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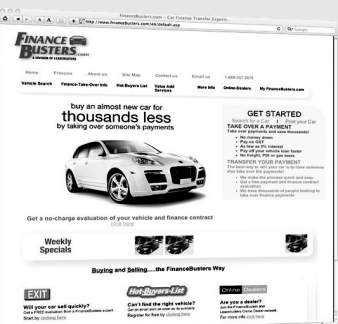
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Give your house a new look with paint

Changing the paint colour of your front door is the simplest way to open your home to a new look, says leading Canadian paint brand CIL Paints.

Popular exterior colours this summer include refreshing, saturated shades like aquamarines, lime greens and yellows, and coral-based reds. Building on the classic exterior colours, also in style are burgundy, ash gray, copper brown, near black and clay earth tones.

"When it comes to home improvements, maintaining the exterior of a house is just as important as the interior; if not more important, since the outside is what makes the first and often lasting impression," said Martin Tustin-Fuchs, Marketing Manager for CIL Paints. He explained that an attractive exterior not only adds curbside appeal to a home, but increases the market value of the property as well.

Adding a punch colour to the front door will instantly brighten up a house at little cost, Tustin-Fuchs emphasizes. "To choose the right colour for your front entrance, take into account the colour of your roof, brick, siding, landscaping and the homes around you," he said.

Then, apply a lighter shade of the front door colour, or a neutral hue, to your window frames, trim, eavestroughs, siding and garage door to complete your exterior makeover. Make sure that the vinyl siding is painted in light colours only and never in a colour darker than the original as this may cause warping, he said.

Once you've decided on colours, CIL of-



fers these tips to ensure a fail-proof exterior paint job:

- Surface preparation can make or break your project, so ensure it's done properly.
- Priming the exterior of your home is key because it seals new or bare surfaces, increases adhesion of the paint and prevents it from blistering, cracking and peeling, improves colour retention and fade resistance, controls growth of new mildew and covers chalky or weathered surfaces.
- When painting the outside of a house, always follow a plan. Work from the top down, painting fascia boards, gutters and eavestroughs first, then the walls and downspouts, then the trim.
- As a general rule, temperatures for painting should range from 10°C to 32°C – with the ideal temperature between 15°C to 25°C – but there are some exceptions

For more information about exterior painting tips visit www.cil.ca or call 1-800-387-3767.

Loyalty Can Be Costly

Shopping Around Still The Key To Saving On Car Insurance

How Much Is Your Loyalty Discount Really Worth?

If you're like most consumers, you worry that switching insurance companies means losing your "loyalty discount". The truth is that switching insurance companies may cause you to lose your loyalty discount (if you had one in the first place), but that doesn't necessarily mean you'll pay more for car insurance or that you can't save a bundle in the end. The fact is, some insurance companies may provide a small discount on your premium if you've been with them for a long time – but that small discount can quickly become irrelevant if another company has a rate for you that is significantly less than what you're currently paying. After all, what good is 5% off of an annual rate of \$1,500 (a \$75 savings) if you could pay \$1,100 (a \$400 savings) with another company?

How Much Do Rates Really Differ Across Companies?

The rates charged by different insurance companies to insure the same driver, with the same car, for the same coverage, can vary by hundreds and even thousands of dollars. And with so many insurance companies providing car insurance in Ontario, odds are you are not currently insured with the company that offers the best rate for your driving profile. This is where InsuranceHotline.com can help by providing an independent, unbiased rate comparison from over 30 top insurance companies to find you the lowest rate available for your profile. Even better, once your lowest rate is found, InsuranceHotline.com can connect you with a licensed insurance broker or agent to seal the deal. It's Fast, Safe and FREE.

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