

This is Shelley Richer interviewing Mr. Ken Rayner, in the library,  
on October 17, 1985.

**S.R:** Hello Mr. Rayner and how are you today?

**K.R:** I'm fine thank you.

**S.R:** What is your date of birth?

**K.R:** May the 16th, 1911.

**S.R:** Where were you born?

**K.R:** In Niagara Falls, New York.

**S.R:** When did you move to Canada?

**K.R:** One year later, when I was a year old, I moved to Niagara Falls,  
Ontario.

**S.R:** When did you move to Fort Erie?

**K.R:** In 1938, just about this time of year, October.

**S.R:** What brought you to Fort Erie?

**K.R:** I came here for a job. I came here as a salesman for the Canada  
Bread Company. It was just... the Depression really, was just getting  
over, and jobs were scarce and so I took a chance coming up. I  
had never sold anything before, but I came up anyway, and I worked  
for them for eight years, 'til 1946.

**S.R:** What did you do for Canada Bread?

**K.R:** Well, I worked on a truck. I had a truck. The other fellows at that  
time had horses and wagons, but because of the big country route  
I had, Crystal Beach, Ridgeway, Stevensville, and all of the country  
between there, and the Fleet Aircraft during the war. The Fleet  
Aircraft alone, took half an hour each morning to supply them.  
It was divided up into two routes... Monday, Wednesday, and Friday,  
and Tuesday, Thursday, and Saturday. When a holiday came along,  
they just had to sent another truck up to help do my route. As  
I say, I worked for them for eight years. The hours I put in were  
terrible. The only time my children saw me were on Sundays, because  
they were in bed when I left in the morning and when I come home  
at night. I mentioned to my manager that, I knew we all had to  
do our extra bit during the war, but after the war I want some changes,  
or else. Well, after the war they didn't do anything about it, so

I quit. The last Labour Day that I worked for Canada Bread I worked for 22 hours. Many nights the people were in bed when I got to their place and I'd leave the bread or baked goods in the milk *schute* or in the door, they were in bed. No job is worth working like that, and this is why I gave up the Canada Bread.

**S.R:** Would you remember any of the prices?

**K.R:** Yes, I have them right here with me. Bread was 6 cents a loaf, rolls, all rolls were 15 cents a dozen, and cakes and pies were 25 cents.

**S.R:** What was the most expensive?

**K.R:** The most expensive thing we had on the truck was a 35 cent cake, a big cake.

**S.R:** Where was this Canada Bread located?

**K.R:** Well, the... our bread and sweet goods were... came by transport and they were from Hamilton, and the cakes were from Toronto. The transports delivered them to our little garage, to a place called John... it was John Street. It's between Clemence Glass, the back of Clemence Glass and the Parkview Restaurant, and this is where we transferred the bread, and cakes, and sweet goods onto our trucks.

**S.R:** Did the snow hamper your route at all?

**K.R:** Yes, in those days we really got snow. I remember one particular day that I got in Stevensville and I couldn't get out because the roads were blocked. I had many offers to stay for the night, but I took the mailtrain home instead. I came back the next morning and to get the truck going I had to put an extra battery on it, and all the bread stayed in Stevensville, regardless whether it was white bread and it was frozen hard, it all stayed in Stevensville. They wanted to make sure that they had bread. In 1943 or '44 was the worst snowstorm I've ever seen, even worse than the blizzard of '77. For one week no-one could get into Stevensville. When they did finally get the road opened, there was one road in and one road out, by the school. There were parts of my route, believe it or not, that I didn't get to for three months, parts out in the country. They had to have huge machines come in to open those roads up.

One road in particular, I remember when I'd take a shortcut down this road to get to the farmhouse, in the spring when the snow was all gone, the little trees were girdled by the rabbits eight and nine feet above the ground. That shows you how deep the snow was.

**S.R:** You figure that's the worst one?

**K.R:** I believe that's the worst snowstorm, even worse than '77. In '77 my wife taught at Bowen Road school and she was snowbound, her and two other teachers, and 30 students, for two days and two nights. She said the kids had a ball. I was at the firehall sending out food by snowmobile and jeep. I got married in 1940 and I was making 45 dollars a week. That was with Canada Bread.

**S.R:** What did the farmers do in Stevensville, how did they get from their homes? Did they have to resort back to horse and cutter?

**K.R:** There was a couple of places where I would leave 40 or 50 loaves of bread, and... this sounds strange, but very few of them used to keep flour around... they'd come through on sleds or cutters and pick it up. You'd be surprised at the number of sweet goods that the farmers used to buy.

**S.R:** I always thought farmers made everything.

**K.R:** I did too. Incidentally, today there is no house to house delivery by bread companies. It's all wholesale now in stores. I made a lot of friends on the bread route which helped me in my next venture in life.

