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No hot water in house gas

Skipping these steps could get you in hot water when buying a houseImagine you’ve just purchased a new house with your dream backyard. It has a gazebo to escape sweltering summer days and a hot tub to ease your aches and pains.Now imagine, come move-in day, you show up at your new home only to have your dream shattered because the previous owners took those precious amenities with them.That’s exactly the unfortunate series of events that happened to the clients of Ontario real estate lawyer Mark Weisleder. “The seller took the hot tub and the gazebo out of the backyard because he said it wasn’t a fixture,” Weisleder told Yahoo Canada Finance. “Now you have lawyers going to court to figure out how it was attached: was it attached a certain way? Were there wires? Was it hardwired? Was it not hardwired? Was it bolted into the ground or not?” And that’s why he stresses to homebuyers the importance of writing everything down and being “as detailed as possible” in a contract about what is going to be included in the transaction.This is just one of the things that people should never skip if they want to avoid headaches and potentially nightmare scenarios after a sale.Write everything downIn the aforementioned scenario, Weisleder stressed that the lesson is “be as detailed as possible about what you expect to receive upon closing. List everything inside the house or outside that you hope to keep,” he said. “The more detailed you can be when you write these things down, the less chance of an argument or misunderstanding. . . . after a closing,” Weisleder said that some of the common points of contention are closet organizers, mirrors, television brackets or other items that are “built-in.” In particular, he said that buyers should be as clear as possible about keys. “I have had people buy places, and there are sliding doors, and there are no keys for the locks,” he said. “And it costs a lot of money to get a locksmith to take [them off].”Get a home inspectionSkipping out on a home inspection can also end in disaster.According to the Real Estate Council of Ontario, 15 per cent of homeowners wished they had used an inspector when purchasing their house.Weisleder said he has seen a number of situations where buyers find mice or mould after closing, but unless there is a “major defect” that they can prove the seller knew about and they couldn’t have found it, “for the most part, it is buyer beware.”The problem is, according to Weisleder, that in the red-hot real estate markets across Canada many buyers are facing the prospect of a bidding war and are encouraged to place an offer without conditions, such as a home inspection.And buyers who insist on doing an inspection could spend several hundred dollars and not have the winning offer as they’re sometimes going up against five or six other bidders.Furthermore, they could be forced to pay for several inspections before they come away with a winning bid.But in the balance, Weisleder said it is worth it to spend a couple thousand dollars getting some “piece of mind” that a home isn’t a ticking time bomb when the average Canadian is making an investment of more than \$500,000 or topping \$700,000 and \$900,000 in major cities such as Toronto and Vancouver respectively. “There’s a real risk when you buy a house with no inspection,” he said.Make sure your money is availableWeisleder said buyers can run into trouble with banks when they want to use money from RRSPs, brokerage accounts or need to close a certificate for a sale.He said real estate transactions can be put in jeopardy because buyers are ignorant of conditions surrounding the amount of notice needed for a withdrawal. “I find that some people . . . don’t get that right and if they don’t have the money on time, then they could default on the deal,” said Weisleder. However, money can be easily transferred from most bank accounts on the day of.Walk a neighbourhood Another process that buyers shouldn’t neglect, according to Weisleder, is something as simple as walking through the neighbourhood of the home you’re eyeing.While there’s a plethora of information online — including walkability scores, neighbourhood guides and listings of schools, restaurants, parks and other attractions — Weisleder said there’s no substitute for taking a stroll to get a real feel. “Just walk it. . . . Talk to people. Talk to neighbours. Get a sense of the neighborhood, the amenities,” he said.Getting a good teamDespite the wealth of information on online, Weisleder said it would be “very hard” for most people to go through the buying process themselves, as they simply don’t have enough time to track constantly fluctuating real estate prices in neighbourhoods across Canada.The first step, he said, is to find a good local realtor who knows the area you’re considering and has a “sense of the market.”Weisleder advised buyers to get referrals to get a sense of how they perform in bidding wars, which is vital in Canada’s hyper-competitive market. “You really have to know how to read people and it is very hard to do this by yourself,” he said.Weisleder also said many banks won’t trust the final numbers that have been agreed upon by private buyers. “It is very hard to get a mortgage when you do a private deal because the banks don’t know how you came up with the purchase price so they’re going to need their own appraisals — they’re going to be suspicious,” he said, adding that buyers going it alone also “invariably” make mistakes with the paperwork as well.Weisleder stressed that buyers should also add a lawyer to their team to close the