

Norval Perennial Plant Sale



ABOVE: Mary Churchill (left) and Norma Tripp drum up business along Highway 7.

BELOW: Norval residents (from left) Helen Pettingill, Tom Pettingill and Kathy Gastle share a smile at the plant sale.

Margaret Walbank and Jim Dodd pick up some plants at the Norval sale.

Local gardeners headed to Norval on May 22 to check out the heritage plants available at the hamlet's annual Perennial Plant Sale. The sale featured plants lovingly grown in The Lucy Maud Montgomery Heritage Garden and other Norval gardens. All proceeds go to The Lucy Maud Montgomery Heritage Garden, located on Highway 7 in Norval.

Photos by Andrea Lefebvre



Colouring Contest Winners

Sabrina Ronca can't wait to use her \$25 McDonald's gift card.

After much thought, debate and critical analysis, we are happy to announce the winners of the *Independent & Free Press* Hockey Colouring Contest. Congratulations to our winners, Veronica Hammond, Sabrina Ronca and Nick Onciul, and thank you to all the participants!
Photos by Andrea Lefebvre

LEFT: Veronica Hammond is all smiles after accepting her \$50 McDonald's gift card.

Nick Onciul was very excited to win a half-hour sports massage from Georgetown Physical and Sports Therapy.

What's your position should you have a property or auto loss?

Paul C. Armstrong

Let's clear up some policy requirements that should have been addressed at the outset when the application was taken and any subsequent changes in "risk" that have occurred since.

If the correct information was not provided initially as to what was being insured and if changes occur after the policy is written and the insurer was not notified, there could be a claims problem. Many purchasers think that they are buying a bag of groceries in comparison.

Not so, the duty rests with the consumer to properly describe what they are insuring and keep that information up to date, not the insurer's responsibility.

How many purchasers obtain a copy of the application confirming their declaration to be certain that they are getting proper protection for the requested premium? How many have done an inventory of their household contents with stated values or even taken pictures of those and the exterior of the home to prove what everything looked like prior to any loss.

Remember, you have to prove your loss to your insurer as part of the Rules and Regulations of your policies. So do some homework and be ready for that dreaded uneventful day when you might be placed in that position.

Start now and keep current. It's your nickle so spend it wisely.

By locally, buy from us.

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



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