



Marie Johnson

Manager,
Residential
Mortgages

604-761-1921

TD Canada Trust

August 2008

News You Can Use

Marie Johnson

Manager, Residential Mortgages

Bring Your Home Up-to-Date with this Year's Colour Trends

Searching for a fast way to catch attention and bring out the best in your house? Go from drab to dynamic in just days with these hot colour trends.

The colours

Without a doubt today's popular colour trends reflect the warmth and beauty of nature – with a touch of elegance. Blue Iris, Caribbean Sea and Ochre are a few of the new offerings to be found on this year's palette. Close behind is green – in fact, green is so popular it is considered by many to be the new "neutral" colour to be used in almost any setting. Search for natural hues reminiscent of flora and fauna tones.

The style

One of the newest colour trends isn't the colour itself but rather the location of colour usage. Painted ceilings, floors and even cabinets are rapidly transforming ordinary rooms into extraordinary settings. Solve common design dilemmas by strategically using colour to draw the eye upward or outward for narrow rooms or other common conditions.

The future

When it comes to trends, knowing what is "out" is nearly as important as spotting the next big thing. While you might be able to get away with a shade of green that is a little different than this year's selection, some colours are a pure liability. Make it a priority to paint if your home is still sporting pastels from the 90s, brown/beige combos from the 80s, or (gasp!) avocado green and harvest gold from the 70s.

Our Featured Mortgages¹

- ✓ 5 Year Closed Variable Interest Rate Mortgage
4.400%² (APR 4.400%³)
- ✓ 5 Year Fixed Rate Mortgage⁴ 6.090%
- ✓ 7% CashBack Mortgage⁵
- ✓ Green Mortgage

Just call me at 604-761-1921 for more information.

¹ Some conditions apply. Subject to meeting TD Canada Trust credit granting criteria. Offer may be changed, extended or withdrawn at any time without notice.

² Rate is TD Mortgage Prime -0.35%. TD Mortgage Prime as of May 1, 2008 is 4.75%. Rate changes when TD Mortgage Prime changes. This rate is a discounted rate and is not available with any other rate discounts, promotions or offers. Rate calculated monthly, not in advance. Offer may be changed withdrawn or extended at any time without notice.

³ Assumes rate does not vary over term.

⁴ Rate is calculated semi-annually, not in advance. This rate is a discounted rate and is not available with any other rate discounts, promotions or offers. New mortgage must fund within 120 days of your application. Offer may be changed, withdrawn or extended at any time without notice.

⁵ Up to a maximum of \$35,000. Some conditions apply.

Simple Ideas for Eating Well on Long Road Trips

Healthy eating on the road makes traveling more fun. For business or pleasure trips, plan a movable feast, and your energy will stay high. Bon voyage! Bon appetit!

Water, water everywhere: Drink as much water as possible. It may mean more bathroom breaks, but it's the number one overlooked health manoeuvre. People often interpret thirst as hunger. Stay well-hydrated at all times. Herbal teas and fruit and vegetable drinks hydrate the body, while alcohol, soft drinks and coffee dehydrate it.

Pack a cooler: Homemade snacks are a big help. Fresh veggies, fruit, crackers, bread sticks, trail mix, nuts, pretzels, bagels, fig bars, yogurt – there are countless healthy choices. For little travelers, keep a good stock of juice boxes, graham crackers, animal crackers, bite-sized breakfast cereal and string cheese. During long trips, drop into local grocery stores to replenish the cooler. Among your supplies, include a good paring knife, an assortment of cutlery and plenty of wet wipes.



From the menu: Eating well in roadside restaurants is a challenge, but it can be done.

- Avoid greasy-burger chains. A sandwich bar is a healthier choice than a fast-food drive-thru. Independent restaurants provide good food and local color.
- Choose items that are lower in fats and carbs, such as salads and grilled chicken.
- Beware the sauces that add calories to otherwise excellent choices.
- Drink a glass of water before dinner. Don't worry that you'll be hungry later – you've got a well-stocked snack cooler. To stay in top traveling form, eat less, more often.

8 Ways To Save Energy In Your Home

Running an energy-efficient home this winter doesn't necessarily entail buying expensive solar panels or wind generators. Neither does it mean you have to wear your outdoor clothes inside to stop you shivering! Here are 8 useful tips.

1. **Laundry:** Wait until you have a full load of laundry and run the machine on cold. Detergents are available to clean clothes at low temperatures.
2. **Dishes:** Don't pre-rinse your dishes as this wastes energy. And wait until the dishwasher is full before turning it on. If you have the time, use the air dry or no-heat dry settings so the dishes dry without using electricity.
3. **Windows:** In the winter during the day, open the blinds on south-facing windows to allow the sun to warm your home then close them in the evening to increase insulation. (In the summer, you can do the opposite to keep your home cool.)
4. **Computers and TVs:** Turn off your appliances when you are not using them. Even when they're in standby mode they are still using electricity -- it's estimated 5% of household energy use is from appliances leaking away electricity. So turn them off at the wall.
5. **Showers:** While a long, hot shower is nice and relaxing, you can save a lot of money taking shorter showers and by installing energy-efficient showerheads that give you a good shower while reducing water use.
6. **Space heaters:** Surprisingly, space heaters are a lot cheaper than a central heating system. And don't forget to turn them off when you're out. Installing a programmable thermostat will also keep your heating bill low.
7. **Furnace filter:** Change the filter at the start of every season and then every month or two after because a dirty filter makes the furnace work harder and be less efficient.
8. **Floors and drafts:** If you've got hardwood floors, put down some rugs, particularly if you have wood floors above a cold basement. Make sure also that you've installed insulation such as weather-stripping at the bottom of doors.

Top Mortgage Questions?

What are closing costs?

Closing costs are the additional fees associated with the purchase of your home that are in addition to the actual purchase price, such as legal fees and disbursements, land transfer taxes and moving expenses.

For CMHC (Canada Mortgage and Housing Corporation) and GENWORTH FINANCIAL CANADA insured mortgages and Home Equity Lines of Credit (HELOC), you must also provide evidence of available cash for closing costs equal to 1.5% of the purchase price. These funds may be borrowed and repaid over a period of 12 months.

How do I change the payment frequency on my mortgage?

TD Canada Trust offers our mortgage customers the choice of making payments monthly, weekly, bi-weekly or semi-monthly. With these more frequent payment plans, you have the option of choosing between "regular" or "rapid" payments. Rapid plans accelerate the repayment of the loan by permitting the equivalent of, approximately, 13 "monthly" payments per year; the regular monthly plan allows only 12 regular payments per year. Rapid plans allow you to save on your interest costs and also provide the added benefit of paying off your mortgage earlier.



News You Can Use is brought to you by:

Marie Johnson

604-761-1921
marie.johnson@td.com
www.tdcanadatrust.com

Thanks for reading! If you'd like to tell me what you think about this newsletter, or if you need any advice related to mortgages and financing please get in touch.

	3	9				
	2	5		1	6	7
7			4			2
		4	8			9
	5	8		3	4	2
6				4	1	
		2		8		6
	6		2	4	8	9
					7	3

This newsletter and any information contained herein is intended for informational purposes only and should not be construed as legal advice. The publisher takes great efforts to ensure the accuracy of information contained in this newsletter. However, we will not be responsible for errors or omissions or any damages, howsoever caused, which result from its use. Seek competent legal counsel for advice on any legal matter.