

Major source of heat loss

Stop hard earned dollars from flying out the window

If your home has started to feel like it's gone into a deep freeze now that winter's here, maybe it's time to take a careful look at your windows. A major source of heat loss (up to 25 per cent), your windows can account for a hefty portion of your home heating bills.

There are two courses of action available to you to help stop those hard-earned dollars from literally "flying out the window."

You can either upgrade your existing windows or you can replace them altogether with new, energy-efficient units.

If you find you're experiencing heat loss problems with your current windows, you can boost their efficiency by simply installing an extra layer of glazing (glass) or purchasing a special shrink wrap layer of plastic (available at hardware stores) which adjusts to fit your window when you apply heat to it.

If you have storm windows, you should make sure they fit well and are in good condition.

You can also install weatherstripping and caulking around your windows to help keep out draughts. There are many different types available; if you have questions or concerns, talk to the experts at your local building supply centre.

Before applying these sealants, be sure to remove any old caulking and weatherstripping first and apply the new materials to a clean, dry surface.

If you want to give your home a facelift or if your existing windows are steadily decaying, you'll probably want to replace them altogether. Keep in mind that this will cost you a lot more than the simple upgrades mentioned above. You may only want to replace two or three windows at a time if you have a limited budget.

Before you choose your new windows, be sure to do your homework. Check around and compare the energy advantages as well as the cost differentials of different types and styles of windows. To get maximum insulation value, it's a good idea to consider installing energy-efficient units.

Today, there are several different window styles to choose from. With a fixed window,

you'll get a very energy-efficient unit, but unfortunately, you won't be able to open it when you want fresh air.

Casement, awning, and tilt or pivot windows are popular options because they can be easily opened and their rate of air leakage is fairly low. These are also popular because most can be easily cleaned from the inside of your home.

Vertical sliding windows (either double or single-hung) are more traditional and can be found in many older homes.

Horizontal sliding windows are a popular replacement option with homeowners because they are easy to operate and can be less expensive. However, these windows can have a higher air leakage rate.

Once you've decided on the type of window you want to incorporate, it's time to look at the energy efficiency ratings of various units. There should be at least a half-inch of space between layers in double and triple-glazed units.

Double glazed glass is commonly used in many replacement windows, but isn't considered to be as efficient as triple glazed units or those containing low emissivity (commonly referred to as "low E") glass.

Low E glass has a special heat reflective coating which helps keep

heat in a room. It reflects heat given off by people and furniture back into the room, thereby reducing the radiant heat loss.

There are also sealed, gas-filled units available on the market today. Inert gases - argon or krypton - are used to fill the spaces between panes of glass in double and triple-glazed windows. This cuts down on heat loss and improves the window's energy efficiency.

When choosing new windows, it's also important to consider the framing material to make sure you get the maximum insulation value for your money. Solid wood frames are considered to be very energy efficient because wood has a high insulation value. However, keep in mind that wooden frames require more maintenance than those which are vinyl or aluminum-clad.

This article is provided by local realtors and the Ontario Real Estate Association.

