



Patio doors, like this two-panel sliding door from Pella, add architectural interest without sacrificing thermal performance.

Patio doors can be energy misers

Replacing your drafty patio doors with modern, energy-efficient doors is an easy choice - deciding which doors are best is more difficult. Here are some points to consider when shopping around:

Exterior design

Choose a manufacturer that offers a wide range of styles and sizes of patio doors, as well as fixed windows to complement the architectural design.

Interior appearance

Tan or white doors will blend into most interior colour schemes. For a custom touch, choose a door with a paintable interior frame.

Performance

Look for durability and smooth operation, and such features as fusion-welded frames and panels, continuous weatherstripping and a weep system to force water out of the frame. Select doors with an insulating glazing unit for best thermal performance.

Security options

As well as the standard multi-point locking system, look for security features such as interlocking hardware, anti-lift stops and an exterior key option.

IS YOUR HOME READY ...for the cold winter ahead?

If you live in the average Ontario home, about 25 percent of your heating bills goes out the window - or door, or attic, or chimney. Sealing those leaks now is the most cost-effective way to cut down on your heating bill this winter.

“Every year, we remind homeowners about the importance of caulking and weatherstripping,” says Rick Felton, president of Homeservice Club™. “If you had a three foot-square hole in an outside wall, you’d fix it promptly. Yet many homeowners ignore that quarter-inch crack under their front door, which will let in just as much cold air as that hole in the wall.”

With some simple weatherstripping and caulking, homeowners can dramatically reduce energy loss, Felton added. Hiring a professional with specialized testing equipment can result in even-greater energy savings.

Here are some more tips from Homeservice Club™ of Canada that will help homeowners save energy dollars

and make your home snug for winter:

- Upgrade your home's energy efficiency by replacing old windows with double, thermal windows and increasing the amount of insulation in your attic.
- While windows and doors are the obvious culprits for air leakage, significant air loss can also occur in the attic, around ducts, through fireplace dampers, through mail slots, through cracks in exterior walls, around the openings where utilities and plumbing enter the house, and through the basement walls and floors.
- Make sure your furnace is cleaned and operating efficiently. Replace or clean filters every month during the heating season.
- Install a programmable thermostat, which allows you to program your heating system to suit your family's schedule and lifestyle.
- Seal electrical outlets and switches with inexpensive insulating gaskets.

For home maintenance tips online, visit www.homeserviceclub.com.

STORING SUMMER EQUIPMENT

- Clean all traces of dirt from spades, shovels and hand tools. If the wooden handles have splinters or gouges, sand them smooth then varnish, to prevent moisture damage.
- Wipe down all metal parts of garden tools with an oiled rag, to prevent rusting.
- Sharpen the blades of lawn tools with a flat file. Shears and pruners should be sharpened with a whetstone.
- Store your gas-powered lawn mower and other outdoor equipment carefully, to ensure that they operate properly in the spring.
- Drain the fuel tank and run the engine until the lines are clear. Drain the crankcase oil and fill with fresh oil.
- Lubricate all lubrication points.
- Clean caked-on grass and wipe debris from engine, deck and handles.
- Clean resin patio furniture and store covered, in a dry place. If it must be left outside, clean and enclose in a heavy plastic tarpaulin to protect it from snow.

Autumn



- ✓ Check for blockage of attic louvres by wasp's nests and put sheet metal, wire screen or wood over any openings, including under the eaves, to prevent animals from nesting.
- ✓ Remove and store your window air-conditioner. Make sure to clean the coils and filters and cover loosely for the winter. If you are leaving the air-conditioner in the window, put a weatherproof cover over it to protect it during the winter.

- ✓ Clean your lawnmower and other garden tools before storing.
- ✓ Make sure your fireplace is in safe working order. Check that the damper opens and closes smoothly and fits properly, to prevent heat loss. Check inside the fireplace to make sure no bricks are loose or broken. If your fireplace is smoking excessively, check the chimney for fallen bricks. Installing a chimney cap can cure a smoking fireplace by improving the draft.
- ✓ Drain exterior water lines, hose bibs,

sprinklers and pool equipment before the first major freeze. Caulk around pipes where they enter the house.

- ✓ Clean your barbecue and store it in a protected place. (Remember, never store propane tanks indoors.)
- ✓ Make sure your roof can handle the load of winter. Look for missing, lifting, cracking or buckling shingles on your roof. Having a professional roof inspection is one way to catch minor repairs before they become major.

- ✓ Clean patio furniture and store, loosely covered, in a dry place.
- ✓ Wash windows to let in the maximum heat and light during cold winter days.
- ✓ Have carpets cleaned to clean away the grime from summer traffic and improve indoor air quality.

