



final thoughts...

"Things work out best for those who make the best of how things work out"

John Wooden

This is **Brad Rembold**, with Sand Dollar Mortgage in Nanaimo BC. If I had to give just one piece of advice that is virtually guaranteed to save you money it would be to NOT sign your next mortgage renewal without first getting a quote elsewhere. Did you know that over 90% of mortgage holders simply sign the first offer from their existing lender? This is a quick way to lose tens of thousands of dollars over the lifetime of your mortgage. The banks know this very well and have a very good strategy for exploiting this. For example, let's say your mortgage is coming up for renewal today. The bank will likely offer you a rate around 3.19% for a 5 year fixed, if you're lucky. The going rate in the market for a comparable product, often through the same lender, is around 2.79-2.89%. This additional cost on a \$200K mortgage over 5 years equates to roughly \$4000. Extrapolate that over the standard 25 year mortgage and you can see why it's nice to be a bank. Just remember two things: Everything is negotiable when it comes to your mortgage AND if your lender is not willing to negotiate there are lenders that are willing to roll out the red carpet for your business. Do yourself a favor and get a second opinion from a qualified mortgage professional. Give me a call today @250-729-9781 or email brad@sanddollarmortgages.ca to discuss your best options.

Being the 2nd generation Nanaimoite, I remember Nanaimo 55 years ago as a small bustling community. Where the Conference Centre is now, I remember having lunch at the lunch counter at Lindsay's Stationery Store. Or sometimes, just around the corner to Woolworth's, we would share a milkshake. As a teenager, shopping for the latest trends at Sweet 16 or Sally Shop were always favorites of mine. Change is good. I just wonder what great changes my grandchildren will enjoy. The good news is, if you or your friends or family are ready to make changes, don't forget to call on me!!

Sharry Curry

HOMES
Real Estate Dash Board
January 2014 - January 2015

Type	Sold Year To Date	Average Selling Price	Active Listings
Homes	1230	370,768	2061
Condos (Apts)	221	214,974	508
Patio Homes	54	285,487	68
Townhomes	175	261,047	313
Lots	133	165,832	310

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An Insight into the Current Real Estate Market

on location

Spring Cleaning

8 Tips To Get Your Spring Cleaning Started

It's that time of year again to freshen up your home for the hectic seasons of spring and summer ahead

- 1. De-Clutter**
One of the biggest part of spring cleaning is getting rid of the clutter you don't use. Plan a garage sale, box up what you don't need and donate the items that are taking up your valuable space.
- 2. Carpets**
Target needy areas- high traffic zones and stains that have been bugging you forever. Give the rest a quick but substantial once over to give your carpets new life.
- 3. Re-Organize**
What a great way to give your home a new and excited feel. The key goal is to have a home where everything has its place and you have a clean and organized home where you can relax and enjoy yourself.
- 4. Wash Walls & Baseboards**
Time to give these surfaces a much needed clean. Using a sponge, some mild dish detergent and a bucket of water, you will have fresh and clean walls in no time.
- 5. Blinds**
Your blinds collect so much dust and debris over the year so giving them a good cleaning is a great way to spruce up your home.
- 6. Windows**
Having clean and clear windows will give your home that well maintained fresh appeal that not only makes you feel good, but lets the beautiful sun shine in!
- 7. Closets**
Each change of season is a perfect time to edit your closets and organize them to make your life easier.
- 8. Exterior**
Spring is the perfect time to give that siding a good scrub and give those chipped or faded spots a nice fresh coat of paint.

Sprucing Up Your Yard

With a little incentive and a thoughtful plan of action, your yard will soon be ready for the growing season ahead.



Clear Out Weeds and Last Season's Garden Debris

Time to remove or cut down last years perennials and clean away any weeds or debris to give your yard a fresh start.

Create drifts of colour & texture

Arrange your annuals and perennials in groups of three, five, or seven. Plants growing in large drifts or colonies create harmony in the landscape and appear more natural.

Aerate Your Lawn

This will allow oxygen, water and nutrients to easily reach grass roots. The overall result is a lush green lawn and healthier more productive garden.



