

Loss Preventions Specialist lays blame on homeowners

What some people do in their basements is almost criminal. In fact, Karl Biermann often can't tell the arsonists from the innocent homeowners.

As a Loss Prevention Specialist for Wellington Insurance in Halifax, Biermann inspects homes after the tragedy of a fire. Arsonists, he says, put "a (fire) accelerant - kerosene, gas, cleaners or hair spray near the furnace." Dogs are trained to "sniff out" the presence of these substances but the irony is that your average homeowner often places things like paint cans and cleaners too close to the furnace.

In a recent incident, an open can of paint thinner was left on a bench near the furnace in the basement of a triplex. During the night, the fumes were ignited by a spark from the furnace, leading to a fire that destroyed two-thirds of the building. Smoke alarms woke all the occupants, fortunately, and none were injured.

You may have your own brand of Molotov cocktail stored away in your house. "We often have to cover a homeowner's carelessness," says Biermann, "and this sort of carelessness costs everyone by driving up claims and premium costs - to say nothing of the lives it endangers."

In his job as a Loss Prevention Specialist, Biermann supervises home inspections of many properties Wellington insures, alerting homeowners to dangers and

hazards they were unaware of. In some cases, he will insist the hazard be remedied or removed before an insurance policy is issued. "It's in the best interest of all our customers not to offer coverage in a blatantly risky situation, and to advise people of a potential threat to their safety."

You can do your own home inspection with some tips from a pro. What should you be looking for?

We're in the basement, so let's start there. The furnace, as Biermann puts it, is to many "the box downstairs". Homeowners, he said, don't appreciate that it needs air to breathe. Proper venting in the area around the furnace and via the ductwork is essential for a safe, efficient fuel burn. An annual checkup and professional cleaning by your fuel company or one of its agents is a must.

The heating season may be coming to an end, but now is a good time to get rid of all that precious stuff that's accumulating and creeping close to the furnace.

Take a minute, too, to clear the lint that has collected in the hose that vents the dryer. Biermann recalls a recent case where an entire house was destroyed by a fire resulting from lint igniting while the dryer was in use and the family was out for the evening. "It was six weeks before the family could return to their home," says

Biermann, "and a few moments could have prevented it. But even with monthly cleanings, you should never leave the house with the dryer running."

Still in the basement, all cleaners and paints should be sealed tightly in metal containers, including any oily rags you keep. Highly flammable or combustible liquids should be taken outside to the garage or a shed, where they cannot be ignited by a spark from the furnace or water heater.

The kitchen is another key area to look at. Keep the over clean and don't store flammable articles above it. And mount an all purpose fire extinguisher close by. Cooking fat is a common cause of house fires. Always use a CSA approved thermostatically controlled, sealed deep fryer - never an open pot on the stove.

"Care is the watchword in the kitchen," says Biermann, "and this extends to the variety of hazardous materials stored under the sink. Aerosols, cleaning liquids, and the fumes given off by mothballs are all flammable and should be kept well away from any heat source."

"The hazard symbol on household products should be noted and make sure your children understand them," advises Biermann. For this reason, it's important to store these products in their original containers - never put bleach, for example, into an old juice jar.

The bathroom also has its dangers. Keep medicines and disinfectants out of children's reach. Dispose of old prescription medicines or over the counter drugs that are passed their expiry date.

Throughout the rest of the house - living room, dining rooms and bedrooms - Biermann looks for overloaded electrical outlets and extension cords. "Extension cords should never be run under carpets and I check to make sure they're in good condition. Outlets are designed to serve two appliances. Period. Any more than that puts a strain on your wiring and is an electrical fire waiting to happen."

Make sure your TV and stereo system have space around them to prevent overheating and keep portable heaters at least three feet away from bedding or curtains. Always turn heaters off when you go to bed.

Finally, and perhaps most important of all, check your smoke detectors. "My experience has shown me that while most people have a smoke detector, most do not have enough, and many are not in good working order," says Biermann.

