

People's Forum

Writer is demanding governmental insurance review

Dear Editor:

A case for Governmental Automotive Insurance review:
The insurance industry talks of 8 to 10 per cent increases. My wife and I had our premium increase nearly 400 per cent after Allstate Insurance cancelled our standard policy.
Reason given: Too many claims.
Catch 22: Insurers keep records for six years and insist that they be notified of every incident or your policy may be cancelled. Our experience suggests if you do notify the insurer, the policy will be cancelled.
We appealed to the Insurance Bureau of Canada, the Ontario Superintendent of Insurance, even to Allstate's President: We were told the cancellation was in order.

Is Allstate different from other insurers? I don't know, but probably not. We were honest with our insurers and notified them of everything from a "biggie", where we were at fault, windshield breakage, even of a parking lot incident where not a cent was paid out. Every one was recorded. Our "biggie" total was under \$3,000. The six year grand total paid out was about \$4,500, while, for two vehicles, we paid well over \$7,000 in premiums.
Honesty, and the resultant cancellation, earned us an entrance to the "high risk" category where this one year's premium is more than the total amount paid out in six years. We have no tickets at all but other insurers now look at the computerized record and refuse us a standard policy. Even with no more claims that will continue

for several years.
The N.D.P. government has promised changes, I want to give them incentive to seriously review industry practices.
I know many others have received similar treatment and I believe it to be unfair. This industry is very powerful; one man can not change it. I am appealing to your readers for help. Does any reader have an auto insurance horror story to tell? or want to voice an objection of their own? or just want to add their name to the list to demand changes? I will take anything you wish to the government.
I need your help. Please write to me:

Ron Martin, P. O. Box 862, Bolton, Ontario, L7E 5T5.
Thank you
Ron Martin
Bolton, Ont.

Congratulations Laurie!

Editor's note: The following letter was released to the Halton Hills Herald for publication.

Dear Laurie Burns:
Congratulations! Finally someone is telling it like it is. Not the frequently mouthed lies and half truths of the sugar moguls. While I can appreciate an industry fighting for survival one must keep foremost in mind that food is meant to nourish and not destroy.
Incidentally a healthy replacement for sugar - on the special oc-

casian - is Sucanet. This is 100% dried organic granulated sugar cane juice; what sugar was long ago I expect before they started tampering with it. It is expensive and one may but it at a health food store - no I don't have any connection other than being a long time shopper as a health conscious housewife. Thankyou for a good article and may we look forward to more of the same calibre.
Yours truly,
Angela DeSylva,
Georgetown.

High School reunion

Dear Editor:

All former students of Englehart High School are invited to "Come On Home" for the Englehart High School Reunion, August 1st through August 5th, 1991. Are you planning your summer vacation, or weekend away in 1991? Make plans now to "Come On Home To EHS." Don't delay ... call or write for more information today. We're looking forward to getting everyone

together again. You can also help out by spreading the word to any friends, or relatives, or by sending us their name and address. Please call or write for more information; to register or to receive the current E.H.S. Reunion Newsletter. See you August 1-5, 1991.
Contact Shirley Colquhoun, Secretary, Englehart High School Reunion Committee, P.O. Box 609, Englehart, Ontario POJ 1H0. (705) 5444-7479.

GST infuriates women

Dear Editor:

We are now entering the third month of the G.S.T. and most Canadians have become resigned to it; recognizing at the same time that regardless of the party in power after the next federal election, the GST is here to stay.
Canadians were told that basic needs, such as groceries, would not be subject to this tax. Amazingly, one can purchase a frozen pizza or a cake and these items are not taxed as they are considered groceries. However, the purchase of feminine sanitary products, such as tampons or

napkins are GST taxable! This is infuriating to women. Although this is a sensitive subject, through our recent contact with the public, we have found that people are very angry about it and although most do not choose to become vocal; they will certainly express their disgust by signing our petition. We have collected almost 3,000 signatures asking the federal government to make these products exempt. Support for our effort has been extremely strong.
Hopefully, with the aid of your readers, others will join us by cir-

culating petitions in the farthest reaches of Canada. Should you like to help, please send your name, address and phone number and we will send you a copy of the petition. Your help will be greatly appreciated. How often have you thought to yourself, "Someone should do something about this"? This is an opportunity to be that "someone." Every signature counts!
Sincerely,
Jacqueline Burnett
and Sheridan Glenn,
Sarnia, Ontario.

