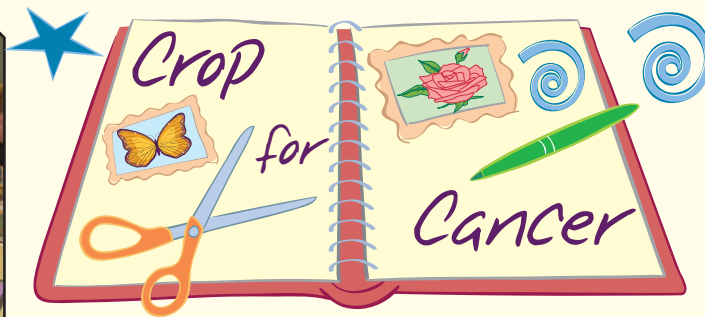




Anne Marie Schinkel and Pam Cooper-Hood chat and share ideas at the fundraiser.



Event organizer Sherri Bennett (right) leads a lesson in card making.



Sarah Kelly picks up a few new skills at the card-making table.



ABOVE LEFT: Nancy McIntyre multi-tasks as the welcoming committee and the bake sale overseer.



ABOVE RIGHT: Prize winner Yvonne Bruce can't decide what to pick!

Creativity was flying at Knox Presbyterian Church in Georgetown on October 23 at the eighth annual Crop for Cancer. More than 20 crafty ladies spent the day scrapbooking and creating handmade cards in an effort to raise money for Cancer Assistance Services of Halton Hills (CASHh). In addition to the scrapbooking marathon, the event also included a silent auction, a raffle and a bake sale, as well as games, draw prizes and make-and-takes.

Photos by Andrea Lefebvre



Avid scrapbooker Linda Plastino is hard at work.

Wonder why property insurance premiums keep rising?

Paul C. Armstrong



The quick answer is lots of claims and abundant use by property owners.

Years ago, the insurance industry had a "simple policy of protection". It was designed primarily for fire and related losses, fire being the most devastating. Guess what? There has been a shift over the years to "Weather Related" losses. They now surpass fire losses in frequency and the average cost per claim has risen substantially. Furthermore, "Water and Wind" claims have become more expensive to settle. Property values are higher and costs to repair or replace continue to rise. We are talking about "Replacement Value" and not "Actual Cash Value".

While reading this, every property owner should wonder "Are my home and contents insured sufficiently?" Is my insurer solvent and will it be able to settle my claim if and when I have one? Be content with these concerns before accepting the lowest premium. Email or phone your broker for a quick assessment. It doesn't take long to evaluate, but considerable time if your protection falls short of your need.

Every property insurance consumer can "reduce" premiums by accepting some of their own "risk". Weather you think you will have a loss or not, buying into any future claim by increasing your "deductible" to an acceptable level is a positive solution. When choosing a "deductible", think in terms of a potential big loss and absorb the any smaller ones.

Please remember that claims are paid on "today's costs as well as future costs" and premiums must reflect this, otherwise policyholder's claims are affected. Give your property insurance a "checkup" to ensure that you meet "Replacement Cost" needs and enjoy the peace of mind you deserve.

Buy Local, Buy from us. It's good for everyone.

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

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