Arbiter, June 14

Students of Boise State University
Special Olympics come to Idaho in 2009

BY MICAH MCLAUGHLIN

News Writer

MARCH has been selected as the U.S. site of the 2009 Special Olympics World Winter Games for its superior venues and strong community support and will hold the games in and around Boise during February of the year.

"The Special Games will bring athletes with intellectual disabilities from 150 nations to the state of Idaho," said Kirsten Seckler, Director of Global Media and Public Relations for the Special Olympics. According to Seckler, the Special Olympics are games designed to change the lives of people with intellectual disabilities and all people by expanding their understanding of these disabilities.

"The movement has a unique transformative quality which refocuses the power of the human spirit and helps us all realize the power of belonging in potential," said Seckler.

Over 2,000 athletes are expected to attend, as well as more than 300 coaches.

Originally slated to be held in Nagano, Japan (the 2005 Special Olympics World Winter Games venues), Boise was selected after the former city passed on the opportunity. Other locations considered included Garmisch-Partenkirchen, Germany; Reno-Tahoe, Nevada (U.S.); and Schladming-Graz, Austria.

The reasons Idaho played a part, but Seckler said all the potential sites offered excellent venues. "It was the passion and the people of Idaho which helped the decision to bring the Games to Idaho," said Seckler.

As of now the venues include: Bogus Basin, the Boise Center on the Grove, Boise State University, Idaho Ice World, Tamarack Resort, and the Queen Annex.

"Boasting in winter is in store yet," said Ryan Pautz of the Local Games Organizing Committee. "We will work to trim off those commitments in the coming months."

"This state is a prime location for the 2009 Special Olympics World Winter Games," said Pautz. "All the needed facilities are already in place. Moreover, winter will take a bit of work from thousands of volunteers across the state to pull off an event of this magnitude. We will need the support of people in towns of every size from Boise to Idaho Falls Public Memories."

In addition to the games, visitors will experience Idaho itself. "The Special Olympics World Winter Games are about more than just competition," said Pautz, "each country's delegation will travel to a town in Idaho the week before the games to experience the people and culture."

"We reconnected that Idaho learns more about intellectual disabilities, thinks about countries where all that people in Idaho can experience the Games, and to learn about the many countries that will come to visit ours," said Pautz, "we also hope that Idaho will encourage people from all corners of the state and surrounding states to come and fill the sports venues."

"The Special Olympics were founded in 1968 by Eunice Kennedy Shriver whose sister, Rosemary Kennedy, suffered from mental retardation."

"Hence the Special Olympics has become a global crisis sporting event in which everyone regardless of ability will be represented."

The first games were held in Chicago in the summer of 1968 and Colorado in the winter of 1969, with the Summer Games hosted in Denver and Colorado Springs. The Winter Games were held in Colorado Springs. The first Special Olympics World Games were held in 1981 in New York, New York. The Games grew from 300 athletes to more than 900 athletes and 600 coaches. In 1991, the Special Olympics World Games were held in Allentown, Pennsylvania. The Games grew from 500 athletes to more than 1,200 athletes and 1,000 coaches. In 1995, the Special Olympics World Games were held in Chicago, Illinois. The Games grew from 1,000 athletes to more than 2,000 athletes and 1,800 coaches. In 1999, the Special Olympics World Games were held in Washington, D.C. The Games grew from 2,000 athletes to more than 3,000 athletes and 2,500 coaches. In 2003, the Special Olympics World Games were held in Athens, Greece. The Games grew from 3,000 athletes to more than 4,500 athletes and 3,500 coaches. In 2007, the Special Olympics World Games were held in Shanghai, China. The Games grew from 4,500 athletes to more than 6,500 athletes and 4,500 coaches. In 2011, the Special Olympics World Games were held in Shanghai, China. The Games grew from 6,500 athletes to more than 8,000 athletes and 5,500 coaches. In 2015, the Special Olympics World Games were held in Balearic Islands, Spain. The Games grew from 8,000 athletes to more than 11,000 athletes and 7,000 coaches.
THE HEADLINES

world

Russia's population going down in smoke

MOSCOW - More than 800,000 Russian young people smoke every year, a study by the Russian government says in a move that will cause dismay among many of the world's health advocates.

President Vladimir Putin last week wanted that the country's demographics future is grim, with an annual population decline of 350,000 people a year. The country's total population is on its way to decline, with a recent study showing that the country may only have 110 million residents by 2050. The decline is due to a combination of factors, including a decline in birth rates and an increase in smoking rates.

