

... INSURANCE PLAN

Continued from Page 1
The actual corporation will involve employment of between 900 and 1,200 people, Strachan said, some of whom have already been hired. A headquarters for the corporation will be built, at a site which has not yet been determined.

Branch offices will be set up throughout the province, from which citizens will be able to purchase both insurance and motor vehicle registration stickers.

A sum of \$5 million has been allowed for in the legislation which will be used as "seed money" to get the corporation started. This money will be in the form of a repayable loan from the government, Strachan said, and will carry interest charges.

Strachan described as a "mammoth task" the job of transforming the legislation into "a corporate reality ready to handle this huge volume of business." More than 1.3 million drivers are involved, he said, and one million vehicles. The job has been described by systems analysts as "a project equivalent to more than half the planning and development work that went into creating Expo '67 in Montreal as a national effort."

While the car insurance aspects of the corporation will become effective March 1, 1974, other forms of insurance coverage will be made available more quickly, Strachan said. Fire and casualty insurance will probably begin operations before the end of 1973.

ICBC is expected to do about \$175 million worth of business in its first year of operation, Strachan said, mostly involving car insurance. The largest single dealer in general insurance, including car insurance, Royal Insurance Group, did only about \$150 million worth of business last year, he said.

An important feature of the machinery setting up the corporation is that the money paid in premiums for the car insurance plan will be for the exclusive use of the plan and for no other purposes. Any profits from operations will be recycled back into the plan, having the effect of lowering premiums. This includes money earned from interest charges of premiums invested by the corporation.

Strachan was quick to point out that he is convinced there will be no lack of a market for motorists in the interim period between expiry of motorists' policies and the starting date of the government plan.

A. E. Warrick, head of the B.C. advisory council of the Insurance Bureau of Canada, told Strachan in the letter that the insurance companies will continue operating until the starting date.

A meeting between the two men has been arranged for Thursday to discuss details on the timing and content of the government program.

As for the commissions now being earned by insurance agents, Strachan said there will likely be a downward revision of the current rate of 12 1/2 per cent.

Commissions for agents were instituted on the principle that the agents "had to go out and hustle for them," Strachan said. Since the former Social Credit government made car insurance compulsory several years ago, there has not been the need for the agents to drum up their own business, it has come right to them. And yet the commission rate had remained at the same level, he said.

Employees of ICBC who sell insurance policies will not be paid commissions, Strachan said. They will be on salary.

Another important feature of the legislation is discretionary power granted to cabinet to require organizations which receive government grants or loans — such as school boards, hospital boards, municipalities and universities — to buy their required general insurance from ICBC. The cabinet, by order-in-council, will establish in which areas the corporation will offer insurance coverage and will pass regulations dealing with specific policy.

The corporation will be empowered to go into the repair and car salvaging business, undertake medical rehabilitation programs, acquire property and take over or jointly operate "any other company in the entire insurance field."

The corporation will pay provincial taxes, will pour its surplus funds into the provincial treasury and will invest its reserve funds into traditional securities or government projects such as school or hospital buildings.

The options open to the individual driver will be as follows: He may go to his present private agent provided that agent is an ICBC licence-holder — and buy both his compulsory insurance and licence sticker. He may buy the sticker and insurance from the Motor Vehicle Branch or provincial government agent. Or he may buy sticker and insurance from ICBC directly, either by mail or by visiting a branch office of the corporation. Actual licence plates, however, must be purchased from the Motor Vehicle Branch, not through ICBC.

"This substantially increased number of outlets should

reduce licence line-ups in the annual last minute rush across the province," Strachan said.

All victims of uninsured or hit-and-run drivers will be covered by ICBC, he said. Ordinary accident victims will be able to sue for damages over and above the level of no-fault benefits.

Asked if the two bills introduced will go to a legislative committee for study, Strachan said he does not feel that is necessary. A royal commission has already exhaustively studied the field, he said, and recommended that the government get into the insurance business if private industry did not change its operations.

When MLAs are required to vote on the legislation, they will be voting on endorsement of a plan which "clearly outlines a principle, a mode of operations and a field of operations," Strachan said. But he added that "ballpark figures" on rates will likely be available to the legislature before the bills are taken through the committee stage.

The legislation will definitely be passed at the session he said.

Asked about NDP campaign literature which said that the former government had been able to insure its vehicles for less than \$25 per year, Strachan said the Soעד claim was not entirely truthful. Civil servants who were involved in accidents while driving government cars were assessed as much as \$500, he said, expenditures which were never shown on the books.

