



Protect yourself
Home, safe home
for the holidays!



**Furnace season
is upon us**
Are you CO safe?

**MEDIA
PLANET**

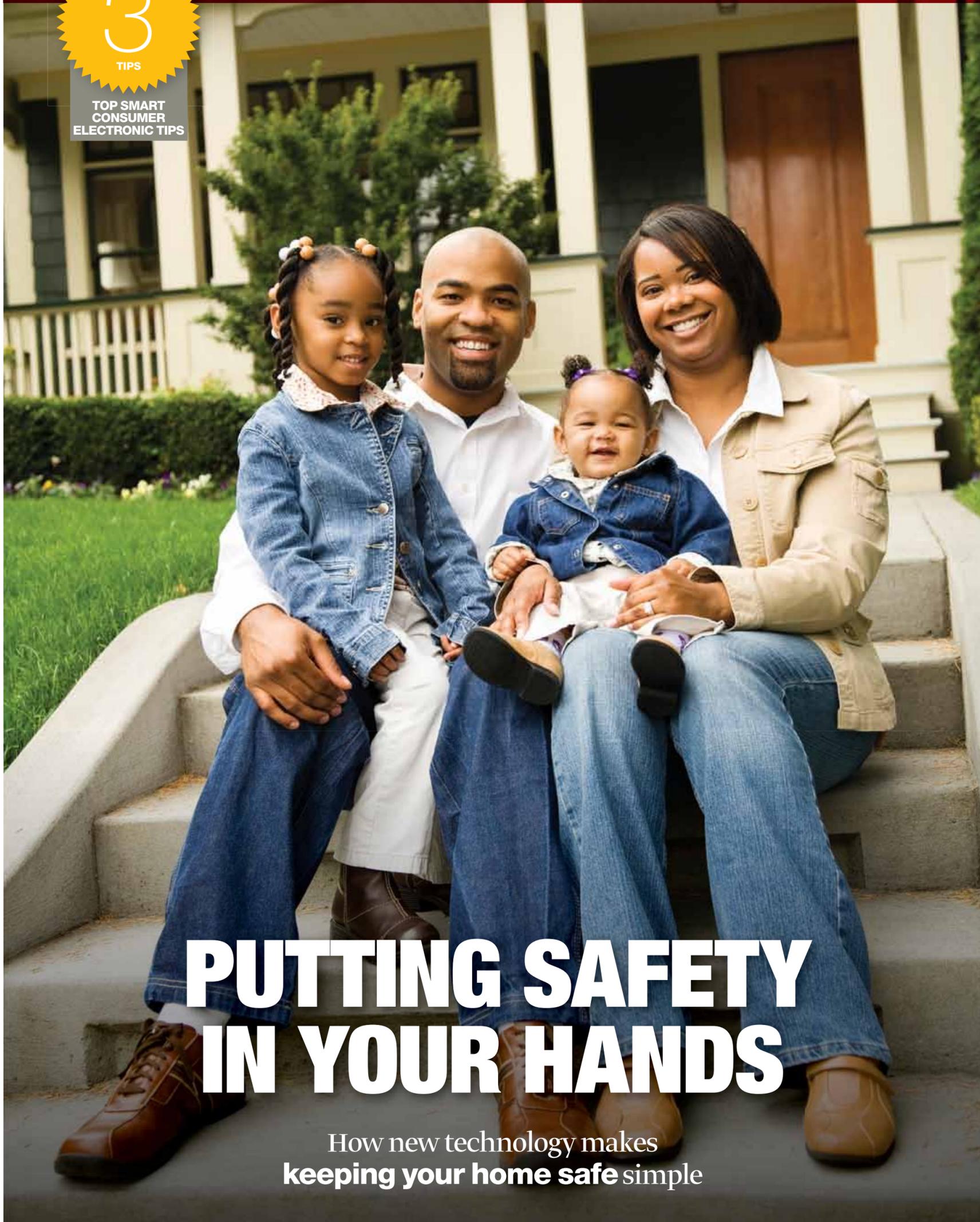
November 2011

HOME SAFETY & SECURITY

3

TIPS

TOP SMART
CONSUMER
ELECTRONIC TIPS



PUTTING SAFETY IN YOUR HANDS

How new technology makes
keeping your home safe simple

ALWAYS KNOW
YOUR HOME IS SAFE

**INTRODUCING
SMART HOME MONITORING
FROM ROGERS**



ROGERS

CHALLENGES

TIP

1

KEEP VACATION
PLANS PRIVATE

Home security is an important issue year-round. **Taking precautions** during the holiday season will ensure a safe and happy home for the holidays.

Securing your home during the holiday season

In the hustle and bustle of the holiday season it is easy to forget about home security. However, it is important to remember that leading up to and during the holidays, your home is a prime target for thieves looking for gifts and other valuables they know will be present in your home, especially when you are not.

There are a number of simple, yet effective, ways that you can keep your home safe and secure during the upcoming holiday season.

Deter break-ins

Your first line of defence in home security is installing an alarm system and displaying the alarm company's decal in a visible location. An alarmed home can be an effective deterrent for thieves looking for an easy target.

Hiding holiday presents can also help discourage break-ins. Keep presents and valuables in a location that cannot be seen from the outside and try to be discreet when bringing in expensive gifts.

Also, always keep your doors and windows locked, even when you are

expecting guests. Equip your entry doors with deadbolts and install outdoor motion-sensor lights. Trim shrubbery to eliminate hiding places for unwanted visitors.

Always appear to be home

An occupied home is a less attractive target than a vacant one. Any steps you can take to make your home appear occupied when you are away can help lessen the likelihood of a break-in.

Install timers to internal and external lights, and set TVs and radios to turn on and off in your absence. Stop mail service and ask a neighbour to take care of your garbage.

Try not to advertise your vacation plans on Facebook or other social media sites. Thieves pay attention to people's comings and goings and will take advantage of any "updates" that indicate your home will be vacant.

Reduce false alarms

Playing an active role in reducing false alarms will help ensure response personnel will be available when true emergencies arise.