**S.R:** This Canada Bread, when did it leave Fort Erie?

**K.R:** I really don't know when it was, because I don't... I went into the tree and landscaping business with my father and brother. Later on I worked at Hart & Cooley as a press operator. I don't know what year they had cancelled the bread route. Canada Bread is no more, today there is no Canada Bread. I don't know whether some other company bought them out. All I do know is that they used to supply the Loblaws Stores, with Toastmaster... are one of the brands.

**S.R:** You had mentioned about your next venture in life, what would that be?

**K.R:** Well, my next venture was, in 1950, I was 39 years old. This man

had been after me to go into the life insurance business. I took the aptitude test in the spring, and I stalled them off 'til the fall, and finally in the fall... I was 39 years old, and I felt that if I was going to try it as an insurance salesman, I should. I gave them a weeks notice at Hart & Cooley where I worked, and two days before the week was up they went on strike for 11 weeks. Well, I made my move at the right time. I stayed with Mutual Life for 26 years until I retired.

**S.R:** Where is Mutual Life located?

**K.R:** Well, Mutual Life, at that time our branch office was in Niagara Falls, and now it is Welland because it's more central for, like Dunville and all these outlying places. Incidentally, I guess maybe it was when I was back in the bread business, I didn't mention this before but I was an awful tough man on credit. I should have mentioned this maybe... but I only got my commission on money that was turned in. Anything that was on the books I didn't get any money for. I had the best record in the Niagara Penninsula. For 6 years out of the 8 that I worked for Canada Bread, on June the 30th my book was clean, not a penny on it.

**S.R:** That was very rare was it?

**K.R:** Well, there was some places that would have one account that would surpass the two years that I had one old account each time. Those are the only two that I had. There were some large bread bills and milk bills that you wouldn't believe, in those days.

**S.R:** How did you get them paid and others couldn't?

**K.R:** Well, I'll give you an example. There was a lady when I started with them, and she owed a couple of dollars. She would buy three or four dollars worth of stuff and she'd give me another two dollars, another three or four dollars, and the bill got up to 10 dollars. 10 dollars in those days was a lot more than what it is today. The company never said anything, and I went in this day and I said, "I'm sorry man but I can't leave anymore bread or sweet goods until this account is squared up". Well, she used some pretty profane language about me and the Canada Bread and everything else, but I stuck to my guns and went back and collected 50 cents, a dollar

off the bill, and eventually it was paid up. About a year later she had me call and she paid cash every day. But I had my customers educated, they knew when the end of my year was, June the 30th, they knew that I worked long hours, they would tell me what they would want on June the 30th, and they would pay me ahead of time, a lot of them, which helped me tremendously.

**S.R:** When you first moved to Fort Erie, what were your impressions of the Town in general?

**K.R:** I didn't like it. I think why that was, is that, I was single of course and I had been in sports all my life, and at that time of year I couldn't even play basketball because all the basketball was high school teams. But later on I, when I had more time I got back to a little softball pitching... of course I was getting near the end of my ball playing days. I got into the Fire Department and got involved in different things and now Fort Erie is my town. This is where I will always be, I like Fort Erie. I think there's a great future for Fort Erie ahead. I don't know how long it will be but I firmly believe this.

**S.R:** You had mentioned about the firehall?

**K.R:** I joined the Fire Company in 1947, and we were stationed in the waterworks building which was a small building next to the present Legion on Queen Street. In 1948 we moved to our new hall which is now on the corner of North and Bertie Street and our pumper wasn't in too good of shape. We went after the Town Council for a new pumper. Unbeknownst to us they contacted the Fire Marshall's Office in Toronto and asked for a survey of our firefighting. The siren blew one day at noon, and when we got down there, there was two of these Fire Marshall men with stopwatches, and they couldn't believe it. One minute after the siren started to blow, there was 12 men on the truck ready to go. They said, "That's fantastic". They said, "That alarm system is terrible". We got a new pumper and the alarm system at that time, the siren was on the tower on the hill, Queen Street hill, across from the Power Company, and if there is a fire you called 400. The man at the Power Company would go across and blow the siren, but by the time he got back,

everybody and his brother was calling 400 to see where the fire was, and we'd be trying to get through to him to see where we had to go. So, at that time they moved the alarm system down to the Police Station and later on they have a private service.

**S.R:** Did it ever cause any big difficulties, not being able to get to a fire?

**K.R:** No, fortunately we didn't. I think the largest fire I ever saw was the one in Ridgeway, when the complete block burned out. They even had firetrucks from Buffalo, and they brought water on great big tanks on the railroad, and the whole block was lost.

**S.R:** How long did that take, from the beginning of the fire to the end?

**K.R:** Oh, it would be about three days, I would say, before it was completely in hand. We had some others. Hart & Cooley and Gould Battery were big fires. The Lumber Company, Niagara Coal, they were bad fires. We instigated the firedrill system in local schools. I was chairman of Fire Prevention for a number of years. It was not too good at first but eventually we had the schools so that they could all clear, the whole school, no running, in... all of them under two minutes. We used to have a trophy that we used to present to the school that... we took into consideration the number of floors, the number of teachers, the number of students, and so on. But, of course we made sure thateach school won the trophy, you know, they sort of took turns. But they used it... it was... I was sorry to see that some parts of it was discontinued, but he firemen are still having drills.

