

You and your insurance

You've been shopping around for weeks and you've finally done it. You've bought the recreational vehicle you always wanted.

Now that you've done that, according to Insurance Bureau of Canada, there's one more item you need before you gas

up or provision your prized new possession: You need financial protection.

Naturally you want to protect your RV against loss or damage. But you need to protect yourself as well - from liability claims. Should anyone get hurt or

property be damaged as a result of the use of your vehicle you may face legal action for damages. Are you protected?

Because there are so many combinations of things that affect RV insurance, not the least of which is the province in

which you live, it is not possible to recommend a standard package suitable for each case. But some basic facts about RV's should help you, in consultation with your insurance agent or broker, to make the right decision for your protection.

First: You should

know that for insurance purposes a recreational vehicle can be a motor home, house trailer, tent trailer, slide-on-camper, snowmobile, all-terrain vehicle, moped, golf cart or trail bike. Whether a vehicle is licensed for highway use or not may make a difference. A vehicle licensed for road use anywhere in Canada must be insured for automobile third-party liability.

A vehicle not licensed for highway travel may be covered for some risks under your homeowner's insurance policy. But there may be restrictions. You should discuss your home-

owner's policy with your agent or broker to determine your coverage in relation to the particular RV you own and the province in which you live as provincial law with respect to these vehicles may vary.

You should not assume that you have liability protection for accidents relating to your house trailer while in a trailer park, simply because you have liability coverage under your auto policy while it is being towed on the highway. Your homeowner's policy may cover you in this case. Check it out with your agent, broker, or company representative.

You should determine in advance your

protection should your un-licensed trail bike, used solely off-road, strike another person. Make sure you have liability insurance, either on your homeowner's policy or your auto policy. Check it out with your insurer.

If someone in the family drives a snowmobile through a neighbour's greenhouse, do you have the right insurance in sufficient amounts to repair the damage? Consult with your agent or broker and check it out.

If you are a tenant and not a homeowner, you will have insurance which parallels that under a homeowner's policy in your tenant's policy.

NWO to get telehealth

Thunder Bay, May 27 - A first step towards the establishment of a Telehealth network for Northwestern Ontario, was announced today by Health Minister, Larry Grossman, and Northern Affairs Minister, Leo Bernier, MPP for Kenora, and his parliamentary assistant, Mickey Hennessey, MPP for Fort William.

Approval has been given to form a corporation to plan and co-ordinate regional Telehealth activities. The Thunder Bay and Kenora-Rainy River district Health Councils both recommended establishment of an agency which could look into audio visual linkages between health agencies and professionals in the region.

The new telehealth administrative agency will be composed of representatives from participating hospitals in the region, medical societies, Thunder Bay and Kenora-Rainy River mental health programs, and the two public health units serving the region. Other health agencies may also participate in the telehealth network.

"The two district health councils are to be commended for their leadership in generating consensus by health agencies in Northwestern Ontario that led to today's announcement," said Mr. Grossman. "I've asked the two councils to assist the ministry in convening an early meeting of

all participants in the new agency."

Mr. Bernier said that the government has firmly committed itself to extend audio and visual communications to connect hospitals in smaller centres to regional referral hospitals. Such a telecommunication network would enable doctors to consult with colleagues and specialists about patients. It will also provide an important education and training component for health care providers throughout the Northwestern Ontario region.

Mr. Hennessey said, "The telehealth communications announced today will provide further opportunity for the development of Thunder Bay as the regional referral centre for Northwestern Ontario. We expect that a regional telecommunications network would significantly enhance health care delivery for all residents."

This is the first time that such an agency has been formally established in Ontario, although there have been several more limited programs elsewhere in the province.

One in Southwestern Ontario provides a television hookup between University Hospital in London and Woodstock General Hospital. A two-month pilot project in 1982 linked the Department of Psychiatry at the University of Western Ontario in London with the Sudbury Algoma and North Bay Psychiatric hospitals to

provide continuing education for professionals at the two facilities.