Doing your fall chores can make your life easier come spring, when you would rather be fishing than fixing winter damage.

MAINTENANCE KEY TO PIANO CARE

Whether you own a vintage grand piano or a modern upright, proper maintenance will help keep you on key while protecting your investment.

Adjusting the piano may involve up to 25 steps on an upright and more on a grand. The acoustics, including the soundboard, tuning plate and up to 230 strings - must be tuned regularly to keep the tone clear, according to Homeservice Club™ piano-tuning experts.

In addition to regular tuning, you can help keep your instrument looking its best:

- Dust the piano keys frequently with a soft, dry cloth;
- Leave the keyboard lid up to allow the keyboard to “breathe” and stop the keys from yellowing; and
- Clean ivory keys using a cloth dampened with milk, followed by a cloth dampened with water. Wring the cloths very dry and rub immediately after with a soft, dry cloth.



Winterizing garage doors...

- Clean weatherstripping with soap and water and rinse thoroughly before applying a silicon-based lubricant.
- Wash the steel door with soap and water and a soft car brush. Rinse thoroughly. Wax with car wax.
- Lubricate tracks, rollers, springs and hinges with 10W30 motor oil.
- Make sure the door closes snugly, to prevent moisture from entering.

IS YOUR SMOKE ALARM 10 YEARS OLD?

(NC)—Fire safety experts agree that smoke alarms should be replaced every 10 years. Dust, insects, humidity and general wear can contribute to a gradual reduction in their effectiveness.

Many homes in Canada have at least one smoke alarm installed due to Canadian building code requirements. These units are usually wired into the household power, however, they too should also be replaced occasionally.

It's a good idea to upgrade your smoke alarms to the new combination smoke and carbon monoxide alarms available today in both battery-operated and wire-in formats.

A great feature to have is a combination unit that talks. Try to imagine waking up at three o'clock in the morning to an alarm. What is it? The alarm clock? The telephone? A smoke alarm or a CO alarm? A talking alarm will tell you.

Another good feature to consider is a “hush” button. Have you ever removed the battery to silence an alarm that was going off because the toast was burning? You did remember to replace the battery...didn't you?

In 37 per cent of homes which have experienced a fire-related death, the smoke alarm was inoperable because of the battery. Brian Spiteri, vice-president of Residential Products for Kidde Safety suggests, “A smoke alarm that provides a built-in silencer to deal with nuisance alarms, will mean you never need to remember to replace a battery and it resets automatically.”

So the next time you change your batteries, think about whether it's time to retire this valuable lifesaving device and reinstall a new unit – it's an inexpensive way to secure peace of mind and protect your future.

Around the House

SAVE ON HEATING

Hot tips for buying a new furnace

(NC)—If you're about to buy a new furnace, here are some hot tips to help you make the best choice for your budget.

You probably already know that your furnace uses more energy than any other household appliance. The cost of that energy depends on several factors that vary from year to year — the cost of energy, the severity of the winter, the efficiency of your heating system, and your own behaviour. Despite these fluctuations, you can take a giant step toward controlling your heating bill by buying the most energy-efficient furnace you can find.

Here are some questions to consider before buying a furnace:

• **How big a furnace do you need?**

You can reduce the amount of energy it takes to heat your home by weatherstripping your doors and windows, sealing leaks in your walls and window frames, adding insulation and upgrading the air-vapour barrier that keeps moisture and drafts out of your home. If you take these steps before you buy your new furnace, you may find that you can buy a smaller, less expensive unit that works more efficiently and cuts your heating bills.

• **How well is your heat distribution system working?**

Your furnace will work more efficiently if the vents are cleared of debris. You should also clean and replace the filters in your system or equipment — about once a month during the heating season.

• **What can you expect to pay for**



different kinds of fuel? Your local oil, natural gas, electricity, propane and firewood suppliers should be able to tell you the cost of delivering fuel to your door. For a detailed guide to calculating energy costs in your own community, consult *Comparing Heating Costs*, a publication produced by Natural Resources Canada's (NRCAN's) Office of Energy Efficiency. You can find it online at <http://energypublications.nrcan.gc.ca>.

• **Which type of furnace is the most efficient?** Older oil and natural gas furnaces capture about 60 per cent of the heat in the energy they burn, but the latest models can achieve 83 to 89 per cent efficiency for oil, and 89 to 96 per cent efficiency for gas. The best propane furnaces are 87 to 94 per cent efficient, and many wood stoves reach levels of 70 to 80 per cent efficiency. Electric furnaces and baseboard heaters are considered 100 per cent efficient, but electricity prices in your area may prevent them from being a cost-effective alternative for heating your whole house. Heat pumps reach efficiencies as high as 260 per cent.