MORTGAGE RATES THIS WEEK

RATES TAKEN NOV. 13, 1992

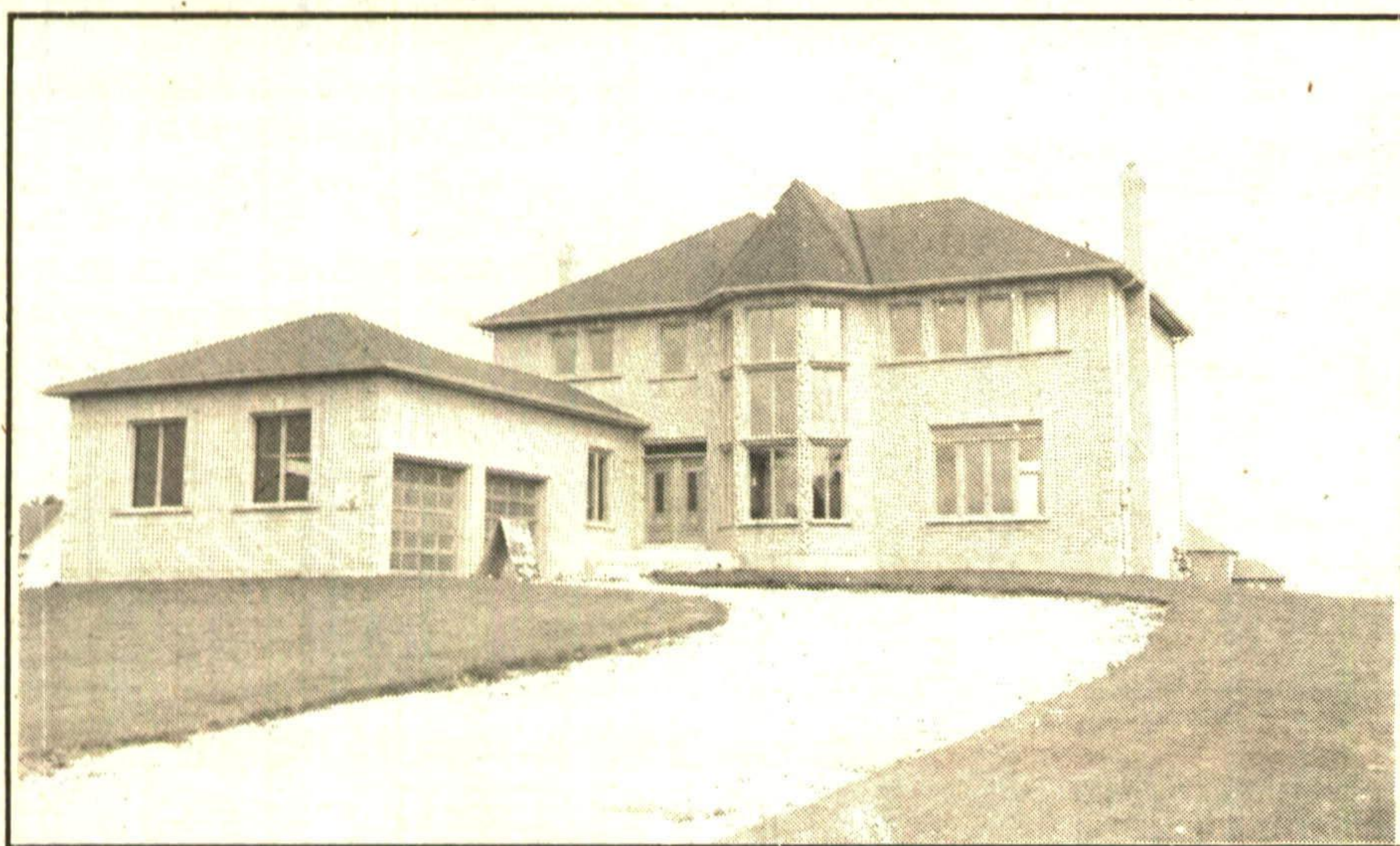
Institutions	Variable	6 Mths.	1 Yr.	2 Yrs.	3 Yrs.	4 Yrs.	5 Yrs.
Bank of Montreal	7-1/2	7-1/2 8-1/4op	7-1/2 8-14op	8	8-1/2	8-3/4	9
Canadian Imperial	7-1/2	8-1/4op	7-1/2 8-1/4op	8	8-1/2	8-3/4	9
Hongkong Bank	7-1/2	7-1/2 8-1/4op	7-1/2 8-1/4op	8	8-1/2	8-3/4	9
Laurentian Bank	n/a	7-1/4 8-1/4op	7-1/4 8-3/8op	7-3/4	8-1/4	8-1/2	8-3/4
National Bank	n/a	7-1/2 8-1/4op	7-1/2 8-1/4op	8	8-1/2	8-3/4	9
Royal Bank	7-1/2	7-1/2 8-1/4op	7-1/2 8-1/4op	8	8-1/2	8-3/4	9
Scotiabank	7-1/2	7-1/2 8-1/4op	7-1/2 8-1/4op	8	8-1/2	8-3/4	9
Toronto-Dominion	7-1/2	7-1/2	7-1/2 8-1/4op	8	8-1/2	8-3/4	9
Cabot Trust	n/a	8	7-1/2 8-1/2op	8	8-1/2	8-3/4	9
Canada Trust	n/a	7.40 8-1/4op	7.40	8	8-1/2	8-3/4	9
Central-Guaranty Trust	n/a	7-1/2 8-1/4op	7-1/2 8-1/4op	8	8-1/2	8-3/4	9
Co-Operative Trust	n/a	7-1/2 8-1/4op	7-1/2 8-1/4op	8 9op	8-1/2 10op	8-3/4	9
General Trust	n/a	7-1/2 8-1/4op	7-1/2 8-1/2op	8	8-1/2	8-3/4	8-7/8
Household Trust	n/a	8-1/4	8	8-1/4	8-3/4	9	9
Jet Power Credit Union	n/a	7-1/4 8op	7-1/2 8op	8	8-1/2	8-3/4	9
Montreal Trust	n/a	7-1/2 8op	7-1/2 8-1/2op	8	8-1/2	8-3/4	9
National Trust	7-1/2	7-1/2	7-1/2 8-1/2op	8	8-1/2	8-3/4	9
Premier Trust	n/a	7-1/2	7-1/2 8-1/2op	8	8-1/2	8-3/4	9
Prenor Trust	n/a	7-1/2 8-1/2op	7-1/2 8-1/2op	8 9op	8-1/2	8-3/4	9
Royal Trust	n/a	7.40 8op	7.40 8-1/4op	8	8-1/2	8-3/4	9

R.O.R. = RATES ON REQUEST
op = OPEN
- = NOT QUOTING
R/O = RENEWALS ONLY
N/A = NOT APPLICABLE
1/8 - .125
3/8 - .375
5/8 - .625
7/8 - .875

Prepared by Fiscal Agents.
Notes: *Interest rate charged subject to adjustment during term of mortgage. *Please consult institutions for term of years available. All rates are prime rates and subject to change without notice.

