



## the POINTER

November '91

### Contents

To the Point.....	1
Letters to the Editor.....	2
WPRA News.....	4
Tennis & Playground Report... ..	11
Classifieds.....	15
Fire Fighter News.....	17
Soap Box Derby & Evolutions..	18

# 1 to the POINT

---

Pointer time again. With Hallowe'en behind me and Christmas staring me down, here is my latest attempt to put some order to the contributions from interested folks in the community!

On Halloween the weather cooperated long enough to have a roaring bonfire. It warmed the young and young at heart who turned out to share tricks, treats and fire works. A big thank you to those members of the fire department and of the rest of the community who made this possible.

Another successful "Dart Tourney" was put on by the enterprising Tennis Group. Finalists, Gillian Jackson and Bob Wooff squared off against Valery Wooff and Colin Dinnie-Smyth who in the end captured the title. Winners and runners up were rewarded with bottles of wine.

Cheers and Congratulations to the Wooff's who were recently married.

Not every one is happy at The Point. The disturbing cat stabbing incident has the RCMP investigating this, and other recent events, in the neighbourhood. Only a successful resolution of this latest case will reassure everyone in the neighbourhood.

"OOPS" I omitted my thanks for two contributions to the last Pointer! The picture on the cover page was donated by Gudrun Steinerstauch who lives in Victoria (not a Pointer) and works as a graphic artist. (I am looking for donations of art work and written material from Pointers of all ages). The Eulogy for Alf Clinch was written by Charlie Bonner. My apologies to both.

Season's Greetings  
Bernadette Boydell

## Library Note

The Hall library could use more donations of paperbacks. I've read them all!

Dean Hyland

Editor's Note: There is a free library available for all to use, located near the bar in the Hall. Any donations are appreciated and please feel free to take home what you would like to read.  
P.S. Dean likes war stories.

The Silent Majority or Minority

Sept. 24, 1990, Annual General Meeting Report  
vandalism, damage to a cottage

Oct. 22, 1990, Executive Meeting Report  
look for new ways to reach the silent majority,  
possibly publish Pointer more often.

Jan. 14, 1991, Executive Meeting Report  
vandalism, damage to cottage, RCMP notified

Apr. 22, 1991, Executive Meeting Report  
vandalism, mailboxes overturned and fire set,  
RCMP notified

Sept. 23, 1991, Annual General Meeting Report  
vandalism, windows and lights smashed, vintage  
car scratched

Oct. 28, 1991, Executive and Concerned Neighbours Report  
cat stabbed to death, RCMP called in to  
investigate and discuss.

My question is - what are we doing in our community? Some say I have no concern - I am not a property owner. But, "if you don't like it, show up at meetings and get involved" Well, here I am.

There are problems here that need attention from the whole community or we will all have nothing. If the children surrounding us have nothing to do, and we don't take time to find out about their problems, we should hang our heads in shame. We have an issue over a tennis court which has caused neighbours to fight and friends to talk behind our backs. Shame on us. What is our purpose?

We are all very special people here. That is why we care about each other and have always worked together. Let's bring Willis Pointers back together starting with the children of all ages. We don't want the MINOR-ity to be silent - we want the majority to work together, speaking for what is important - caring and sharing.

I would like to try to begin to solve the vandalism problems and other concerns around this special place we call home. I would like to have a meeting with anyone who is interested in helping to keep our kids active and communicative. Idealistic? Maybe - but I want to try to help serve the community as a whole, not be in a hole only to serve myself. If the majority is silent, we must be the minority.

Call me...

Alison Cracknell, 652-6516  
WPRA Member at Large

On a serious note

As a seven year resident of this community, I have always felt proud of the quality of life and sanity at the "Point", a warm, serene, safe place to raise my family.

On October the 23, the spell was shattered by the discovery that our cat of 15 years, Kizzy, had been stabbed. Cause of death was verified by an autopsy done by a Central Saanich veterinarian Dr. Nick Shaw.

