

The Inside Track...

THE APPEAL OF STAINLESS STEEL

How did a material once relegated to the cold confines of commercial kitchens become the hottest trend in kitchen decorating? By getting the word out that it is extremely durable, hygienic, and water and heat resistant. Not to mention that it possesses eye-grabbing appeal.

First introduced to the residential market ten years ago, stainless steel has gained remarkable popularity in a relatively short period of time. Rarely is a new house complete or a kitchen renovation concluded without the addition of distinctive stainless steel appliances. The fridge, stove and dishwasher are the most traditional of stainless steel offerings, but recently the surge for steel has resulted in stainless countertops, cabinet faces and backsplashes. Although first depicted as a decorating trend, it is quickly becoming clear that stainless steel is a mainstream style that is here to stay.

Some homeowners are hesitant to decorate with the glossy steel for fear it will give off a cold feeling, not suited for a family kitchen. Stainless is also versatile

enough to be partnered in a kitchen with black, white or bisque appliances.

The durability of stainless is another element of great appeal. The material is highly resistant to rust, discoloration and corrosion, easily maintaining its professional appearance for years. Perhaps the only drawback stainless possesses is its tendency to scratch



easily, although some find the occasional mark adds character and substance. It also has an inclination to attract fingerprints, which can be a concern if children roam your home.

Fortunately, stainless steel is not a difficult material to maintain. Cleaning involves a wash down with a mild detergent, a rinse and then a polish with a dry cloth. Of course, before outfitting your kitchen with stainless steel style, be sure you have a proper bulletin board, as the non-magnetic tendencies of stainless make hanging your families' schedules on the fridge next to impossible. Depending on your perspective, this may be stainless steel's greatest quality of all!

BUSINESS SPOTLIGHT

In 1951 Arthur Quickert and his family arrived in Canada from war-torn Germany, it was not long before Arthur put these skills to use in his new home, Belleville Ontario. The homegrown, dairy empire, Reid's Dairy, has grown exponentially since its acquisition by the Quickert family in the 1960's. With 23 retail outlets in South Central, and Eastern On-

tario, they are famous for farm fresh dairy products and great prices. The Carson Girls would like to thank Reid's Dairy for their support! Visit them today!



Reids Dairy Belleville

222 Bell Blvd.

Belleville, on

(613) 967-0449

CONGRATULATIONS

Brenda Perrault

She is the winner of 2 tickets to see

Aarron Lines!

VISIT www.TheCarsonGirls.com for the next great contest!

This Publication is brought to you by...



Connie Carson
Sales Rep

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DEMYSTIFYING THE MORTGAGE

A home is typically the largest purchase you will make in your lifetime, and for most Canadians this means obtaining a mortgage. The amount of your mortgage will determine the size and location of your new home - not to mention the size of your payments. So how do lending institutions decide how large your mortgage loan can be?

Lending institutions (such as banks, credit unions, trust companies and insurance companies) want to be certain that you are capable of repaying the money you borrow. Consequently, the loan application process is thorough. Lenders consider your income, credit history, debt load, employment history and collateral, including the value of the property you wish to buy.

Although there is some discretion in determining the exact amount, the size of your loan is generally calculated using set formulas - Gross Debt Service Ratio (GDS) and Total Debt Service Ratio (TDS). GDS is the percentage of your gross monthly income (before taxes) required to cover monthly payments on mortgage principal, mortgage interest, property taxes and sometimes heating (often abbreviated as PITH). Your GDS should not exceed 30% to 32% to be eligible for most mortgages. Because many people also owe money to other lenders (car loan, student loan,

credit cards, etc.), TDS offers a more accurate estimate of what you can afford. TDS is the percentage of your gross monthly income required to cover PITH plus any other debts. Your TDS should not exceed 40% of your gross monthly income.

There are many other factors that will impact the final mortgage amount.

A poor credit history or a spotty employment record, for example, can disqualify you altogether or significantly alter the total. Keep in mind that just because a lender is willing to approve a large mortgage it is no guarantee that you can, in reality, afford.

CANADA DAY WAS A HIT!

The Buy Locally Owned Group's free Canada Day celebration was a resounding success. Over 12,000 families came and had a great time. The weather was great, food was fantastic, and everyone really enjoyed themselves.

The BLOG really appreciated all of the support. The massive amount of energy and time by everyone involved made this event possible.

The Carson Girls would also like to extend their thanks to the volunteers who gave us their day off to get in there and help out.

We look forward to next years event!



Client Feedback:

“(The Carson Girls) Helped guide me to a smart and profitable investment property. You did it again girls! Thanks!” -R.S , Belleville



The Carson Girls

World Class Service... Small Town Values



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