

# Insulation lowers fuel bills

This is an introduction to the basics of insulating. You probably already know about its benefits; most people do. Properly installed, insulation can dramatically increase the comfort of your home and lower your fuel bills.

So dramatically, in fact, that some homeowners can't resist rushing headlong into the job. This enthusiasm can be an expensive mistake. Insulation is safe and effective only if it's correctly installed and if the proper materials are used. Take the time to do it right the first time.

Before you even begin insulating, seal your house with caulking and weatherstripping to make it as airtight as possible. Wherever you can, install an air vapor barrier as part of the insulation process.

This is a layer of impermeable material, usually 6 mil polyethylene, that you attach to the warm side of the insulation. Provided it is continuous and well sealed, it will serve the double function of blocking air leaks and preventing moisture from seeping into the insulation or walls.

If installing a plastic air vapor barrier is impractical, you can still protect your insulation by covering the walls with an oil-based paint and caulking around baseboards, recessed lights, electrical outlets and so on.

When you're ready to insulate, you have the alternatives of hiring a contractor or doing the job yourself. If you decide to contract out the work, get several written estimates. Be sure the contractor you select is certified by the Canadian General Standards Board. Insist on a written guarantee that only materials listed by an approved standards group will be used.

Even if you opt for hiring a contractor, you should know something about different insulating materials and methods.

When you're choosing insulation, ask about the cost, the insulating value, where the product can be used and how it's installed, whether it can withstand moisture and whether it is fire-retardant. With that information in mind, decide what would best suit your house and your budget.

Here are the common types of insulation and some of their characteristics:

• **FIBERGLASS** is inexpensive; insulating value of RSI .021/mm (R 3.03/in.); can be used throughout the house - a frequent choice for attics and wall cavities; available as batts or as loosefill, which is blown or poured in place; and needs an air vapour barrier.

• **CELLULOSE** is inexpensive; insulating value of RSI .025/mm (R 3.61/in.); can be used in attics and wall cavities; is blown or poured in place, needs an air vapour barrier.

• **RIGID INSULATION** is expensive, due to higher insulating value per mm (inch); in-

insulating value from RSI .027/mm (R 3.89/in.) for expanded polystyrene to RSI .042/mm (R 6.06/in.) for polyurethane; can be used anywhere space is limited; available as foam boards; some have air vapor barrier properties; some do not; highly flammable unless covered.

RSI (R in Imperial units) is simply how the effectiveness of insulation is measured: the higher the number, the greater the insulating value.

The Ontario Building Code's minimum standards for new housing in Southern Ontario currently sets the recommended minimum insulation level at RSI 2:1 (R 12) for walls and RSI 5 (R 28) for the roof and ceilings (which is being increased to RSI 5.6 or R 32). The minimums recommended for Northern Ontario are higher.

But remember that proper installation is at least as important as the RSI value. Regardless of the insulation you choose, follow these general rules when you install it (or observe your contractor carefully to see that he does):

• Fill cavities and gaps completely to keep air from circulating, except in places which require ventilation, like attics.

• Don't compress batts or loosefill insulation in an effort to cram more into the

space. This does not make it more effective.

• Remember that insulation can't prevent air leakage or the movement of water vapor. For this you need a continuous well-sealed air vapour barrier.