**S.R:** What parts of that would have been discontinued?

**K.R:** Well, we used to get literature from fire insurance companies with cartoons and with things for the kids to, drawings for them to make, and their imaginations were really terrific. Then some particular teacher said that this was advertisements which was against the regulations... which I couldn't stand because... understand because the kids had book-covers from banks and different things like that, but, anyway, we had to discontinue the literature for the kids. But the... many people approached us and told us, "What are you doing with our kids? They take us to the fuse box and have us check



the fuses". The mother in the kitchen, they tell her, "Make sure you have a box of baking soda there". The kids really took us in. They really listened and seemed very interested in what to do to prevent fires. They were real good.

**S.R:** You had mentioned about Ridgeway, being in the Fire Department, would you know what started the fire?

**K.R:** No, I never... I don't... this is quite a long time ago and I don't know what year it was and I don't know what started it. But I do know that many of our fires over the years, in Fort Erie, I'd say the bulk of them were from faulty wiring.

**S.R:** Not arsonists?

**K.R:** No, I don't think we had very much arson, at that time. In later years I believe there was some and we had... of course if there was suspicion of that, they'd have the Fire Marshall come in and investigate.

**S.R:** Where is the Fire Marshall from?

**K.R:** Toronto.

**S.R:** Could you tell me some basic changes in the Fire Department, the progress that you've seen? Why is No. 1 the only one with an aerial ladder?

**K.R:** Yes, well, the reason the aerial ladder is in No. 1 Fire Company... I don't know whether it still is the same... but it was the only one that was long enough to put the aerial ladder in. But, all companies are trained and that ladder is to be used wherever it's needed in Fort Erie. In other words, if there was a fire in Ridgeway where they... say the high school... where they needed that ladder, the aerial ladder truck would go there. But this is the reason when we purchased it. Incidentally, I was in Council at the time and I was Chairman of the Fire and Light, and we happened to get that and saved about 25 thousand dollars by buying it at the time we did.

**S.R:** Why would you be able to save that much money?

**K.R:** Well, there was going to be an increase in the cost of firetrucks just a few months after the time, so we put our order in and got it then.

- S.R:** So, even if you didn't want it then, it was good money saved?
- K.R:** Yes, 25 thousand dollars, and we felt that we had places... you take the high school here, and the flour mill in Stevensville had a couple of fires. It could have been used there but we didn't have one. We have buildings in Fort Erie... now you have the high-rise apartment for example, where it could be used. In many of our fires, you know, are fought better from up above than down below. This is another place where your aerial ladder comes in handy.
- S.R:** Would you recall the changes in the... from as far back as you can go, who were the Fire Chiefs?
- K.R:** Yes, I served under 5. The first one was Art Nolan, the next one was Harold Ruck, Fred Henderson, Ken Stouffer, and Frank Bremner. Those are the Chiefs that I have served under.
- S.R:** Do you recall any of the earlier ones? Do you remember any of the history of the Fire Department from when it first started?
- K.R:** Yes, there used to be, in No. 2 Company at the North End, Harold Morningstar and Bill Armstrong. It seemed for years that there was a contest between those two. This is even before I was a fireman... between those two for Chief. One year one would be Chief and then the other. In our own Fire Company there were older men who were there, I can think of several, like Lou Douglas... several that have had these jobs in the past. Lou Douglas, and Norm Steinman was another, and Floyd Spear, and Bill Nix, and... oh, there's quite a few there I could give you names of, but that's some of them.
- S.R:** Do you recall any of the history of the Fire Department itself? Did you ever hear about the Amigari Fire Department?
- K.R:** No, I'd heard of Amigari but I didn't know that they had had a Fire Department. Incidentally, I can tell you that Fort Erie Fire Company No. 1 is the same as the Town of Fort Erie, in 1957, 10 years older than Canada.
- S.R:** Another thing that you were interested in at one time was the Council, could you tell me some of the political changes?
- K.R:** Well, in 1972 I ran for Council for the years '73 and '74, and I led the poles for Ward 1. Then I served a second term. Then I decided that... when I ran for Council, the monetary part of it didn't mean



a thing to me. I've always been interested in trying to do something for the community, monetary was secondary, and I believe that the four years that I was in Council I did a good job. I even have people ask me today, ask me to run. But when I was a Councilman I worked for the whole Town, not just one ward. I worked for Crystal Beach, and Ridgeway, I worked for everyone. I know that I left a good record. Incidentally, it was while I was in Council under Mayor Jack Teal, that the first sewers were installed in the former Bertie Township. Maybe I shouldn't say this, but we did remake a lot of their roads that weren't made properly in my estimation. They didn't have proper bases to them. When we were... when I was in the Roads Department, we had what they call a Road Needs Study, from professionals, so that we would take care of the roads that needed repairing or rebuilding first, in the order that they should be done. It was while I was in Council, when I was Chairman... I was on that committee that... we purchased the Queen Street Church for a senior citizen's centre. I was one of the instigators of that. Of course it happened to be my old church at the time, I mean until it was closed. When I came to Fort Erie in '38 one of the first things I heard was that Bertie Township was one of the richest Townships in Ontario. I feel this was right, but the condition of the roads, and no sewers, I felt that this was why they were rich, they wouldn't spend any money.

