

Tips on how to 'repair the air' will help make a healthier home

Many Canadians don't think of indoor air quality as a health issue, yet with many of us spending an astronomical amount of money each year linked to respiratory problems, good indoor air quality can be one of the most important components in safeguarding your family's respiratory health.

Here are some tips to improve the air you breathe inside your home:

IN THE BEDROOM

- Since we spend an average of seven hours a night in our bedrooms, it is important to keep this room clean and free of allergens. The average double mattress contains approximately two million dust mites. Be sure to change sheets frequently and wash bedding in hot water (130F or 54C) to kill dust mites. Sweep or vacuum – especially under the bed and behind furniture. If someone in your household is already affected by allergies or asthma, cover mattresses and pillows with allergen-proof covers.

IN THE BASEMENT

- Pay attention to your furnace. Replace your furnace filter every 90 days to improve air quality in your home. High efficiency filters like Filtrete™ furnace filters capture up to 30 times more particles than ordinary fiberglass filters – including micro-particles. Since these tiny particles, like cooking byproducts,

smoke and mould spores are the worst culprits that aggravate allergies and asthma, these filters are a great idea.

- A moist basement is no friend to your respiratory system. Moist basement air is usually loaded with mould and mildew spores that can aggravate or even trigger respiratory ailments. If your basement has a dank odour, consider buying a dehumidifier to reduce basement dampness and help eradicate mould and mildew.

IN THE LIVING ROOM

- Don't allow anyone to smoke inside your home. Cigarette smoke contains more than 4,700 chemicals including cyanides and carbon monoxide. These chemicals are absorbed into fabrics in your house and are very difficult to get rid of once the damage is done.

- Since dust mites are attracted to dusty window coverings, choose washable curtains or select window shades made of plastic, wood or materials that are easy to clean.

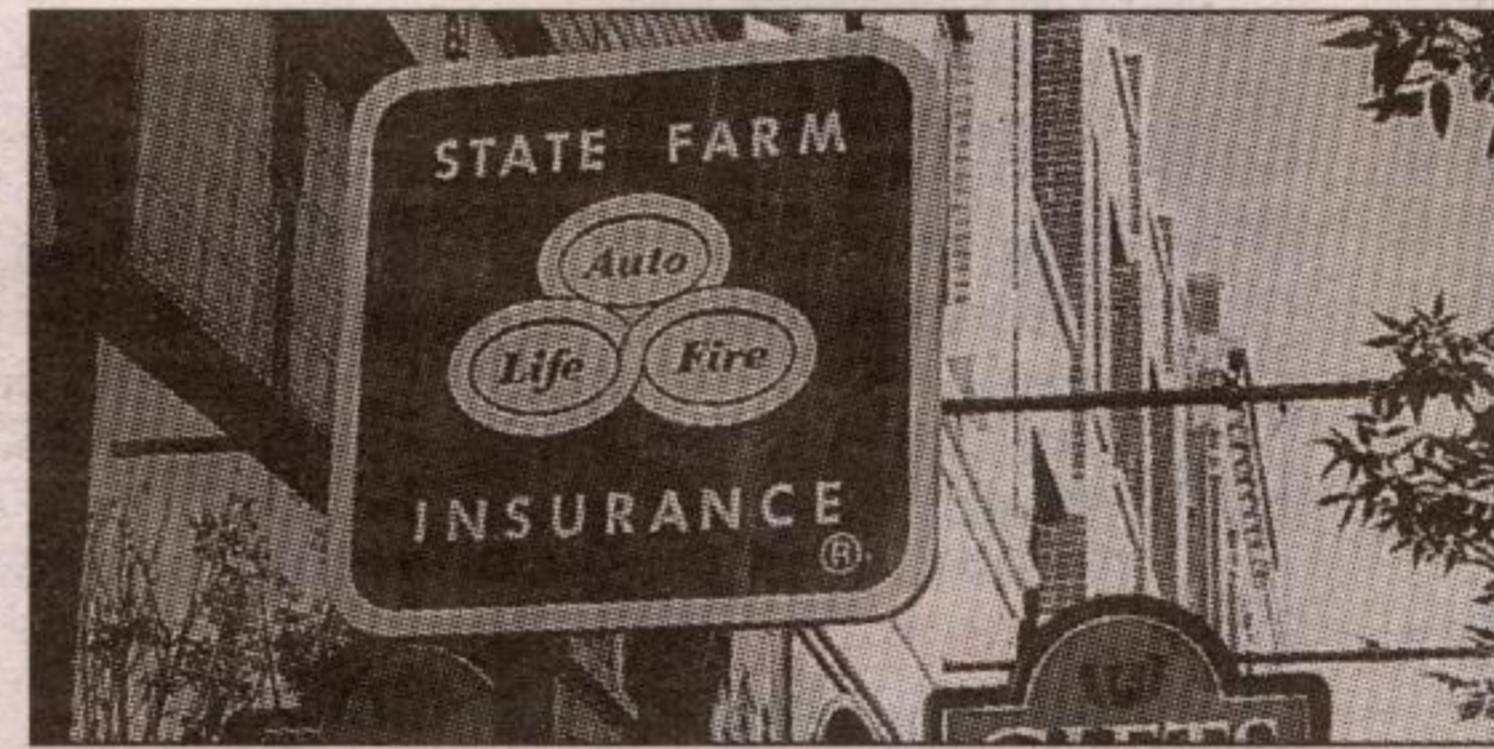
- If you're thinking of buying new carpeting, choose short nap fibers for easier cleaning.

