

CONSUMER BEAT

Auto accidents: insurance repaired

Being injured in a car accident is always a traumatic experience, especially if the injuries are permanent. At least a generous court settlement is a comforting compensation. Or is it?

What if the driver at fault carries only the minimum \$100,000 third party liability — the part of the car insurance that covers such accidents?

With dramatically rising medical, auto repair, auto replacement and loss of income costs, courts are awarding ever higher settlements. But not being able to collect such judgments only adds insult to the accident victim's injuries.

Finally, however, there is a solution. It's called the Underinsured Motorist Endorsement, and Ontario is the first province in Canada to implement it.

For a small extra premium, your own insurance company will pay you the difference between your judgment and the liability insurance limit carried by the motorist at fault, up to your own liability insurance limit.

To use the previous example: If you had a liability insurance limit of \$500,000, your own insurance company would pay you the missing \$300,000 — the difference between the other motorist's limit of \$100,000 and the

judgment of \$400,000. If your own liability insurance limit is \$200,000, however, then your own insurance company would pay you only \$100,000. In other words, the higher your liability insurance limit, the better your chance of obtaining a complete settlement.

In most instances, your automobile insurance policy covers you, your spouse and your dependents if injured in a car accident — whether you are injured while in your own car, in another car or as a pedestrian. The Underinsured Motorist Endorsement will apply in similar circumstances.

This endorsement does not apply, however, if:

- you or your family are injured in a car which, although owned by you, does not have the Underinsured Motorist Endorsement; or
 - your spouse or dependents are injured in their own cars for which they did not purchase this endorsement.
- Other occupants of your car who become injured while riding in your car will only get the left-over amount of the settlement once you and/or your family members have received your settlement. In other words, you and your family members will always have priority of payment over other occupants of your car in case of an accident.

If every registered car owner in Ontario carried the Underinsured Motorist Endorsement for each car, and if all car owners carried a higher-than-minimum third party liability insurance, most

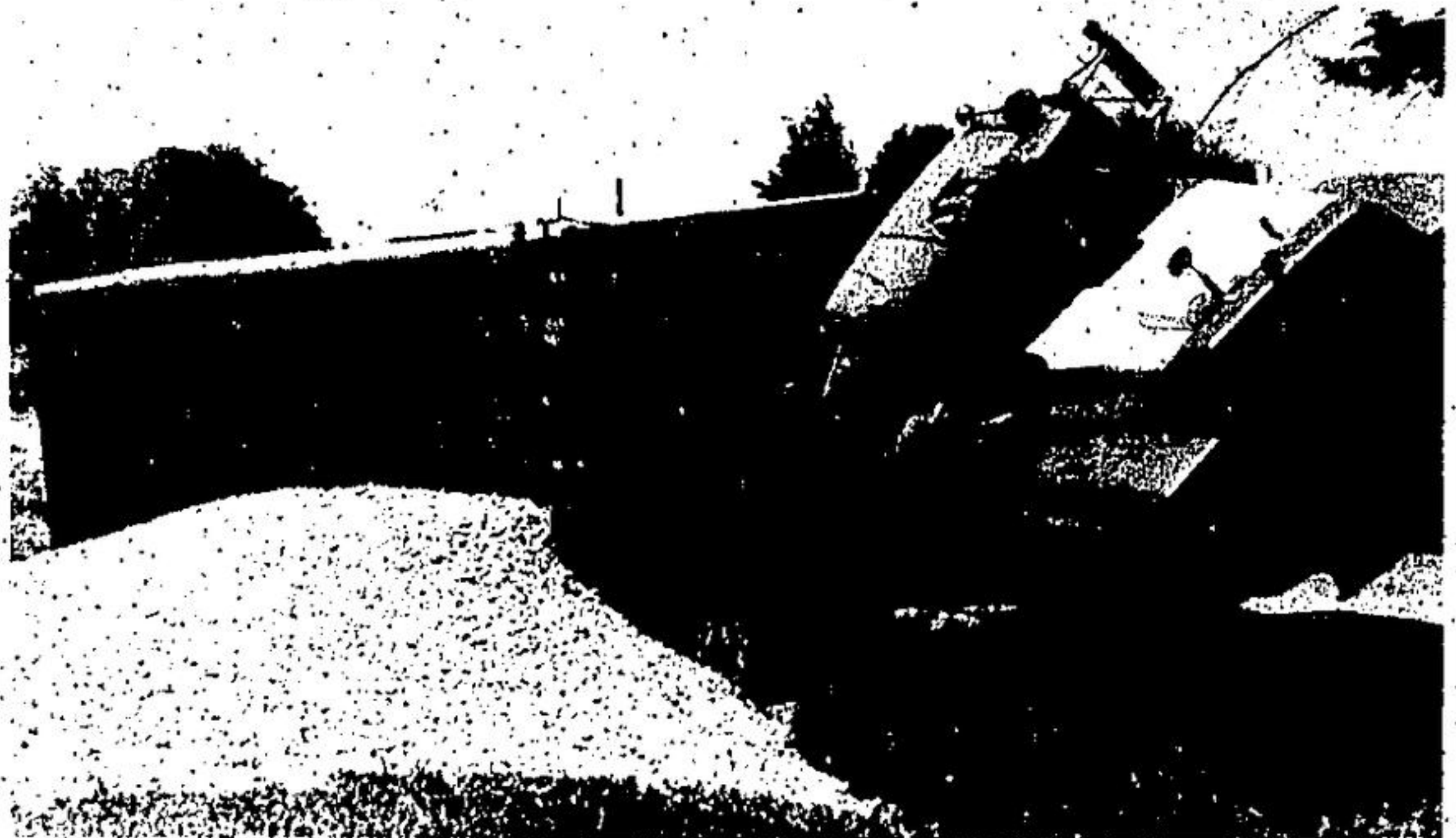
of the financial burden resulting from car accidents could be eliminated.