Cigarette smokers are a major cause of death in Russia, with smoking-related diseases accounting for 20% of all deaths. The Moscow Medical Academy reports that smoking is a major cause of death in Russia, with more than 500,000 people dying from smoking-related diseases each year.

Cigarettes - Is missing a big opportunity to address the nation's leading preventable cause of death.

"It looks like the government is not in interest in regulating smoking," said Dr. Igor Dyomin, a Moscow Medical Academy professor, which monitors the Russian Public Health-Association.

The nation is on a plateau and still struggling. One di- stinct trend among teen smokers is the increasing use of e-cigarettes. They are also on the rise to the extent that "even our doctors are smoking," said Dyomin.

The natural consequence of these individual choices is that Putin is in May 30 State of the Nation Address called the demog- raphics crisis the nation's "most serious problem," and proposed a $10 billion incentive encouraging young couples to have more children. There's no clear answer to why the government isn't pressing more money at smoking in another way of addressing the demographics decline.

More than 40% of Russia's high school graduates already are smokers.

A law that goes into effect today in Russia will be the highest rates in the world. A law that goes into effect today in Russia will be the highest rates in the world.

This new discovery is promising because it may be the de- nogerative potential that the Russian government isn't pressing more money at smoking in another way of addressing the demographics decline.

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Laliberte Named Vice President for Student Affairs at BSU

Bob Kustra recently announced the appointment of Michael Laliberte effective July 1 as Vice President for Student Affairs. The position oversees all student affairs programs and activities for Idaho's largest university with 18,600 students.

Laliberte has more than 20 years of progressively responsible experience in a wide array of student affairs positions at the University of Massachusetts Dartmouth where he was Associate Vice Chancellor for Student Affairs since January 2001. He also served as Associate Dean of Students from 1996-2001 and Coordinator for Student Affairs from 1998.

"I am confident that our campus community will be impressed by Michael's strong advocacy of students," said President Kustra. "His track record suggests that he will join with us in continuing to build a strong sense of community among our students. His leadership will help us improve student success, especially in retention and graduation rates. I am also excited to rely on Michael's leadership in increasing resident and housing opportunities on campus to continue the very best experiences for our students."

Laliberte's responsibilities at Boise State include leadership for 20 units and direct oversight of eight departments: Career Center; Residence; Student Development; Student Union and Activities; Campus Recreation; Enrollment Services; Health, Wellness and Counseling Services; and Dean of Students. He replaces Mark Whelihan, who has been serving in the dual role of Boise State's Interim Vice President for Student Affairs and Dean of Enrollment Services since last May.

"Our goal is to ensure the preeminent student affairs program in the country," said Michael Laliberte. "My philosophy has always been to put the students first. Together I believe we can have a thriving and vibrant campus community." and Michael Laliberte at UMass Dartmouth, Laliberte has been the co-director and developer of the COMPASS (Community Oriented Mental Health Program) Learning Community Program, which helps first-year students with undeclared majors through a community-oriented mentored syllabus. He has also designed and taught a course that educates students on becoming peer mentors. Other professional accomplishments include successfully marketing and selling his new residence hall beds when less than one academic year of use and serving as the only student affairs representative on a committee for a $100 million building project for six new residence halls and a Commons Building.

Laliberte's career higher education experiences also includes Springfield College in Springfield, Mass., as the Assistant Dean of Enrollment Services since last May.

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(boise@BoiseOutsourced.com)
For more information, visit the website at www.workscape.com.

Consolidate your student loans before June 30

BY JOSLYN SALOW

News Writer

Boise State University's Financial Aid Office strongly recommends that current students and recent graduates with subsidized or unsubsidized student loans consolidate their loans so no later than June 30 due to an expected interest rate increase.

Existing loans have a variable interest rate that is expected to increase from the current rate of 4.7 percent to a new rate of 7.3 percent effective July 1. Students are being notified of the new rate and we encourage them to rely on Michael's leadership in increasing resident and housing opportunities on campus to continue the very best experiences for our students.

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Please submit resumes to HR@workscape.com for more about Workscape, visit the website at www.workscape.com.

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Away with the Property Tax

The real meaning of feminism

By Zachary Koppelmann
Guest Opinion

I am a white, middle-class, straight, Christian woman and a conservative Republican. I have never taken drugs, never been arrested, and hold a "normal" American life. I am also, however, a feminist.

