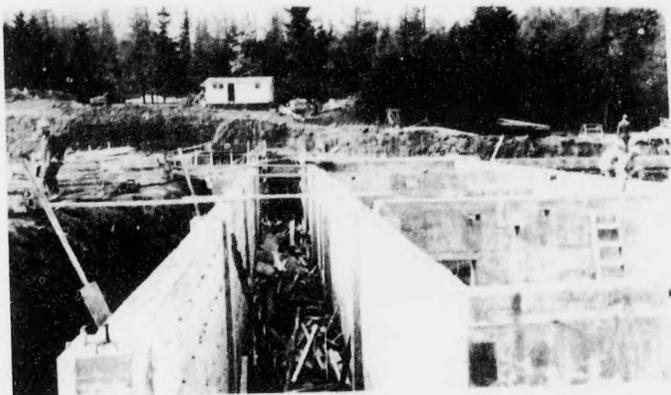


# PLUS ONE

**STUDENT**



**UNION**



**BUILDING**

Vol. 1, No. 2

John Skelton - THE CARTER REPORT: A BIASED VIEW POINT

Frank Loomer - SUB

W. E. Hale - THE TAAL ERUPTION, 1965

Michael Brian Oliver - YOU TOO, SNOOPY

cover photos – Roger Smith

## Editorial

PLUS ONE is the continuation of the INSIDE, which appeared as a magazine feature supplement to the Brunswickan last year for the first time. Overspending forced the Brunswickan to terminate the INSIDE at the end of the first term, by which time the paper had produced four issues. This year the SRC has been generous with the Brunswickan, and if all goes well, the paper will be putting out no less than seven PLUS ONE issues.

Plans are for PLUS ONE to appear every two weeks, and as far as the editor is concerned, only printing problems will cause any deviations from this rule. The first issue has already been published, and this is the second. There will be two more PLUS ONEs by the end of November, one of which will be dealing primarily with creative writing, art and photography.

Anyone who wishes to contribute material to PLUS ONE, whatever its nature, is urged to do so, and anyone who wishes to write on assignment, please contact Frank Loomer, 454-3205, at 682 Brunswick Street, or leave a message under the PLUS ONE sign in the Brunswickan office.

Yours very truly,  
Frank Loomer  
Features Editor

# The Carter Report:

## A Biased Viewpoint

by John Skelton

Unsuccessful Conservative leadership candidate Donald Fleming calls it "Revolutionary" and agrees with little of it. Premier Ross Thatcher of Saskatchewan would "ashcan the whole thing". The Canadian Chamber of Commerce believes that it is "part and parcel of a carefully constructed plan for a whole new system of governmental control over the individual and business". Even the NDP is not sure it likes it. Yet they all admit it is "magnificent", "highly competent", qualifying Carter as "the Picasso of taxation". Sounds like George Orwell's doublethink.

The reason behind these seemingly schizophrenic reactions is that Carter means progress — equality and fairness in taxation — and few, except perhaps those who believe in an elitist society, can afford to oppose those objectives. But, the bone of contention comes in the means to this end. Such a complex subject presents opportunities for critics to disagree with one another and, not surprisingly, they have.

We are presently being subjected to a steadily mounting barrage of criticism, both pro and con, from the various interest groups who are jockeying for the public's favour, and it is becoming quite difficult to sift out responsible criticism from the criticism of those with an axe to grind. This article as a consequence, is intended to provide the concerned student with a benchmark from which he can better judge to which category the criticism he reads belongs, and also, to acquaint students with the proposals which would directly affect us. Knowing that students are pragmatic, I'll deal with the direct consequences first.

### "Students to pay more, and yet don't"

Carter's paradoxical way of helping us is to raise our taxes. This is the bitter pill we must swallow in order to benefit from the proposed tax credit system which would, in effect, give most of us a two year tax holiday after graduation. During this time we could more easily repay the loans we incurred while going to university. But the fact remains that after those two years our taxes would be slightly higher (if we earn \$8000 or more) than they would be under the present system.

Specifically, Carter wants to replace the present 100% deduction for tuition fees by a 25% tax credit,

together with a \$300 tax credit for students over twenty-one who choose to remain outside the family tax unit, to be created under the reform program. The following example compares the two systems:

Under the present system, an unmarried student paying fees of \$400, and with part-time earnings of \$2000, pays \$64.

Under Carter rules, the same student, if he elected not to remain part of the family tax unit once twenty-one years old, would pay \$128 tax, but would also accumulate a tax credit of \$272. (A tax credit means that a given amount is deducted from your income for tax calculation purposes.)

If he married on graduation (after five years of university) and earned \$6000 a year for two years he would pay no taxes.

Hence, the plan would, supposedly, encourage students to take out loans knowing it would be easier to repay them once they began earning. But this is not the principle purpose behind the reform. It is primarily designed to help students who have very low incomes, or who come from low income families. Such students cannot, under the present system, take full advantage of the 100% deduction because they already pay little or no income tax. Consequently, the plan is a step towards greater equity as well as helping the ordinary student.

Personally, I find the new system quite ingenious; a novel approach, coupling incentives to education with a lack of discrimination as to the income level of the student or his family.

### Carter's Philosophy: "a buck is a buck."

Reforms of the tax system in education are only a part of the broad program proposed by the commission. The 2,700 page report tackles all of the federal government's tax problems.

The basic complaint is that the present system does not afford fair treatment for all Canadians. People in essentially similar circumstances do not pay the same taxes. People in essentially different circumstances do not bear appropriately different tax burdens.

For example, an unattached individual who earns \$5000 in salary from his employer pays \$691 tax (in 1966). But, if this individual had earned his \$5000 through various investments he would pay anywhere from zero to \$691, depending on the exact make-up of his portfolio. (If Carter's proposals were adopted

he would pay \$681 — \$10 less than the present top rate in both cases.)

This is because of Carter's principle that it is "what you get, not how you get it" that should be the criterion for determining taxes. In other words, "a buck is a buck", no matter how obtained, and all bucks should be taxed if we are to have a fair tax system.

At present, many forms of income are tax exempt, because of the conviction this is a necessary incentive to investment, and, hence, to economic growth. For example, oil and mining companies, life insurance companies, and capital gains are either not taxed, or taxed at greatly reduced rates. (Capital gains occur when an investment grows to an amount greater than originally invested, for example, if you bought stock at \$10 and sold it for \$25, you would have made a capital gain of \$15.)

Without reducing federal tax revenues or jeopardizing economic growth, the Commission worked to make our system more equitable. To accomplish this difficult task it was found necessary to integrate corporate and personal income, tax family earnings as a single unit, and tax all forms of income from family allowances to capital gains. Each one of these basic reforms involves a revolution in thinking which gives rise to many questions as yet only imperfectly answered.

