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In Memoriam

STOKES

Hi Grandma, it's me again. I haven't been able to stop thinking about you this year. This year has been so different without you. I wish you were here to do and see the stuff that's been going on. I know you'd be proud. Christmas is in a few days, and it's going to be different without you this year. I'm going to miss your smile and happiness on Christmas day. You have no idea how much I miss the greatest Grandma ever, and I wish you were still here with me and everyone. We miss you. Merry Christmas Grandma, I will never forget you, and don't forget you will always have a special spot in my heart, I miss you.

Love always, Erika Stokes

Merry Christmas
Love, Phil, Paula, Erika and Dylan

**In Loving Memory
ELVA & GARNIE HOWDEN**

Remembering how Mom loved Christmas, we would like to celebrate their memory by extending to their & our friends and family, the happiest of wishes for Christmas and the coming years.

Love,
Randy, Kevin, Doris,
James, Olivia and Graham

Life news.ca

births,
birthdays,
anniversaries
& obituaries



Obituary

STOVER, Edward (Ted) Graydon

It is with great sadness that we announce the passing of Ted Stover at the age of 81, on Saturday, December 26, 2009 at Allendale with his family by his side. Beloved husband, father and grandfather. Ted is pre-deceased by his wife Betty Jo (Willmott), parents Graydon and Margaret Stover. Ted is sadly missed by wife Donna Stover (Tufford), children Julie Stover, Paul and his wife Elaine Stover, Lisa Coulson and Randy Coulson, grandchildren Jim and Dave Shepherd, Craig and Scott Stover, Rachel and Laura Coulson, sister June McHugh, brother Brian and his wife Pat Stover, brother-in-law John and his wife Margaret Willmott. We share our loss with Ted's extended family; Donna's children: Dave and Kathy Worth, Jim Worth, Joanne and Rob Werstroh, grandchildren: Mitchell and Sheridan, Alexandra, Derek, Christie and Shannon as well as many friends within the community. Ted was born and raised in Milton and continued to reside in the area for the majority of his life. He was a young carpenter building numerous houses in the area of old Milton. Employed as a technician with Bell Canada for over 30 years, he was an active community member belonging to the St. Clair Masonic Lodge and St. Paul's United Church and donated his time to a number of local charities. Family and friends are invited to visit at the MCKERSIE-KOCHER FUNERAL HOME 114 Main St. Milton 905-878-4452 from 2-4 pm and 7-9 pm on Tuesday, December 29, 2009. The funeral service will be conducted at St. Paul's United Church 123 Main St. Milton on Wednesday, December 30, 2009 at 11:00 am. In lieu of flowers, memorial donations to the Alzheimer Society would be appreciated by the family. Letters of condolence may be left for the family at www.mckersie-kocher.ca

