

Re-think reforms

You probably received the notice in the mail over the past few weeks talking about changes to the Ontario insurance industry that will give you more “choice.”

You’ll get choice all right. You’ll get the choice to pay more for the same level of coverage you currently get in your existing policy.

Recently the Financial Services Commission of Ontario (FSCO), which regulates the insurance industry, announced rate approvals that, while holding rates flat in the short term, signal the beginning of a significant reduction in coverage levels starting in September.

Ontario auto premium rates have increased an average of 15 per cent in two years, and more than 20 per cent at some companies.

When Premier Dalton McGuinty came to power in 2003, he promised to reduce insurance premiums by 10 per cent. Another broken promise?

The government has passed regulations to enact automobile insurance reforms effective Sept. 1. It claims the reforms will provide consumers with more choice and flexibility to purchase coverage that best meets their protection needs and budgets. The Ministry of Finance, which oversees FSCO, claims the new reforms will stabilize the market and drive down rates.

But critics of the new regulations are pointing out serious flaws. Dale Orlando, president of the Ontario Trial Lawyers Association, says people will be paying the same for less protection.

The Insurance Bureau of Canada claims costs for insurance have risen in Ontario due to the high number of costly claims.

MPP Frank Klees suggests the government crack down on the number of people driving without insurance and has put forward a resolution asking the government to develop a system to check the status of insurance when plates are renewed. He estimates there are between 400,000 to 800,000 uninsured Ontario drivers.

“Instead of fiddling with coverage, they need to make sure drivers are paying for insurance, and put a system in place that can validate coverage in real time. Too many people are scamming the system.”

Now there’s an insurance reform that makes sense.

Letters to the editor policy

Letters must include an address and daytime telephone number. Anonymous letters will not be published. Letters should not exceed 150 words and may be edited for content and/or length. Publication is not guaranteed.

E-mail: jmcghie@independentfreepress.com

Mail or drop off: Independent & Free Press, 280 Guelph St., Unit 29, Georgetown, ON., L7G 4B1.

The Independent & Free Press

The Independent & Free Press is published Tuesday and Thursday and is one of several Metroland Media Group Ltd. community newspapers. Editorial and advertising content of The Independent & Free Press is protected by copyright. Unauthorized use is prohibited.



Steve Nease

905-873-0301
Publisher: Ken Nugent
General manager: Steve Foreman
 (sforeman@independentfreepress.com)
Retail advertising manager: Cindi Campbell
 (ccampbell@independentfreepress.com)
Managing editor: John McGhie
 (jmcghie@independentfreepress.com)
Distribution manager: Nancy Geissler
 (ngeissler@independentfreepress.com)
Classifieds
 Kristie Pells
 (classified@independentfreepress.com)
Accounting
 Rose Marie Gauthier
Editorial
 Cynthia Gamble: News editor
 (cgamble@independentfreepress.com)
 Ted Brown: Photography
 (tbrown@independentfreepress.com)
 Lisa Tallyn: Staff writer
 (ltallyn@independentfreepress.com)
 Eamonn Maher: Staff writer/sports
 (emaher@independentfreepress.com)

WEB POLL RESULTS

Do you agree with the Ontario government’s decision to get into the online gambling business.

- Yes (17%)
- No (75%)
- Not sure (8%)

Go to www.independentfreepress.com

Letters to the editor

Harley owner defends riders

Dear editor,
 Re: Aug. 5 letter Bylaw needed to curb ‘hog’ noise.

I just wanted to take some time to clarify some things that a reader submitted regarding their rights to civil peace and quiet and Harley owners being discriminated against.

The letter writer said he has owned many bikes so surely he should know that HOG refers to Harley Owners Group. Not all Harleys have loud pipes. You can take any motorcycle, Honda, Kawasaki, Yamaha, Suzuki, etc. and modify the exhaust for performance or, yes, in some cases, purely for the noise. Saying that the main source of noise is from “hogs”, is that discriminating?

Let’s talk about your right to civil peace. What about lawn mowers that run all day Saturday and Sunday? What about people who leave their dogs outside barking or car alarms that go at any time night or day? Oh, and let’s not forget about the wind chimes that ring all night long 365 days a year.

I can’t sit in at a council meeting and rev my Harley, but I can sit in at a council meeting and shake wind chimes, so Mayor Bonnette and councillors, please consider that as well.

My advice is, if you really can’t handle it for the short season that we have, either get back in the saddle and buy a Harley— we would love to have you— or move!

Mark Hodgins, Georgetown

Bike bylaws needed

Dear editor,
 We would like to express our support for Mr. William Pomeroy of Norval in his letter to you, published August 5 requesting the enforcement of bylaws to control the noise of motorcycles.

We are also on the route to the Forks of the Credit, are in an “acceleration zone” and can totally empathize with, and verify, his remarks. Our discussions with police and town staff only seem to elicit remarks like, “They are motorcycles, we can’t do anything about it.”

Other motor vehicles are not allowed that level of tolerance. Other municipalities are enforcing noise bylaws against motor-

cycles. The solutions are readily available.

It, again, just requires the will and motivation to do it, perhaps assisted by a relatively inexpensive measuring device.

D. & M. McConnell,
 Glen Williams

Exemplary service

Dear editor,
 Recently I reversed my car out of the driveway into a plastic container, which forced out the rear bumper on my 2007 Avenger.

I took the car to Arnie’s in Norval. After writing down all the particulars, Dave, the mechanic, drove me home and said it would be repaired sometime during the day.

Four hours later, the car was driven to my home and, with chequebook in hand, I asked Dave, “How much?”

He replied, “Arnie said, ‘No charge because it was a simple job and took less than half an hour.’”

Honesty does exist and I know where to take the car if it ever needs repairs again. Thank you Arnie.

Gwyn Evans,
 Georgetown