

# Realtor education standards are higher than ever

**W**hen you choose a Realtor to help buy or sell your home, your real estate transaction is in very capable hands.

Before receiving a real estate license in Ontario, an individual must go through an intensive educational process developed by OREA (Ontario Real Estate Association) on behalf of the Real Estate Council of Ontario. But that's only the beginning. During the first two years after receiving their licence, real estate professionals participate in an articling program, taking additional

courses while they work under the guidance of an experienced real estate broker.

Then, to maintain that licence, a real estate professional must complete continuing education courses including a real estate update course every two years.

In order to be called a "Realtor," a licensed real estate professional must become a member of a local real estate board as well as the Canadian Real Estate Association (CREA) and OREA.

When you work with a Realtor, you can expect strict

adherence to provincial law as well as to a national code of ethics ensuring you'll receive the highest level of service, honesty and integrity.

So, not only can you expect a Realtor to be extremely knowledgeable, but this individual will also possess a high level of professionalism and top-notch customer service skills.

Realtors have worked very hard in recent years to raise the bar of professionalism through the achievement of self-management for the real estate profession and the creation of the Real Estate Council of Ontario

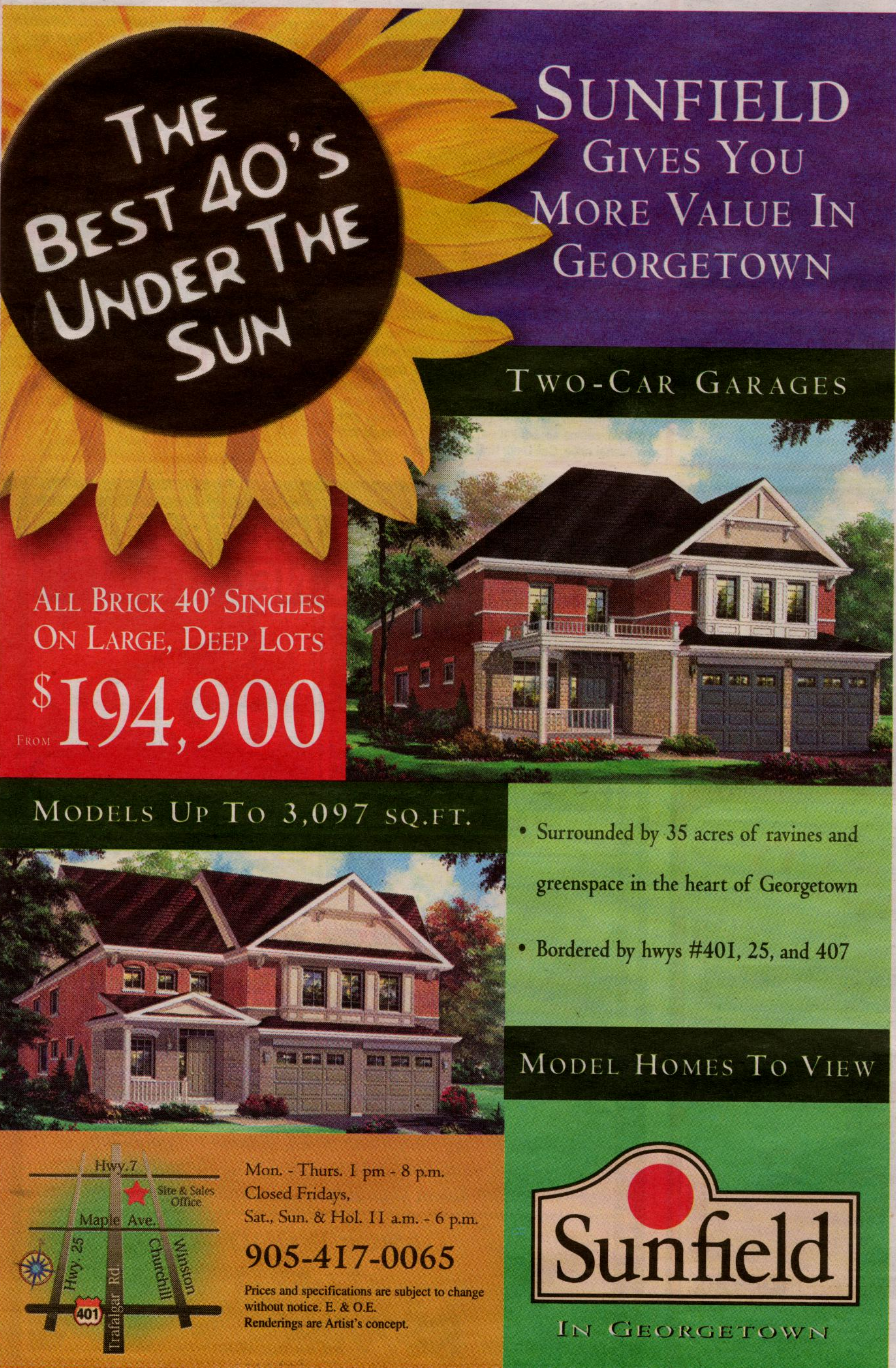
(RECO). A self-imposed code of ethics, a strong commitment to consumer protection and more stringent licensing requirements including mandatory continuing education are just some of the ways Realtors are demonstrating their desire to provide the best service possible to Ontario consumers.