I do not feel comfortable knowing that someone in our community is capable of such a vicious and cowardly act. For the first time I am afraid for my family and pets. As this is an offence under the Criminal Code, the RCMP are investigating. I would like anyone having information to contact Constable Phillips at the Sidney RCMP or Crime Stoppers. (A reward for information leading to solving this case is offered by Crime Stoppers).

I only hope that we can get to the bottom of this so we can go back to living. It is not going to bring back our Kizzy, but let's prevent this from going any further.

Sincerely,  
Ken Ilott

FOR YOUR INFORMATION

Many companies have generously donated food and materials to the Willis Point Hall that have greatly helped out our fundraising efforts in the past year. The following companies deserve your support when shopping:

-McCain Foods, who donate fries, onion rings and juices for all the fundraising Pub nights, Hilltoppers, soap box derby races, etc.

-Canada Packers, makers of Tenderflake products, donated the freezer in the Hall.

-Goldstream Catering donated the deep fryer.

-General Fruit and Produce donates all the fresh fruit and vegetables.

-Other donations of food products have been from: York Farms, Stouffers, Hampton House, Carnation, Black Diamond, Pillsbury, and others.

These donations of food help make big bucks for all the residents of Willis Point for everything from the Tennis Court project and muscular dystrophy to fire and life saving equipment.

Many thanks to these generous companies.

Dean Hyland

Willis Point Ratepayers Association  
Annual General Meeting - September 23, 1991

Meeting called to order at 7:45 p.m.

Present: 30 members (24 members and 6 executive)

The minutes of AGM Sept 24, 1990 were read. It was moved by Alan Cracknell, seconded by Don Gorling that the minutes be adopted correct as read. Carried.

Treasurer's Report. see attached. It was moved by Alan Cracknell and seconded by Dave Carley to accept the treasurer's report correct as read. Carried. It was noted that the item "serving it right" was a fee for a liquor licensing class so we may legally run the Hilltopper. In the past we have been given money from the CRD to defray the costs of printing the Pointer. Alan will investigate the possibility of receiving this again. We will be making two payments to the CRD this year, one after the Hilltopper and one at the end of Dec. for a total of \$3800.

#### Matters Arising from the Minutes

Highways maintenance continues to be a problem because we are ploughed by 2 different departments. We will be contacting Highways Maintenance to try to improve the situation.

Hartland Landfill concerns still have not been addressed. The McKay commission was looking into expanding into Heal Lake and the CRD is going ahead with this. We should expect garbage trucks on the road in the future.

The earthquake planning program is still in the works.

#### Membership

We have had 7 new members since last year for a total of 125 families presently. Don Gorling moved to accept the membership report as correct. Seconded by Clive Farmer. Carried.

#### Fire Protection Committee and Recreation Commission Report

Sam Young reported that 7 property owners are appointed for two year terms to this committee. CRD Regional Director, Dave Dalby is also a member and the fire chief is a non-voting member. The committee appoints a fire chief and formulates a budget for the fire department and the Hall. The money comes from taxes. Questions about the committee and its activities were fielded by Sam and it was noted that the next budget meeting will be Sept. 26 at Pat Sloan's house. Please notify Sam if you would like to attend. There is one position coming vacant on the committee. If you are interested, please contact Sam Young.

Paul Williams moved to adopt the report correct as read. Seconded by Ian Blaney. Carried.

Sam went on to say that the Hall will be painted this fall or next spring. If you have any proposals for the colour, submit them to Sam. Brian McCandless will make some coloured drawings to show what various colours will look like. Some work needs to be done to the outside of the Hall before it is painted. Ken Ilott suggested that the exterior of the Hall be surveyed and appropriate repairs made before painting. Ken will make a list of

the needed repairs.

There was some discussion about raising the cost of Hall rental to out-of-Pointers. Sydnie Bonner pointed out that outside rentals are very rare. There was a question whether locals should have to put down a damage deposit as outside renters do and some discussion of use versus abuse of the Hall. The commission will review these ideas and suggestions.