Is it, for example, necessary that the family be taxed as a single unit? Such a change would mean that it would be cheaper for a man and a woman to live together without the benefit of a marriage license. Certainly that is not the best way to encourage better morality.

Also, is it necessary to tax gifts and estates without consideration of the special nature of such income? Under Carter rules it would be very difficult for small businesses to survive the inheritance procedure. Ontario's Institute of Chartered Accountants calculated, in a case of a family firm passed on to an adult son, that the son would have to pay \$59,500 in capital gains on a \$264,000 firm, and another \$132,000 in income tax, in total, a crippling 72% of the company's value.

#### *Tax Concessions vs Subsidies*

The central problem is to try to reconcile the seemingly conflicting objectives of economic growth and equity. The incentives (tax concessions) supposedly required to achieve the former render the attainment of the latter impossible. In spite of this, Carter has found a reasonable and effective method yielding the best of both worlds.

His plan is to achieve equity by taxing all income, yet maintain dynamic economic growth by the institution of a system of specific, highly selective, and direct subsidies to firms which require them for good reasons. In Carter's words, "We are convinced that preserving and developing the system by fair taxes must override all other objectives."

However, he later adds, "There is little to be

gained, if, in the name of equity the reformed tax system were to erode the source of future income. But, he continues, "inefficient concessions can be replaced by equally effective concessions that have a lower revenue cost, and unnecessary concessions can be withdrawn without sacrificing economic growth."

Briefly, Carter is simply saying that in most cases the tax system is too blunt a weapon to be used to promote economic growth. Such promotion naturally means some privileged people, or firms pay less than they otherwise would, in the hope that they will use the money so saved to foster Canadian growth. But, there is no compulsion for them to do this and many simply pocket the money. It was from depletion allowances that the great oil barons made their fortunes.

Subsidies are not only more easily discountable than blanket tax concessions, but, can be more effective by providing aid when needed, and, Carter believes, since the public would be made aware of the subsidies, more difficult to grant.

I think this idea is very good when applied to our larger businesses, but, it would seem to complicate things unnecessarily if applied to small businesses. Few would deny that our small businesses (almost 200,000 with less than 100 employees) are vitally important to our economy and our way of life. Today, even with their present concessions, many go bankrupt each year. The vast bureaucracy required to apply the subsidy system to these businesses could hardly be more efficient than the present blanket concession, knowing, as we all do, how slow and cumbersome the government can often be.

Also there is no way to subsidize our capital markets if a capital gains tax is imposed. Canada's capital markets are severely strained even now to supply our investment needs. Every year we use heavy doses of foreign capital to balance our international payments. Canada needs much more capital, and if a capital gains tax must be imposed for equity's sake, it should be a moderate one as used in the United States and Britain at 25% not as Carter suggests at 50%.

Under Carter rules, skilled accountants and economists would study the company's operation and recommend what subsidy, if any, is required. At present they get a 33 1/3% subsidy (tax concession) whether they need it or not. It is an inefficient system.

#### *Incentive to Canadian Ownership*

The effects of tax changes on foreign ownership of Canadian based industry was also within the Commission's terms of reference. Accordingly, Carter endeavored to change the present system which gives Canadians scant hope of ever increasing their share of investment in Canadian industry. Carter describes his reforms as follows: "Rather than attempting to drive foreign direct investment out of Canada, we recommend a tax system that would encourage Canadian equity investment by Canadian residents. If our reforms have the impact

4 we expect, Canadians would pre-empt more of the opportunities for profitable investment in Canada that has been attracting the equity capital of non-residents."

This would be accomplished by "integrating" corporate and personal income taxes, that is, every Canadian shareholder of a Canadian corporation would be granted a 100% credit for taxes, paid on his behalf by the corporation. Shareholders (persons who have direct ownership in a company) would be able to deduct taxes paid by a corporation on their shares, and in consequence, Carter predicted a switch by Canadian investors into stocks from fully taxed bonds. (Bonds are non-ownership securities issued when the company wants to borrow). Since foreign investors would not enjoy the same privilege, Carter predicted an equally vast march by Americans out of stocks and into attractively lower-priced Canadian bonds.

The whole question of integration and of what foreign investors would do is a highly complex one. It is presently the subject of much controversy. Considerations of the rate of interest in foreign countries, of after-tax yield for shareholders, of

tax credits to be or not to be given to foreigners in special circumstances, are at the center of this controversy. Some economists believe the shift could be from Canadian stocks to non-Canadian securities. That would be a disaster.

\* \* \* \* \*

We should soon know the fate of the report, as the government is presently preparing a White Paper which will set out proposed government policy in the tax field. Finance Minister Sharp has set a December 30 deadline for briefs from interested parties, so we can expect concrete proposals sometime next spring.

Though I have tried to be objective in this article, I have, as the title suggests, given my own views, which generally favour the report. Yet, it is not my opinion that counts, but the opinions of businessmen. They have the power, to a large extent, to determine the future of the report. Are they broadminded enough to accept a system that is based on fairness and not favouritism?



# The



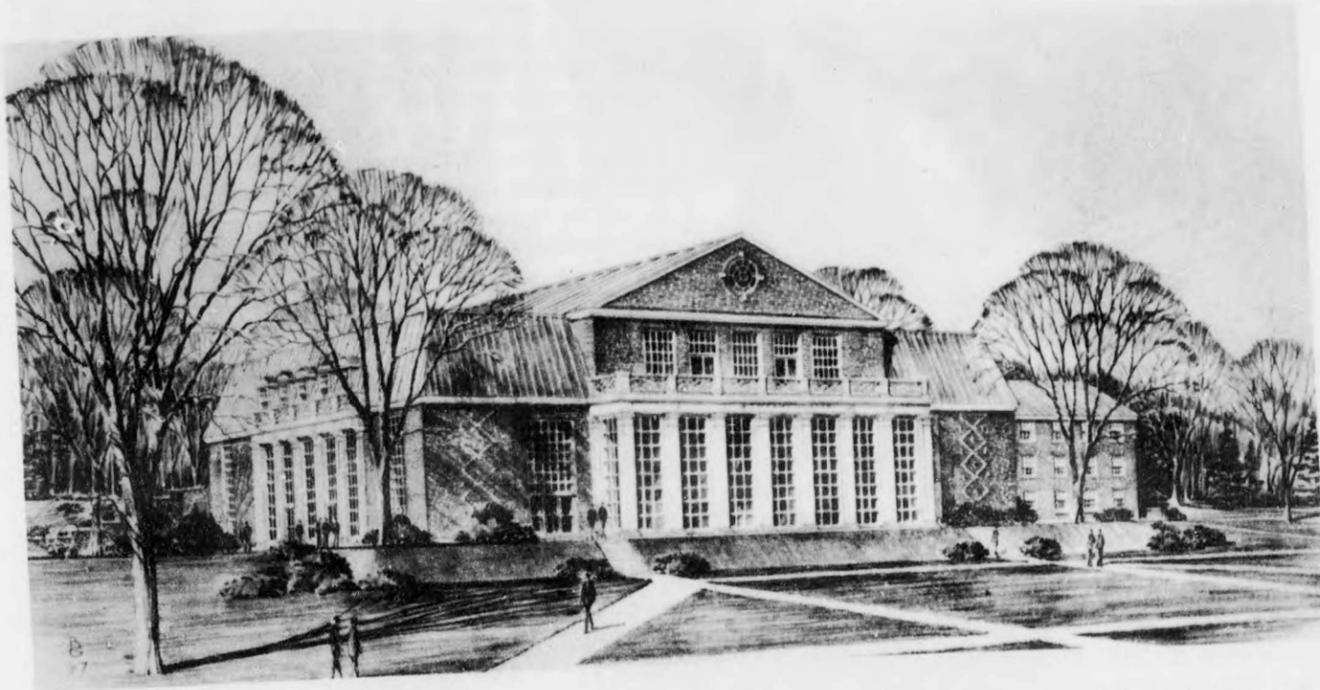
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## The New Student Union Building



