

Provincial Government Brief On Grade Crossings Presented

The following brief on Railway-Highway crossings was presented yesterday before the Board of Transport Commissioners by Hon. Walter E. Darby, Provincial Treasurer and Attorney General on behalf of the Government of Prince Edward Island.

On behalf of the Province of Prince Edward Island, we express our appreciation for this opportunity to present this submission on the important problems of Railway-Highway Grade Crossings.

The investigation by the Board into this problem was instituted by the Government of Canada under the terms of Order-in-Council C. 1953-52, dated January 14, 1953, and the terms of reference include:

1. Conduct a survey and report in the methods considered by the Board to be practicable under all pertinent circumstances and hazards and improving the public convenience and the protection and safety of the public at such crossings.
2. Review and report on the adequacy of the Railway Grade Crossing Fund to provide for the construction of works for the protection, safety and convenience of the public in respect of Railway-Highway Crossings, and
3. Make such recommendations as the Board may deem advisable in the premises.

In view of the short time allocated to the hearing on Prince Edward Island, and the fact that we realize the Board's mission is primarily a fact finding one, it was not considered either practicable or entirely appropriate to submit specific projects which might require attention in the near or immediate future.

Problem Outlined
It is proposed, however, to indicate to some degree the problem as it affects us from the financial aspect, as well as from the point of view of public safety.

During the last Great War, highway construction was curtailed drastically due to the use of practically all our road making machinery in the construction of the Island's three airports, and material shortages. The result was that a considerable backlog of work had been piling up and even maintenance had been accordingly reduced to a bare minimum.

The total road mileage of Prince Edward Island is 3,225, of which approximately 275 is paved. At the end of the war, we were faced with the problem of rebuilding and modernizing practically our whole system. While considerable progress has been made, it will be many years before our program can be completed, even with the moderate standards of roads we are presently constructing.

During the last number of years, the following figures will give some indication of the tremendous burden highway construction and maintenance entail on our Provincial revenues.

For the fiscal year ending March 31, 1951, Highway costs totalled \$3,472,133 out of a total Provincial Expenditure of \$10,557,400, or almost 33 per cent of the whole.

For the year ending March 31, 1952, Highway Expenditures were \$3,422,155, out of a total of \$9,352,488, or 37 per cent of the whole. With a population of 98,429, this means a per capita expenditure of \$35.00 for each man, woman and child in the Province.

I understand that the average for Canada is about \$20.00 per head and it can readily be seen that, when one takes into consideration the fact that the average income in this Province is substantially lower than the Canadian average, we are putting out about all the effort on roads that can be expected.

Summary of Crossings
With the long road mileage concentrated in a small area, and the winding course of the railway right-of-way, the problem becomes acute, even though over certain of our crossings the traffic density is not very high.

The following is a summary of the Rail-Highway Crossings in the Province:

	Protected	Unprotected
Number of Provincial Crossings	216	207
Number of Urban Crossings	41	32
Totals	257	239

Full details of these crossings are attached as Schedule "A" furnished from files of the Railway Company.

Two major problems present themselves in relation to the crossings in the City of Charlottetown and the Town of Summerside.

In Charlottetown, the Grafton Street Crossing, lying as it does across the main highway artery leading eastwardly to Hillsborough Bridge and the whole eastern end of the Province is a constant source of irritation as well as danger. As the station and freight sheds lie south of the crossing, the wigwags are in almost perpetual operation, due to the shunting of cars as well as the train movements to all parts of the Province. This, naturally, creates a careless attitude towards the warning sign and develops an additional hazard.

Yard Realignment

Discussions as to yard realignment to alleviate the situation have taken place between the Government and the Railway officials, but no solution has been found. The possibility of station and yard relocation has been under consideration, but the cost would be substantial and the proportionate burden to the Province under the existing rules of the Grade Crossing Fund, would make it impracticable, unless the Railway Company assumes the whole cost.