McKersie-Kocher
Funeral Home

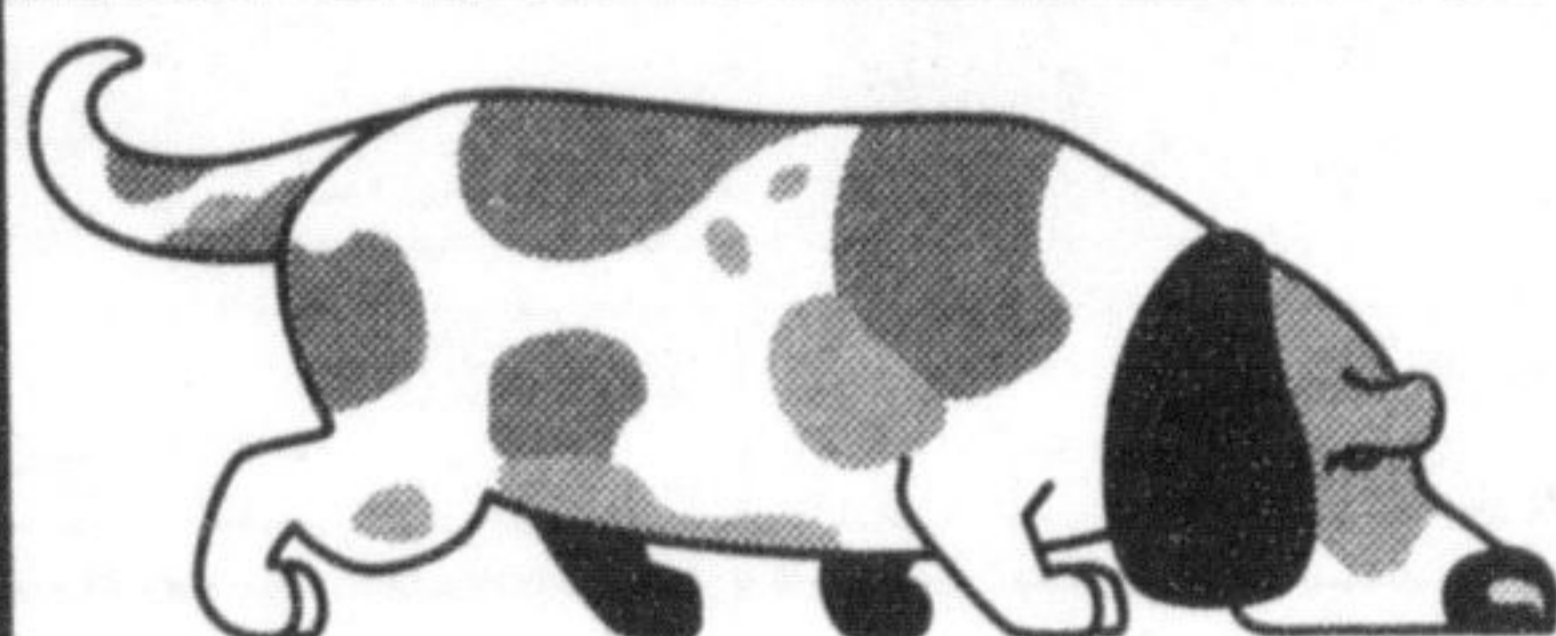
community notices

Sale

APPLES

Mutsu, Empire, Idared, Macintosh
\$20/ bushel, while they last

Williams' Orchard
10101 Hume Court
(off 10th sideroad,
next to Andrew's Scenic Acres)
905-876-4220



**Sniff Out a Great Deal
in the Classifieds.**

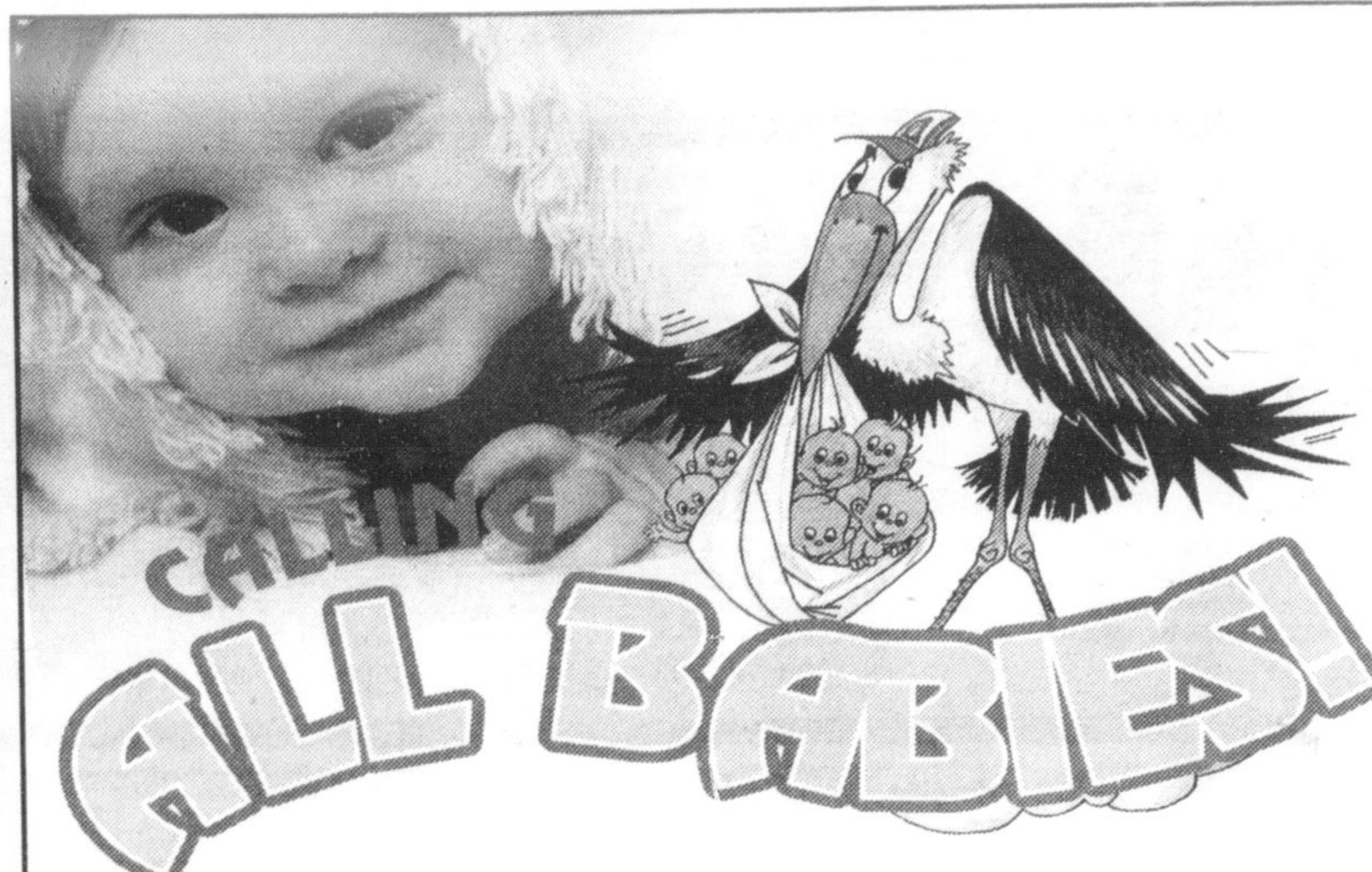
Shoppers with a nose for bargains head straight for the Classifieds. In the Classifieds, you can track down deals on everything from cars to canine companions. It's easy to place an ad or find the items you want, and it's used by hundreds of area shoppers every day.