**S.R:** When did that change?

**K.R:** Well, I think in... I started in Council in '73, so it would be '73 or '74 that we started planning for sewers for Bertie Township. Today I think that there is very little of the former Bertie Township that doesn't have sewers. I have always been a firm believer in a central complex. Now, the only thing is that when Mayor Hummel brought it up last year, the idea was good, but in my estimation the timing was wrong. When I started in Council, the man that sanded our roads in Ward 1 had to drive all the way to Fort Erie... all the way to Ridgeway, pardon me, to get a truck and come back here to load it up with sand and do our streets. There's so much running all over the place, and now that we're one town I feel a central

complex should... we felt... we were looking at places when I was in Council. We thought we'd have a Town Hall there, have the Works Department there, both the Water Works and the Roads, and have everything all in one complex, where they weren't running all over the place. Now another thing I'm behind Mayor Hummel on is this property that we bought. I know I seen in the paper last night, one Alderman, Wolf, voted against it. I think you have to look ahead. The industrial centre that we have now is nearly full. The only thing is that I do agree that they paid too much money for it, but I think that was good planning by buying this property out near the Queen E. Highway for... well, you've got the helicopter place building now. Fort Erie, I think, will continue to grow and where are they going to go if they don't have another centre for these places to go. I will say this, that I believe that an Alderman's and a Mayor's job is a thankless one. It's very difficult to please everyone.

**S.R:** Is that why you won't run for Mayor?

**K.R:** I've had many people ask me if I'd run for Mayor and they said they'd get out and work for me. But I think I've had enough and... I have so many things going that I have to turn people down for different things. I'm involved in the Fire Department, in my church, in Meals on Wheels, I belong to three Masonic Lodges... in fact that's why I'm dressed today. I'm going to the Masonic Lodge in Niagara Falls, so, I keep busy and so does my wife. I don't know how we did the things that we were doing. We have a calendar and... I believe my wife's a little busier, because I happened to look at November's calendar, there's 30 days, and there was only four days that she didn't have something marked on the calendar. That's what I call being busy. But I believe, when you retire you have to keep busy. Of course we've done a lot of travelling too.

**S.R:** Your wife, she taught at Bowen Road School?

**K.R:** Bowen Road School which is now the Union Centre.

**S.R:** Did she teach at the old Bowen Road School?

**K.R:** Her first year was at No. 4 on the Garrison Road. She didn't teach at the old one that you're talking about. No, she taught at No. 4

for one year and the rest of the years at, where the present Union Centre is now. Before that she taught out west. She even taught in a Hutterite College out there, it's similar to a Mennonite. This would be one classroom, all grades. When we were west one time we found one of her old schools that's just an implement shed now. It's hard to realize how the years go by. We meet people now, former students of hers that have children 9, 10, 11 years old. When they had the retirement part for her, I know she was well liked because there was over... even though it was a country school... there was over 200 people that showed up. Even today, it's hard to believe that feelings are there. I've seen young girls, they just throw their arms around her like she was a long lost sister or something like this, they thought so much of her.

**S.R:** Did she talk about the school very much? What were her impressions?

**K.R:** Well, you know, as you know, many of her students were from the... what should I say... the lower grade families and some of them were backward, but she always said there were some excellent students out there regardless what people thought about their backgrounds. And there have been people from out there that have made their way in the world, they've been excellent students. Then there have been some funny ones too that were quite humorous. Some of them I don't think I'd like to tell you.

**S.R:** It looks like the Subway's changing, it's improving, and there's a lot of people that went there from the Subway area.

**K.R:** Yes, they used to call it Skunk-Hollow, right?

**S.R:** Another thing you've been really interested in is church and church organizations...?

**K.R:** Yes, well, I can't remember the year... it's maybe 10 or 12 years ago that we had gone to Queen Street United Church which is now the senior citizen's centre, for about 30 years, but the older people were dying off and with no younger people coming in, we reached the point where we had to close our doors. Now, if we just closed our doors and that was it... our manse and our church were debt free. If we just closed our doors our assets would have gone to Niagara Presbytery, but if we joined Central Avenue Church,

