

# Doncaster Ballyhoo

FOR LAURENTIAN WATERFRONT AND RECREATIONAL PROPERTY No. 20 Spring 1999

A few issues ago, we discussed the amalgamation (*fusion*) of the three Ste-Agathes and Ivry. On January 1, 1999, Ste-Agathe-Sud and Ste-Agathe-des-Monts merged. The other two (Ivry and Ste-Agathe-Nord) did not become part of the new municipality. Almost all of the commercial area is in the two merged municipalities and this will allow for a unified, planned commercial zone. It is worth noting also that the new municipality will have all of the aqueduct and sewerage systems within its confines. Neither Ste-Agathe-Nord nor Ivry have this kind of sub-system.

Various groups and individuals will be presenting themselves for the new city council to be formed in a spring election. The Chamber of Commerce, which is trying to stay out of the election, is concerned that the message get out that while growth may increase the value, and therefore the municipal evaluation of individual properties, it will also increase the size of the tax base, thereby reducing the individual tax burden.

*The Heritage Committee is organising to produce the heritage tour in English. This is great news, and the tour will be updated at the same time. This initiative is due in part to the reaction that we received from you when we described the problems we had with the Ministère de la culture not wanting to fund bilingual heritage information. We received a lot of response and several offers of donations towards this initiative. Even the city is willing to discuss contributing to an English version. If you wish to help out, we can issue charitable receipts as long as the donations are made to the Corporation des gares des Laurentides, marked for the English Heritage Tour Fund. Should you wish to see the text beforehand, the English version is nearly complete and I will be happy to e-mail it to you.*

The French-language high school system in our area is broken down into three areas of specialty called *concentrations*. Ste. Agathe has the International School programme, Mont Rolland has skiing and St. Jovite concentrates on music. As a result the kids who are accepted in these areas of specialty get bussed to the appropriate school from all over the region. Recently several teachers and students at the Ste. Agathe high school did a large mural tracing the history of Ste. Agathe which you can see during school hours. This spring the St. Jovite school has organised concerts in different locations throughout the area. For more information about them, call (819) 425-6976.

*Speaking of art, Sheila has turned our office into a gallery featuring principally paintings by Nathan Letovsky. Please feel free to drop in and look around. Whereas the space is limited, the works are very attractive. Her objective is to encourage artists who are expressing their interpretations of our region.*

Please let us know if there are any special announcements that you wish to make. Our next newsletter will be coming out before the summer break, with a list of events and activities to help your vacation planning.

**(819) 326-4963**



# *Les Villégiateurs*

## Jean-Baptiste Rolland

**D**r. Grignon, in his *Album historique de la Paroisse de Ste-Agathe-des-Monts* suggests that Octavien Rolland gave rise to the huge influx of wealthy businessmen who purchased large properties in our area. In French, these people are called *villégiateurs*. It translates as "people who stay, sojourn or vacation in the country", but to date I have failed to find an English noun that expresses the same meaning.

While we know that he was not the first villégiateur, Mr. Rolland bought the huge peninsula that had been the estate of Curé Thibodeau. As you will recall, Curé Thibodeau perished in a fire that destroyed the presbytery in 1888. Four or five years later, Octavien Rolland purchased his property and henceforth, during that golden age of Ste. Agathe, the peninsula would be known as Rolland's Point.

Octavien Rolland, described simply as 'libraire' by Grignon, was one of four sons of Jean-Baptiste Rolland, founder of Rolland Paper and one of the great Canadian entrepreneurs of the last century. J.-B. Rolland's grandfather was a sergeant in the French army that came to protect New France against the British. After the French capitulation in 1760, Sergeant Jean Pierre Rolland decided that he preferred this new land to the France he had left behind and he declined the treaty offer allowing for repatriation of French soldiers.

We know from Lantier Rolland's family history "*Mon voyage dans le temps*" that Jean Pierre married Marie-Joseph Guérin in Verchères in 1760. His only son, also Jean Pierre Rolland, moved to St. Hyacinthe in the wake of serious financial setbacks, with his young son, Jean-Baptiste, in tow.