Find a great deal,
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The Canadian Champion

CLASSIFIEDS

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If you were a special someone born in 2009 (or Dec. '08) and your birth announcement appeared in The Canadian Champion...
THEN GET YOUR PARENTS OR GRANDPARENTS TO DROP OFF OR EMAIL AN UPDATED PICTURE BY

JANUARY 15, 2009

FOR OUR

2009 SPECIAL *IT'S FREE!*
BABY EDITION

Please include child's name, birthday & contact number.
Publishing January 29th, 2010

The Canadian Champion

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*2009 Special Baby Edition is free to those who published their birth announcement in The Canadian Champion classifieds between Dec. 2008 and Dec. 2009. DON'T DESPAIR! All others can proceed with a \$49. + GST charge.

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**The Hidden Cost of Tickets
and Accidents**

Your Driving Record Impacts Your Car Insurance Rate

Just How Costly Are Tickets And Accidents?

Anyone who has been in a car accident or received a speeding ticket knows the experience can be costly. Between paying fines, insurance deductibles, and other out-of-pocket expenses, most people understand they are likely to be out hundreds or thousands of dollars when all is said and done. What many people DON'T know is that there is usually another "hidden" cost which is just around the corner.

It comes in the form of higher insurance rates and can usually be found in the renewal letter you receive in the mail from your insurance company. This is because insurance companies look at your driving record and insurance history, including any tickets or accidents you've had, as a key factor in setting their rates. And this is why drivers who build a good driving history which is free of accidents and convictions will, on average, find they are able to obtain lower insurance rates.

Does This Mean I'm Doomed To Pay A Bundle?

NO! For the driver with tickets and accidents, there is good news and hope of lowering your rate. In fact, there are some drivers with tickets or accidents that are

actually paying LESS than similar drivers with clean driving records. Certain insurance companies actually target this type of risk and have competitive rates. The trick is finding those companies - which is easier than you think...if you know where to look.

What's The REAL Secret To Lowering Your Rate?

The simplest and easiest thing you can do to lower your rate right now is to SHOP AROUND. Why? Because the rates charged by different insurance companies to insure the same driver, with the same car, for the same coverage, can vary by hundreds and even thousands of dollars. Take a look at the table below.

The key is finding the one insurance company that can offer the lowest rate available for your driving profile. InsuranceHotline.com offers an independent, unbiased rate comparison from over 30 of the top insurance companies in Canada to find you the lowest rate for your profile and then connects you with a licensed broker or agent who can provide the policy. It is fast, safe and FREE.

Don't Be Fooled By Others Offering To "Compare Quotes".

Unlike most of its competitors, InsuranceHotline.com does not sell

insurance, is not a licensed broker or agent, and is not owned in whole or in part by an insurance company, agent or brokerage. This allows InsuranceHotline.com to be completely unbiased when providing insurance quotes and keeps its focus solely on finding the lowest insurance rates for consumers.

By contrast, most websites offering to "compare insurance quotes" are owned by or affiliated with insurance brokers or agents and are therefore only capable of quoting rates from the limited number of insurance companies they represent, typically no more than 4 or 5.

Start Saving Your Money Now.

InsuranceHotline.com puts you in the driver seat by making insurance companies compete for your business. With quotes from over 30 of the top insurance companies in Canada, InsuranceHotline.com is the simplest and easiest way to make sure you aren't overpaying for your car insurance. And it is completely FREE to use.

There is never any obligation. You decide if you're interested in the rate provided and whether you want to move your business. So don't waste another minute. Go online to InsuranceHotline.com and start saving your money now.

Rate Comparison			
Driving Record	Lowest Price	Highest Price	Price Difference
Clean Record	\$958	\$2,213	\$1,255
1 Ticket	\$1,018	\$2,552	\$1,534
1 Accident	\$1,849	\$3,753	\$1,904

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✓ SAVE TIME AND MONEY by quickly comparing your rate to the lowest rate available

✓ CONNECT with our large network of licensed insurance professionals