For more tips on improving indoor air quality, visit www.filtrete.ca.

—News Canada

LIKE A GOOD NEIGHBOUR,
STATE FARM IS THERE®
WE LIVE WHERE YOU LIVE™

PROVIDING INSURANCE AND
FINANCIAL SERVICES



LIKE A GOOD NEIGHBOUR,
STATE FARM IS THERE.®
Auto • Home • Business
Financial Services

Phil Karda Insurance Agency

174 Guelph Street, Georgetown

905 873-1833

Fax 905 873-1835

Email: phil.karda.c4be@statefarm.com

statefarm.ca™ State Farm • Canadian Head Offices: Scarborough, Ontario



Have you thought about taking advantage of the equity in your home to **consolidate debt** AND help you **pay off your mortgage quicker?**

**WE DO
PRE-APPROVED
MORTGAGES
ALSO!**

Many clients are now refinancing their mortgages at today's low rates for home improvements, paying for education or consolidating outstanding debt,

Consider this:

CURRENT SITUATION	BALANCE	PAYMENT
Mortgage (6% interest rate)	\$200,000.00	\$ 1,279.61
Car loan	15,000.00	442.00
Line of Credit	10,000.00	300.00
Visa	8,000.00	240.00
Furniture Loan	6,500.00	200.00
Penalty to break mortgage	3,500.00	0.00
Total balance & payments	\$243,000.00	\$ 2,461.61

NEW MORTGAGE	BALANCE	PAYMENT
Mortgage 4.50% interest rate	\$243,000.00	\$ 1,344.94
Car loan	Paid off	0.00
Mastercard	Paid off	0.00
Visa	Paid off	0.00
Computer loan	Paid off	0.00
Total balance & payments	\$228,000.00	\$ 1,344.94

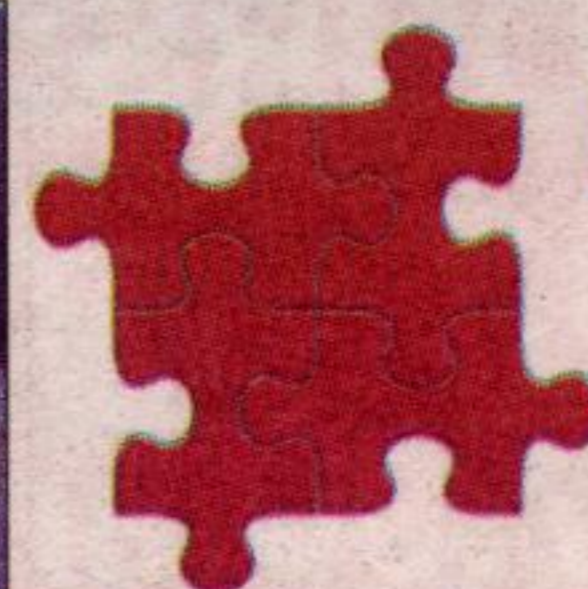
**NEW MONTHLY
PAYMENT SAVINGS:**

\$1,116.67

If you take \$325 of the payment savings and add this to your mortgage payment, your mortgage will be paid off **8 years earlier!** That's **96 monthly payments sooner** than scheduled.

My name is Debbie Forget. I am a mortgage consultant living and working in Georgetown. I would be happy to assist you with obtaining a pre-approved mortgage for purchases or refinancing. My goal is to provide you with confidential & professional service. Please call or e-mail me any questions.

905-877-2426 ext.2 • dforget@moneyconnect.ca



moneyconnect^{inc.}
home mortgages

www.moneyconnect.ca

*The legal stuff: The example above is for illustration purposes only. Individual circumstances vary, and payment savings may increase or decrease depending on a variety of factors. Legal, appraisal and insurance fees may apply. Interest rates are subject to change. E&OE.