

# EDITORIAL

with Hartley Coles

## Insurance 'snow job'

Snowmobiling is one of the great Canadian winter recreational programs but it is becoming increasingly expensive for those who enjoy the sport, fuelled in large part by insurance rates that are being driven "sky-high."

Across Ontario good drivers with clean records are being hit with rate hikes of up to 1,000 per cent, according to NDP auto insurance critic Peter Kormos. This week, the Ontario Federation of Snowmobile Clubs warned of the demise of snowmobiling and its related tourist revenue and jobs if private insurance rates are not rolled back and controlled.

Snowmobiling is not only a major recreational activity with significant economic spin-off but in Northern Ontario they are a means of daily transportation, almost a necessity during winter storms. It's imperative that affordable public insurance premiums are available for all vehicles-snowmobiles included, as Kormos says. But there is also another side of the story.

Last weekend there were at least four deaths in snowmobile "accidents" across the province all of which seemed to be caused by operators who just senselessly drove into trees, open water and other senseless things. It suggests the snowmobilers must also clean up their own act if they expect more reasonable insurance rates.

We know most snowmobile operators exercise caution and don't do the foolish things that cause "accidents" but there are a minority, often felled by alcohol, who have a great bearing on insurance rates.

Before we discuss public automobile insurance for snowmobiles and yes, automobiles, we should clean up our accident rate so premiums can decrease. However, the Liberal government says we'll soon have a 10 per cent reduction in auto insurance premiums, a suggestion we are paying too much.

We're not going to venture into that minefield because rates vary across the province. Canadians love to "bitch" about what we must pay for protection. In some instances we're right, as recent cases have shown. But on the whole we must prove insurance rates are not equitable before we venture into the non-profit public insurance system the NDP is advocating.

## Up and down gas prices

Volatile gasoline prices which bob up and down like toilet seats are driving consumers mad again.

Price increases seem to have only a remote connection to the price of a barrel of oil. The price per barrel has been rising but never as rapidly and steeply as prices at the pump.

Prices at various different brand name service stations rise almost uniformly for gasoline which is already in underground tanks. Big Oil obviously establishes when the need is greatest and then slaps on several cents a litre such as just prior to this Christmas. A sort of back-handed Yule present.

Independent operators keep prices down but inevitably they bow to pressure and join the rising price ranks.

Drivers, of course, feel they are being gouged. They are tired of hearing U.S. President George Bush is to blame. After all, Canada supplies the United States with 18 per cent of its oil. Convuluted and mystical explanations for increases no longer wash with most drivers. They're beginning to think the oil companies want to see less gasoline.

Yes, of course, some MPPs and MPs agree with consumers. But the Federal government has investigated pricing in the past. They've confirmed the oil companies are not price fixing. No, it has nothing to do with the fact a large portion of gasoline costs come from taxes, both Federal and Provincial



**RIBBON CUTTING:** It was all smiles last Saturday at the grand opening of Downtown Acton's newest business, Scrapbook Crazy. On hand for the ribbon cutting were, from left to right, Regional Councillor Clark Somerville, Mayor Rick Bonnette, owner Fran van Helvoort and manager Sarah Moore. —Danielle McIsaac photo.

## Suffering? – cold or an allergy?

With the cold weather here, Canadians find themselves spending more and more time indoors. That spells trouble for year-round allergy sufferers. Many allergens – such as dust and mould – thrive in indoor environments, making homes 'enemy territory'.

The truth is many Canadians don't even realize they're year-round sufferers, especially during the winter. Many sufferers cannot tell the difference between allergy symptoms and a cold.

Colds are the result of a virus infection. Perennial allergies – often caused by common triggers in the home such as dust mites, furry pets and mould – are the body's physical reactions to inhaled airborne particles called "allergens".

Some symptoms between a cold and allergies are similar: sneezing, wheezing and a stuffy or runny nose. If symptoms are also accompanied by a fever, sore throat, coloured nasal discharge, and achiness, it's likely you have a cold.

With allergies, there usually isn't a fever, nasal discharge is clear and eyes may become red and itchy. And, while a cold usually lasts about a week, allergies can last all year.

If you suffer from year-round allergies, the real question is: Do you know what your allergy triggers are? The causes of allergies can be found in any home. Some of the most common examples include:

\*House Dust – An airborne mixture containing fine particles of soil and plant material from indoor or outdoors, particles of human and animal skin (dander) and hair, fabric fibers, mould spores, food particles and other debris. Some dust is present in every home, regardless of how often or thoroughly the house is cleaned.

