Coccioco **ISSUE NUMBER 1 | JUNE 2019**

ABBOTSFORDIS NEWS & OPINION MAGAZINE

Abbotsford Today sits down with former Mayor Bruce Banman and we discuss his return to Abbotfsord Politics, both as a City Councillor, and as the possible future MLA for Abbotsford South. Read the summary of our conversation in this issue, and visit our web site to listen to the full podcast!

PROPERTY TAXES

We offer our in-depth look at the City of Abbotsford's Property Taxes. We'll look at how we compare to other cities, what our tax rates mean to a homeowner, and we examine just how Mayor and Council justify ongoing increases.

IS THERE A PROBLEM WITH LARGE **HOMES?**

We break down the issue of large homes and what it means to property values, housing availability and the effect it might have on the cultural landscape of our community.

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Wondering how to keep the kids occupied this summer? We've put together a comprehensive guide on all the activities, programs, events and destinations for your children, and the whole family, during the school break.



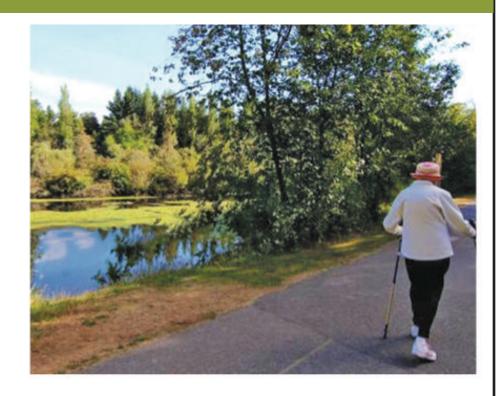


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Abbotsford Today Returns to Print, the Web and More!

Since we last spoke...

A change in publisher, a change in format, and a change in the type of content, but the same great research, opinions and stories that matter to the people of Abbotsford.

So, what is this magazine all about?

Some of you may recall that Abbotsford Today has been around since 2008. It began as a web site, and we would occasionally produce print editions. There is now a new ownership group, with a fresh approach, but we all still believe that a deeper look into the issues facing the people of Abbotsford is required. To that end, it can be plainly stated that we are not a newspaper. We are not going to be your source for news. You can look to your local newspaper, or online sources for that information.

Instead, we are going to address issues and events in-depth. We'll do the research, we'll get the facts and the statements, and then we'll put it all together for you.

This magazine will be heavily integrated with our online presence and social media. In fact, in our first 6 issues, every lead story will be accompanied by a podcast interview. Read the article, listen to the podcast, and become informed about the issues, the people, the businesses, and the events happening in our city.

We want to give you more than the sound bite. Abbotsford is too big for its citizens to go uninformed about the details of how the city is running. Facts matter, and to get a complete picture, you need all the facts. We'll go beyond the headlines and seek out the full story.

Take this issue for example. In the pages that follow, in conjunction with indepth podcasts that can be found on our web site, you will get the opportunity to learn about former Mayor and current City Councillor Bruce Banman.

You will also get to see all the facts on Property Taxes. No longer do you have to take anyone's word for it. No more anecdotes and newspaper head-lines...just the facts and figures.

Some of you may welcome us with open arms, ready for a fresh look at the challenges of a growing city. Others may have a different opinion, but no matter which group you fall into, we hope you'll read Abbotsford Today.

Our goal is to inspire a city-wide conversation about the issues, introduce you to the newsmakers, and to promote debate and dialogue.

If that idea sounds good to you, then please support the advertisers in this issue, and in our future publications. Visit our web site and listen to our podcasts, engage with us on social media, and become part of the conversation in the city you call home.

The Editor



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When you see this symbol, there is a full podcast on the same topic available on our web site at abbotsfordtoday.ca. Look for the podcasts list on the home page.

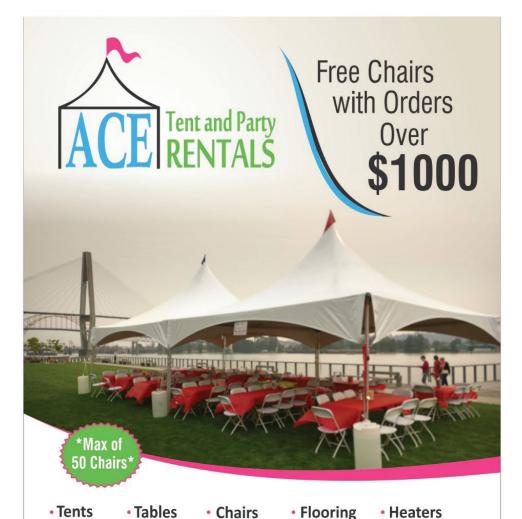


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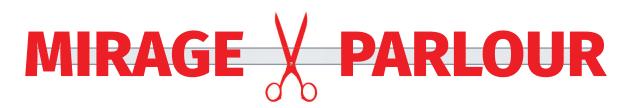
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Bruce Banman is Back!

Recently, we sat down for an in-depth conversation with the outspoken, sometimes controversial, but very popular former Mayor. In 2014, Dr. Banman lost the Mayor's chair by less than 600 votes. He returned to the Council table in 2018 and has recently announced his bid for MLA in the Abbotsford South riding. We talk about it all, and some suprising stories from his time both in and out of office.

It wasn't very long ago that Dr. Bruce Banman was focused on his chiropractic business here in Abbotsford. He followed the local political scene as we all do, but hadn't really thought of getting into politics himself. Then, in 2011, the issue of the Stave Lake Water Project arose, and Banman decided it was time to voice his opinion.

As support for him grew, so did his desire to enter the race for Mayor. He lives by the philosophy that if you're going to do something, do it 110%. So, Banman decided to enter the race for Mayor and threw himself into the effort.

He won the Mayoral race without really knowing what he was getting himself into. Having little to no experience in politics, he was now in charge of the 5th largest city in BC, and he inherited a Council table full of controversy.

To put it in the correct context, we have to consider the history of the time.

In the year 2011, North America was still suffering from the fallout

of the 2008 economic crash. Abbotsford was still suffering from the massive Plan A cost overruns. We were losing close to \$5 million per year on a hockey team, and arena, the town didn't seem to want to support. The 2011 election was a referendum on spending more than \$300 million on a water project that was hotly debated as to whether it was necessary at all. Finally, Property Tax increases were out of control. On top of the 11% increase in a single year, approved by voters in a referendum for Plan A, we were regularly seeing 5% and 6% annual increases, effectively double, and sometimes close to triple, the rate of inflation.

With all of these challenges awaiting him, Banman sat down at the Council table, called Council to Order...and got on with it.

During our conversation, Banman reminisces that it may have been a good thing that he didn't really know what he was getting into. Not having the baggage of going through the process that led the city to this point in time, Banman could concentrate on simply "doing the right thing".

He had some tough decisions to make. His time as Mayor was highlighted with Abbotsford's very first, **and only**, 0% property tax increase. He is careful to say that a 0% increase is not something a city can do regularly.