Financial statistics of ICBC will be filed annually in the legislature. Information of a personal nature in connection with investigation of claims will be kept confidential, to be used only in court cases or when the individual gives his permission.

Strachan said there have been precedents in the government's action of taking over insurance operations in B.C. The workmen's compensation plans and unemployment insurance schemes were formerly in the private sector, he said, and were taken over by government.

"When a government, for the public good, compels citizens to buy a certain type of insurance, it has an obligation to eliminate profit-making from what is virtually a tax and a further obligation to make it as economical as possible for the captive market," he said.

The auto repair shop to be established by the government will be for the purpose of allowing ICBC to get accurate information on cost factors. The corporation would be required to bargain with private auto repair companies over the rates the companies will charge for doing work on ICBC insured vehicles.

30 OWNER-OPS STAY OFF JOB

About 20 owner-operators of logging equipment are continuing a work stoppage in the Port Alberni area although nine others had signed an agreement with the IWA and returned to work.

The memorandum of agreement ended a four-day strike by the IWA involving 1,500 workers in MacMillan Bloedel's Sproat, Cameron and Franklin logging divisions.

The memorandum said that owner-operators of logging trucks, gravel trucks, front end loaders and other equipment would abide by the terms of the IWA contract, although they would not join the union.

As well, any crew man hired by the owner-operators would join the IWA.

As a result of the memorandum, nine owner-operators have agreed to abide by the IWA contract and 12 members of crews have joined the IWA.

Negotiations are continuing with the 30 owner-operators in an effort to get them to agree

to the terms of the memorandum, said Lynn Larson, second vice-president of IWA local 185.

He said he believes most of the remaining 30 would sign and return to work.

A major point in the controversy was that independent truck operators were driving long hours, seven days a week.

The memorandum states the operators will not drive more than the 9 and-a-half hours permitted in the IWA contract.

Larson said the IWA had agreed, however, that maintenance work done on trucks could be carried out after the day's work was done.

Larson said about 30 crew members of independent operators had signed up in the past month as part of a continuing recruiting drive by the IWA.

There are probably less than 30 crew members who have not yet joined the IWA, he said.

Continued from Page 1

the forestry industry but would free thousands of acres for fishing and recreation.

He told the meeting:

"Zoning is predicated on the possibility that in the near future we will be retiring a very significant proportion of our most expensive and least productive forest lands from timber production and concentrating timber production on those sections of our forest land which provide the best combination of productive capacity and accessibility.

"The future of timber production in British Columbia, as elsewhere, is dependent on the requirements and limitations of the machine to which we must increasingly turn to maintain our productivity and economic viability," he said.

"Total mechanization of timber production is inevitable and with it will come the high equipment capitalization which always produces specialization," Walters said.

As a result, the machine could force the forestry industry to move from its present policy of multiple use of forests — logging, fishing, recreation on the same property — to a policy of single and best use.

Wilderness would still have multiple uses but they would be side by side rather than overlapping activities.

In workshops sessions after his speech, reaction of professional foresters was mixed to single zoning.

Some called it "a new direction for the industry" while others criticized the proposal as being "too simplistic an answer to a complex problem."

Earlier, J. S. Stokes, deputy minister of forests, told the meeting he was convinced a large section of the population takes a moderate approach in the wilderness environment controversy.

He said environmental groups make a lot of noise but all they talk about is results, they never mention of the costs of what they are proposing.

On the other hand, forestry companies were perhaps too concerned about the question of costs.

He said the forestry in-

... FUTURE TIMBER MANAGEMENT

Barry Thornton, president of the Steelhead Society of B.C., said the provincial forest service should alter its guidelines for logging coastal streams and rivers.

"The time has come for us to remove the blinkers and take a good look at what we are doing," he said.

"For example, how are we to regard the forestry industry executive who orders his logging manager to produce a certain volume of logs by a certain date at a certain cost... with the manager's job at stake if he fails to perform?"

"And for that matter, what do we do with the cat driver who goes up and down a stream without realizing the damage he is causing to the fish and other creatures depend on the stream."

"And then, what about the feller who does not realize the damage he can do by felling a tree into a stream or bucking trees in the middle of a stream?"

He said: "These few examples do not present the whole of the picture but they are part of the present design that must be changed if our ambitions about integrated resource management are to be realized a fact rather than fiction."

Lloyd Brooks, deputy minister of recreation, said that tremendous changes have come in public attitudes towards logging in the past two years.

He said forestry must be carried out for maximum human well-being rather than for maximum production or maximum environmental protection.