There has been continuing vandalism around the Hall with windows and lights being smashed and a vintage car was purposely scratched. There has been perhaps \$1000 worth of damage. If anyone witnesses an act of vandalism, please report it to the RCMP or call Tony Boydell who will report it. Vandalism costs the community money.

#### Fire Department Report

Chief Dave Carley reported that the department had 23 members, 21 active, 1 junior and 1 on probation. There have been four 911 responses, 1 house fire, 3 first responder calls and one search. Three members have just taken the Industrial First Aid course. The Wednesday evening practices are run by Justice Institute procedures and the fire department is operating successfully within its budget.

Tony Boydell moved to adopt the report correct as presented, seconded by Paul Williams. Carried.

#### Tennis Court Report

Paul Williams reported that the funding search and site preparation are continuing. The site has been cleared and rubbish burned. The Dept. of Highways has offered us some free fill so a spot had to be cleared. The stumps will be pulled Sept. 26 and equipment will be brought in the week of Oct. 1 to fill and level the area. A revised budget will be presented after the site preparation is complete.

A GO BC grant of up to \$11,000 (one third of the project cost) has been applied for but it must now be shown that the community has raised one third of the cost, not counting the \$5000 grant from the CRD. The tennis court project is combined with the playground renewal and machines can be used to prepare both sites at one cost. Dates for fund-raising casino nights have been received, starting in November. Tax deductible donations to the project can be made by seeing Dave Carley. To help meet the community obligation of one third of the cost in order to get the GO BC grant the committee hopes to receive funds from the WPR. The CRD has a yearly cash grant available for playground use. Basketball nets could be put up to extend the use. There was some debate that the community felt it had no input into whether it would like courts or not. Some people are not aware that the tennis court is happening or what the process is. Some questions raised were: how will the tennis court be run? where will equipment be stored? access to washrooms? access to equipment? future maintenance costs? long term financial planning for the court? vandalism? Tony explained the process of how the tennis court proposal has come to this point from idea, feasibility considerations, CRD approval and financial assistance and actual site preparation. Progress reports have been published in every

Pointer. Paul explained that it is proposed that the court will be operated on a shared basis, first come, first served. Maintenance costs would probably be minimal and will be up to the Fire and Rec commission. The equipment (net) will probably be left up as it requires tensioning. There will be no lights for night playing and the washroom will not be accessible. The tennis court committee will address the concerns raised. Don Gorling moved to accept the report as presented and Ken Leighton seconded it. Carried.

#### Elections

Nominating chairman Alan Cracknell presented the following slate for election:

Vice-Chairman - Don Gorling

Corresponding Secretary - Lois Lovo

Membership Secretary - Jill Stevens

Member-at-Large - Alison Cracknell

Jill and Alison were both nominated by Alan Cracknell and seconded by Don Gorling. Don and Lois were running for reelection in their posts. All were elected by acclamation.

#### New Business

##### Community Use of Funds

We have a significant amount of money left this year (about \$5300). Usually excess money is reinvested but we may want to use some money for community projects this year. Discussion is open for ideas and the Pointer can be used as a forum for discussion. Major expenditures will be considered by the executive. It is hoped that the community will contribute ideas and opinions.

It was suggested that some money could go to an honourarium for someone in the community to write a short history of Willis Point or start an archive. Some money could go towards the tennis court and playground.

Jill Jackson moved that the WPRA prepare a proposed budget for future AGMs to be presented at the AGM, to outline plans for the following year. Seconded by Vern McConnell. Passed. Vern moved that we put \$4000 towards the tennis and playground fund. Seconded by Alison Pause. The motion was tabled. Other suggestions for using the money were a new industrial dishwasher (about \$1300) for the Hall and a small porch roof over the kitchen door of the Hall, and some development of Quiet Lane.

