

HOMEOWNER TIPS



NOW YOU CAN INSTALL an elegant wood parquet floor over almost any subfloor — concrete, vinyl or wood. It's quick and easy with the new self-stik wood floor tiles, available in 12" x 12" tiles in a variety of colors.

How to install a parquet floor: Tips and techniques

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Prior to starting, always read the detailed instructions on the carton. First, measure area of floor to determine how many tiles you'll need.

Then, remove baseboard molding and locate center of floor. Measure off center point on two facing walls; stretch chalked string between them and give string a snap so it leaves a chalk mark on floor. These two lines should form a 90 degree intersection.

Begin laying tiles: Start at center of room, where chalk marks cross. Work in a

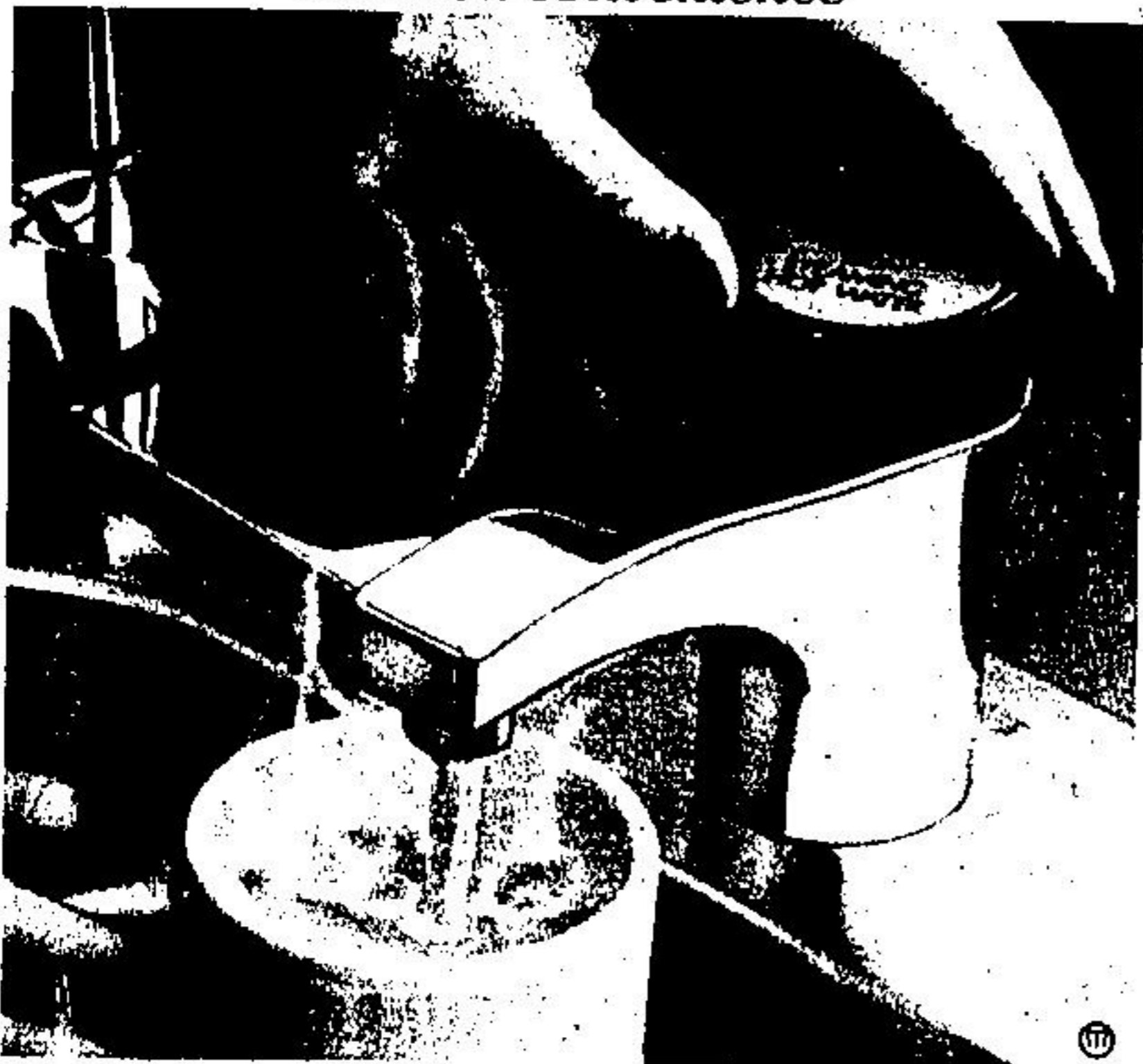
pyramid pattern on half of floor at a time — this helps you lay tile in a straight line.

