



Acton library taking shape



The south face of the new Acton library features lots of glass and a view of the creek. (Above left) The high ceiling of the main collection area of the library is visible as Geoff Cannon of Halton Hills Public Library recently gave a tour of the ongoing construction. (Above right) Cannon shows off the state of the art geothermal unit which will heat the Acton branch, which is hoping to open late next month. *Photos by Ted Brown*

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Loyalty Can Be Costly

Shopping Around Still The Key To Saving On Car Insurance

How Much Is Your Loyalty Discount Really Worth?

If you're like most consumers, you worry that switching insurance companies means losing your "loyalty discount". The truth is that switching insurance companies may cause you to lose your loyalty discount (if you had one in the first place), but that doesn't necessarily mean you'll pay more for car insurance or that you can't save a bundle in the end. The fact is, some insurance companies may provide a small discount on your premium if you've been with them for a long time – but that small discount can quickly become irrelevant if another company has a rate for you that is significantly less than what you're currently paying. After all, what good is 5% off of an annual rate of \$1,500 (a \$75 savings) if you could pay \$1,100 (a \$400 savings) with another company?

How Much Do Rates Really Differ Across Companies?

The rates charged by different insurance companies to insure the same driver, with the same car, for the same coverage, can vary by hundreds and even thousands of dollars. And with so many insurance companies providing car insurance in Ontario, odds are you are not currently insured with the company that offers the best rate for your driving profile. This is where InsuranceHotline.com can help by providing an independent, unbiased rate comparison from over 30 top insurance companies to find you the lowest rate available for your profile. Even better, once your lowest rate is found, InsuranceHotline.com can connect you with a licensed insurance broker or agent to seal the deal. It's Fast, Safe and FREE.

What If My Insurance Company Finds Out I'm Shopping?

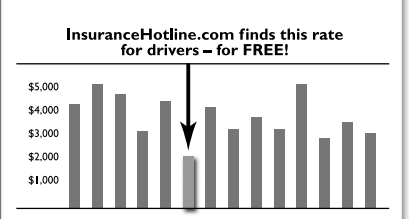
Sadly, the misguided fear of repercussions from their current insurer is what keeps many consumers from taking action and shopping around. The truth is that your insurance company has no way of knowing if you are shopping around for a better rate. In fact, even if they did know you were checking out your options, you cannot be penalized in any way for trying to find a better deal.

Don't Be Fooled By Others Offering To "Compare Quotes"

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Rate Comparison

| Driving Record | Lowest Price | Highest Price | Savings |
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| Clean Record | \$958 | \$2,213 | \$1,255 |
| 1 Ticket | \$1,018 | \$2,552 | \$1,534 |
| 1 Accident | \$1,849 | \$3,753 | \$1,904 |



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ATHLETES of the week

| Acton High School | | Christ the King | | G.D.H.S | |
|-------------------|------------|-----------------|--------------|------------------|----------------|
| | | | | | |
| Brittany Schrader | Jenn Baker | Misha Fitterer | Tyler Topham | Brittany Quinton | Cameron Hryciw |

Acton High School Athletes of the Week are Jenn Baker and Brittany Schrader. Both are members of the Bearcats senior girls' volleyball team, with Baker playing middle and Schrader as a setter. In a game against St. Thomas Aquinas of Oakville, Baker had a strong game with good blocks and passing, while Schrader effectively hit and set the ball, turning them into points.

Georgetown District High School Athletes of the Week are Brittany Quinton and Cameron Hryciw. Quinton, a member of the Rebels' curling team, was chosen for her effective leadership in skipping the A finals at Orangeville. Hryciw, a left winger on the Rebel boys' hockey team, was selected for scoring the go-ahead goal against Ctk late in the third period in an eventual 2-2 tie.

Christ the King Catholic High School Athletes of the Week are Misha Fitterer and Tyler Topham. Fitterer, a power hitter on the Jags senior girls' volleyball team, was selected for her good serving, passing and hitting in the Ctk tournament, in which her team finished first. Topham, a centre on the Jaguar hockey team, was cited for his two goals and four assists against Oakville-Trafalgar.

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