##### Quiet Lane Fire Access Issue

A letter from Mr. and Mrs. Johnson regarding Quiet Lane was read into the minutes. Dated Sept 8, it expressed strong opposition to constructing a boat access at Quiet Lane. Presently this area is a public access and parking is allowed. It could be designated as fire access only which would restrict parking. Discussion was concerned with issues such as garbage left laying around, noise, parking on the lane and on the road causing blockages for residents, public access to the water is nice for non-waterfront residents, a boat ramp would be beneficial to the community and probably would not be much used by outside residents, there are not many places we can get down to the water. It was suggested that the Quiet Lane residents come to the executive meeting with

their ideas and suggestions. It was established that Quiet Lane is a public access and so we cannot keep the divers out but perhaps something can be done about the parking. Perhaps access could be allowed for small boats only. What needs to be done to meet our small boat needs and also minimize the impact on the neighbours?

Don Gorling moved that Quiet Lane be given fire access only status and there be no further development. Seconded by Cory Johnson. Discussion about some development followed. Motion defeated. Vern McConnell moved that Quiet Lane be improved as fire access only to a level where non-trailerred boats can be safely launched. Seconded by Alison Pause. Carried. The motion regarding the tennis court was withdrawn for later consideration. Ken Ilott moved to adjourn the meeting, seconded by Paul Williams. Carried.

Pat Williams  
Recording Secretary

WILLIS POINT RATEPAYERS ASSOCIATION

FINANCIAL REPORT FOR THE YEAR  
90 SEPT 1 to 91 AUG 31

FOR PRESENTATION TO ANNUAL GENERAL MEETING 91 SEPT 23

GENERAL FUND

<u>INCOME</u>		<u>EXPENDITURE</u>	
Balances - Bank 90.9.1	7175.43	C.R.D. - '90	3600.00
- Cash 90.9.1	9.07	'91	2000.00
C.G.I.C.	2220.00	Registrar of Companies	15.00
New Members	20.00	C.G.I.C.	3500.00
Pointer Advertizing	12.50	Past Presidents Gifts	88.93
Road Opening	267.49	Serving-it-Right	96.00
Chili Contest	64.25	Pointer Printing	243.25
Pointer Postage Prepaid	15.00	Bar Management	113.18
Hilltopper	6826.29	Tape Deck	154.17
Interest	210.13	Dart Boards	100.00
		Postage	26.03
		Balances - Bank 91.8.31	6879.02
		- Cash 91.8.31	4.58
<b>TOTALS</b>	<u>\$16820.16</u>		<u>\$16820.16</u>

TENNIS COURT FUND

Grant	5000.00	Share Purchase	5.00
Pub Night	450.00	B.C.Go Application	50.00
Silk Night	1459.71	Land Fill	160.50
Interest	173.69	Registrar of Companies	8.50
		Term Deposit	6500.00
		Bank Balance	359.40
	<u>\$7083.40</u>		<u>\$7083.40</u>

PACIFIC COAST SAVINGS CREDIT UNION

<u>GENERAL</u>		<u>TENNIS COURT</u>
5.00	Class D Non-Equity Shares	.500
3500.00	11.25% C.G.I.C. Maturing 91 Oct 1	-
-	7.2% 90-day Term Deposit 91 Oct 8	6500.00

Willis Point Ratepayers Association  
Executive Meeting - October 21, 1991

Meeting called to order at 7:40 p.m.

Present: Chair, Tony Boydell, Sydnie Bonner, Jill Stevens, Alan Cracknell, Lois Lovo, Ida von Schuckmann, Don Gorling, Ken Leighton, Lorraine Pommen, Pat Williams, Gaybrielle Halsey, Karen Scott, Paul Williams.

The minutes of the last executive meeting were read. It was moved by Sydnie Bonner, seconded by Alan Cracknell that the minutes be adopted correct as read. Carried. The minutes of the AGM were also read. It was clarified that we owe \$3800, not \$3700 to CRD this year for the Hall.

#### Tennis Court and Playground Report

Gaybrielle Halsey reported that a grader will be coming in soon to grade the site which will then be ready for construction in the spring. Estimates are being sent from 5 companies for actual construction costs. \$4500 has been spent and there is \$9600 worth of fill on the site. The first fund-raising casino night is Nov. 9 and there will be a happy hour that same night. 7 loads of fill have been placed in the back parking lot to smooth it out and all the shingles have been removed from the field. The logs in the field are the property of the ratepayers and there is also timber in the back which will be cut up for firewood for the Hall. The topsoil in the field can be used at the ratepayer's discretion. Tennis court volunteers have so far put in 150 hours of time and labour.

