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Your online safety checkup - Part 1



by Graham Barber
The Vault

Whether you are looking for a recipe, doing some research, conducting your banking, or sending an email, the Internet is a convenient and timesaving resource used everyday by millions of people around the globe. While the benefits of Internet usage are considerable, there are some online safety steps everyone should consider when

making transactions or simply surfing.

Canadian banks, for example, have developed leading edge security on their Websites that allow customers to do all their transactions safely and securely. Standards are extremely high and customer protection is a priority. However, customers too, have a responsibility to protect their personal information. To help keep your computing environment secure, ensure that you;

- maintain control over access to your computer – whether at your home or office

- protect your computer with anti-virus software and keep the virus recognition

data file up to date

Following these and other safety steps will also help.

Install a personal firewall

This is a software application used to protect a single Internet-connected computer from intruders. Personal firewalls work to protect the integrity of the system from viruses and hacking by controlling Internet connections to and from a user's computer, filtering inbound and outbound traffic, and alerting the user to attempted intrusions.

This will assist in personal computing security by blocking out attempts by hackers to look into your PC and steal data. The measure

is especially important for users who have "always-on" connections, such as DSL or cable modem. Many firewall products are now available that are easy to install and provide reasonable protection.

Clear your browser's cache and history

Whenever you surf the web, a record of the Web pages that you visit is kept in "History" and in the browser's "Cache". This is done to speed up the display of the Web page that you may wish to visit again. In this case, the computer will be able to retrieve the Web page from the cache instead of downloading it all over again from the Internet.

This feature however presents a security risk as

anyone who may get control of your computer can likewise open the cache and history to look at all the pages you recently visited. Therefore, it is important to clear your browser's cache and history after you have conducted any kinds of transactions online – so that someone is not able to view this information later.

Disable the "AutoComplete" functions in your browser

If you use Internet explorer as your browser, you should disable the "AutoComplete" function for user names and passwords. This function stores your Login ID and password on the PC's hard drive so that your PC will automatically fill it in for

you when you next log in. It's a convenient function, but it also means that anyone else who uses your PC can use the same function to easily find out your password.

Part 2 of this article will be printed next week.

The proceeding information was provided by Graham Barber, Branch Manager of Scotiabank, Alcona Branch. The Scotiabank, Alcona Branch, is located at 1161 Innisfil Beach Road, (705) 431-6116.

The Vault is a weekly series of articles provided by Graham Barber with financial advice and suggestions.

Condo insurance- Doesn't the Master Condo Policy cover me?



by Martha Marton
Insurance Corner

Well, yes and no. The Master Insurance Policy does cover some things, like damage to the building structure and common areas as well as third party liability, but there are some important coverage's that should be insured through your own condominium homeowner's policy.

An important consideration is how improvements to your unit are covered. The Master

Insurance Policy covers the unit as it was built. If you or a previous owner finished the basement, renovated the kitchen or installed hardwood floors, then those changes need to be insured under your individual policy as Improvements and Betterments Coverage. (If you are not sure what constitutes a "base" unit, your condo board or property manager will probably be able to help.)

Of course, you will insure your personal possessions under your own policy. You will be choosing a limit of insurance for all of the contents in your home, so be sure to calculate as accurately as possible the replacement value of your possessions to avoid being underinsured. If you have high value items such as jewelry, fur coats, art, collections, etc, you may

want to consider scheduling those items to be sure they are adequately covered. Business pursuits should be insured separately.

Coverage is also available to cover your percentage of damage to the building that is over the Master Insurance Policy limit (Unit or Loss Assessment Coverage). Also, if the Master Insurance Policy has a large deductible, more restrictive coverage or does not cover an insured loss, coverage is available to cover your percentage of the occurrence. (Master Policy Contingent Coverage).

Your policy will also cover your personal liability. If you started a kitchen fire and your neighbor's unit suffered smoke and water damage, you would have personal liability for the cost of repairs. If the Master Insurance Policy wordings

or limits were inadequate, your policy could also provide some protection from an incident occurring in the common area.

If you become a Director or Officer of your condo association, be sure that Director's & Officer's Insurance exists and that you are comfortable with the financial condition of the condo association. Discuss with your broker the ramifications of serving in that position and how you can best protect your personal liability exposure.

For additional information, contact Martha Marton at Tupling Insurance Brokers Limited (705) 458-8111 marthamarton@tuplinginsurance.com

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Extra garbage bags and gloves wanted

Do you have gloves and garbage bags to donate to Pitch-in Day? The Committee needs your help. If you have extra gloves and bags that you or your company can donate, contact Kim Creamer at (705) 436-3710 or you can email her at pitch-in@innisfil.ca