"There are always cost pressures on a city, particularly in the area of wages", but he felt that citizens really needed a break following the 17% increase for Plan A, and the pressure on everyone's chequebook brought about by the 2008 crash.

The next challenge facing Banman was the Abbotsford Heat.

From the outset, Plan A was controversial. The \$85 million expense proposed to the citizens of Abbotsford passed by just a few hundred votes. When costs ballooned to more than \$120 million, animosity for the project grew in the city. The Abbotsford Heat were sold as a money maker, but then lost \$2 million in their first year of operations.

This made it very hard for people to support the team.

In addition, the team was attached to the Calgary Flames. Calgary and Vancouver have been regional rivals for many years and so asking a Canucks fan to go out and support a future Calgary Flames player was a big ask for some.



When losses began to reach \$5 million per year, something had to give.

So, at a one-time cost of \$5.5 million to buy out of the contract, Banman balanced the short term pain against the long term protection of taxpayer money.

Banman expressed his feeling that it was the right thing to do at the time and that it has also given the Abbotsford Centre the ability to focus on entertainment options. Now the facility is reporting losses that are dropping under \$1 million per year. Banman firmly believes that the day will come when it turns a profit.

Those decisions became the legacy he left for the administration that followed him when he lost the Mayor's Chair in 2014.

Members of the public continued to petition Banman to run again, and that inspired his campaign for City Council in 2018, where he was re-elected.

With the city four years on from where he left it, Banman recognizes now that a lot of challenges facing Abbotsford rely on decisions that City Council has little control over. Banman was quick to identify the challenges of Highway 1, homelessness and accessing medical care as areas where it is the Province of BC that has jurisdiction, and the responsibility to address those issues. His desire to be the MLA for Abbotsdford South is an extension of his time on Council. He wants to get down to work, make the hard decisions, do what's right and make life better for the people of Abbotsford.

In our hour long podcast, Banman goes into depth on his personal life, his motivations for continuing to be involved in politics, and offers up his solutions for a number of issues he would face as an MLA. We even touch on the role of the media during his time as Mayor and how he sees the media serving the people of Abbotsfordy today!



LISTEN TO THE PODCAST

Listen to the full interview with Dr. Bruce Banman by visiting our home page at abbotsfordtoday.ca and click on Podcasts or look for it in the most recent list of podcasts in the top right-hand side of the home page.



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What You Don't Know About This Year's Property Tax Increase

Mayor and Council approved a 3% increase, but that's only part of the story. We explore all the facts and figures, including comparing Abbotsford to the rest of the cities in the region.

Many times, we've written columns over the years on Abbotsford Property taxes. It is a little bit like playing that game where you hit the fluffy animal on the top of the head, but he just pops up somewhere else.

We have constantly written columns, calling into question the justification for tax increases. However, recently Mayor and Council passed a 3% Property Tax increase that included some of the worst excuses we've yet to encounter. We're going to address a couple of them in this column.

When asked about the increase, Mayor Braun stated that most of the jump is due to the Employer Health Tax (EHT). The total cost for the EHT next year is \$1.7 million, but it will decrease by \$500,000 the year after. Will we get a 0.5% rebate on our taxes then? Or will you just collect the extra half a million every year...forever?

These shenanigans with your money are not new. If you recall, the Mayor, and all of the Abbotsford First candidates ran, at one time or another, on a promise of showing you the Plan A tax amount on your Property Tax Statement. That hasn't been done, and now, neither will this.

When Plan A is paid off, it should result in an 11% decrease in your taxes. Obviously, the overcharging in this latest increase pales in comparison, but it is indicative of the attitude at City Hall. They believe that if they can take your money, they should.

Surely, Mayor and Council could have floated \$500,000 for a single year out of the \$160 million surplus the City is currently enjoying! More on that surplus later, but this small amount does not mean "that staff worked really hard to keep the increase as low as possible". Have you ever noticed that they say that every year tax rates come out? Funny...you'd think that it would just be staff's job to do that. They shouldn't really have to "work hard" at something that happens every year.

In addition to the EHT excuse, a large percentage of the increase is attributed to policing costs. We're going to tackle that in another column, but suffice it to say, it is my opinion that those funds are not going in the right direction... and those funds are important because Abbotsford citizens are "taxed" out.

The facts are indisputable to anyone who does their homework...Abbotsford's Property Taxes are among the highest in the Lower Mainland. If you had read the article in the local newspaper announcing the impending increase, you would think we are all doing just fine here in Abby. However, just because "staff" or "Council" says it is all OK doesn't mean you have to believe them. You can see the latest tax rates in the table below. This data sourced from the most recently available 2018 data.

Article Continues on page 8

Number 1

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Number 2

our money, they should.		Tramber 1
City/Municipality	General Municipal Tax Rate (Residential)	Total Tax Rate
Abbotsford	3.3565	5.13002
Burnaby	1.5063	2.8395
Chilliwack	3.25386	5.51764
Coquitlam	2.022	3.4538
Delta	2.317	3.8704
Langley, City	2.4854	4.0265
Langley, Township	2.1741	3.71079
Maple Ridge	2.9961	4.6299
Mission	3.22259	4.88693
New Westminster	2.5071	4.0331
North Vancouver, City	1.68339	2.94644
North Vancouver, District	1.59255	2.85467
Pitt Meadows	2.7452	4.3802
Port Coquitlam	2.4401	3.8724
Port Moody	2.4729	3.9071
Richmond	1.51524	2.87752
Surrey	1.80601	3.26382
Vancouver	1.24393	2.43486
West Vancouver	1.2532	2.3234
White Rock	2.2627	3.72351



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Let's talk about this table so that we can understand what it means.

The General Municipal Tax Rate is the "discretionary" tax rate that your local politicians basically decide on. Other taxes make up your total tax bill, including allocations for schools, etc. Therefore, it is only fair to compare the General Municipal Rate when comparing one city to the next. Nevertheless, we have included the Total Tax Rate for the selected cities above for refer-

As you can see, Abbotsford is clearly Number 1 for the highest Residential **Property Tax.**

So, now what usually happens is the politicians who set this rate will see this column and being to equivocate. The Province even invented a whole new category called "Tax Burden" so that it wouldn't look so bad for them. Why? Well, the Province of BC is shifting more costs down to the Municipalities and they know that means that cities like Abbotsford will have to raise rates well beyond the rate of inflation to keep up.

So, Tax Burden makes Abbotsford look much better because we have more people per household and lower overall property values than, let's say, Surrey.

However, you can't view these numbers in isolation.

Yes, our property values are lower than Surrey, but we also make, per capita, approximately \$5000 per year less than the Provincial average. In other words, Tax Burden is based on a head count, not on the ability to pay.

Isn't it amazing that they can even call it an analysis of Tax Burden when it doesn't take income into account. Sure, politicians at the municipal level are used to levying taxes based on something arbitrary like property value and not anyone's ability to pay, so it only stands to reason that when contriving an excuse for taking our money, they would ignore that fact too.

