

# Village switches banks!

In the wake of the Bank of Nova Scotia's closure of its Jacquet River branch, the Village of Belledune is fighting back by taking its \$5.6 million's worth of annual banking business to the

Bank of Montreal.

Brenda Cormier, the village's clerk-treasurer, says deposits in Belledune's operating funds alone add up to more than \$4.3 million per year. Although the

balances in those accounts do fluctuate, there is usually no less than

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## The Belledune Messenger

*The voice of the Village of Belledune*

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October 2011



The founding members of the Belledune credit union steering committee, Sandenn Killoran, Emmie Flanagan, Jamie O'Rourke, Michael Babin, and Andy Flanagan, expect to spend the next year examining the feasibility of setting up that kind of financial institution in Belledune.

## Credit union supporters form committee

*Group will examine feasibility of setting up financial institution in Belledune*

Five Belledune residents took the community's bold first step towards the possible formation of a local credit union last month.

Those five - Sandenn Killoran, Emmie Flanagan, Jamie O'Rourke, Michael Babin and Andy Flanagan - formed the Belledune credit union steering committee Sept. 21 during a meeting at

the Belledune Recreation and Cultural Centre. The steering committee's goal is to determine whether or not it is feasible to establish a credit union in Belledune.

"It is not impossible to establish a profitable credit union," wrote Mr. Flanagan, who is also the Village of Belledune's community development

officer. "[But] the community has to collectively be involved and be supportive throughout the process. Many people in the community will have to use the credit union services or it will not be feasible."

Since the closure of the Bank of Nova Scotia's Jacquet River branch in June

See CREDIT Page 3

# WANTED: Interim CAO?

## Council discussing how to fill top bureaucrat's job during sick leave

In a closed-door meeting, Belledune's mayor and council will soon be discussing the village's need for a chief administrative officer to fill the position temporarily left vacant due to illness.

Earlier this year, Belledune's chief administrative officer, David Hughes, advised council he would be taking time off due to health problems. With him on sick leave, there has been discussion in council about what to do to handle the mounting backlog of work.

At the June council meeting, Coun. Paul Daley moved that Andy Flanagan, the village's community development officer and former mayor and administrator, be named interim chief administrative officer to have someone fill the position while Mr. Hughes is off sick. But that motion failed on the table. Deputy Mayor Emmie Flanagan had excused herself from that discussion, Coun. Elaine Levesque-Godin was absent from the meeting, and neither Coun. Jerry Guitard nor Coun. Mario

Lapointe seconded the motion. The mayor cannot second motions and only votes on them in the event of a tie.

Since then, work has been piling up. Although Mr. Hughes is currently tentatively scheduled to return to work at the end of October, Coun. Lapointe suggested to the mayor and council during the September council meeting that they should have a special session to discuss the current situation and make contingency plans.

Personnel matters are among those subjects discussed in camera by municipal councils.

During the September council meeting, Coun. Lapointe suggested the job should be posted as soon as possible. But Mayor Nick Duivenvoorden said it seemed unlikely anyone would apply for that job since it was then currently supposed to be vacant for only a little more than one month.

"If you advertise for a post that may only be open until Oct. 31, then you'll get no takers," said the mayor. "None."

In its in camera meeting, the mayor and council were expected to re-examine the chief administrative officer position's job description and make contingency plans for someone to step into the position on a temporary basis.

Brenda Cormier, the village's clerk-treasurer, advised council she would make inquiries to the provincial government to see if the province has a list of persons who could be considered by the Belledune council to perform the chief administrative officer's duties on a temporary basis.

"They may have a short list of qualified candidates that may be able to step in as a chief administrative officer on an interim basis," said Ms. Cormier. "I could put it out there and see if the province has a list like this."

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PORT BELLEDUNE

www.portofbelledune.ca

## Belledune In Brief

### Ka-ching! Arena canteen gets a new cash register

Employees at the Veterans' Memorial Arena will soon be ringing in sales on a new cash register.

In September, council agreed to replace the aging register now there with something better.

"They were struggling with that cash register which would be much more suitable at Antiques Plus than at the arena," said Mayor Nick Duivenvoorden. "The one at the arena is done."

The cost of a new cash register was roughly estimated to cost between \$800 and \$900.

## Council Meeting Schedule

Oct. 17	7 p.m.
Nov. 21	7 p.m.
Dec. 19	7 p.m.
Jan. 24	7 p.m.
Feb. 21	7 p.m.
Mar. 21	7 p.m.
Apr. 18	7 p.m.
May 23	7 p.m.