deal, a home inspector, a contractor (when an older home is being acquired to assess how much it will cost to make repairs) and a mortgage broker.Determining the costs you can handleOne of the processes that a mortgage professional can help buyers with, according to Pat Giles, associate vice-president of real estate secured lending at TD Canada Trust, is determining how much they can actually afford if you take into account income, budget and the lifestyle they want to maintain after they purchase a new home. “It comes down to considering what your priorities are,” Giles told Yahoo Finance Canada. “I have friends who have travelling as a high priority, so they consciously made a decision to go with a less expensive home so that their mortgage takes a lesser proportion of their overall budget.”Giles said TD often suggests that buyers “test drive their mortgage” by making automatic transfers in the amount of their mortgage into a Tax-Free Savings Account or a regular savings account for a couple of months.He said this allows clients to see how they deal with the added expenses and, at the same time, save for a larger down payment.The Canada Mortgage and Housing Corporation, says, in general, that a person’s total monthly housing costs (meaning their mortgage payments, property taxes and heating expenses) should not exceed 32 per cent of a person’s gross house monthly income.It also suggests that their debt load (housing costs plus car loans, credit card payments, personal loans, line of credit payments and other debts) shouldn’t be over 40 per cent of their monthly income.In addition, buyers need to factor in whether they will need mortgage loan insurance, which they will need if their down payment is less than 20 per cent of the value of their new prospective home.The CMHC offers a household budget calculator that can be seen here.However, Weisleder suggests buyers shouldn’t borrow right to these limits. “(That’s) when you’re living to pay your mortgage,” he said. “When you do that life is not so much fun . . . it is very stressful.”Getting pre-approval . . . and moreGiles said getting pre-approval for a mortgage is also integral to a smooth home-buying process.At TD, getting pre-approval means that a buyer’s credit history and income has the bank’s seal of approval and guarantees them of a loan up to a certain amount for 120 days. “It really allows you to go out and shop with confidence because you’ve been given a number you can confidently stand behind and that allows [you] to feel good about the next steps and your budgeting,” said Giles.While Weisleder said getting pre-approval is vital in knowing how much you can afford to spend in a bidding war, banks sometimes will not provide their initially promised mortgage if its appraiser pegs the value of the house you purchased for less than what you paid. “I’ve seen some buyers scramble and either they borrow the money from relatives or they’re in danger of defaulting,” he said. “You can’t just depend on the bank to the give you the money you were pre-approved for, they have to determine the house was worth it.”Weisleder advised buyers to have an additional five to 10 per cent down payment deposited in reserve just in case.Prepare for closing costs and the unforeseenEven though you’ve likely depleted your life savings on putting together a winning bid for a home, you’ve only just begun to realize a lifetime of expenses. Following the sales, both Weisleder and Giles said buyers need to be wary of a wide range of additional closing costs, including land transfer taxes, legal and title deeds, property surveys, moving costs, utility adjustments, lenders’ administration fees and prepaid property taxes.Giles advised buyers to build a three-to-five per cent buffer to cover these added expenses. In particular, Weisleder said lenders administration fees, prepaid taxes and prepaid tax bills can sneak up on buyers.Weisleder also suggested that buyers who are also selling at the same time to stagger the closings of their transactions.He said if they don’t, a buyer can wind up temporarily homeless if, for example, a seller unexpectedly needs extra time to move out. “You may have to end up staying in a hotel, paying extra storage costs — it’s a nightmare,” said Weisleder.He added that buyers should close their new home a few days earlier and move in slowly. Weisleder said they can do this with a bridge loan, which banks provide because they know there is money coming down the pipeline shortly from their previous home’s sale. Showering or bathing, a lot of people are getting “into hot water” when it comes to their skin. Some do it because they love the feeling of scalding hot water or marinating in the depths of a near-boiling tub; others do it because they may feel it’s the only way to get really clean. Unfortunately though, volcanic water temps can do your skin and scalp more harm — and in some cases quite a bit of harm — than good. I’ve personally seen patients come in with severe eczema and rosacea flare-ups due to the heat of the water.Safety concernsThe Consumer Product Safety Commission suggests a maximum temperature of 120° F (49° C) for water heaters. That said, a mere 10-minute exposure to water this hot can result in third degree burns. For adults, a water temperature of 106 to 108° F (41 to 42° C) gets into pain threshold territory. Bath fans might argue that it’s safe to hop into a scalding tub because it cools down so quickly. But it’s faulty logic because even a few moments in superhot water can literally parboil your skin.For infants, toddlers and young kids, of course, the safety figures are much lower. To be safe, bathe them in