



# The Complete Communicator

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## Ice-Proof Your Attic (and Keep Winter Out of Your Home!)

If you're like most people, you probably don't spend much time in the attic. In fact, the vast majority of Canadians go up to their attics only when dealing with a leaky roof or "animal intruders" like bats or squirrels.

During the winter however, attics are vulnerable to an even greater and potentially more damaging problem: ice damming. Ice dams are large accumulations of ice that collect on the lip of your roof or in the gutters. Once they've set in, ice dams can cause melting snow or rain to accumulate under your shingles and seep into the attic and your home.

Houses more prone to ice dams often have inadequate insulation or major leakage of warm air from the home into the attic. They also have complicated roof shapes that concentrate water drainage into small areas and a "patchy" melt pattern when covered with frost or snow. Therefore, one way to avoid ice damming is to ensure that attics are well sealed and insulated.

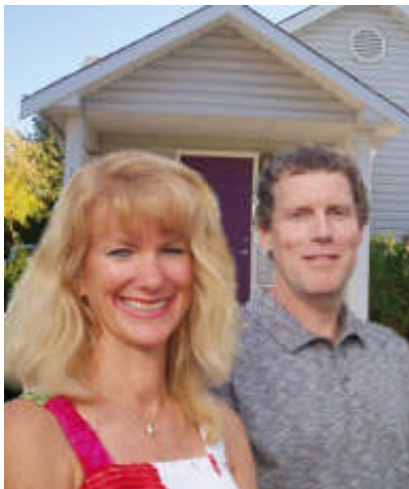
However, should ice damming occur, quick fixes range from attaching electric cables to attacking the ice with an axe. But each of these "home remedies" also comes with its own drawbacks, ranging from creating an eyesore or damaging your shingles, to creating the possibility you will slip and fall off a ladder.

Fortunately, there are more effective solutions to help you protect your house, your health – and potentially save thousands of dollars in roof repairs. The Canada Mortgage and Housing Corporation (CMHC) has the following tips on how to spot, prevent and remove ice dams from your roof. Depending on your roof and the age of your home, these solutions include:

- Waterproofing your roof by placing a self-sealing membrane under the shingles.
- Air sealing the attic floor between your house and the attic space.
- Insulating thoroughly with the best insulation possible, where necessary.

By spending the time to fix the problem properly the first time, you'll help prevent ice damming from occurring.

For more information on Attic Venting, Attic Moisture and Ice Dams and other fact sheets on owning, maintaining or renovating your home, visit Canada Mortgage Housing Corporation's website at [www.cmhc.ca](http://www.cmhc.ca) or call CMHC at 1-800-668-2642.



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*(Source: cmhc.ca)*

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*The stress of a daily commute can subtract years from your life. If you want to have more time for yourself and reduce stress, move closer to the office.*

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**Make Money and Sell.** If properties in your neighbourhood are selling high, it might be a good idea to consider selling your home. But remember to do your research first. A home is an investment, and if you can reap some financial rewards, go for it.

## Top 7 Ways to Tell It's Time to Make a Move

Does the thought of changing your neighbourhood go through your mind more often than not? Here are some key indicators on when you really should consider making that move.

### 1. You Have Outgrown Your Neighbourhood

Your uber-trendy, urban borough seemed just the thing five years ago. But suddenly, you're annoyed by the loud music spilling out of bars, clubs, and your neighbour's stereo. It is time to face the facts: you are growing up, but your neighbourhood is not. Instead of wasting time judging your neighbours, consider a quieter or more sophisticated locale.

### 2. You Constantly Scan the Classified Ads

You've never been in a good position to sell your home, but have often dreamed of moving. A larger home. A smaller home. A country home. A city home. Lately, you find yourself scanning the classifieds, picking up home magazines, and even writing down phone numbers and website addresses. Speak with a professional and determine where you stand. It's probably time to make your dream home a priority.

### 3. You Are Starting a Family

Selling a home and moving is a big job, and starting a family an even bigger one. You don't want to be stuck doing both at the same time. If you are seriously thinking about having a child, it is also time to start thinking seriously about buying a family friendly home. There's nothing worse than packing and moving while pregnant, or worse, with a toddler underfoot.

### 4. Your Family Has Grown

Are your kids sharing a bedroom? Is your yard too small for a swing set? Do you often think wistfully of backward barbeques by the pool? Then the time has to come to consider buying a home that will grow with your family. If you live in a city, it may be necessary to consider moving to the outskirts, where property is less costly.

### 5. You Have Made a Job Change

You've changed jobs and the commute is killing you. Although you're happy with your home, you're not happy with the extra hour you must travel to work each day. The reality is that the stress of a daily commute can subtract years from your life. If you want to have more time to spend patting yourself on the back for corporate successes, move closer to the office.

### 6. Home Renovation is Not Enough

You are constantly working on a home improvement project, but are never satisfied. Perhaps you are simply a home-Reno junkie. Or perhaps, this endless fussing and fixing is a sign that your home just isn't doing it for you anymore.

### 7. Your Neighbourhood Is Going Downhill

Crime is on the rise, you feel nervous when the children are at school, and barely feel comfortable walking to the corner store. Do not waste time waiting for the situation to improve. Sell before your property value goes down in tandem with the quality of your neighbourhood.

## Making and Keeping Your New Year's Resolutions

A new year signifies new goals, new challenges and new beginnings. It's a time for reflection, but it is also time to plan ahead for a better year.

Each year Canadians resolve to make the New Year better than the last with a list of resolutions. Everyone can make a New Year's resolution, but we all know that the hard part is keeping it. Use these tips to help you stay on track well into 2011.

### 1. Write your resolutions down and think long term

Writing out goals makes them seem more official. Take the time to really plan out resolutions and add in specific details you can work toward and use as milestones. Be realistic about the number of resolutions you write down. If you have too many, or if they are too aggressive, you could derail yourself before you even begin. Think about your resolutions in terms of the whole year, too, not just this month or this week. Having long and short term goals will help you to stay motivated and keep on track long after the New Year's confetti is gone.

### 2. Find a New Year's resolution buddy

Having someone to lean on during challenging times, share stories with and celebrate successes with can make a big difference in keeping New Year's resolutions.

### 3. Plan ahead

Take the guesswork out of New Year's resolutions by planning ahead to ensure you meet your goals. For instance, if your resolution is weight management, plan the week's meals ahead of time or build your own custom meal plan using online meal planners. Or, consider following an existing plan such as the Special K Challenge or Jenny Craig.

### 4. Keep up the good work

Experts say it takes about 3 weeks for something, such as exercising, to become a habit and 6 months for it to become part of your personality. Sticking to your goals will get easier over time and eventually, your good habits will become part of your regular routine.

### 5. Reward yourself and don't give up

Be sure to celebrate successes and milestones along the way, and if you fall off the wagon, pick yourself up, recommit to your goals and keep going. It doesn't have to be January 1<sup>st</sup> to start working on being the best person you can be.



**Make time for yourself, your friends and your family.** A simple step to a fulfilling New Year is spending time with loved ones. Life can get busy, so make time for friends and family by setting regular dates in advance.

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*Spending time with family and friends are important but don't forget about yourself. Spending time on your own every now and then allows you to unwind, refresh and refocus on life's daily tasks and priorities.*

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(Source: [newscanada.com](http://newscanada.com))