

## Heat recovery ventilator important in 'tight houses'

A device you'll be hearing more about in the future is a heat-recovery ventilator. The need for it has been created by the increasing "tightness" of new houses built today and by the thoroughness which owners of older homes have brought to insulating their houses and shutting off leaks which lose heated air in winter and warmed air in the summer.

This tightness is well and good since it prevents wastage of energy.

However, it can lead to another problem. Your house may not get as much fresh air as it needs. A supply of fresh air is essential to let you breathe comfortably, and to let furnaces and other combustion devices burn efficiently.

Lack of an adequate supply of fresh air can lead to an unhealthy concentration of pollutants inside the house, a shortage of oxygen and excessive humidity.

Bathroom and kitchen fans may solve the problem of changing air, but they cause another problem. As they blow out the stale air, they blow out the heat or coolness with it.

For years heating and air conditioning experts have worked on developing HRVs — heat recovery ventilators — devices to change the air without losing the desirable heat or coolness.

The heat recovery ventilator intends to pump in fresh air from outside. In the winter this air is heated before being distributed evenly throughout the house. In the summer it is cooled. In both cases the air is filtered as it comes in the house. The result controls humidity, with healthy clean air summer or winter.

# Ceramic tiles are becoming popular

Renowned for their durability, practicality and decorative appeal, ceramic tiles are becoming more and more popular in Canadian homes.

Dating back to Roman times and always popular in Europe, ceramic tiles can last a lifetime with practically no maintenance except an occasional mopping. They come in all shapes and sizes and are as decorative as they are durable. Hard-wearing, they can resist water, grease, heat and other spills and stains.

Traditionally, ceramic tiles have been used in entrance foyers, kitchens and bathrooms. But today, they come in so many shapes, sizes and textures they can be used in almost any room of the home. Properly treated and installed, they will stand up to any wear and tear without chipping, breaking or scratching.

Fireproof, fadeproof, dent-proof and waterproof, ceramic tiles can be used on floors, walls, around fireplaces and swimming pools, on countertops, outdoor patios, kitchen backsplashes, and many other places.

As a flooring, it's difficult to find a more durable, decorative and versatile surface. Ceramic tiles tolerate wet boots, spills and heavy traffic areas better than any other floor covering. To withstand the heavier use, floor tiles are usually thicker than wall tiles. They should have a non-stick surface and must be installed either with special ceramic floor tile adhesive or embedded in cement mortar. The only disadvantage of ceramic floor tiles is that they can feel cold underfoot.

As a wall covering, ceramic tiles are easy to clean, stain-resistant and require almost no maintenance. Because they resist

moisture, they are good in bathrooms. Ceramic tiles are stuck to the wall with adhesive and then grouted to seal the cracks.

If you're considering using ceramic tiles in your home, it's important to choose the proper tiling for the areas you wish to cover. As a general rule, high-gloss, shiny ceramic tiles are less durable because of their softer glazing. They are subject to cracking and breaking more easily than the pressure-treated variety. Pure marble may also be too soft and porous unless it has been treated for a high degree of durability.

If you are replacing wood or tile floors or carpeting, the move to ceramic tiles may seem expensive but this will be compensated by what you save in maintenance and the long-term durability of the tiles.

You are making a lifetime decision to select carefully the colour, texture and pattern. Soft, subdued colours and neutrals such as ivory, beige and white, or earth tones, are the safest bets.

Also know the pattern, if any, you want the tiles to form.

There are many ways of combining tiles to form decorative patterns. To estimate the number of tiles needed, you have to know what you want. Above all, shop around and become familiar with distributors of ceramic tiles in your area. Most distributors are eager to answer questions and assist homeowners in selecting tiles. Find out the brand names and the advantages and disadvantages of each product.

Whether you're going to do-it-yourself or have the tiles installed professionally, it's important to get information on how the variety of ceramic tiles on

the market differ from one another in quality.

Many distributors will not only provide advice on how to properly install the tiles, but will even provide opinions on your choice of colours, shape and texture for the surface area you wish to cover. They can also recommend qualified tile installers.

If you decide to have the tiles professionally installed, ask for a written lifetime guarantee. This

way, you can be sure the tile will be installed according to the proper specifications.

Remember, ceramic tiles are one of many floor and wall covering options available — and not necessarily the most affordable.

Properly installed, ceramic tiles will add lasting value to a home. But be sure they suit your needs before launching into an expensive renovation project.

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**WHICH ONE DO YOU NEED??**

Lot 2 - is Vacant - Zoned Agricultural.

## Several precautions

# Spring into a new driveway

Whether you are having a new driveway laid or an old one repaired, you will need to know exactly what kind of work needs to be done. This way you will know what to expect when obtaining quotations from various driveway contractors.

First, you will have to decide whether excavation is necessary. If the stone under the driveway is not deep enough to provide a firm foundation or if the new or repaved driveway would be higher than the surrounding ground, excavation is usually required.

Generally, crushed limestone is preferred for the base of a driveway because it compacts well. For new driveways, you will need at least four inches of crushed limestone.

