

# Insurance Corner: Insuring your cottage



by *Martha Marton*

If you can obtain insurance coverage for your cottage with the same insurer as your home insurance, is almost certainly the best

deal. Stand alone coverage is much more costly and bundling the coverage with your primary home policy can generally get you better coverage at a more reasonable rate.

That being said, you may still pay more for your cottage insurance than your primary home. Why? Often vacation homes are located in remote areas, at least an area more remote than your principal home. The fire department is probably further away and may consist of volunteers that may take longer to arrive at the scene.

The hydrant may not exist and that lake you may think is a great source of fire-fighting water freezes in the winter time. Roadways may not be as assessable and, in some areas, may not even be plowed in the winter.

The coverage is usually written on a "Named Perils" basis, less all encompassing than the coverage you probably have on your primary home. Because insurers know that your will probably not be checking on the property as often, they will be reluctant to insure some

risks, such as vandalism or water damage from a burst pipe. They know that the damage is likely to be more severe if no one is there to repair the damage or stop the vandal. If the insurer is willing to provide coverage, they will probably charge more for the protection.

You probably do not spend as much time at your secondary home as your main home and that is also a factor. You should check on the home frequently. (How often is a question that will be asked when you take out your policy). You may even

consider installing alarms that indicate a break-in, fire or too low a temperature.

Most policies have a clause that limits the length of time a cottage can be vacant before voiding the policy. If your home will be left empty for a period of time, be sure to check with your broker to be sure your coverage will remain in effect.

If you are considering renting out your property, be sure to discuss your broker beforehand. Many insurance companies do not insure rented properties and

your insurance may need to be amended or changed. You may also want to insure the amount of the rental income, should something happen to your property that prevents the rental agreement from being fulfilled.

For additional information, contact Martha Marton at Tupling Insurance Brokers Limited - (705)458-8111 [marthamarton@tuplinginsurance.com](mailto:marthamarton@tuplinginsurance.com)  
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## Cookstown Boosters take a 'trip' to Antarctica

by *Susan Stein*

On Thursday, April 19, I went on a cruise to Antarctica. As you must perceive not in person, but actually close to being on it, watching and listening to the great slide show and commentary by Clara Irwin.

Clara Irwin, who is St. John's Anglican Church's organist, had many experiences in strange lands behind her, before embarking on the cruise to Antarctica with three friends.

As a teacher, she taught English in Thailand, after retiring, she volunteered for two months teaching in Honduras, where she got sick with parasites ingested into system. Then came three wonderful months teaching in Tampico, Mexico at a private school for rich children. South Vietnam followed - teaching English not only to kids but also to teachers.

In February, they took the flight from Pearson International Airport to San Diego, from there to Buenos

Aires, Argentina. Seeing the snow covered peaks of the Andes from air was quite a sight and brought back memories of stranded mountain climbers, to be rescued by helicopters.

A must see for visitors in Buenos Aires is the viewing of the tomb to Evita Peron. Clara also showed slides of the "Call Girls" walking on a certain street, and of the place, where the national dance the Tango is taught...everything what connects Argentina with Spain is important to the public.

Then it was time to fly to Ushuaia, the most southerly town on this hemisphere, where huge Lupins in many colours grow all over. From there by boat to cruise the Antarctic.

There were 600 passengers on the MS Nordnorge, which sailed through the Beagle Channel to the first stop at Whalers' Bay, which is a natural harbour and served the whaling boats, when whales were caught for the many ways, their

bodies, mainly the oil, was used. It was only in 1941 that whaling was stopped.

The most vivid first impression of the continent Antarctica are the blues of the sky and the whites of the land.

Due to the size of the ship, passengers boarded a small boat when entering the coast line.

At one landing, some passengers went for a swim where the water in the ocean is heated by volcanic rocks on the bottom.

It was a thrill to see the first huge flock of penguins, with the captain instructing the tourists not to get too close. Cormorans are the Penguins' enemies as they swooped down to get their eggs.

Through narrow channels sailed the Nordnorge between huge icebergs, whose "calving" sounded like thunder.

Porto Williams in Chile was visited, with walks through forests where three kind of Birch trees grow. The most southerner Yacht

Club is located.

Next stop at Tierra del Fiago, where fires burn all the time and the natives paint their bodies from top to bottom, instead of wearing clothing.

Paradise Bay, the Drake Passage was on their route. A large cruise ship was hit during a violent storm and her passengers were transferred to the Nordnorge.

