

## Insurance policies explained

The Insurance Bureau of Canada has issued a handbook entitled Car Insurance Explained.

The release of the book coincides with the election in B.C. of a New Democratic government committed in campaign statements to introducing government-controlled automobile insurance.

The book's introduction says: "The following information has been compiled by the Insurance Bureau of Canada as a simple, straightforward explanation of car insurance. The bureau... has long recognized the need for an easy-to-understand booklet about auto insurance." The booklet comprises 47 questions-and-answers and three appendices.

The content is quite simple and straightforward: "What is car insurance?" "What does a claims adjuster do?" "Who buys car insurance?" and so on, with concise answers — and the authors don't get around to considering government-controlled insurance until questions 43 and 44. Except perhaps for that bit of foreshadowing in question 23, suggesting that the government has a pretty strong hand in things anyway:

Question 23: "What financial restrictions and controls does government impose on insurance companies?"

Answer: "Before it is licensed, an insurance company must make substantial trust deposits with government to ensure its financial responsibility. As business grows, additional reserves must be deposited to guarantee that policy holders, claimants and potential claimants are protected. Governments conduct continual audits and may impose additional financial requirements in the public interest. This government control, plus co-operation of the insurance industry, has led to a greater degree of stability in the Canadian insurance industry than in most countries of the world."

Question 43: "Would car insurance be cheaper if it were handled by a government monopoly rather than by individual companies?"

Answer: "any monopoly should, in theory, be able to cut prices on any service, but anyone who has ever observed a government monopoly at close hand realizes that bureaucracy, red tape and lack of incentive soon absorb all the theoretical savings."

"Saskatchewan is the only jurisdiction in the free world with a government automobile insurance monopoly which has been in operation long enough to provide an adequate comparison of costs. (Manitoba for a year has had a government monopoly.) Most individual car owners in Saskatchewan pay as much or more for adequate insurance as they would in other parts of Canada with similar traffic conditions."

Question 44: "What is the main advantage of private industry car insurance over government monopoly car insurance?"

Answer: "The principal advantage is the freedom of choice so that an individual can get the best price and the best service for the protection he desires. Competition is better for the consumer than any form of monopoly and allows you to direct your business to another agent or company if you are not satisfied."

In another booklet the IBC explains home insurance.

## Bouncing aldermen featured

HOPE (Special) — Bouncing adult aldermen will be among the attractions at the fourth annual Hope Brigade Days this weekend.

Council members and other Hope citizens on large rubber balls will compete today in a grasshopper race. A parade, sky diving, loggers sports and a demolition derby also will be featured.

Sunday, a caravan of cars and buses from Kamloops and Merritt will drive to Hope via the Coquihalla Pass to promote the paving of the 70-mile gravel road between Merritt and Hope. Supporters say the road would cut 40 miles off the distance from Kamloops to Vancouver and could be used as an alternate route when the Fraser Canyon Highway is closed.

# SATURDAY SPECIALS

Inflation getting you down? Get away from it all at the Bay. Bargains and buys to beat the high cost of living!



## Fashion Buys For Men

F1 H.I.S. CORD PANTS. Hip-hugging 26" flares in 100% cotton corduroy. Great shades for fall. Waist sizes 28 to 34.

A terrific buy, at **7.89**

F2 LONG SLEEVED KNIT SHIRTS. Easy-care polyester/cotton shirts. Geometric designs in navy, red and plum. S.M.L.

A smart bargain, at **4.89**

Vibrations, Downtown, (Second floor)  
Lougheed, Richmond, Surrey

F5 LADIES' BLAZERS AND PANTS. 3 button blazers in easy care Fortrel. Match 'em up with wool/acrylic pants in the new baggy, cuffed style. Colourful plaids 8 to 16. Blazers, only **14.99** Pants, only **12.99**

Fashion Two, Downtown, (Second floor)  
Lougheed, Richmond, Surrey

F8 MEN'S PLAID SHIRTS. Heartwarming wool blend plaids, with 2 button chest pocket and cuffs, shirt tails. Buy now for Christmas! S.M.L.XL.

