

St. Alban's Pancake Supper

Pancake Tuesday: the one magical day each year when it's officially ok to eat pancakes for dinner. To celebrate this very delicious day, which fell on February 16 this year, the fine folks at St. Alban's Anglican Church in Acton hosted their annual Pancake Supper. For a free-will donation, guests enjoyed a heaping plate of pancakes, sausages and fruit. Happy Pancake Tuesday, Halton Hills!
Photos by Ron Stiel



LEFT: "Why use forks when we can use our hands?" say Erik Baker, Gavin Hogue and Ian Baker.

ABOVE LEFT: Anne MacArthur helps herself to some maple syrup.

ABOVE: Chloe Russell and Meghan Robert Morgan enjoy their nighttime pancakes.



ABOVE: Nicholas Fletcher and Sean Steckley make snowballs for the throwing contest.

BELOW: Mackenzie Kenna gets a lift from Marie Lapointe while Bianca Vandersluis looks on.

BELOW RIGHT: The students get ready to see who can throw their snowballs the furthest.



HHCS Olympic Festival

While Canadian athletes were competing at the Olympic Winter Games in Vancouver, the students at the Halton Hills Christian School were busy winning medals of their own. The school hosted an Olympic Festival on February 19 that had all students participating in a variety of events, from obstacle courses to snowball throwing to bean bag curling. After a busy competition, the students enjoyed snacks like popcorn and Beavertails while watching highlights from the Games. Go, HHCS, go!

Photos by Andrea Lefebvre

"PAY ME NOW OR PAY ME LATER"

By Paul C. Armstrong



This adage typifies what many consumers end up experiencing because they were not informed enough to make a balanced decision. There is an assumption that all insurance is the same and that some insurers are gouging to make more money.

In fact, it is the opposite. Insurers want to be competitive but if the loss history suggests higher rates to cover the cost of claims, that's what has to be done. Companies just don't charge higher premiums to suit themselves, but by law have to apply to the Financial Services Commission for Ontario to get change and new premiums are only allowed when the commission has received a plan, properly documented, supported by loss records and an acceptable underwriting philosophy.

Approval doesn't happen in weeks or months for all companies but it is staggered. If the submitted plan is rejected and turned back, insurers have to regroup, re-file and wait. This could be costly and the consumer shift occurs because of temporary lower rates.

Most, if not all, insurers are behind in what they should be charging. Companies cannot get new rate approval fast enough based on the volume of losses experienced. Insurers are required to reserve funds to pay future claims and those that have not yet hit the courts. The Government recognizes the need and since they neither have the expertise nor want the burden, they will be granting rate changes.

This is where the "Buyer Beware" expression applies. Licensed insurance representatives should come clean with the consumer, explaining why rates are what they are, what they are likely to be and the underwriting philosophy of some insurers over others. The shift to change insurers for price alone would not be as prevalent if buyers were informed.

Switching to group plans or direct insurers to save dollars without knowing what the rules are is fatal. When the rules change and you no longer qualify, you're out and these programmes offer no alternative. You now have to search for new protection at higher costs.

If you shift because of lower rates, you may pay a bigger price later. There is no "guardian angel" in this business except the brokerage representing a number of insurance companies for your benefit.

Get informed, pay the market rate and sleep easier, knowing that is the best decision.

Comments are always welcomed by email parmstrong@pcarmstrongins.com or phone 905-877-0133.

YOUR THE INSURANCE HOUSE
PAUL C. ARMSTRONG
INSURANCE BROKERS LTD.

143 Mill St.
T: 905.877.0133
Serving our community for
Auto, Home, Condo,
Tenant, Business
and Recreation