Ensure your alarm monitoring sta-



J.F. Champagne
Executive Director of the Canadian Security Association (CANASA)

TIPS

If you go away on vacation, remember to:

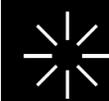
- Secure your home. Turn off appliances, lock doors and windows, and turn on your alarm system.
- Notify your alarm monitoring station of your departure and return dates, so they can modify response procedures.

tion's "call list" is always updated. This includes adding the phone numbers of any caretakers who will be watching your home while you are away. Give your caretaker your alarm passcode and monitoring station's phone number so they can notify personnel of accidental false alarms. This allows caretakers to address issues and communicate with your monitoring company in your absence.

Security professionals play an important role in your home protection plan. The Canadian Security Association (CANASA) represents more than 1300 security organizations across Canada, including alarm installers and monitoring companies. All of our members adhere to a code of ethics and proper standards, so you can be sure your home's security needs will be taken care of by a qualified professional.

To learn more about CANASA and find a security professional near you, visit canasa.org.

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WE RECOMMEND



Home monitoring
Making your home work for you!

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Your guide to finding an Installer.

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What is the right policy for you?

MEDIA PLANET

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Keep home fires burning safely

We're approaching a season of joy, giving and family celebrations—and too often, home fires.

"The holiday season has the worst record for fire safety and fire deaths of any time of the year," states Eugene Marotta of Ottawa, former Fire Commissioner of Canada.

Last December, for instance, fire investigators blamed a fatal blaze in an East Vancouver house on a short in the electrical system, caused by a faulty extension cord connected to old Christmas lights.

What are the holiday hazards? The Canada Safety Council, Fire Prevention Canada and Health Canada highlight four hot spots.

Christmas trees

■ Get a freshly cut tree (needles are hard to pull off), as dry trees can be a fire danger. Water it daily, and discard it within 10-14 days or as soon as needles start falling.

dles start falling.

■ Don't place your tree near a heat source like a radiator, fireplace, heating duct or sunny window.

Lights and cords

■ Use Canadian Standards Association-certified light strings/sets, and electrical cords. Inspect before use, and toss out cracked bulbs, broken or cracked sockets, and frayed, broken or exposed wires.

■ Use proper lights for the environment; some outdoor ones burn too hot indoors.

■ Don't overload wall outlets, or string more than three sets of lights per extension cord.

■ Turn off tree and display lights before going to sleep or leaving home.

Candles

■ Did you know that Christmas Day is the peak day of the year for candle fires? Place candles away from anything that could catch fire, including

"The holiday season has the worst record for fire safety and fire deaths of any time of the year. Holiday season can create an atmosphere when people can become careless."

decorations.

■ Keep candles in sturdy holders on a stable surface, away from children and pets, and never leave them burning unattended.

Fireplaces

■ Don't hang Christmas stockings and other decorations around a fireplace (e.g. from the mantel) while it's in use.

■ Don't burn wrapping paper (it can ignite suddenly and burn intensely, causing a flash fire), or Christmas tree branches or needles (they can spark and ignite nearby items).

Beyond these factors, the holidays pose several other fire risks, like distracted party hosts (didn't notice that cigarette butt your guest left smoldering on the couch?), and cooking while tipsy.

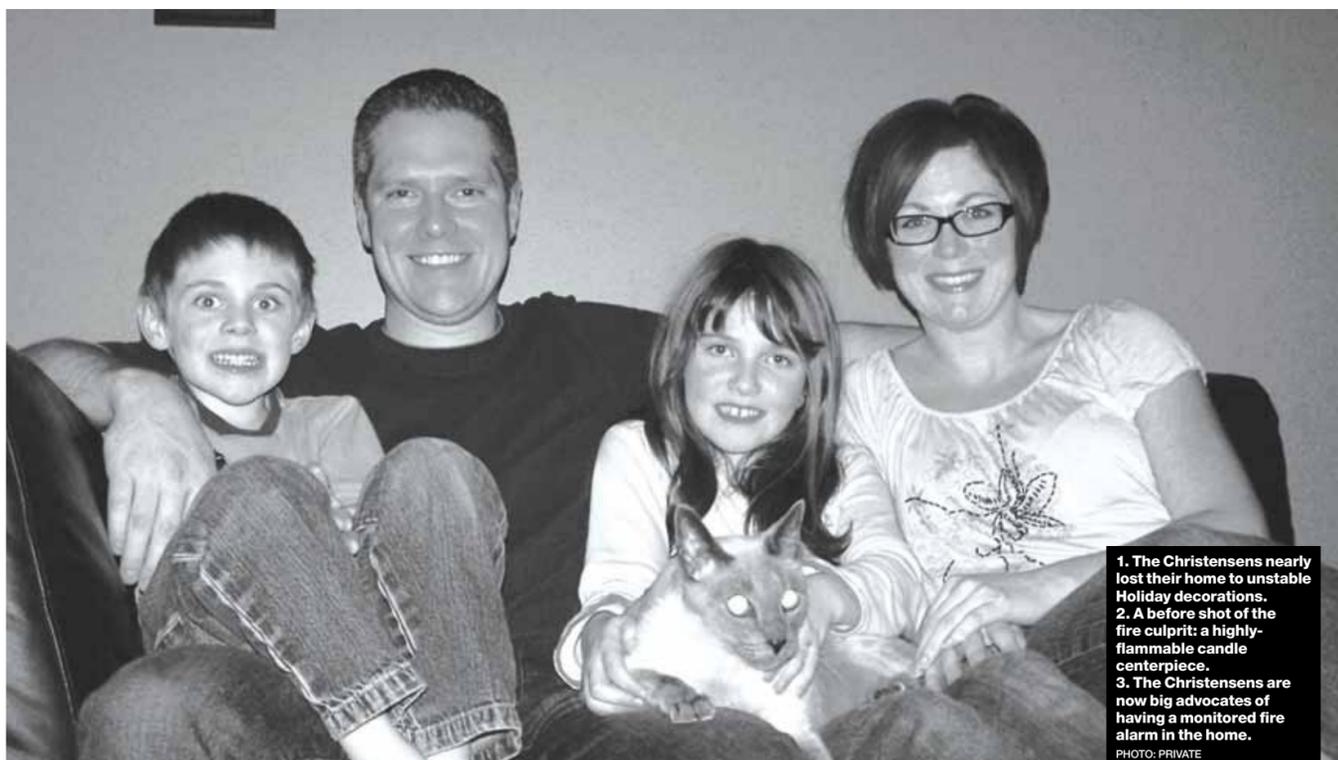
"Holiday season can create an atmosphere when people can become careless," says Marotta. "They can be more concerned with having a good time than with safety."

