

Brass Point Bridge

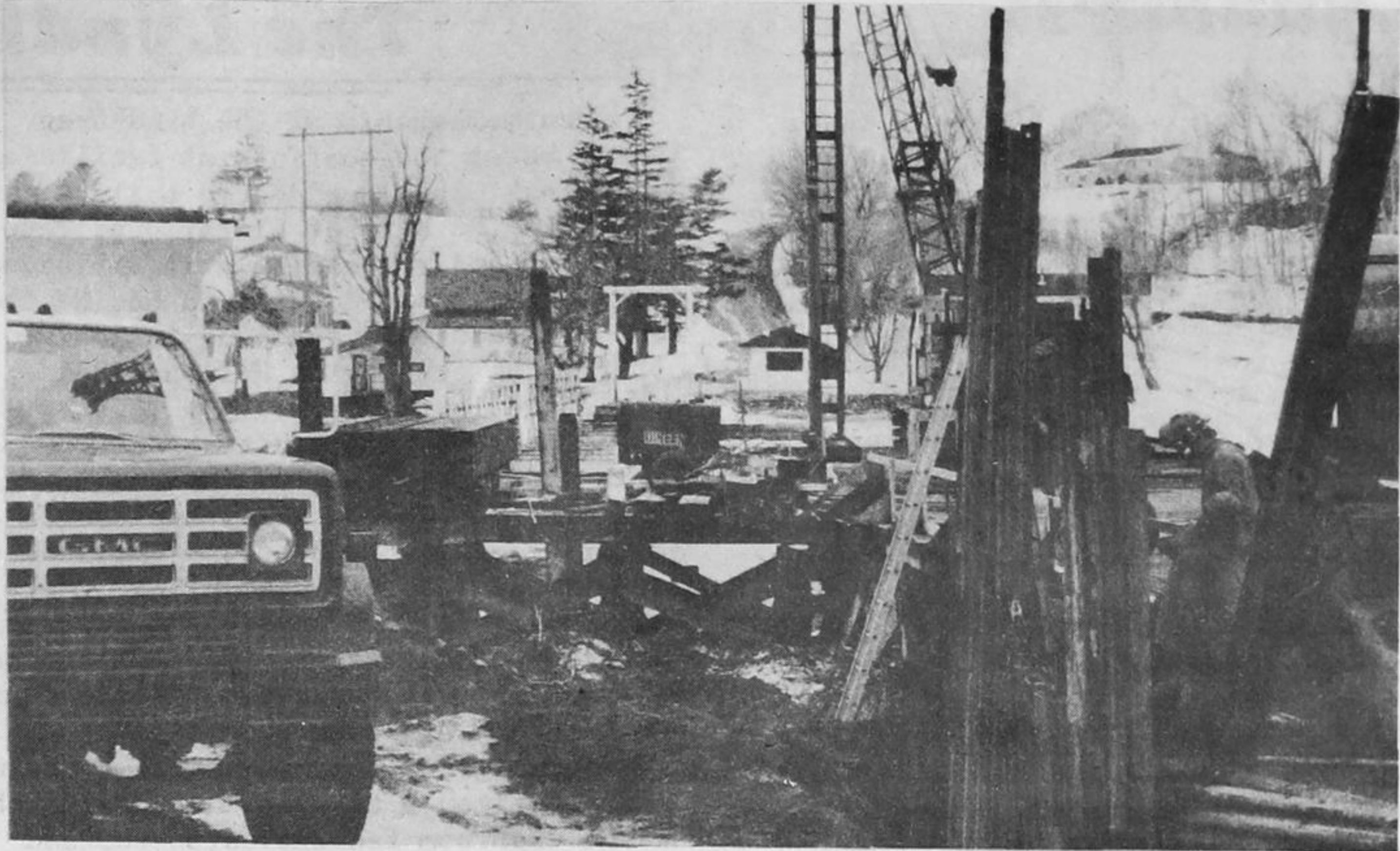
RECONSTRUCTION UNDERWAY

Residents in the southern end of North Leeds are curious about the work being done on the Brass Point Bridge. Reconstruction has resulted in the closure of Burnt Hills Road between Hwy. 15 and the west side of Cranberry Lake.

