

DEREK EDWARDS

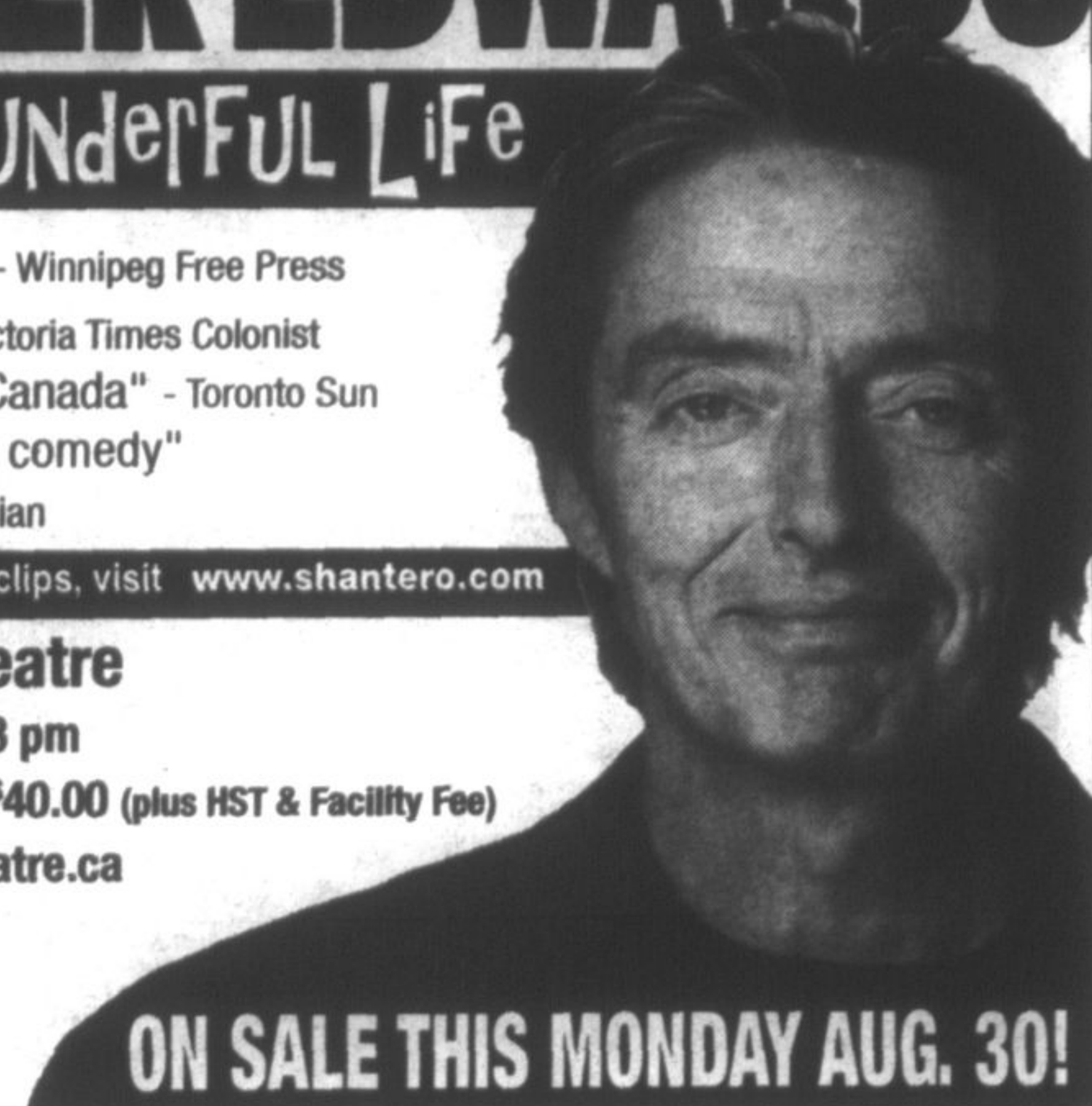
It's A BLUNDERFUL Life

- ★★★★★ - Winnipeg Free Press
- ★★★★★ - Victoria Times Colonist
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- "King of Canadian comedy" - Charlottetown Guardian