As a temporary solution, it is suggested that the bell and wigwag at this crossing would be automatic for main line traffic and manually operated for shunting purposes. This would eliminate the constant irritation of stopping when no rail traffic actually is intended to pass over the intersection, and restore confidence in the system when actually in operation.

The problem at Summerside involves Railway lines crossing no less than ten streets, including the street portion of the Main Highway leading from the western part of the Province through Summerside to Charlottetown and Borden. The traffic density here is acute. The latest count of traffic over this road at Summerside was 2,500 vehicles per day in 1947 when the total motor vehicle registration for the Province was slightly less than sixty per cent of what it is today.

Obviously, a town the size of Summerside, with about 6,500 of a population, would be in no position to cope with a problem of this kind under existing regulations.

An overall solution which might well be considered for a public investment project, would be the re-routing of the railroad from the present situation westwardly by a roadway along the waterfront, emerging on the shore to the west of the Town and rejoining the main line west of the crossing at the St. Eleanor's station.

While it is true that, in general, our traffic densities are low, it is equally true that we do have some crossings where protection is necessary. Last year, for example we applied for flashing light protection on two crossings between Kensington and Summerside, one of which was approved.

We have also made some progress in the elimination of crossings and that is one point on which we must take issue with the Act as it exists.

In 1949, in rebuilding our paved highway out of Kensington towards Summerside, by means of a mile long diversion, we were able to eliminate two grade crossings. However, as the one-half dozen residents of the existing road wished to retain the old road for local purposes, both crossings had to remain open, and, therefore we were unable to claim assistance from the Grade Crossing Fund, although about 98 per cent of the traffic was diverted by the new road and the traffic hazards eliminated.

Similarly, on our Trans-Canada Highway near Borden, again by means of a diversion of approximately one mile, we were able to insure that the Trans-Canada Highway would be without a railway crossing from Borden to Charlottetown.

Trans-Canada Highway
Had we followed the old road out of Borden, we would have had at least two crossings on the Trans-Canada Highway. At this point, I might go further and say that, apart from crossings within

Where Pioneers Will Be Honored



Brudenell Island, where the descendants of the MacLean-Gordon pioneers will assemble tomorrow afternoon at the original landing place of the Highland settlers. A commemorative service is being held and a granite plaque marking the 150th anniversary will be unveiled.

The City Limits of Charlottetown, we do not anticipate having any railway crossing on the 74 mile Trans-Canada Highway in this Province from Borden to Wood Islands.

Here again, no contribution from the Grade Crossing Fund was available, although 50 per cent of the cost was paid by the Dominion Government under the agreement. Nevertheless, by re-routing this road, a major source of danger was eliminated.

One point at which we find ourselves at variance with railroad building procedure has been in the matter of their treatment of grade crossings where the track is high above the existing road. We have many instances where grades will reach 10 per cent or greater for a short distance approaching the railroad crossing. Individually, these are not very large works, but over the Province there are a great many of such and we feel that some assistance should be forthcoming to bring these grades to a safer standard.

Many of these fills, in addition to being steep are extremely narrow, and the work of grading the highway would involve moving railway culverts.

We are not prepared, at this time, to make specific claims for any such crossings, but we would like consideration given to a change in the regulations covering the use of the Grade Crossing Fund to permit assistance in such cases.

In Prince Edward Island, the Department of Public Works and Highways is responsible for all highways, some 3,225 miles in all, outside of eight incorporated areas whose street mileage make a total of 100 miles.

In the matter of railway-highway crossings, we are concerned with 216, leaving the incorporated areas a total of 41, which gives a Provincial total of 257, as noted above.