So, let's go deeper in the numbers now that we can throw out silliness like determining if our Property Taxes are correct based on Tax Burden. Let's look at real property values. Let's also use numbers provided by the Fraser Valley Real Estate Board.

In March of 2019, the average home price in Abbotsford was \$817,639. Therefore, you would pay the following taxes based on the table above:

Abbotsford General Municipal Rate			
817.639 X 3.3565 =	\$2,744.41		
Abbotsford Total Tax Rate			
817.639 X 5.13002 =	\$4,194.50		

Now, let's compare that to Surrey where the average home price was: \$1,107,899. Therefore, in Surrey, you would pay the following taxes based on the table above:

Surrey General Municipal Rate	
1107.899 X 1.80601 =	\$2,000.87
Surrey Total Tax Rate	
1107.899 X 3.26382 =	\$3,615.98

Well, that is a lot less isn't it? You may be thinking ...

Hey, you can't compare us to Surrey, they have a bigger population base and so they get the revenue they need to serve that large population by having more people to collect from.

OK...would you be happy if we compared ourselves to Langley? Average price in Langley: \$1,021,442.

Langley General Municipal Rate	
1021.422 X 2.1741 =	\$2,220.67
Langley Total Tax Rate	
1021.422 X 3.71079 =	\$3,790.28

Still a lot less! Are there any more excuses? How about these aren't assessed values, they are sale prices. You are right, but who cares! The 2 numbers are related proportionally...just ask any realtor.

I know what you're thinking... What about the "representative house" they talk about whenever they bring up taxes? Doesn't that matter?

Let's think about that for a second. Shouldn't a "representative house" in Abbotsford be the same as a "representative house" in Langley or Surrey? If all the cities in the Lower Mainland are charging roughly the same Property Tax, and the City of Abbotsford constantly claims that it is the "lowest" among those cities, then should that not be reflected in the amount of tax charged to a "representative house"? If you answer 'no' to that question, then the whole concept of defining a "representative house" is invalid. If it doesn't represent the same set of conditions, adjusted for value, in all communities, then it is NOT representative.

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Article Continues on page 9 ● ●

Article Continued from page 8

If you answer 'yes' to that question, then how come the numbers look like

City	Representative House Value	Total Gen Municipal Tax
Abbotsford	688,379	2,311
Langley	942,948	2,050
Surrey	1,118,577	2,020

So Abbotsford, ask yourself... how much more of your money are you willing to have sit in the City's bank account instead of your own? If your Mayor and City Council couldn't give you a break from taxes in the period of one of the biggest property value increases BC history, then it is unlikely you will ever get that break.

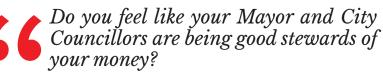
Oh, by the way....if you gave that surplus back to each of the 45,000 homeowners in town, it would equal a rebate of \$3,555 per household. That's how much one could arguably say you've overpaid in the last 4 years. How do you feel now about a 3% increase, or the statement that it is "only \$68 more per year" for a representative household in Abbotsford?

Once again, Abbotsford is number 1.

So... Let's examine the only excuse that is left... The City of Abbotsford "needs" your money.

That would be a great excuse except that, as of the latest available Financial Statement (2017), the City of Abbotsford showed an accumulated surplus of nearly \$160 million.

So, the city has raised your Property Taxes without any reason. They have demonstrated no explanation of why they've collected this massive surplus or what they will spend it on, and they continue to raise your taxes, well above the rate of inflation, hoping that you're so used to it, you won't notice.







LISTEN TO THE PODCAST

For more insight on this topic, listen to the accompanying podcast by going to abbotsfordtoday.ca.



TELL US WHAT YOU THINK ABOUT ABBOTSFORD PROPERTY TAXES

Join us on social media, or comment on the story on our web site at abbotsfordtoday.ca. Or you can send your thoughts directly to Mayor & Council by visiting https://www.abbotsford.ca/city_hall/mayor_and_council/connect_with_mayor_and_council.htm

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Kid's Summer Program Guide: Keep them occupied and having fun all season long.

We've attempted to compile a guide of all the fun things your children, and your whole family can do, over the summer break. Enjoy exploring some new activities, events and adventures right here in your hometown!



DO YOU KNOW OF A PROGRAM, EVENT OR ACTIVITY THAT WE MISSED?

Please let us know by visiting our website at abbotsfordtoday.ca and clicking on the feedback link. Send us much information as you can and we'll add it to the online version of this listing, found right on our home page.

ORGANIZATION	PROGRAM	DATES / COST	PHONE	WEB SITE
Abbotsford Parks & Rec	Child & Youth Summer Pass	All Summer at 3 pools for \$20	604-853-2281	abbotsford.ca
	Summer Program Guide: Full of lots of great sum- mer programs for the kids	All summer long at various locations and costs. Please refer to the guide, downloadable from the City of Abbotsford web site, or call for more information.	604-853-2281	abbotsford.ca
Abbotsford Youth Commission	Summer Sports Zone at ARC with pricing starting at \$50 for one week.	Activities start as early as July 2nd. Please refer to the website for details.	604-854-8785	abbyyouth.com
Abbotsford Air Show	Abbotsford International Air Show	August 9, 10, 11. Tickets from \$65 for the family.	604-259-7636	abbotsfordairshow.com
Castle Fun Park	Fun every day with minigolf, go karts, batting cages and video games	Open year round. Check their web site for details and hours.	604-850-0411	castlefunpark.com
Get Air Trampoline Park	Summer Camps and Summer Passes	All summer long with pricing starting at \$99.	778-300-0732	getairsports.com/abbots- ford/
Cultus Lake Water Park	Summer sliding fun and the adventure park too!	All summer long. Check their web site for pricing on park access and rides.	604-858-7241	cultus.com
Play Abby Activity Centre	Indoor Adventure fun!	Check out the new Loyalty Card. Children 5+ get 5 visits for \$45.	604-853-7529	playabby.com
Wild Wonder	Summer Camps for ages 3 -5 and 6-10	\$180 for 4 days, 4 hours per day includes t-shirt.	n/a	wildwonder.ca info@wildwonder.ca
Eco Dairy	Summer EcoDairy Camps for ages 5-12	4 Sessions starting July 8th from 9am to 3pm. \$160/child.	604-557-5481	ecodairy.ca
UFV Day Camps	A great variety of summer camps for kids ranging from cooking, to jewelry making to science and sports.	Camps begin in early July and UFV offers many sessions and price points. Please refer to their web site for details.	604-847-5451	ufv.ca/summer/
Central Abbotsford Community School Society	Summer Day Camps at various Abbotsford School locations for kids age 6 and up.	Starting July 15th from 8:30am to 3:30pm with prices starting at \$150. See their web site for location and program information.	604-853-2221	abbycommunity.com

