

Home policies can cover full replacement value

By Anne Drozd, CA

Only a very small percentage of people go through the devastating experience of having their houses or apartments gutted by fire. Those who do sometimes must also face the fact that their insurance isn't sufficient to replace the furniture or other items destroyed and that some of their possessions aren't covered at all.

Yet the difference in premiums for ordinary partial coverage and insurance that will cover your

Dollar Sense offers general financial advice by members of The Institute of Chartered Accountants of Ontario.

losses dollar-for-dollar can be as little as \$30 a year -- a bargain for peace of mind. When shopping for home insurance or in reviewing your present coverage, you are strongly advised to seek replacement-value insurance. In these days of seemingly permanent inflation, the difference between a standard home-contents policy and replacement-value coverage can be enormous.

Take as an example a bedroom suite you bought five years ago for \$1,500. With a standard home-contents policy you would have to estimate the value of each item destroyed based on current market value. With a used bedroom suite this might be only about \$500.

Yet, with inflation, a similar new suite might cost \$2,000 to buy today.

Replacement value insurance on the other hand would pay you the full \$2,000, or up to four times the cash value of each item insured.

But the difference in premiums between standard-coverage insurance and replacement-value coverage is usually quite modest. A standard home owner package covering a house for \$60,000 and the contents for \$30,000 typically may cost around \$160 a year. The same package on a replacement-value basis may go about \$190.

Though you can get replacement-value insurance without buying the package, the package is much more economical. For the \$30,000 coverage in the above example you might pay about \$77 for fire-and-lightning protection plus \$207 for contents only compared with house and replacement-value insurance on the contents for \$190.

Not all your possessions, fortunately, go down in value as they get older. Thank goodness for jewelry, art, antiques and other valuables that increase in value.

These items, however, are not usually covered in the general home-insurance policy. You should have them professionally appraised and insured

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It's getting to that time of year again, when the barrage of advertising for Registered Home Ownership Savings Plans begins. Banks and trust companies fill their windows with big displays, promoting their interest rates and terms on RHOSP's. They also remind you that you have until the end of the year -- December 31 -- to buy into a plan in order to deduct your RHOSP contribution from 1988 income.

There are as many different plans as there are banks and trust companies. You have to sort through the variables and come up

with one that is best for you. One company may offer a RHOSP that pays 9 1/2 per cent interest compounded monthly and charges 0.25 per cent a year for administration. Is that better than one that offers 10 per cent interest compounded annually, but locks your money in for five years?

It takes some time to look at all the plans and figure out what the varying terms amount to. If you are considering buying a RHOSP this year, you would be wise to start shopping soon.

Mr. Mintz is with Mintz & Partners, Chartered Accountants, Toronto.

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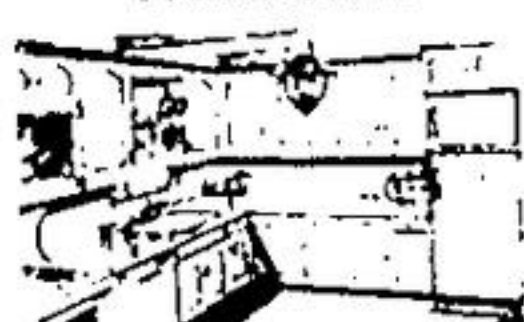
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Check the tension of your fan belt, and make sure it isn't frayed.
Check the coolant hoses and connections. Replace hoses that are soft and spongy, or cracked.
Check your thermostat. If it sticks in the closed or open position, replace it.
Periodically, check the coolant level to see if it needs replenishing. Visually check the condition of coolant for corrosion. Never add water alone or you will dilute the coolant mixture already in the system and lose freeze up and corrosion protection.