Need More Protection

Of this total, only four can be classed as grade separations, and with our present traffic, even though it is increasing rapidly, there is little to indicate a need for further grade separations at this time. We do, however, feel that greater protection is needed along other lines and this Province is prepared to cooperate as far as possible in this direction. However, as a small Province, we naturally have many uses for our tax dollars and find it difficult to find the funds necessary to provide additional protection on the present basis; especially with such a large proportion of our Provincial revenues being already earmarked for highway projects. We would suggest some changes in the administration of Grade Crossing Funds so that the Fund could be used to make contributions to a wider range of projects.

Type 1. At present, no contribution is available from the fund to help pay for a new crossing, unless existing crossings are closed, even though the new crossing may draw to itself practically all the traffic which formerly used the old one. As a case in point, the recent diversion near Kensington has already been noted, where two level crossings were eliminated by means of a paved diversion. The original road has deteriorated to the point where it is no longer paved and, as a result, the two original crossings are now little more than farm crossings.

It is suggested that changes be made so that cases of this kind could be considered on their merits.

Peakes And Vicinity

Friends of Mrs. Joseph McAree, St. Teresa, wish her an early return to health, having undergone an operation recently in the Mount-Agony Hospital.

Mr. Anthony Dunn, Byrnes Road was a visitor to Charlottetown on June 18.

Mrs. James Gillan accompanied by her son James were recent guests of Mr. and Mrs. Mark Gillan, Borden.

Mr. and Mrs. Herbert Gormley and children of Boston, Mass., arrived on June 19 to spend the summer at Peakes.

Mr. and Mrs. Alfred Phelan, Morell, were visitors of Mr. and Mrs. John Trauer on June 21.

Mr. John Cullen, employee on the Abegweit, spent the week of June 20 at his home at Baldwin's Road.

Rev. R. J. MacDonald, East Point, was a guest of Mr. and Mrs. D. A. MacDonald on June 21.

Senator J. P. MacLure and Mrs. MacLure, Savage Harbour, were guests on June 21 of Mr. and Mrs. Charles Rogerson.

Mr. John T. Valley, teacher in Peakes Road School, visited Charlottetown on June 20.

Miss Anne McInnis visited Charlottetown on June 20.

Messrs. Ralph Grant and Carl Bert, both of Halifax, spent the weekend of June 20 at their homes.

Messrs. Cecil and Elmer McInnis, Peakes Road, motored to Moncton and returned on June 20.

Mr. Gerald Fraser, teacher in Dromore School, spent the week of June 20 at Mr. and Mrs. Ralph Gillan's, Peakes Road.

Messrs. Walter and Ray Kelly were business visitors to St. Peter's on June 22.

Mr. George Anstie sold his property at Peakes to Mr. and Mrs. Jackson of Charlottetown and Peakes Road, who will shortly occupy the residence.

Miss Doris Dannelly, Charlottetown, spent the weekend of June 20 with her parents on St. Patrick's Road.

Reviews Activities Of P. E. I. Credit Union League Limited

Following are excerpts from the report of Mr. J. G. Dennis, managing director of the P. E. I. Credit Union League, Ltd., submitted at the League's annual meeting here yesterday:

During its sixteen years of service the P. E. I. Credit Union League Limited has seen a number of changes. It has had different captains and different pilots yet it has weathered the storms and absorbed the fine things that have been given to it. It has gone through periods of optimism and periods of criticism and is still giving excellent service. In these next few years with the need for increased services, and the implied demand for such services, the old organization will of necessity need to be remodelled. Yet this remodeling should not in any way affect the solid foundation on which the founders, Dr. J. T. Croteau and others planned and built. These pioneers who drew their plans, not in hotel conference rooms or even hired halls, but usually in donated space, should be justly proud of their share in laying the foundation of this great service institution.

The suggested changes would be:

1. That the Share and Loan Department be changed in order to associate itself with the Canadian Co-operative Credit Society Limited.

2. That a checking service for individual members of credit unions be inaugurated.

3. That we departmentalize our Credit Union League and Co-op Union Office. This is an internal job for management, and might result in one man doing the auditing, trouble shooting, (we have it) and field work for credit unions under the direction of the managing director. This would give the credit union auditor, who would also be field man, four months of auditing and seven and one-half months of field work.