ORGANIZATION	PROGRAM	DATES / COST	PHONE	WEB SITE
Kid Zone Camp	Summer Camp for ages 5-12 Mon to Fri 9am to 4pm	July and August starting at \$200 per week.	604-514-8335	kidszonecamp.ca
Abbotsford Judo	Judo Day Camp, week long half-day camps for all skill levels	Starting July 8th for \$60 per week. Check their web site for start dates for your skill level.	604-852-8014	abbotsfordjudo.com
Girl Guides of Canada	Plan at camping trip to Camp McLanlin on top of Sumas Mtn, and earn badges too!	All summer long. Please refer to the website for details and how to book.	604-852-4158	fraserskiesgirlguides.com/ camp-mclanin
Creative Edge	Pre-school and Dance Camps for all ages	Programs from July 8th. Check their website and brochure for program ages and costs.	604-855-3343	creativeedgebc.com
Abbotsford Dance Centre	Dance Parties, Dance Camps and a Summer Dance Intensive are available. Ages 3+	Dates begin in August and costs start at \$100.	604-855-7861	abbotsforddancecenter. com
Dynamic Dance Studio	Summer Ballet and Jazz Classes	Starting at \$15 for a one hour class. Refer to their web site for details.	604-859-3312	dynamicdance.ca
Xtreme Talent Dance Studio	Summer Dance Camps featuring the JoJo Dance Party and #You- tuber Dance Camp	Various dates witih pricing starting at \$125 for the week.	604-825-0905	xtremetalent.ca
Danceworx	Various summer dance camps including a Free Discover Dance Camp!	Free Discover Dance Camp on July 3rd and 4th. Visit their web site for details on this, and other summer programs.	604-853-3620	danceworxstudio.ca
Candance Studio	Summer EcoDairy Camps for ages 5-12	4 Sessions starting July 8th from 9am to 3pm. \$160/child.	604-820-0122	candancestudio.com
True Art Dance Academy	A wide range of dance styles are offered in their summer semester	Various dates and costs, visit their web site for details and to register.	604-287-7777	trueartdance.com
Genesis Martial Arts	Offering World Class Brazilian Jiu Jitsu and Muay Thai Kickboxing	All levels and ages at ongoing classes. please check their web site for details.	778-991-5487	genesismartialarts.ca
Prestige Martial Arts	Powerful Self-Defense. Inner-Calm. Fat-Fighting Fitness. Classes for all ages and skill levels.	All levels and ages at ongoing classes. please check their web site for details.	604-300-7904	prestigeabbotsford.com
Sun Hang Do Martial Arts	Summer Training Camps and Licensed Summer Childcare	All levels and ages at ongoing classes. please check their web site for details.	604-300-7904	prestigeabbotsford.com
Master Lee's Taekwondo	Two summer camps of- fered for all skill levels	July 8-12 and August 12-16. Visit the web site to register and for rates.	604-852-8824	masterlee.ca
Mamba Martial Arts	Muy Thai, Kickbox- ing, Boxing, MMA and Wrestling, Jiu Jitsu and Conditioning are offered year round for ages 6 and up.	All levels and ages at ongoing classes. please check their web site for details.	604-746-2622	mambamma.com

ORGANIZATION	PROGRAM	DATES / COST	PHONE	WEB SITE
Maan Farms	Season's Pass. Barnyard Adventurer or Farm-ily Member packages.	Unlimited Access to the Farm all Season Long starting at \$29.95, plus many other packages for families.	604-864-5723	maanfarms.com
Krause Berry Farm	Live entertainment on the KB Corral Stage every Saturday and Sun- day during the summer.	Starting Saturday June 29th and continuing throughout the summer. Cost: Free!	604-856-5757	krauseberryfarms.com
Taves Apple Barn	Pony rides, Corn Maze, Petting Barn, Pedal Cars, Playground and more.	Season's Pass for a family is just \$91.25 for 2 adults and 2 or more children.	604-853-3108	tavesfamilyfarms.com
Birchwood Dairy	Summer Day Camps for Ages 5-10	Various dates starting July 1st. 10am to 12pm or 1pm to 3pm. \$125 per week	604-857-1315	birchwooddairy.com
Greater Vancouver Zoo	Discover the sights and sounds of 140 species on 120 acres in the heart of the Fraser Valley.	Allsummer long with general admission for kids 3-17 at \$21	604-856-6825	gvzoo.com
Silverbrook U Catch Trout	There are few things so exciting and memorable as the experience of catching your very first fish!	You only pay for what you catch. No license required! See their web site for more details!	604-856-2298	fishbctrout.com
Galaxy Bowl	Many have forgotten about this fun activity!	Games are just \$3.75 for kids under 18 and \$2.25 for shoes.	604-853-1366	galaxybowl.ca



Camps Available

Young Scientist Camp
Sports Camp
Cooking Camp*
Marine Biology Camp
Art Camp*
Space Explorers Camp
Music Creations Camp*
Woodworking Camp

Camp Information

Ages 5 - 12

Camps run 9 am - 4 pm Monday - Friday

Extended Care 8 am - 9 am 4 pm - 5:30 pm for \$60/week

\$200 / Camp

*Cooking Camp, Art Camp and Music Camp are \$50 extra

REGISTER NOW

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TELEPHONE: 604.864.2917

ORGANIZATION	PROGRAM	DATES / COST	PHONE	WEB SITE
Project Climbing Centre	Beginner Climbing for ages 9-13. Intro to Training & Technique for ages 14-18.	July 9th to 12th 9am to 12pm and 1pm to 4pm. August 13th to 16th 9am to 12pm and 1pm to 4pm. 3 hour sessions for \$190 plus \$25 shoe rental	604-864-2917	projectclimbing.ca
The Clay Cottage	The Clay Cottage Ceramic Studio provides a fun, friendly atmosphere for you to create your own work of art!	Our Prices range from \$10.00 to \$95.00 depending on the size of piece.	604-855-1138	theclaycottage.ca
Sylvan Learning Centres	Academic summer camps for kids PreK to Grade 12 including STEM camps focused on Science and Engineering.	Various prices apply. Please visit the web site for more information and details.	778-771-0423	cities.sylvanlearning.com/ ca/british-columbia/sum- mer-camps-in-abbotsford
Unique Minds	High Tech, High Touch Science Made Fun in- cluding camps on How to be an Astronaut, CSI and Marine Mania. Ages 6 and up.	Starting July 8th, and continuing for various dates throughout the summer. Please check the web site for more info on ages, costs and location.	604-925-6056	uniqueminds.ca/abbots- ford-summer-camps.html
Webb's Holiday Acres	Week long camps and day camps available but spots are limited. Ages 6-14.	Weekly camps beginning June 30th throughout summer. See the web site for details. Prices range from \$540 to \$658 per week.	604-857-1712	webbsholidayacres.ca



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Addressing Water Issues and How To Conserve

As the weather heats up, once again potential water issues loom on the horizon for Abbotsford. It also seems City Hall still does not have a long term plan. While we wait for the politicians to get their act together, Karoline Gore has suggestions on how we can address our water conservation issues.

