

Consumers' Choice Award  
Five Years Running



# The Capital Insider

Volume 4, Issue 1

December 2008 / January / February 2009

## OTTAWA OFFICE:

Suite 106  
18 Deakin St  
Ottawa ON K2E 8B7

## KANATA OFFICE:

Suite 200  
260 Hearst Way  
Kanata ON K2L 3H1

## INSIDE THIS ISSUE:

### Page 2

- 2008 Best New  
Product Award  
Winners

-Canada Revenue  
Agency warns  
Canadians of Mail  
Scam

### Page 3

-Third Quarter 2008  
Average Year-Over-  
Year House Prices by  
City

-Get the Clear Picture  
on Windows

### Page 4

-6 Tips to Make  
Flowers Last Longer  
-How to Suduko!



## What Would Warren Buffett Do?

Unsophisticated investors are reactionary, much to their financial downfall. When high-tech stocks were booming, they wanted to take money out of safe investments and buy stocks, and when the high-tech bubble burst they wanted to move their money out of tech stocks (near the bottom) and into cash. If they had done this, they would have missed out on the next big economic upswing that occurred in the mid-2000s. This cycle of buying high and selling low will continue to erode investment capital making that dream of financial independence just that a dream.

### *So what should I do?*

The best way to invest is to emulate someone who is a successful investor. Arguably the world's greatest investor is Warren Buffett, currently the second richest man in the world. Mr. Buffett gave us the best quotes on how to invest effectively:

*"To invest successfully over a lifetime does not require a stratospheric IQ, unusual business insight, or inside information. What's needed is a sound intellectual framework for decisions and the ability to keep emotions from corroding that framework."*

So ask yourself: what is the intellectual framework for my investment decision and how can I keep emotions from eroding them?

Right now, Buffett is following his intellectual framework with his other famous quote:

*"We simply attempt to be fearful when others are greedy and to be greedy when others are fearful."*

While the marketplace is panicking, Buffet is following his intellectual framework and buying companies at good prices, as are the professional money managers that are employed to manage your money. They are using this opportunity to take better positions in very solid companies. It may take awhile to pay off, but they are sticking to their framework as well.

To learn more on building your own framework we recommend you contact your own financial advisor to develop an Investment Policy Statement (IPS). This document explains why you are investing in the first place. Think of an IPS as a roadmap to guide you through your investment decisions. Don't have a financial advisor? Contact your mortgage agent and they will be more than happy to refer to a dedicated professional to assist you in your financial future.

Courtesy of Courtesy of The E-Wealth Report: the Don Taylor Team

# Irina Marshall

M08001093



**Bus: 613-228-3222 ext 259**

**Direct: 613-627-1041**

**Fax: 613-599-5186**

**irina@capitalmortgages.com**

**www.accessible-mortgages.com**

# 2008 Best New Product Award Winners

## FOOD

Ocean Spray® 100% Juice Blend Cranberry & Pomegranate, Ocean Spray  
Lipton White Tea with Raspberry, Pepsi-Lipton Partnership  
Neilson The Ultimate Fresh Milk, Neilson  
Quaker Crispy Delights, Pepsi  
Knorr Mediterranean Inspirations Frozen Entrees, Unilever  
Maple Leaf Simply Fresh, Maple Leaf  
Becel Omega3 Plus Margarine, Unilever  
Fruit to Go Squiggles, Sun-Rype  
Kraft Organic Dressings, Kraft  
Saphara Kilimanjava Coffee, Hain-Celestial Foods  
Black Diamond Sargento Bistro Natural Shredded Cheese, Parmalat  
Pillsbury Pie Crust, General Mills  
Dempsters Wholegrain Prebiotic Bread, Canada Bread  
Dutch Crunch Parmesan & Garlic Flavoured Kettle Cooked Chips, Old Dutch  
Del Monte Fruit in Plastic Jar, Cangro Foods

## PERSONAL CARE

Fa Vanilla Honey Foam Bath, Henkel  
Gillette Fusion Power Phantom, Procter & Gamble  
Gillette Venus Breeze, Procter & Gamble