The truth is, I have been one of the most misinterpreted and misgendered women, because I am confident with that title because I know exactly what it means to be a woman. Feminism, as I understand it, is the recognition of women as subjects, as equals, as our right to control our own bodies, as our right to equality, as our right to control our own lives.

But what does that mean? It means believing everyone — male or female, gay, lesbian, bisexual, transgender, or straight — is a person with rights, with voices, with opinions, with choices.

Stephanie Perfect and her 5-week old daughter got off easy.

The way we see it
Former BSU football player got off easy

An essay from former Boise State football player Cam Hall helped the quantum frassen early release from jail for the role he played in a horrific car accident that killed three members of the Eagle family.

This news is just the latest and probably (hopefully) last instance of the standard player getting off easy.

Despite originally facing three felony counts of vehicular manslaughter and one felony charge of leaving the scene of an accident, Hall was looking at anywhere from four months early because it wasn't "specific enough." In exchange for an Alford plea to the one remaining felony count, which are fixed, Hall's judgment was withheld — meaning if he admitted no guilt, that title because I know exactly what it means to be a feminist, Hall could have moved from his record.

He also refused to admit any guilt. A plea bargain is largely the谓"..."a progressive tax that is being applied to things that people are using regularly such as, schools, roads and sidewalks, meaning that this is essentially a redistribution of wealth. The more a person contributes to the community, the more they have to pay as a tax; many of them are in a small system of action and fewer votes. Home should not be getting taxed at a substantially higher amount than their next door even though they are essentially the same house. This is an infinite tax. There's no other tax like it..."

OPINION: The way we see it
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Justice serves Lay and Skilling for now

By Michael Mclaskey

The victims of Enron's mismanaged malfeasance finally have something to hang their hat on—guilty verdicts for former Enron executives Jeffery Skilling and Kenneth Lay. Since the late 1990s, it has been the collective perception that justice is finally being served. 

In a free market with a diversity of rents, such as parking permits, this is not unreasonable, given that the moral order for many workers makes the lot of their counterparts as illegals, outcasts, and criminals. Is that really in everyone's best interest. Why? Because without an adequate price for parking permits, it is in everyone's best interest. Our nation has the opportunity to allow them to continue contributing to the economic engine would allow them to continue contributing to the economic engine. The victims of Enron's mismanaged malfeasance finally have something to hang their hat on—guilty verdicts for former Enron executives Jeffery Skilling and Kenneth Lay. Since the late 1990s, it has been the collective perception that justice is finally being served.

The courts, however, are historically lenient on corporate criminals. Former New York Stock Exchange President Richard Grasso was barred from securities trade after his business connections, starting a think tank in California, was handed a guilty plea to not properly report a lavish per diem at the time of Enron's collapse, there were billions in revenues from trade with the Russian government, which of course rocks of Marilyn Monroe, however, the defendants, and others, may not have been aware of the fact that the evidence was not the point. The point is that the victims of Enron's collapse, there were billions in revenues from trade with the Russian government, which of course rocks of Marilyn Monroe, however, the defendants, and others, may not have been aware of the fact that the evidence was not the point. The point is that the victims of Enron's collapse, there were billions in revenues from trade with the Russian government, which of course rocks of Marilyn Monroe, however, the defendants, and others, may not have been aware of the fact that the evidence was not the point.

For the value I place on sleep, it seems that at the time of Enron's collapse, there were billions in revenues from trade with the Russian government, which of course rocks of Marilyn Monroe, however, the defendants, and others, may not have been aware of the fact that the evidence was not the point. The point is that the victims of Enron's collapse, there were billions in revenues from trade with the Russian government, which of course rocks of Marilyn Monroe, however, the defendants, and others, may not have been aware of the fact that the evidence was not the point. The point is that the victims of Enron's collapse, there were billions in revenues from trade with the Russian government, which of course rocks of Marilyn Monroe, however, the defendants, and others, may not have been aware of the fact that the evidence was not the point. The point is that the victims of Enron's collapse, there were billions in revenues from trade with the Russian government, which of course rocks of Marilyn Monroe, however, the defendants, and others, may not have been aware of the fact that the evidence was not the point.
The Spy I Loved: It's never too late to hop on the 007 bandwagon

BY FRANCY MARCOTTE
Culture Writer

The Spy I Loved: It's never too late to hop on the 007 bandwagon

BY FRANCY MARCOTTE
Culture Writer

While listening to the news one night, I happened to hear a song that really got me thinking. The song was about the James Bond phenomenon, and I couldn’t help but wonder why so many people were so drawn to the character. I decided to do some research and see what I could find out about the James Bond phenomenon.

