

The Complete Communicator

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Verico Complete Mortgage Services

Inside This Issue:

1. Add money to your wallet and enjoyment to your life
2. Camping 101 – Gear up for the summer
3. Top five tips for first-time home buyers.

Add money to your wallet and enjoyment to your life



(NC)—We all love to save money, but most of us don't enjoy penny-pinching or sacrificing to do so. Luckily, there are many ways to generate significant savings...while actually increasing the enjoyment in our homes and lifestyles.

- ❖ Install water-saving faucets and showerheads. According to *Environment Canada*, Canada is one of the highest water users per capita in the world. By swapping your current tap for a water-saving version, you'll not only save some cash... but you can save the environment as well.
- ❖ Update your appliances. If your kitchen appliances are more than 10 years old, chances are they are not the most energy efficient (and they may not be in the most stylish finish). Although it requires an initial investment, adding energy-saving appliances can significantly reduce your monthly bills – and increase your home's value when it comes time to sell.
- ❖ Plant a vegetable garden. We all strive to eat healthy, but organically grown vegetables can add up on your grocery bill. Planting a vegetable garden is a simple and inexpensive way to bring these delicious tastes into your home... and can be a fun family project.
- ❖ Besides your home, your car is usually your next biggest investment. And while gas prices are still high, there are many steps you can take to increase your fuel economy. First, bypass higher grade (and more expensive) fuel types. Unless you have a high-performance vehicle, these are no benefit to you. Next, be sure that your tires are at the correct air pressure. Too much or too little will not only reduce your fuel economy, but it will affect the smoothness of your ride and cause your tires to wear unevenly (which is another costly investment).



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By following a few simple tips, you'll soon increase the enjoyment in your home and lifestyle... and enjoy the extra cash in your wallet.

Source: www.newscanada.com



Camping 101 – Gear up for Summer

(NC)—You've decided to escape the hustle and bustle of the city and answer the call of the wild. You've got the camping itch. Now what?

Camping is a quintessential summer activity filled with excitement, tradition and adventure for all ages. It provides a great opportunity to get outdoors, reconnect with family and friends, experience nature and promotes physical activities such as hiking, swimming and other water sports.

“After a long winter bundled indoors Canadians can't wait to sit around a campfire and sleep under the stars,” says Pat Gray, director of marketing at Coleman Canada. “Our summer season is short, and we want to help people enjoy it as much as possible.”

With limited warmth and sunshine, and a vast amount of nature to explore, preparation and organization are key to making the most out of your camping experience.

“Whether this is your first time camping or you are a seasoned pro, planning a camping trip may seem overwhelming,” says Radha Bharania, spokesperson for Canadian Tire Retail. “But it doesn't have to be.”



Helpful tips for a fun and relaxing camping season:

- ⦿ **Location, location, location** – Tents should be set up on higher ground in case it rains so the water will drain downward. You'll also need to consider the direction of the morning sun and position the tent door away from it.
- ⦿ **Let there be light** - Bring a rechargeable lantern, such as Coleman's LED Quad lantern, to keep the fun going well into the night. With the Quad's detachable panels, campers will be able to remove a single section and light their way around the site. For some real fireside fun, add some “Mystical fire” to your camp fire. The colorful flames of this campfire novelty turn from red to blue to green to violet and will provide hours of entertainment for the whole family
- ⦿ **The joy of cooking** – You don't have to settle for hotdogs just because you are outdoors. At-home favorites such as steak and potatoes, chicken souvlaki with rice, or spaghetti and meat sauce, can be easily made on a camping stove. And remember to pack marshmallows, graham crackers, and chocolate to make everyone's favorite camping treat, S'mores!
- ⦿ **Get a good night's sleep** - A good sleeping pad is essential to sleeping well while camping. Get the thickest one you can. Air mattresses are comfortable and pack down small. Look for one with insulation; normal air mattresses will suck out your body heat when placed on cold ground. Make sure your sleeping bag is rated 10 degrees colder than the expected night time temperature.

Family camping is a great way to build a closer bond between parents and their children.

Memories of your adventures will help you communicate with your family throughout your life.

Family camping is a “Quality Time” experience for everyone involved.



Top five tips for the first-time home buyers:



More than ever, first time home-buyers are weighing their options before embarking on the dream of home ownership. Potential home-buyers must understand the financial responsibilities of owning a home prior to purchasing one. It's important to determine what mortgage payment a home-buyer can afford to make, while maintaining their accustomed lifestyle once they have purchased. The following points should be examined when considering a home purchase:

- ❖ **Determine your net worth** - Take your assets (cash, investments, savings, vehicles and other items you own) and subtract your liabilities (car loans, lines of credit, overdrafts and credit cards). A positive number is a good sign that you may be ready to purchase your first home.
- ❖ **Obtain a mortgage pre-approval** - There are many different mortgage options available on the market today. Contact a mortgage broker to find out the terms and rates available to you. Once you have settled on the rate, term and amortization period that will suit your needs, your mortgage broker will complete the pre-approval process. A mortgage pre-approval presents you as a serious purchaser, both to real estate agents and sellers.
- ❖ **Hire a real estate agent** - Top agents have extensive experience and demonstrate dedication and commitment to helping their clients. Ask your family and friends for a referral, or explore real estate sites to read profiles on agents, including their areas of expertise and languages spoken. A real estate agent will have knowledge of accurate, real-time market data to leverage your negotiating position, as well as access to properties often even before they are listed on MLS.
- ❖ **Be realistic.** Choose a home that is within your means. Keep in mind that you will need to set aside extra funds for ongoing home maintenance and potential increases in utilities, taxes and mortgage rates.
- ❖ **Rent out a portion of your home.** Consider buying a home with the potential to provide added income. Renting a basement apartment or a spare room can put extra money in your pocket, helping you to pay down your mortgage faster.

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