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**Bill's
Bulletin
Board**

By Bill Rea

I was taken a little by surprise at last Monday's meeting discussing King Township's 2007 budget.

Kettleby resident Bob Martin was one of the deputants, and he cited information from Statistics Canada, which indicated the average Canadian household carries about \$5 worth of debt for every \$4 of income.

I was a little skeptical when I first heard this. But as is often the case, people are skeptical of facts until they go to the trouble of actually thinking about them. Such was the case here.

When I started pondering this little tidbit, I naturally thought first of my own household. Neither my wife or I are fond of carrying debt. We try (and are almost always successful) in getting our bills paid in good time. In fact, I took a couple of minutes in the middle of writing this piece to run out to the bank and pay my VISA bill, a full day before it was due.

There are a couple of household bills sitting on a table at home, and they will probably be dealt with tomorrow (Thursday). I get my paycheque every other Thursday, and that auspicious day usually starts with me asking my spouse if there are any bills that need to be taken care of.

And beyond that, we try to avoid being in debt, and with the exception of our mortgage, we're successful.

The mortgage! Oh yeah, the mortgage!

I factored that into the mental math I was doing, juggling my estimate of the outstanding mortgage on our home with what I figure Beth and my combined income works out to. All of a sudden, the figures cited at last Monday's meeting made a lot more sense.

The fact is our debt-income ratio is probably a bit lower than the Statistics Canada average (in keeping with the below-average opinion so many people have of me), but I realized the figures cited by Martin

were very realistic.

But I also think my philosophy of avoiding debt makes a lot of sense too. At least it does for the lifestyle I have always tried to pursue. The result is I will likely never go broke, but I will never be a high-powered entrepreneur or a self-made millionaire. I'm not sure if that's necessarily a positive statement to make, but I think it's a realistic word self-portrait of myself.

The fact is I don't like owing anybody anything, be it money, drinks or favours. I like to think I have a generous streak. I make regular charitable donations, and if someone (friend, foe or total stranger) approaches me for a small favour, I'm usually inclined to oblige, assuming the necessary time and resources are available. There are some things most of us are often approached to lend out, such as pens, etc. I've had the odd person in need of something to write on ask me for a couple of pages from my note pad, and I'm usually delighted to accommodate.

But by the same token, I hate being in the position of the borrower. That's one of the reasons why I carry so many pens — I don't want to risk running out, especially on the job, and have to appeal to someone for assistance. Beth has been known to chide me a bit on

that ("asking you if you've got a pen is like asking Bugs Bunny if he's got ears," she once giggled after I had been approached by a pen-moocher), but she stopped a couple of weeks ago when she was cleaning out one of her purses and discovered the inventory of pens at the bottom put the supply in my jacket pocket to shame.

It's interesting to reflect that I seldom borrow from the person closest to me, namely my wife. About the only thing I bum off her is her car, but that's only for days when my wheels have to go into the shop, and I usually make a point on such occasions of paying her with elaborate amounts of charm.

Now it could be argued that I borrow cooking services from her, but by that standard, she borrows laundry services from me. She does most of the cleaning around the house, while I do most of the household bookkeeping. We split most of the rest of the household chores, with me acting as labour and Beth taking on management duties, meaning she gets to boss me around. I know my place.

There's nothing like division of responsibility in domestic situations.

I think even a guy like me can understand a little borrowing and lending of small items back and forth is part of life. We people do

have to get along with each other. One of my neighbours asked to borrow my ice chopper one evening recently, and I was happy to cooperate. It was on my front porch, as promised, when I went out the next morning

It hasn't always been that way in my neighbourhood. For some reasons, I was one of the first guys on my street to buy my own electric lawn mower, and I was cutting the grass one day when I realized one of the fellows from down the block (who has since moved away) was watching me. And he had a look resembling pure envy in his eyes. I think he really admired my lawn mower, and I was tempted to remind him that I had a mind too. He even asked me a whole bunch of questions, like where I got it, how much I paid, did the extension cord come with it, etc.

I started to worry that I might be approached to lend it to him. The look in his eye made me wonder if the Tenth Commandment covered lawn mowers, and I resolved to keep mine locked up, bringing it out only when I was confident that he was not around.

And I would never borrow a lawn mower from anyone. Fact is it might do something to my debt-income ratio, which I'm still obsessed with getting it

Editorial

Designation of the community hall was inevitable

Once the question of the future of the Nobleton Community Hall became talking point around the village, it was almost in the cards that some steps were coming to ensure its preservation.

In fact, that's just what happened Monday night, as Township council approved a recommendation from the King's Heritage Committee to have the hall designated under the Ontario Heritage Act.

It is good that people in the community who care about this building have this reassurance, but it's unfortunate that it was seen to be necessary in the first place.

There has never been any suggestion that the building would be demolished. Township Clerk Chris Somerville stated that clearly in her report to council Monday night. There had been talk that it might be used by the municipality for storage, but that happened

almost in passing, as members of council and staff discussed issues pertaining to the 2007 budget.

The basic fact is budgets are complicated and difficult things to put together. Sometimes people responsible for them can help stimulate ideas for possible solutions to the numerous problems they entail by simply thinking out loud.

We believe that is what happened here, with such musings being misinterpreted and getting out in the public domain before proper verification could be obtained. That meant that some in the community, including members of the local Lions club and Women's Institute, were caused some anxiety. It's unfortunate, largely because there is no reason to think that was necessary.

Part of the problem probably had to do with memories of the old local Masonic hall, which stood on

Highway 27 in Nobleton up until almost a year ago, when the wreckers' ball turning it to a pile of rubble very swiftly. While that caused some grief in the community, the situation was different from the one involving the community hall for a number of rea-

sons. For one thing, the Masonic building was in private ownership, was not being actively used and had fallen into serious disrepair. The community hall is a public building in active use. And while it might need some work, people who enter are certainly not

at risk.

There was no reason to assume the Township had no plans for this public building beyond trying to figure out how it could best serve the community that cherishes it. That should have been clear from the start.

Letter to the Editor

Common sense 101, followed by common courtesy 001

One recent restless Saturday morning, my sleep was interrupted by the continual spinning of wheels in the snow. Not an unusual sound this time of year, but the incessant groaning kept on repeatedly, until I was sure that whatever vehicle was stuck, had now burrowed itself into a hole that only a tow truck could yank out. The sound had, after all been going on for over 30 minutes.

Unable to peacefully

enjoy the satisfaction of being lazy, I rose from between the warm flannel sheets, pulled a pair of sweat pants over my PJ bottoms and slipped into my heavy coat. Putting on boots and gloves I went out the front door prepared to walk across the snow covered lawn that spread out before our small bungalow. I figured once at the edge of the property, I'd look down the 30-foot slope to the road where I expected to see a

car angled sharply into a ditch. Maybe they needed some assistance.

Stepping out the door, I immediately saw a small dump truck partially up our driveway, bearing its company name on the passenger door, no doubt from the place that was due to make a delivery this day.

Bewildered, I felt a scowl of sorts, wrinkling up my face as I quickly real-

See 'Legs' in page 5