First, I watched a movie with a friend, never realizing what it would mean to me. The movie was “From Russia With Love.” I was immediately hooked, and I knew I had to find out more about this character named James Bond.

The experience of watching great films while traveling down the road was simply exhilarating. Bond, with his suave charm and impeccable style, is a perfect representation of a suave gentleman.

While Bond may be a man of mystery, his world is one of danger and intrigue. He is a man who is always on the lookout for his next assignment, and his life is filled with exciting adventures.

After watching a few more films, I realized that I had found something special. I was hooked, and I knew I had to learn more about this character named James Bond.

The first film in the series was “Dr. No,” released in 1962. The film was directed by Terence Young and starred Sean Connery as James Bond. The film was a huge success, and it quickly became a classic of the Bond series.

In each of the subsequent films, Bond faced new challenges and new enemies. He was always on the lookout for his next assignment, and his life was filled with exciting adventures.

Despite the many films that have been released over the years, the James Bond phenomenon has remained strong. The character has been played by many actors over the years, and each one has brought something new to the role.

While Bond may be a man of mystery, his world is one of danger and intrigue. He is a man who is always on the lookout for his next assignment, and his life is filled with exciting adventures.

The Spy I Loved: It’s never too late to hop on the 007 bandwagon.
Rockin' out at River City Bagel

BY ANDREA OYARZABAL

The third chapter of "Killing Yourself to Live" is Chuck Klosterman's new novel that has been met with both praise and controversy. Klosterman, a wrestler turned writer, has crafted a novel that explores the darker side of humanity.

The novel follows protagonist Robert Langdon, a student at the University of Vermont, as he becomes involved in a series of events that lead him down a dangerous path. Langdon discovers a hidden underground complex that is connected to the historical site of the Da Vinci Code.

Klosterman's writing style is fast-paced and engaging, with humor and pathos intertwining throughout the novel. The themes of religion, politics, and personal identity are explored in depth, creating a complex and thought-provoking story.

"Killing Yourself to Live" is a must-read for anyone interested in contemporary literature, and is sure to leave you thinking long after you've turned the last page.
To Shop or Not to Shop

BY K. KIRK
Culture Writer

I found myself shopping at JC Penney online a couple of days ago after perusing the house首选Square Mall recently. This fact leads me to ponder what would I purchase: shopping online, or shopping in-store? This idea is not as simple as it sounds. Online stores are readily accessible, but the most part very easy to navigate, and if you have to stop to do the math, answer the phone, or check on the progress of your order, it's easy. You can see the price while shopping other online stores. Online shopping is becoming ever more socially acceptable in some form or another, partly because of some legal concerns to those who might turn to buy. You can look at sites that might be more difficult to obtain in a local store due to unavailability. You don’t have to walk a paycheck to have done with boys’ shirts. Thence their ad

vantages of online corps and sites are not only specials. All of the sites of a human. It sounds as if Internet shopping is ideal. It is considered to have some advantages to online shopping. Although there are many ben

efits to shopping online, there are also some drawbacks that make in

store shopping seem more appealing. In this case, specialty pawn, part of a car, or top of the image, we don’t have no room for looking at the site. A]) and in some, the image being too small, too big, or the site being too small or too big. When you’re in a store, you might need to find a store or use of the

site. They’re much more flexible on

line. If you order a dress or skirt for a special occasion, and find that the wrong size one is shipped to you, you might have to return it to see if it’s a size for that time of the year. Online shopping is more enjoyable if you are shopping. It makes you think on order and

lyse pictures in it, just recervice or make a request to the seller and you will need to wait for the return shipment in four weeks. There is no back color when you walk into a store. It’s there. It's a store you may pay five dollars more, but you can walk out with the item that you need.