Addressing the Water Being Wasted Each Year

On average, Canadians each use 329 liters of water a day. Two thirds of this is used in the bathroom alone, with the vast majority of it being used unnecessarily. The initiatives to improve water usage and availability in Abbotsford represent positive steps in the right direction when it comes to conserving water. However, the majority of water wastage comes from households, making it more important than ever that people do what they can to use water sustainably.

Controlling the flow of water

The past few years have seen the emergence of a greater range of water-efficient faucets, which reduce the flow of water. Using these faucets will automatically help reduce the amount of water wasted in a household. Furthermore, turning the faucets off whenever the water is not needed - for instance, when you're brushing your teeth - can save 200 gallons of water per month. Meanwhile, taking short showers instead of baths will ensure you keep water wastage to a minimum. Other sustainable touches include using a water-saving shower head, which produces a relatively low flow of water without compromising on the power of the spray.

Staying on top of leaks

Leaks are a significant cause of water wastage in households, with a single home losing 2,000 to 20,000 gallons of water annually. Regularly checking pipes and faucets, and promptly fixing leaks, therefore plays a pivotal role in conserving water. It is also important to check that each faucet is turned off completely when not in use, as tiny drips of water will quickly lead to a staggering amount of wasted water if left unattended even in just a matter of weeks.

Making the most of rainwater

Collecting rainwater at home is another effective way of conserving wa-

ter. One very simple way of doing this is by catching it in containers placed outside, whether it be watering cans, buckets or bowls, for example. You can also place rain barrels underneath the end of gutters, so that the rain can run off the gutter and collect in the barrel. The rainwater can be used for various activities, such as watering indoor and outdoor plants, as well as washing the car.

Simple, small steps can go a long way

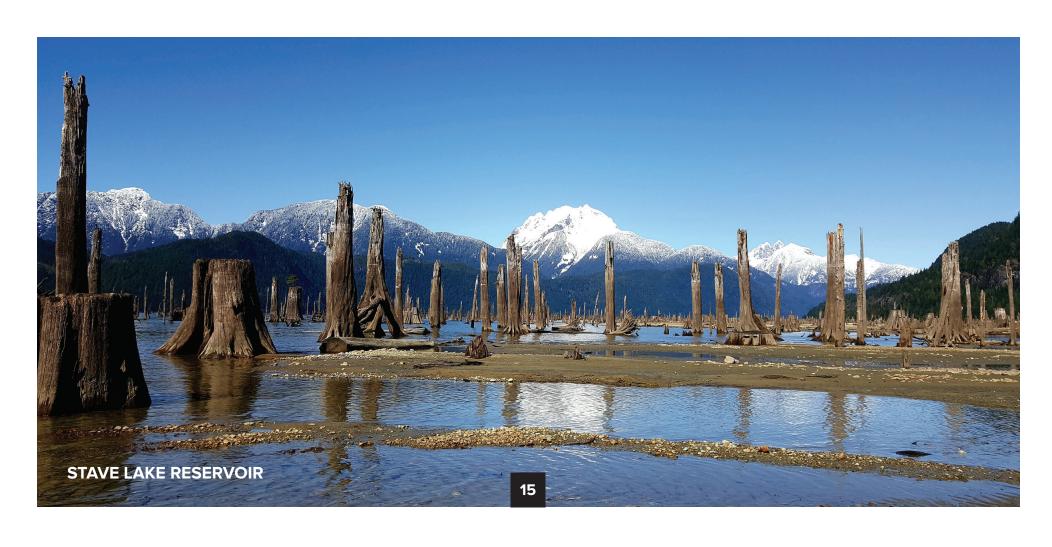
It is easy not to realize how much water we use on a day-to-day basis, and how much of it is used unnecessarily. Reducing water wastage doesn't mean making huge changes each day. It simply means being more mindful of how we use water, and making a conscious effort to use it more sustainably during everyday activities.

- by Karoline Gore



LEARN MORE ON THE WEB

- https://globalnews.ca/news/3016754/this-is-how-much-water-canadians-waste/
- http://www.abbotsfordtoday.ca/clean-water-and-wastewater-fund-invests-in-abbotsford/
- https://www.bestkitchenfaucetshub.com/how-to-replace-kitchenfaucet/
- https://sustainability.ncsu.edu/blog/changeyourstate/6-times-youshould-turn-off-the-tap-to-save-water/
- http://www.allianceforwaterefficiency.org/Household_Leaks.aspx





Why the Federal Government Deficit Matters to You

It seems that taxes are all we talk about. They come in every form and in every aspect of our lives. We are told they are inevitable...and they are, but what about managing the money once we hand it over. James R. Coggins takes a closer look into the current federal governments handling of your tax dollars and how it affects you!

- by James R. Coggins

When most Canadians look at a federal government budget (or a provincial government budget), they look to see what is in it for them. Is there some new program or subsidy or grant that will benefit them or their children? Is the government going to provide a home ownership grant or a child day-care grant or an increase in government pensions or even a new highway to their community? They also look at taxes. Is the government going to increase (or decrease) income tax rates or sales tax rates or impose a new tax on alcohol or gasoline or something else?

But most citizens never look at the bigger picture, the overall budget and whether the government is projecting a surplus or deficit. Most citizens assume that is not their problem. That is a problem for the government or the politicians or someone else to solve.

They are wrong.

How wrong are they?

That is not easy to answer. It takes extensive digging to discover the facts. The 2019 budget presented by the federal government on March 19 is a 460-page document, but it contains very little factual data on government spending. It is a philosophical treatise full of vague generalities such as "investing in the middle class," "building strong communities," "building a nation of innovators," "advancing reconciliation," "delivering real change," and "advancing general equality and diversity." It says very little about what is actually being spent and on what. No company would ever get away with such inexact financial reporting. Shareholders (not to mention government regulatory agencies) would never allow it.

It takes a fair amount of diligent research into other government documents and non-government studies to ferret out the facts. (One would almost suspect the government does not want Canadians to know what is going on.)

The Bottom Line

Here are some of the facts.

Four years ago, Justin Trudeau was elected promising to run "modest deficits" (of less than \$10 billion a year) for a couple of years and then balance the budget. Those modest deficits turned out to be closer to \$20 billion a year: \$17.8 billion in 2016-2017, \$19 billion in 2017-208, a projected \$18.1 billion in 2018-2019, and a projected \$19.6 billion in 2019-2020. Those add up to \$74.5 billion. (The Parliamentary Budget Officer has since reported that the actual deficit for 2018-2019 was a little lower and the deficit for 2019-2020 might be a little higher.)

That \$74.5 billion is on top of the \$600 billion or so in deficits previous federal governments had already accumulated, but let's ignore that for now. Let's just look at the \$74.5 billion in new debt.

Where did the government get the \$74.5 billion? The answer is that it has borrowed that money from Canadians and from non-Canadians, anyone it could find willing to lend the money. Just like anyone else, when the government borrows money, it has to pay interest on that debt—and the interest payments can come from only one source, the Canadian taxpayer.