By being mindful of the dangers, you can have a happy—and safe—holidays.

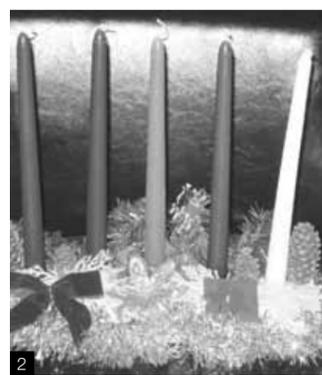
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INSPIRATION



1. The Christensens nearly lost their home to unstable Holiday decorations.
2. A before shot of the fire culprit: a highly-flammable candle centerpiece.
3. The Christensens are now big advocates of having a monitored fire alarm in the home.
PHOTO: PRIVATE



When the Christensens hired an alarm company to monitor their home, they thought the company was there to protect them from intruders, not monitor their fire alarm. **This service saved their home.**

Saved by the bell: How a family avoided tragedy

We've heard it all before—that fire alarms save lives and protect property, but for the Christensens, a fire alarm meant the difference between a small fire and an inferno in their home.

Last Christmas almost went up in flames for the Edmonton, Alberta family. On December 20, 2009, a minor fire started in their home. They could have lost everything, if not for the quick thinking and diligence of their home security services provider.

The episode began at breakfast time when the Christensens lit a candle with highly flammable ornamentation around it that had been made by their young son Aaryn. They placed the burning candle on a window sill in

the dining room of their home.

Pamyla soon left for work, followed a little later by Bruce with the two children. He set the alarm as they left, but did not extinguish the candle, despite Pamyla's warning him to do so. "I felt awful about that pretty soon," he said.

An hour after leaving the house Bruce got a call from a friend who had been contacted by ADT. Bruce had missed a call from ADT on his cell phone and the company had contacted the friend who had been listed as a secondary contact to alert him that there had been multiple alarm triggers from the house.

He rushed home, to find two fire trucks and an ambulance parked outside his house. Hoses snaked through the front door and smoke everywhere. "The firemen stopped me and con-

firmed who I was and that the house was empty. I told him that only our family pet was in the house. A few minutes later a fireman in full gear carried our feisty Siamese cat Simon from the basement. He was OK, and so was Simon!"

Like a candle in the wind

It is likely that the candle burned down, setting the wooden window frame on fire. It then fell on to a hardwood floor that had some children's toys and papers on it. That the fire didn't get very big—about the size of a small campfire according to Pamyla—was due to the quick arrival of the fire team.

The inner pane of the window had broken and the house was full of smoke with plastic bits in it. Any

minute, the outer pane of the window could have broken and oxygen from outside could have contributed to a much worse situation.

"Another five to 10 minutes and we wouldn't have had a house," Bruce said.

Costly damage

The smoke wreaked a lot of damage, and repairs are still ongoing. Still, the Christensens were only out of their home for seven weeks. They had to replace the kids' bed frames, a computer desk and area rugs. Food and plastic containers were discarded, and the dry cleaning bill came to \$23,000. The total cost for repairs and replacing items is currently between \$75,000-\$90,000.

The most important thing was that they did not lose any loved ones, or

valuable mementos.

"We had ADT monitor our house so that I could sleep at night knowing that the family would have some protection from home invasion. We wanted to know beforehand if someone had broken into our home and was waiting inside. I didn't know that ADT monitored our fire alarm until that day," Pamyla said.

Bruce tells nearly everyone he meets they should have a fire alarm at home, and someone monitoring it. He also recommends people make a video recording of their home and contents—in case what happened to him happens to someone else.

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Do you know your fire extinguisher ABCD's?

Many people have a fire extinguisher, but they may not have the slightest idea when it comes to using one.

Everyone should have at least one fire extinguisher at home, but it's just as important to ensure you have the proper type of fire extinguisher. Fire protection experts recommend that you have three extinguishers in your home: One for the kitchen, one for the basement and one for the garage. If there's a fire, get everyone outside and have someone call the fire department. Only then should you attempt to fight a small fire. If the fire becomes large, get out. Fire

extinguishers are designed to put out small fires, not large ones.

The ABCD's of fire extinguishers

Fire extinguishers are divided into four categories, A, B, C, or D, based on different types of fires. The following is a quick guide to help choose the appropriate extinguisher for the right type of fire.

■ Class A extinguishers are for ordinary combustibles materials such as paper, wood, drapes and upholstery.

■ Class B extinguishers are for flammable and combustible liquids such as fuel oil, gasoline, paint, grease in a

frying pan, solvents and other flammable liquids.

■ Class C extinguishers are for electrical equipment such as appliances, wiring, overheated fuse boxes, conductors, and other electrical sources.

■ Class D extinguishers are for metals such as magnesium, potassium and sodium, and are commonly found in a chemical laboratory.

A multi-purpose dry chemical extinguisher labelled ABC puts out most types of fires: wood, paper, cloth, flammable liquids and electrical fires. If you plan on buying more than one, Fire Prevention Canada suggest purchasing a BC for the kitchen, an A for the living room and

an ABC for the basement and garage.

Learn how to PASS

Before using your fire extinguisher, make sure to read the instructions. Although there are many different types of fire extinguishers, all of them operate in a similar manner.

■ Pull the pin. Some units require the releasing of a lock latch, pressing a puncture lever, inversion or other motion.

■ Aim the extinguisher nozzle (horn) at the base of the fire.

■ Squeeze or press the handle.

■ Sweep from side-to-side at the base of the fire and discharge the contents of the extinguisher.

Extinguishers should be installed near an escape route and be easily accessible in case of an emergency. They should be maintained on a regular basis, at least once a year. Ask the retailer how to have your extinguisher serviced and inspected.

Refill the extinguisher after ANY use. A partially used extinguisher might as well be empty. Also, ensure that your fire extinguisher is labelled by a nationally recognized testing laboratory.

NEWS

BASIC HOME
SECURITY CAMERA
INSTALLATION TIPS

The first thing you need to do is determine the area to be monitored.

Following the instructions that come with the system, you then have to place the camera at an appropriate distance so that you can focus clearly on the desired area. The distance between the camera and a particular area will differ from camera to camera.

If the camera you have selected needs to be mounted on a wall or structure, you need to hold the mounting bracket to the surface in the correct position and mark the location of the mounting screws. It may be necessary to drill holes and then attach the camera to the wall and secure tightly.