The University of Toronto's Continuing Medical and health education programs for health professionals including medical practitioners, nurses, ambulance attendants and other health care personnel.

approximately 35 hospitals across the province.

Its primary purpose is to provide continuing medical and health education programs for health professionals including medical practitioners, nurses, ambulance attendants and other health care personnel.

Books on gold

Ontario is experiencing a new style of gold rush these days - a literary one. In the last year alone, the Ministry of Natural Resources has printed - or reprinted - 14 publications about gold. In addition, more than 1,000 people attended workshops on gold conducted by staff from the ministry's Ontario Geological Survey last February and March in Sudbury, Timmins, Kirkland Lake, Thunder Bay, Red Lake and Winnipeg.

All of this activity was sparked by gold finds in the Hemlo area of north central Ontario - finds that also led to the fourth-biggest staking rush in Ontario's history.

In fact it was a ministry report, Geology of the Hemlo Area, that generated the interest of prospectors Don Mc-

Kinnon and John Larch and convinced geologist David Bell that further exploration in that area could pay dividends. That publication ran out so quickly it was recently reprinted to keep up with demand.

Another report, The Geology of Gold in Ontario, sold 2,000 of its 3,000 copies within one month of its April release. And no one could be more delighted with this terrific response than Natural Resources Minister Alan Pope.

"It is part of our mandate to supply base maps and other important data to support mineral exploration in Ontario," he said. "I am also pleased that my ministry's Ontario Mineral Exploration Program was of help to three of the mining companies involved in Hemlo."

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 Choose cotton-nylon sleeper in white, pink, blue, maize or polyester-cotton sleeper with assorted patterns. Sizes: SML. Stock up and save! (47150-2)

the Bay

BAY BABY WEEK

<p>37⁰⁰ Walker adjusts to grow with baby. Front tray, 6 ball casters. (48069)</p>	<p>49⁰⁰ Umbrella stroller has padded corduroy seat. Folds easily. (48048)</p>	<p>14⁰⁰ Padded lounge seat has 3-position stand plus vinyl cover. (48074)</p>	<p>2²⁹ Vinyl jumbo bibs. Snap closing, terry back. Ass't'd. (47276). Reg. 2.98 each</p>	<p>2¹⁹ Face cloths, sale priced! Ass't'd colors in 4/pack. 9x9". (47665). Reg. 3.49</p>	<p>2/2⁰⁹ Terry cloth bibs, stock up priced! Ass't'd prints. (47270). Reg. 1.49 each</p>
<p>68⁰⁰ Safe-T-Ryder car seat has anchor belt. Meets Gov't standards. (48082)</p>	<p>4⁰⁰ Plastic baby bath with soap holder. In white, pink or blue. (48107)</p>	<p>5⁷⁹ Plastic diaper pail has built-in deodorizer. 18-qt. size. (48105)</p>	<p>1⁹⁹ Quilted lap pad. Plastic/polyester. Abt. 17x18". (47652). Reg. 2.89 each</p>	<p>FLANN NIGHTIES</p> <p>5⁹⁹ Crib top sheet. Cotton flannelette. Abt. 36x50". 2/pk. (47630). Reg. 7.98</p>	<p>3¹⁹ Assorted prints and plans (47195)</p>
<p>89⁰⁰ Baycrest mesh play pen with foam pad. Size abt. 40x40". (48168)</p>	<p>49⁰⁰ Folding high chair has chrome frame, foam pad, vinyl cover. (48100)</p>	<p>139⁹⁹ Colonial crib. Single drop side. 30x54". White or maple color. (48089) Mattress to fit 30x54" crib. (48123). 54.99</p>	<p>6²⁹ Snugabye terry sleeper. Cotton-polyester. Ass't'd. SML. (47166). Reg. 7.98</p>	<p>5⁹⁹ Little Rascals hooded bath towel set. Cotton. (47667). Our reg. 7.98</p>	<p>5⁹⁹ Little Rascals sheet. Fitted style. About 27x52". (47632). Reg. 7.98 each</p>

the Bay Customer satisfaction, we guarantee it at the Bay

Hudson's Bay Company Schreiber