



A Letter Home

January has come and gone and February is half done so winter has to be on the downswing. That didn't look to be the case on the morning of Feb 10th... I got up a little after 6 a.m. and the temperature was 5.1 degrees C with very strong winds out of the NW. By 7:30 it was -3.8 and by 8:15 it was -5.3 degrees C plus the winds were still blowing. In two hours, the temperature had dropped 10 degrees C. Anyone can do chores when the weather is nice but when its really ugly, that's when you earn your vittles. Chores are at their lowest level for the year right now However, dealing with problems is much more of an issue... if, as happened a few weeks ago, the tractor and wagon cannot get up the hill in the woods, it becomes a real problem getting another tractor around in front of it to give it a pull. And, repairs in the field become nearly impossible so pulling broken down machinery back to the shop can chew up a lot of a day.

Such is sheep farming... There are plusses too... like the other day when it dawned clear and sunny after a snowfall the night before. Going up through the woods was absolutely glorious where the world was reduced to three colours only - the very white snow sitting on the black tree branches all framed by a strong medium blue sky. That morning cost me a roll and half of film.

Last but not least is a bit of info... Road conditions can be heard over the phone from a MTO hotline. You simply dial 1-877-401-8777... hit '1' for English... hit '1' for highway conditions... then the number of the highway you want like '33' for highway 33.

Blankets Yarn Sheepskins

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and**

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Chris, Ben and Juno coming through the woods on a day so gorgeous that it resembled a fairy tale...

photo by DT



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Sunday 2:00 p.m. - 4:00 p.m.

A.I.P.S. Club Z
account number is
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SENIOR OUTREACH SERVICES Frozen Dinners

For orders, menus & information
Call Freda Youell at 384-4135

COMMUNITY CALENDAR

MARCH

Friday, March 2nd, 2:00 p.m. World Day Of Prayer

Friday, March 2nd, 7:30 p.m. Euchre

Wednesday, March 7th, 8:00 p.m. AI Mutual Annual Meeting

Monday, March 12th, 7:00 p.m. Council Meeting

Monday, March 26th, 7:00 p.m. Council Meeting

APRIL

Friday, April 16th, 7:30 p.m. Euchre

WANTED

I am still collecting the following: - A&P Tapes - used stamps - any country including Canada - for guide dogs for the blind. Good clean clothing for the animal shelter thrift shop and knitted squares, blankets, pet food, paper towels, etc., for the Napanee Animal Shelter. Please call me if you have anything to donate or leave in my front porch. The animals really need our help.

Freda Youell 384-4135

ISLE Cheese Dates

ORDER IN BY:	PICKUP & PAYMENT 6-7pm at the school
Feb 16	Feb 21
Mar 9	Mar 21
Apr 20	Apr 25
May 18	May 23
June 15	June 20

Amherst Island GENERAL STORE

389-0417

STORE HOURS

Monday - Saturday 9 am - 6 pm
Sunday 10 am - 6 pm

CANADA POST

Monday - Friday 9 am - 11:30 am
..... 2:30 pm - 5 pm
Saturday 9 am - 12 noon

The Saturday Beaver will now be available at the Amherst Island General Store.

We have a wide variety of products available. If we don't have what you need, it can be ordered with deliveries.

Delivery days are Wednesdays and Saturdays. Just call a day ahead to place your order.

Our deliveries arrive at 10:50 a.m. and we ask that you pick up orders around 11a.m. as we have no room for storage in coolers at this time.

FAX SERVICE

FAX service is now available at
Amherst Island General Store
Mon - Fri only

To send - Local - \$1 for first page
.50¢ for each additional page

Long Distance \$5.00

Receive - .50¢ per page - Local and Long Distance

FAX# - 613-389-0417

Amherst Island Mutual Insurance Company

We are pleased to present the 106th Annual Report of the Amherst Island Mutual Insurance Company. This year again we have produced a strong underwriting gain and an excellent return on investments. This gain will continue to ensure our very competitive rates.

Our affiliation with Farm Mutual Financial Services (FMFS) has proved beneficial and we encourage all to have a look at their products.

Amherst Island Mutual is dedicated to providing quality service and innovative coverages for our Homeowners, Farmowners and Commercial risks. Please call for a quote. We are a 24 hour service company.

Keith Miller
President

W. Bruce Caughey
Secretary-Manager 389-2012

Statement Of Income Year Ending December 31, 2000

	2000	1999
PREMIUM INCOME		
Gross premiums	\$ 222,920	\$ 223,178
Reinsurance ceded	<u>64,082</u>	<u>63,254</u>
Net premiums written	158,838	159,924
Increase in unearned premiums	(3,711)	(5,399)
Net premiums earned	<u>155,127</u>	<u>154,525</u>
EXPENSES		
Net claims incurred	20,038	47,477
Net adjusting expenses	4,789	2,217
Policy acquisition expense	30,680	31,050
Salaries and benefits	20,179	19,268
Travel	1,590	3,525
Directors' fees	3,021	2,760
Audit and legal	3,531	4,245
Rent	2,400	2,400
Advertising	660	
Amortization	458	76
Association fees and license	2,950	3,500
Bad debts		1,807
Computer services	6,899	6,869
Insurance	510	545
Postage and telephone	755	1,191
Printing, stationary and office	1,275	1,118
Meetings, education and misc.	758	2,098
Corporation premium tax	<u>974</u>	<u>978</u>
	<u>101,467</u>	<u>131,124</u>
NET UNDERWRITING INCOME	53,660	23,401
Investment income	<u>95,460</u>	<u>31,846</u>
INCOME BEFORE INCOME TAXES	149,120	55,247
Income taxes (note 4)	<u>13,748</u>	<u>5,482</u>
NET INCOME FOR THE YEAR	<u>\$ 135,372</u>	<u>\$ 49,765</u>

Balance Sheet As At December 31, 2000

	2000	1999
ASSETS		
Cash	\$ 162,913	\$ 103,524
Investments (market value \$704,262, 1999 - \$618,957)	665,870	555,110
Accrued interest	8,506	29,779
Accounts receivable, policyholders and others	46,882	47,570
Receivable from reinsurers	631	18,472
Deferred policy acquisition expense	16,887	16,204
Capital assets	<u>1,757</u>	<u>2,215</u>
	<u>\$ 903,446</u>	<u>\$ 772,874</u>
LIABILITIES		
Provision for unpaid claims	\$ 10,500	\$ 21,859
Unearned premiums	108,608	106,610
Payable to reinsurer	16,572	18,319
Acc payable and accrued liabilities	23,821	23,080
Income taxes payable	<u>8,195</u>	<u>2,628</u>
	<u>167,696</u>	<u>172,496</u>
POLICYHOLDER'S SURPLUS		
Reserves required (note 3)	35,105	35,412
Unappropriated surplus	<u>700,645</u>	<u>564,966</u>
	<u>735,750</u>	<u>600,378</u>
	<u>\$ 903,446</u>	<u>\$ 772,874</u>