J.-B. Rolland saw no prospects in the rough life of a colonist in St. Hyacinthe, and left his family's home on foot at 18 years of age. He had 30 cents in his pocket and was determined to go to Montreal, a distance of three days' walk. He arrived in Montreal in early April 1832 and set about finding himself a job. By 1834 he was a printer's apprentice for *La Minerve*, the influential newspaper founded by A.N. Morin. By 1840 he was a master printer and that year he and a partner, John Thompson, opened their own print shop. Two years later, J.-B. Rolland broke off on his own, opening a bookstore. He was 24 years old. Over the next years he sold books, paper and paper products, imported books in French, English and German, and published textbooks. In 1859, his eldest son Damien joined him, and by 1872 his other three sons had joined the growing family firm. He was a benefactor to his neighbourhood on Rue St. Denis in Montreal, and between 1872 and 1879 was involved in the construction of many buildings in this sector, and was co-founder of the Bank of Hochelaga, which became the Provincial Bank and subsequently merged with the *Banque Nationale*. In 1879 his career turned full circle with his acquisition of *La Minerve*, that newspaper where he began working 47 years earlier. As we shall see, this did not end his involvement in the undertakings of Augustin Norbert Morin.

The real growth of his enterprises had only begun. In 1881, Curé Labelle learned that J.-B. Rolland wanted to manufacture his own paper and he encouraged the entrepreneur to examine a site in St. Jerome, where the train had recently arrived. Father and sons risked all to open their first paper plant in 1881-2. J.-B. by rights could have retired with great dignity and wealth, but instead at the age of 67 he started over again with his sons. Under their guidance *La compagnie de papier Rolland* grew into a great enterprise. In 1902, they opened a second paper mill in Mont Rolland, that same town where a generation before, Rolland's predecessor A.N. Morin had experimented with potato farming in an attempt to encourage French Canadians to establish themselves in the Laurentians. In 1887, with the business well in the hands of his sons, J.-B. Rolland decided to retire. He was 72 years old. Sir John A. MacDonald named him to the Senate, where Senator Rolland felt he could continue to contribute to the country that he had helped so much to build, but unfortunately, a year later he passed away.

Over this century, *La compagnie de papier Rolland*, with a reputation for high quality paper products, continued to grow and expand, acquiring plants and companies across Canada and in the United States, remaining under the management of the Rolland family into the 1980's.

Thus an important new family joined the Ste. Agathe community and theirs is but one of the great family stories of our Ste. Agathe heritage.



# What's it Worth

OR

## Becoming a Non-resident

There is a clause in the standard promise to purchase that states that the vendor "is not a non-resident of Canada within the meaning of the provincial and federal taxation laws". While this double negative may reflect badly on our efforts to promote a positive self-image as Canadians, it really has very little to do with citizenship. It refers, rather, to whether the vendor is declaring an income in Canada, and as such is remitting the appropriate forms.

As a Canadian resident in this definition, the vendor is not subject to the obligation to prove to the purchaser that his income taxes are paid. A non-resident is an entirely different matter. Should a non-resident sell Canadian property, even though the title transfers to the purchaser with no adverse registries at the registry office, if you had any reason to believe that the vendor was a non-resident (say, for example, his address is not in Canada) then you may find yourself involved in his tax liability.

The vendor has an obligation to declare to the purchaser that he or she is a non-resident if this is the case. It is therefore important to know whether you are a resident or not.

A typical situation where this comes up is where a non-resident, non-Canadian buys and holds passive real estate, such as a house or land, for a number of years and then decides to sell it. Another situation is where the children are living and working in the States, so the parent takes up residence nearby. If the parent has no income in Canada, he or she may stop filing an income tax declaration in Canada. In this way, a Canadian citizen with no further income in Canada may be in the strange situation of declaring himself as a non-resident.

In either case, the vendor may have a beautiful country property in Ste. Agathe that has been in the family for 50 years. When it is sold, the notary will be obliged to withhold a large percentage of the price of the sale until the vendor can get a declaration from both income tax offices that there are no taxes outstanding either on the sale or otherwise.

The percentage that the notary will withhold will be based on a quick estimate of the taxable gain, however he is not limited to this amount and may hold back up to 51% of the price of sale. If he has reason to believe that there may be other outstanding income taxes, he will protect his purchaser by withholding the larger portion.