The committee feels that by putting in a chain link net there will be very little to vandalise at the tennis court site. There will be no equipment to remove and night lighting is not a consideration at this time. Washrooms will not be available so careful planning is advised. During tournaments or special events the Hall may be rented and washrooms and coffee facilities available. Maintenance costs will be minimal, the lines will need to be repainted every few years. The court will be open to the public.

Volunteer labour, funds from fashion shows, casino nights and pub nights have raised a substantial amount. The committee requested a \$4000 donation from the ratepayers association which will bring funds raised up to the point where the GO BC grant can be approved.

The funding for the playground has been included in the total estimate. The playground will be completed at the same time as the tennis court and will be planned so that it can be expanded in the future.

A new bank account must be opened, called the "Gaming Account" to show that all proceeds from casinos are actually used for appropriately applied for purposes as per gaming commission rules. Two tennis committee members are to have signing authority. Financial alternatives for finding assistance were discussed. It was noted that the access to the casino license can be carried on for the benefit of the WPRA. A letter was received from Sam Young saying that the Fire Committee and Recreation Commission acknowledges that WPRA accepts full responsibility for funding and that the tennis court has the full support of the Fire Committee and Recreation Commission.

Don Gorling moved that the WPRA donate \$4000 to the tennis court and playground fund. Seconded by Alan Cracknell. Carried.

Alan Cracknell moved that the Tennis Fund committee be authorized to set up a gaming account. The signatories will be Gaybrielle Halsey and Karen Scott. Seconded by Jill Stevens. Carried.

There was a request for plywood to complete the panel around the inside of the Hall. Don Gorling moved that we spend up to \$150 for plywood, seconded by Lois Lovo. Carried. The labour and fabric have been donated.

The issue of the topsoil and the logs will be referred to the Recreation Commission.

#### Treasurer's Report

Alan reported \$5700 in the bank and a \$5000 GIC with \$4000 committed to the tennis fund.

#### Fire Committee and Recreation Commission Report

The official draft of the bylaw for the expansion of our district along Willis Point Road to the Saanich border has been received. We now have a "local service area", the fire department can respond to fires and emergency situations. The fire department has 3 new recruits and 2 resignations.

#### Agenda for 1992

WPRA executive meetings will be held on the following dates: January 27, 1992; April 27, 1992; September 14, 1992; and the next AGM will be October 5, 1992. Any interested people are welcome to attend. Call Tony Boydell ahead of time to have an item placed on the agenda. All meetings are at 7:30 pm at the Hall.

#### Pointer

Don Gorling moved that we standardize the advertising rates for the Pointer at \$10 for a full page, \$5 for a half page and \$2 for a quarter page or less. Seconded by Lorraine Pommen. Carried.

#### Business Arising From the AGM

The building of a permanent bar area in the Hall is being deferred for the time being.

Quiet Lane will be designated "fire access only" and there will be parking on one side of Mark Lane only, in that area, to alleviate traffic congestion. Don Gorling moved that Ken Leighton investigate the cost of developing Quiet Lane to accommodate small boat access. Seconded by Sydnie Bonner. Carried.

Regarding a new dishwasher for the Hall - it was noted that an industrial size dishwasher would need new cupboards and carpentry work. It was felt that the dishwasher was little used now and so it was decided not to buy a new dishwasher at this time.

Regarding snow ploughing - we would like the Keating crew to plough from Wallace Rd. right through to Mark Lane instead of turning around at Durrance Close.

Personal Archives and History - Tony will discuss a proposal with Joel. There are some archives stored in the Hall.

#### Other Business

The committee was made aware that a member of the committee was not a taxpayer in the community and that her status was questioned. The committee recognized the problem and decided that the appointment would stand for the current year. Don Gorling moved that we provide a recommendation to be presented at the 1992 AGM that will cover this situation. Seconded by Ken Leighton. Carried.

