

Highlights of the Thursday, 06 August, 2026, Weekly Meeting

President Maureen, welcomed all members and Guest Speaker Nichole Deluca and Guest Theresa Videl to this Thursday 06, August 2026 weekly meeting of the Kiwanis Club of Brantford.

President Maureen called Phil Hoekstra to present the 50/50 Draw with Dave Pass and Phil Hoekstra holding potential winning tickets. No One found the "Joker" and the "Pot" continues to grow.



President Maureen called on Randy McKenzie to come forward as Funmaster.

LG Randy Welcomed everyone and said in appreciation of the topic today, He look for a few Insurance witticisms. Following, is a sample of LG Randy's finding.

- An Insurance Company was call to assess a bizarre pet mishap, involving an energetic dog, spilling open paint cans and splattering walls during home renovations with a stray tail wag. Results unknown.
- While baking an elaborate three-tier birthday cake with her seven-year-old daughter, Lily, Maya accidentally dropped her phone into the bottom tier's baking pan. Unaware, she poured the rest of the vanilla batter over the device, baked the cake, and decorated it with fondant. During the party, Maya hit a hard metallic object while slicing the cake, discovering her completely ruined—but baked—iPhone inside the bottom tier. Lily jokingly declared it a "calling cake," turning the mishap into a memorable, laugh-filled moment for the party guests.



LG Randy moved on by helping celebrate Birthdays' and anniversaries

Birthdays:

Anniversary of joining the Club (Yrs)

Graham Schram 48 Years

Dave Lewis 15 Years

Birthdays (July) Date

Joan Griffin 25

Faye Prince 26

President Maureen thanked Funmaster LG Randy for starting the meeting off on an amusing note.

President Maureen Called PP Nancy Thompson to the Microphone to introduce our speaker today.

Nancy Thompson Introduce Nicole DeLuca and Ken McNaughton, who will be talking about the, Ontario Auto Insurance changes that will be presented to us this year. Nichole Works for Westland Insurance Group Ltd. and is a Licenced Insurance professional providing support with expertise on complex customer matters. This week's speakers Nicole Deluca & Ken McNaughton, will give you a clear, practical insight into what's changing, why it matters, and how these updates have impacted you. Knowledge like this helps us make more informed decisions about our coverage.



Nicole DeLuca welcomed everyone and opened by presenting screen and comments about what is still mandatory followed by the potential option.

What is changing?

Starting July 1, 2026, Ontario is introducing changes under the Insurance Act (Ontario) that will provide Ontario drivers with more choice and control over their **Statutory Accident Benefits (SABs)** coverage under Ontario auto insurance policies.

Some **SABs** will become optional when you buy or renew your automobile insurance policy on or after July 1, 2026. Because you now have more choice, it's important to review your SABs coverage to make sure it fits your unique needs. SABs are "no-fault" which means they're available regardless of who caused the auto accident.



Before you consider making changes to your SABs coverage, it's important to review your personal and workplace benefits policies (as applicable), as they may provide similar coverage. Opting out of certain optional SABs might save you money in the short-term, but if you're in an auto accident, opting out of certain SABs may cost you more money in the long run. It's important to weigh these short-term savings against the potential long-term costs of opting out.

Although existing auto insurance policies will renew with the same coverage and limits, who is covered under policies for newly optional accident benefits will change on July 1, 2026, regardless of an auto insurance policy's renewal effective date. As a result, optional accident benefits under your auto policy will only cover the following individuals:

- The named insured
- The spouse of the named insured
- Dependents of the named insured and of the named insured's spouse
- Persons specified in the policy as drivers of the automobile

What's staying the same.

Standard medical, rehabilitation and attendant care benefits will continue to be included in every auto insurance policy in Ontario. These benefits will help cover the cost of treatment, recovery and personal care if you're injured in an auto accident. Optional SABs—such as supplementary medical rehabilitation and attendant care benefits—will stay optional. Starting July 1, 2026, you can still choose to add these benefits to your auto insurance policy in Ontario.

Next steps

- ▶ **Check your current insurance policy**
See what SABs coverage you already have.
- ▶ **Look at the other coverage(s) you have**
Review workplace or private benefits plans including life and health insurance.
- ▶ **Consider your needs**
Think about which SABs are right for you.
- ▶ **Talk to a licensed Ontario Broker**
Get advice and explore your auto insurance options before making any changes to your SABs coverage.

At the end of Nicole's Slide presentation, she opened the floor to questions and was Joined at the microphone by Nancy Thompson and Kem McNaughton.

Several questions were handled by the Speakers with significant responses. The single most important suggestion was that we should each take the time to review our insurance policy details, with a licenced advisor every couple of years, to ensure that you have the appropriate coverage for your current and future needs.



President Maureen thanked Nichole Deluca, Nancy Thompson and Ken McNaughton for their valuable instruction who were all given a warm round of applause.

President Maureen called for Committee Reports and Announcements:

- Dave Lewis once again reminded everyone that we should be returning all sold and unsold tickets as soon as possible to Faye Prince or Paul Simon next week, as the date of the draw is Thursday 27 August-2026. Faye and Paul have Two books of tickets available in case any surprise sales should arise.
- President Maureen mentioned that we are supporting the Staples Back to School event again running through August and September. A sign-up sheet will be on the table at each of our weekly meetings.
- Nelson McClinchey notified everyone that Kiwanis Divisional Council Meeting to be held by Zoom on Wednesday, August 19th at 7:00 pm. Please let our Club Secretary Dave Lewis davegslewis@gmail.com know ahead of time, if you will be attending this meeting,
- Aktion Club Trunk Sale, Saturday August 29 9:30 AM - 12:30PM @ CSV.
- Grand Parade in partnership with GRCOA September 19, 2026.
- Nelson McGlinchey - Note September 09 - Interclub- Kiwanis Club of Elmira. Speaker - Dave Conlin - Director of Operations for Tourism from Guelph to Goderich. Served Mennonite Country-Style Dinner. Please, let Nelson know if you wish to attend as soon as possible.

President Maureen, thanked all members and Guest speaker Nichole Deluca and Guest Theresa Videl.

President Maureen asked If there was anything else for the good of Kiwanis, seeing none, she adjourned the meeting with the ringing of the Bell.

Following are images from this weeks meeting.