Realizing that the current compulsory \$100,000 minimum third party liability coverage no longer reflects today's realities, the Ontario government has raised that minimum to \$200,000, effective March 1, 1981.

Already 81 per cent of Ontario motorists carry the new \$200,000 minimum or more, which means that only the 19 per cent of motorists now insured for \$100,000 only will pay about a five per cent increase in premiums resulting from this doubling of the coverage.

Ask your insurance agent about the rates for the Underinsured Motorist Endorsement and higher minimum third party liability coverage. Protect yourself to the same extent that you have chosen to protect others. Just a few extra dollars per year will assure peace of mind and financial security in case of an accident.

Any complaints or questions about insurance may be referred to: Information Claims and Policy Inquiry, Financial Institutions Division, Ontario Ministry of Consumer and Commercial Relations, 555 Yonge St., Toronto, Ont. M7A 2H6; telephone (416) 963-0471.



DELIVERY DELAYED

A tractor and trailer unit lost its entire load of gravel on the Fifteenth St. near Stewarttown last Tuesday afternoon. Halton police said driver Oswald Kirkland lost control of the truck as it entered the curve and it rolled onto its right side into the ditch. Mr. Kirkland suffered no injuries.

(Herald photo)

Drugs and the law:

and what they both mean to juveniles offenders

LEGALLY SPEAKING is a regular column written by legally qualified people under the auspices of COMMUNITY LEGAL EDUCATION ONTARIO.

DRUGS AND YOUTH: "Juvenile" Offenders

By MARCIA MACDOUGALL

It is an offence for a juvenile, like an adult, to possess, traffic in, possess with intent to traffic in, export, import, grow or manufacture a controlled or a restricted drug or a narcotic. (The only exception is that noted in Part 1: it is not an offence to possess a small amount of a controlled drug.) However, if a juvenile commits any of these illegal acts, he or she will not be found guilty of a crime, but merely of a "delinquency".

The federal Juvenile Delinquents Act regulates the manner in which juvenile offenders are dealt with, and works on the premise that a juvenile is not to be treated as though he or she were a criminal, but instead is to be given help, guidance and proper supervision.

It should be noted that if a juvenile over the age of 14 has committed a very serious (indictable) offence, it is possible for a juvenile court to order that he or she be tried in adult court. However, the juvenile court must be convinced that such a move would be in the best interests of the teenager and society. Usually an order for adult court will not be made for a drug offence.

