### **Remodelling for the Greater Good**

For many homeowners, having an ecofriendly, "green" home is important, but most don't know where to begin. If you're planning to update your home, but want to do so responsibly, selecting products that will protect your home, pocket, and community for years to come is key. Here are a few simple tips to help save money when designing for today and a better tomorrow:

### **Energy-Efficient Windows**

Replacement windows with energy-efficient glass are a great eco-friendly upgrade, as the air that leaks from old, poorly constructed windows can be costing you tonnes on your energy bills. Less consumption of energy means less impact on dwindling natural resources.

#### Insulation

Poor-quality doors are often hollow inside, offering no insulation value. And weather can warp and degrade that door over time, opening up tiny cracks and fissures that allow air to escape. When upgrading, choose a door made from eco-friendly materials and make sure it's insulated. Is your attic properly insulated? Insulation can wear away over time, and you might be surprised to see that your attic falls far short of today's recommended R60. Eco-friendly insulation options range from wool, to cotton, to recycled newspapers, all of which will help you keep warm in the winter and cool in the summer.

#### **Motion Activated Lighting**

Many people keep lights on outside during the night as a safety measure, but this is a tremendous waste of money. Motion sensors will turn the lights on when motion is detected, providing the safety and security you desire while saving electricity.

#### Flooring

Cork flooring looks good, feels good, and has a whole host of benefits for your home. The unique cellular structure of this material yields to your weight and absorbs shock, so you'll experience less foot and back pain when you're on

your feet for long periods of time. Cork is also an extremely sanitary flooring option, and its durability is unmatched. Because of its natural ability to expand and contract, cork won't warp or bend like wood, and it's naturally resistant to water and mould. Cork is actually the bark of the Cork Oak and is harvested approximately every 9 years without causing any harm to the tree. As a result, cork is a truly sustainable flooring product. that will look stunning for years to come.

#### Landscaping

You might be a bit surprised to see landscaping on this list, but there's a lot you can do outside to improve your home's energy efficiency. Planting trees and increasing the shade can help reduce the amount of heat your home absorbs in summer, while shrubs and low plants can help cool air down. You can use trees to create windbreaks (insulating pockets of dead air around your home) that can help reduce heating/cooling costs.



### **Solar and Tankless Water Heaters**

You might be surprised to know that rust, mould and bacteria can build up in traditional hot water tanks and contaminate your water supply over time. Tankless and solar water heaters are great options that save big on energy, while providing all the hot water you need. And, both are often made of recycled materials.

### **Low Flow Toilets**

Standard toilets can use anywhere from 6-13 litres of water per flush! You don't need all of that water to do the job. By installing a low flow toilet, you can save tens of thousands of litres of water every year — and save on your water bill to boot. Low flow toilets use 4.8 litres of water or less per flush, without any impact on performance. Our favourite option? The dual flush allows you to have both a low and a high-powered flush, so you can use just the right amount of water for every... situation.

### **Eco-Friendly Deck Material**

Replacing an old deck, or building a new one? While recycled or sustainable woods are decent eco-friendly options, another great idea is to use recycled plastic lumber, made from materials that would otherwise be sitting in landfills. Plastic lumber won't warp or rot like traditional wood, meaning you won't have the ongoing cost of maintenance to replace or refinish damaged boards. If your deck is high off the ground, look for plastic lumber that is reinforced with steel or fiberglass to ensure that it's strong enough to support the load.

#### ce-Cap

This list should have given you a few good ideas for how to "green" your next home upgrade. You don't have to do everything all at once; making a few small improvements over time can help you dramatically lessen the impact on the environment (and your wallet).

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### **Vacation Bound?**

### Tips To Protect Your Home Against Burglars While You're Away

Summer vacations may be fun, but they can be costly if you fail to prepare your home and property adequately. Burglars see vacations as an opportunity to target empty homes. The more difficult you make your home to break into, the more likely the crook will target another home.

Research shows that if it takes more than four or five minutes to break into a home, the burglar will go elsewhere. In addition to having the right insurance coverage, we recommend these preventive measures to keep your home safe:

Make it time-consuming to break into your home. Dead-bolt window and door locks can slow a burglar down. You may also obtain a discount on your insurance policy for installing these devices. Make it noisy to break into your home. Invest in a burglar alarm. The most effective systems ring at an outside service, which alerts the police, fire department and other emergency services.

A sophisticated alarm system could also result in insurance discounts. Make sure you have strong doors. Outside doors and frames should be made of metal or solid hardwood and be at least 1¾-inches thick. Each door must fit its frame securely. Even the best lock will not deter a burglar if it is installed in a weak door. Garage doors also need strong locks.

If you have a tool shed, keep it locked since burglars can use the tools or ladder you store there to break into your home. Turn off your computer and disconnect it from the Internet. If you save personal information on your computer, make sure it is difficult to access. You don't want a hacker having a field day at your expense while you're away.



Keep valuables under lock and key and well hidden. Do not leave personal documents in your home office or desk - burglars know to look for them there. Put critical documents in a lock box or safe somewhere else in the house. Keep copies of important documents at another location - a relative's home, for example. Expensive jewellery should also be hidden somewhere other than the bedroom or left in a safety deposit box at the bank.

### Follow these additional steps just before you depart:

Keep your home well lit. Mount motion detecting exterior lights out of reach of wouldbe burglars in your yard or on your house.

Make the house look inhabited. Leave blinds or curtains open in their usual position. Put indoor lights on a timer if possible. If you are going to be away for an extended period, arrange to have your lawn mowed in the summer and your driveway shovelled in the winter.

Arrange to have mail picked up or held by the post office. Stop newspaper deliveries and ask a neighbour to pick-up "throw-away" circulars. Ask a neighbour or family member you trust to keep an eye on your home while you are gone.

Only tell people you know and trust that you are going away. Be careful not to discuss your vacation plans at the supermarket or hairdresser or other public places where you don't know who may be listening. Also avoid posting pictures of your fantastic holiday on social media until you return.

It's always a good idea to shop around at renewal time. As a member of Homeservice Club you now have access to great rates on personal lines of insurance - including home, auto, cottage, motorcycle and more!

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