water that’s no higher than 90° F (32° C).Now I’m not telling you that we all have to bathe in tepid water by any means but just to adjust the temperatures downward. Aside from actually measuring the water temperature, a good rule of thumb is to turn down your thermostat on the water heater.Beauty and comfort concernsExcessively hot water messes with your skin in other ways too. If you have dry, sensitive or allergic skin it will make it worse by leeching away vital lubricating oils. If you have oily or actinic skin, it can make those worse too because of a backlash effect. By stripping oily skin of oils, it ironically produces more oil in response.For those with skin problems like acne, some patients use overly hot water and too vigorous scrubbing as if they’re seeking to purge or punish their skin for misbehaving. But I can tell you that this kind of rough treatment could end up damaging your skin even more. It may be hard to treat your skin gently and lovingly when it’s not doing you any favors, but this is exactly what it needs.A lot of hot water abuse comes from those who feel they can’t get themselves really clean with anything cooler than scalding. But even if you make your living crawling under cars and getting absolutely filthy, washing yourself clean does not require the same kind of temps that a car does. No matter how dirty or smelly we may get, soaps, cleansers, gentle scrubbing and exfoliation in warm water are all we need. Rinse and repeat if necessary but that’s it. Put an inanimate object of metal or glass in boiling water and it gets clean. But put a living, breathing being (e.g. yourself, your pet Chihuahua) into the same thing and it gets cooked.Pore youAnother myth about hot water is that it is necessary to ‘open’ the pores to get them clean. Let’s lay this canard to rest once and for all. Pores are not like clams that open and shut in response to their environment. They contain no muscles. They do not open when warm or close when cold.Now, when blocked with oils, dead skin cells, environmental debris, makeup, or occlusive topicals, pores do fill and stretch to accommodate the material. As a consequence, they become more visible and appear larger. To be sure, these oil-and-sludge plugs dissolve easier with cleansers or exfoliants in water that is warmer than cooler. But this does not remotely mean harmful hot water temperatures. Warm is plenty, warm is enough, warm is luxurious.Bathing and washing happen but they don’t have to burn your skin.Follow me on Twitter @DrAvaMD and friend me on Facebook Dr Ava Shamban A new exhibition at MoMA tracks how the Bauhaus ethos sprang up and blossomed. Water gas is a combustion fuel containing carbon monoxide (CO) and hydrogen gas (H2). Water gas is made by passing steam over heated hydrocarbons. The reaction between steam and hydrocarbons produces synthesis gas. The water-gas shift reaction can be used to reduce carbon dioxide levels and enrich hydrogen content, making water gas. The water-gas shift reaction is: CO + H2O → CO2 + H2 The water-gas shift reaction was first described in 1780 by Italian physicist Felice Fontana. In 1828, water gas was produced in England by blowing steam across white-hot coke. In 1873, Thaddeus S.C. Lowe patented a process that used the water-gas shift reaction to enrich the gas with hydrogen. In Lowe's process, pressurized steam was shot over hot coal, with heat maintained using chimneys. The resulting gas was cooled and scrubbed before use. Lowe's process led to the rise of the gas manufacturing industry and the development of similar processes for other gases, such as the Haber-Bosch process to synthesize ammonia. As ammonia became available, the refrigeration industry rose. Lowe held patents for ice machines and devices that ran on hydrogen gas. The principle of water gas production is straightforward. Steam is forced over red-hot or white-hot carbon-based fuel, producing the following reaction: H2O + C → H2 + CO (ΔH = +131 kJ/mol) This reaction is endothermic (absorbs heat), so heat must be added to sustain it. There are two ways this is done. One is to alternate between steam and air to cause combustion of some carbon (an exothermic process): O2 + C → CO2 (ΔH = −393.5 kJ/mol) The other method is to use oxygen gas rather than air, which yields carbon monoxide rather than carbon dioxide: O2 + 2 C → 2 CO (ΔH = −221 kJ/mol) There are different types of water gas. The composition of the resulting gas depends on the process used to make it. Water gas shift reaction gas: This is the name given to water gas made using the water-gas shift reaction to obtain pure hydrogen (or at least enriched hydrogen). The carbon monoxide from the initial reaction is reacted with water to remove carbon dioxide, leaving only the hydrogen gas. Semi-water gas: Semi-water gas is a mixture of water gas and producer gas. Producer gas is the name of fuel gas derived from coal or coke, as opposed to natural gas. Semi-water gas is made by collecting the gas produced when steam is alternated with air to burn coke to maintain a high enough temperature to sustain the water gas reaction. Carburetted water gas: Carburetted water gas is produced to enhance the energy value of water gas, which is ordinarily lower than that of coal gas. Water gas is carburetted by passing it through a heated retort which has been sprayed with oil. Water gas used in the synthesis of some industrial processes: To remove carbon dioxide from fuel cells. Reacted with producer gas to make fuel gas. It is used in the Fischer-Tropsch process. It is used to obtain pure hydrogen to synthesize ammonia.

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