Write us a letter!


The Herald wants to hear from you. If you have an opinion you want to express or a comment to make, send us a letter or drop by the office. Our address is 45 Guelph Street, Georgetown, Ontario L7G 3Z6.
All letters must be signed. Please include your address and telephone number for verification.
The Herald reserves the right to edit letters due to space limitations.

Opinion

Beware a smiling Finance Minister

OTTAWA - Michael Wilson seems to be smiling a lot more recently.
Purely from an aesthetic point of view, we should be pleased the finance minister is happy. His grin is much more charming than his serious aspect.
But why is he smiling? Because he sees an improved economy and a reduced deficit on the way? Or because the rumors of a cabinet shuffle are true and a weight is gone with the delivery of his last, and most difficult, budget?
Even as the pall of another set of ugly economic indicators settled over Canada this week, Wilson found reason to be optimistic. Remember the adage about the optimist seeing the doughnut and the pessimist seeing the hole?
Perhaps one of the reasons for Mr. Wilson's cheery outlook lies in his five-year predictions for the federal deficit.
When interest rates soared last year, they blew Wilson's 1990 deficit forecasts out of the water. His projected shortfall between revenues and spending for the fiscal year (ending March 31) was pushed up to \$30.5 billion from \$28.5 billion.
Higher interest rates, an inflation-fighting weapon crafted by Wilson's sidekick, Governor John Crow of the Bank of Canada, also wrecked the finance minister's deficit projections for the next three years.
(It's estimated a one-percentage-point increase in interest rates costs Ottawa \$1.75 billion. Likewise, a similar decrease saves that amount.)
In his 1990 budget, Wilson had hoped his deficit for the coming fiscal year was going to be \$26.8 billion. Now, he expects it will also come in at about \$30.5 billion.
GLOOMIER PREDICTIONS
For the finance minister, that's relatively good news. Some

Ottawa Bureau
by
Vic Parsons
Thomson News Service



economists argued Ottawa was facing a loss as high as \$35 billion in the coming fiscal year.
Wilson is holding the line, of course, by laying about with a meat cleaver. The provinces are cut back here, the federal public service flattened there, and overall spending trimmed back nearly everywhere else.
He's also had some good fortune. The last set of supplementary spending estimates for the current year show Ottawa is lopping about \$2.8 billion from allowable spending, which was previously set at \$153 billion.
One of the big savings here is a windfall of \$700 million in lower debt servicing costs, arising from tumbling interest rates. Other factors are cuts in health and education payments to the provinces, which tally over \$1 billion.
Wilson is also helped by the sudden end of the Persian Gulf War. He had budgeted \$600 million for the hostilities in 1991-92. Now, Treasury Board President Gilles Loiselle says what isn't needed of that "extraordinary" expenditure will be turned over for deficit reduction.
Finally, there are a lot of hints that the goods and services tax will take more out of taxpayer hides than previously anticipated. The net here will go towards deficit reduction.

With these recent gains, Wilson seems able to look at his blown predictions with serenity. So what if last year's deficit estimate for 1992-93 was \$21 billion, and now it's up to \$24 billion? Who cares if the 1993-94 shortfall, a year ago set at \$14 billion, is now expected to come in at \$16.6 billion?
HAPPIER TIMES
Wilson can look happily ahead to his 1994-95 prediction, holding firm at a mere \$10 billion, and then on to 1995-96, when he sees it at \$6.5 billion - which would be the lowest in 20 years.

A word of caution: Wilson's deficit estimates very much depend upon Ottawa holding tight to a five-year spending regime that the finance minister wants to enshrine in law. If Wilson gets his wish, federal spending - other than debt reductions - would be held to \$115.8 billion in the 1991-92 fiscal year, rising to a maximum of \$130.6 billion in 1995-96.
History suggests the success of these kinds of limits is not inspiring. When Ronald Reagan assumed the American presidency, he promised balanced budgets by the mid-1980s, then ran up the

largest deficits in history.
Budgetary targets set by the American Gramm-Rudman legislation haven't been met yet.
Some worry that if targets are missed, finance ministers won't hesitate to turn to the GST as a source of extra cash. Wilson promised last year there'd not be any hike in the seven-per-cent rate in the life of this government.
But "this government" has a maximum of two more years to go, and who knows what furrowed brow will have replaced Wilson's happy face by then?

win, lose & DREW