BUILDER'S MODEL HOME CLEARANCE - 2 LEFT

YOU BUY OUR HOUSE... WE'LL BUY YOUR HOUSE!



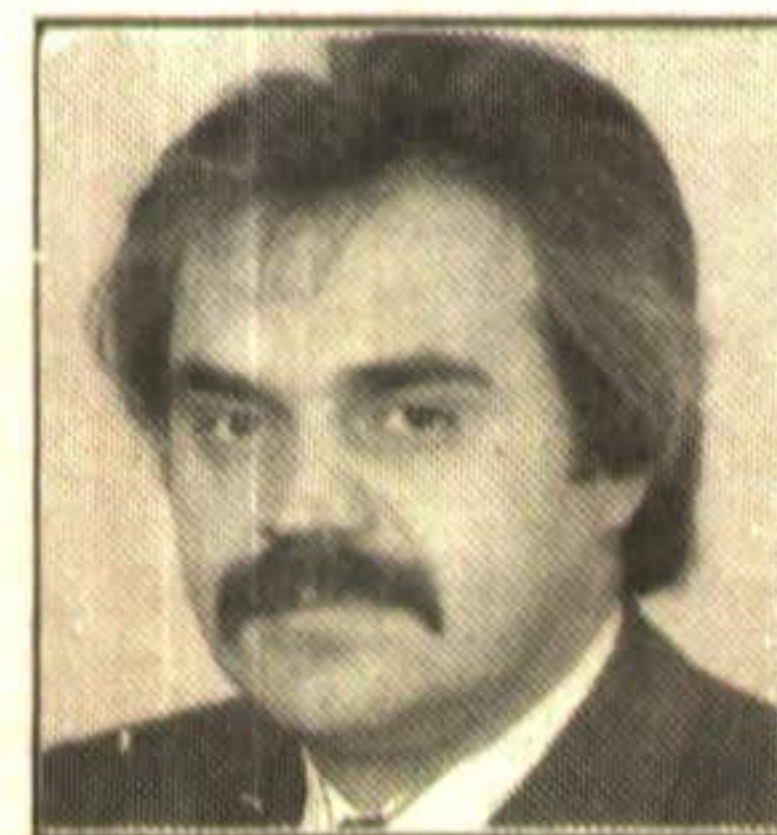
"THE TRILLIUM"

OUR QUALITY FEATURES INCLUDE:

- all 2" x 6" exterior construction, not 2" x 4"
- all oak staircase, not carpet grade
- all casement windows (no glass sliders)
- high efficiency forced air gas furnace
- ceramic floors in hallways, kitchen and bathrooms
- R20 insulation walls, R40 roofs
- central vac system
- clay brick
- Roman tub with whirlpool
- Town water
- central intercom system
- greenhouse kitchen

GST INCLUDED

LOT SIZE 151' x 165'



ASK FOR PETER or YVONNE HRKAC, Sales Reps. for details*

Re/Max Suburban (91) Inc.
877-5211 or 874-3051



NRS NATIONAL REAL ESTATE SERVICE

POWER OF SALE \$385,000



Work and play at home. This 2400+ sq. ft. 4 bedroom home has a master bedroom with cathedral ceilings, skylights, fireplace, hot tub, loft, work area and a 5 pc. ensuite. There's also a swimming pool, sauna, oak kitchen and so much more. Walk 30 steps to work! 8988 sq. ft. of industrial space with office and a 960 sq. ft. apartment (tenanted). Situated in the quiet hamlet of Limehouse minutes from Georgetown. Call Kathy Ellis* today. 9967

WHAT MORE COULD YOU WANT?