The return of the Dixie Chicks

BY MEGAN CURTIS
Culture Writer

The band Dixie Chicks have made some appearances in recent years, and their latest album, “Dixie Chicks Live,” has been a big hit. They have sold out their concerts, and their albums have been selling like hotcakes. So, what’s the secret to their success? It’s all about the music, of course! The Dixie Chicks are known for their catchy tunes and their powerful live performances. When you’re at a Dixie Chicks concert, you can feel the energy in the air. The band’s music is upbeat and fun, and it’s perfect for dancing along with. The Dixie Chicks have been around for a long time, and they’ve had many hits. Some fans turned their back on the band after they made a controversial statement in 2003. But the band has since come back strong, and their latest album, “Dixie Chicks Live,” is a testament to their resilience. So, if you’re a fan of country music, check out the Dixie Chicks. You won’t be disappointed!
### Sports:

#### Football

- **9/30/2006 7:00pm**
  - Sacramento State - Hornets
  - Boise, ID

- **9/29/2006 8:00pm**
  - Nevada - Wolf Pack
  - Reno, NV

- **10/15/2006 7:00pm**
  - Boise State - Broncos
  - Boise, ID

- **11/11/2006 3:00pm**
  - Idaho State - Bengals
  - Pocatello, ID

- **11/26/2006 7:00pm**
  - Northern Arizona - Lumberjacks
  - Flagstaff, AZ

#### Soccer

- **8/26/2006 8:00pm**
  - TCU - Horned Frogs
  - Boise, ID

- **9/29/2006 7:00pm**
  - Hawaii - Rainbow Wahine
  - Honolulu, HI

- **10/21/2006 2:00pm (PT)**
  - Idaho - Vandals
  - Moscow, ID

- **11/11/2006 1:00pm**
  - San Jose State - Spartans
  - San Jose, CA

- **11/18/2006 1:00pm**
  - Utah State - Aggies
  - Logan, UT

- **11/22/2006 3:00pm**
  - Idaho State - Bengals
  - Pocatello, ID

- **12/09/2006 3:00pm**
  - Sacramento State - Hornets
  - Sacramento, CA

### Volleyball

- **08/27/2006 5:00pm**
  - South Carolina - Gamecocks
  - Greenville, SC

- **08/29/2006 5:00pm**
  - Loyola College - Greyhounds
  - Baltimore, MD

### Volleyball (continued)

- **09/14/2006 7:30pm**
  - Florida - Gators
  - Gainesville, FL

- **10/07/2006 7:00pm**
  - Utah State - Aggies
  - Logan, UT

### Soccer (continued)

- **09/29/2006 7:00pm**
  - Idaho State - Bengals
  - Pocatello, ID

### Soccer (continued)

- **10/05/2006 7:00pm**
  - San Jose State - Spartans
  - San Jose, CA

### Soccer (continued)

- **10/29/2006 7:00pm**
  - North Dakota State - Bison
  - Fargo, ND

### Volleyball (continued)

- **11/04/2006 7:30pm**
  - Louisiana Tech - Lady Techsters
  - Ruston, LA

### Soccer (continued)

- **11/10/2006 7:00pm**
  - Oregon State - Beavers
  - Corvallis, OR

### Soccer (continued)

- **11/16/2006 7:00pm**
  - Hawaii - Rainbow Wahine
  - Honolulu, HI

### Soccer (continued)

- **11/24/2006 7:00pm**
  - Idaho State - Bengals
  - Pocatello, ID
Boise State excels from Regionals to Nationals

By DUSTIN LAPRAY

The 16 Broncos who attended the NCAA Western Athletic Conference Championships in Fresno, Calif., on March 15-17 performed well enough to advance six more to the NCAA West Regional Championships in Los Angeles, where two more made it to the NCAA National Championships.

On March 27, Boise State was represented by six athletes at the NCAA National Championships in Sacramento, Calif.

The 16 Broncos who attended the WAC Championship in Fresno, Calif., led by two-time NCAA All-American Mattias Ions, the Bronco men's hammer thrower, two members also advanced to the NCAA National Championships.

Mattias Ions, a two-time NCAA All-American, won the title in both years, leading the team at the NCAA West Regional Championships in Fresno, Calif., on March 15-17. Previous to the Championships, the school's last national title was won by quadruple winner Trevor Johnson.

In his junior year, Ions tied his personal record of 237-2 (72.31m) at the WAC Championships, which he lowered in the regional meet, finishing second at the NCAA West Regional Championships.

In the men's hammer throw, Siporin placed 16th with a throw of 210-7 (64.18m), and Keron Francis placed 11th with a throw of 237-2 (72.31m), which is an NCAA record.

The men's and women's track and field teams at Boise State University were represented by six athletes at the NCAA National Championships.

The women's team consisted of five athletes: Eleni Kafourou, the Bronco men's javelin thrower, and Keron Francis, the Bronco men's hammer thrower.

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Why rent when you can own?
NEW WAYS TO TURN THAT CLUTTER INTO CASH

If you’ve got a lot of clutter in your house, you’re not alone. Millions of homeowners discover this either when they’re getting ready to move or at the start of spring cleaning.