A real find, at **7.99**

Baymart Men's Wear, Downtown, (Downstairs)  
Lougheed, Richmond, Surrey

F10 BOYS' PANTS. Casual styles with flare legs, belt loops, in fall colours. Slightly substandard. 8 to 16.

A smart buy at **3.99**

Baymart Children's Wear, Downtown, (Downstairs)  
Lougheed, Richmond, Surrey

F14 CANVAS FLIGHT BAG. Men's bag with 3-suit capacity and 2 exterior pockets, in tan and denim. Ladies' in red and denim with extra length.

A great travel buy **35.99**

Luggage, Downtown, (Sixth floor)  
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F17 COLD PACK CANNER. Long-life ceramic fused to steel. Cleans easily, cooks quickly. Great for quantity cooking. 24 qt. pot, 8 jar rack.

A kitchen bargain, at **4.99**

Housewares, Downtown, (Fourth floor)  
Richmond, Lougheed, Surrey

F3 BIKINI BRIEFS. Harvey Woods low-rise stretch nylon briefs. 10 bright colours, and white. Great comfort, great style. S.M.L.

Pack of 3, only **4.49**

Men's Personal Furnishings, Downtown, (Main floor)  
Lougheed, Richmond, Surrey

F6 LADIES' PULLOVERS. Two styles to choose from — long sleeved wool sweaters with plaquet neck and similar polyester acrylics with 6 button plaquet and saddle shoulders. 6 colours, S.M.L.

One low price **9.99**

Sweaters, Downtown, (Third floor)  
Lougheed, Richmond, Surrey

F9 GIRLS' KNIT TOPS. Perfect pant toppers in 100% combed cotton knit. Long sleeved, mock turtle necks. White, bone, navy, purple. 7 to 14.

Topping value, only **2.49**

Girls' Wear, Downtown, (Second floor)  
Lougheed, Richmond, Surrey

F12 45" PRINTED JERSEY. Wide assortment of poly acetate arned prints. Lightweight and lovely.

Sew special **1.69 yd.**

Fashion Fabrics, Downtown, (Fourth floor)  
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F15 FERTILIZER SPREADER. For even, easy spreading. Adjustable non-clog shutter, feed control on handle. 30 lb. capacity.

Save now, at **8.48**

Weed 'n' Feed with Killax, 22 lb. **5.49** Milargonite, 50 lb. **3.99**  
(Personal shopping only for fertilizers)  
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F18 IRONSTONE DINNERWARE. Contemporary octagonal design in sunny Greenfield pattern. Four each, dinner, b and b plates, cups and saucers, cereal bowls.

20 pce. set, only **14.99**

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F4 MEN'S DRESS SHIRTS. Discontinued line by a major manufacturer means savings for you! Long sleeved, button cuffs, polyester/cotton. Assorted plains and fancies. 14½ to 17.

Outstanding value, at **2.99**

Men's Dress Shirts, Downtown, (Main floor)  
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F7 LEATHER SHOULDER BAGS. Real leather and suede, priced so low you'd think they're synthetics. In brown, navy and camel — for all your back-to-school outfits.

Check the price! Only **5.99**

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F11 GIRLS' SPORTSWEAR. Huge assortment of famous name knits. Substandard pants, jumpers, dresses, etc., styled for fall. 4 to 6x and 7-14.

A smart buy, at **3.49**

Baymart Children's Wear, Downtown, (Downstairs)  
Lougheed, Richmond, Surrey

F13 ROLLEI POCKET 35 CAMERA. Tiny pocket size camera takes full size pictures. 40 mm 3.5 lens, light meter, cable release, etc. Speed to 1/500th of a second.

Tremendous value! **69.99**

Cameras, Downtown, (Main floor)  
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F16 IMPORTED BOUDOIR CLOCKS. Wild mod or lovely traditional styles. Key wind. Decorator colours.

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RICHMOND: 273-3844, open 9:30-5:30 Monday and Tuesday, 9:30-9:30 Wednesday, Thursday, Friday, 9:30-6 Saturday.  
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Hudson's Bay Company