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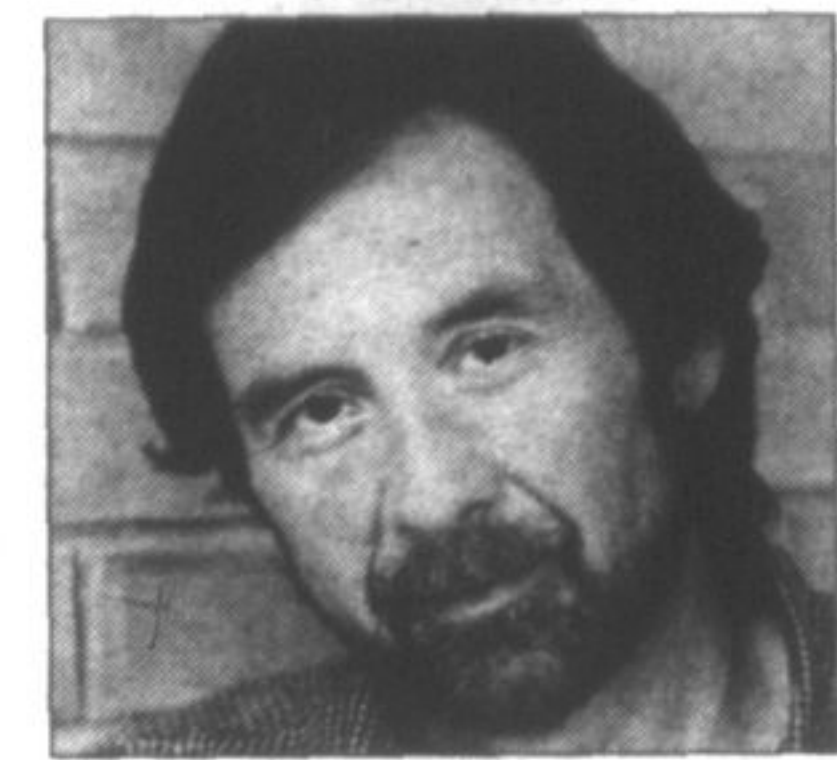


ON SALE THIS MONDAY AUG. 30!

REMEMBER TO RECYCLE

Ontario auto industry poised for overhaul

YOUR INSURANCE



Chris Traber

Beginning Sept. 1, provincial auto insurance reforms take effect. The revised rates, approved by the Financial Services Commission of Ontario, have been well advertised and publicized, positioned with promises and provisos. That's the way it works when an industry upon which most of us rely is going to change our lives and tap into our change.

The reforms are complex. Essentially, you may pay less for insurance premiums, but you'll also get less. If you want to maintain your current level of coverage, you're invited to add and pay for options.

Starting Wednesday and effective when your policy expires, your protection becomes no frills, basic, standard. Compared with what you have now, you'll have reduced accident benefits and a \$3,500 maximum on treatment for minor injuries.

So, if you want what you've got now, you'll have to pay more. How much more depends on a myriad of factors from your driving record, where you live and how safe you want your insurer to make you feel.

In Ontario, the Insurance Act determines the standard coverage we all have to purchase. That includes third party liability, direct compensation, property damage and statutory accident benefits. That means you get assistance if you're injured, regardless of who's at fault.

To get a handle on the new deal, I called my insurance company. My policy needs to be renewed in November. Until that time I'm protected to the hilt. After that, however, my \$100,000 medical and rehabilitation and \$72,000 attendant care non-catastrophic benefits are reduced by half.

I can option to keep the existing coverage by paying more.

My caregiver benefits, formerly for all injuries, are now only applicable to catastrophic injuries. It's the same for any related house-

keeping and home maintenance expenses. Income replacement, at 80 per cent of my net income, up to \$400 a week, will become 70 per cent of my gross. There's a significant difference between net and gross.

My insurance company charges me \$1,366 a year for my present coverage. They can't tell me precisely what my premiums will cost after November until I tell them how much of what I currently have I want to keep.

Industry analysts suggest it'll be in the 15-per-cent range. As such, I'm looking at paying approximately \$200 more to maintain the coverage I've already got.

Is the squeeze worth the juice? The Insurance Bureau of Canada, the national industry association representing 90 per cent of nation's private home, car and business insurers, thinks so.

Essentially, you may pay less for insurance premiums, but you'll also get less.

The reforms mean Ontario drivers now have more control in selecting auto insurance coverage to meet their specific needs, they say. This means some drivers will see lower premiums while others may face an increase depending on what coverage they select. Reforms are designed to control claims costs and stabilize premiums over the long term, the bureau stated.

You see, the insurance industry has been bleeding money. These reforms are part and parcel of an effort to control the rising costs of injury claims. Since 2007, premium rates in Ontario have almost doubled. That's still not enough, the insurance business said. Why? Well, they claim they paid out \$1.42 for the assessment and treatment of injuries for every dollar of accident benefits premium collected.

Like any other enterprise not making the profits it once did, insurers have to find ways to have clients pay more. In this case, drivers are doing that for the privilege of keeping what they had previously.

The bureau, in its benevolence, offers tips for controlling the cost of your auto insurance. Increase your deductible, drop collision and comprehensive on an older car, insure your ride and home with the same agent and build a consistent, clean driving record, they advised.

I've got a better idea ... Public transit anyone?

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York Region Transit / Viva service update



Whitchurch - Stouffville

EFFECTIVE SEPTEMBER 5, 2010

Starting **September 5, 2010**, YRT/Viva is revising select bus schedules and routes within the Town of Whitchurch - Stouffville.

REVISED ROUTES/SCHEDULES

- > 9 - 9th Line
- > 15 - Stouffville Local
- > 414 - Unionville/Bill Crothers School Special
- > **School Specials**
 All school specials (400 series) and route diversions to schools will be reinstated effective September 7th.

PUBLIC HOLIDAYS

- Labour Day - Monday, September 6**
- Thanksgiving - Monday, October 11**
- Sunday/ Holiday service for all YRT/Viva routes and contracted TTC routes operating in York Region.



For more information, visit our website at yrt.ca or call our Customer Service Centre at 1-866-MOVE-YRT (668-3978). Thanks for riding YRT / Viva!

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