**THE UNB-STU-TC STUDENT UNION BUILDING** is at last becoming a concrete reality. After more than three years of research, planning, and negotiations, the SUB committee has seen the birth of the tri-campus student centre through its most difficult labours. By January of 1969, if the latest construction deadline goes according to plan, the students of the University of New Brunswick, St. Thomas University and Teachers' College, will have a common gathering place in the center of an expanded, and still expanding, campus.

Students of UNB contributed ten dollars each per year during 1963, 1964 and 1965, and since last fall fifteen dollars each per year. This year UNB students alone are giving more than \$52,000 towards the financing of the two-million-dollar project. Altogether, UNB, St. Thomas and Teachers' College students will be paying for half the estimated cost of the building over a fifteen year period.

The other half of the cost is being financed by the University of New Brunswick through an agreement which is being worked out between the SUB committee and UNB president Colin B. Mackay, chairman of the UNB senate. Originally the intent of the SUB committee had been to have the administrations of the three educational institutions provide matching grants to the student levies. However, in 1966 the Department of Education, through which Teachers' College is financed, turned down the SUB committee petition. Since then, President Mackay has made it apparent that the senate of UNB will assume sole responsibility for providing the matching grants on behalf of the three administrations. At present the exact financial arrangements are still being negotiated — but the present chairman of the SUB committee states that loans will

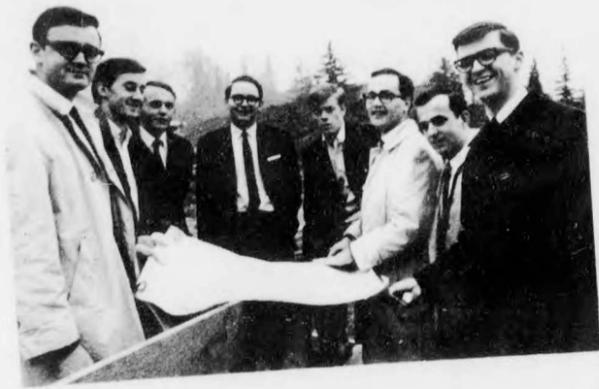
probably be made through the Bank of Montreal by the university, with the students acting as guarantors. There are as yet no written contractual agreements between the students and administration on the financing of the SUB.

Currently under review is the problem of division of authority in the management of the new SUB once it is finished. The university, besides being a fiscal partner, will be providing all maintenance and services for the building. The precise relationships between student-controlled and administration-controlled SUB management has yet to be defined, although shortly, a guideline will be released by the SUB committee through which it will work, in deciding this issue with the university.

However, the real problems of bringing SUB into existence are past and accomplished. The idea of a new student centre at UNB began in 1963 under Sandy LeBlanc, then SRC president. He and Richard Oland, who became the SUB committee's first chairman, initiated the idea of the SUB. In the spring of 1963, the SRC passed a resolution to create an annual student levy of ten dollars per individual, for a fund for enlarging present campus student facilities, or building new ones.

A SUB committee, to gather information and present suggestions, was formed in the spring of 1964. In the course of the next year and a half, first St. Thomas University, and then Teachers' College students, agreed to participate in financing the new SUB. Thus SUB, which first started out as a relatively modest \$400,000 structure, grew to become a projected \$1,200,000 investment by the fall of 1965.

In the spring of 1966, the SUB committee assumed a definite structure to oversee actual building



**SUB COMMITTEE** - Discovering the blueprints are blank are Morris Green, who is on the committee as a resource person; Ron Laverseau, TC SRC representative; Ed Nowlan, STU SRC representative; Richard Fox, of UNB, publicity chairman; Don McPherson, TC representative; Leopold St. Laurant, voting TC member; Stuart Davidson, design chairman and UNB voting member; Alfred Brien, chairman, in charge of finances and policy. Also on the committee but missing are Richard Brown, STU voting member, and Richard Shields, STU member. Missing also is Donald Sedgewick, UNB assistant comptroller, financial advisor.

preparations. It was composed of a UNB student chairman; three voting members, one each from UNB, STU and TC; three non-voting students to match the three voting members; and a non-student, non-voting advisor from the university administration. All legal decisions of the SUB committee are made by the chairman and the three voting students.