In the case of using a wired security camera system, you will need to connect the camera and monitor according to the directions. You should try to expose as little of the wiring as possible in order to prevent vandalism of the system. You can then plug the monitor into a wall outlet, turn it on and adjust the picture for the best reception.

Some wireless systems may include portable cameras that can be moved about without permanently installing them. You need to ensure however that nothing between the camera and the monitor degrades the signal that is transmitted, such as cordless telephones, baby monitors or in some cases home computer networks.

Installing home security cameras can give you peace of mind as it enables you to monitor any movement around your house and property. Just seeing a security camera is often enough to make a burglar leave your house alone. Why should they break into a house where there is a security system when there are easier marks elsewhere?

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QUESTIONNAIRE

What is the most common home owner security mistake?

Q The most common mistake that home owners make with regards to home security is not being prepared for a false alarm. Ensure that all key holders are trained in the proper arming and disarming of the security system and that they know their pass code and the monitoring station's phone number in case the alarm is accidentally set off.

What is the most common point-of-entry for burglars?

Q Sixty per cent of burglaries happen through the front and back door of the home. Home owners can reduce this risk by clearing trees and shrubbery from these areas and installing heavy duty locks on all entry points to the home.

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HOME AUTOMATION connects every aspect of your home into an easy-to-use system that can increase the security of your home.

Question: How can I make my home smarter?

Answer: Automating your home can create a safer and more comfortable habitat.

Home automation market growth

Jeff Browne's house might as well be a robot: touch screens in the walls integrate with media players and fire and burglar alarms.

Distributed audio brings music to every room, the selection changing from news radio in the kitchen to light jazz in the dining room just as the central brain senses the setting sun and brightens the outdoor lights. And with the growing popularity of smartphones and wireless networks, these aren't just toys for the super rich, says Browne, president of Home C.E.O. Solutions, an Ontario-based installer of home automation and security devices.

"Even 10 years ago, this stuff cost a quarter of a million dollars and was only done in mansions," he says.

But when the recession froze the construction industry in 2009 and builders abandoned deposits on \$200,000-jobs, Browne had to innovate to stay afloat. The new strategy tar-



"Even 10 years ago, this stuff cost a quarter of a million dollars and was only done in mansions."

Jeff Browne
President, Home C.E.O. Solutions

geted a wider market, piggybacking on wireless home computer networks, which got installers past tearing apart drywall and laying miles of cable and closer to what Browne lovingly calls plug and play.

"If you already own an iPhone, you're looking at a \$50 app and a \$200 piece of hardware plus some shipping costs to control your entertainment center," he says. "You really could run just about any home automation system out there with an iPad or an iPhone."

If you're looking to go beyond the

basics, Browne still stocks dedicated master control devices that integrate audio, video, lights, thermostats, cameras and security systems more efficiently than the multipurpose device in your pocket might, with average high-end installation costs running between \$8,000 and \$50,000.

The piecemeal strategy appears to be working: the Custom Electronic Design & Installation Association (CEDIA) says systems integration was the only category to see revenue growth in 2010, with members self-reporting it as their most

profitable service.

Meanwhile, numbers from the Consumer Electronics Association (CEA), an industry group representing some 2,200 international technology companies across the entire value chain of producers, vendors and installers, suggest the broader home technology sector is also making a recovery: after sliding in sales for the last five years (peaking at \$2.2 billion in 2007), the CEA predicts U.S. sales of home technologies will climb to \$1.86 billion by 2012, driven in part by the emerging trends of integrating home-based hardware with on-the-go control through wireless systems and mobile devices.

"The other thing is security," says Steve Koenig, CEA's director of industry analysis. "[People] can sit there on their iPad and visit a URL address for a view outside their front door."

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How to prevent false alarms

While installing an alarm system can be one of the best steps you take in securing your home, it is important to maintain proper use of your system.

Alarm systems that are incorrectly installed, used, and maintained may result in a false alarm. False alarms not only put unnecessary pressure on emergency response services and the authorities who manage first responder dispatches, but can result in false alarm fines for home owners.

Alarm owners can play an active role in reducing false alarms to help ensure that emergency response teams will be available to respond to true emergencies when you—and

your community—need it most.

Here are a few tips on how to make the best use of your security system by preventing false alarms.

Ask for Enhanced Call Verification and provide multiple contacts.

■ "Enhanced Call Verification" means that your monitoring company will try to get in touch with two or more of your contacts to confirm your alarm's validity before issuing a dispatch to your burglar alarm. According to the False Alarm Reduction Association, communities that require Enhanced Call Verification have seen law enforcement response to false alarms reduced by 30 to 50 per cent.

Maintain your "call list"

■ Keep your "call list" up to date with current phone numbers for you and your contacts. With the right contact information, monitoring stations can be proactive in determining if police should be dispatched to your home.

Schedule annual inspections

■ Request annual maintenance inspections to ensure proper performance of your alarm system. Also, always remember to replace your back-up battery every three to five years.

Properly train caretakers

■ Ensure all key holders are trained in the proper use of your alarm system and know your passcode and your monitoring station's phone number

in case the alarm is accidentally set off. Never hand out a key to someone who is not familiar with the system.

Monitor your home's environment

■ After you make any changes in your household, such as remodelling, contact your alarm company to ensure the alterations will not affect your system. New pets that wander into an armed room or plants or curtains that are placed too close to a drafty area can often trigger an alarm.

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INSPIRATION

Question: How can I achieve total home control, even when I'm away?

Answer: By enabling your home with a mobile home monitoring system, you can be in control from anywhere.

Homeowners gain control of smart homes

Andrew Briggs looks around the main floor of his Aurora, Ontario home, shuts the lights, adjusts the thermostat, and sets the alarm. Not so different from what any homeowner might do before bed. Except Briggs can do it from the cottage or a business trip, all through a home automation system.

Briggs has a touchpad at home to manage the functions. Through Internet connections, he can also control the system and get real-time information on a computer, smart phone or other wireless device.

Smart home systems that handle security, lighting, energy management for comfort and cost savings, and other controls are a fast-growing trend. Technology research firm ON World predicts that 38 million households worldwide will have some type of smart home system by 2015. Another research firm, Berg Insight, forecasts that revenues from such systems will reach \$9.5 billion in 2015.