Meeting adjourned at 10:05 pm.

Pat Williams

Recording Secretary

---

#### PROVINCIAL ELECTION

The voter response at Polling Station 73 (Willis Point Community Hall) was a surprising 85% of the eligible voters compared to the provincial average of 71%.

Two interesting notes - there were no spoilt ballots and it was pleasing to see the voters who exercised their first franchise.

Sydney Bonner

## TENNIS COURT AND PLAYGROUND REPORT

Your Tennis and Playground committee has been working very hard over the past two months and we are pleased to report our progress.

All the preparatory work has been done on the court, and it is now ready for a contractor to come in to pave and fence it. It will stay as it is now until we have the money raised, hopefully in the spring. We are waiting on estimates from 4 different firms, and will accept the lowest bid. In the new year, we will be planning the layout of the playground and will advise interested parents of this meeting. We already have acquired various equipment and will see what else we need.

Below is our proposed budget, which we presented to the WPRA. Most of the figures, apart from the Ratepayer's contribution, and the CRD recreation grant, are educated guesses. The Casino Nights - we just don't know! Our first two nights were on the 9th and 10th of November. We are again approaching GO B.C. later this month when we have substantial monies in the bank, and hope to get a definite commitment from them.

### PROPOSED BUDGET FOR TENNIS COURT

<u>Tennis Court</u>	\$21,500	In bank	\$ 1,300
<u>Playground*</u>	\$ 2,500	Pub Night	\$ 500
		Fashion Show	\$ 1,500
		1st Casino	\$ 2,000
		2nd Casino	\$ 500
		3rd Casino	\$ 1,000
		CRD 1991	\$ 720
		CRD 1992	\$ 720
		WPRA	\$ 4,000
		GO B.C.	\$10,000
		Pub Night (Spring)	\$ 500
	\$24,000		\$22,740

\* Money is needed for basketball hoops, installation of existing equipment, as well as, purchasing additional equipment.

As you can see, there is a shortfall in the budget. This can be overcome by:

- a. more money from the Ratepayers Association
- b. donations from the community
- c. more Happy Hours

Our figures are approximations until we get all the bills in, but roughly, for an outlay of \$4,500 we have acquired \$9,600 worth of fill, and have the tennis court ready to be paved and fenced.

So far, committee members and volunteers have put in 150 hours of time and labour to get the tennis court ready. This does not include meetings and the fund-raising events.

#### EXTRAS THAT HAVE ACCRUED FROM THE WORK DONE TO DATE

- (1) Ratepayers have 7 loads of fill in the back parking lot to use and smooth out some of the bumps.
- (2) The logs in the field will be put up for sale. These will be marked and anybody that is interested in buying them can put in a sealed bid. Bids close on December 15th. Please give bids to any member of the Tennis Committee.
- (3) The timber in the back parking lot is slated for fire wood for the hall. Paul Williams has volunteered to organize a work party for this. Please help if you can.
- (4) There is extra top-soil over and above the needs of the court and playground. It is, however, medium grade top-soil not suitable for building on. Any member of the community can help themselves to pick-up and trailer loads only until the end of November. After that, if there is some left, people are welcome to come in with machines and remove it. Please don't drive on the court, come in the side entrance to the field.

---

Re questions raised at the AGM concerning the tennis court.

#### Vandalism

If we don't build anything because of vandals why build anything at all? The court will have a chain link net, regulation fencing and basketball hoops which will be strong enough to swing from. There is actually very little that can be vandalized.

#### Night lighting

This is not a consideration at this point.

#### Equipment

Concerns were brought up regarding storage and access for equipment - there is none, since the net will stay up and people will bring their own racquets and tennis balls.

