

TownBusiness

Ask the Experts

Please write to our experts:

If you would like to take advantage of their years of experience, send your questions to "Ask the Experts" and they will be happy to reply to you in this space. By E-mail: adsales@towncrieronline.ca, by Fax: 416-488-3671 or write: Ask the Experts, c/o Town Crier, 101 Wingold Ave., Toronto, ON, M6B 1P8

Marc Linett, a partner in the personal injury law firm of Linett & Timmis, has been practicing accident and insurance litigation in Toronto for over 33 years.

His firm has established a solid reputation representing thousands of injured victims and their families throughout Ontario.

As a full service insurance agency, Grant and is well equipped to handle all of your personal and business insurance needs. His job is to manage your personal financial risk, so that you can rest easy and know that all you have worked hard to achieve in your life is properly protected.



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Q: I have been off work for a year due to chronic low back pain. I have long-term disability coverage and the insurance company paid me benefits for 9 months. Now they say I should go back to work and they have stopped my benefits. I don't feel I can work and my own doctors agree. Is there anything I can do?

A: If you continue to meet the definition of disability contained in your contract of insurance, you should continue to receive your benefits. You can submit further medical documentation in support of your disability from your own doctors and ask the insurance company to reconsider. If they are not willing to do so, you may bring a lawsuit against them. If they have acted unreasonably, you may be able to sue for punitive damages in addition to the benefits that are owing. There are limitation periods that apply that limit the time you have to bring a lawsuit, depending on the wording of your contract. You should seek legal advice promptly if you feel your benefits have been wrongfully terminated.

Protection in a Time of Critical Illness

If you're like most people, you probably know of someone who has been diagnosed or suffered from a serious illness. Because of this life-altering illness, that person and their family also likely suffered from the financial impact of their condition. You may have asked yourself many times, "If I were diagnosed with a serious illness, who would take care of me and my family? Who would pay the bills?"

Thanks to improvements in healthy living and medical science, there is a good chance you would recover from a serious illness and get on with your life. Critical Illness Insurance is a product that provides you with the funds needed to ease the burden of a life-altering illness, so you can focus on getting better without the disruption to your lifestyle or income.

Here's how it works. Upon survival of a designated waiting period after the diagnosis of one of several specific critical conditions, such as life-threatening cancer, heart attack or stroke, you will be provided with a lump sum payment, which varies depending on the coverage you choose.

The benefit of this coverage is yours to use the way you want. That means you'll have the freedom to:

- complement your health-care alternatives
- hire a nurse or caregiver
- pay off your mortgage
- complete illness-related home renovations
- pay for childcare and housekeeping
- send your children to college or university
- provide ready cash for expensive drugs and treatments in the United States and abroad

If you have any questions or want the full details about this type of coverage, please call, Grant McAllister, your local Co-operators agent.



Grant McAllister - Agent

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KELLY GADZALA/TOWN CRIER

CRAFTY CHIC ON THE GREEN: Lara Bazant, left, of Bazant Unique Adornments, and Clare Thompson of The Brit Boutique, model their respective wares at the North Toronto Fresh Foods Market.



Gone Shopping
Kelly Gadzala

Market fresh foods a tasty treat

This little shopper went to market.

But she didn't cry like a piggy all the way home.

Actually she could have completely pigged out on yummy foodie goodies at the **Fresh Foods Market** - the first of its kind in North Toronto.

Hosted by green wellness company Daily Apple, the market sprawls over the lawns of the Eglinton St. George's United Church. Daily Apple owners Lesley Stoyan and Chris Trussell started it as a one-off Earth Day activity for the church in April, and it was so well received it's been weekly fixture since June.

I hit the market on a brutally hot day in July. My shirt sticks to me, but no matter: it's a late afternoon and early evening market so the sun soon slips behind the trees and buildings.

Most vendors are sheltered under individual tents that seem to nestle in the crook of the curving church. The vibe is casual garden party.

Hoads of yummy locally and sustainably produced food items can be found, like organic bread from St. John's Bakery and organic crackers by Evelyn's Crackers. There are also organic meat, dairy products and chocolate.

Vendors and market goers are chummy and chatty. Some talk about "Larry the Farmer," who sells small batches of fruits and veggies and routinely sells out in an hour or so. The day I visit, his table is empty, though I hear he had raspberries a few hours earlier, alas.

Others are too busy slurping organic cold chocolate drinks by

ChocoSol Horizontal Traders and Chocolatiers, or licking a double scoop cone of green tea ice cream by Mapleton's Organic Ice Cream. Presided over by Joan Coveny of **Joan's Rollin Cones**, the ice cream cart is doing a brisk business. If I could take notes while licking a green tea cone, I wouldn't be so green with envy.

Fresh Foods Market is different from many farmers' markets in that local eco retailers can participate. North Toronto's Dandelion Mud Pie showcases natural sunscreen and green t-shirts, while **Organics on Bloor** and Mount Pleasant's latest foodie shop, **Culinarium**, serve up a variety of local and Ontario produced organic fruits, veggies and foodie goodies.

Then there's the **Daily Apple** booth, where you'll find vegan and organic baked goods and meals that contain no animal products, eggs, refined sugar or wheat.

I'm about to ask Stoyan and Trussell what kind of chopped salad is on the menu, but greens goes by the wayside as I sink my sweet tooth into a sample of their "Talk o the Townie" Brownie. Organic dark chocolate brownie cookies, \$6 for a bag, are too delectable to resist, even on a hot day.

Little Miss Muffins, available in Crantastic Lemon, Date with Chocolate, and Double Date with Chocolate, are \$8 for six.

While Stoyan makes the sweets, Trussell handles the dips and salads. The Back in Black bean dip, made of black beans, spicy chilies, onions and cilantro, sounds cool and hot at the same time. It's \$7 for a large tub and

\$3.50 for a small.

The ultimate bauble and accessories shopper, I'm thrilled to see there's not just food here. Lara Bazant of **Bazant Unique Adornments** designs and makes jewellery from fair trade and recycled vintage materials.

While some pieces are one-of-a-kind, the Kazuri line has a nice story. The pieces feature rare ceramic beads that have been made by single mothers in Kenya. A necklace is \$75; the green ceramic beads look like small lima beans.

Besides the green bent, I like the multi-functionality of Bazant's pieces. Take the sterling necklace with recycled pearls, \$65. It can be fashioned into two different necklace options and even a bracelet.

Bazant retails in several downtown eco shops and also online at www.etsy.com. Most of her collections are viewable online at www.bazant.ca.

I also dig the creations of Clare Thompson, creator of **The Brit Boutique**. Thompson makes mostly one-of-a-kind belts, bags and change purses from mostly recycled and reused materials (some hardware is new).

As a Brit pal of mine used to say about cool things, Thompson's creations are just jammy. They have a hip Londonesque sass to them - Thompson is a transplanted Brit, after all.

Leather belts with funky vintage buckles range from \$25-65. Vendors can't possibly bring everything to market, so ask Thompson what she has or check out her website at www.thebritboutique.ca.