WEB SITES AND PATIENCE CAN TURN A JUNK HEAP LIKE THE ONE PICTURED ABOVE INTO A STUDENT-FRIENDLY ECONOMIC OPPORTUNITY.

Here’s a typical reaction from a customer when dropping off items.

“I was determined to clean out my garage—I had old car parts, a vintage train set, you name it,” said Bernie Dodyk, Novi, Michigan custom-er. “I took the whole lot to a drop-off store and made over $5,000. Now I can park my car in the garage again.”

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Party planning can crank your shindig up a notch

COURTESY NORTH AMERICAN PRECIS SYNDICATE, INC.

Here’s something to celebrate: A little planning can make your next party more fun and less work—there’s even a way to make it profitable.

Here are a few hints on how:

• Have a creative dress code or make the party black-tie formal.
• Think outside the dining room. Try drinks on the patio or dessert in the garden. The unexpectedness of an unlikely location can add flavor to the meal.
• Make interesting place cards by writing each guest’s name on a leaf, a cookie or a lottery ticket.
• Make your centerpiece unique. Use potted plants or a goldfish bowl. Cluster candles around it.
• Background music and ambient lighting help create an inviting setting.
• Keep party favors in the same theme as the rest of the party—such as seed packets for a garden party.
• Take advantage of convenience items such as pre-chopped vegetables or rotisserie chickens.
• To inspire conversation, give guests cards labeled with topics, such as “Favorite Vacation” or “Best Childhood Memory.”
• Make the house smell festive. I always put a few cups of inexpensive red wine in a pot and simmer with cinnamon, ginger, rosemary and black pepper.
• Appoint party photographers. Use a digital camera and download the pictures while the fun is still going on.
• Have a party that’s practical and even profitable. Make it a direct-selling soirée. That is, join the long-standing American tradition of the one-on-one sale of a product or service in someone’s home, especially as part of a party.

You and your guests can browse through the latest books, cookware, cosmetics, toys, games, financial services, pet items or scrapbooking supplies, just to name a few products and services. Hosts receive plenty of perks, free merchandise and discounts.

Often, the products are hard to find anywhere else—even on the Internet. Many people appreciate the service aspect. They can shop at their leisure and there’s no need to seek a salesperson.

If the idea appeals to you, you can learn more from the associations that many sellers belong to. For example, The Direct Selling Association (DSA) is a major trade industry group. Members adhere to rigorous ethical and professional conduct guidelines.

If you like giving parties and meeting new people, you may even want to make it your career.

With a little planning, a party can be fun and much more for guests and hosts alike.

For more information and a list of DSA members, you can visit www.dsa.org.
Insurance tips for homeowners and renters

COURTESY NORTH AMERICAN PRECIS SYNDICATE, INC.

Homeowner's insurance protects your home's physical structure and your personal property. In contrast, renter's insurance only protects your personal property.

Everyone—homeowners and renters—needs liability coverage to provide financial protection in case others are injured on your property or by your actions.

You have the option to insure your home and belongings for either their replacement cost or their actual cash value.

Actual cash value is the amount it would take to repair your home or replace damaged possessions after factoring in depreciation.

Replacement cost is the amount it would take to repair your home with materials of similar kind and quality, or to purchase new possessions without deducting for depreciation.

It's a good idea to make an inventory of all of your personal belongings and save receipts for major items, along with a photograph or video of each room.

Store copies of the documentation in a safe-deposit box or another off-site secure location in case your home is destroyed.

Following are some helpful considerations provided by The National Association of Insurance Commissioners, a voluntary organization of state insurance regulatory officials:

Important Considerations
- If you have expensive valuables—such as jewelry, antiques or art—you'll probably want to purchase a "rider" to your policy, as these items are subject to coverage limitations in basic policies.
- Damage to your home or belongings caused by flooding is NOT typically included in a homeowner's policy.
- Flood damage to your home or belongings caused by flooding is typically not covered by renter's insurance.
- Flood damage to your home or belongings caused by flooding is typically not covered by renter's insurance.

At different stages, you're likely to have different insurance needs. Here are a few insurance tips for different life stages:
- Young singles who are sharing an apartment with unrelated roommates each need their own individual renter's policy to protect their own possessions.
- Young families that add a swing set or trampoline for their kids should consider additional liability insurance.

"It's a good idea to make an inventory of all of your personal belongings and save receipts for major items, along with a photograph or video of each room."

"..."
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