Standards for real estate education are also higher than ever. All licensing courses designed by OREA meet and exceed national standards set out in the National Code of Real Estate Education. And,

courses are continually updated to ensure Realtors are on the leading edge of what's happening in real estate today. As well, people entering the field of real estate today have higher levels of education.

A strong emphasis on quality education and ongoing training, means that when you work with a Realtor, you are working with an individual who cares about your needs and can provide you with sound, effective counseling and professional service.

—Ontario Real Estate Association



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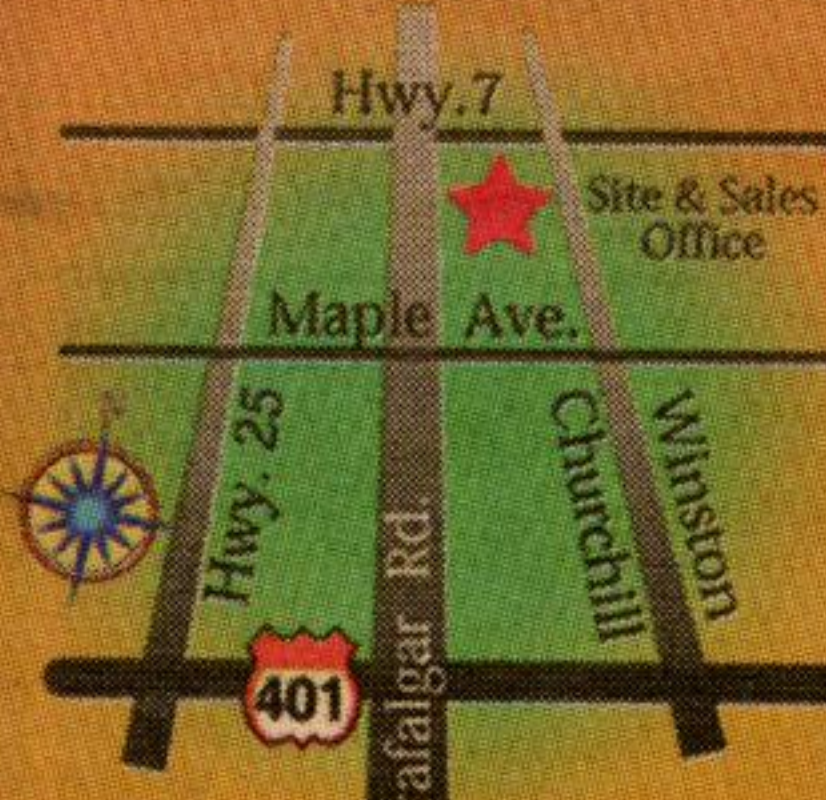
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## Smoke detector is your best protector against a house fire

**Question:** My old smoke alarm doesn't seem to be working properly, so it isn't doing any good. Since I'm very careful about fire anyway, do I have to have a smoke alarm installed in my house? If so, does it matter what kind I buy?

**Answer:** As the old saying goes, there's no smoke without fire. Not only does the law require you to have a functioning smoke alarm, but it may well save your life. Fire is the third leading cause of accidental death, behind motor-vehicle accidents and falls, according to the Canada Safety Council.

Approximately 85 per cent of fire deaths occur in residential property, and most deaths are due to smoke inhalation, not burns.

Basically, there are two types of smoke detectors: photoelectric and ionization chamber. The photoelectric version has a photoelectric bulb that emits a beam of light. The alarm is triggered when smoke particles reflect the light from the beam into a photocell. This type of device is best at detecting smoldering fires, like those caused by a burning cigarette left on a mattress or an upholstered chair.

The ionization chamber smoke detector contains a small radiation source that produces electrically charged air molecules called ions. The ions allow a small electric current to flow in the chamber. When smoke particles enter the chamber, they attach themselves to the ions, reducing the flow of electric current and setting off the alarm. This kind of detector is best suited for sensing the presence of flaming fires that produce little visible smoke.

Whichever version you buy—and you may want to get both—be sure it has been approved, either by the Canadian Standards Association (CSA) or Underwriters' Laboratories of Canada (ULC).

As far as the power source, alarms can be either battery-powered or "hardwired" into the electric system by a qualified electrician. There are pros and cons to each. If you are using a battery-powered model, you must make sure that the battery is charged. The hardwired version, on the other hand, does not require batteries. However, if the power source is cut off for any reason, the alarm would not work. Therefore, if you have a hardwired alarm, you may wish to have a battery-powered model as a backup.

There is no one ideal solution, so play it safe and get both.

Because smoke rises, alarms must be installed on or near the ceiling, between the living and sleeping areas of the residence. In multi-storied homes, they must be located on the ceilings of stairwells between floor levels.

Be sure you clean your smoke alarms at least once a year, and replace batteries regularly. A good time to check that everything is working is when you're changing your clocks in the spring and again in the fall. Remember, a poorly maintained smoke detector, like yours, does more harm than good, as it creates a false sense of security.

So get charged up and sound the alarm for fire safety!

—Insurance Bureau of Canada, [www.abc.ca](http://www.abc.ca)