



Johannes Linstead wows the crowd with his music.

Toes were tapping and heads were bobbing in the Gallery of the Halton Hills Cultural Centre on August 4 when Johannes Linstead put on an energetic show as part of the Music at One concert series. An award-winning guitarist and multi-instrumentalist, Linstead and his band performed a collection of songs inspired by his travels in Spain, the Caribbean and the Far East. Linstead will be back in Halton Hills on October 30 to play the John Elliott Theatre. Don't miss it!

*Photos by Andrea Lefebvre*



Music is a family affair for Paul, Sophie and Lise Fortier, and Jeanne and Lionel Gour.

**RIGHT:** Ashley Walker takes a cue from the drummer as she makes her chime-playing debut.

**BELOW:** Michael and Amanda Shelley get comfortable before the start of the show.



Bob Takahaski enjoys a snack as he waits for the concert to start.

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

Paul C. Armstrong

The Ontario Government Auto Insurance Reform commences September 1st, at least for those insured automobile owners whose policies renew after September 1st.

By now all insured motorists will have had at least one "Notice of Change" from their insurance carrier and more will be coming closer to the renewal of your policy identifying the "Reduction" in the benefits under "The Standard Accident Benefits" of your automobile policy.

When your policy renews after September 1st, each motorist will have to "Choose" the level of accident benefits they want. The changes centre mostly around the "Medical, Rehabilitation and Attendant Care" features for "Non Catastrophic" injuries. You won't have the "limits" you currently have, but you have "Options" and you need to know what those are. Get in touch with your "Insurance Broker" for an explanation and the opportunities open to you.

Prior to expiry of your policy, your "Broker" will be in touch, prompt you on the "Changes" and allow you to discuss and choose your preferences. Once you decide, confirmation of your decision will be obtained and the agreement will be kept on file available for you to view anytime and make changes if you choose. "Buying Up" will be your option always. Even at your next renewal, we will remind you of your protection. If you have the "Basic" we will still allow you to "Buy Up" with optional limits.

Stabilization of premium is the Ontario Government's objective. It might not be evident initially but their hope is that injury compensation experience and stabilize the potential of higher premiums for the future. Knowledge about your policy is essential now and not at the time of an injury from an automobile accident.

We encourage you to call or come in and get first hand information about this important change.

Buy Local, Buy From Us and Continue to 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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