Briggs and his wife Elizabeth had a traditional alarm in their previous home. "It worked great, but all it did was security," he says. "There were no advanced features."

When the couple moved to Aurora, they decided to investigate full home

automation. The system they selected operates simultaneously on cable and wireless networks, so there's always a backup. This particular system comes with three rate plans (starting from \$39.99/month), and Briggs is thrilled with the options that offer both convenience and safety.

If any alert is triggered by the system, a central monitoring station knows about it right away—and so does Briggs. Customers can speak directly to a security expert and, if they're away from home, receive a text or e-mail.

Cameras allow customers to view live video of what's going on inside your home, and can also send a snap-

shot when a sensor is triggered, like when a door opens.

Protection against intruders is only one way the home automation system offers a sense of security. For instance, customers can see when the kids get home—or in Briggs' case, if their cats have gone to the food dishes.

Customers can also have the lights turn on and off while they're away so it looks like someone is home. Briggs set the system to turn on every light if a zone is tripped. That would "freak out" an intruder, he says. He sets the lights to turn on too when he or his wife come home, great for safety late at night.

For added protection, the system's

sensors can detect smoke, fire or carbon monoxide. Customers can create rules so the system detects other changes; Briggs gets alerts if the thermostat goes below or above certain temperatures. If he's away, he knows immediately if the furnace or air conditioner has failed, and can arrange for someone to check it.

With the variety of controls and ability to monitor them easily and remotely, Briggs says that smart home systems make you feel like a smart homeowner: "All the extra features is money well spent for peace of mind."

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INSPIRATION



SAFE AND SOUND

The first few months with baby are often described as sleep-deprived, but one thing that shouldn't keep you up at night is worrying about your baby's sleeping environment.

Here are a few tips on how your baby can get to sleep safely (and you can rest easy too):

- Never use a playard or crib for more than one child.
- Never leave a child unattended and always keep your child in view while in their playard.
- Place infants to sleep on their backs.
- Use a firm, tight-fitting mattress.
- Never use extra padding, blankets or pillows under baby.
- Remove pillows or thick comforters.
- Positioning devices are not necessary and can be dangerous.
- Regularly check your crib for loose, missing or broken parts or slats.
- Do not try to fix a broken crib.
- Place cribs or playards away from windows to avoid window covering or fall hazards.

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INSIGHT

Cooking oil and grease fires: A major cause of residential fires in Canada

Kitchen fires due to cooking oil or grease igniting into flames cause the fastest-spreading and most destructive type of residential fire.

When cooking with grease or oil, it is extremely important that you plan ahead so that you will know how to react fast to fire. Here are some tips:

Deep frying

■ The safest way to deep fry foods such as chicken or fries is to use a thermostatically-controlled electric skillet or a deep fat fryer.

Pan frying

■ Keep a pan lid or cookie sheet handy in case grease or oil catches fire. The lid or cookie sheet should be slid over the top of the pan to smother the fire.

■ Never attempt to move a flaming pot or pan away from the stove. The movement can fan the flames and so spread the fire. The pan will also likely be very hot, causing you to drop it. In either case, you are placing yourself at great risk. Your immediate action should be to smother the fire by sliding a lid or flat cookie sheet over the pan. Afterwards, turn off the heat and exhaust the fan, allowing the pan time to cool. Most importantly, react fast, because grease fires spread very quickly.

Oven cooking

■ Keep your oven clean. Grease and food splatters can ignite at high

temperatures.

■ Ensure that you wear oven mitts when removing cooking containers to avoid serious burns.

■ Follow the cooking instructions for the recipe and the product you are using.

■ Broiling is a popular method of cooking. When you use your broiler, place the rack 5 to 8 cm (two to three inches) from the broiler element. Always place a drip pan beneath the broiler rack to catch the fat drippings. Never use aluminum foil for this purpose because the fat accumulated on the foil could catch fire or spill over.

Microwave cooking

Microwave ovens are a marvellous time-saving tool, but there are three characteristics of microwave cooking you should be cognizant of:

■ The heat is reflected by the metal interior.

■ Heat can pass through glass, plastic and other materials.

■ Heat is absorbed by the food.

Foods, like those in high-fat or sugar, can heat very rapidly but feel cool to the touch. Pastry fillings can be very hot, but the crust cooler. Milk in baby bottles could be boiling, but the bottle itself not very hot to the touch. Use caution at all times.

Do not use tin foil or any other metal objects in the microwave. If a fire occurs, keep the door closed and unplug the unit. Call a qualified maintenance technician to ensure the microwave is in proper working order before using it again.

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INSPIRATION



500 CARBON MONOXIDE ALARM DONATION
 Brant County was the grateful recipient of 500 carbon monoxide alarms donated by the Hawkins-Gignac Foundation for CO Education.
 PHOTO: PATRICK FOLLIOTT

Understanding the dangers of CO poisoning and outfitting your home with an operational CO alarm are the first steps to keeping your family safe during the winter weather—when furnaces ignite and CO danger increases.

Retired fire captain continues his personal carbon monoxide crusade

After 34 years as a firefighter and most recently a Fire Captain, John Gignac retired his badge and did what many new retirees do—dreamed of golf and spending time with his wife Sandra and their grandkids.

But before they could play their first round, fate intervened. John's niece Laurie, her husband Richard and their two children Cassandra and Jordan all died when a clogged vent from the gas fireplace in their Woodstock, Ontario home forced deadly carbon monoxide gas back inside. They did not have a carbon monoxide alarm that would have warned them of the growing levels of this odourless, tasteless, invisible gas referred to as the "Silent Killer."

For any family, the grief was unthinkable. For a lifetime firefighter, it was unimaginable. This December will be the third anniversary of the tragedy.

"As I stood beside my brother Ben, watching over Laurie as she fought for life in the hospital, I vowed I would do everything I could to make sure that no other family would ever have to face what we were going through," Gignac says. "That day I came out of retirement with a new mission and purpose to my life. I would be Laurie's messenger to warn people of the dangers of carbon monoxide poisoning and the need for CO alarms in their homes."

Gignac had to rely on his fire service public education training and boundless energy to mobilize quickly. In the first year following the tragedy, he established The Hawkins-Gignac Foundation for CO Education to spread awareness of CO dangers and raise money to purchase CO alarms for less-privileged Canadians. In 2010 he began accepting donations that allowed him to travel to take his message further afield. And in 2011 he became a vocal advocate on the need for carbon monoxide alarms and

spoke in front of the Ontario Legislature to urge MPPs to pass a bill that would make them mandatory in all homes across the province.