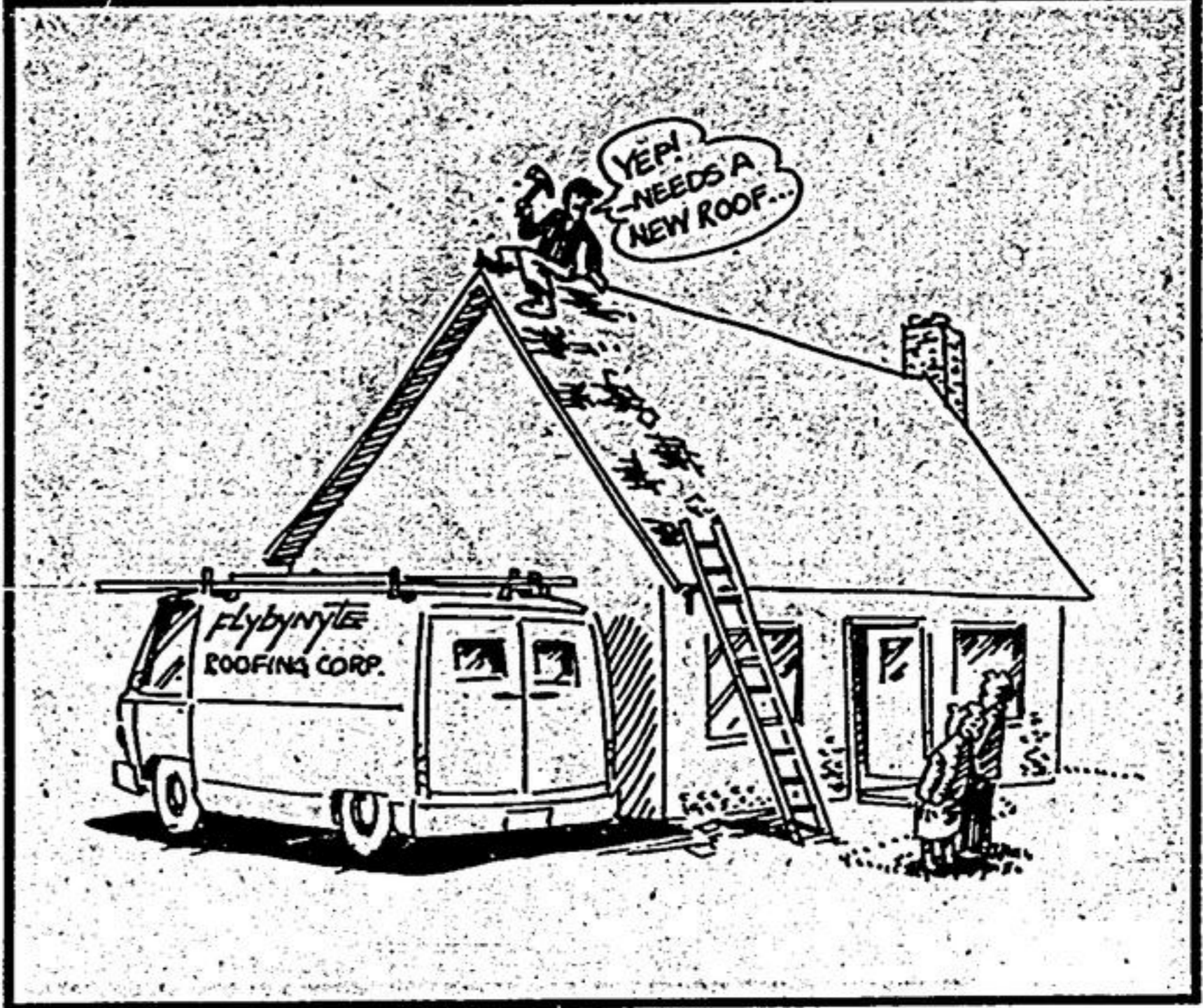
• Only the warm side of the insulation should be airtight; the outer side should allow any vapor that gets through to escape.

• Always take great care when you're working around wires, electrical motors, fans and light fixtures.

These days, insulation is still one of the homeowner's best investments. It's relatively inexpensive and you can install it yourself or have it done for a reasonable cost.

Most of the money involved is spent on preparatory and finishing work so it's economical to combine insulating with home improvements. If you're already planning to renovate, use the opportunity to insulate at the same time.

You can obtain more information by writing for the free Energy Conservation and Renovation Kit, Ministry of Municipal Affairs and Housing, 101 Bloor Street West, Toronto, M5S 1P8.



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## Arson alarm worth reading

In the dark of night a man forces open a store window. Cautiously, carrying a gallon of furnace oil, he enters the building and heads for the basement.

He spreads the fuel, throws a match in a puddle and, as the fire flares up, he leaves the building.

A paid arsonist has torched another building.

This is the popular conception of an arsonist. But while the paid torch is one of the most serious threats to society others are even more dangerous: The young vandal, the mentally disturbed, the angry person seeking revenge for some fancied injury - all will strike the innocent property owner with perhaps even more devastating results.

While the hired torch, partner in an attempt to defraud an insurance company, is responsible for a high proportion of the property loss in arson fires, it is the random action of the disturbed or mindless fire setter that poses the greatest threat to innocent victims of arson.

The number of arson fires in Canada increased by 34.1 per cent from 1977 to 1981 - from 8,809 reported or known arson offences to 11,816.

Insured losses from arson fires increased in the same period from just over \$25 million to more than \$180 million.

Approximately one half of all arson fires are set by vandals while fraud fires amount to from 10 to 15 per cent of the total incidents. But fraud fire attempts account for up to 50 per cent of the dollar loss.

Popular mythology has it that arson is the hardest crime to prosecute because "the evidence is burned". This is not strictly correct. Traces of fuels used to start arson fire can be measured by testing room air in a burned out building.

The modern investigator has many other sophisticated methods of determining the cause of a fire.

Even if arson investigators are unable to register a criminal conviction for fire setting they may lay other charges.

Arson is frequently accompanied by fraudulent insurance claims; or other forms of fraud, and if it is impossible to make an arson charge stick it may be easier to get a fraud conviction.

An insurer's final recourse to protect innocent insurance buyers from fraudulent claims, is to refuse to pay a suspicious claim and let the matter go before a civil court, where different legal rules apply, making it more difficult for the arsonist to have his own way.

To help Canadians fight the ever-increasing threat of arson, the Canadian private sector property/casualty insurance industry has developed an arson awareness program for the Canadian Association of Fire Chiefs and the Insurance Crime Prevention Bureau.

This program - Arson Alarm - is designed to help people work at the community level in co-operation with their local fire department to reduce the arson menace.

For a free copy of the leaflet, Arson Alarm, write: Insurance bureau of Canada, 181 University Avenue, Thirteenth Floor, Toronto, Ontario. M5H 3M7.

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