

Truth or Dare

Believe none of what you hear, and half of what you read. This article, of course, being the exception.

If you had a penny for how many times you've heard, "that's the best price" you wouldn't have to worry about the cost of things, but you do.

This being the case, I dare you to compare what you're paying for your car insurance to what the lowest price really is.

Truth

Your insurance company has probably told you that you're a 6 or even a 10 star driver! You may be receiving a 10% discount for this, and a 5% discount for that. But, if these stars and discounts still mean you're paying double what you would with another company, who cares?

Dare

I dare you to compare. If you are really paying a great price for your car insurance, then you'll know. If you're not, you may have just saved yourself, possibly \$780, or more.

InsuranceHotline

InsuranceHotline.com's free search compares over 30 insurance company rates, instantly. On average, it could save you in the neighborhood of \$780.

Look At This Chart

Here's a rate comparison, done by the government, for over 30 insurance company rates, showing the lowest to highest rate quoted. Note the spread between these rates.

| DRIVER PROFILES | LOWEST | HIGHEST |
|---------------------|---------|----------|
| 19 Years-Old | \$5,639 | \$13,024 |
| 1 Ticket & Accident | \$2,291 | \$16,217 |
| 2 Drivers | \$2,703 | \$7,302 |
| Clean Record | \$882 | \$2,590 |

This rate comparison shows over \$11,000 difference between insurance company rates for the exact same driver. Most drivers are insured with companies whose rate falls somewhere in the middle of this spread.

Dare to Compare

In fact, I've seen many "good drivers" pay more than drivers with tickets or an accident simply because they never did a quick rate comparison through the free service offered by InsuranceHotline.com.



Lee Romanov
Insurance Expert

Truth or dare. I dare you to find the truth. Are you overpaying by \$100's, even \$1,000's for your car, home, or life insurance? Find out by going to InsuranceHotline.com.

Spirit awaits second-round opponent

BY MIKE HAYAKAWA
Staff Writer

It certainly wasn't easy. But the Stouffville Spirit got the job done in disposing of the Cobourg Cougars in their best-of-seven, first round Provincial Junior A Hockey League playoff series.

A goal by rookie forward Mike Cudmore at the 4:29 mark of the second overtime frame of Wednesday's fourth game at the Cobourg Memorial Arena gave the Spirit to a 4-3 victory and four-game sweep.

Their second-round opponents will either be the Newmarket Hurricanes, Collingwood Blues or Huntsville Muskoka Otters. It was the second time in the series they required a double overtime session to emerge with a win over a feisty Cougars' squad that finished the regular season in ninth place in the Eastern Conference.

While elated to have won the series in quick fashion, Spirit head coach Dan West acknowledged his club had its work cut out in each of the games, especially in the last two games in Cobourg,

which has a small ice surface.

"We knew they'd be especially tough in their own rink. You never want to think you can win four straight but we did," West said. "They (Cobourg) certainly gave us a good fight. It sure wasn't a 4-0 series, that's for sure. It was a battle. They gave us everything we could handle," he said.

West saw plenty of positives.

"Perhaps if we had executed our power play better we might have made things easier. But I thought we were sharp throughout the series and we found ways to win. We've got to take from those positives," he said.

In Wednesday's finale, it appeared as if the game might be a high-scoring affair as the first three goals were scored within the opening four minutes of the contest. Fortunately for the Spirit, James McIntosh, on a power play, and Mike Foy, scored the game's first two goals to stake Stouffville to an early 2-0 lead.

With the Spirit nursing a 2-1 lead through 20 minutes, the Cougars took advantage of a power-play opportunity to tie the game.

But the Spirit responded with a power-play marker of their own by Randy Johnston to take a 3-2 advantage entering the third period.

A power-play goal by Dennis Zak enabled the Cougars to tie the game and eventually set the stage for Cudmore's heroics.

The Spirit outshot the Cougars 41-25, including 4-1 in the second overtime session.

Trevor O'Neill handled netminding chores for the Spirit and picked up the win.

SPIRITED NOTES: The Spirit played Wednesday's game without the services of forward Ryan Oliver, who was serving a suspension for being an instigator in the third game. The Spirit are awaiting a league ruling to see if he must sit out the first game of the next series ... veteran forward Will Acton remained on the sidelines, recovering from a concussion. The Stouffville resident and son of Toronto Maple Leafs' assistant coach Keith Acton is skating in practice ... Veteran winger Joel Sheppard played his first game of the series Wednesday.

THE PLAYOFFS



**Sweeps Cobourg 4-0
Onto Round 2**

www.stouffvillespirit.com

Clippers move on in OMHAS

The Stouffville minor bantam Clippers advanced to the fourth round of the Ontario Minor Hockey Association playoffs with a 9-2 win over Innisfil Tuesday.

Josh Machesney scored two goals and added two assists while Daniel McMahon added two goals, Chris Smith and Robbie Acton each had a goal and one helper, Connor Cadaret, David Beloff and Steven Tait scored once. Gabe Grunwald played in goal.

In the series opener Feb. 7, the Clip-

pers were buoyed by a two-goal, one-assist effort from Matthew Miniaci in a 7-3 win. McMahon and Crago each added a goal and one assist, Daniel Perry, Tait and Acton one goal each. Kyle Pontone handled netminding duties.

Grunwald shut out Innisfil 10-0 last Saturday. Beloff, Tait and Smith had hat tricks. Machesney had five points.

Innisfil staved off elimination with a 2-0 win in the third game.

The Clippers will now play arch-rival TNT-Alliston starting today at 4 p.m. at the Nottawasaga Inn. Game 2 goes Tuesday at 8 p.m. in Stouffville.

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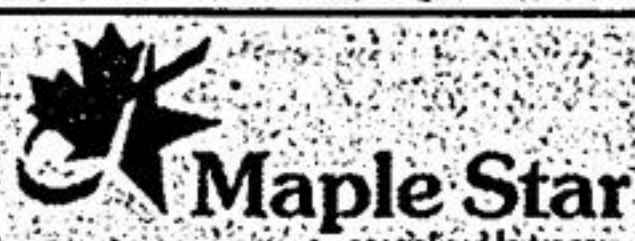
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