Now let us look again at that \$74.5 billion. Given that there are about 37

million Canadians, this means that the increased government debt incurred by the Trudeau government alone amounts to about \$2,000 for every Canadian (\$74.5 billion divided by 37 million citizens).

Canada's total accumulated debt amounts to over \$18,500 for every Canadian, but let's just talk about the debt incurred under Justin Trudeau.

The government reports that it is paying about 3.5% interest on that debt, which is a pretty favourable interest rate. In fact, it is a historically low interest rate, and the rate will most likely be higher in some future years. That means that the annual interest on the Trudeau government's debt amounts to about \$70 for every Canadian (\$2,000 X 3.5%).

That means that next year, you are going to be paying \$70 in taxes to the government to cover the interest on the debt incurred over the last four years. For that \$70, you are not going to get anything at all. No roads, no schools, no hospitals, no police protection, nothing. It is like taking \$70 from your pocket and burning it.

It gets worse. You are also going to have to pay another \$70 the next year. And the next year. And the next year. And every year after that for the rest of your life. And your spouse is going to have to pay \$70 a year for the rest of his or her life. And so is each one of your children. And your grandchildren, and your great-grandchildren. The debt will go on forever.

And that is assuming that the Canadian government never runs another deficit and always balances the budget every year from now on. The debt will still go on forever.

Unless, that is, we decide to pay it off. So, next year, let's all agree to pay an extra \$2,000 each to the government and pay this thing off. Don't forget to kick in an extra \$2,000 for your spouse and each of your children.

Too much? Okay, let's pay this off a little more gradually. Let's all pay \$140 a year instead of \$70 (and don't forget to add another \$140 for your spouse and \$140 for each of your children). Remember this is \$140 for which you will get absolutely nothing. No roads, no schools, no hospitals, no police protection. Nothing. It will all go to pay off the debt, including interest. Will that work? Sure. But it will take about 15 years. Can you afford that?

Remember, also, that every dollar the government spends on interest is a dollar that it does not have available for roads and schools and hospitals. In 2017-2018, the federal government paid \$21.9 billion in interest on its accumulated debt. In 2019-2020, the government is expected to pay \$26.2 billion on interest. And the amount is expected to continue to rise every year in the future unless something changes. Think about how much good the government could do with \$26.2 billion if it wasn't wasting it on interest payments. Think of the new programs that could be implemented. Think of the taxes that could be reduced or eliminated. (If it were not for interest payments, the government would be running sizeable surpluses every year.) Think of what you yourself could do with that extra money as a result of the lowered taxes.

Let Someone Else Pay

Now perhaps you are saying that you don't make that much money, you pay very little (or even nothing) in income tax every year, so you will not really have to pay your share of the debt anyway. Let the government tax the rich or tax big companies. Let them pay for your share of the debt.

● ● Article Continued from page 16

But you are forgetting about sales taxes (remember the GST?) and levies such as carbon taxes. You pay taxes on almost everything you buy. But it gets worse. There are also hidden taxes on some goods (such as gasoline). And don't assume that the taxes that big businesses pay will have no effect on you. Companies pay payroll taxes for their employees and sales taxes and carbon taxes and import duties and various other fees and licenses. There are taxes on everything companies produce, import, or sell. How do these companies get the money to pay all those taxes? By raising the price of the goods and services they sell to you. There is at least a slice of tax embedded in everything you buy. You are going to pay. No matter how you try to avoid it, you are going to pay.

Keynesian Economics

Now, you may ask: Isn't there some theory that says it is sometimes good for a government to run a deficit in order to stimulate the economy?

You are talking about something popularly called "Keynesian economics" (named after a 20th-century economist named John Maynard Keynes). The theory is actually quite complex, and it was not all developed by Keynes, but let's simplify the issue.

In general, Keynesian economics suggests that a government should spend more than it brings in in taxes in bad times. This will stimulate the economy and prevent unemployment. Conversely, when times are good, the government should raise taxes, cut spending, and run a surplus in order to slow down the economy and prevent inflation. There is some merit to the theory, and it works in a general sort of way.

Something similar works for individuals. Remember that year when you lost your job? You borrowed money to pay your bills until you could get a new job. Then, when you were working again, you began to pay off the debt or even put some money into savings to help you out on the next "rainy day" when you would have some unexpected extra expenses or some reduction in your income.

It works in theory, for individuals and for governments. Except that too many governments (and, it must be said, too many individuals) never get around to the second half of the theory. They never get around to paying off their debt or saving for the future.

What Justin Trudeau's Liberal government has done over the past four years is particularly irresponsible. It has run massive deficits (of close to \$20 billion

a year) at a time when the economy was doing very well and unemployment was very low. It might be remembered that the Stephen Harper government ran big deficits to counter the effects of the 2008 worldwide recession, and it worked very well for the Canadian economy. But once the recession was over, the Harper government began moving toward running small surpluses to pay off the debt it had accumulated.

In contrast, there is absolutely no economic justification for the deficits the Trudeau government is running.

It Could Get Worse

There is an even bigger danger to governments running unnecessary and irresponsible deficits. Essentially, it puts government finances in a precarious situation. It means that the government will not be able to respond appropriately when the next recession hits. If it is already running a large deficit, it will not be in a position to increase the deficit to counter the recession without facing very serious consequences. When a government's debt becomes too great, lenders will refuse to lend any more money and/or will charge higher interest rates. At that point, the government will be forced to cut spending, reduce government grants and services, and increase taxes. This will deepen the recession and throw millions of people out of work. In essence, when a government (or an individual) gets too deeply onto debt, it goes bankrupt.

If that happens, it will very definitely affect you.

We may think it won't or can't happen here, but it can. It has happened recently in Greece and Spain and many other countries. Lending analysts have already begun expressing concern about the increasing levels of Canadian government debt and issuing warnings about possible interest rate increases.

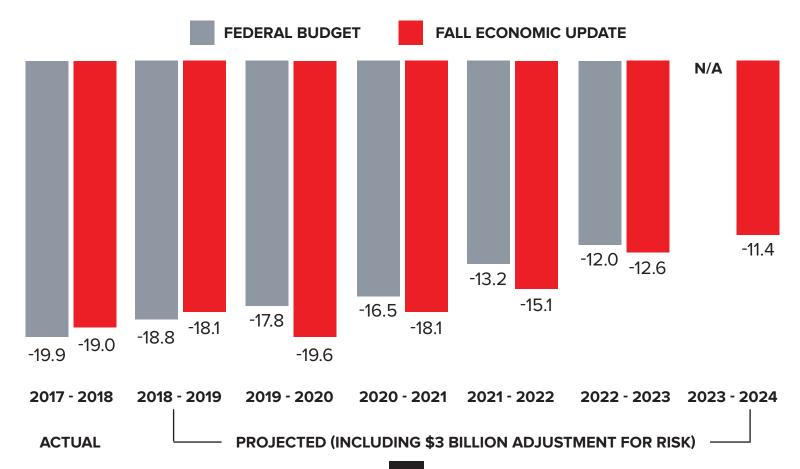
So, does the Canadian government's budget deficit matter to you?