# 'TO THE POINT'

## You Talk // We Listen

YOUNG-ER CROWD



Come With Your Ideas

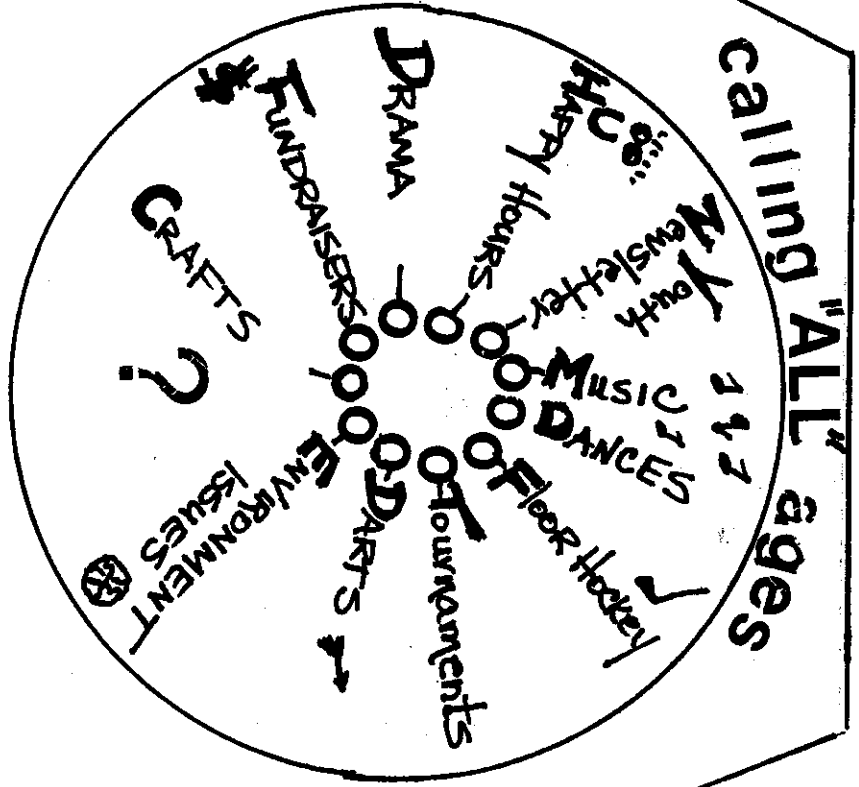
When: Monday - Nov. 25th  
time: 6:30pm.

Place: THE HALL  
OR: Call us 652-6516  
FUZZ + ALISON

ORDER CROWD  
(parent type people)  
Meet 7:30pm  
to talk about  
what was  
TALKED  
About!

FORNIVE  
YOUR OWN  
WE

- Committees
- Teams
- FUN-RAISERS
- POINTER



# POSITIVE! GOOD times

Your Voice  
CAN MAKE  
A DIFFERENCE!



FOR SALE

Free standing wood heater in good shape, \$250  
 Call Glen Twamley 652-2176

NEED A BREAK?

Arwen Williams, fully trained with the St. John's Ambulance Program, will babysit evenings and weekends. References provided.

Phone: 652-0223

Revenu Canada / Revenu Canada  
 (C) (D) EMPLOYEES' CANADA PLAN (E) U.I. PREMIUM (F) REGISTERED PENSION PLAN CONTRIBUTION (G) INCOME TAX DEDUCTED (H) U.I. INSURABLE EARNINGS (I) C.P.P. PENSIONABLE EARNINGS (J) EXEMPT E.P.P. U.I.  
 (K) U.I. ALLOWANCE BENEFITS (L) EMPLOYMENT COMMISSIONS (M) PENSION PLAN REGISTRATION NUMBER (N) TAXABLE AND FULL ADDRESS (O) PROVINCE OF EMPLOYMENT  
 (P) QUALIFYING PERSON (Q) MARRIED  
 (R) Enter box on page 6 of instructions

**Get an RRSP working for both of you.**

**THE R.R.S.P. SEASON IS FAST APPROACHING!**

Plans are available that will help you save money for retirement and allow deductions from your income tax. Why go to a commercial company when your own international fraternity can do it for you? Our floating interest rate as of November 2, 1991 is still 9.5 % For information, please call:

Wim Leeuw at home: 652 9624  
 or at the IOF office: 381 6134