He said some middle ground must be found between the demands of environmentalists and the needs of the forestry industry.

Roy Sworder, vice president of British Columbia Forest Products, told the meeting the forestry industry has reached its limit in terms of ability to pay for recreation facilities.

He said the industry is greatly concerned about environmental values and was willing to construct roads and facilities for recreation use, but it should be at public expense, not at the expense of the industry.

Facilities constructed for public use at public demand should be paid for by the public, he said.

... AGENTS

Continued from Page 1
is another indication that the NDP is "waging a war" against the insurance industry.

Meanwhile, A. E. Warrick, chairman of the British Columbia Advisory Committee of the Insurance Bureau of Canada, said the government

proposals could cost hundreds of jobs for people working in B.C. insurance companies.

"Other companies operating under the free enterprise system must view Friday's announcement with alarm," Warrick said.

Warrick said the insurance industry will continue its battle.

ters, skills of communication were vital for people coming into the forestry industry, he said.

On Thursday G. V. Wellburn of Duncan was elected president of the forestry association, succeeding Ken Williams, chief forester of Wellwood of Canada. Gerry Burch of B.C. Forest Products was presented with the forester of the year award.

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All owners of dogs are reminded that the following sections of the Sheep Protection Act apply in all unorganized areas of the province.
5. It is lawful for any person to kill any dog in the act of pursuing and worrying or destroying any sheep, goat, poultry or domestic rabbit elsewhere than on the land belonging to the owner of the dog. R.S. 1948, c. 303, s. 4; 1965, c. 47, s. 3.
12. No dog shall be allowed at large at any time between sunset and sunrise, unless accompanied by or within reasonable call of the owner or some person having charge or care of the dog. R.S. 1948, c. 303, s. 12; 1967, c. 46, s. 7.
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Opposition Attacks Insurance Plan

The three opposition parties in the legislature came down heavily Friday on the automobile insurance plan unveiled by Highways Minister Bob Strachan.

Spokesmen for the Liberals and Progressive Conservatives said their parties would not support the legislation when the vote is taken.

The Social Credit party said there are a number of unanswered questions which require information from the government before they make a decision.

Liberal spokesman Garde Gardom (L.-Vancouver Point Grey) said the private insurance companies in the province have been "TKOed" by the

government. The "100 per cent takeover" of the car insurance business could be an indication that the government intends to eventually take over all aspects of the insurance industry, he said.

Gardom said there are more urgent priorities for the government to act than on car insurance. Something could have been done about pollution or the heroin problem, he said, or chronic care hospitals. And for the government to think that it will not have to spend public money in the operation of the car insurance scheme is "wishful thinking at its worst," he said.

The confidentiality of the doctor-patient relationship is

being tampered with in the legislation, Gardom said, since the government corporation can require reports on medical treatment following accidents.

There is no assurance that the delays and complications which are a problem in the insurance business will be alleviated with the government operation, he said. And the only real saving made possible by the plan is the interest which can be gained from investment of the prepaid premiums which would ordinarily have gone to the private companies.

Gardom described the measure as "a contemplated weaning-off of the private sec-

tor totally" in the insurance business.

Progressive Conservative house leader Scott Wallace said the government move is "a completely dictatorial piece of legislation" which appears to take away the livelihood of insurance agents without making any mention of compensation.

Wallace said the surprising thing about the measure is the fact the government has moved so early in its administration to give itself the power to take over all aspects of the insurance business.

The provision which allows the government to require school boards and hospital boards to buy government insurance only is a lessening of local autonomy, Wallace said. He added that the whole scheme is based on "the false premise that if the government does it, it will be cheaper and the service will be better." This was not the case with the government-run plan in Manitoba, he said.

Social Credit spokesman Ed Smith (North Peace), caucus chairman, said the monopoly features of the legislation are "an incredible thing."

Smith said the government has given itself a "blank che-

que" on where investment money can be spent in the scheme, which he said is "appalling". He added that it is "pretty vicious" of the government to be able to cancel insurance agents' licences at any time, without notice or compensation.

The government should be able to specify how much the rates are going to be, Smith said. "Perhaps they already know and aren't telling," he said, suggesting that the rates might be higher than they are now.

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the weather

A ridge of high pressure building offshore produced partial clearing in most sections of B.C. today in the wake of a Pacific weather system which crossed the eastern interior this morning. The next Pacific storm will spread rain and gales over the north coast Sunday. The latter system will weaken as it moves inland Sunday but will produce occasional rain or wet snow in the Cariboo in the afternoon and in the Kootenays Sunday evening.