With the recent election in Ontario over, Gignac says he will be back at Queen's Park to continue his quest to make CO alarms mandatory in every home.

"But laws or no laws, I urge everyone to install CO alarms to protect their family," Gignac says. "If you already have them, and they are more than 7 years old, replace them immediately. Believe me when I tell you, no family wants to suffer the way our family is."

Gignac is proud to point out that the foundation has recently passed a number of major milestones: It has received corporate financial donations from Scotiabank and The Co-operators Insurance Company; it has received numerous donations from individuals across the country moved by his story and commitment; and, he and a team of tireless volunteers has raised more than \$35,000 in two char-

ity golf tournaments.

All of which means he can continue his educational crusade, and, purchase more CO alarms for fire departments in Canada to add to the several thousand he has donated to date.

"My life's work will not be complete until every home has a working CO alarm," Gignac says. "A CO alarm in Laurie's home would have saved their lives. I feel her tapping me on the shoulder saying, 'Don't give up, Uncle John'. I am doing this for Laurie and Richard and Cassandra and Jordan and for all Canadians whose lives will be spared by installing a CO alarm."

More information about The Hawkins-Gignac Foundation, life-saving CO tips and how to make a tax-deductible donation can be found at www.endthesilence.ca.

STUART FOXMAN
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A family fire escape plan is an essential survival tool, Fire Chief says

It's easy to think a fire "will never happen to me." But what if it does?

The Canadian Association of Fire Chiefs, along with its fire education and prevention partners, encourages all families to create and practice a fire escape plan for their home.

"In a fire, seconds count. You install smoke alarms as an early warning system to tell you something is wrong," says Rob Simonds, president of the CAFC and Fire Chief for the City of Hamilton, Ontario. "But it is also essential to know what to do when they go off. An escape plan can help your family be prepared, in advance, to escape tragedy."

Statistics show that most fatal fires

start at night, when sleepiness and darkness cause confusion and reduced reaction time. For children, the dark can be scary enough without smoke alarms sounding and the very real threat of danger. That's when having a plan to escape—that has been created by and practised with all family members—becomes critical.

It's especially important when you consider some 10 per cent of fire deaths in Canada each year are children. Chief Simonds says simplicity and accuracy are the watchwords of effective escape plans.

"The first step is to draw a floor plan of all storeys of your home that maps out the locations of all doors and windows and hallways," he says. "Then together, discuss two ways to exit each room and

draw the routes on the floor plan.

"At the same time, mark the location of all smoke alarms with 'SA', making sure you have one working smoke alarm on every storey of your home and outside sleeping areas. Then test each alarm for two reasons: first, to make sure your kids recognize the sound and, second, to replace batteries if necessary. Also look out for old alarms," Simonds adds. "If any are over 10 years old, they are past their useful life. Replace them immediately."

Chief Simonds notes that once smoke alarms are all working properly and exit routes have been discussed and mapped, it's time for one last important step...to pick a safe outside meeting place.

"Once safely outside, everyone

should assemble at an agreed location such as a large tree in front of a neighbor's house a few doors down. Only from there is 911 to be called on a cellphone or neighbor's phone."

Fire safety advocates say to practise your family escape plan twice each year. This way you can stress to children the seriousness of the exercise without elevating their fear. You can also reinforce two catchphrases taught to kids in school... "stay low and go" and "once out, stay out!"

More family fire safety and escape planning tips and a template can be found online at safeathome.ca.

PATRICK FOLLIOTT
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CHILD SAFETY IN THE HOME

One of the realities of today's society is the pressure for children to stay home alone for a short time after school until a parent returns from work. But according to the Canada Safety Council, parents who let their children stay home on their own or with a sibling must supervise them remotely.

Whether they are six or 16, school age children need to be supervised by a responsible adult. If you can't be there in person when your child gets home from school, find a way to give him or her the feeling of being supervised.

- Set firm rules, with clear do's and don'ts.
- Prepare your child to deal with situations that may arise.
- Specify how his or her time is to be spent.
- Keep in touch—if you're hard to reach, get a mobile phone or pager.
- Make sure your home is safe and secure.
- Limit the time you leave your child at home alone.

The age at which children can legally be left at home alone for short periods of time varies from province to province, from 10 to 12 years.

Parents should not consider letting a child stay at home alone before age 10—and then only if the child is mature enough, only for an hour or two at most, and only if there's a responsible adult nearby to help out if needed. Age alone does not determine whether or not a child is capable of looking after himself or herself properly. For example, unsupervised teens and pre-teens can sometimes get into more trouble than younger children.

Short test runs may help you assess whether your child is ready to stay home alone. Go out for just a few minutes. When you return, talk to your child about the experience. Increase the amount of time you are out, leaving specific instructions to follow. After a few trials answer these questions:

- Does the child feel comfortable about being on his or her own?
- Do you feel comfortable about the child being at home alone?
- Can the child follow rules responsibly?
- Does he/she understand and remember instructions, whether written or oral?
- Does the child find constructive things to do without getting into mischief?
- Can the child handle normal and unexpected situations?
- Are you able to communicate readily with him or her when you are not at home?
- Can the child always reach someone to help in case of emergency?

The Home Alone Program is designed to provide children 10 years of age and older with the necessary skills and knowledge to be safe and responsible when home alone for short periods of time. It will help them understand how to prevent problems, handle real-life situations, and keep them safe and constructively occupied.

The program focuses on small group discussions, problem solving, role-playing, and instructor-led demonstrations. The Student Reference Book is designed to allow the program participants to actively participate in class assignments.

Upon the completion of this program, each child will be able to:

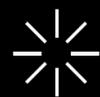
- Identify the consequences of decisions and actions made in daily life.
- Follow safety procedures and describe ways to obtain emergency help.
- Demonstrate knowledge of how to use 911 correctly through role-play and by stating situations when it is appropriate to call 911.
- Review basic first aid procedures.

CANADA SAFETY COUNCIL
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INSIGHT

TIP

3

CONSULT A
PROFESSIONAL

FINDING A LOCKSMITH

How to choose a trustworthy professional

Choosing the right locksmith is an important decision. This person by nature of their work will be privy to confidential details about your security that you shouldn't be comfortable in divulging to just anyone.

