

## Gypsum board is easy!

In the past 20 years gypsum board has almost revolutionized the residential building industry. And it has also given birth to an unexpected benefit for the do-it-yourselfer.

Gypsum board is a material that gives you an almost finished wall without difficult to master skills. This material is easy to install and can be cut with either a knife or a saw.

The one big *disadvantage* is the weight of a sheet of gypsum board. Working with this product can be very tiring. It is wise to recruit some help if you are embarking on a gypsum board project, especially if you have health problems.

The board is usually applied over stud framing or a strapped wall and is fastened with nails or drywall screws. The joints are taped and filled with

compound as are the nail or screw holes. This results in a smooth (after sanding) joint-free wall ready for painting.

**How to cut drywall...** Wall board can easily be cut with a scoring or trimming knife and a four-foot straight edge. A T-square is even better for accurate straight cuts.

When cutting, hold the knife at right angles to the board and score completely through the paper face of the sheet. The board will break easily at the point where it is scored. After it is snapped the paper on the uncut side can be cut with a sharp knife.

Drywall can also be cut with a sabre or keyhole saw but this is much more messy than using the knife.

Openings for electric switches and outlets must be carefully marked and cut with a keyhole or sabre saw. If the

opening does not quite fit the patch can easily be made with joint compound. Always use a straight edge and never try to make freehand cuts as they are too hard to control.

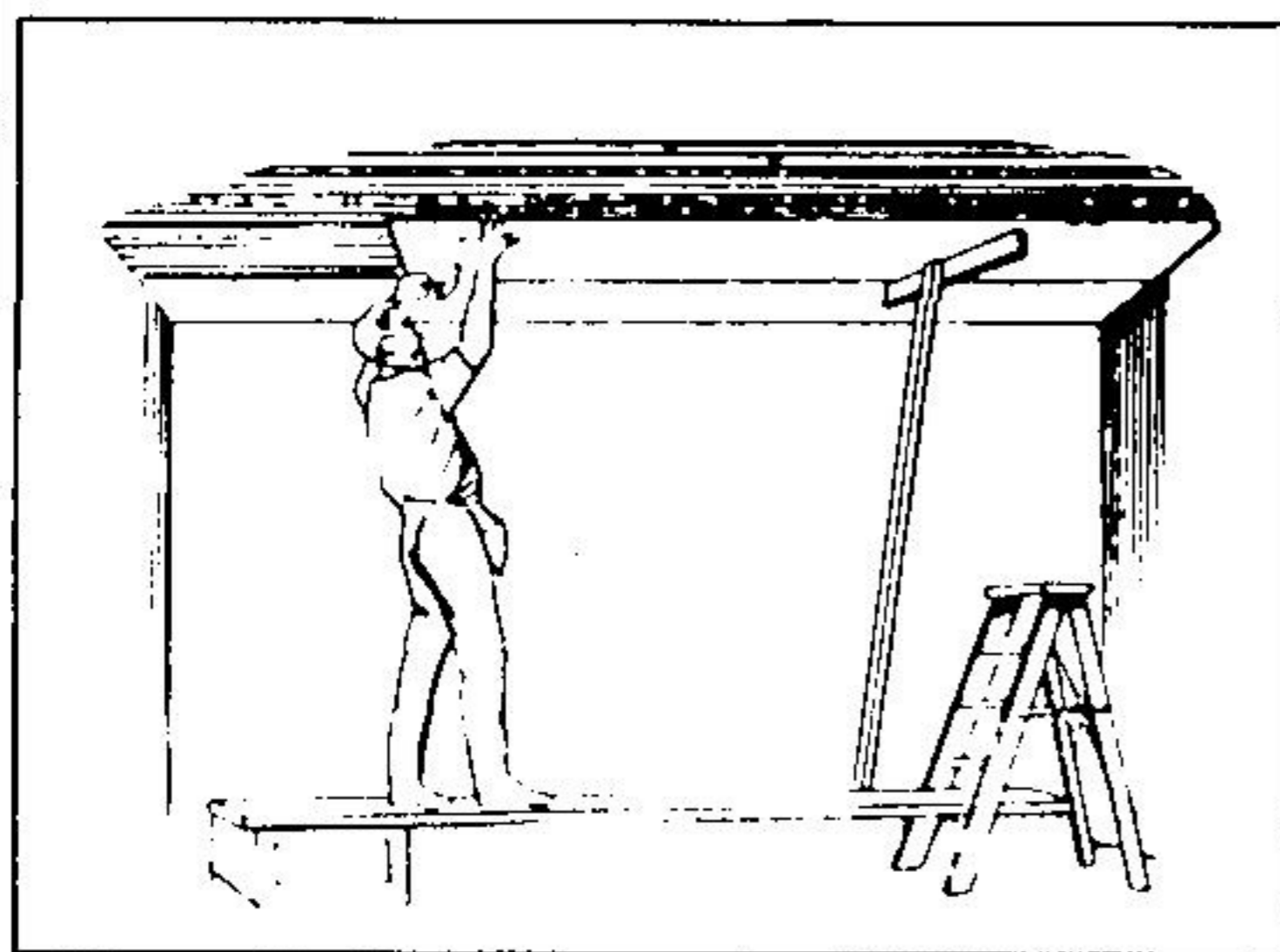
**Installing gypsum wallboard...** If the gypsum board is being applied horizontally install the top boards first. Push is firmly into place and nail snugly against the ceiling. In areas where ceiling boards are already installed put a row of nails seven inches below the ceiling. If the wallboard is being nailed only once, place all nails about seven inches apart. If you are using nails and adhesive use nails around the edges only — the glue will hold the board snug in the middle.

