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August 2023 • Issue 8

New Brunswick Senior Citizens Federation

www.nbscf.ca

Mitchell McConnell Insurance

Did you know that the New Brunswick Senior Citizens' Federation has a partnership with Mitchell McConnell Insurance to offer the best possible rates for home and auto insurance to our members through a group plan with our group insurance coordinator, Gary Connell?

For close to 100 years, Mitchell McConnell Insurance has been successfully assisting people with their insurance needs. Comprised of a talented team of insurance experts and support staff, they are a full-service brokerage offering complete services for home/tenants, auto, motorcycle, RV, ATV, cottages and boats!

They continue to expand their reputation of excellence in the field of insurance and risk management. They also offer a large range of commercial insurance for all your small and large business needs.

Mitchell McConnell Insurance has held a position of prestige within our community for most of the last century, and today, boasts a broad international presence in highly specialized fields of Risk Management. They are proud to still have a strong local presence, and will never lose sight of their roots! Offering experience and expertise that is without peer in many fields, they are proud to say that if there is a need, they can help. MMI boasts strong relationships with

financially sound Canadian Carriers, and they also have exclusive associations with international underwriters for risks that have unique needs.

The cost of Personal Insurance will vary depending upon a number of risk factors as determined by the insurance company, they say that no two risks are exactly alike. This is true for personal insurance. Similarly with insurance companies, they have their own rates and their own guidelines and what may or may not be covered with one may not be the case with another, so you should always look around in the marketplace.

- For automobile insurance: some of the factors that can influence the rates are the type of vehicle, its use and where the vehicle is operated, the number of drivers, their claims and conviction experience.
- For property insurance: some of the factors used to price property insurance include the type of structure (including the building materials used), fire protection (such as hydrants being nearby which could provide a water source in the event of fire) and prior claims experience.

The Federation has received lots of positive comments from our members who deal with Mitchell McConnell Insurance. They offer excellent customer

Mitchell McConnell Insurance Ltd.

service, and are also efficient and respectful.

The office of the Consumer Advocate for Insurance in New Brunswick often refers its senior callers to us. Becoming a member of the NBSCF is only \$10/year, and we have heard from some members who have saved up to a third of the cost by switching to MMI.

There are many aspects to a personal insurance policy and far too many to be covered here. They invite you to call one of their knowledgeable agents to discuss your insurance needs and request a no-obligation quote at 1-800-796-2455.

Follow us, Like our page and Share!

New Horizons for Seniors Program

August 1st, 2023 - Launch date of the New Horizons for Seniors Program (NHSP) Community-based 2023–2024 Call for Proposals funding community-based projects

Our government invests approximately \$50 million per year to support NHSP community-based projects. In Budget 2022, an additional \$20 million was proposed over two years for an expanded program to support more projects that improve seniors' quality of life and help them to continue participating fully in their communities.

One of the ways we are doing this is through the New Horizons for Seniors Program (NHSP). NHSP has been funding community projects across Canada that prioritize seniors and meet one of the following objectives:

- promote volunteerism among seniors and other generations
- engage seniors in the community through the mentoring of others

- expand awareness about important issues such as elder and financial abuse
- support the social participation and inclusion of seniors
- provide capital assistance for new and existing programs for seniors

The NHSP demonstrates the Government's commitment to connecting and empowering seniors in communities across every region of the country.

Eligible projects must meet the CFP criteria, including:

- be no longer than 52 weeks
- request no more than \$25,000
- meet at least 1 program objective
- seniors will lead or play a vital role in its planning and/or delivery
- seek to benefit seniors and communities

- demonstrate cost effectiveness

Using a simplified application process, organizations are invited to submit proposals for projects that meet at least one program objective, involve seniors in program planning or delivery, and seek to benefit seniors and communities.

We encourage you to visit the New Horizons for Seniors Program website for more information on eligibility and how to apply, or contact your regional Service Canada Office.

Please note that the online Application for Funding Form and the Applicant Guide is available on the NHSP Funding Page as of August 1st, 2023. Organizations will have a total of six (6) weeks to submit their applications, from August 1 to September 14, 2023 at 3:00 p.m. Eastern Standard Time (EST). To learn more information about NHSP, please visit the NHSP Page.

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