

## Do You Need a Formaldehyde Filter?

If you are in the market for a new household air filter or air treatment system, you may notice that some products claim to reduce or eliminate the effects of formaldehyde fumes. Though low-level formaldehyde exposure is not considered unsafe, excessive exposure can cause serious respiratory discomfort or worse. However, if tested, most households would not register such extreme levels, unless a recent renovation involved solvents or manufactured materials that might give off irritating fumes known as volatile organic compounds (VOCs).

For example, new paint, synthetic carpeting or a laminated floor installation might give off VOCs. If you suspect discomfort is attributed to such exposure, a more expensive system with carbon filters might offer beneficial relief beyond filters designed to eliminate irritants such as dust and pollen (high-efficiency particulate air or HEPA). Of course, some units claim to do both, but consumers should look for performance



ratings in each category, depending on their needs and the environment of their home or room.



## Property Title Protection

Any homeowners learning about identity theft and real estate fraud may well wonder if or how the ownership of their property is fully protected by title insurance. Not to be confused with property insurance (protecting tangibles and related liabilities), title insurance policies can protect both the buyer and lender from unexpected challenges to the property purchase and later claims against ownership, thereby assuring their investments are secure. However, although mandatory in many jurisdictions, title insurance has not always been commonplace everywhere.

Historically, a title search – not title insurance – was considered adequate to facilitate a property sale by identifying potential encumbrances such as overdue taxes, unpaid debts, or contested ownership. But a search was only a safety check and did not offer any security or compensation in the event of claims or fraud. That meant an owner would not be protected against mortgage fraud, or an inheritance claim against the previous vendor. That's why, in more recent years, title insurance has become commonplace. It keeps the new owner and lender covered. So, if you have owned your home for some time, especially if you have not changed lenders, you probably should check your records to confirm you have title insurance.

## Keeping Appliances Working Well

Consumers have every right to be concerned about the cost and value of their household appliances, new and old. With purchase prices and service fees going up, a device's life expectancy and required maintenance is something to consider before buying. Start with verifiable, objective consumer reports, or look for subjective customer comments and satisfaction surveys – the more authenticated the data available, the more reliable the information will be. Be mindful of energy efficiencies as well, and sources for replacement items such as filters, panels, and key moving parts. Before paying extra for an extended service plan, check the retailer's purchase protection policies and the manufacturer's warranty.

Even if you're not buying now, you can help your current appliances last longer. Keep them clean inside and out, follow maintenance guidelines, and consult troubleshooting tips. Also watch for cracked seals that may cause leaks, forcing motors to work harder. When it's time for repair, check your manual for service directions. If you didn't register your purchase, search the model number online, or check with your retailer.



Save any receipts to verify warranties. At some point, you'll need to know whether it's worth repairing an old appliance. That's when an authorized service provider can help you decide.