in the North End of town, our assets went with us, so we sold the church as you already know, and we sold our manse, and those assets went with us to Central Avenue United Church. We used some of the money, about 7,500 dollars, to make a nice chapel upstairs, and our organ and some of our pews, and some of the things from our old church on Queen are up there. It's a nice little chapel. They even have the choir practices before the services up there. They have little services in there. The rest of the money is invested annually. One half of the interest is sent to missions and the other half is used for church work. The bulk of the money is still there. Sometimes when we... like, this year we're running behind budget, I think they look at that money but they don't... I'm very active in the church right at the present time. I'm what they call a Trustee, and a member of the Board, and a Memorial Committee, and I'm in charge of the cassette tape service that we have, where we deliver cassette tapes, every Sunday, we deliver tapes to the shut-ins, so that they can enjoy the church service. I have a schedule for the 10 months of the year. We don't do it in July and August. 10 months a year I have people that are doing this work. We have a regular schedule where they take... maybe 4 times a year, some of them 3. Then the next year some of them would only have 3. I have it worked out that way.

**S.R:** Is this something new that's started?

**K.R:** Well, I believe it's been done in other churches. But, I have... my youngest son is a Pentecostal Minister in Hawksbury, up on the Ottawa River, and he is the one that told me about the new copying machine which has saved us an awful lot of time. It copies and rewinds the tape in about 3 minutes, compared to 26 minutes formerly.

**S.R:** You mentioned... the oldest you've mentioned about the church was from 10 or 12 years ago, the church that is now the senior citizen's centre... would you know any of the history of that church?

**K.R:** Well it was very old. I don't know... I can't remember how old it was. There are some people... I can think of Mrs. Honey, Mrs. George Honey, she's one that would know more. Out of the people still living today, I think she would know more about the church. They've

been very active for years, and she used to be in the choir. Right now she is kind of disabled. She gets out to church but she has to use a cane, and she's not able to...

**S.R:** Do you recall any really prominent members of the church through the years?

**K.R:** Well, no I can't think of any prominent people like we have at the Central Avenue Church. They were all everyday people really. Incidentally, we are going to Stevensville this Sunday, and they're celebrating their 100th anniversary, and they have one of our former ministers from Queen Street Church, John Wood, who's going to be there, so we're going to be there. In fact, several of the former Queen Street people are going to be there for that service Sunday.

**S.R:** What other clubs or activities have you been interested in that the Town had to offer?

**K.R:** Well, I was with the Junior B Hockey Club for 10 years. I was past President of the executive on that. For quite some time I've been on the Meals On Wheels Programme delivering that.

**S.R:** Is that based in Fort Erie?

**K.R:** Oh yes, yes, that's... we... all the churches in Fort Erie take part in this and the strange thing is that a lot of us that are delivering these meals are seniors ourselves. They are delivered Monday, Wednesday and Friday each week, from the Crescent Park Lodge, to various people in Fort Erie and they're only charged a dollar a meal. It's a real bargain. But, just recently for some reason or another, they changed it from noon 'til 4:30 and they had some people that objected quite strongly, but they've changed it back again, I just read in the paper the other day. It's unfortunate really, because I can remember one place we took in particular, this elderly lady, she's 93 years old, she's got all of her faculties, and she'd want me to stop for coffee... she's a member of our church... but I'd have to say, "I'm sorry but I have to keep these meals warm, I can't stop for coffee". You see, we put hot-water bags in the bottom of these, ahead of time, and the meals are hot and they're delivered hot. My wife goes with me and I do the running and she hands it all to me, and I collect the dollar. I'm a past President

of the Life Underwriters in Niagara Falls, Ontario, and I'm past President of the Fire Company, past President of the 62-18 Committee. In fact, it was when I was in Council that the engine was presented to the Town of Fort Erie, and Mayor Teal put me in charge of it. For 7 and one half years, I raised over 100 thousand dollars in government grants, donations of labour material, we moved that station from Ridgeway and made it into a museum, and when I resigned we were getting 5,000 people a year visiting that station to see the museum and the engine, people from all over the world. We used to keep a register there. I was very active in that and we had a lot of people that were helping us at that time.

**S.R:** That was the what?

**K.R:** 62-18 is the number of the engine, and it was taken out of service in 1971 and presented to the Town of Fort Erie in 1973. Now, if we had known that we were getting this engine, we would have gone after our own station which was torn down. It was torn down in the spring of '73 and we got the engine in the fall, so then they offered us the Ridgeway Station for a dollar, so we purchased it and moved it, and converted it into a museum. It took 3 days to move it down from Ridgeway.

**S.R:** Was that a big expense, to move it?

**K.R:** No, because... the biggest expense was the mover, 4,500 dollars, everything else was donated. The Power Company, if they had charged us for their work with the wires, and things like that, it would have been 5,000 dollars, the Horton Steel Company provided a trailer. We cut the one end of it off too, and they moved that and there was no charge for that. In fact, the only charge that I can remember was for the mover, this 4,500 dollars.

