

## Beachburg: Save Our Bank

Beachburg with its population approaching 1,200 is the fastest **growing** community in Whitewater Region and one of the fastest growing ones in its classification in Canada. At first glance, it might not be evident why it is growing at this pace which is at a clip of 4 – 5% annually. But somehow as an established rural community it does attract new residents mainly because it offers a range of fundamental necessities that other rural locations don't always have. They include education, sports, a medical centre and a heritage bank being the Bank of Nova Scotia with deep roots in this community.

Beachburg has something for everyone and is central to other points of interest and employment both locally and within Renfrew County, one being three successful white water rafting businesses on the Ottawa River, known country-wide and internationally and less than 12 km from Beachburg itself. They are a tremendous boost to tourism and have a positive influence on Beachburg as well

The Beachburg Public School itself has been expanded three times and has absorbed students from two area schools that were closed by the schoolboard. Statistics show that there are more toddlers and youngsters residing in Beachburg than the provincial average – boding well for the future. There is a full sized school gymnasium and a public library embedded into the school. Also there is a pharmacy and a fire department nearby.

Although the young adults and newcomers probably wouldn't realize this, but there is a connection of its Bank of Nova Scotia that can be traced back to the 1800's, where George Bryson of Fort Coulonge, an Ottawa Valley lumber icon began his own currency due to insufficient funds of the British currency. Later, he and four other lumber barons became the founders of the Bank of Ottawa in 1873 with head office in Ottawa and branches established through the Upper Ottawa Valley and in Beachburg in 1906, which remains there to this very day. In 1922, after some years of negotiations, the Bank of Ottawa with branches in six provinces amalgamated with the Bank of Nova Scotia. It is evident that the history of the Scotiabank in Beachburg and its culture has been instilled into this rural community for nearly 200 years. This bank has been the centerpiece of the town for decades for a full range of retail businesses and several local industries and even today is essential for so many. It serves three additional hamlets and the successful farming industry, all which contributed to the growth in this town.

The unanticipated announcement of the only bank in closing its doors sent reverberations throughout the area. The municipality of Whitewater Region immediately jumped into action passing a resolution on December 4th, calling upon Scotiabank to reconsider its decision due to the negative impacts the closure will have on the community.

*“Community partners have come together to form a Save our Bank Committee to fight the closure of our vital bank,” stated Joey Trimm, chair of a newly formed committee. The committee includes the Township of Whitewater Region, Whitewater Bromley Community Health Centre, Riverview Seniors Social Club, Beachburg Lions Club, Westmeath & District Recreation Association and prominent members of the community, including Art Jamieson, Del O'Brien and Dave Shields.*

There are certain segments of the population that will be adversely affected as well as regional development. Numerous commerce, employers, their employees and investors in Beachburg that could face difficulties by this bank closure. All these factors that weren't taken into consideration should have been, before this not-so-well thought out decision.

For instance, will there be continued construction of new homes and an interest in the varied business and actives in Beachburg, one positive reason for its growth. Will the absence of a local bank downplay the interest in buying a new home?

The private rural telephone system, North Renfrew Telephone Company was established in 1911, with lines in Beachburg and the surrounding area. Digital switching was introduced in 1989. In 1996, internet service was approved and the first customer came on line in March 1997. In 2005, changes to the existing system were implemented which allowed for wireless internet service beginning in the Cobden and Forester's Falls area and expanded in 2006 to include the Pembroke area. NRTC, a successful business is continuously expanding. Will it thrive without a bank close at hand for its customers to conveniently subscribe to their services?

The first Beachburg Fair was in 1857, one of the oldest fairs in the province. This very popular fair can attract as many as 8,500 people over its three days each summer. It must be mentioned that only cash tender is accepted. The Scotiabank ATM's are much used at this time.

There are established businesses in town, such as Vereyken Homes limited, Jamieson Travel and Tours, Buchanan's Sand and Gravel and Heliconia Press, a video production company specializing in the outdoors that has expansion in mind. The Heliconia tech-savvy employees are generally from out of town, eager to start a new career and a new life. New employees are often recruited from area technical centres. MacGregor Concrete Products, the largest employer with about 30 employees is a big user of Beachburg Scotiabank. Will some of these businesses, employees and customers be affected if the bank closes?

The most vulnerable of all are seniors, especially single-women living on the fringe of poverty. Beachburg has no public transit and taxi service is expensive and unreliable. They lack computer skills to access the internet and transportation, therefore will have difficulty paying bills and accessing cash. Having the services of a local bank helps ensure that seniors can live longer in their own homes independently. These seniors are the same ones that supported banks in small rural towns facilitating their growth and prosperity.

Note 1) our most vulnerable citizens will be identified and surveyed by one sub-committee.

Note 2) another sub-committee will conducting a poll in the Beachburg and area to determine the impact of the bank closure.

A preliminary indication is a reluctance to use the Cobden Scotiabank, a distance of 18 km from Beachburg. The feeling is that the new TD bank west of Pembroke would be a more convenient option.

Sincerely,

Joey Trimm,  
Chair,  
Beachburg SOB Committee

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