4. We require chapters or county meetings quarterly or half yearly in order to promote the movement, while at the same time gather ideas which could be put to use in the future. This would be the work of the credit union auditor and field man.

5. That a progressive and energetic campaign of advertising be carried on throughout the year.

"There were no new credit unions organized this year. However the policy has changed during the year and your Board of Directors has opened up new fields for organization which should produce several new credit unions during this coming year.

Credit Union Offices

"As suggested last year several credit union offices are now open full time. St. Dunstan's Credit Union is open every afternoon and on Monday nights, the Charlottetown Credit Union is open all day as well as Monday and Friday evenings. Morell has built a new credit union office which is open full time. Tignish has been on a full time basis for several years and is very successful.

"CUNA Insurance ranks forty-fourth in North America for insurance in force, in the field of group insurance eleven. The Insurance Society has in force one and one-quarter billion and is increasing at the rate of over fifty million a month. The insurance companies of America wrote twenty-five per cent more insurance in March, 1953. CUNA Mutual paid in March, 1953, CUNA Mutual for that same period wrote thirty-two per cent. Comparing the first three months of 1953 with the first three months in 1952 all companies had an increase of twenty-four per cent. CUNA Mutual an increase of forty-four per cent.

"Individual life policies have been increasing tremendously during the past eighteen months and are now increasing at the rate of about a million a month.

"Prince Edward Island has been somewhat slow in the taking out of individual life policies, however at March 31, 1953, we are carrying the following insurance, forty group loan protection policies amounting to \$650,856, thirty-four group life savings totalling \$78,509, or group contracts totalling \$1,437,365. Total insurance all types over \$1,500,000 including fifty-nine individual life policies totalling \$70,000.

"During 1952 CUNA Mutual paid in this province thirty-four insurance claims totalling \$8,004.32 and since we took on group insurance they have paid to us 218 claims amounting to \$24,811.92. The majority of our group loan policies in Prince Edward Island is under the AAWD Plan which protects the members loan against death only. Members are advised to change to the AA Plan which protects the member's loan against death and total disability.

Share and Loan Department

This is the first year that this department has shown a decrease in assets. This decrease of about \$4,000 was brought about by the local demand for loans and share withdrawals which necessitated withdrawal of funds from the Share and Loan Department of the League. The withdrawals during the year amounted to approximately \$16,000. Of this amount over \$12,000 was withdrawn between April 20th and May 31st of this year. During the year 1952-1953 there was deposited with us approximately \$11,500. Since we have been trying to keep the assets of this department in a liquid condition we have not made any mortgage loans and the short term loans made amounted to approximately \$3,000.

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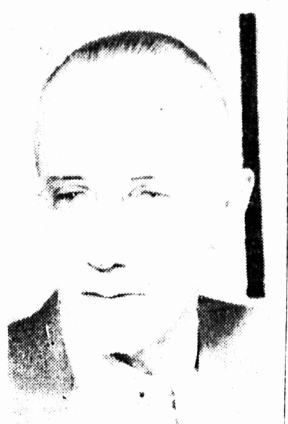
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Mr. J. G. Dennis

It is recommended by the Board of Directors that 3% be again paid on shares, 2 1/2% on term deposits and 1 1/2% on call deposits be paid to member credit unions and co-operatives.

Legislation

No amendments were presented to the Provincial House this year, although several amendments to the by-laws of credit unions were presented to the Lieutenant-Governor-in-Council and were approved.

It was thought that during the past year amendments would be made to the Credit Union Societies Act and by-laws of the Share and Loan Department. This was not done as we required time to study the new Canadian Credit Society Act and by-laws and to make a survey of the experience of other provinces in setting up the proper legislation.

Auditing—All credit unions were audited during the year and it has been found that the condition of loans is much better.