Crest Pro-Health, Procter & Gamble  
Colgate 360° Sensitive Toothbrush, Colgate-Palmolive  
Always Clean, Procter & Gamble  
Herbal Essences Hello Hydration Shampoo, Procter & Gamble  
Aussie Catch the Wave Mousse & Leave in Conditioner, Procter & Gamble  
Dove Ultimate Clear Antiperspirant, Unilever  
Gillette 3X Invisible Solid, Procter & Gamble  
Blistex Lip Infusion Soothing Splash, Blistex  
Marcelle Wet & Dry Eye Shadow Quad, Marcelle  
Marcelle Eye Make-up Remover Cleansing Cloths, Marcelle

## HOUSEHOLD CARE

Whiskas® Indoor Cat Dry Food, Effem  
Febreze Noticeables, Procter & Gamble  
Charmin Ultra Soft Bathroom Tissue, Procter & Gamble  
Mr. Clean Extra Power Multi-Surface Cleaner, Procter & Gamble  
Mr. Clean Magic Eraser with Foaming Cleanser, Procter & Gamble  
Ziploc Zip 'n Steam, SC Johnson  
Bounce Pure Essentials, Procter & Gamble



Courtesy of Canadian Living

Ready to Move Up?

Time to Transfer Your Mortgage?

**Give Us a Call!**

## Canada Revenue Agency warns Canadians of Mail Scam



The Canada Revenue Agency (CRA) is warning taxpayers to beware of a recent scam where some Canadians are receiving a letter fraudulently identified as coming from the CRA and asking for personal information. The letter is not from the CRA. A PDF version of the letter is available on the CRA Web site at [www.cra.gc.ca/alert](http://www.cra.gc.ca/alert).

The letter claims that there is “insufficient information” for the individual’s tax return and that in order to receive any “claims,” they will have to update their records. The letter attaches a form specifically requesting the individual’s personal information in writing, via fax or email, including information on bank accounts and passports. This letter is not from the CRA and Canadians should not provide their personal information to the sender.

All taxpayers should be vigilant when divulging any confidential information to third parties. The CRA has well established practices to protect the confidentiality of taxpayers’ information.

The CRA has notified the proper law enforcement authorities of this scam.

For information about this and other similar scams, or to report deceptive telemarketing activity, visit [www.phonebusters.com](http://www.phonebusters.com), send an email to [info@phonebusters.com](mailto:info@phonebusters.com), or call 1-888-495-8501.

Courtesy of Canada Revenue Agency

# Third Quarter 2008 Average Year-Over-Year House Prices by City



4) Of all vegetables, only two can live to produce on their own for several growing seasons. All other vegetables must be replanted every year. What are the two perennial vegetables?