Absolutely, it does.



James R. Coggins (www.coggins.ca) is a writer and editor from Abbotsford,BC

Projected Federal Budgetary Balance (\$ billions)





Check out some of the NHRA action you missed last weekend at the Mission Raceway Park!

















Large Houses ... Much Ado About Nothing?

A recent news article focused on the City of Abbotsford wishing that developers would build smaller homes. Mayor and Council struggle with how to incentivize builders to create homes that fit in with the surrounding neighbourhoods, but that it doesn't seem to happen. Do we even need to worry about it?

The answer may shockingly be no, we really don't need to worry about it. In fact, more townhomes were built over the last 12 months than single family homes. So, if the trend is toward higher density...which is something this city needs to focus on...then it is happening without any extra rules or zoning.

But that's not the only story here.

Firstly, it is well within the power of City Council to control every aspect of what gets built in this city. They have many tools available to them including zoning, limits on home size, and the approval of small lots which will immediately result in smaller homes being built on them.

A key election campaign promise for many incumbents, and a foundation stone of the Abbotsford First platform was to push density in our city. We've sprawled, and building density into our city means we can take advantage of the current infrastructure, and relieve the cost pressure that comes with constant expansion.

But there's something else to consider.

For many years, people in Abbotsford have complained about "monster houses" and "mega-houses". When they do, it is a poorly veiled commentary on the Indo-Canadian community.

Yes. You heard me right.

The Indo-Canadian community has a cultural imperative that tells them to take care of their family. So, many generations will live together for their entire lives. This takes a big house. For many years, when an Indo-Canadian resident could build a bigger house, they did.

This seems strange to locals who have been here for generations and are used to the idea that their children leave home at 18 and their parents go into a retirement home one day. Likely, these norms were born out of the necessity created by the lack of living space historically on offer in Europe. Go there now and stay in any hotel, and you'll see just how the lack of space means that you would certainly leave home for your own place as soon as possible.

Translate that into one group being used to relatively small living spaces that don't include 3 or 4 generations, and don't include any extended family,

contrasted against another group who culturally tend to create a support system in their own home that can see large numbers under the same roof.

This looks wrong so we call it an eyesore. In reality, large homes often serve the community be insuring families can live together. They have also offered low income people the opportunity for relatively inexpensive rental opportunities. These large homes should have secondary and tertiary suites approved for rental, and the process of approval should be quick and inexpensive. With all the pressures on affordable housing, a new home, no matter what size, will not help to alleviate those costs.

So, is it racist to not like large homes?

It depends.

If you arbitrarily take away the ability for a group of people to live in a way that they are accustomed to, then yes. If you do so, and their large home does not impact you in any way, then yes. If you deny a group the ability to look after their family instead of institutionalizing them, just because you don't like the way their home looks, then yes. If you're going to have 2 sets of rules where you make it possible to build a huge home on Eagle Mountain, but say no to a large home in West Abbotsford, then yes.

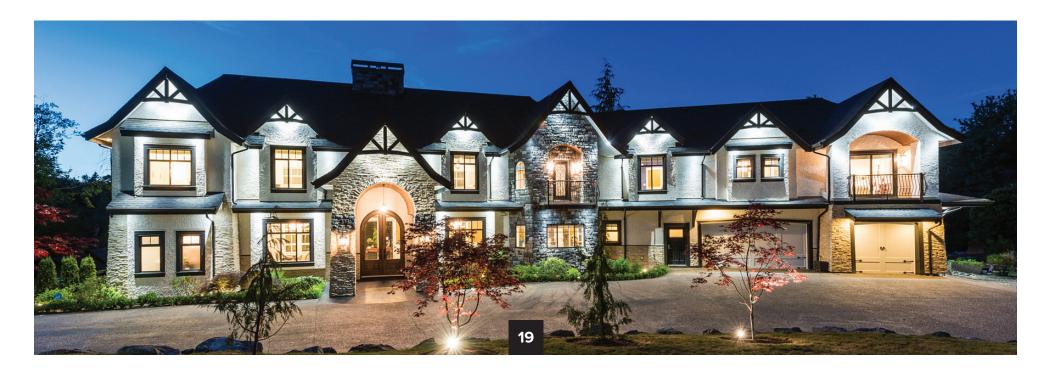
But none of these things need to happen. The market is already shifting because people can't afford large homes. Remember, more townhomes than single family homes last year?

So, do you think it is much ado about nothing? Or do you think that we have a systemic issue with how we treat development between East and West Abbotsford. Tell us what you think on Twitter, Facebook, or leave a comment on our website at abbotsfordtoday.ca.



LISTEN TO THE PODCAST

For more insight on this topic, listen to the accompanying podcast by going to abbotsfordtoday.ca.





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Why Is It So Hard to Give a Clear Answer?

Yes, or no. Simple? Not in the parallel worlds of graduate studies and pipeline projects. How can there be a relationship between the two? Read on for the analogy between the struggle of graduate students to succeed and pipeline projects to get a green light. Whether you are for, or against the Enbridge and Kinder Morgan projects, there are lessons to be learned.

- by James R. Coggins

University professors are like gods. Not in the sense of being wise and all-knowing. Nor in the sense of being good and benevolent. They are godlike in the sense of being powerful beings. Especially when it comes to graduate students.

The success of undergraduate students, those enrolled in a bachelor's degree program, is determined by a myriad of tests, exams, assignments, essays, and research projects. Undergraduates are part of a mass of largely anonymous students, they have many professors, and there are appeal mechanisms if they disagree with an assigned mark. But it is much different for graduate students, those who have already graduated with a bachelor's degree and are hoping to earn a master's degree or a doctorate. Graduate students frequently work one-on-one with only two or three professors and with only one professor in particular, their thesis advisor. This being the case, a student's fate can be decided by the whim of a single professor.

As in all occupations, there are many professors who are fair and just, good and equitable. And there are some who are, well, tyrants.

This being the case, there are examples of tyrannical professors keeping a grad student hanging around for years—doing one more reading program, one more research assignment, one more research paper, etc.—with no intention of ever granting the student a degree.

Why would a professor do this? For two reasons, or maybe three. First, governments give much larger grants to universities for a graduate student than they do for an undergraduate student, and that money helps to pay the professor's salary, with all its perks, and to keep the university solvent. Second, graduate students can be useful research assistants, doing most of the grunt work while the professor gets all the credit. They provide free or cheap labour. The third reason? Universities would never admit it, but some professors just seem to enjoy the power trip, holding another human being's life and career in their hands.

When I was working on my doctorate, there was a young man who had been a graduate student in the department for seven or eight years and was still a long way from earning even a master's degree. The assessment by the other students was that he was not so much a scholar or researcher as he was a social activist. He had been able to finance those wasted years because he was the son of wealthy parents (as many social activists are). University administrators finally took pity on him and expelled him from the program for not making more progress toward a degree.