**S.R:** Was that a local?

**K.R:** It was Horton, I think Horton from Welland. Horton Movers, I think is the name. In 1957 we had the Fort Erie Centennial. Fort Erie was 100 years old 10 years before the country. We had quite a few things going on then, and my beard was salt and pepper. 10 years later we had this Canada Centennial, and I think Fort Erie was known all over Canada for the things that we did. I was Chairman



of the parade, which was one of the, I believe, the largest in Canada. It took 4 hours to pass, they had 66 floats, and that's more than they had in the Rose Bowl Parade. I got these by going around to the different places of business in town. This was a Centennial, an old truck, and old thing... they didn't have to go into a lot of expenses. We got some big bands. Of course, being in the Fire Company, we have a lot of connections across the border in bands and fire companies, so we had bands from Pennsylvania and Ohio that year. We had the Marines from Washington D.C. I just happened to run into a man... and they were terrific. We had a big year. We had over 1,000 beards, I don't know how many Centennial bells, that's the ladies, we had Kangaroo Courts. If you were driving down the street, they'd stop you, and if you were a man and you didn't have a beard you were fined 50 cents, and if you were a woman and didn't have a bell you were fined. And everybody got into the swing of it. They went back... in a small town anyway, they do... but we showed them how to celebrate. I don't know whether I should tell you this or not, but one thing that we did do... I have a friend of mine, and you probably know him, Keith Miller out in the country, and the Fort Erie Hockey Club was playing Port Colborne for the championship. Port Colborne had beaten us 3 games straight. So, I went over to Keiths one Saturday morning and we made a coffin about 6 feet long, we had it painted black, and on the sides we had... a different colour, I think it was white... we had all the names of the Port Colborne players. The outfit I wore was an undertakers outfit with a tall hat and striped pants, and one thing and another. We fastened this coffin onto a sled, and we had at the top, 'Rest in Peace', and we got out in the rink before the game and we pulled this coffin around there. My buddy Keith Miller, he was behind, I was leading, he had a turtleneck sweater and a round boulder hat, and he looked like a Mennonite Minister, and he was carrying a bible. The pallbearers were all men with beards. Then we walked all around the ice and we had a funeral service in the centre of the ice.

**S.R:** So, did you win or lose?

**K.R:** Fort Erie beat them 4 games straight.

**S.R:** It was worth it then?

**K.R:** Yes.

**S.R:** That was during the Centennial year?

**K.R:** That's right. We had something going on all of the time. Our Fort Erie colours were orange, black and white. I had my beard dyed orange, black and white. Went into a parade on St. Patrick's Day, in Buffalo, I had it dyed green, but of course a snow white beard is easy to dye with vegetable colouring. But we did have a lot of fun all year 'round. I did receive the Centennial Medal from Ottawa for my participation that year.

**S.R:** Whose idea would these fines have been?

**K.R:** Well, we had a committee, and every once in a while somebody would come up with these things. Maybe I ought to tell you about the Kangaroo Court we had. It was down across from the... where Agrette's Store was, in there. We had this platform set up and we had 6 men on the jury, all bearded. We were all set to go and someone says, "Where's the judge?" I was the judge at that. I don't drink, I've never drunk in my life, and I staggered out of the King Edward Hotel with a bottle. People told me later, they said, "Look at Ken Rayner, he doesn't even drink". Well anyway, I got up onto the... the first one we brought up, I think, was the Hospital Administrator Mr. Thompson... of course, we found him guilty. We had one of those stocks and we'd stick their heads in there and plaster all this stuff, like shaving cream, on them. We did the same thing with Mr. Agrette. Then there was an American lady, she came up. I said, "I understand you're one of our American neighbours?" She said, "That's right". I says, "There's no excuse for not having a Centennial bell badge", I says, "Your fine will be a dollar American money". So then her daughter came up. She was really quite nice looking, and I said, "I understand you're one of our neighbours too, from across the river?" She says, "That's right". I says, "Your fine will be to spend a half an hour with the judge". So, everything was, you know, there are so many things that... we had another parade early in the year when there was still snow on the ground.

There was something going on all of the time. Incidentally, another thing... going back to the Fire Department, you know, must have... of one of our big... I was Chairman there for a long time. For 4 years I raised over 2,000 dollars myself walking to Stevensville and back in a walk-a-thon.

**S.R:** No, I've never heard of that?

**K.R:** Well, all of your Fire Companies in Canada and the United States, all of them, their big thing is to raise money for Muscular Dystrophy, and we started this walk-a-thon to the Stevensville Fire Hall and back, and we'd have refreshments at Stevensville and refreshments at ours. At that time, of course, I was in the Council so I nailed the Mayor and all the member of Council for pledges, you know, and being in the insurance business I met a lot of people, so I got a lot of pledges, and that's how I raised so much money. But I forget the amount that we raised, but I know that the headquarters from Toronto, a man from Toronto told me, and this we were quite proud of, the Town of Fort Erie had the biggest contribution to Muscular Dystrophy in Canada, according to their population. That was quite an honour really. Well, they used to send me the Muscular Dystrophy magazine, and it had the results in there, and I was amazed to see that we raised more money than big cities all across Canada. I couldn't believe it.