Should a board bow in the centre, a temporary nail may hold it until the adhesive sets. If the wallboard is applied vertically the same procedures are followed.

**Applying gypsum board to the ceiling...** Gypsum board should always be installed at right angles to the ceiling joists. Holding the ceiling board in position can be difficult. A big help can be obtained from the use of a 2 x 4 T-brace. This brace should be of sufficient length to reach from floor to ceiling, plus one inch. This brace can hold the sheet of gypsum board tight against the ceiling while the nails or screws are being applied.

When working on gypsum board it is wise to wear eye protection particularly when working on a ceiling installation. The dust and gypsum chips can be very irritating to the eyes.

**Finishing** The joints and nail holes are filled with joint filling compound. The compound is applied with a four-inch joint finishing knife for the first coat, and with a broader knife for the finishing two coats.



## Tips on caulking inside your bath

The one area inside a house most commonly in need of caulking is around the bathtub or wash basin. Every time the tub or basin is filled with water, it settles a little. This causes a minor separation of the tub or basin from the wall. Splashed water can then work between the tub or basin and the wall, starting the

process of rot.

For bathroom projects, a small hand-held tube of tub and tile caulking is usually sufficient.

To replace caulking, clean out the old caulking with a screwdriver or putty knife, being careful not to scratch the tub, basin or surrounding wall tile. Cut the tip of the nozzle for a moderate-size bead (or remove the cap, if so equipped) and, when the area is completely dry, push the sealant around the edge in one

continuous line.

Once the caulk is in place, you can wet your finger to smooth out the caulk.

It is very important that all areas to be caulked be free of any soap and grease deposits or dirt. If not, the caulk won't properly adhere.

When caulking a tub, it's a good idea to fill it with water so the caulk can penetrate the gap between the tub and wall.

## Mortgage Insurance: Look before you leap



Understanding Your Finances  
Isabel Wegg

(NC)—Buying a home is probably the biggest purchase you'll ever make and it could leave your family with its largest debt if you die before the mortgage is paid off. For this reason, mortgage insurance is essential for the security of most families.

If you're like many Canadians you may take out mortgage insurance through your mortgage company. Before you do this, however, shop around, compare the alternatives and get the best value for your dollar. There may be options which better match your personal and family financial needs and which offer greater flexibility for the future.

There are always advantages to buying insurance from your mortgage company. It's convenient because the mortgage company presents you with the application. And if no medical information is required on the application, it could be the least expensive insurance available to you if you have a history of medical problems.

But with those advantages go some disadvantages which life insurance bought from a life insurance agent overcomes. For example, with insurance from your mortgage company, the value of the policy decreases as the amount of the mortgage decreases. So when the mortgage is paid off there's no insurance left. Is that what you want? Or do you require the on-going security which a fixed amount of life insurance can offer?

Whether you insure your mortgage through your mortgage company or through life insurance, ensure that the coverage serves the best interests of all involved — you, your family and other beneficiaries.

Also, while insurance through your mortgage company pays off the balance of the mortgage on your death,


that's not always in the best interest of your beneficiary. For example, if your mortgage carries an interest rate lower than that which is currently available when you die and if your beneficiary decides to sell the house, the interest rate on your mortgage could be an attractive selling feature. With mortgage insurance that feature would be lost because the mortgage would be paid off. With a life insurance policy your beneficiary would receive the death benefit plus have a mortgage which appeals to potential buyers.

Finally, look closely at the costs of mortgage and life insurance. Mortgage insurance is often sold on the basis of low cost; however, if you're a healthy non-smoker you may find that term life insurance is at least competitive with mortgage insurance. Term insurance can also be converted into permanent insurance at standard premium rates and without medical information. This can be a great benefit if illness makes you uninsurable.

For more information on insurance and mortgages call the Information Centre toll free from anywhere in Canada at 1-800-268-8099. In the Toronto dialing area: 977-2344. Or write to the Information Centre, Canadian Life and Health Insurance Association, 20 Queen St. W., Suite 2500, Toronto, Ont. M5H 3S2




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Isabel Wegg is vice president of communications for the Canadian Life and Health Insurance Association.






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