In keeping with this "juvenile delinquency" theory, the atmosphere in juvenile court is much less formal than in adult court. Procedural and evidentiary safeguards are relaxed somewhat in an attempt to encourage all parties to speak freely so that the judge may ultimately give directions that will help the juvenile lead a better life.

Parties who must be present before the judge at the juvenile delinquent's trial (or "hearing") — the preferred term — are the juvenile himself, at least one parent or guardian, and the probation officer assigned to investigate the juvenile's home and school life before the case is heard. The judge may also here from

Legally Speaking

a CLEO publication

some other professional, for instance a psychologist or social worker.

The particular sentence (or "help") a juvenile delinquent will receive will depend largely on two factors: the probation officer's report and the particular judge hearing the case (no jury is permitted in juvenile court). The probation officer's report on the juvenile includes information on parents, home life, school performance and whether or not there have been any past delinquencies. The probation officer will also make a recommendation in the report as to what should be done if the juvenile is found to have committed a delinquency.

The judge has very wide discretion in disposing of the juvenile's case. He or she may

make a disposition that requires supervision, or one that does not. Dispositions range from a mere warning with no juvenile record (an order of sine die) to placement in reform school. The judge's decision on how to deal with the case is usually strongly influenced by the probation officer's report.

In most cases, a juvenile who is found to have committed a delinquency will receive a juvenile record. After he or she turns 18, this juvenile record will form part of his or her criminal record. A record of juvenile delinquencies may influence the sentence handed down by a judge on subsequent criminal conviction, or affect the teenager's ability to emigrate or obtain a job that entails bonding.

TOWN OF HALTON HILLS

34 MAIN ST. SOUTH
HALTON HILLS, GEORGETOWN
877-5185

NOTICE OF PUBLIC MEETING

The Subsidiary Planning Board of the Town of Halton Hills will hold a Public Meeting to identify, examine and discuss issues as presented in the Phase I section of the Downtown Study Program which relates to the rehabilitation and redevelopment of the Central Business Districts of the communities of Acton and Georgetown.

ALL INTERESTED CITIZENS ARE WELCOME

TIME: 7:00 p.m.
DATE: July 21, 1981
PLACE: Municipal Administration Building (formerly Equestrian Municipal Office) R.R.2 - 7th Line (Tralfalgar Road) Town of Halton Hills

M.P. Venditti, B.A., M.A.
Planning Director
Town of Halton Hills

FOR HOMES, THERE'S NO PLACE LIKE THE PERMANENT.

MEMBER OF THE TORONTO & BRAMPTON REAL ESTATE BOARDS

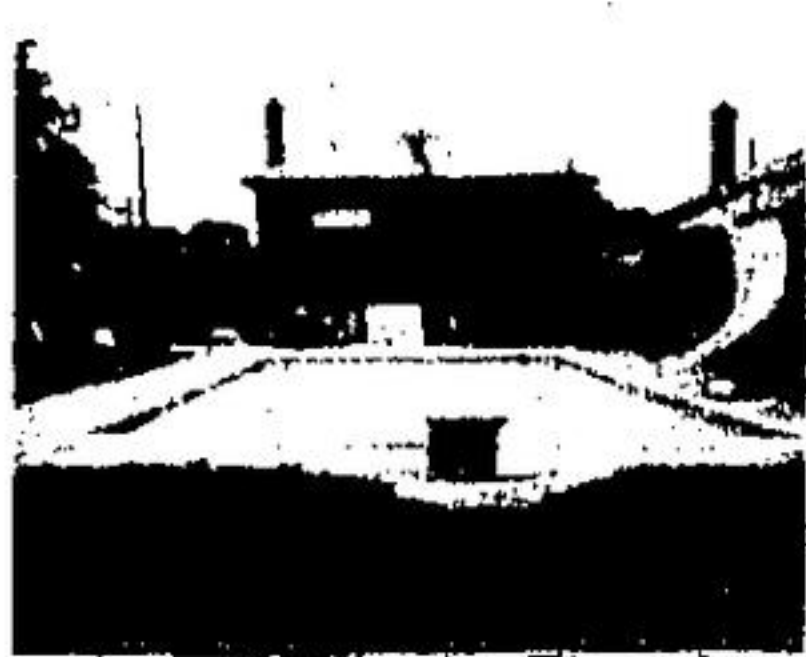


ASKING ONLY \$79,900

With a 10% mortgage and a 2 bedroom self-contained in-law suite — Both floors in excellent condition. Immediate possession — See it with Rudy Cadieux — 877-8244 or 792-8111.