Larry Doupe, operations manager for the Rideau Canal, explained that the old bridge was in extremely poor structural condition. The load limit had been reduced to 2 tons. Because the bridge was no longer repairable, the only option was to rebuild.

The new bridge, being erected at a cost of \$1.68 million, will be similar in appearance to the old one. This follows the canal office's policy of maintaining the historical character of the canal. The new bridge will consist of 4 steel truss spans with timber decking and one timber swing span.

Although the new bridge will only be one lane wide, its load capacity will be 15 tons. It is hoped that the work will be completed in September, 1978.



Construction under way at Brass Point Bridge

FIBER - YOU NEED IT!

Fiber is the part of plant material we can't digest. It is not a source of nutrients or energy. But it IS important as a part of your diet.

Fiber remains in the intestine as a bulky mass that helps remove wastes. Stools are bulkier and softer. This stretches the intestinal wall which promotes regularity and good muscle tone. Thus wastes are passed more quickly.

Lack of fiber in the North American diet is suspected of contributing to such modern diseases as Ischemic heart disease, cancer of the bowel and obesity. Adequate fiber intake can eliminate the need for laxatives. Avoid the expense and discomfort by following these tips:

1. Have one serving of a whole grain product every day—whole wheat or rye bread, shredded wheat, brown rice...
2. Prepare fruits and vegetables unpeeled where possible.
3. Choose citrus fruits more frequently than juice.
4. Use high fiber extenders in casseroles such as bran, rolled oats...
5. Occasionally substitute dried beans and peas for meat, fish and poultry.
6. Add variety to your diet with peanuts, sunflower seeds, figs and dates.

*From NUTRI-NEWS, Leeds, Grenville and Lanark District Health Unit.



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INSURANCE FACTS YOU SHOULD KNOW

QUESTION: My friends tell me that if I have a fire, the insurance company will only pay 80% of my loss. Is this true?

ANSWER: This is an area misunderstood by many. What your friends probably refer to is the so called "Optional Loss Settlement Clause" contained in your home insurance policy. (Incidentally, it is normally not in your farm or cottage policy).

The clause states that in case of partial loss of your home the company will pay for its restoration irrespective of depreciation, provided (and here is the catch), your home is insured for at least 80% of its replacement cost. The key word here is Replacement Cost: i.e. not the actual cash value, but the cost to replace the home at today's prices. The clause only applies for partial losses. If the whole home is lost the full value of the policy is paid even though the home is insured for less than it would cost to replace it.

To illustrate this - say your home is 20 years old. It would sell for \$35,000, but would cost \$50,000 to build at today's prices. You have it insured for \$35,000. Tomorrow, it burns totally. The amount you would receive is \$35,000. Using the same figures, let us assume the fire was put out but damages were \$10,000. Now the optional loss settlement clause comes into play, as follows: The home is insured for \$35,000. It costs \$50,000 to replace. \$35,000 is only 35/50th of the replacement cost or 70%, which is less than the required 80% of replacement cost. Hence the claim settlement will be for 35/50th of \$10,000 or \$7,000.

On the surface this clause may seem unfair. It is not if it is realized that if you totally lost your home you would receive the full \$35,000, if we use the figures from the example. Yet you have to find a further \$15,000 if you wished to replace your home as it was before. Hence, in effect you carried the risk for that \$15,000 yourself. The same reasoning, therefore, must apply to a partial loss. The insurance company will pay its share of the loss incurred, but you will pay your share of the risk carried.

It is obvious from the foregoing, that it is wise to not just go by the advice of friends, but to listen to a competent agent who periodically makes you aware that your coverages should be reviewed for adequacy.

We insure anything, and care. Why not call us the next time your policy comes due and have us review your coverages.

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