

Family spends summer teaching infants to swim

(From page 11) also making strides, and is learning at a quicker pace than her older sister did. "Bianca's responding faster

than Francesca when she was her age. It's easier for her because she's got her sister as a role model. When she fell into the pool

by accident last week, she didn't panic. There was no crying, and she didn't take in any water." Lisa, who swam competi-

tively with the Oshawa Swim Club in her early teens, has been taking her youngsters to the water an average of four times a week this summer.

She will continue to have the kids take lessons until they are at least five years old, after which time she will look into the possibility of having them join a swim club.

But as far as competitive swimming is concerned, that will be up to the children to decide.

"For now, I just want them to learn water safety, as well as recreational swimming," said Lisa.

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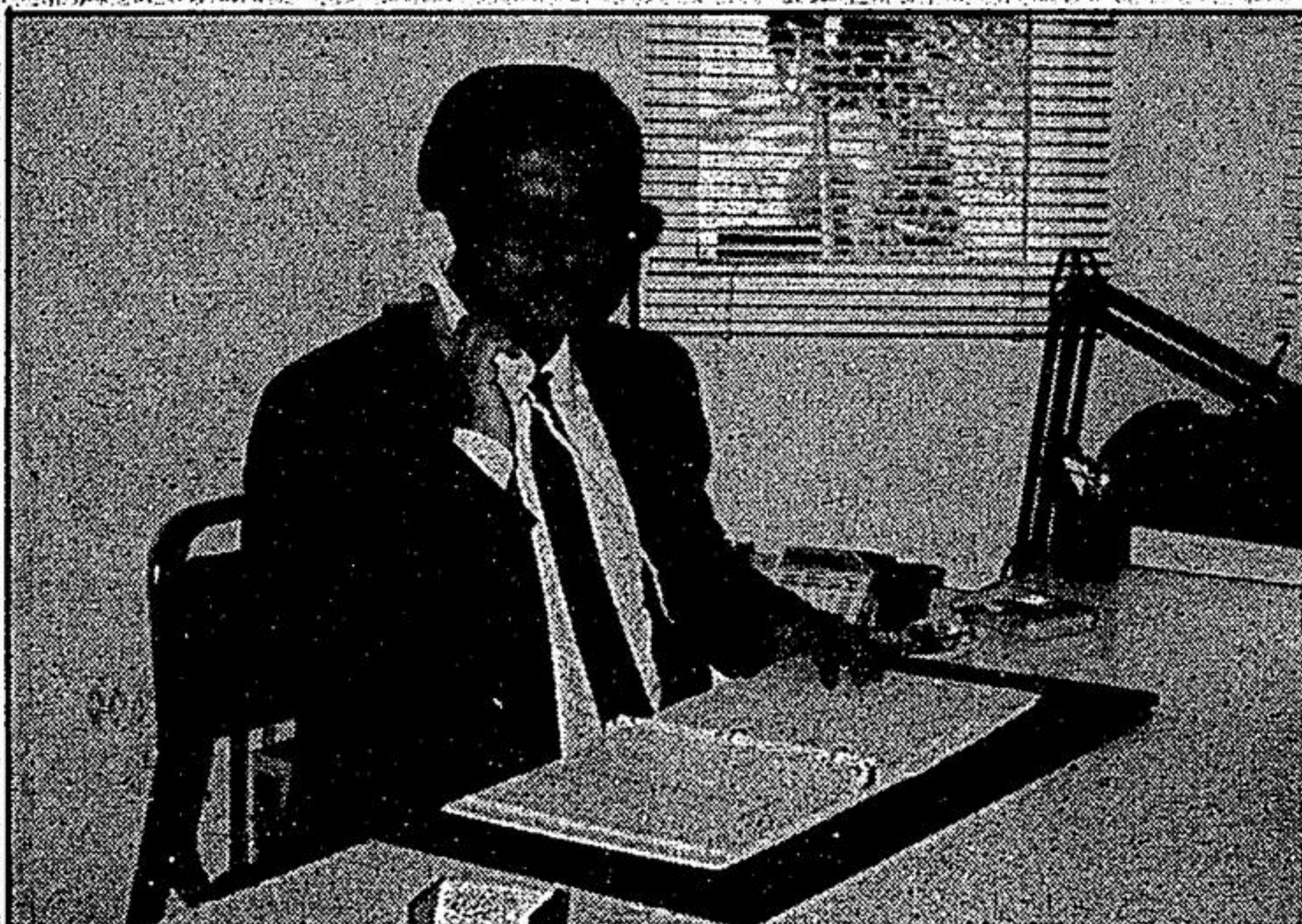
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Regular reviews of your insurance could result in reduced rates and enhanced coverage that better reflects your current needs and lifestyle, said Shashi K. Kapoor, of Shashi Insurance Brokers Ltd.

Some of the drivers who were classified as high risk prior to December 31, 1992, for example, may find that their auto insurance rates could be cut in half or more as a result of changes made in January 1993 by the Facility Association.

Prior to that date, most high risk drivers, i.e. young drivers, and those with a record of accidents and/or traffic tickets, were insured through the High Risk Facility Association, a pool of insurance companies. The new plan, based on a point system, means that most of those drivers can now obtain regular insurance at substantially reduced rates, said Shashi.

With 10 years experience, working for a major company, and in business for himself for the past four-and-a-half years, Shashi has the knowledge and the contacts to ensure that the individual's needs are met. Formerly located downtown Toronto, he has recently moved his business to the Markham area, where he resides with his family. Living and working in the same community



SHASHI K. KAPOOR

is a benefit to his clients, Shashi said, because it means he is accessible, even on holidays and weekends.

Shashi represents a number of companies, so he is able to find a suitable insurance program for each individual. He suggests that insurance coverage should ideally be reviewed annually.

"A lot of people don't like to think about it," he noted. "The premium comes in and they just pay it. They

don't want to be bothered." But people's lifestyles change, they purchase computers, cellular phones and other valuable commodities, they have children and thus their insurance needs change accordingly.

"In the case of a loss, it's important to make sure you're adequately covered," Shashi said.

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