

How to get high heat without the high bills

There's nothing cozier than a warm home during the winter months. But does your jaw drop every time you see your bill? High energy costs are a burden and frustration for many of us who are looking to reduce our monthly expenses while still keeping our home warm.

Fortunately there are a number of energy efficient heat source options to consider. Before making a transition, make sure that you carefully weigh all your heat-

ing options. Research thoroughly and choose the option that's best suited for your home.

"No matter what type of renovation project you're working on, contact your insurance company to let them know," recommends Glenn Cooper from Aviva Canada. "New features such as a new heating system can impact your coverage, so it's something you need to tell your insurer about."

Here are three alternative ways that many people are now using to

heat their homes:

1. **Solar power.** Perhaps the most popular alternative way to heat your home and water, solar power uses panels, collectors, or evacuated tubes to power heating or water.

2. **Geothermal heating.** This

method of heating is efficient and environmentally friendly. This system uses the earth's heat, large coils that are buried underground, and a compressor to extract heat from water stored in tubes. While the initial cost to install the system is expensive, it may increase

the resale value of your home.

3. **Hydronic heating.** Also referred to as radiant floor heating, this energy efficient method uses tubes that run under the floors of your home. Hot water is pumped through the plastic tubes to heat your floors and rooms. (NC)

Tips to prevent holiday house fires

On average, a Canadian home burns every 55 seconds. Risk of fire is especially heightened during the holiday season, when cooking and the use of electrical equipment are at their peak.

Stay safe throughout the holidays and always by incorporating these key safety tips:

1. **Preparation is key.** Make sure your home is equipped with fire-detecting devices and alarms, as they'll alert you of a fire in time to get to safety and help prevent devastating damage. Ensure your home is equipped with working smoke detectors and has a fire extinguisher.

2. **Sufficient coverage.** Check your insurance coverage to ensure you have adequate coverage for your home and belongings. Consult your insurance provider to make sure you have the home coverage you require. belairdirect's new home quick quote can provide you with a home quote in a matter of minutes.

3. **Kitchen safety.** Cooking is the leading cause

of home fires, and it's easy to get distracted in the kitchen when entertaining. Fifty per cent of kitchen fires result from grease or oil, causing the fastest-spreading and most destructive type of fire. Never leave the kitchen when cooking, but if you absolutely need to leave the room, carry a kitchen spoon that will serve as a reminder that you're in the midst of preparing a meal.

4. **Heating appliances.** It's tempting to use heating appliances when the temperature drops. If you do pull out that space heater, make sure it's certified by a recognized testing agency and follow the manufacturer's recommendations on keeping it away from objects that may be combustible.

5. **Power strips.** Between decorations and adding extra lighting for your party, you might have to use your electrical outlets at full capacity. Be sure to avoid overloading outlets; and don't cover them with fabric or rugs.

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