The trip was cut short for our tourists. It was interesting to learn, that 78% of fresh water comes from Antarctica, and that the first Black hole in the ozone layer was discovered there.

On their return, Chilean fjords, a visit to a sheep ranch, the National Park, a Saline cave was on their itinerary. Sailing through the Strait of Magella, gave thoughts to the early explorer, braving the elements.

On land, the visit to a 7000 acre farm with beautiful gardens, cowboys who train for Rodeos, was an other part of the cruise, never to be

forgotten.

Santiago, Chile, is a handbags, leather goods paradise for shoppers and the Parliament Building a source of admiration for architects.

Many thanks to Clara for taking us on her trip, to the Boosters for inviting me, for giving members an interesting afternoon.

### E.G. say 'no' to waste facility

by *Bruce Haire*

Not in my backyard. Everyone seems to be supportive of such facilities as Residual Waste Processing and Energy from Waste but don't try to locate one near them.

East Gwillimbury was short-listed for such a facility to serve York and Durham in an industrial zoned area but has unanimously passed a motion saying "no".

## Health unit's tobacco team celebrates World No Tobacco Day

SIMCOE MUSKOKA – A year down the road, the Smoke-Free Ontario Act is proving its worth, say tobacco control officials with the Simcoe Muskoka District Health Unit.

The act came into effect on World No Tobacco Day, May 31, 2006. As that important international day approaches again, the health unit's tobacco team is celebrating the successes of the provincial legislation.

"We have experienced very broad community support for this legislation," said John Niddery tobacco program supervisor with the Simcoe Muskoka District Health Unit. "Businesses have by and large been very cooperative in complying with the regulations."

He also noted, however, that in the few cases where businesses needed to be brought into line, the Act provided the health unit with some highly effective enforcement tools.

The fine for a first offence of smoking in an enclosed public place or workplace is \$305.

The first offence fine for sale or supply of tobacco to people under 19 years of age is \$365. The maximum individual fine for these offences is \$5,000.

This month Central Taxi of First Street, Midland, was convicted and fined \$1,760 for failing to ensure compliance to the legislation in the workplace. An earlier inspection of the office found ashtrays had not been removed, and an employee was seen smoking in the office.

The legislation also controls the sale of tobacco products. When a business is convicted of selling to under-aged people twice within five years, it can result in an automatic prohibition that prevents the store from selling or storing any tobacco products for six months.

That has happened twice in the month of May. The Grace

Centre Gas bar on Highway 11 North at Severn Bridge has a prohibition in place until November 8, while a prohibition until November 21 was imposed on John's Car Wash on Hume Street in Collingwood.

"Penalties like this should, we hope, send a strong message to the business community that the Smoke-Free Ontario Act needs to be followed," Niddery said.

The Smoke-Free Ontario Act protects people from the deadly effects of secondhand smoke in public places and workplaces. Employers are responsible for posting no smoking signs, ensuring ashtrays are removed and prohibiting smoking in their workplace. The Act also prohibits the sale or supply of tobacco to persons under the age of 19 and requires tobacco vendors to check for proof of age before selling tobacco products.

Further information on the Smoke-Free Ontario Act can be found on the health unit's website at [www.simcoemuskokahealth.org](http://www.simcoemuskokahealth.org) <<http://www.simcoemuskokahealth.org/>> , or by calling Your Health Connection at 721-7520,

### Defibrillators in schools

The Board approved that the Simcoe County District School Board enter into an agreement with the Simcoe County Paramedics Services to implement a PAD program in our 16 secondary schools and up to one pilot elementary school per area, beginning September 2007.

Trustees also approved sending a letter to the Ministry of Education regarding the placement of defibrillators in schools.

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the best place to save is in a registered Retirement Savings Plan (RSP). It's not only the best tax saving vehicle available, but your RSP is also a powerful financial tool that can provide you with the flexibility you may need later in life.

### Diversify your total portfolio

More than two-thirds of Canadians are homeowners, and it can be tempting to think of our homes as a source of long-term wealth. But as the housing market correction in the United States shows, it's prudent to build wealth outside of your home.

Stocks and mutual funds, for example, allow you to take part in the growth of the economy and stay ahead of inflation, while bonds and GICs add stability to your total portfolio.

### Invest globally

Canada represents just a small percentage of the world's investment opportunities. To take advantage of emerging opportunities and shifting demographics, it's important to have some global exposure.

In addition, Canada's market is heavily weighted in resource stocks. Although growing demand from emerging markets is positive for resources over the longer term, prices can be volatile in the short term.

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.