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**Children streetproofed**

Little Megan doesn't seem too impressed as York Centre MPP Don Cousens takes her fingerprints (left), Markham Mayor Carole Bell and Store Manager Kevin Rose.

**The Balance Sheet**

**Ways to reduce insurance costs**

By JOHN KANE  
 How much insurance can you afford?

Independent business owners have limited budgets and cannot afford to insure against every eventuality. On the other hand, trying to save too much money and leaving yourself underinsured is purely false economy. Unfortunately, risk is part of any profitable endeavour, and therefore, insurance is one of the necessities — from a financial, legal, and moral standpoint — of operating a business. Finding the delicate balance between what you can afford to purchase, and what you can't afford to be without is perhaps one of the most complex decisions facing the owner-manager. There are, however, ways of reducing insurance costs while maintaining adequate coverage.

One step to getting the most for your insurance dollar is to select a broker who deals with a number of commercial carriers. This will provide you with a wide variety of policies from which to choose, and will allow you to select the most comprehensive policy or package for a reasonable price. Trade associations sometimes offer plans which are tailored to the particular insurance needs of your type of business, usually at much more reasonable rates than you could obtain on your own. They can also direct you to commercial insurers who may have package plans catering specifically to your industry. Such plans for retailers, offices, wholesalers and franchisees among others are becoming increasingly popular, and if you don't have access to a trade association, your broker may be able to refer you to such a plan.

You can also control insurance costs through altering the size of your policy's deductible. However, this will again require a subjective judgement on how much of the cost of a loss your business could afford to absorb. If you can reasonably estimate such an amount, ask for quotes based on that deductible, compare them to the cost of premiums based on the lowest deductible, and decide whether the savings to be made

are worth the additional risk. Of course the ideal strategy would be one which reduces insurance costs while at the same time increasing your business's protection. You can achieve such an ideal by implementing your own loss prevention program.

Every business in performing its routine operations, faces the possibility of loss through fire, theft, automobile accidents, employee negligence or injury. In order to minimize your exposures to such losses, you can and should implement safety programs and procedures. Many of these can be done relatively simply and inexpensively. You should do a thorough review of your premises and operations to determine where your greatest potential for losses exist and what you can do about them. Your insurance broker should also be able to provide some guidance in this area. Some typical examples of improvements might be:

**General Safety**

Encouraging accident and injury prevention awareness among employees, local organizations can sometimes present seminars on such topics as 'back care' at very low costs; enforcing safety apparel regulations for employees, providing proper training in the use of all equipment, designating some employees to take approved first aid or CPR courses, ensuring everyone with access to company vehicles has a good driving record and conducting routine inspections for hazards which may present themselves.

Simple improvements such as the installation of fire and theft alarms can have a significant impact on your insurance costs. Even those items, such as employee awareness programs, which may not have a direct effect on premiums, still work towards minimizing your vulnerability to loss — and that's the reason for purchasing insurance in the first place.

**EDITOR'S NOTE** — John Kane, C.A. is a resident of Markham and a Partner in the Toronto office of Thorne Riddell, Chartered Accountants.

**Chiropractic office opens in Markham**

Eleanor White, co-owner of the White Chiropractic Centre says working with her husband "is not a skill, it's a learned art."

Mrs. White and her husband Paul, recently opened their own practice in a century-old building on Centre St., just off of Main St.

"It's fun, we work well together," Mrs. White said. "So far it's going fine and we're very busy."

The couple decided to open the centre in February and recently celebrated the opening with "an old family friend," York Centre MPP Don Cousens.

She said that so far, patients have been "thrilled" with the concept of having the chiropractic centre in the renovated

building. She noted that she and her husband cater mostly to sports injuries and general health care. She also pointed out that they hope to "get into more family care."

"We want to approach more of a wellness idea rather than a sickness idea," she said. "We're interested in preventive medicine."

According to Mrs. White, chiropractic care is not only involved in spinal care but is "a vital component in the total health picture."

The move to the new location, she said, is being done at the right time so the family practice can get established.

"We just wanted to get out on our own and practice together as a husband and wife team," she concluded.



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**NOTICE TO PROPERTY OWNERS TO DESTROY NOXIOUS WEEDS**

NOTICE IS HEREBY GIVEN to all persons in possession of land in accordance with The Weed Control Act, R.S.O. 1980, Chapter 530, that unless the noxious weeds or weed seeds growing on the lands within the Town of Markham are destroyed by Friday, June 14, 1985 and throughout the season as often as it is necessary to prevent ripening of their seeds and dispersal of their pollens, the Council of the Town of Markham has appointed a Weed Inspector to cause said weeds or weed seeds to be destroyed in such manner as he may deem proper, and that the expenses incurred by the said Weed Inspector in the discharge of his duties shall be placed on the Collector's Roll of the Municipality against the respective lands concerned and that such amounts shall be collected in the same manner as taxes.

Please Note: Dandelion, Burdock and Golden Rod are not considered Noxious Weeds, within the Town of Markham, under the Weed Control Act, therefore complaints regarding these weeds cannot be accepted, however, the cooperation of all property owners is requested in keeping these nuisance weeds under control.

Fred Cox, Chairman  
 Building & By Laws Committee

K.I. Spence  
 Weed Inspector

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**MARKHAM PROCLAMATION**

That the week of May 25th to June 2nd, 1985 be proclaimed as "National Physical Activity Week" in the Town of Markham.

Carole Bell, Mayor.

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**Ontario**

**NOTICE OF PUBLIC MEETING**

TAKE NOTICE THAT a Public Meeting of the Liquor Licence Board of Ontario will be held at the OFFICES OF THE LIQUOR LICENCE BOARD OF ONTARIO, 55 LAKESHORE BOULEVARD EAST, TORONTO, ONTARIO ON TUESDAY, JUNE 4th, 1985 at the hour of 11:30 o'clock in the forenoon, at which time the Board will hear applications in accordance with the Liquor Licence Act, and Regulations thereunder.

The following establishments have applied for a licence of the class indicated, and the applications will be entertained at the aforementioned location and time:

**Applications For New Licences**

Eats's Restaurant  
 7750 Markham Road, Markham  
 Dining Lounge Licence  
 Applicant: John Romblis Enterprises Ltd.

Good Eat Restaurant  
 25 Main Street, Stouffville  
 Dining Room Licence or Dining Lounge Licence  
 Applicant: Fu-Hsiang Feng

Lindner's Restaurant  
 144 Main Street, Markham  
 Dining Lounge Licence & Patio  
 (Dining Lounge) Licence  
 Applicant: Lindner's Dining & Catering Ltd.

AND FURTHER TAKE NOTICE that any person who is resident in the municipality and who wishes to make representation relative to the application, shall make their submission to the Board in writing prior to the date of the hearing, or in person at the time and place of the hearing. (Copies of written submissions will be forwarded to the applicant).

Liquor Licence Board of Ontario  
 55 Lakeshore Boulevard East  
 TORONTO, Ontario, M5E 1A4

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