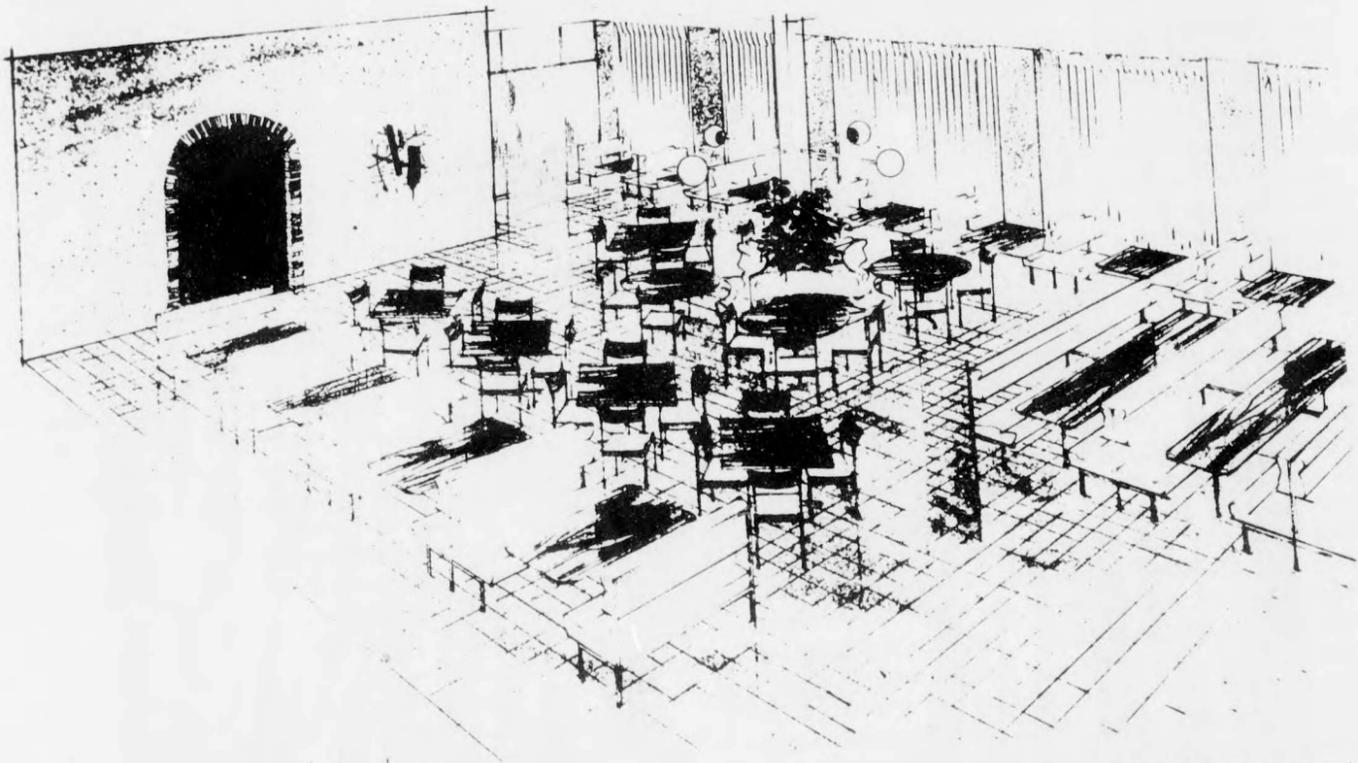
Since the committee's first estimates of an approximately \$1,200,000 building, structural additions and rising building costs have pushed the projected total cost of the building to two million dollars.

Larson and Larson, the official UNB campus architects, have designed the new SUB. In their contract they provided a 50% reduction in design charges, deeming the student project a worth-

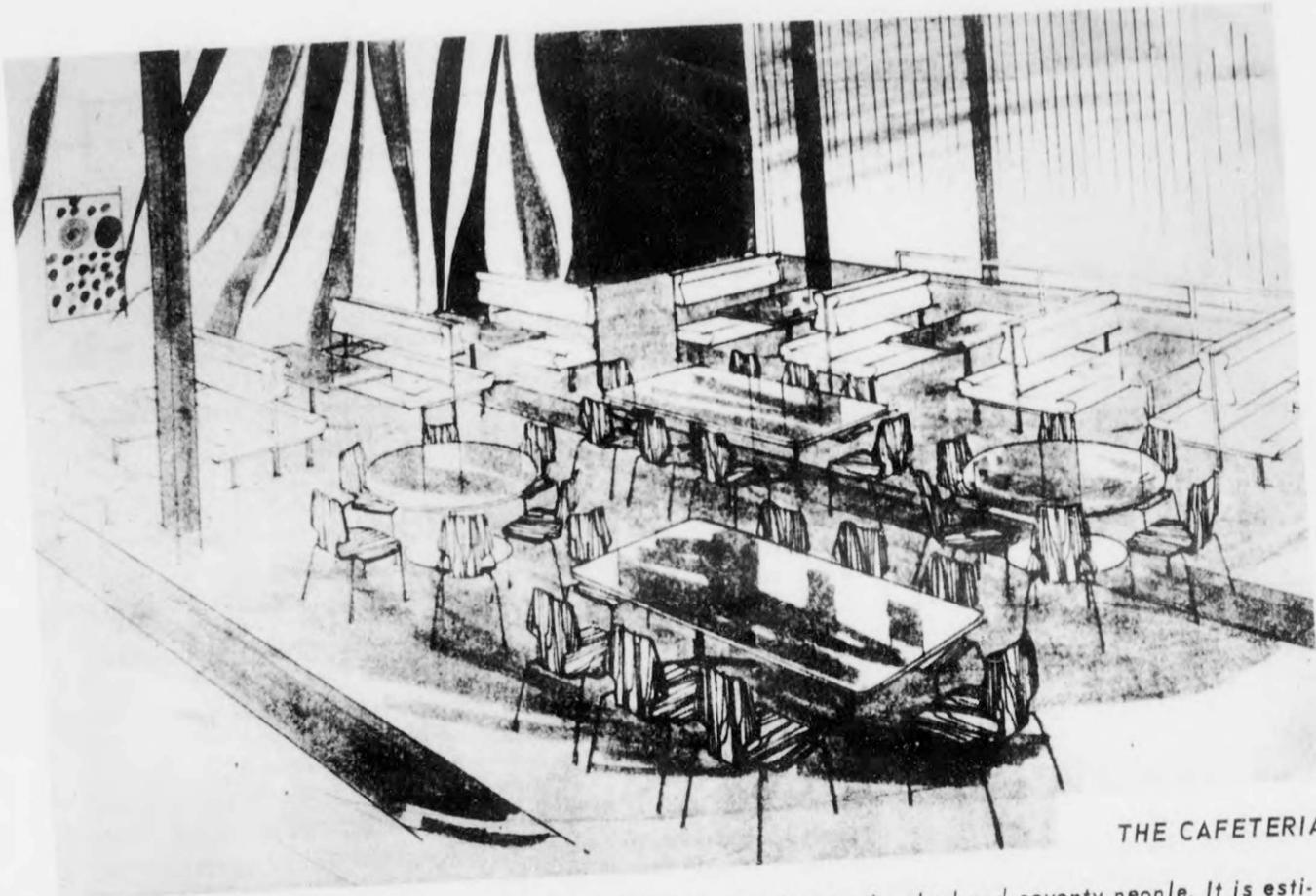
while and profitable cause.

A sketch of the exterior of the SUB heads this article. This design was the alternate of two chosen in a Spring, 1966, referendum. When the first plans of the SUB were released in the fall of 1965, a group of students called for a referendum of the student body to ask for an alternate design, and at the same time, to incorporate the principle of democracy in the choice of the SUB design. Following the release of the preliminary sketches, the SUB committee held sessions for the acceptance of briefs and suggestions on the design of the new building.