Developments Since 1937

The League was organized in 1937, and during these pioneer years no one was paid for their services. Your organization was built on voluntary help. Dr. J. T. Croteau, with his storehouse of knowledge on this subject and with many energetic supporters, founded this organization through voluntary effort. When I came here in the year 1940 as Inspector of Credit Unions for the government the foundation was laid and the organization built. All I had to do was audit the books. Dr. Croteau and others directed it until 1946. Perhaps they built better than they knew, because

at that time everything was voluntary and those who participated were enthusiastic and believed in the movement, getting from it only the self satisfaction of helping their fellow man.

"Since then the movement has advanced until now we have reached the one million dollar mark in assets. Many think it should be paying its own way— even the government of our Province believes this and has cut its grant to the League. However, we must realize that no matter how large the League is, that it is still a service organization and that the good it is doing is far beyond the revenue that is being collected for its upkeep.

"Last year we collected \$4,454.35 in dues from credit unions and of that approximately \$1,700.00 was spent on the following: annual meeting expenses, dues to the Federation of Agriculture, dues to the Credit Union National Association. This would leave approximately \$2,700.00 to defray the expenses of auditing, attendance at meetings, annual reports, office rental, stenographer's part salary, and salary of auditor, etc. Travelling alone amounts to about \$1,300.

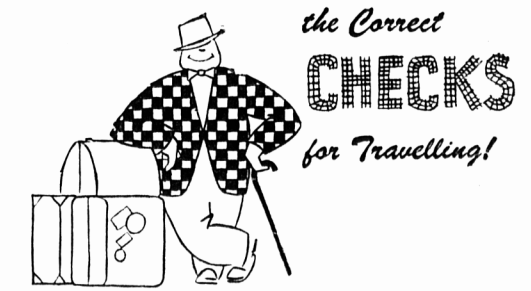
"As you all know we presented a brief to the Government just previous to the meeting of the Provincial Legislature in March. This brief requested an increase in our grant. We did not get the results that we expected, although it did have the effect of retaining the reduced grant for the coming year. However, we think this brief did include in it some delayed action thoughts which have put us in a more favorable position to obtain at least the original amount received from the Provincial Government. There will be a resolution covering the action to be taken this coming year in regard to this matter.

"In all other provinces except Quebec the League has the responsibility for educational services only. Here we have to do the auditing which is necessary, important, and a big responsibility—but expensive.

"As can be seen from the Profit and Loss sheet of the League we have transferred \$2,773.58 to the consolidated account to provide for travelling, salaries and other expenses. In the consolidated account we had an operating loss of \$541.92. This loss does not look so terrible when we understand that our revenue was about \$1,600.00 below what we expected."

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Recommendations

1. A larger annual grant from the Federal Government to the Fund.

2. Powers should be given the Board to contribute towards the cost of:

(a) Diversions where, in the opinion of the Board, a substantial improvement in traffic safety at existing crossings has been achieved.

(b) Improvements to approaches to existing dangerous crossings.

(c) Improvements to existing grade separations where substantial repairs or substitutions are necessary to meet the needs of modern transport.

3. That the maximum contribution of the Board from the Fund to assist any one project be increased to, say 75 per cent, and the maximum grant of \$150,000 be revised to at least \$300,000.

4. That the Fund be made a cumulative one so that the unexpired portions of the vote for any one year be left available to the Board to assist in major projects in a time of slack labor conditions.

5. That the maintenance of protective devices be left wholly with the Railway Company concerned, with some corresponding adjustment in their capital contribution.

All of which is respectfully submitted.

On behalf of the Province of Prince Edward Island,

Alex W. Matheson, Premier of Prince Edward Island.

Walter E. Darby, of Counsel.

GOODBYE HUTS

WELLING, England, (CP)—The housing ministry will find alternative homes for 260 families living in huts that were erected in 1916 as a "temporary measure" for war workers in this Kent area. The huts will be replaced by modern apartments.