**S.R:** Hurray for Fort Erie, right?

**K.R:** That's right. I think Fort Erie is leaving their name in a lot of different areas, really. Well, the Police Force in my estimation... we miss our own Police Force. The stores and places of business were checked every night, they were checked twice every night. I know of this because I happen to live in the apartment where our former chief lives, Matthews, who is well known and well respected in Fort Erie. They were very co-operative with the fire companies. On the street today, there is illegal parking, there is everything, there is no money in the meters and things like that. When we had the policemen on the street... and incidentally, we knew all of these policemen. Today when you run into them, a lot of them, you don't even know them. In my estimation, one of the, this is one of the things that

I don't care about, for this here Regional Government, I've never been for it and I don't think that our Police protection is as good as when we had our own Police Department. I really believe that. Our Police Department worked very well with the Fire Companies, the two of them worked together very well. In fact, I mentioned before that they moved, at one time moved the alarm system to the police. Going back to the Fire Company, I didn't mention this before, there was a period of 2 and one half years that our Fire Company No. 1, looked after the Ambulance Service at the hospital every day, from 5 o'clock to 8 o'clock the next morning. A lot of people don't know this... for 2 and one half years.

**S.R:** Why was that?

**K.R:** I don't remember what.

**S.R:** Does a fireman have to have a certain amount of St. John's Ambulance or Red Cross training?

**K.R:** Well, we have that anyway. We have been connected for years with the Empire State Rescue and First Aid Association in the States. We had a former Red Cross instructor, his name was Dick Stole, and he used to come over here for years. We're all trained in mouth-to-mouth and different things like this. In fact, I have a Life Saving Reward that was presented to me from the Empire State Rescue and First Aid Association, for a man that drove his car in the river, and I brought him back with mouth-to-mouth respiration. But, they're all trained, all our men are trained in this type of thing and they knew what to do, you know. In my estimation... go back to this mouth-to-mouth respiration... I think everybody should know how to do it. It's the simplest thing in the world and you never know when you might save somebody on your own, you know. It is different from the old systems that they used to have, and much more effective. This man that I brought back, I nearly lost my thumb because he was in shock, you know, and somehow he got my thumb with his teeth and it was just like a vice. One of our new members from the Fire Company... we have a hard rubber thing that you force their teeth apart, you know, and he brought me one of those wooden things and he just snapped that, but anyway,

I finally got my thumb out. But he was in shock, you know, and I really thought he was dead because his eyes were glazed and he was blue, oh, he was real blue. I worked on him, I'd say, about 3 or 4 minutes and he started breathing, and fortunately came around. He had had a history of mental illness and he drove his car into the river. I think, there's one man... I got a Life Saving Award from the Empire State Rescue and First Aid Association, but I believe that Bob Smith should have got one from somebody, because he is the man that pulled him out of the river, I did the rest of it. That was right where the former Coal and Lumber... where Agrette's Store is, right in there. During my 26 years with Mutual Life, I was very conscious of the type of people that I wrote insurance on. I was the only one, when I retired in 1976, that had 25 years National Quality Award. This is from having a real low lapse rate. In other words, I wrote insurance policies that stayed in force and didn't lapse. In other words, I found out about my prospective clients, I like to know a bit about them. And incidentally, when I worked at Hart & Cooley, there was a young chap there... when he found out that I was going into the life insurance business he says, "Ken, come around as soon as you're in the business, we want to buy some insurance". Well, about 3 different times I met him, and he'd say, "When are you coming around, when are you coming around?" I always gave some excuse, because I knew that there was garnishees going against his wages at Hart & Cooley every week. I didn't want to do business with him. Unfortunately there is another man, a very good friend of mine who is retired now, Heber Lake who was with the company Prudential. We used to meet in front of the Post Office about every 2 weeks and warn each other about... well, we call them deadbeats in town. Unfortunately I had missed him and this fellow got him. The policy lapsed in about 3 months. But, I've had cases where I've paid, even kept the policy in force. I know one woman, she talked her husband into buying. She had two little girls, no insurance, and I knew when I wrote the insurance that it was...

**S.R:** That he couldn't afford it?

**K.R:** Well, he could afford it, he worked on the railroad, but it only stayed in force about 3 months. I've even paid premiums where... I can think of one case where the man's health give out on him and I paid premiums to it. I would say over the years that I must have paid nearly a thousand dollars to different cases where they wouldn't lose their insurance, you know. Speaking of Fire Chiefs, I remember Alf White from No. 2 Company. He was quite big, about 300 pounds, and he was the first application that I wrote in the fall of 1950, and I felt sure that he wouldn't get it, but I said, "Alf, I will try". He was turned down, the very first application I wrote... overweight, and high bloodpressure, and fast pulse, and things like that.