As yet the decorative design of the SUB interior has not been completed, so the sketches provided here are only tentative drawings.

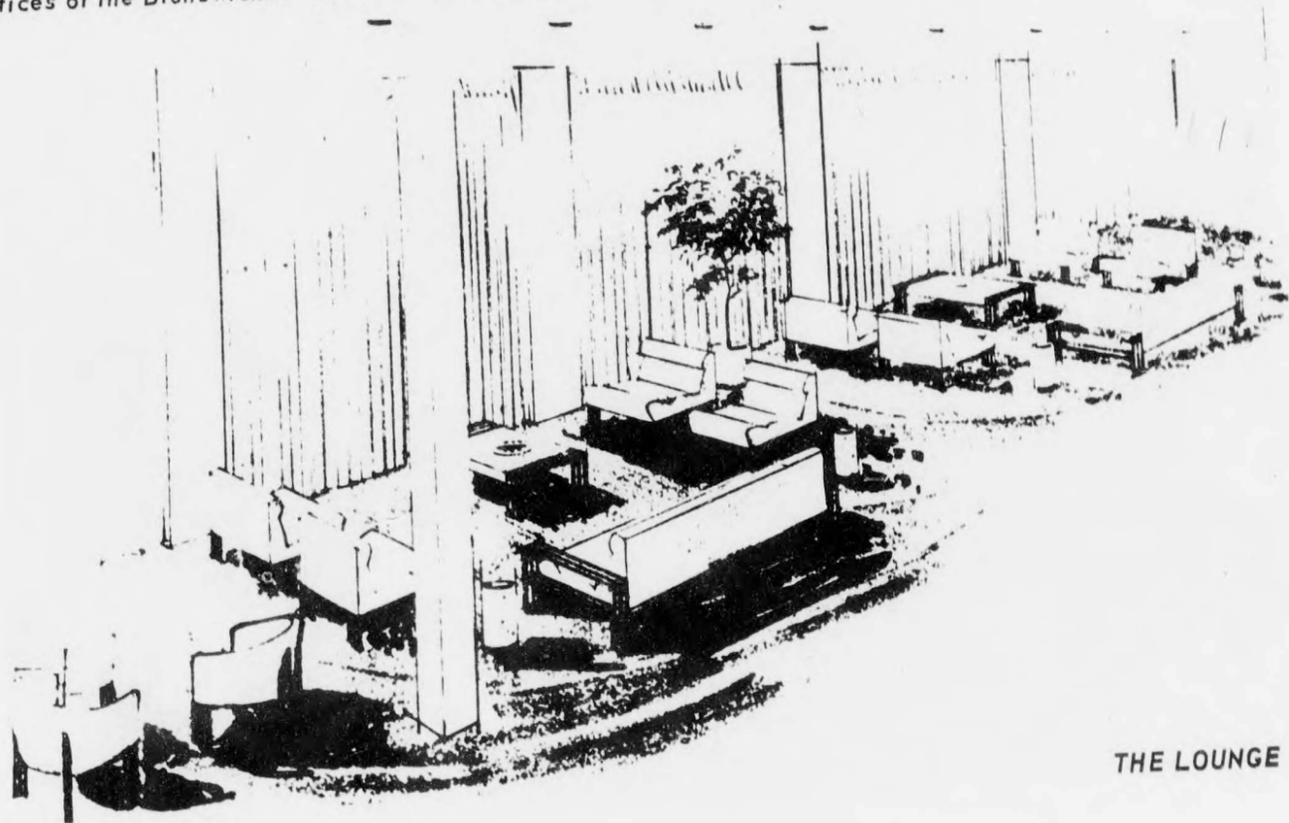


The coffee shop is the first major student gathering area you encounter upon entering the SUB through the main entrance. There is seating room here for approximately one hundred and fifty people. Directly adjoin-



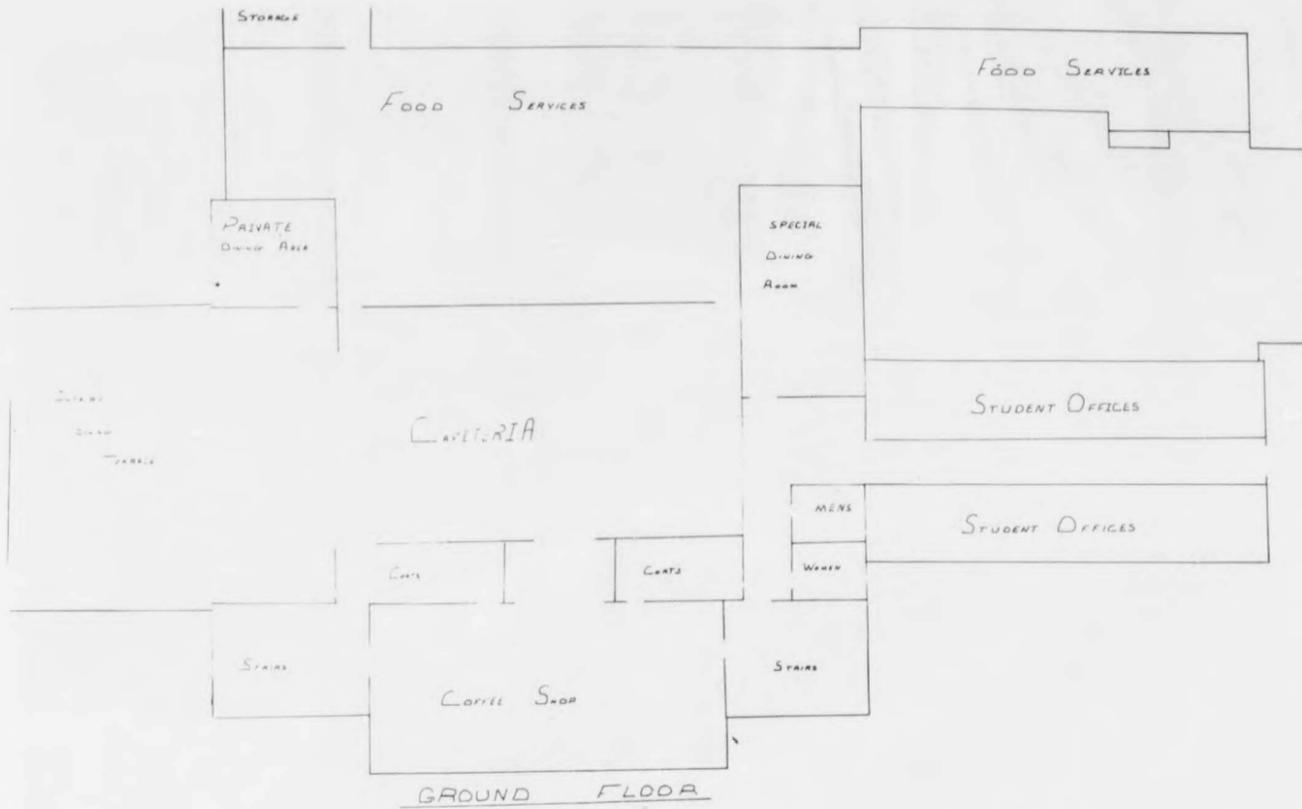
THE CAFETERIA

ing the coffee shop is the cafeteria, with available seating for two hundred and seventy people. It is estimated that during a two-hour dinner period the eating areas can serve at least eighteen hundred people. An outside dining terrace and special dining areas complement the main cafeteria. The Yearbook offices and the offices of the Brunswickan are found on this floor as well.



