



TREE DEDICATION: Local families and Rotary Club members gather at Rotary Park on Saturday for this year's tree dedication service. This year, seven more trees were planted in memory. To date, 16 trees have been planted in Rotary Park. - Angela Tyler photo

Insurance premiums soar

Town weighs the risks

By **FRANCES NIBLOCK**
The New Tanner

Changing insurance coverage could save Halton Hills almost \$100,000 in annual premiums but some councillors are being very cautious as they weigh the additional risk of switching to what is known as a reciprocal from the Town's current insurance coverage.

Acton Councillor Rick Bonnette convinced his colleagues that they need their lawyer's opinion and more information before changing insurance and the issue was deferred until next month.

The Town will pay \$295,448 in premiums to the Frank Cowan Company Limited and Dunlop Insurance this year, a jump of 75 per cent over four years. When asked last year by Council to investigate other insurance options, staff rejected joining the reciprocal with other municipalities, but now recommend that the Town enroll in OMEX- the Ontario Municipal Insurance Exchange. Under a reciprocal members cover losses by paying allocated premiums up front and by agreeing to be assessed for amounts in excess of the premiums in the event of a catastrophe.

An OMEX official told councillors that no OMEX member who joined after 1995 had paid an additional assessment.

Barry Dunlop of Dunlop Insurance in Norval, representing the Halton Hills Insurance Brokers Association, cautioned councillors that they would be assuming liability for things that Halton

Hills residents didn't have if they switched their insurance coverage to the OMEX reciprocal.

"One of the (OMEX) members has a transit system and one has a police department while the Town of Halton Hills has neither," Dunlop said as he also warned that the town could be liable for a catastrophic event in its fellow municipalities for up to a year after leaving the reciprocal.

After being told that the Town was considered a "very good risk" Councillor Ron Chatten said he needed to know how much the Town had paid out in insurance settlements over the past four years and how much its premiums had been, before making any decision.

In support of his recommendation, Treasurer Andy Koopmans said that the most obvious benefit to the Town would be the potential for savings and that staff had assessed the risk that the

Town would be assuming and found it acceptable, but would make no guarantees that the Town wouldn't face additional insurance costs.

"I can't give you that guarantee, but at the same time I can't guarantee that if we stayed with the conventional insurance coverage our premiums wouldn't rise in future years," Koopmans said.

Councillor Bonnette argued that councillors would be wiser to get a legal opinion on the subscriber's agreement before approving making any changes.

"Let's not be penny wise and pound foolish and find ourselves in a bind in six months if there's a catastrophe," Bonnette cautioned as he asked that the issue be deferred until next month.

The Town's insurance coverage includes municipal liability, errors and omissions liability, environmental liability, automobile and property claims.

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SPRING HAS SPRUNG!

It's a sure sign of spring when our ice cream parlours open up for the season! **Big Scoop Cafe** was hopping on Saturday, serving up ice cream, frozen yogourt and their delicious lunch specials. Right across the street, the patio of the **Red Dog Cafe** was full to capacity. Cones also opened their doors after the winter break, and are back scooping up humungous ice cream cones.

According to the gardening specialists, we don't need to wait until the traditional 24th of May this year to start our planting; gardens can be planted now! **Acton Home Hardware** has a selection of bedding plants, seed packets and hanging baskets plus watering cans, garden gloves, trowels, etc. to get you started.

There are some really interesting garden accessories available in downtown Acton, that can add a touch of whimsy to the most traditional gardens. **Paintin' Friends** has some beautifully painted bird houses on stands for sale, or get creative and take a class to paint your own. With instruction, plain terra cotta flower pots can be turned into works of art to showcase your favourite plants. Right next door, **Blooms Away** has a selection of cheerful metal sunflower welcome signs to put by your garden gate. **Blue Springs** has a wide variety of interesting wind chimes, everything from cows to hummingbirds!

Come downtown to celebrate spring!

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