**S.R:** It must have been risky for them, him being a Fire Chief too, right?

**K.R:** Well, I didn't think much of the medicals we had in those days. But anyway, later on I had the insurance on all the Fire Companies in Town, 10,000 dollars on each one, and the Town was paying the premiums. The families were covered too. But this same Alfie White, when he went exempt from the Fire Company, right away I went down to him and said, "Alf, here's a chance for you to convert any part of that 10,000, no medical or anything". See, this you can do with group insurance. So he said to his wife, "What do you think?" "Well," she says, "It's up to you". Then he says, "Well, I've got 3,500 on the railroad, I think that's enough". So I says, "Alf, before you... before the 31 days runs out, check the railroad and see how much you have when you retire". He called me the next day and said, "You'd better come down, when I retire my insurance drops to 500 dollars. That won't even bury me". So, I think he only converted about 3,000 dollars of it, paid 3 monthly premiums and died.

**S.R:** His wife was pretty lucky then?

**K.R:** Yes. There's one other story, if you think it may be interesting... I use this so much that I even tell people about it today, because, being in the life insurance business all those years, I know there is a place for term insurance, which is strictly 'die to win insurance'. But there's a greater need for many people, for permanent insurance because... well, for example, my own case. The last policy I bought,



I was 45 years of age. There's a lot of people that can't save money, and when they buy a permanent insurance policy, they have the protection, and they're saving money at the same time, which they can get later on in life. That particular policy that I bought, it's helped me with my retirement. This case I want to tell you about is many years ago, the man called me, he lived out in the country, he called me and he says, "What are you doing in the morning?" It was the day before Thanksgiving. Well, I was really looking forward to the holiday, but I says, "Okay". "Well", he says, "I want to see you at 9 o'clock". So, I went out the next morning and he said, "Well, I suppose you're wondering why I wanted to see you so early in the morning?" So, he was a man I could joke with. I says, "Well, I thought maybe you wanted to buy a new car, and you wanted to borrow on your insurance". When you have permanent insurance you can borrow at a very low rate, lower than any banks, you know, and make your own terms on how you pay it back. So he laughed and said, "No", he says, "I'm taking over this business, and my brother-in-law here is loaning me 10,000 dollars for 10 years. I want to protect him in case anything happens to me". He says, "My brother-in-law right here, he's leaving on the 10 o'clock train, and that's why I wanted to see you". So, he was in his early 50s, so I worked out a 10 year term, that's 'die to win' insurance. I said, "That will cost you 180 dollars a year, for ten years you pay 1,800 dollars, and it's paying for, like a dead horse, after 10 years it's gone". I said, "I can sell you 10,000 life, it will cost you 430 dollars a year, much more, but at the end of ten years you get 3,500 back. Instead of costing you 1,800, it will only cost you 800, 1,000 less". So, he bought the life policy, and he only paid it for 4 years. Well, that policy builds up cash, and his health gave out, and that policy carried itself for 11 years. Now, if I had sold him the term, after 30 days, that's it, it's gone. But, when you don't pay your premium, if you have that kind of insurance, the company pays it out of the cash that you have built up. So, that gives you another years cash value, another years dividend, but it's charged as a loan and eventually it's going to lapse. So, it's going to lapse on the 26th of May, after

carrying itself for 11 years. This is where the fate comes in. His son lived next door to him and his son's father-in-law passed away. I happened to be at his house to see his wife and sister, to settle his claim. Young Bill comes in and he says, "Would you like to see dad again?" I says, "Why sure Bill, does he need anything in particular?" His wife said, "Maybe Ken hasn't heard, we just brought him home from the doctors and they give him 2 months to live, cancer". As quick as a bunny I sent to the head office and asked, "How much money do they need to keep that policy in force another 3 months?" He needed 212 dollars. I mailed a cheque in on the 25th of May, and he died on the 26th, the day it was going to lapse. So, it's still a 10,000 dollar policy, less the indebtedness. That lady got 6,000 dollars. This is a story that I use, where I felt there was more of a need for permanent insurance than temporary insurance, the 'die to win' insurance. Because I know lots of people, especially young people, they can't save money, but if there's so much a month going into that insurance policy, it's not only building up cash, but where can you borrow on insurance today for 6 percent... I mean, where can you borrow money. You can't borrow at 6 percent at the bank. So, this is where it has helped many people too. One mailman here, I wrote him a little 5,000 dollar policy. He says, "That's the best thing I've ever bought". If he wanted something done to his car for repairs, he'd borrow enough money, make his own terms on how he paid it back. If he had to make some additions to the house, and do some alterations, borrow on that policy. He had been doing that for years.

**S.R:** Is there anything else about the history that you'd like to mention in closing?

**K.R:** Well, I think the only thing I'd like to say is that, I came here in 1938, and the growth of Fort Erie has been slow, but I feel that... I like Fort Erie and I'm going to live here until I die, and I think Fort Erie has a real potential of becoming a bigger and a better Fort Erie than what it is today. I think there is growth ahead for the future of Fort Erie.

**S.R:** Thank you very much for the interview Mr. Rayner.

**K.R:** You're quite welcome.