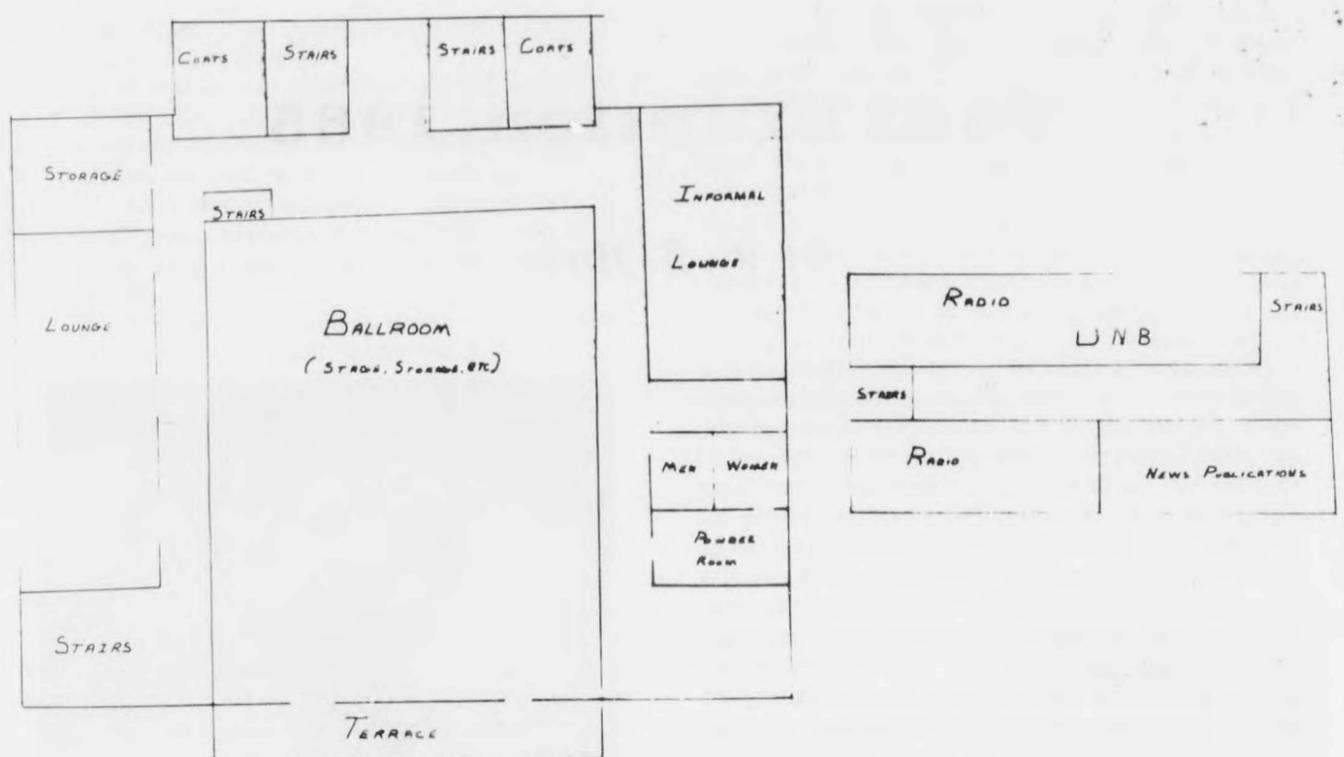
THE LOUNGE

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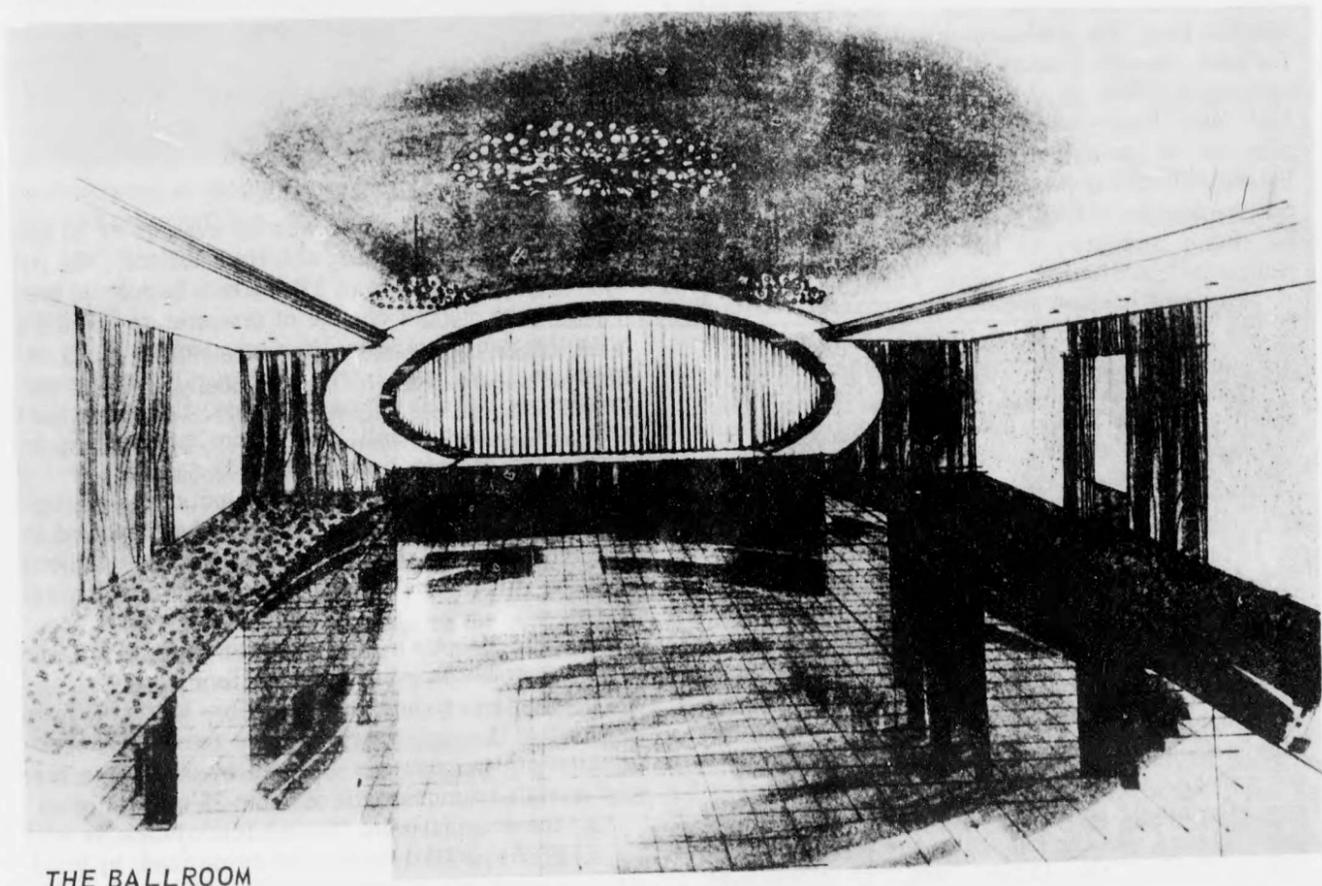
The first floor of the SUB contains the largest single lounge area of the building. Here students may relax by enjoying television, music, a game of billiards, or a comfortable haircut. They may take advantage of the shops located here, or drop in for a lively debate if the SRC happens to be in session. Various SRC offices and conference rooms, as well as the STU and TC press offices, are located in the side wing.