\*House Dust Mites – Tiny animals (up to .3mm) related to ticks and spiders that live in house dust. There is not a house without them, but some houses contain huge numbers and others contain almost none.

This does not only depend on cleanliness, but also on the amount of moisture in the house.

\*Moulds – A type of fungus that has no stems, leaves or roots. Moulds generally live outdoors but they easily pass through open doors and windows and settle indoors, where they are often diagnosed as mildew.

\*Pet Dander – Unfortunately for some people, pets trigger allergic reactions. Contrary to what many people believe, an allergic reaction to an animal is not caused by the animal's hair – it is actually caused by substances in animal saliva, urine and especially dander.

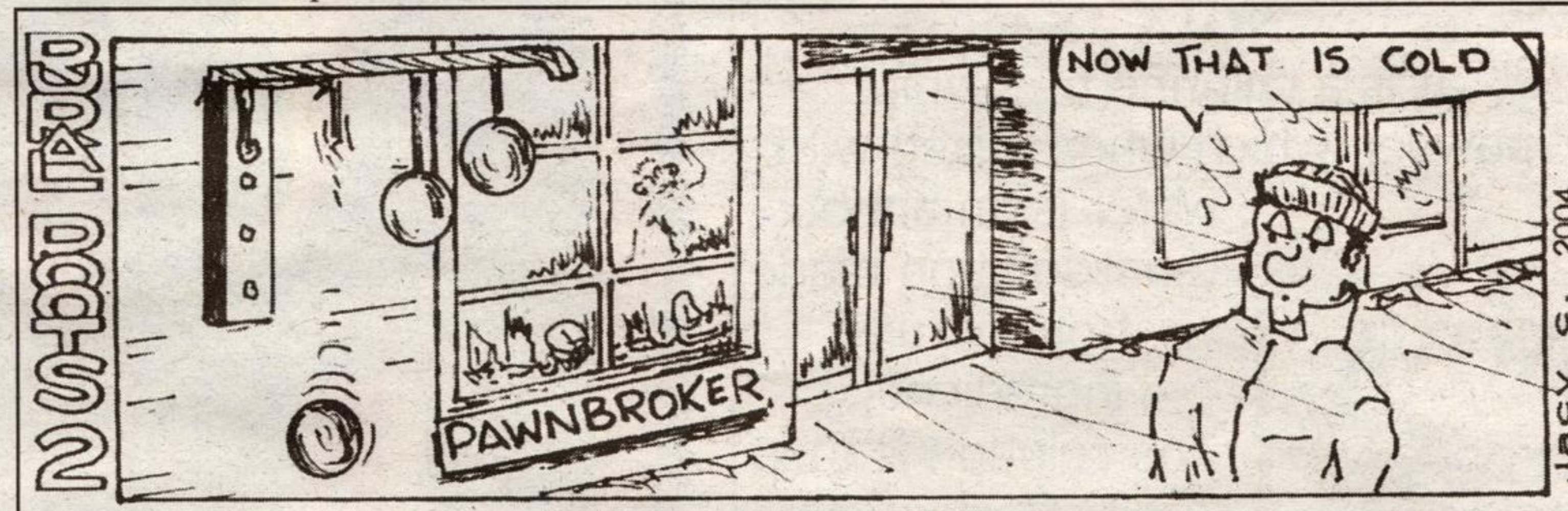
1. Keep dust-collecting ornaments to a minimum in your bedroom and, if possible, remove carpets completely since they can trap dust and dirt. Keep linens clean and if extra sensitive, consider us-

ing organic mattress covers and pillows to keep dust mites from breeding.

2. Invest in a dehumidifier to help control humidity. The more moisture in your home, the more likely you are to suffer from the effects of dust mites and mould. Indoor moulds and mildew are easily eliminated by using a cleaning solution containing five per cent bleach and a small amount of detergent.

3. Talk to your family doctor or pharmacist about your specific symptoms and the medications you have already tried when looking for the most appropriate treatment. First-generation antihistamines are effective, but can cause drowsiness and impaired cognitive and motor functioning. If you need to remain alert, a second-generation antihistamine is preferable. When choosing a second-generation antihistamine, look for one that is a direct acting metabolite with the active ingredient of ceterize. Direct acting metabolites are not processed by the liver, which significantly lowers the risk of drug interactions.

4. The most effective way to combat symptoms of animal allergies is to remove the pet from the home and avoid any contact. If you decide to keep a pet despite an allergy, keep the pet out of the rooms where you spend most of your time, especially your bedroom.



**THE NEW TANNER**  
PUBLISHING LTD.

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Acton, Ontario L7J 2N2

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