

### \$\$\$ And Good Sense

By William J. Martin

Dear Mr. Martin:  
This may not exactly fall into your category, but I wonder how many of your home-owning readers have checked their homeowners' insurance recently. I would lose something like \$15,000 even though I'm covered. You see, eight years ago when I bought my home (it was new) it cost \$25,000. I purchased a home owners insurance policy covering the house and everything in it. Over the years this home has appreciated substantially, especially since I have made several major improvements such as a family room and garage, plus other modifications. Now my home is worth close to \$40,000 on the market today. Even though I could't replace some of the possessions in our home if it were lost in a fire, at least I would collect the current full value of the house. I had never thought about updating my homeowner's insurance before, even

though I knew my house was worth more today than it was when I purchased it. I'll bet a lot of other homeowners haven't thought about it, either. Mr. H. L.: You're probably right but I'm surprised that your family insurance man hasn't recommended this before now. I know of some homes that are only two years old and whose value in those two years has increased nearly 15 per cent. In fact, it's almost appalling how much they have appreciated. This is fine if you're planning to sell at this time, but if you're shopping around for a home, it must be rather frustrating and discouraging. I suppose the best advice would be to evaluate your home insurance at least every couple of years. This is perhaps true of all you insurance coverage, especially as your salary increases, your family grows, and your obligation become greater. While I am certainly no expert on insurance matters,

I do know that insurance plays an extremely vital role in a family's financial planning so that it would be wise for everyone to make periodic checks at their own insurance. Be it life, homeowners and even your car insurance. Many thanks, Mr. L., for passing along this interesting tip. (Readers, if you have a tip or suggestion that may be of interest to other readers, drop me a line, P.O. Box 2820, London, Ontario.)

### OPP Report

An amendment to the Highway Traffic Act effective Jan. 1, means every person in charge of a motor vehicle, who is directly or indirectly involved in an accident shall, if the accident results in personal injuries or damage to property exceeding \$200.00, report the accident forthwith to the nearest provincial or municipal police officer. The change in the act raises the amount of damage in a reportable accident from \$100.00 to \$200.00.

Also keep in mind that any damage, regardless of the amount, done to any shrub, tree, pole, light, sign, sod or other property on a highway or a fence bordering the highway, has to be reported to a police officer or constable or to the Registrar of motor vehicles.

Officers of the Cayuga Detachment investigated a total of 10 motor vehicle collisions over the period of February 1-7. One injury was sustained as a result of these collisions.

Officers patrolled a total of 5,865 miles, issued 20 warnings and 24 charges to motorists. In Provincial Judges Court, Cayuga, on Feb. 4, 31 convictions were registered.

General occurrences investigated were three thefts, three break and enters, three other Criminal occurrences, 13 requests for assistance. One driver was charged with Impaired Driving in Canboro Township. Const. M. MALSEED investigated the theft of a truck in Canboro Township. The truck was recovered and person responsible arrested.

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# JARVIS AND DISTRICT "BAZAAR OF VALUES"

"We Salute The Consumers"

This week the merchants of West Haldimand will honor the consumers of this trade area with an assortment of the greatest values ever seen.

Sales receipts and bank deposits show this area is soaring ahead as a regional shopping centre. There are many continuing factors to this continuing growth. The area has been referred to for years as a friendly community. Progressive merchants, courteous sales people and an understanding, efficient town and area government and friendly citizens are the biggest asset.

The West Haldimand area is an industrious community. Our civic leaders are always looking for new income for our people through new industries that will bring gainful employment.

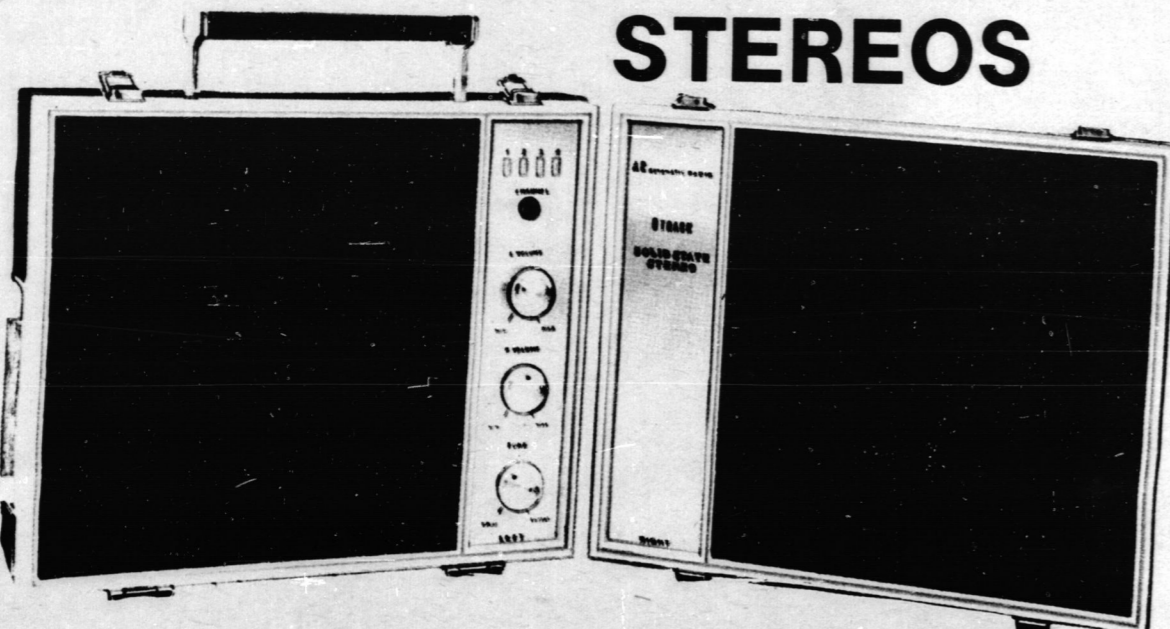
Our educators, spiritual leaders, members of the medical and legal professions, and progressive farmers and dairymen, have all the facilities to meet the challenge of our continued growth.