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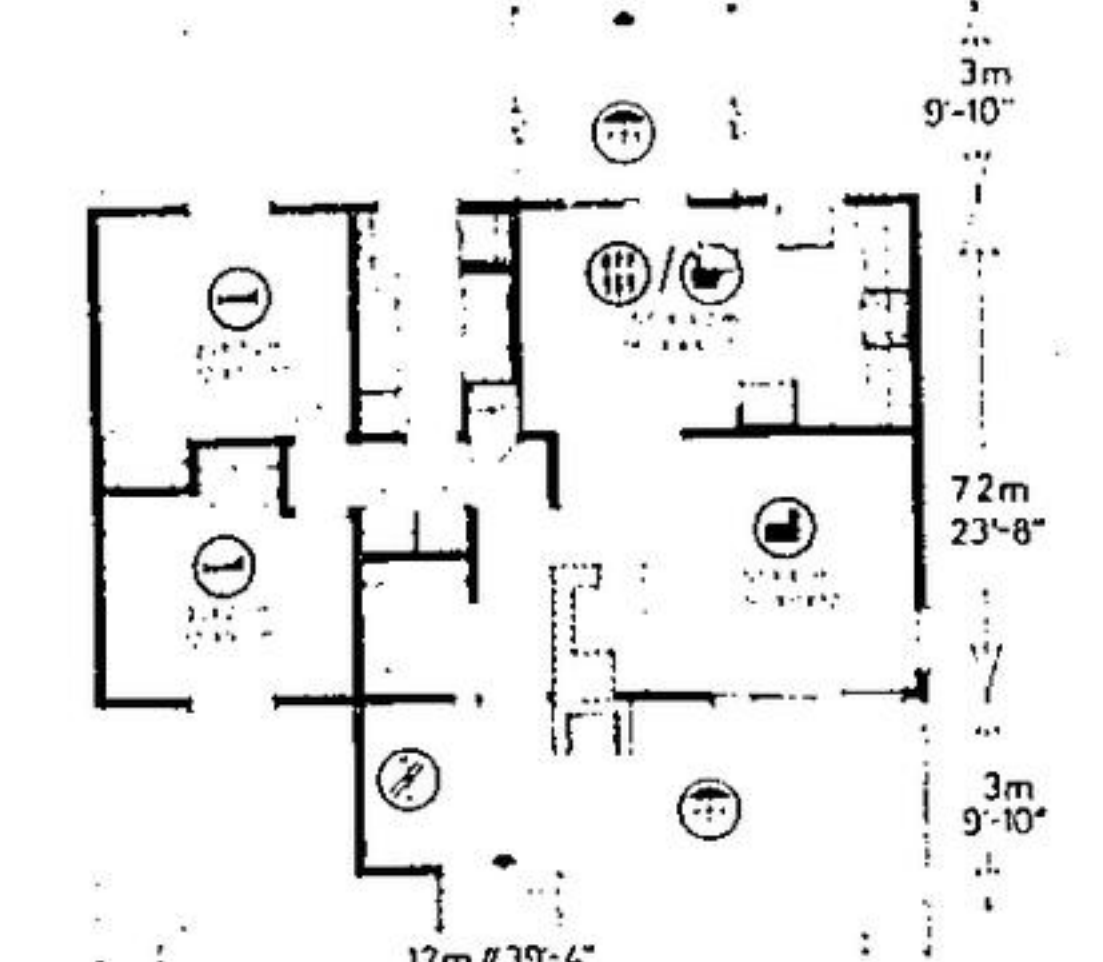

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The simplicity of this two-bedroom leisure home makes it attractive to ski buffs and summer cottagers alike, as well as the retired couple longing for an easy-to-care-for home in a quiet rural setting. Attractively designed with shingled roof and horizontal channel siding, this one-storey, non-basement cottage features a large enclosed front deck with built-in barbecue grill for outdoor summer entertaining and a sheltered storage area for recreational equipment. The design affords almost 1,000 square feet of well-planned finished floor area.
A large entrance foyer with excellent storage space for winter outerwear and equipment storage leads directly into the kitchen-dining-living area on the right. The brick fireplace and sliding glass doors which open onto the deck suggest a convivial furniture grouping for relaxed entertaining in the large living room. The adjacent dining area opens onto a rear deck, enabling cross-ventilation in warm weather.
Both bedrooms are large, with ample storage space and wide windows to invite both morning and afternoon sunshine.
The family bathroom is centrally located to both bedrooms. Its large window provides for natural light, and the long built-in vanity could easily accommodate a second sink if desired. The plumbing connection for an automatic washer is located in the bath area, as well as an extra closet for linen and toiletries. Two separate storage closets off the main hallway can hold bathroom linens and cleaning supplies very conveniently.
This cottage design is architecturally ideal for the gently sloping recreational building lot, and provides for privacy from adjacent neighbours.
Plans for design No. 8-931 may be purchased either by the single set, at a cost of \$85.00 for the first set and \$15.00 for an additional set, or by the package. A five-set plan package including the first set, is economically priced at \$135.00 and an eight-set package, also including the first set, is only \$175.00.
Whichever method you choose, please include \$5.00 for postage and handling. Ont. residents please add 7% sales tax.
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