

## Old Habits Die Hard

Consumers Remain Complacent About Rising Car Insurance Rates

### What Does Your Renewal Notice Say?

If you're like many consumers, your renewal notice is coming up again, a day you always dread. How much will your rate increase this year? With rates increasing by an average of almost 10% over the last 12 months across Ontario insurers, chances are your rate is going up again, even if your driving record has not changed. You might figure there is no point shopping around for a better rate since everyone's rates seem to be increasing. Better to at least save your time by signing back the renewal, just like you do every year, right? Wrong. You can save time and money on your car insurance...if you know where to look.

### How Do I Break The Cycle?

First, you need to realize that you have control over your car insurance costs - you just need to exercise it. And the simplest way to do that is to shop around. Why? Because despite what you've heard about rising car insurance rates, the size of the increase can vary significantly from one company to the next and from one driver to another.

The truth is that 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.

### Start Saving Your Money Now

There is no better time to break the habit. Before you sign back your renewal, take 10 minutes and let InsuranceHotline.com help you shop around for a lower rate. With quotes from over 30 top insurance companies, InsuranceHotline.com is the simplest and easiest way to make sure you aren't overpaying for your car insurance. So don't wait another minute. Go online to InsuranceHotline.com and start saving your money now.

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GOVERNMENT: Province releases salary list

# Fifteen town employees earn over \$100,000

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Mayor Wayne Emmerson of the fire department.

The 10 other employees to make this list earned between \$125,450 and \$101,136.

The salaries of department heads and the CAO are decided by council and based on municipal comparators, Mr. Cash said.

"I don't set my own salary," he said. "We're not the highest paying. We're not the lowest paying. We're in the middle."

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There are three different comparator lists the municipality uses - one for firefighters, another for CUPE members and one for non-

union employees.

Tom Parry, director of engineering and capital works made \$125,450.

Clerk Michele Kennedy, treasurer Marc Pourvahidi and director of public works Paul Whitehouse all earned \$122,492, which was up from the \$115,601 they each earned the year before.

Whitchurch-Stouffville Public Library CEO Carolyn Nordheimer James made the list for the first time with a salary of \$108,859 in 2009, as did Rob Raycroft, director of leisure services (\$102,943), human resource manager Gary Sumner (\$102,158) and public works operations manager Denis Chartrand (\$101,877).

The list also included director of planning and building services Andrew McNeely (\$108,730) and deputy fire chief Robert McKenzie (\$108,596).

For a province-wide listing and more information go to [www.fin.gov.on.ca/en/publications/salarydisclosure/2010/](http://www.fin.gov.on.ca/en/publications/salarydisclosure/2010/)

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