THINK COOL. BUY A HOUSE WITH A POOL AND SAVE THOUSANDS!!!

This brick bungalow has the most appealing backyard — Inground pool, brick B.B.Q., patio — Fence as well as a finished rec. room and stone fireplace. Also in excellent condition. Asking only \$73,900. Vendor will assist with financing. Call Rudy Cadieux — 877-8244 or 792-8111.



IS YOUR HOME ON CPT TV? TWO LOCATIONS TO SERVE YOU BETTER
44 PEEL CENTRE DR., BRAMPTON, EA CITY CENTRE AND THE KIOSK AT SHOPPERS WORLD PLAZA, BRAMPTON.

CANADA PERMANENT TRUST CO. LTD.

FORD BROTHERS FEED MILL

- Seed Cleaning
- Small Seed Mixing
- Garden Chemicals
- Garden Seeds
- Box Plots
- Seed Packages
- Lawn & Garden Fertilizers

3 Miles North of Silvercreek
On Halton Rd. 3 — Salford
Mon. - Fri. 8:00 a.m. - 6:00 p.m.
Sat. 8:00 a.m. - 12:00 noon
877-2008

ROYAL CITY

WHETHER IT'S BUYING OR SELLING...
LOOKING FOR A HOME OR...
LARGE ACRES...
SEE US FOR ALL YOUR REAL ESTATE NEEDS

877-5296

BULL WISE

WINDOWS — DOORS
FACTORY OUTLET
WINDOWS — Wood or Alum
New or Replacement
DOORS — Patio and Entrance
ALUM. STORM WINDOWS
& DOORS — We Also Install
THE PLACE TO SAVE!
Visit Our Showroom
New Home Showroom
334 GUELPH ST. E.
GEORGETOWN 877-1188

DRIVE A LITTLE SAVE A LOT... AT LUMBER LAND

WHOLESALE & RETAIL

THIS WEEK'S MINI SPECIALS

WALL PANELS

Large Selection Starting At \$4.95
Low As... AND UP

CERAMIC TILE

Large Selection Starting At 75¢ sq ft
Low As... AND UP

453-6374

HIGHWAY No 7
Just West of No 10 BRAMPTON

MATT'S ALUMINUM

SERVING HALTON & PEEL REGIONS

- ALUMINUM SIDING
- SUFFIT & FASCIA
- 5" SEAMLESS EAVESTROUGH
- SHUTTERS STORMDOORS & WINDOWS
- CHOICE OF COLOURS

FREE INSTALLATION & REPAIR ESTIMATES
CALL ABOUT OUR GUARANTEED WORKMANSHIP

877-4747

AQUAPINE

WATER SOFTENERS & WATER TREATMENT EQUIPMENT

LOW MONTHLY RENTALS FREE SERVICE FREE INSTALLATION

348 Guelph St. 877-6242

GORD HAMILTON CUSTOM CARPENTRY

- Custom Homes • Renovations • Additions
- Vinyl and Wood Windows (Custom Made or Stock Sizes)

AREA AGENT FOR DUFFERIN WINDOWS
Call 877-3144 or 1-519-833-9857

HOME OF THE WEEK

PLAN No. 80-1949
12.2 m x 40 ft.

SPLIT LEVEL PLAN IDEAL FOR NARROW LOT

This crisply contemporary split level home design is perfectly suited to the narrow frontage urban residential building lot, yet it provides almost 2,000 square feet of well-arranged finished floor area on its two levels. The smartly modern exterior is finished in practical and long-wearing horizontal channel siding and brick veneer, with a brick chimney and long, sloping chisel-style roof, which latter could be finished in either shakes or shingles, according to personal preference and regional material costs.

The deeply weather-sheltered main entry leads into a long reception foyer and outdoor storage area, from whence traffic moves past the stairway to the upper level and right, into the sunken rectangular living room. The living room features a dramatic vaulted ceiling, large clerestory windows and a raised-heat masonry fireplace for con-

vivial entertaining. The formal dining room is elevated two risers from the living room and separates by an optional spindle screen wall. A convenient pocket door provides convenient access between the kitchen and the dining room.

