

LICENCE PLATE RENEWAL AND COMPULSORY
AUTOMOBILE INSURANCE

By the time you read this article the Ontario Government should have passed a new law making it compulsory to carry automobile insurance from the date you renew your licence plates. This means that it will no longer be possible to drive a vehicle by making payment into the Unsatisfied Judgement Fund. Instead, at renewal of your plates you must show a liability slip indicating that you carry valid car insurance.

Under the new law there are severe penalties for not being insured or for failing to produce a liability certificate. The penalties for not having insurance is a minimum fine of \$500. and a maximum of \$2,500. and impounding of your vehicle for up to three months. Failure to produce a liability certificate is subject to a minimum fine of \$200. The police officer, may, but does not have to, give you 24 hours to produce the liability certificate. In view of this, it is suggested that you carry your vehicle's liability at all times in the car.

Because of the new law, an agent may not refuse insurance to anyone who is willing to pay the premium, irrespective of the person's age or driving record. However, because of the stringent requirements the agent will normally insist that payment of the full premium is made at the time the insurance is applied for or before it is renewed.

Since it is expected that many drivers currently not insured for age or driving record reasons will apply for insurance, a special pool of insurance companies has been set up. Anyone who is provided insurance through this pool will be subject to the same rate structure, whether his application is processed through an independent agent or through a direct writer not having agents who can place the coverage with a number of companies.

The intent of the law is to get away from anyone driving without insurance coverages. Hence the Unsatisfied Judgement Fund, after a reasonable adjustment period, will no longer exist other than for hit and run accidents or for accidents caused by stolen vehicles.



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DELTA MILL SOCIETY

On Nov. 5, the Old Mill in Delta was the scene of the Mill Society meeting.

President Mildred Sweet opened with a reading about the Consultant. She then spoke of the gracious gift from Mr. Allen Earl. This is a beautifully turned gavel and base made of lumber which had been saved at the Old Mill many years ago. It will be treasured.

Secretary Lydia Saunders read the minutes. The treasurer's report was read by the president. Plans for the spring were discussed. There is a good supply of party notes available. These would be very good Christmas stocking stuffers. Delicious refreshments supplied by Mrs. Ross Stone were enjoyed.

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Capt. Lloyd Sly, Medical Officer with the Lord Strathcona Horse (RC) Calgary, Alberta, has been posted to Cyprus as Chief Medical Officer for the Canadian troops, who are part of the United Nations Peace Keeping forces stationed in Cyprus for the next six months.

Lloyd is the son of Elwood and Betty Sly of Kingston, formerly of Seeley's Bay.