Region	Detached Bungalows			Standard Two Storey			Standard Condominiums		
	Q3 2008 Average	Q3 2007 Average	% Change	Q3 2008 Average	Q3 2007 Average	% Change	Q3 2008 Average	Q3 2007 Average	% Change
Halifax	\$ 211,667	\$ 198,000	6.9%	\$ 255,333	\$ 238,333	7.1%	\$ 165,500	\$ 150,000	10.3%
Charlottetown	\$ 156,000	\$ 150,000	4.0%	\$ 185,000	\$ 177,000	4.5%	\$ 120,000	\$ 100,000	20.0%
Moncton	\$ 156,500	\$ 157,000	-0.3%	\$ 131,500	\$ 135,000	-2.6%			
Fredericton	\$ 162,000	\$ 155,000	4.5%	\$ 210,000	\$ 197,000	6.6%	\$ 128,000	\$ 130,000	-1.5%
Saint John	\$ 202,933	\$ 189,000	7.4%	\$ 291,788	\$ 240,000	21.6%	\$ 104,575	\$ 129,000	-18.9%
St. John's	\$ 190,050	\$ 153,667	23.7%	\$ 261,800	\$ 213,333	22.7%	\$ 203,000	\$ 160,000	26.9%
Atlantic	\$ 179,858	\$ 167,111	7.6%	\$ 222,570	\$ 200,111	11.2%	\$ 144,215	\$ 133,800	7.8%
Montreal	\$ 236,045	\$ 225,214	4.8%	\$ 226,381	\$ 334,813	0.5%	\$ 204,336	\$ 195,786	4.4%
<b>Ottawa</b>	<b>\$ 318,833</b>	<b>\$ 305,750</b>	<b>4.3%</b>	<b>\$ 317,500</b>	<b>\$ 302,917</b>	<b>4.8%</b>	<b>\$ 206,417</b>	<b>\$ 193,750</b>	<b>6.5%</b>
Toronto	\$ 433,540	\$ 411,736	5.3%	\$ 555,950	\$ 547,253	1.6%	\$ 309,711	\$ 302,938	2.2%
Winnipeg	\$ 228,188	\$ 204,950	11.3%	\$ 253,388	\$ 231,833	9.3%	\$ 134,533	\$ 120,032	12.1%
Regina	\$ 278,850	\$ 208,000	34.1%	\$ 259,000	\$ 185,000	39.6%	\$ 196,000	\$ 131,500	49.0%
Saskatoon	\$ 321,500	\$ 293,750	9.4%	\$ 358,250	\$ 323,750	10.7%	\$ 211,250	\$ 207,500	1.8%
Calgary	\$ 443,156	\$ 472,522	-6.2%	\$ 435,211	\$ 476,711	-8.7%	\$ 269,156	\$ 293,167	-8.2%
Edmonton	\$ 326,429	\$ 370,000	-11.8%	\$ 342,857	\$ 397,000	-13.8%	\$ 216,667	\$ 266,667	-18.8%
Vancouver	\$ 817,500	\$ 787,500	3.8%	\$ 926,250	\$ 879,000	5.4%	\$ 442,250	\$ 419,750	5.4%
Victoria	\$ 439,000	\$ 400,000	9.8%	\$ 465,000	\$ 440,000	5.7%	\$ 282,000	\$ 270,000	4.4%
<b>National</b>	<b>\$ 240,000</b>	<b>\$ 240,000</b>	<b>0.0%</b>	<b>\$ 408,927</b>	<b>\$ 408,447</b>	<b>0.1%</b>	<b>\$ 243,529</b>	<b>\$ 243,011</b>	<b>0.2%</b>

Courtesy of CAAMP

5) In many liquor stores, you can buy pear brandy, with a real pear inside the bottle. The pear is whole and ripe and the bottle is genuine, it hasn't been cut in any way. How did the pear get inside the bottle?

6) Only Three words in Standard English begin with the letters 'dw' and they are all common words. Name two of them.

7) Name the only vegetable or fruit that is never sold frozen, canned, processed, cooked or in any other form except fresh.



## Get the Clear Picture on Windows:

Windows can be one of the most important components of any home. In addition to enhancing the style and beauty of a house, windows provide fresh air and ventilation, bring sunlight into interior spaces and keep harsh weather outside where it belongs. Thanks to technologies developed over the past few decades, new windows can also improve the energy efficiency of a home and significantly lower your monthly energy bills.

But, purchasing new windows can be a daunting task. So if you're in the market to replace or upgrade your windows, here are a number of tips to help you choose the right windows for your home:

- ✓ Window frames come in a wide variety of materials, from traditional wood and aluminum to vinyl and fiberglass. Each material has its own strengths and weaknesses, so be sure to investigate which type is best suited to the local climate and your home before making any final decisions.
- ✓ The Canadian Standard Association A440 suite of standards (the window standards) set the performance criteria for all windows sold in Canada, such as air and water tightness, wind load resistance, ease of operation, resistance to forced entry, condensation resistance and screen strength.
- ✓ One of the most important criteria for new windows is how well they control air leakage, which can drive up utility bills dramatically. In Canada, windows are rated A1, A2 or A3 to reflect increasing levels of airtightness. If you live in an area with high winds, a higher "A" rating may be a better choice over the long term.
- ✓ Water leakage can also be a serious problem for homeowners, damaging interior and exterior finishes and encouraging the growth of mold. Window resistance to wind-driven rain is rated from B1 to B7 to reflect increasing