SECOND FLOOR

The ballroom is the most prominent feature of the second floor. With a seating capacity for four hundred and fifty people, and a stage, it also serves as a theatre for drama and film. One of the two informal lounges on the floor is equipped for art display. Radio UNB - with the prayers of its director and staff - broadcasts in FM to Fredericton and surrounding territory the Voice of UNB - STU - TC.



THE BALLROOM

## Taal Eruption, 1965

by W. E. Hale

With modern technology man has been able to achieve a large measure of control over his environment. In Western countries with central heating, air conditioning and underground transportation, it is possible for many of us to function without undue concern for the so-called elements. These advantages and the general crustal stability of those areas in which most North Americans live, tend to lull us into a false sense of mastery over Nature. For Southeast Asians, the earthquakes, volcanic eruptions, typhoons, and tidal waves serve as frequent and dramatic reminders of Nature's authority. Such an event occurred in the Philippines on September 28, 1965, when a volcano on an island in Lake Taal, a convenient Sunday afternoon's drive from Manila, erupted in sudden and tragic violence.

It may be argued scientifically, that, for those qualified to "read the signs", nature gave fair warning of coming violence. However, for those who viewed the lake and its island from the patio of a spacious and well-appointed tourist lodge, the panorama before them was one of serene, tropical beauty. Even the well-arranged display describing the past volcanic history of the island and the disastrous eruption of 1911, in which 1,334 people lost their lives, suggested events of the distant past now of geological and historical interest only. Indeed the farmers peacefully harvesting their crops on the verdant slopes of Volcano Island seemed to be living testimony to the reformed character of Nature in this district.

However, time and present appearance, measured in the framework familiar to most people, are inadequate basis for predicting geological events.

Those less confident concerning the apparent docility of this island with its record of habitual violence, and perhaps more appreciative of the uncertainties beneath that peaceful panorama, were diligently striving to understand its fickle character.

The Philippines Commission on Volcanology has kept a continuous vigil on the island since 1953 in an attempt to anticipate any new phase of violence.

From Barrio Alas-as uninterrupted records of any earth tremors and groundtilt were maintained and temperatures of Crater Lake, on Volcano Island, were measured daily. Magnetic surveys were carried out monthly. Until just three days before the eruption, the single unfavourable portend for continued peacefulness was the change in the water temperature in Crater Lake. During 1964, the temperature



of the water in this lake was an average of 30 degrees centigrade. During the first half of 1965 its average temperature was 33 degrees. In July of that year a very marked change of temperature occurred with the rise culminating in a temperature of 45 degrees on July 21; an increase of roughly 0.8 degrees centigrade per day. From this date, the temperature remained constant until just before the eruption on September 28 when it dropped to 43 degrees.

Arturo Alcazaz, Chief Volcanologist of Philippine Commission on Volcanology has reported in typical scientific and unemotional style the salient features that collectively record this geological event.

1. The eruption took place not from the old main crater but from its southwestern flank;
2. A new elongated explosion crater with a conelet at its northeast end was formed. The explosion crater measures 1.5 kms by 0.3 km. in area and has an average depth of about 25 meters.
3. the eruption went through four stages, to wit:
  - a) An initial phase characterized by mild explosions from the head of the new explo-

sion crater. This phase lasted from 0211H to 0325H, September 28.

b) A paroxysmal phase from 0325H to 0930H of the same day characterized by violent explosions that sand blasted everything within a kilometer radius of the new crater.

c) An intermediate phase characterized by mild steam explosions every five to ten minutes. This phase lasted up to 0600H of September 30.

d) A final cone-building phase which lasted from 0600H to 1550H September 30.

4. The September 1965 eruption of Taal may be described as a moderately violent phreatic eruption.

5. The total casualties of the eruption was 190 persons including those reported as missing. The causes of death were: direct blast effects, suffocation and drowning.

6. The barrios of Asas-as and Puland-bato of Volcano Island were completely devastated, while the barrios of Kalawit in Volcano Island and the lake-shore barrios of Boso-boso, Banyaga, Bilibinwang and part of Subic to the west of Volcano Island were seriously affected by the eruption.

7. The eruption covered an area about 60 square kilometers with a blanket of ash more than 25 centimeters thick.

8. Accretuinary lapilli are abundant, extending to about 5 kilometers from the explosion crater.

9. Juvenile material ejected was insignificant. What there was is basaltic in composition, with phenocrysts of olcine, lavradorite and clinopyroene.

10. The old crater lake was not affected significantly by the eruption.

Quite as naturally, non-scientific reports stressed the sensational and tragic aspects of the same happening and the sudden and violent nature of it contributed to distortion and misunderstanding.