Choosing the right furnace is an important energy-saving decision, but there are many other ways to save energy and make your home a healthier, more comfortable place.

For more information, visit the program's Web site at <http://oee.nrcan.gc.ca/houses>.

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Your Money

Combine policies for disability

by RICHARD SEGAL



The amount of disability insurance an individual can purchase is a percentage of income. This can create a problem for business owners.

Some business owners may not have any taxable income. For example, an owner has lent money to his company. Any repayment of the loan is not taxable.

Some owners' taxable income might not be the total income. For example, an owner may be receiving legitimate benefits, such as an automobile, from his company.

Now there is a solution...and you do not have to have a taxable income. It is possible to combine two policies, one covering you for injury and the other covering you for specified illnesses.

The policy that covers you for injury pays monthly. You choose the monthly benefit amount, to a maximum of \$3,000. Benefits are payable to age 65 for total disability,

and for a maximum of nine months for partial disability.

The policy that covers you for illness pays a lump-sum amount that you choose, to a maximum of \$2,000,000.

The best part is that these policies are no more expensive than regular disability insurance policies.

Richard Segal is the president of Baywood Financial Group, which specializes in financial planning for business owners, executives and professionals. Information on this and other topics is online at www.baywoodfinancial.com, or call 416 221-1313.

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Window Decorating 101

Selecting window treatments

(NC)-Do you use your windows to bring the outside in? Or would you rather keep what's outside out? Your answer is pivotal in selecting the right window treatments for your rooms.

Bring the Outside In

How about leaving the windows bare? If they overlook a cityscape, blue sky or trees, the view might be decoration enough. Try it: Next time you remove your window treatments to have them cleaned or to repaint, test how it feels living without them. You may treasure the extra light.

If you feel that your windows need a little something decorative, here are some options:

- Paint the moldings around windows in a fun, uplifting colour.
- Replace dull or flimsy window moldings with wider or more decorative ones.
- Add a cornice.
- Drape a swag of fabric over the top.
- Hang pictures or plates or other objects above the window.
- You can extend the arrangement to surrounding walls.
- Add a shelf above your window.
- Install a roller blind on top as a colourful accent. This will give you added colour and the flexibility of light control when needed.
- To protect your room from the sun or a neighbour's view, use a sheer, fabric window treatment that has both elegant light-diffusing qualities and privacy



options. For total privacy, you can use an opaque treatment like a pleated or cellular pleated shade, roller shade or blinds without route holes.

Keep the Outside Out

To block an unattractive view or prevent anyone peering in, use opaque pleated or cellular shades, adjustable blinds, shutters or curtains. The choice is largely aesthetic, but you can first base it on the window's style, scale and condition, then the room's scale and style. Shades, blinds and shutters are geometrical and can draw attention to unshapely windows. Curtains are more forgiving. You can use a combination of treatments if you have an elegant, well-placed window. Keep it simple if your window is small; short curtains are casual and "cottagey"; longer ones are more formal.

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*The Times of London, July 11, 2001
 **Atlanta Journal Constitution, June 20, 2001

Recycling Matters

Importance of recycling water

By **LARRAINE ROULSTON**

One of Toronto's 'Water-wise' pamphlets reminds us that water is continually recycled and reused.

Whenever we turn on the tap, we obtain clean, drinkable water. What few of us don't realize is that every drop of water that comes out of the tap has been carefully treated to remove impurities for safe drinking. By making small changes to our water use habits, we can significantly reduce the amount of water we use and be pleasantly surprised at the money saved.

As the average person in Canada uses about 340 litres of water per day, twice as much as Europeans do, municipalities across the province are encouraging residents to reduce, repair, and retrofit.

REDUCE by making small changes to your water use habits.

REPAIR leaks in toilets, pipes, and faucets.

RETROFIT by replacing an older,

less water-efficient fixture or appliance with one of the many water-saving devices now on the market.

Here are a few more water-saving tips:

- Adjust toilet floats to a lower water level.
- Use water sparingly while brushing teeth.
- Shower for five minutes or less.
- Wash cars using a bucket instead of running a hose.
- Run washing machines only with a full load.
- Use a shut-off nozzle on the garden hose.
- Use a water-saving shower head and flow-reducers in taps.
- Call Toronto's Waste and Water Information Line at 416-392-4546.

Residents are urged to remember that water is a basic necessity of life - it should be used wisely.

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