If your driveway needs upgrading there must be enough limestone to ensure proper drainage; an 18-inch fall is needed for every 100 feet of driveway and the driveway must slope away from the house and garage.

The most commonly used mixture for residential driveways is HL3A asphalt. The recommended amount of asphalt used in a home driveway is two inches because if the asphalt is thicker, it will remain soft when compacted. Occasionally contractors will use three inches of compacted asphalt, but they will apply it in two layers.

The main enemy of Canadian driveways is weather.

Water, when it penetrates a poor surface, eventually freezes and cracks the pavement and alternate freezing and thawing accelerates the deterioration. This happens in spring and fall, and more often on a black surface, which despite constant cold temperatures may thaw in the sun and freeze at night.

Water beneath the pavement can also destroy a driveway. Freezing and thawing will heave the surface or water may erode the soil base leaving parts of the surface poorly supported. Sealer will help your driveway resist liquids and remain black, but it will not protect your blacktop from

overloading by heavy vehicles or prevent cracks already started from spreading.

For a driveway that lasts, sealing must be combined with good maintenance and repairs.

There are two types of sealers which make driveways more oil and grease resistant: coal tar and acrylic. The coal tar type is thinned with petroleum solvents while the acrylic type can be cleaned with water before it dries.

Generally, coal tar sealers are considerably cheaper than acrylics, but the acrylics cover a greater area. Both types provide similar protection against water and petroleum spills, although no sealer will protect against spills of unleaded high-test gasoline.

While acrylic sealer can be applied over new asphalt paving after 24 hours, coal tar sealers should not be applied until the asphalt has cured for at least 90 days. To maintain your driveway, seal it every three or four years.

If you want to prevent weeds and grass from growing through the pavement, weed killer should be sprayed before paving. You may also want to install curbstone alongside the driveway to improve its appearance and prevent grass from growing through the asphalt.

Once you are acquainted with the basics of paving, you can talk to various paving contractors for estimates and opinions.

There are some important questions which need to be answered before you agree to hire a paver.

Ask the contractor about start and completion dates. Find out drainage requirements and the dimension of the total area to be paved. And make sure the contractor takes responsibility for workmanship in the form of a warranty.

When a driveway is new, it's important to be careful not to mark it. On a hot day, asphalt can be easily marked by ladders, bicycle kick stands, and other pointed or heavy objects. After a period of curing, the risk of marking decreases.

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BANKS	VARIABLE RATE	6 MONTHS	1 YEAR	2 YEARS	3 YEARS	4 YEARS	5 YEARS
Cdn. Imperial	14 1/2 op	13 1/2 op	13 1/2 op	13	12 1/2	12 1/2	12 1/2
Bank of Montreal	14 1/2 op	13 1/2 op	13 1/2 op	13	12 1/2	12 1/2	12 1/2
Laurentian Bank	n/a	13 1/2 op	13 1/2 op	13	12 1/2	12 1/2	12 1/2
National Bank	n/a	14 op	14 op	13	13	13	13
Bank of N. S.	14 1/2 op	13 1/2 op	13 1/2 op	13	12 1/2	12 1/2	12 1/2
Royal Bank	14 1/2 op	13 1/2 op	13 1/2 op	13	12 1/2	12 1/2	12 1/2
Toronto-Dominion	14 1/2	13 1/2	13 1/2 op	13	12 1/2	12 1/2	12 1/2
<b>TRUST COMPANIES</b>							
Cabot Trust	n/a	13 1/2 op	13 1/2 op	13 1/2	13	13	13
Canada Trust	14 1/2 op	13 1/2 op	13	13	12 1/2	12 1/2	12 1/2
Central-Guaranty Trust	14 1/2	13 1/2 op	13 1/2 op	13	13	13	13
Co-operative Trust	n/a	13 1/2 op	13 1/2 op	13 1/2 op	13 1/2 op	12 1/2	12 1/2
General Trust	n/a	14 op	13 1/2 op	13	12 1/2	12 1/2	12 1/2
Guardian Trust	14 1/2	13 1/2 op	13 1/2	13	12 1/2	12 1/2	12 1/2
Household Trust	n/a	13 1/2	13 1/2	13 1/2	13 1/2	13 1/2	13 1/2
Montreal Trust	n/a	13 1/2 op	13 1/2 op	12 1/2	12 1/2	12 1/2	12 1/2
National Trust	14 1/2	13 1/2	13 1/2 op	13	12 1/2	12 1/2	12 1/2
Premier Trust	n/a	13 1/2 op	13	13	12 1/2	12 1/2	12 1/2
Prenor Trust	n/a	13 1/2 op	13 1/2 op	14 op	12 1/2	12 1/2	12 1/2
Royal Trust	n/a	13 1/2 op	13 1/2	13 1/2	13	13	13
Standard Trust	n/a	13 1/2 op	13 1/2 op	13	13	12 1/2	12 1/2
Duca Credit Union	n/a	13 1/2	13 1/2 op	13	13	13	13
Jet Power Credit Union	n/a	13 1/2 op	13 1/2 op				

NOTES: \*\* Interest rate charged subject to adjustment during term of mortgage. Please consult institutions for term of years available.

R.O.R. - Rates on request  
op - Open  
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