

# student/senior interviews

**RIGHT:** Bryan Dickinson and Lauryn Anderson look at pictures of his friends and family.



Fiona Smith (right) uses a flip camera to get video footage of Betty McHale.



Haydn Bennett (left) records his interview with Caroline Willis like a pro.

Students in Gardiner Public School's grade 5/6 split class got to channel their inner Peter Mansbridge last month as they interviewed members of the Georgetown Seniors Centre. The kids were paired with a senior and asked their partners about their families, childhoods, favourite foods and more. Over the course of the next few weeks, the students will put together biographical videos and will premiere their work at a celebration later in the month. The project is part of the Halton Industry Education Council's Seniors and Social Media: Connecting Generations Through Technology program.

*Photos by Andrea Lefebvre*



Anne McIntyre, Donna Adams and Marilyn Serjeantson share ideas at the symposium.



**ABOVE:** Tom Bentley is given a time out in the Acton Town Hall lockup.

**BELOW:** Vera MacDonald and Ro Palumbo-Coates share a smile.



## Halton Hills Cultural Symposium

Acton Town Hall was the scene of much brainstorming, learning and celebrating in January during the annual Halton Hills Cultural Symposium. The two-day event kicked off on the Friday night with the Arts Alive Awards, which honoured local volunteers, groups and businesses who have contributed to the town's artistic, cultural and heritage communities. The symposium continued on the Saturday with workshops, games and updates on local cultural events.

*Photos by George Henderson*



The Arts Alive Award recipients gather for a photo. Front row, from left: Mary Lou Brock, Carolyn Martin, Gerry Kentner and Marilyn Serjeantson. Second row, from left: Virginia Bancur, Linda Leask, Lois Fraser, Mary Bilik Udell, Hazel Armstrong, Jane Fogal and Ann Lawlor. Back row, from left: Doug Brock, John Miller, Mark Rowe, Al Fraser, Ron Birrell and Roper Galloway.

## ARE GROUP AUTO AND PROPERTY INSURANCE PLANS BALANCED?

**Paul C. Armstrong**

Group plans have a place, certainly for health care, where individuals might have a difficult time obtaining insurance and Group Plans are appropriate as part of an employee benefit.

Group Plans for Auto and Property policies should not enjoy lower rates merely because it's a group. There is no good reason that because one is part of a group, that person drives better and or cares for their home differently than the "rest of us" and yet they can obtain lower premiums and we pay more.

Many registered organizations qualify as a group. An insurer will consider it for "Group Plan" purposes and draw up a schedule of conditions and a set of premiums. This then is presented to the Financial Services Commission of Ontario for acceptance. The Government knowingly allows an insurance company to give a group lower premiums than the "rest of us". There are groups identified as "Synthetic", not "members" but due to age qualify for lower premiums. However, these consumers can only purchase from a selected broker and insurer even though their broker of choice might be someone different.

"Is the coverage and service better in a group"? Certainly not, in fact those in groups often have little communication with their insurer and few have little knowledge of their "protection" or where to go for "service". Even if you pay less, where is the VALUE?

The purpose of insurance is "to spread the risk among many". Some groups do not have sufficient numbers to make them profitable and some have a severe "loss experience" that it wouldn't matter how many were in the group, but insurers still retain and offer lower premiums.

Group Plans aren't monitored well by insurers so when someone leaves their employer, they could still continue getting the group discount. On the other hand, if a Group Plan fails and they do, those members have to find coverage elsewhere and hope they have a good track record or premiums will be out of sight.

It's all about "Balance" and "Fairness". Whether you are in a group or just off the street, if your credentials are the same, you should be treated the same. That's constitutional isn't it?

Choosing a broker and insurer should be a consumer's choice for the same cost and protection that a group member can obtain. That's how I see it anyway.

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



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