

"Meltdowns" of family treasures endanger moments to remember

Baby's first gold locket, your old gold or silver school ring, Grandpa's gold watch—don't let them fall prey to the "top dollar offered for old gold and silver" craze, urges the Jewelry Industry Council.

At this time, with precious

working on them," one jeweler admits.

That set of silverware that Great Grandmother handed down carries with it a lot of your family's roots, and recalls many a happy holiday or special occasion.

While the appeal of quick money may have its merits in a world of escalated living costs, do keep in mind that a coin collection that is worth a goodly sum today will be worth even more in the future.

Your family jewelry may not rival the Crown Jewels, but it is a sentimental collection of old memories. Furthermore, sterling silver and karat gold retain their value, and keeping them is not only an investment in precious memories, the pieces themselves increase in value through the years.

Another piece of valuable advice from the Council—if you don't know your jewelry, know your jeweler. That old brooch of Aunt Margaret's could be a priceless antique!



FAVORITE JEWELRY PIECES that are passed along in the family often become special treasures and, in time, family heirlooms. The Jewelry Industry Council reports, Aunt Margaret's lapel pin has a sentimental value as well as a monetary value. Think twice before you turn in your old jewelry for "melt-down" money, the experts advise.

metal prices the highest in years, many people are tempted to quickly dispose of jewelry items in their possession.

But, money isn't everything, the experts advise, pointing out that the fine workmanship in many an old piece of jewelry as well as the sentiment in it cannot be replaced that easily.

Instead of selling off Grandpa's watch because "it isn't working anyway," consider having it repaired by your jeweler, and wear it on a chain as an impressive pendant. That's quite fashionable today.

Watchmakers, who have a love for their profession, delight in working on old timepieces. "The old watches were very well made... and even though it's a challenge to find replacement parts, I actually enjoy

Fly-by-night insulators

It's possible to get burned trying to keep warm—especially if you hire a fly-by-night insulation contractor.

Here are a few warning signs to watch out for:

- If the salesman uses a line such as "our company is doing insulation work in the neighborhood and we wondered if..." It's possible true his company is doing work around the corner or up the block but there's no assurance that the company will still be in the neighborhood when you discover installation problems;
- If the salesman stresses the federal Canadian Home Insulation Program (CHIP) grant of \$500. Typical sales patter sounds like: "Did you know the federal government is paying for free insulation?" It's true that you can receive a maximum of \$500 in labor and materials if the materials are approved by the insulation program, but it's possible your home doesn't need that much insulation.
- If the salesman refuses to give you the names of some people in your area who have used his company's services, be suspicious. It could be the company's path is littered with dissatisfied clients. In addition, tread carefully if the salesman is reluctant to offer a solid long-term guarantee.

Most insulation contractors are honest and competent but, as with any major purchase, it's best to proceed cautiously, armed with as much information about the project as you can muster.

A good place to start is an information sheet about insulation and contracting for its installation available from the Ontario Ministry of Consumer and Commercial Relations.

For a free copy, write the Consumer Information Centre, 555 Yonge St., Toronto, M7A 2H6. Or call (416) 963-1111.

