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Kids enjoy March Break



Above: Kathy Reid-Naiman entertained Stouffville youngsters with The Numbers Rumba during the library's March Break program. Rhymes, finger plays and songs were all part of the fun for Drew and Claire Stokes and Christine and Sarah Logan.

Left: Latcham Gallery was a busy place over March Break. Here curator Maura Broadhurst helps Kory Reesor put his stamp on a unique piece of art while Linden Reesor and Zoe Chartrand look on.

Good leadership needed for bright future

Continued from page 20
 future, which he envisions as being sometime around the 1970's, and re-implement the stranglehold Bill Davis and the big blue machine had on Ontario. Ah, yes the good old days of deficit budgets, massive overspending, and Bay Street control of Ontario. Of

course the voters could opt to install the Liberals in Queen's Park, with Dalton "maybe" McGinty in charge, flip-flopping his way around the political hinterland, not knowing what he wants, or having a clue about what the people of Ontario need. Or we could end up with Howie Hampton. But if you civil servants and other union types think the NDPers are the best option, I've got two words for you -- "social contract".

Which leaves the municipal contest here in Stouffville. We are at a crossroads of sorts, or rather we have just passed one, and the next group finding themselves on the 4th floor in Ringwood will have a very difficult job

before them. And that of course is keeping Stouffville alive.

Don't get me wrong, the town isn't going anywhere, but whether it keeps its own identity and character rather than being swallowed up by Markham and/or other neighbouring towns is the challenge at hand. The current gang piloting our ship of state have been steering us up the proverbial creek without that usual means of hand propulsion, so to speak. They have been getting their bearings and directions from self-serving developers who are charting their own course, while we, the paying passengers, are below deck oblivious to our final destination, the bottom.

Who will be running in the upcoming election is not as important as what they will be running for. Will they be representatives of the citizens, or will they be puppets of developers? Will they try to preserve our heritage or sell off our future? Will they respect our land, air and water, or will they treat them like saleable commodities?

Seemingly easy questions to ask, but the answers may be tough to produce. We are coming to complicated and telling times. We may be at the crossroads, but it is not too late to go in the right direction. All we need is the right leadership.

Hugo T. Kroon
 Bethesda



by **Rick Bettencourt** **'ASK THE BLUE CHIP EXPERTS'**

Estate Planning Corner

Mortgage insurance, by any other name is simply life insurance. A mortgage is probably the single largest debt most people will incur during their lifetime. If you have a partner and you predecease that person, you'll not likely want them to be left with the burden of a mortgage. You are not legally obligated to take out mortgage insurance.

Your friendly bank can provide coverage. Alternatively, you can purchase a life insurance policy and hold it privately. How do these approaches differ? If you arrange coverage while you're at the bank signing up for a mortgage, it's very convenient. However, that convenience may come at a price.

Mortgage insurance provided by a bank is really group creditor life insurance. The bank requires you to answer a few simple questions, and if you are in good health, then you will be accepted for coverage. If, however, you have some health issues, you will likely be declined. In-depth insurance underwriting is not involved. If the bank gets the right answers, you get the coverage. But remember, you don't own the insurance and you do not control it. If you die while there is still an unpaid balance on your mortgage, your policy will pay off the bank. The amount of life insurance coverage decreases as your mortgage is paid down. You can't name a beneficiary - the bank is automatically the beneficiary. Also, there are no conversion privileges.

If you want to change banks at some point, perhaps to get a better interest rate, you must reapply for the insurance with the new

lender. In the meantime, if you happen to have developed a health problem, you may not qualify for the coverage with the new bank. That could be disastrous.

Applying for a personal insurance policy to cover your mortgage is a little inconvenient but the control and flexibility of this kind of policy are well worth the extra effort. This coverage involves in-depth insurance underwriting, so if you do happen to have some health issues, they will be assessed fairly and a policy can usually be obtained. In our experience, very few applications are declined.

There are some other important considerations with a personal policy. Usually, a personal insurance plan for mortgages is 10-year renewable and convertible term insurance. This means that the premiums are guaranteed for blocks of 10 years. The policy automatically renews every 10 years at a predetermined guaranteed premium. Also, if your health situation changes, this type of insurance can be exchanged (converted) to a plan of insurance with a level fixed premium without your having to worry about health questions.

This means that you are in control. You can name beneficiaries, you can change lenders, and you know precisely what the costs will be now and in the future.

This flexibility usually costs about the same as the banks charge for their mortgage insurance. Mortgage insurance should be properly funded with the correct amount and type of insurance owned and controlled by you - part of a well constructed estate plan.

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