Don't Rely On Plants Alone To Add Colour

Do the unexpected, like a brightly painted chair or bench, or maybe a ceramic vase to add some colour and excitement to your garden. Giving your front door a fresh coat of paint in a rich, beautiful colour will add a nice focal point to the front of your home.

property advice >>>

Farmer's Market

Bowen Road

Location: Located directly behind the Beban Park Recreation Centre at 2300 Bowen Road.

Time: Wednesdays, 4pm to 6:30pm, May to October

Downtown

Location: Pioneer Waterfront Plaza on Front Street, beside the Bastion.

Time: Fridays 10:00am to 2:00pm, May 24th to October

Lantzville

Location: 7113 Lantzville Road in the St. Phillips Church parking lot.

Time: Sundays, 1:30pm to 4:30pm

Cedar

Location: 2313 Yellowpoint Rd, Cedar Crow and Gate Pub Field

Time: Sundays, 10:00am to 2:00pm

Terminology

APPRAISED VALUE

An estimate of property value written by a qualified individual (AACI). Appraisals performed for mortgage lending purposes, may not reflect the market value of the property, or the purchase price.

ASSESSED VALUE

An amount assigned to taxable property, for the purpose of equalizing the burden of taxation.

CHATTLES

Moveable possessions and personal property that may be removed without damage to the property, (eg. appliances).

CMHC

The Canada Mortgage and Housing Corporation a Canadian Crown Corporation which administers the National Housing Act. CMHC services include the insuring of high ratio mortgage loans for lenders.

CONVEYANCE

The transfer of property ownership. Also, the written instrument whereby such transfer is effected. Conveyance includes a mortgage, charge, and lease, etc.

FIXTURES

Permanent improvements to property that may not be removed at the expiration of the term of lease or tenure.



Toilet Rebate

Get money back, save on your water bill and reduce water use through the City of Nanaimo's toilet replacement program.

Many buildings are equipped with older toilets that require 13 litres or larger per flush. New low-flow toilets require only 4.8 litres per flush and ultra-low-flow toilets use either 6 or 3 litres. By switching, you could use up to one third less water! That could save more than 200 litres per day, or 80,000 litres per year.

For a limited time, the City of Nanaimo is offering a lifetime maximum of two (2) rebates per property. Toilets using 13 litres or more, replaced with a CSA-approved new low-flow model, will give you a rebate of \$50 each applied to your City user rate account.

Note that funding is limited and applications are processed on a first come first serve basis. Contact the City of Nanaimo to learn more.

Classic Caramel Corn



*Prep Time: 15 minutes
Cook Time: 45 minutes
Ready in: 1 Hour*

Ingredients:

- Cooking Spray
- 4 quarts popped popcorn
- 1 cup brown sugar
- 1/2 cup corn syrup
- 1/2 cup butter or margarine
- 1/2 teaspoon salt
- 1/2 teaspoon baking soda
- 1 teaspoon vanilla extract

Directions

1. Spray large shallow roasting pan with cooking spray. Add popcorn and place in preheated 250 degrees F oven while preparing caramel.

2. Mix brown sugar, corn syrup, butter and salt in a heavy 2-quart saucepan. Stirring constantly, bring to a boil over medium heat.

3. Boil 5 minutes without stirring. Remove from heat. Stir in baking soda and vanilla; mix well.

4. Pour syrup over warm popcorn, stirring to coat evenly.

5. Bake for 45 minutes, stirring occasionally. Remove from oven and spread on foil that has been sprayed with cooking spray.

6. Cool; break apart. Store in tightly covered container.

Energy Saving Tips

An energy-efficient home will keep your family comfortable while saving you money. Taking a whole house approach to saving energy ensures that dollars you invest to save energy are spent wisely.

Installing A Heat Pump

A heat pump is an efficient form of electrically based heating and cooling. Unlike other heating and cooling systems, which convert fuel or electricity directly into heat, a heat pump moves heat from one place to another.

Insulating Your Home

There are many simple yet effective ways to insulate your home, which can significantly reduce heat loss while lowering your heating bills. Insulating your windows, attic, tanks, pipes and radiators are great places to start.

Appliances

Choosing energy efficient appliances doesn't just save you money, but they are also good for the environment.

Water Heating

There are many ways you can save with heating your water. Installing low-flow faucets and showerheads can reduce your hot water use. Insulating the first six feet of the hot and cold water pipes connected to the water heater will keep your comfort high and your energy bills low.