

# Halton Cable working on rural area

By ANGELA BLACKBURN  
The Champion

A request by Ward 3 Councillor Gerry Brooks for an update on Halton Cable TV services in Milton brought company executives to last week's town council meeting.

"We are at any time open to questions," general manager John De Jong told councillors.

Recently, on the heels of a letter received by council from Rogers Cable TV outlining a \$1 jump in monthly Cable Plus rates, Mr. Brooks asked the town to investigate with Halton Cable TV its service expansion plans in Milton. Mr. Brooks said the Campbellville area had been awaiting upgraded service.

Last week, Mr. Brooks heard that service is in place for everyone north of the Campbellville Sideroad except residents of one subdivision, which should have service by August.

The cable company is in the process of negotiating with the railway prior to servicing areas south of Campbellville Sideroad.

In a letter to council, Mr. De Jong outlined wiring of an overhead system in the Campbellville area was started in 1992 and 1993. He said an underground system was delayed because of the reconstruction of Guelph Line.

Mayor Gord Krantz said a rural pocket in the Milton Heights area near Third and Fourth lines, which is included in the urban Ward 2, still doesn't receive cable service.

The cable executive told councillors that the CRTC stipulates any area that receives town water or sewer service must also receive cable service.

Mr. De Jong said, unlike Rogers, Halton Cable has no plan for a rate increase this year. A small increase will be made on January 1, 1995. "Our subscribers enjoy one of the lowest rates in southern Ontario given the location close to major metropolitan areas," said Mr. De Jong.



Photo by GRAHAM PAINE

The Kirbys — Todd, 30, and Risa, 26 — of Bronte Street have started a company called Loose Ends to help people process their often-complicated and time-consuming insurance claims.

## Couple aims to tie up paperwork loose ends

By KAREN SMITH  
The Champion

Loose Ends was built on frustration.

Fed up with complicated insurance claim procedures, Milton couple Todd and Risa Kirby decided to start a service they wish would have been there for them.

The couple, whose last insurance claim resulted in a lawsuit, have opened a business called Loose Ends.

For a reasonable fee, the Kirbys will handle a wide range of often-complicated and time-consuming insurance claims (accident, medical or dental, for example) from start to finish.

Their work focuses on claims through private insurance companies, not government agencies such as the Workers' Compensation Board.

"We had a lot of people who were just waiting for us to open up," says Mrs. Kirby, 26, who lives in a Bronte Street townhouse with her common-law husband and their one-year-old son.

"People no longer have leisure time, and when they do it's not being spent filling out insurance forms and making phone calls."

Over a 10-year-period, Mr. Kirby, who suffers health problems resulting from a work chemical spill, says he was "lost in the shuffle" time and time again by the system when he tried to claim insurance benefits through a private company. (He finally had to hire a lawyer.

He says most people, however, can't afford a lawyer's retainer fee and often have nowhere to turn.

"We're here for the small guy and we're here for the insurance company," he says. "We're mostly here because the system is not foolproof on either side. We want that to stop with us."

Claims have been denied, Mrs. Kirby says, for a reason as simple as a check mark in the wrong place.

For close to three years, she was employed by Hooper Holmes Canada, where she says she learned the ins and outs of insurance and insurance investigations.

After managing the firm's laboratory for almost a year and making strong contacts with the heads of underwriting departments of major insurance companies, she left to work in chiropractic care.

Mrs. Kirby has now been a chiropractic health assistant for six years. She says she has literally dealt with hundreds of claims from the administrative end and seen people slip through the cracks — either on the positive or negative side.

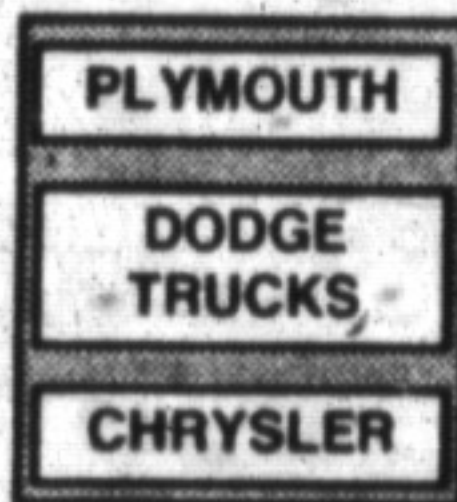
"We take insurance claims from the initial stages," she adds. "You can call us with a policy or group number and all the details so we can initiate the claim for you (after signing a waiver)."

The fee for the couple to process a straightforward claim is about \$50. Prices increase for larger and problem claims or lump-sum settlements.

The Kirbys, who currently run the business out of their home, can be contacted by calling 878-0064.

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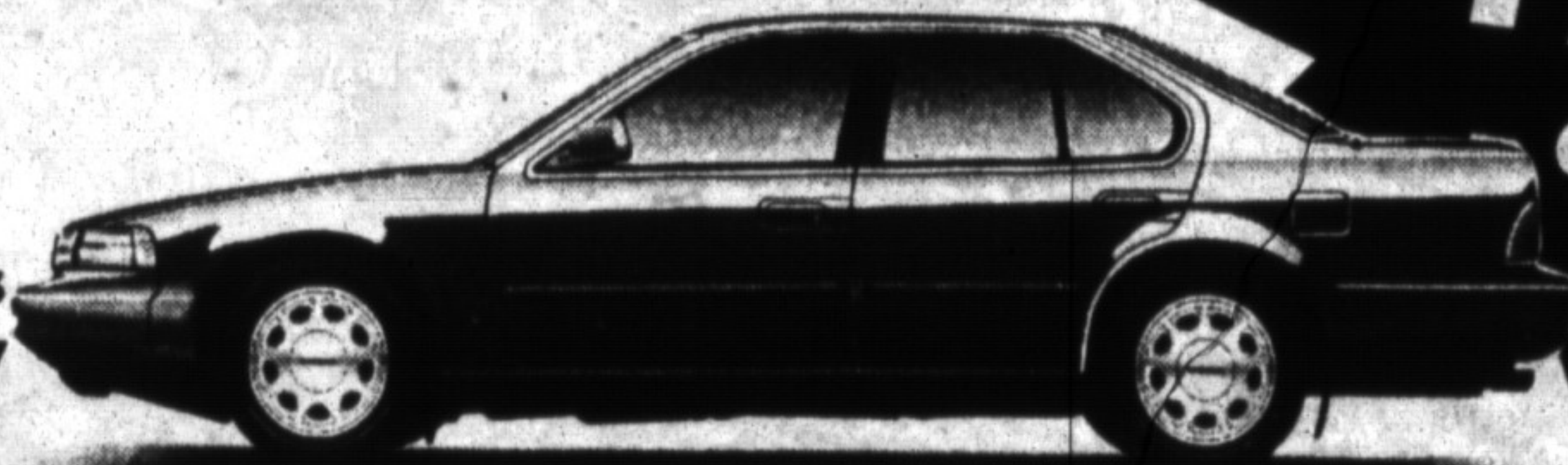


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