

A Final Gift to Your Family



Prearranging your burial or cremation is the last gift you can give your family. It releases them from having to quickly make decisions in their time of grief. It also frees them from the need to pay costs associated with your cemetery arrangements. Contact one of our family counsellors to discuss your wishes and options.

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WHAT'S ON

HERE ARE 10 THINGS TO DO IN HALTON THIS WEEKEND, JUNE 1-2

1

ST. JOHN'S YARD AND BAKE SALE

Saturday, June 1, 8 a.m. to 1 p.m. St. John's Anglican Church, 10996 Trafalgar Rd., Halton Hills. St. John's Anglican Church hosts its annual yard and bake sale. Something for everyone - treasures, plants and home baking.

2

COUNTRY ART TOUR

Saturday, June 1 and Sunday, June 2, 10 a.m. to 5 p.m. Escarpment Artists' studios, rural Burlington (addresses at www.escarpmentartists.com). Three studios in rural Burlington (Kilbride) and Carlisle are having their annual June art show and sale.

3

PARAMEDIC DAY

Saturday, June 1, 10 a.m. to 3 p.m. 1179 Bronte Rd., Oakville. Learn more about what paramedics do, climb on board an ambulance, check out the special gear worn by Halton's tactical paramedics, learn the basics of cardiopulmonary resuscitation (CPR), visit the bike helmet safety station and more.

4

HEALTH AND WELLNESS FAIR

Saturday, June 1, noon to 5 p.m. Croatian Centre, 9118 Winston Churchill Blvd., Halton Hills. Over 25 local vendors, including three guest speakers: American author David "Avocado" Wolfe, local health and wellness practitioner Jeff Martin and fitness health coach Loren Valvasori.

5

DOWNTOWN MILTON STREET FESTIVAL

Saturday, June 1, noon to 11 p.m. Main Street, downtown Milton. A free community celebration in the street; the Downtown Milton Street Festival attracts over 90,000 attendees and features live entertainment, vendors, local businesses and community organizations.

6

NICKEL BROOK BREWING BBQ

Saturday, June 1, 3 to 9 p.m. Nickel Brook Brewing Co., 864 Drury Lane, Burlington. Nickel Brook is transforming its brewery into a summer celebration. The family-friendly festivities are free, and as a special bonus, the brewery will also be releasing its latest small-batch IPA during the event.

7

GUTSY WALK FOR CROHN'S AND COLITIS

Sunday, June 2, 10 a.m. to 2 p.m. Bronte Heritage Park, 2340 Ontario St., Oakville. The Crohn's and Colitis Canada Gutsy Walk marks the day when Canadians coast-to-coast will walk united to raise awareness at this fun-filled, family-friendly and noncompetitive event. Details available at www.gutsywalk.ca.

8

KITE FESTIVAL

Sunday, June 2, noon to 4 p.m. Brant Hills Community Centre, 2255 Brant St., Burlington and Brant Hills Park, 2300 Duncaster Dr., Burlington. Build a kite or bring your own. Come out for some free family fun, entertainment and vendors - kite building materials are available while supplies last.

9

MILTON PUBLIC MARKET

Sunday, June 2, noon to 6 p.m. Milton Fair Grounds, 136 Robert St., Milton. Running weekends until Sept. 15, this new market features a wide variety of food and craft vendors, as well as many demonstrations and workshops.

10

TASTE OF INDIA

Sunday, June 2, 5 to 8 p.m. Knights of Columbus Hall, 1494 Wallace Rd., Oakville. Join H2O4ALL for an evening featuring a delicious meal of East Indian cuisine, authentic Indian dance and music. All funds raised will go toward the implementation of two safe water projects in Cienfuegos, Cuba.

legal matters | INJURY LAW

ASK THE PROFESSIONAL

We work for you.



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Q

A couple of years ago, I purchased critical injury insurance. I am now sick, but the insurance company won't pay. What should I do?

A

The first thing that you need is a letter from the insurance company spelling out why they are refusing to pay and specifying the section of the policy they are relying on. It could be as simple as they lack the proper forms or reports, or not in some cases.

Secondly, make sure that you have a copy of the policy so that it can be reviewed.

Critical illness insurance generally covers an individual against heart attack, stroke and cancer and is sold in 10, 20 year increments, usually to age 75 or sometimes longer. Policies can cover a wide variety of illnesses. The policy can be complicated and difficult to understand. It may have a variety of "riders" (conditions), which can deal with secondary illnesses, loss of independence, disability, waiver of premium, etc.

These policies can also be very restrictive and cover only specific narrowly-described illnesses. Just because you have a heart attack, cancer or stroke as we commonly understand it does not mean you get the benefit. Insurance companies use their own definitions of these terms, which may or may not coincide with your own doctor's definition of the terms. These types of claims are time-sensitive and certain time limitations apply if you wish to take action against the Insurance Company.

We have experience in dealing with these types of refusals to pay claims. If you need help, give us a call.

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.

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