

Loyalty Can Be Costly

Shopping Around Still The Key To Saving On Car Insurance

How Much Is Your Loyalty Discount Really Worth?

If you're like most consumers, you worry that switching insurance companies means losing your "loyalty discount". The truth is that switching insurance companies may cause you to lose your loyalty discount (if you had one in the first place), but that doesn't necessarily mean you'll pay more for car insurance or that you can't save a bundle in the end. The fact is, some insurance companies may provide a small discount on your premium if you've been with them for a long time – but that small discount can quickly become irrelevant if another company has a rate for you that is significantly less than what you're currently paying. After all, what good is 5% off of an annual rate of \$1,500 (a \$75 savings) if you could pay \$1,100 (a \$400 savings) with another company?

How Much Do Rates Really Differ Across Companies?

The rates charged by different insurance companies to insure the same driver, with the same car, for the same coverage, can vary by hundreds and even thousands of dollars. And with so many insurance companies providing car insurance in Ontario, odds are you are not currently insured with the company that offers the best rate for your driving profile. This is where InsuranceHotline.com can help by providing an independent, unbiased rate comparison from over 30 top insurance companies to find you the lowest rate available for your profile. Even better, once your lowest rate is found, InsuranceHotline.com can connect you with a licensed insurance broker or agent to seal the deal. It's Fast, Safe and FREE.

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It's chic to hang your TV on the wall

Home theatres can be organizing nightmares with the mess of unsightly cables and wires going every which way. Thankfully, there are a lot of media storage solutions out there to help you manage your electronics tastefully and add a modern touch to your home décor.

One solution is to invest in a quality media console that is specifically designed to support your expensive equipment. Vibration resistant models and those with good ventilation for air circulation allow the equipment to operate properly and avoid overheating.

A hot new trend in home theatre furniture is to forego the traditional TV stand and go with wall mountable furniture. A multi-shelf wooden cabinet from Sanus Systems includes sliding glass doors and cable cutouts for neatly routing wires. Its best feature? The Sanus JFV60 model includes a heavy-duty steel plate that holds the console to the wall and supports up

to 200 lbs. of additional equipment when mounted. A simpler solution offers two wall mountable glass shelves for storing DVD players and other media underneath a mounted flat-screen TV.

If you're more of a traditionalist and can't embrace hanging furniture on the wall, cable channels are great accessories for routing wires from behind your TV stand to electrical outlets located further down on the wall. The plastic channels hide wires inside and can be painted to match your wall colour. They often come in various lengths with 45-degree elbows and 90-degree pieces for going around corners.

So if you're looking to spruce up your home theatre, wall mountable furniture is an easy way to organize cables and transform the look of your décor. More furniture and cable concealing options can be found at www.sanus.com.

—www.newscanada.com



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