The large U-shape kitchen/dinette combination is a homemaker's delight, featuring a central work island, a step-saving work triangle configuration, generous countertop work surface and abundant cupboard storage facilities. The dinette area provides ample space for the installation of a full dining suite.

The large family room/TV lounge is sunken two risers from the main entertaining area. It has separate access from the dinette and the hallway. It features a second raised-heat masonry fireplace and a sliding glass walk-through which provides access to the wide rear patio.

A three-piece vanity bathroom, a sauna and laundry-dry-utility and mud room facility, are centrally positioned between the family room and the two-car garage. The stairway to the unfinished partial basement level is opposite the laundry utility area.

All three bedrooms are positioned on the upper level, where they are grouped around the central bath and linen storage facility. Each has generous closet storage and excellent exposure for view and natural light. The large master suite has a full walk-in closet, a three-piece ensuite bath with tub, and a private front-facing balcony.

This practical and eye-catching home design is an excellent choice for the family which has acquired a very narrow frontage building lot, and which requires all the modern conveniences features in an attractive design. Plans for design No. 80-

1949 may be purchased either by the single set, at a cost of \$128.00 for the first set and \$28.00 for each additional set, or by the package. A first-set plan package, including the first set, is only \$220.00.

Whoever method you choose please include \$5.00 for postage and handling. Ontario residents please add 7% sales tax.

Send for the current edition of Select Home Designs magazine, series 48, featuring imaginative decorating and home improvement ideas, plus 250 quality home plans of every type. Available for \$2.75 (\$2.00 plus .75 postage and handling).

To order any of these items please send cheque or money order payable to the Home of the Week, c/o The Halton Hills Herald, Suite 201, 881A Jane Street, Toronto, Ontario, M8N 4C4.

ACADIAN POOLS LTD.

Free Computer Pool Water Analysis

Plastic inlay vinyl used exclusively, fully guaranteed. For Free Estimates PARSONS VINYL EAVESTROUGH INSTALLATIONS 877-6222

124 South St. (Opp. St.) 877-9562

DELREX Aluminum Limited

Aluminum Awnings
Eavestroughs
Siding
Canopies
Storm Doors
Windows
Softie
Fascia in Living Colors.

877-5383

IW TUNING CONFORMERS INC.

SAVE MONEY — SAVE ENERGY
PRODUCTION & CUSTOM MADE WOODEN AND VINYL CLAD

- WINDOWS
- ENTRANCE UNITS
- SLIDING DOORS
- INSULATED WINDOWS (made in the U.S.)

78 MOUNTAINVIEW RD. N.
877-9332 - 453-1388

BEAULIEU ROOFING

- Roofing • Eavestroughing
- Asphalt Roofing
- Shingle & Flat

Residential • Commercial • Industrial
878-2405
R.R.3 MRLTON (EST. SINCE 1957)

THE GEORGETOWN STOVE AND FIREPLACE CO.

FOR FIREPLACE ENJOYMENT AND HIGH EFFICIENCY HEATING

348 GUELPH STREET, UNIT 28
GEORGETOWN, ONTARIO
877-8213

E. A. Mitchell LIMITED

REALTORS • APPRAISERS
MORTGAGES
PHONE 451-8232
44 Queen St. E., Brampton

MR. SLEEP

FURNITURE AND SLEEP SHOP

Beds • Survival Rockers
Chesters • Mattresses

BIG SELECTIONS SAVINGS

456-0304
Lambton Place, Corner of Queen & Kennedy, Brampton

THE PLUMBING STORE

SUPPLYING YOU WITH:
PLUMBING FIXTURES & PLUMBING REPAIR PARTS

FEATURING THE TOP QUALITY LINES OF:
DELTA, WALTER, BRADLEY, AMERICAN STANDARD
MOEN & CRANE

FREE ADVICE! FOR THE DO-IT-YOURSELFER

330 GUELPH 877-3592

B&B WOODWORKING

WE DO ALL PHASES OF WOODWORKING INTERIOR & EXTERIOR QUALITY WORKMANSHIP AT REASONABLE RATES

877-0472 or 877-5573