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# BMO Bank of Montreal lands Belledune's business after Scotiabank branch closure

\$500,000 in them at any given time. Add to that another \$1.3 million in the village's reserve and treasury accounts, and Belledune's banking business represents about \$5.6 million circulating through the bank on a typical year.

At the September council meeting, Ms. Cormier said she would start the process of transferring the village's banking business as soon as possible while being careful to ensure it does not interfere with the municipality's general accounting. In September, she did not anticipate any difficulties.

"Dalhousie changed banks a while ago and it was pretty seamless," she said.

In making its decision to go with the Bank of Montreal, the Village of Belledune considered many factors and looked at several financial institutions, including TD Bank, RBC Royal Bank, National Bank and the Bank of Montreal. The municipality also examined an offer by the Bank of Nova Scotia to waive all current service fees.

The Bank of Montreal was given the business because its proposal contained no service or transaction fees and that bank also offered a slightly higher interest rate payable on funds in the village's accounts while charging a slightly lower rate of interest on loans.

Ms. Cormier also noted deposits to the Bank of Montreal could be made at any of the bank's branches, including those in Bathurst and Dalhousie, that there were no fees for the conversion or setup of new accounts and an allowance of \$300 was available to compensate for the costs of making the transition, such as ordering new cheques. The village treasurer also noted BMO corporate credit cards come with an air miles program, allowing the air miles to be used for a number of other things other than travel. Even with the switch of its banking business to the Bank of Montreal, though, the Village of Belledune could choose to retain its current corporate credit cards.

"The Bank of Montreal agreement is for five years and may be extended by mutual agreement," said Ms. Cormier.

In December last year, the Bank of Nova Scotia drew the ire of many Belledune residents by posting a sign on its Jacquet River branch window to indicate it would close down

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## Credit union will have to make money: Flanagan

earlier this year, Belledune has been without a local financial institution. Mr. Flanagan has been working since then to try and attract another bank but so far none have agreed to establish a branch in Belledune.

The idea of forming a new credit union in Belledune is a last-ditch effort to get a local, full-service financial institution.

Certainly, it won't be easy. At the

public meeting in mid-September, Mr. Flanagan outlined the many things which will have to be done simply to determine whether the community can support a credit union.

"One of the things people have to realize is that these things have to make money or they don't exist," he said.

At the September information

meeting, which attracted a dozen people, at least one business owner indicated he would certainly be prepared to support a local credit union.

As daunting as the task may seem, a bank survey undertaken by the Village of Belledune in December last year suggests a new financial institution would get a lot of local support. In that

that branch in mid-June and relocate all employees to its Bathurst branch.

Mayor Nick Duivenvoorden called for a public meeting, arranged by the Financial Consumer Agency of Canada, with Bank of Nova Scotia officials. But when that meeting was held at St. Gabriel's parish hall in mid-April, many Belleduners didn't like what they heard. David Noel, the bank's district vice-president for eastern New Brunswick and Prince Edward Island, said the bank would not reconsider its decision to close the Jacquet River branch.

"Unfortunately, the reasons for the decision have not changed," he told the crowd. "We have already committed to expanding the branch in Bathurst. I don't see [the bank reversing its decision] for practical business reasons."

With Scotiabank officials at the meeting stating the decision to close the branch would not be reversed, the capacity crowd grew progressively more upset and, finally, most of them walked out.

"If the Bank of Nova Scotia wants our business, let them send someone here who can answer our questions," said one man as he walked out.

In 2010, Scotiabank had a record year with a net income of \$4.2 billion. A statement posted on its website this year claimed it met or exceeded all of its four key financial and operational objectives for that year.

With all those profits, Belledune Mayor Nick Duivenvoorden refused to believe the bank needed to close its Jacquet River branch and he has repeatedly expressed his anger and disappointment over that move by the bank.

"More than \$400 million a month in profit and we're being kind of led to believe our community is affecting that in an adverse way," said the mayor earlier this year. "I don't think we're going to buy that."

In September, Mayor Duivenvoorden made it clear the village is taking its business away from the Bank of Nova Scotia to send it a message.

"In the end, it's not about the money," said the mayor. "They abandoned us and, in turn, I think we should return the favour."

See SURVEY Page 4



## James' Messenger

*Okay, I'll say it: "TV programming stinks"*

I returned my cable TV box about a year ago.

