

## Rate Guarantee: Get the best mortgage rate

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Shopping for a new home can be a stressful experience, but finding the right mortgage doesn't have to be complicated. In a recent Vision Critical survey commissioned by ING Direct, 71 per cent of Canadians indicated that rate was the most important factor when shopping for a mortgage. Many banks offer a rate hold, a commitment to mortgage applicants that guarantees their lowest rate for a set period of time—usually up to 90 days—before they fund their mortgage. A rate hold secures the best rate and protects you from an increase when you apply or get pre-approved for a mortgage. If the mortgage rate goes down, you automatically get the lowest rate.

In today's rising interest rate environment, a rate guarantee is an important item on your home buying checklist. Guaranteeing the best rate gives you peace of mind and helps you save money on one of the biggest purchases you'll ever make.

Source [www.newscanada.com](http://www.newscanada.com)

## Digital Wallets now on the Rise!

As smartphones increase in popularity, so is the use of digital wallets.

What is a digital wallet? It is a service that allows you to access money from your bank accounts, credit cards and other sources (like a PayPal account) to pay for items or send money to people with your computer, smartphone or Internet-connected device.

The convenience of having access to your money anytime, from almost anywhere and device is one of the biggest reasons the service is gaining momentum. More than 4 million Canadians already use PayPal as their digital wallet.

**1. Buy goods on the go:** Purchase items with your smartphone in just a few clicks. No need to enter credit card numbers, shipping addresses and billing details. You can also feel good about the fact that PayPal never shares your financial information with stores or businesses you buy from.

**2. Transfer money on the spot:** Quickly chip in for your exact portion of a restaurant bill. A digital wallet means that you can transfer money to your friend right at the table, without overpaying or running to an ATM.

**3. Avoid ATMs and banking fees:** 60 per cent of Canadians don't want to find a bank machine every time they need to pay someone back. With a digital wallet, ATMs and banking fees can be avoided. With PayPal it is free to send money to virtually anyone in Canada using your PayPal balance or bank balance.

### Security Tips:

- **Passwords** – Set a password for your cell phone to lock the phone either after some period of time or inactivity or at a certain time each night.



**Winona** Reinsma  
Mortgage Professional

T 604.882.3643  
F 604.882.2546

E [winona.reinsma@verico.ca](mailto:winona.reinsma@verico.ca)  
W [www.winonareinsma.com](http://www.winonareinsma.com)

Blog:  
<http://winonareinsma.wordpress.com/>



- **Security lock Code** – Lock your phone when it is not in use.
- **Erase History** – Don't allow your cell phone to store data in your browsers for long periods of time.
- **Encrypt your information** – Encrypt your information if you must keep personal information on your phone.
- **Register your phone with the National Mobile Property Register** – This will make the process of getting your phone returned to you easier for the police. This is good for reporting a lost or stolen phone.  
Source [www.newscanada.com](http://www.newscanada.com)

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## Give back and beat those “end of summer” blues



When the civic holiday creeps around, the realization sets in that summer is already half way done and coming to a close.

Before the 'end of summer' and 'back-to-school' blues set in, take the long weekend to explore, enjoy and indulge in the finer things in life.

Take the family and make weekend of it; taking in the natural wonders with a bike ride along winding trails. Get out of the city on a camping or fishing trip. Enjoy a boat ride, relax on the deck, and finish the day off with a barbecue and campfire at the cottage.

Here are some ideas on how you can give back and help others around you within the community:

- Organize a fundraiser with family, friends and others. Have a 'Potluck dinner' is a great way to bring everyone together while collecting donations for a charity of choice. Set a goal of how much money you wish to raise and from there hold 'Silent auctions along with raffles to help reach your target.

- Charity walks and runs are another active way to enjoy the last of the warm weather. Make it a group event and participate in annual events in your community.

Source [www.newscanada.com](http://www.newscanada.com)

### Local News: 6<sup>th</sup> Annual Mercy Ride For the Homeless

Held this Saturday, August 20, 2011 at 8:30:00 AM

Gateway of Hope 5787 Langley Bypass, Langley (604)514-7375

check [here](#) for schedule and registration information. Or email: [info@gatewayofhope.ca](mailto:info@gatewayofhope.ca)

Come join me for the 2011 Mercy Ride for the Homeless that supports The Salvation Army's Gateway of Hope facility in Langley, BC. The facility provides 30 emergency shelter beds, 25 supportive independent living transitional beds, a daily meal center and supports or takes part in a variety of community events. These programs and services would not be possible without the generous donations and support from local businesses, schools and community members. This is a great family event and supports a great cause and all makes and models are welcome to join. I'll be there with my camera, so come and say hello!

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