

Ask The Professionals



HEATHER SOLIE, Agent
 3006 Derry Rd. W.,
 Suite 204
 (Across from the Hospital)
905-693-1400
 heather.solie.jfsj@statefarm.com



Renters Insurance: Why you need it

There are two big myths about renters insurance. One is that it's too expensive and the other is that it's not needed.

Not having renters insurance is a pretty big gamble considering that without it, you face the cost of replacing your personal belongings after an event such as fire or theft. What's more, you could face the prospect of defending yourself in a lawsuit because of some accident for which you might be held legally responsible, whether it happened where you live or elsewhere.

In many cases, for less than a couple hundred dollars a year you can protect your valuables, like your furniture and clothes, from loss by fire, theft, wind and water damage or other covered hazards. But many renters still don't believe they need such insurance. A survey conducted by Cambridge Reports Inc. for the Insurance Information Institute found that fewer than three out of every 10 renters purchase renters insurance.

Many renters mistakenly believe their landlord's insurance will cover their own belongings. In fact, it would be extremely rare for a landlord's policy to extend to tenant's property.

To determine how much insurance coverage you'll need, take a complete inventory of your personal items. An insurance agent can help with this by estimating the total value of your property. You'll also need to decide whether to opt for depreciated or limited replacement cost coverage.

Depreciated coverage is the cost to repair or replace your belongings minus depreciation. Let's say you bought a quality sofa with an expected useful life of 10 years. If it's now five years old and would cost about \$1,000 to replace, you could expect to receive about \$500 (less deductible) if your sofa was destroyed by fire. You would pay slightly more for limited replacement cost coverage, but you could expect to receive \$1,000 for your sofa minus your deductible.

You should also keep in mind that insurance coverage for some types of personal property is limited in terms of dollars.

Renters insurance also gives you personal legal liability coverage and medical payments to others who are accidentally injured while in your home or apartment or elsewhere if the injuries are caused by your actions. And, if you are forced to live elsewhere because of damage to your residence due to a covered loss, renters insurance covers additional living expenses.

Remember, you may not own the building in which you live, but you still need to have insurance to protect your property in the case of fire, theft or other hazards.



Geraldine Hesketh

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Happy Holidays Everyone

Comfi Interiors Joe (yes there is a Joe!), Norah, Mike, Trevor, Dave & me – Gerry would like to say THANK YOU!

It's been a fun year & number 4 is going to be greater still.

We can't believe how nice you have all been & we've had some laughs too!!

Keep reading "Ask The Pros". Hopefully we'll have some interesting decorating tips in 2002.

Here're some Christmas tips:

- 1) Don't use turkey legs for faux finishing your walls. The meat tends to cling to the glaze!
- 2) Wrapping paper works great as wallpaper, just remember to remove the bows!



3) Have a great New Year.

From all of us at
 Comfi Interiors



The Canadian Champion
 Christmas Bureau Fund
 for
 The Salvation Army

The Canadian Champion office
 is now accepting donations at

191 MAIN ST., MILTON

"Make this
 Christmas special
 for someone"



The
 Canadian
 Champion



Jillian Guard
 (Hons.) B. Sc., RMT

Milton Therapeutic Massage Clinic

75 Main St., Ste. 10
 (across from Zak's Pharmacy)
 878-0800

Registered
 Massage Therapy



Ryan Weaver
 B.Sc., RMT

How does massage therapy help to relieve muscle pain?

There are a few theories as to how massage therapy helps to reduce muscle pain. A muscle may become tight or shortened for a prolonged period of time due to stress or overuse. This shortening or increased tone causes a decrease in the circulation to the muscle as well as a build up of metabolic waste such as carbon dioxide and lactic acid. Together, this decrease in fresh oxygen and increase in carbon dioxide and other wastes causes a drop in the pH within the muscle tissue. This low pH and shortened state of the muscle irritates nerve endings and results in that burning, aching, tired feeling typically experienced around the neck and shoulders during times of stress (Christmas shopping?).

Massage therapy, application of heat and stretching are all effective ways to relax a muscle and increase local blood flow. This increased circulation allows fresh oxygen to enter the tissue and irritating carbon dioxide and metabolic waste to leave the tissue, therefore resulting in a decrease in muscular discomfort. Regular massage therapy treatments and following a stretching program will help to prevent and relieve muscle pain due to stress and overexertion.

For further questions regarding massage therapy please call Ryan Weaver or Jillian Guard and The Milton Therapeutic Massage Clinic, 878-0800.

CHRISTMAS GIFT CERTIFICATES AVAILABLE!

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