It's not that I object to TV. In fact, I enjoy watching fresh, new sitcoms and movies and the occasional documentary. But I just can't stand cable TV's current program offerings.

A few years ago, I bought myself a bigger, better TV and got myself the basic cable package and a couple of specialty channels, one for my wife and the other for the children. Then, I sat back and waited for us to enjoy all of this TV programming as a family.

We had more channels than I'd ever had in my life. But, you know, a funny thing happened.

No-one in my family watched the darned thing. It just sat there, sucking up my money every month. Out of desperation, I started to watch more TV than I ever had to justify the monthly fee. For months, I watch re-run after re-run of Seinfeld on dozens of channels in a vain and pathetic attempt to justify this roughly \$750 in annual TV services.

Finally, I had an "Aha!" moment. I cancelled my cable. Now, instead of paying money for TV, my wife, daughters and I do what we want to do. Read. Walk. Dance. Swim. Bike. Play outside. Listen to music.

Every now and then, I travel and stay in hotels. When I'm there, I always turn on the TV and take a look, hoping for something, well, interesting.

So far, I haven't found anything. If TV wants me back, they'll need better shows.

Continued from page 3

# Survey respondents wanted a local financial institution

survey, released in January, 83 per cent of the 238 respondents indicated they would change banks or financial institution to continue to bank locally. Most of them, 78 per cent, also indicated the then-pending closure of the Bank of Nova Scotia branch in Jacquet River would be very inconvenient for them.

However, the survey also showed almost three times as many respondents preferred to go with a chartered bank rather than a credit union. Support for attracting another chartered bank to Belledune was at 82 per cent among survey respondents; only 30 per cent indicated they liked the credit union option.

The survey did indicate the vast majority of respondents, 77 per cent, indicated convenience as their reason

for banking at the Jacquet River branch of the Bank of Nova Scotia and 15 per cent noted they did not have reliable transportation to bank outside the community.

Mr. Flanagan noted the Belledune credit union steering committee is independent of the Village of Belledune despite the fact he is the municipality's community development officer and Ms. Flanagan the deputy mayor.

## Birthday Corner

Happy birthday, Julia! The Belledune Messenger publisher James Risdon wishes Pretty Woman star Julia Roberts, who is now working on a film adaptation of August Osage County with Meryl Streep, a happy 44th on Oct. 28.

## The Belledune Messenger

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## Village of Belledune

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Deputy Mayor: Emmie Flanagan

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**Patsy Talbot  
Festival  
Chairperson**

*The Belledune Days Committee would like to thank all the volunteers who worked very hard to make our 2011 Festival a big success.*

*Thank you to our many sponsors whose generous donations made our events possible.*

*Thank you to all those who attended the events including all visitors, and people from other communities. It was evident all the hard work was worth it and it complemented our theme Celebrating Family and Community.*

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## Belledune Community Resources

*The Belledune Messenger is pleased to provide the following list of important community resources. Should there be others you would like to see added, please e-mail: [acimediagroup@nb.aibn.com](mailto:acimediagroup@nb.aibn.com)*

Belledune District Planning Commission	542-2688
Belledune Public Library	522-3701
Emergency	911
Environment New Brunswick Emergencies	547-2092 1-800-565-1633, afterhours
MLA Roland Haché - Nigadoo Chaleur Riding	542-2424, during business hours
MP Tilly O'Neill-Gordon - Miramichi Riding	1-800-567-5564 237-2333
NB Power - Outages - Streetlights	1-800-663-6272
RCMP	911 For emergencies 1-888-506-7267 Non-emergency
Blue Bin Recycling Program	546-8016, ask for Sarah
Restigouche County - SPCA - Animal Control	684-4396 557-9790 emergency
Roman Catholic churches - St. Gabriel The Archangel & St. John the Evangelist	237-2027
Royal Canadian Legion Durham - Jacquet River	237-2983
Village of Belledune Municipal Office	522-3700
Chief Administrative Officer - David Hughes	522-3703
Community Development Officer - Andy Flanagan	522-3797
Administrative Assistant - Nicole Carrier	522-3700

## Belledune In Brief

### Rockers just smoking in the Belledune firehall

A group of local musicians known as Midnight Train are now practicing one night a week at the Jacquet River firehall.

"We were approached to see if the upstairs of the firehall could be used for that and we were amenable," said Coun. Mario Lapointe.

Musicians Kevin Furlotte, Jerry LaPointe, Murray LaPointe, Pat Shea and Chris Furlotte, known locally for playing during Belledune Days, among

other places, are now allowed to practice in that firehall for up to four hours once a week from 5 to 10 p.m.

