



Winona Reinsma |
T: 1.604.882.3643
F: 1.604.882.2546 | E: winonareinsma@verico.ca
Website: winonareinsma.com

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Winona Reinsma, Mortgage Professional



Mortgage brokers are an important part of buying & owning a home. My objective is to ensure that you obtain the **Best** mortgage, the one that is **Right** for you! Don't believe the advertising hype, **Interest rates are only half the story!** Find out how to really save thousands of dollars over the life of your mortgage term!

Inside This Issue

1. How to juggle family opinion when buying your first home
2. Tips for moving your family
3. Chocolate truffle meets cookie dough

Featured Products



Mobile App

See how your Mortgage payments will change depending on interest rate, down payments, etc, with our Mobile App tools!



MORTGAGE RATES				
Mortgage Rates				
	3yr	4yr	5yr	7yr
5yr	7.45			7.28

Our Best Rate

5 year Variable: **2.79%**
5 year Fixed Rate: **2.99%**
3 year Fixed Rate: **2.64%**
10 year Fixed Rate: **3.83%**
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Articles from this Issue

How to juggle family opinion when buying your first home

These days, many first time home buyers are juggling a lot more than their finances. They have to deal with the challenge of well-meaning, but unwanted opinion. Why? Real estate agents agree that with down payments and closing costs increasing, more than ever before, young adults look to their parents for financial help. — As, so does the need for financial assistance from family members. This leads to a greater involvement in the house-hunting process, and new home buyers soon discover that their family members bring along their own opinions in addition to their cash. But when the young buyers' dream home ideals clash with the older generations' vision, both parties must do a balancing act.



“Satisfying both tastes is key,” explains Claudine Montano, real estate agent on W Network's reality series *My House Your Money*. “For young adults looking in the urban city, I stage the place to appeal with a modern contemporary look for the young professional—sleek and modern, bold and intense in terms of paint, furniture and décor.”

When extended family members come along, the presentation certainly changes. “To appeal to young adults and their parents, it has to feel modern, but traditional as well. The look is not as bold in terms of paint and décor, but has a more relaxed, cosy feel with softer furnishings throughout, so both age groups can connect with the space.”

Having been through the process previously, parents tend to be much more critical in home purchasing and are a bigger challenge to delight. “The young couple is usually more excited, and focus on the things on their wish-list they are getting. In fact, they are excited to just purchase something they can call their own,” adds Montano.

When it comes down to it, winning this war is easier than imagined for the new home buyers, says fellow *My House Your Money* real estate agent, Helene Baguley. “Most parents or extended family members, even if they are providing the down payment, want to see their kids happy at all costs.”

Source: News Canada

Tips for moving your family

The home buying process can be overwhelming, especially for people with children.



“From mortgages to movers, there is a lot to consider when buying a home,” says Ron Abraham, president of the Ontario Real Estate Association. “Homebuyers with children need to think about what is in the area, like schools, daycares, libraries, parks, recreation, and if their location of choice is generally family friendly.”

To help get children excited about a move, Abraham recommends that parents include kids in the home buying process by having them look at listings for homes and asking them to make a wish list of must-haves for the new home and neighbourhood.

“He recommends these additional tips to parents planning a home move:

- Visit local parks and recreation centres in your new area to give kids an opportunity to meet new friends.
- Stick to a normal routine as much as possible on days leading up to and following the move.
- Unpack the kids' rooms first.
- Talk to the kids about their feelings on the move and help them collect email addresses/phone numbers from friends in their old neighbourhood so they can stay in touch.
- Take lots of photos of your old house and neighbourhood and plan a goodbye party with all of your old friends.

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Chocolate truffle meets cookie dough

The truffle has come a long way since the 1920s. Legend says it was created by a pot of hot cream accidentally poured into a bowl of chocolate chunks. This delicious chocolate and cream mixture, known as ganache, formed the centre of the original cocoa encrusted chocolate truffle.



Today, a variety of tasty truffle fillings offer a perfect match for any taste bud. Take a look at this new Cookie Dough Truffle recipe. It puts a delicious twist on the traditional, and surely smiles on cookie dough lovers from coast-to-coast. Featured in the Robin Hood 30th anniversary holiday recipe collection, this easy-to-make treat will win over the entire family:

Cookie Dough Truffles

Prep: 45 minutes + 60 minutes freezing | Makes: 60 truffles |
Freezing: Excellent

- ½ cup (125 mL) butter, softened
- ¾ cup (175 mL) brown sugar, packed
- 1 tsp (5 mL) pure vanilla extract
- 1 ¼ cups (300 mL) graham cracker crumbs
- 1 ½ cups (375 mL) Robin Hood oats
- ¼ tsp (1 mL) salt
- 1 can (300 mL) Eagle Brand regular or low fat sweetened condensed milk
- 1 cup (250 mL) semi-sweet chocolate chips
- 1 ½ lbs (680 g) milk, white or dark chocolate, melted

First, line baking sheets with parchment paper. Then, in a large bowl, cream butter and sugar together using an electric mixer until the mixture is light and fluffy, for about 1-2 minutes. Stir in the vanilla and then mix in the graham cracker crumbs, oats and salt. Once it's all combined, add in the sweetened condensed milk, mixing well. Next, stir in the chocolate chips and then freeze the dough for 30 minutes, or until firm. When ready, roll the dough into 1" (2.5 cm) balls and freeze these for 30 minutes, or until firm. Dip cookie dough balls into melted chocolate to cover, allowing excess chocolate to drip off. Return to baking sheet and chill in refrigerator or freezer until set. Serve cold.

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