You should have a smoke detector outside each bedroom and on each additional level of the house, including the basement. Test them each month, clean them twice a year, and change the batteries annually. Never borrow the batteries for something else.

This year, make the spring clean-up routine more than shaking the rugs and cleaning the windows. Take a closer look and make sure your home is safe for your family. Your Wellington Insurance broker offers a number of home safety brochures to help you.

Survey Completed		MORTGAGE RATES					
Wednesday, March 27, 1991		SIX MONTH	ONE YEAR	TWO YEAR	THREE YEAR	FOUR YEAR	FIVE YEAR
TRUST COMPANIES							
Canada Trust	N/A	11.00	11.50	11.50	11.50	11.50	
Municipal Trust	N/A	11.25	11.50	11.50	11.87	11.87	
NRS/Royal Trust	11.25	11.00	11.25	11.50	11.50	11.50	
CHARTERED BANKS							
Bank of Commerce	N/A	11.00	11.50	11.50	11.50	11.50	
Bank of Montreal	11.25	11.00	11.50	11.50	11.50	11.45	
Bank of Nova Scotia	11.25	11.00	11.50	11.50	11.50	11.50	
Royal Bank	11.25	11.00	11.50	11.50	11.50	11.50	
Toronto Dominion	11.25	11.00	11.50	11.50	11.50	11.50	

This survey is prepared to help the Herald Homestyle readers track weekly Bank and Trust Company mortgage rates.

Phil's Basement



As I mentioned a little while ago, my daughter Belinda has been receiving phone calls from A Boy she knows, and I'm finding it hard to adjust. While I have to admit that he's quite polite, I'm always tempted to grill him about his life plans, his family tree, and just why he thinks he's good enough for my daughter. "Oh, Phil!" my wife Em goes. "He's only 15, for goodness' sake!"

I thought I was the only one who wanted Belinda to be our little girl again, until I found Em poring over the baby picture albums. She was tucked away in the small alcove off the kitchen which I've always planned to turn into a mud room.

"Aha!" I said, seizing a damp Kleenex which had been hurriedly stuffed between the cushions of the lumpy old couch, "I'm not the only one who isn't sure about these 'gentlemen callers'! I caught her red-handed - and then we sat down together to look at those old albums again.


As we sat there, the sun poured in through the window and Guildwood, as usual, had strategically placed himself in a shaft of sunlight. And then I had an idea. The sun was heating this

room beautifully in the middle of March. We were going to renovate the kitchen anyway, so why not make this into a really nice little sunroom?

I liked the idea of using the sun to heat the room, and it was an ideal location - the room faced south and was free from shade. Em would also have a great place for her plants in winter, and maybe it could be sort of a sanctuary for her, or me, or both of us when we needed a break from Kyle and Belinda's flourishing social lives. It's worth looking into, and I bet I can get some info from The Hydro.

Now, if I could just get some info about this boy who's calling Belinda. "Oh, Phil!" Em giggled, back to her usual self, shoving the photo album back onto the shelf. "He's just a kid!!!"

This newspaper, in conjunction with Ontario Hydro, is bringing you Phil's Basement to help "bring home" ideas on how to save energy. To receive the brochure "Plan For Energy Efficiency", call Ontario Hydro at 1-800-263-9000 and tell them Phil sent you.




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TWO CHANCES TO WIN!!

Draws will be held Sat. April 13, 1991 and Mon. April 29, 1991.
How to Win: Find the mystery word or symbol in the ads in today's Homestyle section. This week's mystery word is Reduced. Fill out the ballot below and drop it off at any of these participating locations:

Knechtel's - Moore Park Plaza
NRS - 45 Mountainview Rd. N.
Re/Max - 360 Guelph St.
The Herald - 45 Guelph St.

Mystery Word: _____
Number of times Mystery Word appeared: _____
Name: _____
Address: _____
City: _____ **Postal Code:** _____
Phone Number: _____ **Day ()** _____
Date of Publication: _____ **Evening ()** _____