When you get to border, cut border tiles to size, leaving 1/8" for expansion. You can cut the tiles with a saber, bench or circular saw. Replacing molding is the last step.

All Bruce floors have a baked-in wax finish for easy care. Simply sweep or vacuum on a daily basis and buff occasionally in between waxings. Wax once or twice a year. Basement installations require a special type of product.

Check with your Bruce Retailer or write to: Bruce Hardwood Floors, Department M, 16803 Dallas Parkway, Dallas, TX 75248.

Kitchen convenience



"IT'S ONE INCREDIBLE KITCHEN APPLIANCE," say many people who have found out how essential an instant hot water dispenser is in today's modern kitchen. Said another busy homemaker: "It's an absolute necessity." Producing 190-degree cooking-hot water at the turn of a tap, hot water dispensers, like the deluxe In-Sink-Erator model shown above, eliminate the need to ever boil water. They can be used to brew, blanch, thaw, heat, melt, clean, steam, cook and help with an endless variety of other kitchen chores. It is also easy to install — either as part of a general kitchen remodeling project or when added to an existing sink.

How crime affects insurance

Insurance-related crime including arson and auto theft cost Canadians almost \$1.4 billion in direct and indirect losses in 1981 according to Insurance Bureau of Canada. The 1981 loss compares with just over \$1 billion in 1980.

Since much of this loss results in insurance payouts all Canadians end up paying more for their insurance.

Arson led the list of losses reported with a total bill of \$180,000,000 compared to \$160,000,000 in 1980. Indirect arson losses, including wages, taxes and production, cost another \$720,000,000 for a total of \$900,000,000 compared to \$800,000,000 in 1980.

According to Statistics Canada, arson offences totalled 9,613 in 1981, an increase of 2 1/2% over 1980 (9,379). This is the sixth consecutive year in which increases were reported for this offence. Over the 1977-1981 period, arson offences increased 27.0%. Quebec (32.7%), Ontario (28.4%) and British Columbia (13.0%) accounted for nearly 3/4 of the arson offences actually reported during 1981.

Various auto-related crimes — vehicle thefts, frauds, set-fires, and indirect loss due to damaged vehicles, personal injuries and deaths, totalled \$150,000,000 in 1981 compared to just over \$100,000,000 in the preceding year.

In 1981, 93,436 motor vehicles were stolen compared to 92,256 in 1980 — an increase of 1.3%, according to StatsCan. Over the last few years the number of motor vehicles stolen has increased at a faster rate than the number recovered. This may account for the fact that, nationally, the percentage of motor vehicles recovered has declined for the third consecutive year (from 82.2% in 1979 to 80.8% in 1980 and 79.4% in 1981). Recovery rates were lower than the national average in New Brunswick and Quebec in 1981.

Other property crime, including straight theft, breaking and entering and burglaries totalled \$325,000,000 compared to \$275,000,000 in 1980.

Property crime offences comprised approximately 1/2 of all Criminal Code offences and increased 7.1% between 1980 and 1981.

The number of break and enter offences increased 5% between 1980 (349,694) and 1981 (367,250) and 35.7% over the 1977-1981 period. Just under 1 in 4 (23.5%) of these offences were cleared (by charge or otherwise) by the police.

Nationally, the number of wilful damage (vandalism) to private property offences rose 4.8% increasing from 281,341 in 1980 to 294,955 in 1981. All provinces (except Prince Edward Island and Manitoba) reported increases in 1981 over 1980.

During the 1977-1981 period, wilful damage to private property offences increased by 37.6%. The percentage of adults charged for this offence during the 1977-1981 period increased by 41.8%. But there was a significantly lower percentage increase (9.1%) in the number of juvenile offenders dealt with by the police for this offence.

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