This spectacular Tudor style bungalow has it all. 3,000 sq. ft. of beautifully appointed living space on main floor, an additional 1500 sq. ft. downstairs with walkout (could be a nanny suite). There are six bedrooms, 5 bathrooms, spectacular large principal rooms and the property is delightful. Call Kathy Ellis* for your appt. \$469,000. 9971



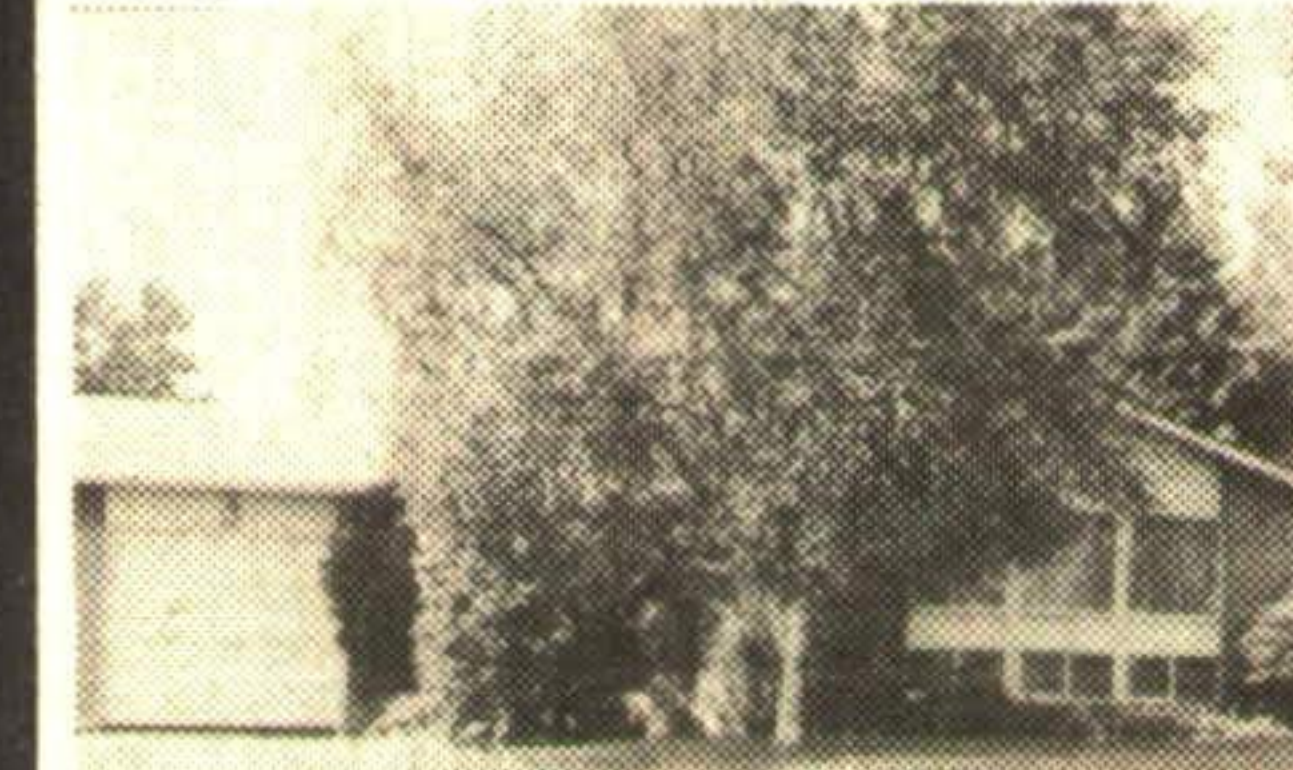
Kathy Ellis
Sales Representative*
No Promises,
Just Performance

COUNTRY LIVING



In a gorgeous reproduction of an 1870 P.E.I. museum. This 5400 sq. ft. home is beautifully situated on a 2.67 acres in an area of estate homes surrounded by 90 acres of common conservation land. Located within an easy commute to the city. Some of the features of this 6 bedroom, 6 bath home are: antique maple floors, pickled pine ceilings, Poggenpohl kitchen and so much more. Call Kathy Ellis*. 9882

REDUCED



VENDOR MOTIVATED - \$174,900
This charming sidesplit is located in the Lakeview area of Acton. The property is fantastic with a backyard that offers privacy, pool and patio. 3 bedroom home has upgraded bathrooms & kitchen, hardwood floors and so much more. Don't hesitate call Kathy Ellis* today for your showing 877-2725 or 877-0300. 9904

23 STUART McLAREN



This spacious 1200 sq. ft. townhome (Holly) offers many upgrades, walkout to deck with views & a fabulous floor plan. The master bedroom is extra large with bow window and master ensuite. Some of the upgrades are oak cabinets, pedestal sink, ceramics and upgraded underpadding. Priced to sell at \$147,900. Call today, Kathy Ellis*. 9961

COMMUTERS' SPECIAL



This 4 bedroom Tudor style home is fantastic, tastefully decorated and immaculate. There are four agricultural acres with paddocks, 6-8 stall barn & driveway. Location? 40 minutes to Toronto airport, 15 minutes to Guelph and Acton, 25 minutes to Georgetown. \$384,500. Call Kathy Ellis*. 9874