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parking, laundry

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## 256 Deaths

256 Deaths

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## 258 In Memoriam

258 In Memoriam



In Memory Of **Donald Edward** Sanderson July 4, 1987 -January 2, 2009

In life we loved you dearly, In death we love you still. In our hearts you hold a special place. No one could ever fill. The special years will not return When we were all together,

You will walk with us forever. Love Always and Forever Grandma & Grandpa, Aunt Dani and Tony, Uncle Dave & Aunt Val, Duncan, Dianne & Jackson

But with the love within our hearts

### SANDERSON, Donald

Taken too soon, January 2, 2009.

Sadly missed along life's way, Quietly remembered every day, No longer in our life to share, But in our hearts he's always there.

In loving memory of Donald, from aunts, uncles and cousins.

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905-989-1428 (office) Farmer's Almanac predicts Heavy Snow...Last chance...

1 Week Special: Seniors save 10% Bookings END Jan. 15th - Residential Only

## 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.

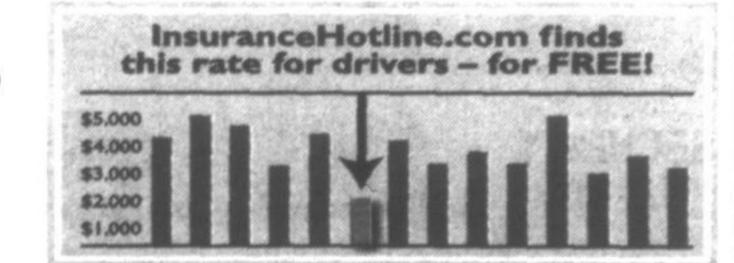
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