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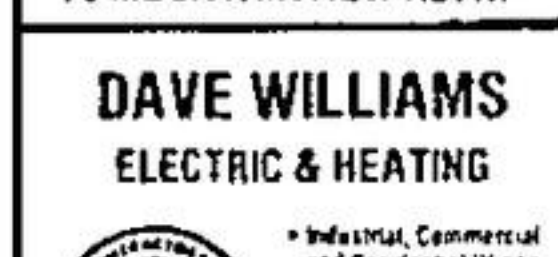
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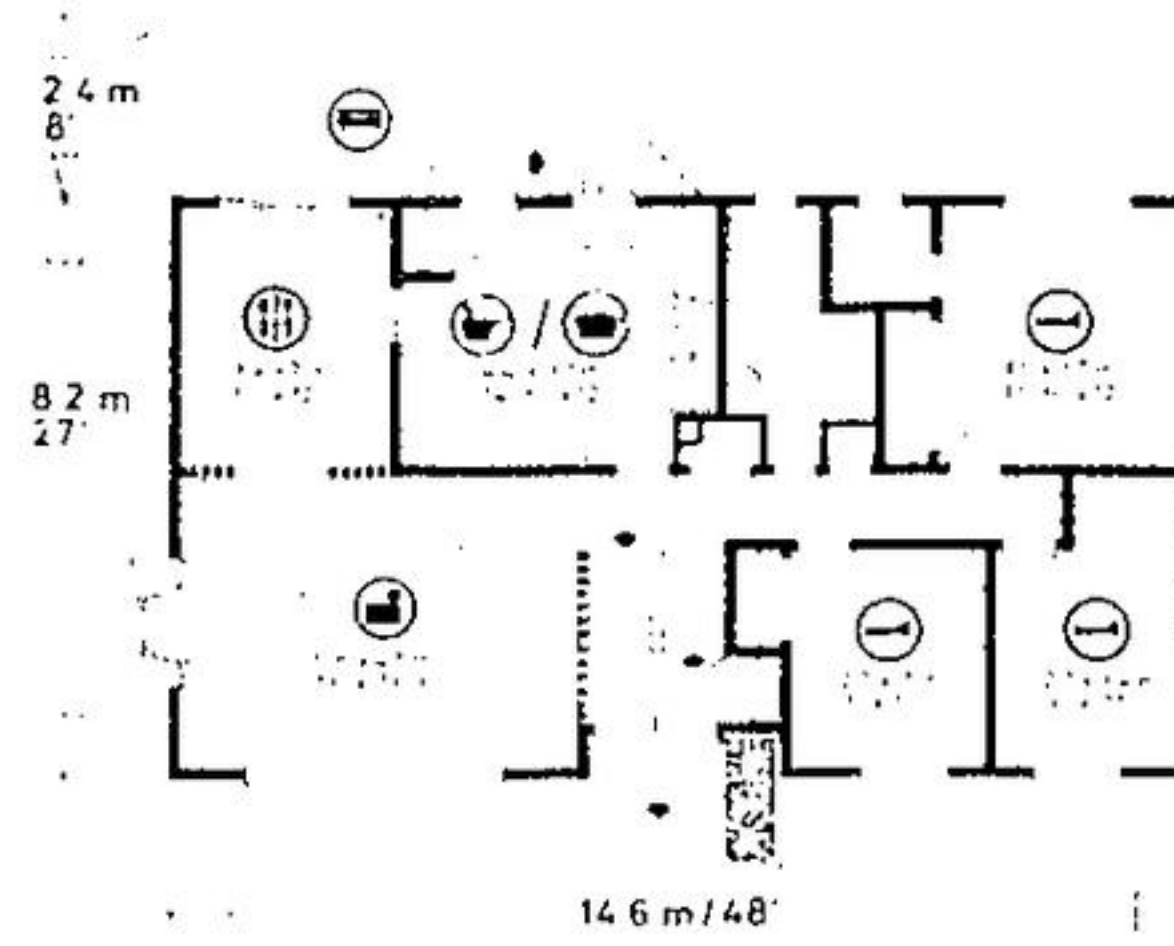
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HOME OF THE WEEK



PLAN NO 70-1278
10,7 m² #1278 sq ft / pi²
14.6 m # 48 ft pi



SPLIT ENTRY TUDORESQUE HOME WITH CHARM & CONVENIENCE

The exterior charm of this three-bedroom Tudor design is created through the use of brick veneer, stucco, board and batten, cedar shakes and ornamental trim and leaded glass windows. The design will appeal to the tradition-minded homeowner, and will be as much "in style" in twenty years as it is today. The plan is well suited to the medium frontage residential building lot and contains almost 1,300 square feet of well-arranged finished floor area, for present use, and allows for as great an area in the un-finished basement level, for future development.

Panelled double doors open into a split stairway entrance foyer; the righthand stair leading down to the un-finished lower level and the left leading up to the main living level. The main landing leads traffic naturally to the left and into the spacious living room, which features a fieldstone-veneered masonry fireplace and a beamed ceiling. The latter carries forward the Tudor theme of the design and complements the entire upper level. An optional spindle screen separates the living room and the formal dining room, this increasing the sense of spaciousness.

The L-configuration kitchen-nook combination could be decorated in "country-style" in keeping with the overall theme of the design. Pocket doors are used for privacy, convenience and space-saving. The kitchen-nook may be completely isolated for privacy and hygiene. An exterior door opens onto an upper level balcony and the rear garden prospect.

All three bedrooms are grouped around the twin-vanilled central bathroom and linen storage facility, and are positioned well away from the main entertaining area for freedom from disturbance. All bedrooms have generous closet storage and excellent natural light. The master bedroom has a two-piece ensuite bathroom for greater convenience.

The un-finished lower level contains roughed-in plumbing for a downstairs bathroom, and a roughed-in fireplace for the downstairs recreation room. Here, there is adequate space for the development of additional bedrooms and/or other living accommodations.

The double carport could easily be enclosed to create a spacious garage and storage area, for those families which require security and extra storage capacity.

Plans for design No. 70-1278 may be purchased either by the single set, at a cost of \$95.00 for the first set and \$20.00 for each additional set, or by the package. A five-set plan package, including the first set, is economically priced at \$450.00 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.

Send for the current edition of Select Home Designs magazine, series 46, featuring imaginative decorating and home improvement ideas, plus 250 quality home plans of every type. Available for \$2.75 (\$2.00 plus .75 cents postage and handling).

To order any of these items please send cheque or money order payable to the Home of the Week, c/o The Herald, Suite 201, 881A Jane Street, Toronto, Ontario, M6N 4C4.

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