A good locksmith can provide expertise and most importantly, peace of mind to you and your family. The regulation of locksmithing as a trade is sporadic, varying greatly from province to province. In Ontario there is no government regulation as such but you can always look to your local locksmith association for a referral.

Most associations screen their members and expect them to abide by a code of ethics meant to protect the public and further the advancement of the trade. Those who have made the commitment of joining a professional association are usually sincere in their desire to promote good business practices and ethics.

If you can't find a local association for a referral be selective, try to patronize businesses that have been around for ten years or more, look for a company with a clean organized shop, and knowledgeable staff who guarantee their work.

Most shops offer bench work that can save their customers money on a service call, by taking advantage of this you can get acquainted with a business without exposing too much of your security system to them at the onset. A good shop keeps meticulous records of their client's key systems and keeps them in a secure area. Test their knowledge by asking about master key systems and the workings of high security locks. Most professionals consider it part of their responsibility to educate the public and will take the time to answer your questions.

A good locksmith should come across as knowledgeable and professional, someone you can trust with your family's security needs.

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Making the decision to fully outfit your home with entertainment gadgets can be daunting on its own, but turning to a professional installer can make life much easier.

Leave it to the professionals

If you are bewildered about the consumer electronics age, Custom Electronic Design and Installation Association (CEDIA) offers 10 Smart Consumer Electronic Tips for your home environment.

The 10 Smart Consumer Electronic Tips provide you with a concise and informative list of helpful hints to assist you in making smart decisions when purchasing home consumer electronics.

The 10 Smart Consumer Electronics Tips is a collaborative effort developed by members of CEDIA. CEDIA Members are knowledgeable and talented professionals representing all facets of the industry from residential electronic systems professionals to manufacturers and sales representatives.

CEDIA developed this list of recommendations after many hours of collaboration between our members. Our goal for developing this list was to take an active role in providing assistance to the consumer. These tips cover four areas: innovation, investments, integration and ease of use.

Although this advice is geared toward the homeowner, it is also beneficial to the builder, architect, interior designer and custom electronics professional. When building or remodeling, the designer or builder may use this list as a reference for making recommendations on home integration to their customer.

Here is the list:

■ **Wire for everything now... even wireless:** If you are building or remodeling a home, start with a plan



Utz Baldwin
CEO, CEDIA



"Today's integrated electronic systems grow, evolve and change over time, constantly adding entertainment, comfort and security features."

for future wiring needs. Wire is necessary to support wireless applications. While no one can guarantee what the future will look like, CEDIA professionals make it their business to stay current to offer expert advice about technologies on the horizon.

■ **Insist on integrated systems:** Make sure the electronic equipment you are buying can be hooked up together and operated with one, easy to use control system. Systems that communicate simplify your life and offer peace of mind by "watching" over your home.

■ **Integrate lighting and heating control:** Going green meets convenience. Get the most out of your system with the least amount of energy consumption. System integration provides automatic energy-efficient adjustments saving you time and money.

■ **Think with your wallet, but lead with your head:** Quality and long-term dependability are the most cost effective attributes that you can build into a home.

■ **Buy an experience, not a box:** Find an electronic systems contractor that allows you to test drive the entire system or at least experience the thrill of a high performance system. Few people have the time to research and evaluate all the hardware choices. It's smarter to focus on the end result and make your choices based upon overall performance and value.

■ **Simplify your controls:** Easy to use, all-in-one remote controls are available for any system. You can even have them custom programmed so they make perfect sense to you. New

technologies offer control from other devices and even through Internet browsers anywhere in the world.

■ **Increase your expectations:** Your home electronics system is a big investment and you deserve to be satisfied with it. CEDIA professionals will provide you with extensive options, comprehensive designs, complete installation and especially, in-home service for your systems.

■ **Think "green":** By utilizing green practices, you can save money by having a more energy efficient system and help save the planet. Ask a professional about how you can "go green" in your home.

■ **Ensure the experts work together for you:** Maximize your home's electronic systems capabilities by having your architect, builder or remodeler, and interior designer collaborate and partner with an electronic systems contractor from the beginning of the planning process.

■ **Consult a professional:** Today's integrated electronic systems grow, evolve and change over time, constantly adding entertainment, comfort and security features. Select an electronic systems contractor you can trust and who will support your electronic integration needs for years. Having a long-term relationship with one professional will maximize the reliability and enjoyment of your home's electronic systems. Find a CEDIA Certified Professional near you at cedia.org.

INSIGHT

Home insurance: A vital part of your home and financial security

Your home is likely your largest financial asset; it's also your family's refuge and the centre of your world. Making sure your house and everything in it is properly insured is one of the most important ways you can protect your assets and keep your family safe.

Homeowners should insure their property according to what it would cost to rebuild in the event it is destroyed. This amount is called the replacement cost, and it is different from the market value of your home and from your tax assessment value. An accurate estimate of the cost to replace your home is essential to making sure you have enough coverage.

The replacement cost may exceed what you paid for your home for a number of reasons. A rebuilt home will need to meet newer, more demanding building codes; there will be a cost for demolition; and preparing the land and rebuilding a single home is more expensive than building as part of a development.

If your building is not properly insured, you also may not have enough insurance to cover its contents, which are usually covered for a percentage of the total insured value of the home.

A complete inventory of your belongings will help you get the right coverage and make it easier to file a claim. Take photos, keep receipts and record other information. Store this



information in a safe place outside of your home or in an email that you can access anywhere.

Under your insurance policy, you have a contractual obligation to report any changes to your property—such as renovations or additions—to your insurance professional. If you expand and renovate your kitchen, for example, you have added value to your home. Your insurance should reflect that.

With severe weather on the rise across the country, reviewing your

insurance coverage is more important than ever. You may also consider purchasing additional protection that is not part of a standard policy. For example, while insurance does not cover damage caused by overland flooding, you can purchase sewer backup coverage, which will cover damage from water that comes into your home through the sewer system.

Be prepared

Water damage is now the leading cause of property damage in Canada.

Water can permanently damage carpets, floors, furniture and electronic appliances.

To help prevent water damage, extend downspouts away from your home, and remove leaves from eaves-troughs. Consider installing a sump pump. And where by-laws allow, install a sewer backup valve.