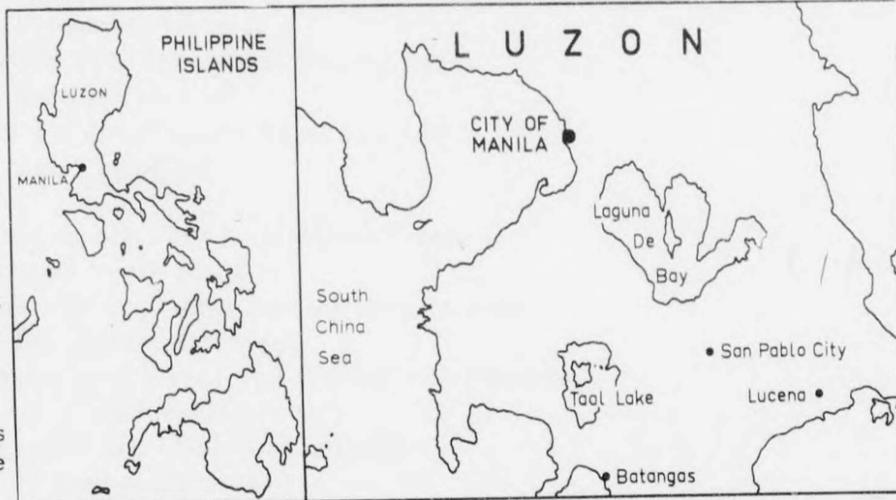
The violence to people and property occurred essentially within a six hour period on the early morning of September 28, and in the confusion of that dawn it is understandable that casualty figures should have been exaggerated.

Survivors made their way from the devastated area by whatever means were at hand, and it was several days before accurate figures could be compiled. In this vacuum of information estimates of human casualties rose to the thousands and these reports themselves tended to increase fear and uncertainty as members of families rushed hither and yon checking for relatives and friends.

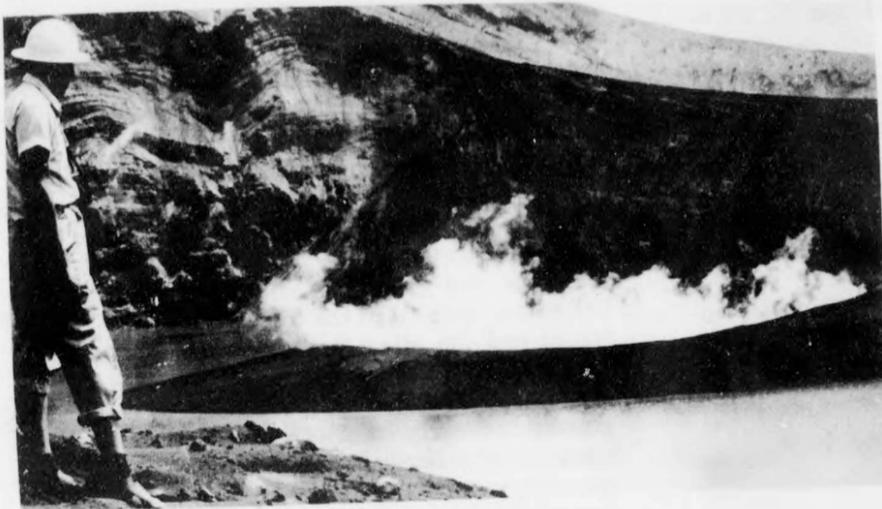
The position of officials of the commission on Volcanology was not an enviable one following the

eruption. As they tried to assess the actual damage and collect data while evidence was still fresh, they were assailed from all sides for public statements and information. "Why hadn't more warning of the eruption been given? What was the actual damage? When would another occur? Would there be warning of the next? What was necessary to provide accurate warning? The sense of urgency that motivated questions of this nature by public officials, reporters, and others was compounded by the more immediate interest of the local inhabitants of the island and the affected shoreline in searching for missing members of their families and salvaging what remained of their possessions. For those evacuated from nearby unaffected areas, there was anxiety for ripe crops and unaccounted for livestock upon which their livelihood depended.

It is greatly to the credit of the officers and men of the Commission on Volcanology that they immediately proceeded to seek all available scientific information that could be of later use in prediction, while at the same time sympathetically answering the vast and varied demands placed on them. Geologists, accustomed to dealing with inanimate phenomena, are seldom required to directly translate their geological knowledge into the immediacy of highly emotional, human affairs.



Following the brief, destructive eruption just described, Taal became quiet again save for the photographers, scientific observers, curiosity seekers and others who visited the island and surveyed the damage. However, although the new crater itself was peaceful, the effects of its violence were evident. Roughly one-half of the verdant, fertile island now had a desert appearance with only stark reminders of the lush vegetation it once supported. Carcasses of cattle that had made their way to the shore and almost survived the night of horror bore bleak testimony to the recent disaster. More poignant still were oddments of those pleasant aspects of rural Filipino life now buried beneath a thick cover of ash; a home-made fiesta decoration, a child's school book, preserved by some freak of fate as colorful momentos in their now desolate surroundings. Rolled mats of grass in the local bancas plying to and from the island and requiring two



*For all our modern civilization and supposed sophistication, we have yet to master the crust on which a very significant proportion of the world's population depends.*

men for offloading meant a former inhabitant no longer missing.

The question, "When will it erupt again?", has already been answered. Taal remained quiet from September 30, 1965 until the fifth day of July, 1966, when it erupted again on the rim of the 1965 crater. This time, however, there was no loss of life, the inhabitants having been evacuated beforehand from the affected area after a warning of approximately two months.

\* \* \* \*

# You Too, Snoopy

by Michael Brian Oliver

One of my greatest thrills  
When I was twelve  
Was meeting C. Fred Crawley,  
C. Fred Crawley is forgotten now  
But I remember him, I remember the  
Old gentleman.

I remember him telling me  
And my best friend  
How he flew in World War One  
A British SE-5  
With a Lewis machine gun synchronized  
To fire through the prop,  
But I already knew – I had the plastic model,  
And I read it in a book besides.  
Yes I remember the boys he said  
Billy Bishop and Edward Mannings  
And he smiled, but he looked glassy-eyed,  
I remember he said.  
How many planes did you shoot down? I said  
Were you an ace?  
He nodded, but didn't speak; he was an ace  
And I was glad.

I was always an ace when I was above France  
In my trusty plane  
That I made with egg-crates from my father's store;  
The faucet-knob trigger  
Of my machine guns blazed as I duelled with Germans  
Up where the wind  
Took your breath and I had to shout back  
To the second cockpit  
So my friend could hear me, if I was flying a two-seater.

Did you know Albert Ball? I asked  
No I didn't the old gentleman said, he died before me.  
I was kind of sorry  
For Albert Ball was my favourite; he flew a Nieuport  
And didn't wear a cap,  
He liked to feel the wind blowing through his hair  
And so did I.  
The old gentleman lent me a book all about  
The First World War flyers.  
My friend and I read it through – all four hundred pages –  
At night,  
Then in the day we would be out flying and fighting;  
I pretended  
I was Albert Ball who one day flew into a cloud bank  
And was never seen again.



HAPPY  
HALLOWEEN

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