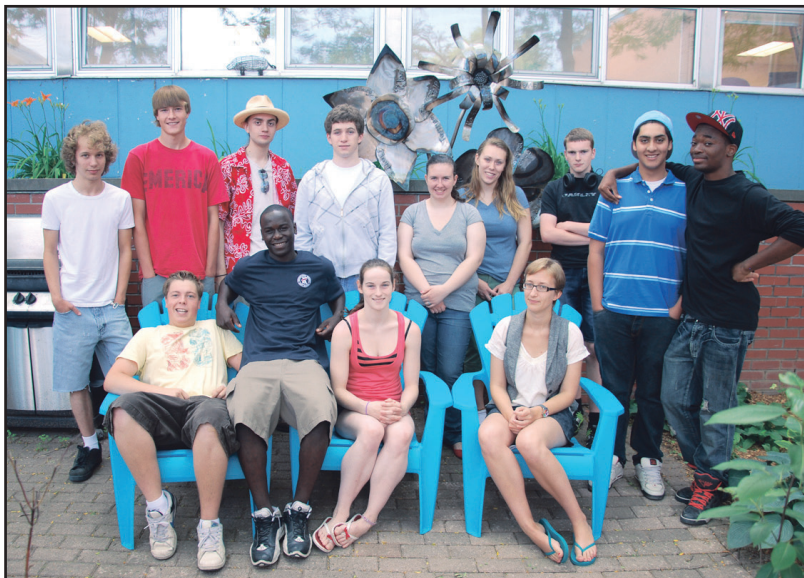


# A collection of photos from around town

# Out & About

Photos by Andrea Lefebvre



**RIGHT:** The students at Georgetown District High School have a new outdoor space to enjoy thanks to the school's Green Team and tech students. Together, the teens refurbished the school's courtyard by tearing up the overgrown foliage; replanting trees, shrubs and flowers; and adding benches, tables and student-made metal art. The renovation was made possible by grants and donations from the Halton Learning Foundation, Metro – Georgetown South and Sheridan Nurseries. Bravo!



**RIGHT:** Grade 5 students at Halton Hills Christian School celebrate as they present a cheque for \$505.30 to supply teacher Brent Stiles for his 320-kilometre bike trip in the Ride to Conquer Cancer. As part of a social studies unit, the students were divided into three political parties and created a platform and campaign that the rest of the school voted on in a school-wide election. The Cancer Justice Party won and treated their classmates to movies and a bake/snack sale in the gym with money going to Mr. Stiles' ride.

**RIGHT:** At the Innerscapes art group's recent 10th anniversary show, Sylvie Nadeau correctly guessed how many red jellybeans were in two big jars. Her good guessing skills won her a one-of-a-kind piece of art that melded the skills and styles of all six Innerscapes artists. On hand for the presentation are (from left): artists Herta Hajek, Bea Dumbreck and Tizi Manierka, contest winner Sylvie Nadeau, and artists Jan Zimmerman and Eileen Simpson. Missing: artist George Perdue.



**LEFT:** The students at Georgetown District High School have a new outdoor space to enjoy thanks to the school's Green Team and tech students. Together, the teens refurbished the school's courtyard by tearing up the overgrown foliage; replanting trees, shrubs and flowers; and adding benches, tables and student-made metal art. The renovation was made possible by grants and donations from the Halton Learning Foundation, Metro – Georgetown South and Sheridan Nurseries. Bravo!



Mother's Day Photo Contest winner Heather Crawford (second from right) and her daughter Katie couldn't wait to try out a new restaurant when they accepted their prize – a \$50 gift certificate – from Georgetown Thai Cuisine staffers Emily Peddie (far left) and Meghan Halverson.

## Are you ready for Auto Insurance Reform September 1st/10?

Paul C. Armstrong

By now all insured vehicle owners will have received notification from their auto insurer as to how Auto Insurance Reform will affect them and soon to be introduced by the Ontario Government through licensed insurers in Ontario September 1st, 2010.

Please pay particular attention to the changes to your SABS, known as Statutory Accidents Benefits Schedule. Medical Rehab and Attendant Care Giver Expenses have been reduced for "non catastrophic injury". However, Caregiver Expenses is now retained for "Catastrophic Injuries" only. The good news is that you can "buy back" the limits that were "reduced". Costs will be available from your insurance counsellor. New rules for "minor injury limits" will also apply.

So why did the Ontario Government cause these changes to occur? Primarily consumers complained about the high cost of automobile insurance and the only way to stabilize premiums in the long run was to limit payouts in Accident Benefits, curb the free trough syndrome and cause consumers to buy up and pay the additional premium where their needs require. Suing for compensation will offer a new twist as well, but all this will be explained when you talk with your insurance advisor for a further explanation.

The Ontario Government also recognized that 5% of every insured car owner's income went toward automobile insurance and moreso 80% of all car crashes resulted in "soft tissue injuries". Anyone injured could go to as many clinicians as they wanted until they got one to agree to non descript injuries, get treatment and compensation. This feature became so well used that 50% of one's premium went toward the Accident Benefits and Bodily Injury portion of the premium to the point that for every dollar taken in by an insurer, this was offset by \$1.24 paid out by the end of 2009. More payouts, more premium charged, so something had to be done and action taken.

Any premium improvements will not be in the short term and only the experience from the "Changes" will tell us what the future holds in benefits and the cost of our respective auto policies.

Being informed is the order of the day and buying coverage that is best for you is the only solution.

Buy local, Buy from Us.

Happy Canada Day and enjoy your summer.

Comments are always welcomed by email [parmstrong@pcarmstrongins.com](mailto:parmstrong@pcarmstrongins.com) or phone 905-877-0133.



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