

# OPINION

## Thank a volunteer

The foundation of a vibrant community is its citizens.

However, the anchors of that community are the citizens who go above and beyond serving the community they call home.

We are fortunate in this community to have many citizens who are passionate about putting community and others before self.

National Volunteer Week is April 6-12 and it is a time to recognize our volunteers.

Here are a few volunteering figures for your consideration:

- 95 per cent of Canadians engage in at least one form of social support;
- 2.1 billion is the number of hours Canadian volunteers give annually, which is equivalent to about 1.1 million full-time jobs;
- More than seven per cent of the population are “uber volunteers” — this single group contributes nearly 80 per cent of the total volunteer hours tallied.

In the Canadian Survey of Giving, Volunteering and Participating, undertaken a few years ago, when asked the reason why they volunteer, the top three reasons cited were: To make a contribution to their community; the desire to make use of personal skills and experiences and having been personally affected by the cause.

The next time you see a volunteer in our community, take a minute and say “Thank you.” And if you are one of the 13.3 million volunteers across the country, and especially those in our community, please know your efforts are appreciated.

Canadians are encouraged to call the Volunteer Hear Hotline and participate in a national conversation about volunteer recognition. The hotline is a toll-free number where you can call and leave a brief impact statement and say thank you to a volunteer for their efforts.

To thank a volunteer, call 1-855-372-5077.

## WEB POLL RESULTS (Go to [www.theifp.ca](http://www.theifp.ca))

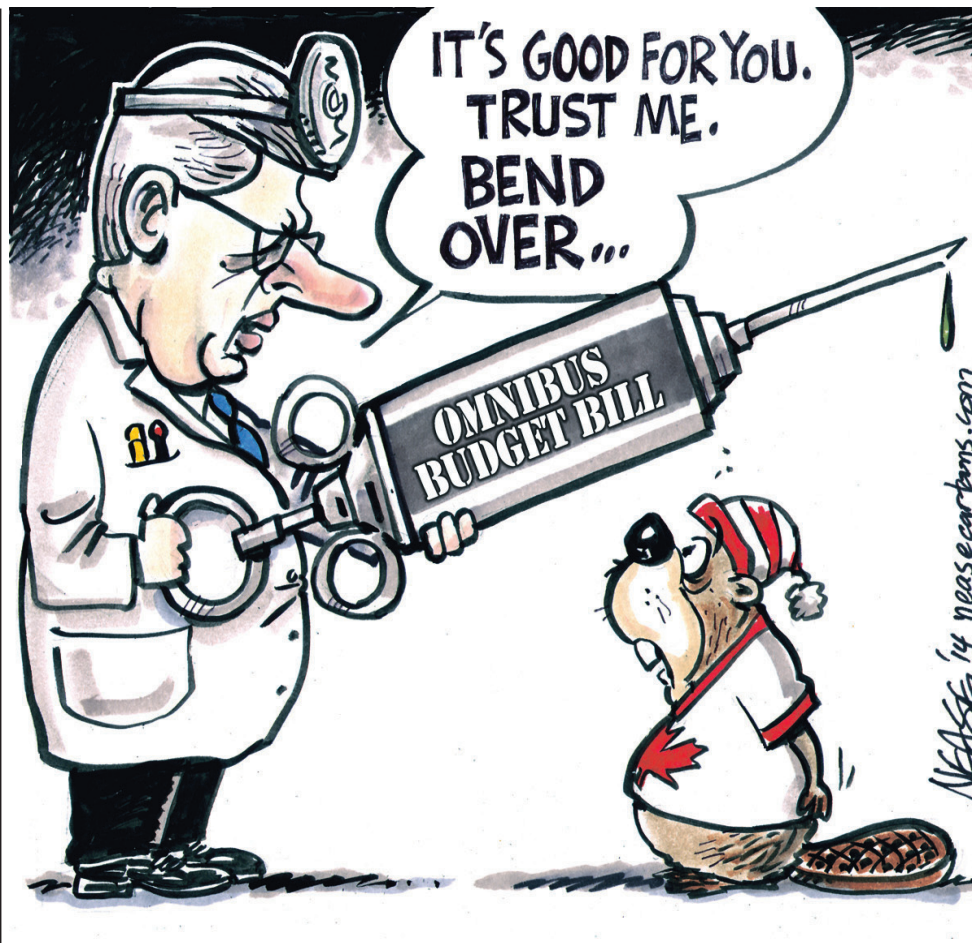
The countdown is on for filing your incomes taxes. Have you filed yours yet?

- No (56%)
- Yes (44%)

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## Letters to the editor

### Insurance rate cuts will take some time

Dear editor,

Re: Where's my insurance cut?

April 3, letters.

Despite what you've heard in the news, the promised rate reductions are not instant and are going to take time. The government has set a target to reduce rates on average by 15 per cent over two years ending August 2015:

- 8 per cent by August 2014 and;
- another 7 per cent by August 2015.

This means not everyone is guaranteed to see a 15 per cent reduction as it will depend on a number of factors:

- Your insurer that can demonstrate they can't provide the reduction, don't have to;
- Where you live — insurers price by territory claim experience and justify different rates depending on where you live;
- Your individual characteristics — it's an average so some may get higher reductions while others will get lower reductions.

The rate reductions, particularly in the second year, will depend on how successful the government is in reducing the cost of fraud, mostly in health claims.

As a voter you should encourage your politicians to try and fix the fraud problem as quickly as possible, because the faster fraud can be combated, the faster premiums can be lowered — but it can't be done overnight. It will take time.

*Paul Armstrong*

*Member*

*Insurance Brokers*

*Association of Ontario*

### Insurance reductions a unicorn: reader

Dear Editor,

I read last week's J. Quinn's letter regarding automobile insurance with interest. I too received my automobile insurance renewal notice a couple of months ago and my insurance premium increased by 12.7 per cent. This was for the same coverage for the same two vehicles, the same two drivers with no claims and tickets in the past year. However,

my experience with our MPP Ted Arnott's office was quite the opposite of what Mr. Quinn experienced.

I immediately called my insurance company to see why I was given this massive increase, despite the Ontario Liberal government promising to reduce auto insurance rates by 15 per cent in exchange for support by the NDP. Well, my insurance company gave me some gobbledygook story about market forces and rates and the geographical area I live in, basically blowing me off.

I finally got some form letter email from Premier Kathleen Wynne's office basically saying that some people's automobile insurance premiums might go up and others might go down.

*Bill Roest,  
Georgetown*

## Letters policy

**Letters must include the author's name, address and daytime phone 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.**

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