- resistance to wind-driven rain penetration. Higher performance ratings are recommended in coastal climates and other areas where wind-driven rain is more common.
- ✓ Windows are also tested for their ability to resist wind without warping or blowing out of their frames. Wind resistance ratings range from C1 to a high of C5. C5 ratings are appropriate for windows in some high-rise buildings, or for low-rise buildings in very windy climates.
- ✓ Selecting the right glazing (or glass) can also play a key role in the energy efficiency, longevity, comfort and enjoyment of your windows. Triple-glazed windows, for example, can help reduce noise transfer from outside, and tend to be better insulators than double-glazed windows, especially in areas with extreme weather conditions.
- ✓ Finally, low-emissivity (or Low-E) windows can also enhance energy efficiency and comfort. Low-E windows have a thin coating of metal oxide on the outside surface of the interior pane that allows sunlight to pass through but filters out UV rays and blocks interior heat from escaping outside.

Courtesy of Canadian Mortgage and Housing Corporation



# 6 Tips that Make Flowers Last Longer

1 Fill containers at least three-quarters full so flowers have enough water.

2 Use tepid water, not hot or cold. It relaxes and conditions the flowers, and is especially important if they've been out of water for a little while. It revives them.

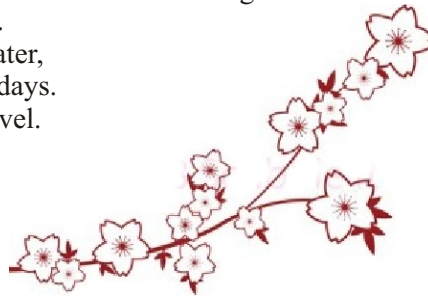
3 Stir in floral food, or, if you have none on hand, a pinch of sugar. Put five stems in treated water and five stems in non-treated water, and you definitely see a difference in the longevity of the flowers.

4 Refresh water every few days. Flowers can drink up a lot of water, especially in the first couple of days. So be sure to check the water level.

5 Re-cut stems and clean them of algae approximately every three days. Cutting your stems as the days go on will make flowers last longer. For example, start with an arrangement of long-stem roses, which are about 50 cm long each. After two days, cut them to about 25 cm; three or four days after that, cut again; then keep snipping every few days until you have just two inches of stem. You can put those in little julep cups. Divide the flowers and make little arrangements for along the kitchen counter or along the table.

6 Keep your flowers out of direct sunlight. Flowers don't like the heat. But they do like to be somewhere where there's a lot of natural light.

Courtesy of StyleatHome.com



8) There are 14 punctuation marks in Standard English grammar. Can you name at least half of them?

9) Name 6 or more things that you can wear on your feet beginning with the letter 'S'.

# HOW TO SUDOKU!

7			5	8	3			6
		6			1	4		5
	5	2			6		8	3
3			2			9	5	8
5				7	8		6	
6	4	8		1		3		
	6		8		2	5		
		3	1	5			7	2
2	1	5	6					3

1. Fill the grid so that the numbers 1 through 9 appear in each row.
2. Fill the grid so that the numbers 1 through 9 appear in each column.
3. Fill the grid so that the numbers 1 through 9 appear in each 3x3 box.
4. A complete Sudoku puzzle contains the numbers 1 through 9 in every row, column, and 3x3 box.

Solution Upside Down

6	9	2	7	4	8	3	5	1	7
7	1	5	6	4	2	8	3	9	7
4	8	3	1	5	9	6	7	2	8
9	6	7	8	3	2	5	4	1	7
6	4	8	9	1	5	3	2	7	8
5	2	9	3	7	8	1	6	4	7
3	7	1	2	6	4	9	5	8	7
1	5	2	4	9	6	7	8	3	5
8	3	6	7	2	1	4	9	5	8
7	9	4	5	8	3	2	1	6	7

Answers: 1) Niagara falls; 2) Boxing; 3) Strawberry; 4) Asparagus and rhubarb; 5) It grew inside it! The bottles are placed over the pear buds when they are small and wired in place. The bottle is left in place for the entire growing season and when ripe they are snipped off the tree; 6) Dwarf, dwell and dwindle; 7) Lettuce; 8) Period, comma, colon, semicolon, dash, hyphen, apostrophe, question mark, exclamation point, quotation marks, brackets, parenthesis, braces, and ellipses; 9) Shoes, socks, sandals, sneakers, slippers, skis, skates, snowshoes, stockings.