

Is there a pool in your future?

With the rising cost of gasoline and travel, a private swimming pool is becoming a practical solution for many families.

If you are considering buying a swimming pool, there are some basic decisions you must make before the builder can get to work. For example: Do you want the pool for recreation, fitness, fun for the kids? For diving, the pool should be at least 6' deep to accommodate a 24" diving stand. Small children need an adequate shallow area with a safety float line. If you entertain a lot, provide a deck large enough for your guests, perhaps with changing facilities. Your reasons for wanting the pool should be incorporated into its design.

What type of pool is best for you? In-ground? Above ground? Concrete? Vinyl? It depends on the ground conditions and on your finances.

Location is important. The ideal spot is sunny enough so the pool can be heated naturally, although you can install a heater or solar heating. A pool close to the house is practical and permits supervision from within the house. Large trees near the pool will not only provide unwanted shade but also create problems with leaves and seeds falling into the pool. However, a hedge around the pool area will protect against the wind and lengthen the bathing season in both spring and fall.

Are you prepared to face regular pool care such as chemical water treatments, cleaning of the filters and the pool, annual winterizing?

Maintenance is vital for pool safety. For example: if the steel pool walls and/or the bolting points under the pool lining in your above-ground pool are allowed to corrode or rust, sudden pool wall failure can occur. This means that, in the worst case, the weakened areas can buckle under the water pressure, which can then result in an explosion-like flood that can damage property and injure people.

If you are willing to look after your pool as conscientiously as you look after your house and your car, then you are ready to look for a builder.

Selecting a builder who charges a fair price and provides good, reliable workmanship is crucial. When you shop around, make sure each estimate is based on the exact same specifications. Talk to pool owners; learn through other people's experiences. If possible, choose a contractor who can provide you with after-sale service.

The Ontario Swimming Pool Association (OSPA) keeps a list of reputable builders whose membership in OSPA is a sign of reliability and quality workmanship. OSPA members must adhere to a rigid code of professional ethics and honor their guarantees. Ask for their free booklet, *Pool Buyers and Pool Care Guide*, from OSPA, 6 Lansing Square, Suite 217, Willowdale, Ont. M2J 1T5; telephone (416) 490-1917.

Get all facts on government regulations, building and zoning codes and permit requirements from the OSPA or

local health and building departments. Ask your insurance agent about sufficient coverage.

Check the contract
Make sure your contract covers every detail: materials, labor, equipment (size, brand, quantity), cost (including the cost of mandatory fencing), financing, payment structure, and responsibilities (for permits, installation of electrical, water and fuel lines; hiring and paying subcontractors).

The warranty should spell out what is warranted by the manufacturer, by the seller and by the installer, and what action can be taken in the event of trouble. You should always insist that all promises and representations made to you orally be included in writing in your contract.

Make sure you understand every word in your contract.

- Don't pay more than 10 per cent as a deposit before work begins.
- Don't pay cash. Pay by cheque so you will have a record of the transaction.
- Don't sign a completion certificate until the job is completed to your satisfaction.
- Under The Mechanics' Lien Act, suppliers of goods or services not paid by the contractor or subcontractor can put a lien against your property.

Therefore, the Act requires you to hold back 15 per cent of all payments until 37 days after the work is completed, to protect yourself from liability. Even at the end of the 37 days, the amounts held back should be paid only after you

have checked with the land registry office to make sure that no liens have been registered. If there are liens, or if you are in doubt, see your lawyer.

Rights and responsibilities

In Ontario, you are protected against unfair business practices by The Business Practices Act and The Consumer Protection Act. The Ontario Ministry of Consumer and Commercial Relations can provide further information on this legislation through its Consumer Information Centre at 555 Yonge St., Toronto, Ont. M7A 2H6; telephone

(416) 963-1111, collect calls welcome. (TDD/TTY: 416-963-0808.)

But you are still responsible for the proper care and maintenance of your pool; the contractor cannot be expected to make amends for damage caused by negligent upkeep. Allowing children to play with sharp objects in a vinyl pool can result in a torn lining. Floating debris can eventually slow down filtration and cause damage to the pump.

Combining good maintenance with a responsible builder will provide you with many years of pleasure in your leisure.

DOLLAR SENSE

A penny pincher's guide for living with inflation

By John G. Sayers, CA

Has your income kept ahead of the 11.2 per cent rise in consumer prices in November from a year earlier?

No? Then if you haven't yet learned to pinch

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

pennies, now's the time to start.

Here are some tips to make your family's dollars go further:

- Be a careful shopper for clothing and footwear. If you wait long enough, what you want will likely come on sale. January sales are often among the best of the year for saving money.
- Don't be trendy with your clothes. It doesn't take a genius to know that half the clothing fads you see today will be outdated six months from now. This doesn't mean you're not in style; it means you buy classic styles that stand the test of time.
- Toys can go out of fashion as quickly as clothes, and often you'd swear they're designed to break. Ask yourself if there are unusable

mechanical parts to replace, if there are extra parts in the set, if you have been happy with toys by the same maker.

● With games, look for ones of proven popularity, such as monopoly, backgammon, card games, chess, checkers. Consider buying an easel and poster paints for tiny tots; you'll find they quickly become absorbed in their creativity.

● Use public transit when you can, and consider a monthly pass if it's available. You really can, as the ads say, save \$500 a year -- it's amazing how much more time you have for reading when you ride a bus and someone else does the driving.

● If you have a pre-1961 home without adequate insulation, you probably qualify for a CHIP (Canadian Home Insulation Program) grant of up to \$350 plus up to a third of the cost of labor for having your insulation brought up to current standard. Just remember the grant is taxable. For information, call toll-free information number, 1-800-268-1818, or 365-6000 in Metro Toronto.

● Though the program won't be in place until next April 1, the federal Government has also announced a taxable grant to encourage people to have their furnaces converted from oil to cheaper, and more plentiful, natural gas. The Canadian Oil Substitution Program will cover 50 per cent of the cost of conversion, up to \$800. The toll-free information number: 1-800-267-9563.

John Sayers is with Dunwoody & Co., Chartered Accountants, Toronto.

Car neglect costs gas

If you're not keeping track of your gas mileage, now is the time to begin the habit. According to Car Care Council, a drop in fuel economy can be a warning of certain mechanical malfunctions and it could be costing you as much as \$200 a year.

The Council says motorists could be adding 25% to their gas bills without even realizing it. The figure is based on an intermediate sized car getting 20 miles per gallon and driven 1,000 miles per month.

Here's how it works:

1. If the car needs a tune-up, it could be using as much as 11% more gas than normal. At \$1.33 per gallon, the waste amounts to \$7.32.
2. If tires are 8 pounds underinflated, rolling resistance increases gas consumption by 5%. The cost: \$3.32.
3. If the front wheels are 1/4 inch out of alignment another factor that affects rolling resistance, chalk up another 2% or \$1.33.
4. If the cooling system thermostat is stuck in the open position, causing the engine to run too cool, engine efficiency may be

Car Care Council says that while this hypothesis is intended to emphasize the need for preventive main-

tenance to conserve fuel, there are other, possibly equally important factors to consider.

CAR CARE CORNER
Helpful Tips To Save You Money



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