

# Home & Mortgage

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Adding Value to Your Life with News, Tips & Entertainment



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## DON'T LET THESE UNWANTED HOUSE GUESTS SPOOK YOU

As the days get cooler, many insect and animal pests see our cozy homes as the perfect place to spend the winter. Here's how to prevent their visits—and spook 'em out of house 'n home if they've already started to creep in.

The best way to stop pests from gaining entry is by pest-proofing your home:

- Install door sweeps at the base of all exterior doors (mice can pass through gaps as small as ¼ inch). Apply caulking along the edges of door thresholds. Fit garage doors with a rubber seal at the bottom.
- Seal openings where pipes and wires enter the foundation and siding.
- Caulk cracks around windows, doors, and fascia boards.
- Repair gaps and tears in window screens.
- Install 1/4 inch wire mesh over attic, roof and crawl space vents.

Now here are some tips for getting rid of common pests once you have them. In general, the cleaner you keep your house, the less pests will have to eat and the more likely they'll be to go elsewhere.

- **Ants.** Every time you see a lone "scout" ant, kill it before it alerts the rest of the colony to a potential food source. For large numbers of ants, sprinkle non-toxic diatomaceous earth near entry points.



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### Quote of the Month

*"He who is not courageous enough to take risks will accomplish nothing in life."*

~ Mohammed Ali

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...diatomaceous earth near entry points.

- **Silverfish.** Since water is key for silverfish survival, reduce humidity and water sources. Ventilate attics and basements, and install dehumidifiers. Repair leaky pipes and faucets. Make a habit of drying off any overspray on the floor after you shower.
- **Roaches.** Make sure dirty dishes and pet food aren't left out. Several baits, sprays, and natural remedies are available, but sometimes an exterminator is the most effective solution.
- **Mice and rats.** Again, there are a wide range of traps and baits—some that kill, others that harmlessly trap—but if you have a serious infestation, call a professional before things get out of hand.

And if all else fails... creep up behind 'em when they're not looking and yell... BOO!

## Recipe of the Month - Nothing says autumn like pumpkin pie!

Here's a traditional favourite pumpkin pie filling recipe that's been updated with delicious butter crunch crust. Makes one large pie or two nine inch pies.

### Butter Crunch Crust

Mix in a bowl:

- 1/2 cup chopped pecans
- 1/4 cup brown sugar
- 1/2 cup all-purpose flour

Then mix in:

- 1/4 cup melted butter
- Press evenly into pie plate.

### Pumpkin Filling

Mix dry ingredients in a bowl:

- 3 tbsp flour
- 2 cups sugar
- 2 tsp ginger
- 2 tsp cinnamon
- 1 tsp nutmeg
- 1 tsp mace
- 1/2 tsp salt



Mix wet ingredients in a separate bowl:

- 3 cups pureed pumpkin (fresh is best!)
- 3 beaten eggs
- 1/2 cup milk

Combine wet and dry ingredients and mix.

Pour into uncooked butter crunch crust and bake at 325 for about 60 minutes. Be sure to test a couple of times during the final 15 minutes—if a knife goes into the filling and comes out clean, it's done.

Let cool, then serve with whipped topping or ice cream!



## Financial Tip of the Month

### Understanding the benefits of mortgage default insurance...



In Canada, there are two different products commonly referred to as mortgage insurance. One is mortgage creditor insurance, which continues to pay your mortgage payments in the event of death or disability. But the other type of insurance—mortgage default insurance—also offers important benefits.

If you're buying a home and borrowing more than 80% of its value, your mortgage is required to be covered by default insurance. This insurance protects lenders from loss in case a loan isn't repaid. With this protection, lenders are willing to offer loans with very low down payments—as little as 5% of the loan amount.

For loans without default insurance, most lenders require a down payment of 20%, which is a lot of money in today's housing market. Default insurance allows you to enjoy the benefits of homeownership sooner, and insured mortgages are generally approved more quickly.

Default insurance is available from organizations like Canada Mortgage and Housing Corporation (CMHC), Genworth Financial and AIG United Guaranty, who charge a premium based on the percent of your home's value that you borrow. To help you find the best mortgage insurance product for your needs, give me a call today at 604-818-9262. I'll analyze your situation, present several options and help you decide which product works best for you.



## Hosiltic Health Tip of the Month

### Tips for getting back into shape after the summer.

Fall is a great time to start a fitness program because it gives you enough time to establish good habits before holiday eating begins. Here are some tips:

#### **Use the season for motivation.**

Smell the crisp air, look at the beautiful fall colours, hear the crunch of leaves underfoot. This is a great time to be outdoors, even if it's just for a walk, jog, bike ride or gardening.

**Do something fun.** If jogging or aerobics are getting tedious, consider tap dancing, boxing, in-line skating, shooting hoops or anything else you might look forward to.

**Don't just sit there.** With the new shows starting, you may be tempted to watch more TV. But there's nothing stopping you from running on the spot, doing standing lunges, lifting weights or doing sit-ups while you watch.

#### **Make exercise a part of your life.**

Park farther away from your destination, take the stairs, schedule walking meetings, or do walking laps of your kids' soccer field while they practice.

**Stick with it for a month.** It takes about four weeks for the body to adapt to lifestyle changes. You may have to force yourself to keep active at first, but once the first month is finished, things should become easier.

