

## Ventilation takes on added importance as homes become more energy-efficient

Until recently, homeowners gave little thought to the quality of the air in their homes. That indifference is quickly changing with the construction of more airtight homes across Canada.

Homes built even a decade or two ago had numerous cracks, holes and seams that allowed stale indoor air to escape to the outdoors, at the same time permitting fresh air to enter the home. Unfortunately, these openings in the house's shell also allowed for significant heat loss.

Following the oil crisis of the 1970s, home buyers are now more aware of the benefits of energy efficiency, and builders are responding by constructing tightly-sealed, well-insulated homes in which air leakage is reduced to a minimum. In many cases, however, ventilation has not been increased correspondingly, resulting in air quality problems.

Indoor air pollution may be caused by humidity from cooking, washing and plants; formaldehyde from furniture and carpeting; house-

hold chemicals from cleaning products and solvents; tobacco smoke; viruses; and bacteria. In severe cases, these pollutants can lead to headaches, nausea and allergic reactions for the home's occupants.

Increased ventilation is often the simplest and only available solution for air quality problems. There are three main types of whole-house ventilation:

- mechanical ventilation using fans and ductwork;
- natural ventilation using natural forces and intentional openings (such as windows); and
- air leakage through unintentional holes in the building envelope.

The third option has been eliminated as a viable means of ventilating a home, since it carries a significant energy penalty (researchers estimate that air leakage from a conventional house can be responsible for as much as half of the house's total heat loss). Natural ventilation is also difficult to control and measure. In fact, only a

mechanical ventilation system can provide a homeowner with complete and precise control over ventilation.

Mechanical ventilation systems can be effectively installed in most conventional homes. In super energy-efficient R-2000 homes, they are a standard feature.

R-2000 homes are built to strict requirements which ensure virtual airtightness. Without a mechanical ventilation system, daily air pollution would build up, producing a musty, potentially unhealthy environment.

In an R-2000 Home, the mechanical ventilation system continuously draws in fresh air, filters it and distributes it evenly throughout the house, all the while exhausting the stale, indoor air from kitchens, bath-

rooms, laundry and work areas. Most R-2000 homes also feature a heat recovery ventilator, which can extract as much as 75 per cent of the heat from exhaust air and use it to pre-warm the incoming stream of fresh air.

In addition to providing uniform temperatures throughout a house with virtually no drafts, mechanical ventilation systems also control humidity and remove dust, smoke and other allergens. They are exceptionally quiet and provide superior indoor air quality.

As more and more builders move toward the R-2000 standard for air leakage, the mechanical ventilation system, which delivers fresh air to all the rooms in the house, will likely become a common and welcome feature in Canadian homes.

### Dog gone it

One of the ways children learn is by asking questions. For a change, why don't you ask your family these questions? What is a Shar-pei (a dog whose skin is rough like sandpaper and so loose that it appears too large for the dog's body)? Which dog has a black tongue (the Chow Chow)? Which is the only dog that cannot bark (the Basenji, which originated in Africa)? What breed of dog is probably the oldest of all present day breeds (the Saluki)?

What is a dog's most highly developed sense? Why should a person never stare at a strange dog? How long do dogs live on the average? What are dewclaws? What are some signs of illness in a dog?

Finding the answers to questions such as these can be the basis for a family learning experience—and a fun experience.

## Home computers should be insured

Personal home computers are popping up everywhere. Parents use them to balance the family budget, and young people use them for schoolwork. Because a home computer represents a sizable investment for many families, insurance coverage should not be overlooked.

Standard homeowner's insurance policies cover home computers which are used for personal reasons such as schoolwork. Generally speaking, coverage would end if the computer is used, even sparingly, for business purposes.

When a home computer is used to further the owner's business pursuits, a special endorsement or additional "floater" protection can be purchased at a minimal

cost.

"Floaters" also can be used to expand the existing number of covered perils.

Policyholders also should check with their agents, brokers or company representatives to find out if their computers are covered against damage from falls, spilled drinks, mischievous pets, keyboard failure or power surges.

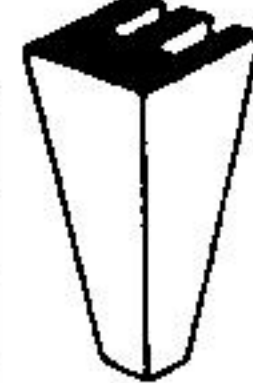
Coverage may be on an actual-cash-value basis. That is, the object may be old and its value depreciated, resulting in less compensation for the loss.

For an additional premium, policyholders can obtain replacement-cost coverage which will not subtract depreciation in a settlement.

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