### Engineering company to study quarrying potential

Gemtec, an engineering consulting company, is going to be looking at the potential for quarrying operations in Belledune's industrial park.

There are currently four quarries in Belledune and Marc Bouffard, planning director at the Belledune District Planning Commission, expects there may be more requests for quarries in the future. In September, council agreed to go with the planning commission's recommendation to hire Gemtec at a cost of \$18,500 plus HST to prepare a plan with guidelines as to

what could be done in terms of quarrying in the industrial park.

"Right now, every time someone applies, we really have no overall plan," said Mr. Bouffard. "this is what this project is for, to have guidelines."

### Mitchell Road drainage project tendered

A Belledune company, Woodcox Trucking, was the successful bidder for the Mitchell Road drainage project.

The tender in the amount of \$10,610.25 including HST was moved by Coun. Jerry Guitard and seconded by Deputy Mayor Emmie Flanagan. Roy's Consultants recommended it. The work is being done to correct a water and ice accumulation problem on a section of Mitchell Road.



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# The Three Little Bees!

The Belledune Messenger is proud to bring a new feature to Belledune residents. Every month, Jacquet River School students whose stories are chosen by teacher Shanna Hicks will see their work published in The Belledune Messenger. This month, Jacquet River School Grade 7 student Faith Anderson kicks things off with her story, *The Three Little Bees*.

"Good-bye, and be careful, oh, and I love you!" said Danny, Lousie, and Frederic's mother Diania, as they went out the door to go and start their own adventurous lives ahead of them.

On their way to Honey Fields (which was not too far away from their old home) they met a bear, named Beary, in the woods along the path. The big, brown, chubby, rounded bear wouldn't move out of their way, unless they made him the most wonderful honey he had ever tasted! They agreed.

The only flowers in the woods around the path were tulips. Although



By  
Faith Anderson

was too sticky! Beary had only judged their honey by his sight, not his taste!

The bees confronted him, and told Beary that it was not fair for him to judge their honey only by sight, and all the other bee hives honey by taste as well!

So the bees demanded Beary taste their golden honey. He tasted it, and became quite fond of the delectable flavour. Beary became close friends with the bees and they all went on with their happy, sweet, little lives!

they weren't the best for honey making, they decided to use those flowers anyway. Beary told Frederic that his honey was too dark and he told Lousie that hers was too runny! Then, he told Danny that his



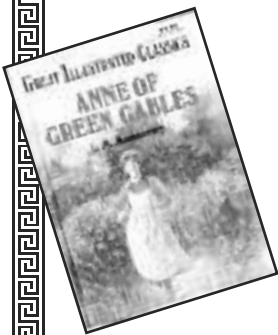
Shania Carrier

## Belledune's Carrier makes U 17 team

A 15-year-old Belleduner is making her family proud over the Thanksgiving weekend after being picked by Hockey New Brunswick to represent this province in the U-17 in Moncton.

Last season, Shania helped propel the Northern Stars, New Brunswick's Female Midget AAA, to championship status. Her mother, Darlene Mallaley, and her father and sister, Tamika, are very proud of her.

## The Book Corner



*Anne of Green Gables* is a Canadian treasure and a classic of children's

literature. In this, the first of the *Anne of Green Gables*' series, L.M. Montgomery introduces us to Prince Edward Island's most famous fictional resident, an orphaned girl with her red hair in braids. Talkative, imaginative and unabashed, the now-quaint Anne is both reminiscent of a simpler time and an example of early feminist literature for young girls.

**Books featured in The Book Corner are picked from various libraries and bookstores in the region and may or may not be in any one particular library at any given time. Should you have a favourite book you would like to share with readers just send an e-mail to The Belledune Messenger and we will do our best to feature it in a future issue.**



Richard Paul Evans' *The Locket* is the story of a young man, Michael Keddington, who loses the love of his life and later develops a unique bond with an elderly woman, Esther, who has herself lost her own true love. A story about love, friendship and

trust, this novel is the author's personal expression of the special friendships he himself developed with seniors while working in a nursing home.



As the title suggests, *Impact* is yet another end-of-the-world sci-fi thriller. In

this tour-de-force by Douglas Preston, a meteor lights up the Maine sky at night - and is photographed as it blazes overhead by an amateur photographer, using a telescope she picked up on eBay, in small fishing village. *Impact* is fun read for humans and aliens alike as it's filled with scientific and political intrigue.