



***Rotary Club of Carleton Place and Mississippi Mills***

**Meeting of 21 March, 2016.**

**Twelve of our members were present for a business meeting and to hear comments and advice on insurance from Rotarian Wes. Before listening to Wes there was an interesting and amusing round of “Happy Dollars” that always gets the meetings off to a fun start and then Robert provided an update on the planning for the Casino Night planned for April 1. All donations for the auction are to be delivered to David by March 26 at his home at 65 Munro Street or at his office at Century 21 on Bridge Street. We still need one or two “major” items for the auction. 159 tickets have been sold so far and our target is 200 so keep promoting this fun night and the good cause that it is for.**

**A source of strong plastic bags for our compost sale has been found and at a lower price than previous years. However, we still need to identify teams to bag the compost and help deliver. Gordon is developing a list of drivers for each of the two delivery days so please confirm your availability with him asap.**

**Wes Zacharuk then provided the meeting with an interesting overview of auto, home and life insurance. He stressed the need for at least \$2 million liability coverage for each of home and car and the need to be up-front about the use of your car (pleasure or work) to avoid misrepresentation and loss of coverage. He noted that your auto policy should be checked to ensure that you have not lost some previous coverage due to price pressures resulting from “Auto Reform” in Ontario and that a day’s insurance coverage through a car rental company might be half of the cost of a whole year’s coverage through an insurance company. These are just a few of the nuggets of knowledge provided to us and we look forward to Wes providing us with a summary of his talk.**

**Please remember that there will be no meeting of the Club on Easter Monday, March 25. The meeting on April 4 will be a Club Assembly session.**