Break-ins are the most common property crime in Canada, and in most cases, burglars take just two or three minutes to break in. To help prevent theft, reinforce doors, lock windows

and leave the radio or a light on when you're not home. Some insurance companies may offer a discount to homeowners who have installed an alarm system.

And each year, fires claim many lives and cost thousands of dollars in damage. Fortunately, many of these tragedies can be avoided. Smoke detectors can save lives, but only if they're in working order. Remember to change the batteries regularly.

Finally, if you will be leaving your home for an extended period of time (usually more than four days) take extra precautions. Your homeowners' insurance contract requires that you take appropriate precautions and arrange for somebody to check on your property.

If you plan to be away during the winter months, leave central heating on at a low temperature, arrange for a friend or neighbour to come by daily to make sure the heat is on, and if going away for an extended break, turn off the water supply at the source and drain all pipes, sinks and toilets.

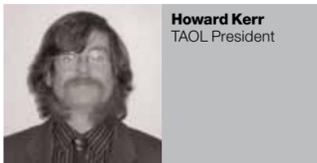
By making sure that your insurance company has an accurate and up-to-date description of your home, and by taking some fairly simple preventative measures, you will better protect your family and your home, and help speed up the claims process after a loss.

ERIKA BENNETT

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High security residential locks

In recent years, high security locks have entered the residential market. Previously such locks were only found in commercial or institutional settings.



Howard Kerr
TAOL President

What is a high security lock?

Locksmiths consider a high security lock to be one which offers significant resistance to physical attack as well as patented key control. These locks are considered grade 1 hardware and carry a UL437 rating. They are highly pick and bump resist-

ant and use hardened materials to deter drilling attempts. The bolts are stronger and more robust than lesser grade versions and will resist door kick in attempts and other attempts at forced entry. The keys are not duplicated except by authorization of the signing authority. The lock-

smith is contractually bound to the buyer and must not make unauthorized duplicates of the key. A patent is taken out by the manufacturer and protects the buyer for the life of the patent (Currently 25 years).

Why buy a high security lock?

Lately it seems the residential lock market has become glutted with inexpensive grade 3 hardware that is very flimsy and lacks any form of key control. Security concerns have been raised ever higher and the internet has become a vehicle for exposing the

weaknesses in locks. Bumping tools and picks as well as detailed instructions in their use are readily available online and pose a whole new threat to home security. High security locks offer the best deterrent to overt or covert entry, and will give many years of reliable service.

How expensive are they?

The short answer is, less expensive than a break in but really the cost will vary depending on the exact products you choose. If you consider the value of your house contents, as

say \$25,000 at the low end, a single cylinder deadbolt might retail at around \$250. or roughly one per cent of the value you are protecting, a cost probably lower than the deductible on your policy. So even if you are renting it still makes sense to protect your property with a strong physical deterrent.

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DON'T MISS!

Safety products say "I care" at Christmas—and never get re-gifted

'Twas the night before Christmas and all through the house not a creature was stirring, not even a mouse...until the smoke alarm sounded!

They've been given as house-warming gifts and included in "care packages" for university students. Now it seems that home safety devices—such as carbon monoxide alarms, smoke alarms and fire extinguishers—are catching on as inexpensive yet thoughtful holiday gifts.

Research shows more than 10 per cent of smoke alarms and other home safety products purchased in Canada last year were bought as gifts, and that number is growing.

One home safety specialist believes ongoing economic uncertainty is at the root of the trend.

"There is a definite uptrend of people buying smoke and carbon monoxide alarms as Christmas gifts," says Carol Heller of Kidde, the company that manufactures over 80 per cent of alarms sold in Canada. "Canadians seem more practical with their gift choices especially for new moms and dads, siblings and aging parents."

She says gift-givers get peace of mind knowing it could truly save a life, while recipients realize the gift says "I care."

Top sellers this year could be smoke alarms with 10-year batteries. They stay powered for their entire lifespan and then you simply replace the entire unit. Heller forecasts that carbon monoxide alarms with a digital display will be popular too. "Being able to see

readings is reassuring," she says. "If the display is anything but zero, you can address a problem before it's too late."

Heller also notes that many shoppers buy multiple alarms at this time of year. "This tells me they get that smoke alarms wear out and must be replaced after 10 years, whether hard-wired or battery operated. And that they need to replace CO alarms after seven years."

"These are inexpensive gifts that come from the heart...guaranteed never to be re-gifted!"

For safety tips and product rebates got to www.SafeAtHome.ca.

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Is Your Home Underinsured?

by Paul Neziol, B.A. C.A.I.B.

Due to Global warming and changing weather patterns, natural disasters are on the rise. The once uncommon "100 year storm" that actuaries planned for are occurring more frequently.

In Canada, we have seen an increase in rain storms dropping enormous amounts of water in a short span causing serious flooding. We have had tornados, ice storms, and this year a 100km/h wind fueled fire in Slave Lake that demolished over 400 homes and caused 700 million in property damage. 2011 may be the worst year on record for individual "total losses".

A total loss is when a home cannot be salvaged and must be rebuilt. This is an emotionally difficult time for a homeowner. It is also a time when their personal insurance becomes paramount in their mind. The first thought is "Do I have enough insurance?"

Unfortunately many homes are underinsured.

Data providers Marshall and Swift/Boeckh claim that 58% of Canadian homes are underinsured by an average of 20%. This is mostly due to the increase in raw materials, building products and labour costs.

The time to determine if you are properly insured is before you have a claim. The easiest way to do this is to contact your insurance broker and request your own personal insurance appraisal.

Most professional insurance brokers have a detailed computer software program that can calculate the proper amount of insurance required for a standard home under 3,500 square ft. In the case of higher valued custom homes, where money spent on intricate details add extraordinary value, a more in depth appraisal is required. In these situations a specialized "high value" home insurer will provide an on site inspection followed by a 15 page home appraisal and loss prevention report. This report will include pictures, measurements, and a full commentary of the unique features in the home. This report is critical to have in the event of a total loss and will allow the client to rebuild their home to its previous stature using all of the same materials and craftsmanship the home had before the disaster struck.

If you are concerned that you may be underinsured, now is the time to call or visit your broker and ask for your own personal appraisal. Don't wait until after the loss occurs.

Paul Neziol, B.A. C.A.I.B., is the President of Neziol Insurance Brokers Ltd., a family owned insurance brokerage since 1958, serving over 10,000 clients in the Golden Horseshoe. www.neziol.com

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