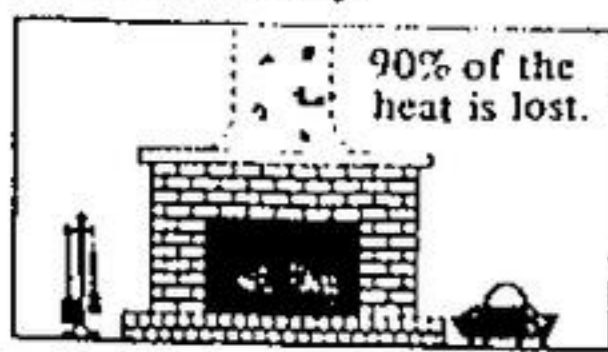
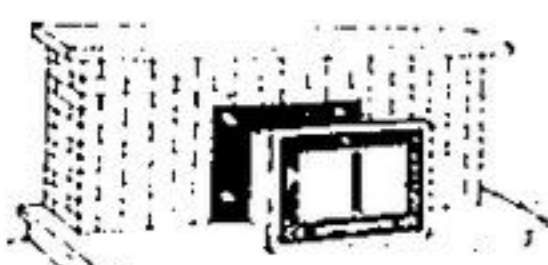


Heat with fireplace insert

In open hearth fireplaces, most of the heat escapes up the chimney.



Only 10% of the potential heat available goes to the room.



A Typical Fireplace Insert.

By: A. St. Germain
President
Canadian Wood Energy Institute

With the increased use of wood as a fuel, fireplace inserts have become very popular due to the easy and less costly installation especially with the use of an existing fireplace and chimney.

It is estimated that an ordinary fireplace at best has a 15% efficiency. If one thinks about how often the regular furnace comes on during the use of a fireplace, because of the great amount of draft that it draws, the net result of a fireplace is a minus efficiency.

Since the rate of burning can be controlled with fireplace inserts these are considered to be much more efficient and in turn will greatly reduce the consumption of other fuels for heating the home.

Fireplace inserts have unique features such as using it as a fireplace with a fire screen to prevent hazardous sparks and when you want to use it as an airtight heater you simply

remove the screen and install a full door. The amount of heat is then controlled by automatic damper or front dampers.

There are many models and sizes of fireplace inserts and it is important that you know the size of the fireplace opening and how you intend to connect to your chimney.

Some units fit completely within the fireplace, others protrude partly from the fireplace and other units sit out on the hearth in front of the fireplace.

If you are considering a fireplace insert ensure that your fireplace and chimney are well constructed, adequate clearances to combustibles must be maintained keeping in mind structural combustibles such as metals, paneling and sub flooring. Also keep in mind that chimneys must be cleaned periodically.

Will you be able to remove the unit for this purpose?

A proper fitting flue connector is strongly recommended in order to vent flue gases up the chimney.

In order to determine if a chimney or fireplace is safe hold your hand against the bricks after the unit has been in operation for several hours. If it is too hot to comfortably hold your hand, the installation may be unsafe.

As always go to a knowledgeable dealer. He is in a position to recommend the correct size of insert and look after your installation.

For further information on fireplace insert units write to: Home Heating Information, Hunter Enterprises Orillia, Limited, P.O. Box 400, Orillia, Ontario, L3V 6K1.

Careful plan key to house purchase

The key to getting the best possible house for you -- and the best possible deal -- is careful planning.

The first step in home-buying is to decide how much you can afford to pay every month -- for mortgage principal and interest, property tax, maintenance, insurance, heating and utilities.

When you know the price range you should be looking in, you are at the second stage in home-buying -- that is, assessing just what it is you want in a home.

You have to decide on the

type and style of house, neighbourhoods, whether you want to be close to schools and shopping, how far you are willing to travel to work. When you know what you want, let a couple of real estate agents narrow the field for you, drive you around at their expense and come up with houses that fit your bill. Their house-hunting help is free to you, because they earn their commission from the person who sells you the house.

Once you have found a house you are seriously interested in, seek advice from people who know

housing and the house-purchasing procedure. Certainly talk to your lawyer and bank manager at this stage, and perhaps knowledgeable friends and relatives as well.

It is also a good idea to have a reputable general contractor check over the house, the electrical system, plumbing, foundation -- the works. If there are

any problems, you will want to know about them before you buy.

The fourth and final step in house-buying is to get out clearly the details of the purchase. For example, if major appliances, furniture, carpeting, etc., are being sold with the house, write down a brief description of each item, along with any serial numbers. And

write down any promises, such as repairs that are to be made before closing. Include these details in your offer to purchase and have it checked by your lawyer before you submit it.

You may have been influenced in your choice of home by some of these extras -- and you should make certain you get them.

Your Week Ahead Horoscope

Forecast Period: 1/18 - 1/24/81

- ARIES**
Mar. 21-Apr. 19
Chances are pretty good that you will display a less than even temper when dealing with friends or neighbors.
- TAURUS**
Apr. 20-May 20
Your ambitious approach to professional matters takes a back seat to family matters.
- GEMINI**
May 21-June 20
Unusual contact with a family member sets the tone for the week. Hold on to the happy moments.
- CANCER**
June 21-July 22
Why get so uptight over the money situation? There's plenty out there to take when you are ready for it.
- LEO**
July 23-Aug. 22
Prepare yourself. A proposal is not at all unlikely. And very appealing to you on a mental level.
- VIRGO**
Aug. 23-Sept. 22
You would be wise to take stock of your physical condition. Stressful periods play havoc with your nerves.
- LIBRA**
Sept. 23-Oct. 22
Your creative talents produce a most appealing presentation to group associates and seem sure to be the winner.
- SCORPIO**
Oct. 23-Nov. 21
The full moon ushers in a day or two of emotional tensions. Make sure of the facts before making commitments.
- SAGITTARIUS**
Nov. 22-Dec. 21
A brief encounter while traveling introduces a new dimension into your life. Your intelligence is challenged.
- CAPRICORN**
Dec. 22-Jan. 19
Financial matters present a confused picture. Avoid getting involved in a situation where the price is steep.
- AQUARIUS**
Jan. 20-Feb. 18
Your mental processes are racing. Those you are dealing with can't keep up. Curb your tendency to impulsive action.
- PISCES**
Feb. 19-Mar. 20
There should be a little excitement on the job front. Enough to relieve the boredom you've been experiencing.

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