A NEW CEMETERY IN HALTON HILLS

A new cemetery for the general public is taking shape for residents in Halton Hills and their families. Devereaux Cemetery is located in a quiet country setting on the 17th Side Road, just west of Trafalgar Road. It's adjacent to the Holy Redeemer Cemetery and open to people of all religious faiths.

Contact us for information about available interment options, either at time of need or in advance.



Owned and operated by The Roman Catholic Episcopal Corporation of the Diocese of Hamilton

905-877-8500 | www.devereauxcemetery.ca

<u>legal matters</u>

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Q

I am a beneficiary under a life insurance policy and the insurance company is refusing to pay based on misrepresentation. What does that mean?

Insurance companies have an obligation to pay all valid claims fairly and promptly. Some insurers, however, routinely conduct investigations upon receipt of a claim for payment of life insurance proceeds. The first thing that needs to happen is for the insurance company to advise as to the reason for nonpayment. It usually falls into two categories, denial for material misrepresentation or denial for fraudulent misrepresentation. A material misrepresentation can occur during the original application process (i.e. failing to disclose a pre-existing health condition or medical testing that was done prior to the application process). However, if the policy is more than two years old, the insurer cannot void the policy on this basis. If the insured dies during the initial two-year period, the nature of the material misrepresentation has to be examined. Would the insurer if they knew this information initially just have increased the premium or would they have denied coverage altogether? Expert evidence may have to be obtained on underwriting policies. If, on the other hand, the misrepresentation was fraudulent, then the insurer is not limited by the two-year period. A high threshold has to be met for the insurer to prove fraud. If the insurer persists in its denial, then you should retain legal counsel.

The advice offered in this column is intended for informational purposes only. Use of this column is not intended to replace or substitute any professional, financial, medical, legal, or other professional advice.

MUNICIPAL ELECTION

MEET JIM WALDBUSSER: THE AMERICAN WITH A HEART FOR HALTON HILLS

ALEXANDRA HECK

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Jim Waldbusser knows all about change.

As a young boy growing up on a farm in southern Maryland, he saw the stark contrast between the political values of his father and the town around him.

"Dorchester county is one of the most backward counties that anyone could experience," said Waldbusser, whose father worked as a teacher in the day while farming melons and soy at home.

"I was starting to pick up some of the colloquial stuff down there," said Waldbusser, to his father's horror, which led to their family moving to a more progressive state.

Waldbusser attended Delaware State University, where he studied natural resources, environment and biology.

He says that as a predominantly black university, Waldbusser gained a respect for diversity.

The thesis that Waldbusser worked on in his master's of park science degree focuses on job satisfaction of park workers.

He found inner city jobs, and extremely rural jobs had the highest levels of satisfaction. He found the middle zone jobs, where mostly black workers were reporting to white managers had the lowest levels of satisfaction. In the cities, most staff were black, he found, and in the rural parks the majority was Caucasian.

"It seemed to be associated with the race thing but that was all theoretical," said Waldbusser, noting that the theory was inconclusive.

After graduating he worked in state parks around the country, from Delaware, to Virginia and Indianapolis.

He then went back to school for comput-



Sean Murphy Photo

Jim Waldbusser is running for mayor of Halton Hills, he has a passion about heritage, public transit and animal welfare issues.

er sciences, after which he started working with a company that transferred him to Mississauga.

He moved to Georgetown in 1995.

For years, he was a commuter to Mississauga using public transit.

"I have a point to prove," said the wouldbe mayor, explaining that he uses public transit in Halton Hills every day.

He says east-west transit in the town is excellent, but the connection to Milton is terrible. Historically, there was a train that connected Halton Hills to Milton, Oakville, Burlington and Hamilton.

He says a connection like that needs to return.

"Once a regional system gets put in place, it solves some of the problems," he

Waldbusser has sat on the town's heritage committee, where he was instrumental in the preservation of the Station House in Georgetown.

He also used to be an animal control officer with the Halton Hills SPCA.



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