You, Mr. and Mrs. Consumer, deserve full credit for our growth, as a commercial centre. Your knowledge of merchandising, shopping habits and buying skills, stand as a constant challenge to our merchants to bring you quality merchandise, at a price you are willing to pay.

We urge you to be here this week for the tremendous "BAZAAR OF VALUES" from all of these fine firms.

A&M Lucky Dollar, Bailey Hardware, Bailey and Linklater, B.P. Canada, Canadian Tire Corp, J. Cooke Jewellers, Craddock and Phibbs, Culver's Appliances, Derby Discount, Donna's Beauty Lounge, Dorel's, Enzo Restaurant, Hagersville Tire Service, Haldimand Feed Mill, Heaslip Motors Ltd., Henderson Motors, Hobb's Mens and Boys Wear, Bill Jacob's Shoes, Jarvis Esso Service, Jarvis Home Hardware, Laidlaws Lucky Dollar, Leatherdale's Store, Lundy and Henderson, Werner Trailer Sales, Whitfords Furniture, W. L. Mott Furniture, Nottingham Truck Co., Peter Slote and Sons and V and L Furniture, Friendly United Discount.

## FOR CAR • HOME • COTTAGE



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### AUTOMATIC RADIO

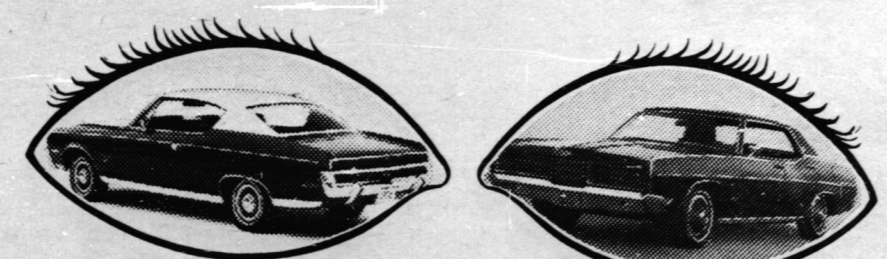
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Automatic 2DR. H/T. Dark Blue - blue  
interior LIC.No. H411-81

**1964 PONTIAC Custom SPORT**  
2 Dr. Hard Top - 327 Eng. V8 Automatic  
Posi - Trac Ultra Violet colour  
Lic No 760-217

**1963 MERCURY \$550**  
V8 Automatic P.S.P.B.  
Dark Blue Lic No H16599

**1968 PLYMOUTH SPORT**  
2 Dr. Hard Top Red black Vinyl Top  
Bucket Seats 383 Eng.  
4 SP Trans Lic No 993 - 213

**1964 FORD FAIRLANE 500**  
Compact Vinyl Top - 6 cyl - Auto AQUA  
Lic 517-329

**1964 PONTIAC Custom Sport**  
V8 Automatic - P.S. P.B. P.W.  
Dark Blue Metallic - Bucket Seats  
Lic No A1659

**1962 CHEVROLET**  
V8 - Automatic 2 Dr. H/T White - Red  
interior Lic 742-71

**1963 CHEVROLET**  
Impala 2 Dr. H/T 6 cyl Auto - P.S. P.B.  
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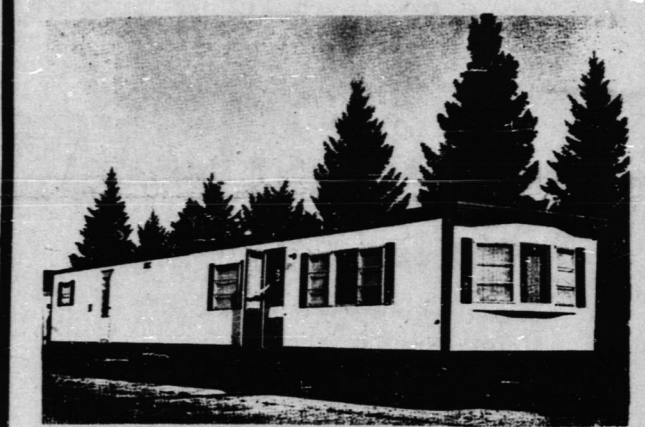
CHARGE X



Mrs. Evan Higgins, Jarvis, was the winner of the \$10.00 Bazaar of Values cash prize this week. The purchase was made at A and M Lucky Dollar, Jarvis. Remember, for you to win, sign your name and address to the cash sales slip from any participating merchant in the Bazaar of Values. Send the slip to the office of The Record. Next draw will declare the \$50 winner. (Staff Photo).

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Supreme Peanut Butter	16 oz.	43¢
Raspberry or Strawberry Wagstaffe Jam	24 oz.	57¢
Garden Patch Peas	14 oz.	4/69¢
Peewee Orange Juice	48 oz.	2/79¢
E. D. Smith Ketchup	11 oz.	2/43¢
Mir Liquid Detergent	24 oz.	2/69¢

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