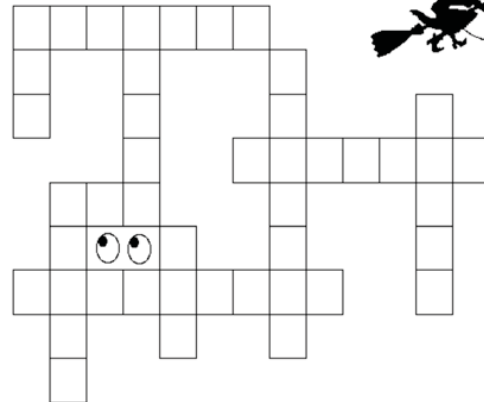
**(These tips are not for everybody and should not be taken as specific recommendations).**



### Halloween Crossword

Fit all the words into this puzzle below

- CAT
- BAT
- BOO
- TREAT
- WITCH
- BLACK
- COSTUME
- PUMPKIN
- HAUNTED
- HALLOWEEN



#### Answers to Last Month's Quiz

What's the average amount of student loan debt accumulated by Canadian students?

- a) \$10,274
- b) \$24,047
- c) \$51,871
- d) \$65,568

**Answer: B - \$24,047.** According to the Canada Millennium Scholarship Foundation, the average amount owed by undergraduates who graduated with debt in 2006 was \$24,047.

#### This Months Prize is a \$50 Gift Card :

Your Choice: Starbucks, The Cactus Club or The Keg

#### How does this contest work?

The first person to respond with the correct answer will win a FREE Gift Cards of their choice!

#### How do I submit my answer?

To respond with your answer, email us: [dpopoff@mortgagebydarren.com](mailto:dpopoff@mortgagebydarren.com) or fax (604.531.7066 ) and your answer with the enclosed "Free Info" request form. The contest deadline is 11/15/2008.

## Resource Tip Of the Month

### How to Beautify Your Home to Sell Faster & At Top Dollar

Staging" is the latest buzzword in real estate, but it simply means to present your home in its best and most appealing light. If you are preparing your home to sell, staging sets it up to appeal to prospective buyers and showcase the property in a way that makes buyers eager to purchase! In theory, staging isn't hard or costly, but in reality, many homeowners find it difficult because it's often hard to see something objectively when we love it.

**IF YOU ARE SELLING, REMEMBER AN INVESTMENT IN STAGING MAY VERY WELL BE LESS THAN YOUR FIRST PRICE REDUCTION.**

If you're planning on selling in the next 12 months, I strongly recommend that you call me to get my recommendation on a top notch Home Stager who can provide you with a Free "In-Home" Consultation. This is the first step in preparing your home for sale. They'll meet with you to discuss your needs, wants, expectations. From there they will custom tailor a staging package that will give you the most impact for the least amount of investment. **And remember, there is no cost or obligation for this consultation.** For more info, me today at 604.818.9262.



**Free Info Request Form**

As you can see, we've got a growing selection of free reports that are jam-packed with valuable tips and proven strategies to help you and your friends and family avoid costly financial pitfalls. If you'd like us to rush you one or more of these free reports, please fill out the reply form below and submit it by fax: 604.531.7066 or snail mail it to: 15396 34<sup>th</sup> Ave, Surrey BC V3S 0K6.

Have you gained value from this newsletter? If so, we want to invite you to "pay it forward" by giving the **GIFT of a FREE SUBSCRIPTION** to your friends, co-workers, relatives, business acquaintances, etc. Simply fill out the info on the "Subscribe-a-Friend" form at the bottom of this page, and we'll send them a free subscription. As a courtesy to you, we'll also enclose a special note along with their first issue telling them that you asked us to surprise them with this free gift. And of course they can contact us any time if they'd like to cancel. If you've been enjoying our newsletter, this is your hassle free opportunity to share it with the people you care about - for FREE!

**"Do You Have All the Information You Need To Make An Informed Decision About Buying, Selling, or Refinancing Your Home?"**

**YES! Please send the FREE Report(s) I've selected below:** To Get Your Free Copy of Any Of These Reports Simply visit [www.MortgagebyDarren.com](http://www.MortgagebyDarren.com) or Check Off The Ones You Want On This Form And Mail/Fax It In!

**Choose from:**

- "27 Home Selling Mistakes and How to Avoid Them!"
- "8 Closing Cost to Be Aware of When Buying a Home"
- "9 Tips for Making Your renovation Pay for Itself"

**YES! I'd like your trusted advice about:**  Getting a Mortgage  Refinancing  Selling/Buying

**Your Contact Information:**

First Name \_\_\_\_\_ Last Name \_\_\_\_\_ Best time to contact \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ Province \_\_\_\_\_ Postal Code \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_ Email \_\_\_\_\_

**Don't forget to send in your Quiz answer to win a \$50 Gift Card! Submit Answer by fax, mail or email.**

**My answer for the Client Quiz of the Month is:** \_\_\_\_\_

**Subscribe-A-Friend Request Form**

**YES! Please give the following people a FREE subscription to your monthly newsletter. I understand you'll enclose a special note informing them that I asked you to surprise them with this free gift, and that all they have to do is contact you if they wish to cancel.**

Full Name \_\_\_\_\_ Address \_\_\_\_\_

City \_\_\_\_\_ Province \_\_\_\_\_ Postal Code \_\_\_\_\_

Full Name \_\_\_\_\_ Address \_\_\_\_\_

City \_\_\_\_\_ Province \_\_\_\_\_ Postal Code \_\_\_\_\_

**Remember to submit your Quiz answers to win a FREE Gift Card!**