DOMINION PUBLIC WEATHER OFFICE 5 A.M. FORECASTS

Valid Until Midnight Sunday
Greater Victoria: Today, sunny with cloudy intervals. Winds occasionally rising to fresh westerly this morning. Sunday, cloudy. Periods of rain in the afternoon and evening. Highs both days in the upper forties. Lows tonight, upper thirties.

Lower Mainland, East Vancouver Island: Today, cloudy with sunny periods clearing this evening. A few showers in eastern Fraser Valley this morning. Sunday, cloudy. Periods of rain in the afternoon and evening. Highs both days in the upper forties. Lows tonight, mid thirties.

North and West Vancouver Island: Gale warning continued for adjacent waters. Today, cloudy with a few sunny periods. A few showers early this morning. Sunday, rain. Gusty southeast winds. Highs both days in the mid

and high forties. Lows tonight around 40.

TEMPERATURES

Yesterday
Max. Min. Prec.
Victoria 48 43 —
Normal 46 36 —

One Year Ago
Victoria 53 38 48

Across the Continent

St. John's	43	21	—
Hallifax	37	01	—
Montreal	13	-18	—
Ottawa	07	-14	—
Toronto	06	-09	—
North Bay	-05	-19	—
Churchill	08	-15	—
The Pas	15	03	—
Thunder Bay	07	-25	—
Kenora	03	01	—
Winnipeg	31	08	—
Brandon	18	05	—
Regina	28	07	—
Saskatoon	27	08	—
Medicine Hat	40	23	—
Lethbridge	45	33	—
Calgary	46	31	—
Edmonton	42	18	.01
Penticton	40	36	—
Cranbrook	40	26	—
Castlegar	39	34	.02
Vancouver	51	43	.32
Pr. Rupert	53	42	.07
Pr. George	45	34	.17
Nanaimo	49	31	.13
Kamloops	43	36	—
Revelstoke	37	31	.06
Fort Nelson	18	03	—
Peace River	46	28	—
Whitehorse	26	17	.07
Fort St. John	44	37	—

World Temperatures: Rome 45, 54; Paris 32, 54; London 34, 46; Berlin 30, 37; Amsterdam 28, 39; Brussels 28, 43; Madrid 34, 46; Moscow 25, 36; Tokyo 39, 59.

U.S. Temperatures: New

CITY'S WEATHER RECORD

Sunshine, Feb.	64.0 hrs.
Last Feb.	57.8 hrs.
Normal (30 years)	48.3 hrs.
Sunshine, 1973	351.7 hrs.
Last Year	319.3 hrs.
Normal (30 years)	318.3 hrs.
Precipitation, Feb.	.79 ins.
Last Feb.	2.70 ins.
Normal (30 years)	1.87 ins.
Precipitation, 1973	3.34 ins.
Last Year	8.07 ins.
Normal (30 years)	6.26 ins.

Sunrise, Sunset Sunday (Pacific Standard Daylight Time)

Sunrise 7:18, Sunset 17:39

TIDES AT VICTORIA HARBOUR

Time Ht.	Time Ht.	Time Ht.	Time Ht.
H.M.	Ft.	H.M.	Ft.
17 04.14	8.0	08.35	6.8
18 04.55	8.2	09.30	6.1
19 05.30	8.5	10.20	5.5
20 06.10	8.7	11.10	5.0
21 06.40	8.8	12.05	4.5
22 07.15	8.8	13.00	4.1
23 07.45	8.7	14.00	3.7
24 08.15	8.4	15.00	3.4
25 08.45	7.9	16.00	3.1
26 09.15	7.3	17.00	2.8
27 09.45	6.5	18.00	2.5
28 10.15	5.6	19.00	2.2

TIDES AT FULFORD HARBOUR

Time Ht.	Time Ht.	Time Ht.	Time Ht.
H.M.	Ft.	H.M.	Ft.
17 05.55	10.9	11.15	7.4
18 06.45	10.9	12.00	6.5
19 07.30	10.8	12.50	5.7
20 08.10	10.5	13.40	5.0
21 08.50	10.0	14.30	4.4
22 09.30	9.3	15.20	3.9
23 10.10	8.4	16.10	3.5
24 10.50	7.3	17.00	3.1
25 11.30	6.0	18.00	2.8
26 12.10	4.6	19.00	2.5
27 12.50	3.1	20.00	2.2
28 01.30	1.6	21.00	1.9