

# Musical Potpourri supports Parkview Home building fund

By Kate Gilderdale  
Stouffville This Month

The Bach to Blues Company invites the community to its annual spring concert A Musical Potpourri on Sunday June 8, to support the Parkview Home Building Fund.

An afternoon concert, featuring a varied repertoire of music from the 16th to the 21st century, takes place at 2 p.m. under the gazebo at Christian Blind Mission International, 3844 Stouffville Road. The Company will sing again at an evening concert at Christ Church Anglican, 254 Sunset Blvd., at 7 p.m. Refreshments and home-baked goodies will be served at both concerts.

"This year the Company has been fortunate to have two accompanists, local music teachers Pat Wild and Laurie D'Alessandro, playing on two keyboards. Their enthusiastic accompaniment on the song I Love a Piano is certain to be one of our concert highlights," said

musical director Ann Gage. "And once again, we are featuring both vocal and instrumental guest artists, including a lot of local young talent."

Bach to Blues is a group of singers from the Whitchurch-Stouffville area who are dedicated to producing beautiful mixed voice harmonies. Its members include men and women of all ages, vocal ranges and training, from beginners to accomplished music readers, all wearing the company's trademark white and blue T-shirts.

"There is such a great sense of camaraderie in working together to produce the highest quality of vocal music possible," said Ms. Gage. "We try to choose our repertoire to provide musical challenges for our members, but also to reflect our multi-faith, multicultural and multilingual community."

This non-profit organization has been sharing its love of vocal music with the surrounding community

since 1998, by participating in and putting on concerts to entertain residents of care facilities, patients in area hospitals, for volunteer appreciation evenings, and at community centres. A list of concerts and the company's current and past repertoires can be seen on their web site at [www.bachtoblues.com](http://www.bachtoblues.com).

The June 8 performance is one of many community events being organized in support of Parkview Home, a well-respected non-profit care facility in the town of Stouffville, which needs to raise over three million dollars to build a new long-term care facility to serve the needs of an increasing number of seniors in the community.

Tickets for both the afternoon and evening concerts are available for \$10 each by calling Dorothy Moore at 905-640-5999, or dropping into Birkett Hazzard Insurance Brokers, 6262 Main St., or Card's Appliances at 5758 Main Street.



## Stage Band performs at Arts Night

Stouffville District Secondary School was alive with the sound of beautiful music May 15 as students presented Arts Night, an evening of music, dance, improvisation, fashion, poetry, prose and art. Here the Stage Band demonstrates its virtuosity with lively arrangements of the *Muppet Show Theme*, *Alright, Okay, You Win* and *25 or 6 to 4*.

## ASK THE 'BLUE CHIP EXPERTS'



by  
Rick Bettencourt & Linda Levesque



### 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. For more information, contact Rick at 416-332-3511 or Linda at 1-800-322-4030.

## 'Blue - Chip advice is closer than ever.

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#### COMMON SENSE INVESTING

Many consultants and professional portfolio managers worldwide have recognized that adding alternative investments to your portfolio tends to increase returns and reduce risk over the long term. Please join us to learn more about these common sense investment Alternatives.

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RRSP - Eligible

You are cordially invited to join Rick Bettencourt and Linda Levesque, Investment Advisors with Dundee Securities, for this thought provoking gathering designed to educate you on alternative investment strategies and why they could be an important component of your long-term portfolio.

When: Thursday, May 29 • 7pm  
Saturday, May 31 • 10am  
Wednesday, June 4 • 7pm

Where: Delta Toronto East Hotel  
(Hwy #401 & Kennedy Rd.)  
Scarborough, Ontario

SPACE IS LIMITED • REFRESHMENTS WILL BE SERVED



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