And then there is the case of the patron saint of graduate students Theodore Landon Streleski. Streleski was a graduate student in mathematics at Stanford University who murdered his former faculty advisor, Professor Karel de Leeuw, with a ball-peen hammer on August 18, 1978. Shortly after the murder, Streleski turned himself in to the authorities, claiming he felt the murder was justifiable homicide because de Leeuw had withheld departmental awards from him, demeaned Streleski in front of his peers, and refused his requests for financial support. At his trial, Streleski said that the slaying was "a rational act" meant to dramatize his claim that Stanford mistreated its graduate students. Years later, when Streleski was released from prison, he refused to say he was sorry for what he had done, repeating that in his opinion the professor had deserved it. Streleski was likely mentally unstable, but he may have had a point. At the time of the murder, he had been pursuing his doctorate in the mathematics department for 19 years.

A Parallel Situation

This brings us to consider the actions of other unreasonably tyrannical authorities.

An obvious example is the case of Enbridge Inc., which spent about 10 years and over a third of a billion dollars trying to get approval for its Northern Gateway proposal to build a crude oil pipeline from Alberta to Prince Rupert, BC. That proposal was never turned down. It had passed through many stages of the approval process without ever being allowed to begin construction. The process dragged on for so many years that Enbridge just gave up in frustration.

Personally, from my very limited knowledge of the subject, that proposal seemed inferior to Kinder Morgan's proposal to double its already existing Trans Mountain oil pipeline from Alberta to Metro Vancouver. That pipeline has also never been turned down. In fact, it has been approved at several stages. But it has never been built. Kindred Morgan also gave up, finally selling the pipeline to the federal government for \$4.5 billion. Kinder Morgan's shareholders rejoiced when Kinder Morgan executives found a lucrative way to escape from the legal and political quagmire they were in. Construction has still not begun on the twinning of the pipeline, and it remains to be seen whether the government will ever get the project built. While the government is scheduled to give final approval to the project in June, some group could easily launch another legal challenge and bring it to a grinding halt once again.

And the Liberal government is making the process even more difficult through its Bill C-69, which is wending its way through Parliament. Bill C-69 will create three additional hoops for companies who want to build projects such as pipelines to jump through. First, there must be an additional "consultation" phase with environmental and indigenous groups before the formal assessment and approval process can even begin. Second, the bill will allow anyone for any reason (not just those with "standing," that is, those who will be directly affected by the project) to intervene in the approval process, which will greatly lengthen the proceedings. Third, the bill will force companies to satisfy objections based in science, but also objections based in traditional indigenous knowledge and objections based on sex and gender equality. A company will have to demonstrate that its pipeline will promote LGBTQ rights.

In graduate school, after I had been in the program for a year, I went to my senior advisor, the professor I worked under most closely, and asked, "You've seen my work for a year. Do you think I'm going to make it?" I was quite willing to keep working on the program, but if I wasn't going to make it, I would rather have known then than waste several more years attempting something I was never going to achieve. My professor was surprised. It was a question rarely asked. He did not promise me that I would succeed. But he did tell me I was doing well and was not wasting my time. After a few more years of hard work, I was granted my PhD.

Like me, when facing regulatory agencies and governments, most companies would prefer to have straight answers. They would rather be told no than maybe. If they are told no, they can stop wasting time and go off and do something else.

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I am not arguing that we should lower our environmental standards and allow companies to build whatever they want—anymore than I am arguing that academic standards should be lowered for graduate students. It is almost the opposite. We should have strong, well-defined environmental standards. We should also have strong, well-defined employment standards so that workers are treated fairly. We should also have strong standards protecting human rights.

But companies also deserve to be treated fairly. There should be very clear standards, and companies should be given clear and timely answers based on those standards.

It should also be said that governments are elected to make decisions. On difficult or controversial issues, too often governments are afraid to make a decision, afraid that someone will be upset. Instead, they put off the decision, dithering and postponing in the hope that they will find an easy way out. They offer vague answers and outright deception, promising everything to everyone and trying to keep everybody happy. In the end, they make no one happy. Not to decide is to decide. And too often this means that the answer ends up being no even when the government had no real intention of saying no, and nothing gets done.

I am aware that major, complex projects need considerable study and research before a decision can be made on their impact and whether they should be approved. I am also aware that there are differing opinions on what standards should exist and that political processes can be slow and cumbersome. But no process should take ten years and a third of a billion dollars. It is unreasonable to expect a company to invest that amount of time and money and still not be given an answer. In future, what company would ever invest that kind of money in any Canadian project?

Instead, like tyrannical professors, our governments demand that companies undertake one more study, engage in one more consultation, meet one more court challenge, meet with one more regulatory body—with no prospect of ever being given an answer. And all the time, these companies are spending more time and money for nothing. If governments don't want development, they should simply announce that and save everybody a lot of wasted time and effort.

This issue is not a problem just for oil pipeline companies but for almost all potential investors in Canada. And it is not just an issue at the federal government level. Provincial governments can be just as unreasonable. At the municipal government level, developers do not complain so much about the requirements to meet environmental and community standards as they do about red tape, bureaucratic delays, and political indecision.

Time is money. Justice delayed is justice denied. It is not fair for governments to string companies along for years when they want to avoid making hard decisions or when they have no intention of ever approving the proposed projects. This is no more fair than university professors stringing along graduate students for years with no intention of ever granting them a degree. It is much kinder and fairer to say no, they don't measure up, than to keep them jumping through hoop after hoop. Why is it so hard to say no—or even yes?





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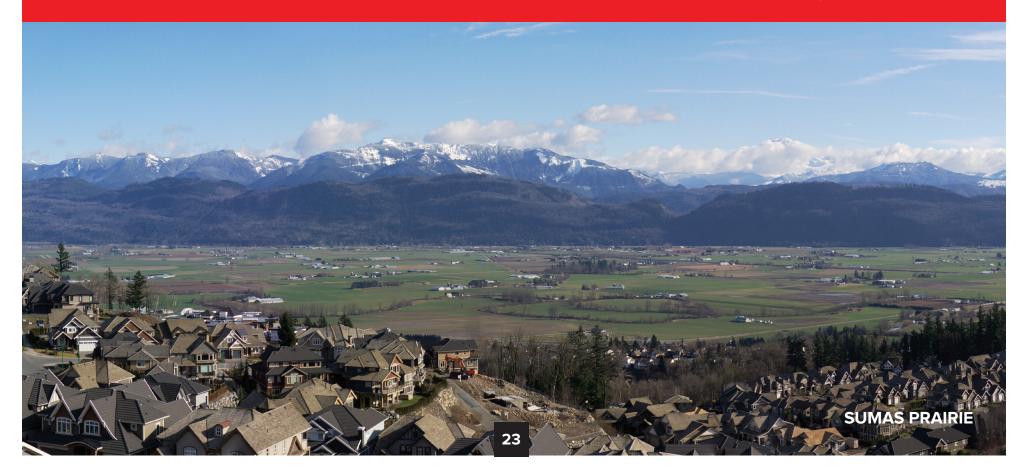
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