



PICK YOUR OWN RATE!

# Mortgage

## PAYMENT RELIEF

**A Canada Trust Friendly Mortgage can help if you're faced with an unfriendly increase in mortgage payments.**

Renewing your mortgage? Moving to a new home? Current high rates can significantly increase your mortgage payments, creating a temporary budget squeeze. With a Canada Trust Friendly Mortgage you can use the equity in your home to borrow a little more on your mortgage. You can then use this money to pay down your rate, reducing your payments.\*

For example, by adding \$1,282 to a \$100,000 mortgage, the interest rate can be reduced to 11 1/4% from 14% for six months with the monthly payment dropping to \$992 from \$1,173, a payment reduction of \$181 a month. Rate reductions are possible for terms of six months to five years. For many, the benefit of maintaining or reducing payments outweighs the added interest costs involved.

If your mortgage is up for renewal with another major financial institution, see our 'up to \$500 transfer bonus' offer below.

During these times of high rates, a Canada Trust Friendly Mortgage can help you ride out a temporary budget squeeze.

### Up to \$500 for Transfers

If your mortgage is coming up for renewal with a major bank or trust company, now's the time to transfer to a Canada Trust Friendly Mortgage.\*\* There are no legal fees, and we don't charge a transfer fee. We'll look after the details, so just give us a call. If the transferred mortgage amount is over \$20,000, you'll receive a bonus of \$3 for each \$1,000 of mortgage balance you transfer, up to \$500. For example, transfer a \$75,000 mortgage and receive \$225.

### Best Mortgage Product

Canada Trust Friendly Mortgages include everything you want in a mortgage. Amortizations to 25 years. Weekly, bi-weekly, bi-monthly and monthly payments. The option of paying your property taxes with your mortgage. Mortgage life insurance for pennies a day. Pre-approval. Special prepayment features to help you pay down your mortgage faster. Portability (you can take it with you, when you move!)

\* Subject to normal Canada Trust lending requirements. Program may be discontinued at any time without notice.  
\*\* A potential winner must correctly answer a time-limited, arithmetical skill testing question. Odds of winning depends on total entries in each draw. Ask for complete details.

### Monthly Mortgage Burning

Each month we burn a Canada Trust mortgage to say thanks to our existing mortgage customers.\*\* It's always great to see a family win their freedom from mortgage payments!

### Friendly to Nature

A Canada Trust mortgage is even friendly to nature! We're making a donation to the World Wildlife Fund (WWF), for each new mortgage approved, to help protect endangered wild life in Canada. With your help we hope to reach a donation goal of \$100,000 in 1990.

### Friendly Help 8 to 8

You can expect knowledgeable, friendly help with your mortgage at Canada Trust. Give us a call. Or drop by for a free copy of our Friendly Mortgage Guide. Most branches are open 8 to 8 Monday to Friday and 9 to 5 Saturdays.

If you have a mortgage, why not have a friendly one, at the home of friendly service — Canada Trust.

## Healthy lawns without pesticides

Healthy lawns without pesticides can be achieved by observing natural principles, says Henry Kock, a horticulturist at the University of Guelph's Arboretum.

"The most important aspect of working without pesticides, especially fungicides and insecticides, is soil and plant health," says Kock. "It's important for people to know they have a choice in the type of maintenance."

Mr. Kock, who lectures in Ontario and Quebec on pesticide-free gardening, stresses the importance of balanced fertility as well as proper cutting and watering of lawns. He notes, however, that a home lawn does not necessarily need the intensive maintenance of a golf course.

The first step is to provide healthy soil. Proper fertilization — using a healthy ratio of nitrogen, phosphorus and potash — ensures that plants are better equipped to withstand disease, he says. The most popular fertilizer ratio of four parts nitrogen, one part phosphorus and two parts potash — the so called "nitrogen fix" — will give plants fast, lush growth.

But this is at a biological expense, he says. It creates a situation of weak plants with thin cell walls, making them susceptible to easy penetration by fungi and insects.

Mr. Kock recommends an even ratio like 7-7-7 for a March feeding and a 1-2-2 ratio like 5-10-10 or 6-24-24 (depending on availability) for an October feeding — high in phosphorus and potash — to ensure the entire plant, especially the root system, is nourished. Grass fed by this method is tougher, healthier and produces a deeper root system.

The second step is to cut the lawn high, at a length of five centimetres instead of the usual golf course length of 2.5 centimetres. This extra length provides the photosynthetic "energy factory for the plant," allowing the grass to create deeper roots, he says.

This provides protection during periods of drought. A taller, thicker turf also discourages weeds because "weeds don't germinate well in the shade," he says.

Building a deep root system in the lawn takes a few years, he says. If weed spraying is necessary, he recommends a controlled 2-4-D spray.

Spraying should be done when vegetative growth is active — before dandelions flower in the spring or in September, when new growth is initiated. This should be done with the intention of "weaning the lawn off it," he says. If grass is kept short, however, spraying must be repeated because short grass causes soil to become exposed and allows new weeds to germinate.

He also recommends periodic, deep watering of lawns instead of frequent, short watering, which only wets the surface of the soil and creates a shallow-rooted lawn. The best time to water is midday or in the middle of the night. Watering early in the morning or late afternoon extends the dew period and increases the likelihood of fungi spore germination and consequent need of fungicide spraying.

Optimum grass health is achieved by using sharp lawn mower blades, he says. Shredded points on grass makes it more susceptible to fungi. Grass should not be cut during periods of drought or when wet, he says.

If these steps are taken, a healthy, green lawn can be maintained at little cost, he says. It should be remembered, however, that the transition from a weak, shallow-rooted lawn to a healthy lawn takes a few years.

But he says not to give up. "We have to become more sensitive to nature's principles and cycles," he says. "We pay the price if we work against nature."

**Canada Trust**

**OPEN 8 AM TO 8 PM MONDAY TO FRIDAY; SATURDAYS 9 AM TO 5 PM**

**Main at Charles 878-2834**