Assume that a piece of land sells for \$200,000 and the vendor is a non-resident. Let us further suppose that the vendor paid \$100,000 ten years ago. (The period of time may have no relevance unless the vendor can show why it does). The notary will estimate that, since 75% of the gain must be declared as income earned in the year of disposition (sale) then he will assume the highest tax rate, 52%, and the tax bill would be \$39,000. The appropriate procedure is for the vendor to get a section 116 certificate demonstrating his personal tax situation.

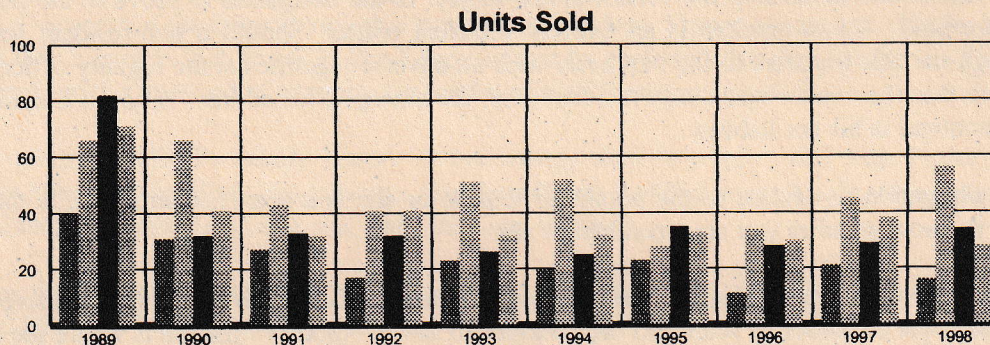
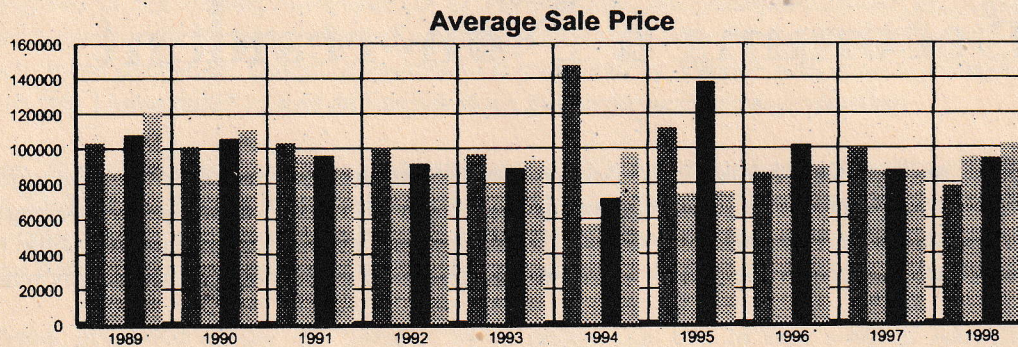
The vendor may file income tax returns after the fact to justify a smaller amount, and the governments will return the difference to him or her, but in the absence of filing, the governments will keep the money.

If you risk becoming a non-resident, it is better to plan it with your accountant prior to the event. There may be ways that your assets can be arranged to modify your exposure. Ultimately, as long as you maintain even passive assets in Canada, it might be prudent to continue to file tax returns.

*Prepared in consultation with Jan Holland of Wagar & Holland, Chartered Accountants. (613) 678-5846*



# MARKET TRENDS



The relatively low number of units sold and the higher average price reflect an increase in the numbers of sales of secondary residences, particularly waterfronts. The waterfront prices are generally so much higher than the average non-waterfront sale that a few of them will cause a higher average sale price on the upper graph.

As a result of the *fusion* mentioned on the front page, our graph may not be able to continue in the same way. Don't be surprised if you see a whole new graph reflecting a different perspective in a future Ballyhoo.

If you would like back issues of the Doncaster Ballyhoo, give us a call or drop by. We will happily add the names of your friends or neighbours to our list if they would like to receive their own copy. Please let us know if you change your address. Having an accurate mailing list helps us keep our costs (and waste) down.

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Our office is open six days a week, closed Tuesdays.

(Not intended to solicit properties currently listed for sale)

