



From the Heart

This past weekend I was doing some yard work and couldn't believe how quickly summer arrived this year. As the seasons change; our family activities change as well.

Brooke's hockey season ended in the spring. Although the season was long, it was sad to see it come to an end. It was truly a spectacular year for the girls. We set our goals at the beginning of the season and I was truly satisfied to



see these young ladies achieve them. The team finished with a record of 15-4-3 and played in five championship tournament games. We also made it to the

All Ontario Women's Hockey Championship weekend. The off-ice friendships that were formed were the most rewarding for me as a coach.

One evening, on our drive home after one of our games, Brooke announced to Deb and I that she wanted to play for the Canadian Women's Olympic Hockey Team as a goalie. Deb was quick to mention that it was a great idea, but it would require a lot of hard work to achieve this dream. Brooke said that she would do whatever it takes. Decidedly so, Brooke has started her off-ice training and she has committed to going to goalie school all summer to sharpen her skills instead of taking the summer off.

My oldest daughter Rainee has spent the better part of the winter trying to find a new horse; as she continues to strive to fulfill her dream of making it to the level of Young Riders in her Eventing. I am truly proud of Rainee. She has managed to maintain her High Honours Level at school, while working two part-time jobs, trying to save the money required to purchase her new horse.

Rainee has graduated this year from grade 12 and is currently faced with making one of the most difficult decisions of her life. Like all kids graduating from high school, there is a transformation that takes place from childhood to becoming a

young adult. This is very similar to the transformation from a caterpillar to a butterfly. These young adults now need to spread their wings and fly. They will be looking at the world from a whole new perspective. They will be leaving their cocoons' which are our homes, where they have been protected by family and have been sheltered from the outside world. Rainee will be required to make her own decisions in regards to which career path she will choose, or what school to go to, which may even take her away from home. She will be faced with the challenges of making new friends and finding herself. These decisions will impact the rest of her life.

As a parent, this is a very difficult time, but one that we all have to go through. We can only hope that we have done the best we can for our children. We hope that we have given them the information necessary to succeed; the understanding of what is right and what is wrong. We want them to achieve all their dreams and goals no matter if they are long or short term. We hope that they have built the confidence necessary to believe in themselves to achieve these dreams and goals. We know it won't be easy, and we understand that they will be faced with obstacles. We also know that if they believe in it badly enough and make the sacrifices necessary, they will be able to accomplish the unlimited.



If you are looking for a family movie to watch that relates to the struggles of trying to achieve your dream, I would highly recommend Patch Adams starring Robin Williams.


Take care from the Stoddart Family,

This summer... Tips for a healthier home and a happier you!

For a healthier home...

- 1 Regularly change your furnace and air conditioning filters every two or three months, or as required by the manufacturer. Just as it's recommended to change fire alarm batteries every year on someone's birthday, pick a specific date that helps you remember this task. Or, diarize ahead in your family calendar.
- 2 Consider regular professional check ups of your fuel burning appliances such as your furnace, hot water heater and gas range. It's important to make sure the air intake is adequate and the exhaust system is operating properly.
- 3 Make sure you have a carbon monoxide detector that you check on a regular basis. Carbon monoxide is an odorless and colourless gas that can go undetected until health problems occur. Exposure to high levels can cause death. Of course, never leave a car, lawnmower or snow blower engine running in a garage, shed or other enclosed space. The enclosed space can quickly fill with carbon monoxide.
- 4 If possible, avoid using aerosol spray products. Use pump type products instead if they are available. Some aerosol products release particles in the air that can be inhaled into the lungs and absorbed into the bloodstream.
- 5 Be vacuum smart! Carpets hide small particles such as dust, pet dander, and mold. Vacuuming can redistribute these back into the air. Consider a high efficiency filtration system to keep particles in the vacuum cleaner.
- 6 Keep an eye out for mold. It can be found in the soil of houseplants so check them often. If mold growth is evident, the plant may need to be re-potted or kept outdoors. Tree or shrub roots can help surface water get to your basement, which can lead to mold growth. Also ensure your windows and vents are well caulked to avoid moisture in interior wall spaces and possible mold growth. Other places to watch for mold – water damaged carpeting and bathrooms that don't have a fan to stop moisture from entering the bathroom walls.

And a happier you...

- 7 If you are considering your dream renovation, you can consider using the equity in your home. Mortgage rates remain at historical lows and are one of your cheapest avenues to fund your project.
- 8 When you go through your cleaning rituals, consider sweeping out any high-interest debt that may be giving you a headache, especially when you look at the monthly interest you may be paying. By consolidating that debt into a new mortgage, you can improve your cash flow and save money on interest.
- 9 Enjoy the summer in your own home. If you don't have plans that take you out of town, consider the possibility of vacationing at home. Go to a hotel close to your home and view the brochures in the lobby. You may get some great ideas of local places to visit that you hadn't considered.
- 10 Always remember that one of the keys to happiness is appreciating what you have in life, not what others have or what you wish you had. Look around, I think you'll agree. 

Pass it on... and win a dream vacation!



We're serious about our commitment to you. In fact, our mission is to meet your mortgage needs with such a high level of service that you will be eager to refer us to your family, friends and colleagues. If we've done that, please pass our name on. The most

sincere form of compliment I can receive is a referral from one of my valued clients. For every referral you provide, we'll give you five ballots in our dream vacation draw. Qualification for our draw ends December 31, 2006 with the winner's name drawn on January 9th, 2007. It's not too early to start dreaming about where you'd go if you won a trip for two to a location of your choice (value \$2,500).

That's the latest from the Don Stoddart mortgage team. Have a fantastic summer!

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