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Can speak English & Urdu & optionally Hindi
Salary/Wage depends on experience and will be in line with compatible Salaries as butcher and Ontario wage requirements. The Term and Benefits will be discussed.

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4 tips for helping your kids buy a home

(NC) With housing affordability shifting dramatically for a generation of Canadians, many hopeful homebuyers are turning to the “Bank of Mom and Dad” to help them secure their first home.

While it’s natural for some parents to want to help their kids get a leg up in the real estate market, helping out with a deposit or down payment can represent a significant chunk of money out-of-pocket for parents.

If you are in a position to try and help your kids buy a home, whether that’s with a loan or a gift of money, it’s important to have a plan in place that’s clearly communicated to your children.

Here’s some advice on how to do just that:

Understand your own financial goals and needs

No matter how much you want to help your kids, you’ll first want to make sure you aren’t jeopardizing your own retirement or quality of life to do so.

Your income, when you plan to retire, how you want to spend your

retirement, and whether you plan to make big purchases down the road, are all factors to consider.

If you plan on giving your kids money and need to sell investments or assets to make it happen, you’ll also need to consider the timing and tax implications.

When to consider a gifted down payment

A “gifted down payment” is where the parent gifts their child a certain amount of money which is designated to go specifically to the down payment on a mortgage.

Typically, the person giving the gift must sign a letter stating explicitly that the money is a gift, not a loan, and that the money does not need to be repaid. The letter also includes details such as the date of the gift, the amount of money gifted and the relationship of the gift-giver to the recipient.

It’s important to note that a gifted down payment is considered non-repayable. For example, if you give your child and their spouse a gifted down payment, and your child later gets divorced and sells their home,

the equity in the home would be split equally with their ex-spouse.

If parents are looking to lend their children money toward a down-payment (that is, they would like it paid back), you could consider lending the money as a private loan or private mortgage, where a written agreement is drawn up by a lawyer.

Check in regularly with your financial goals

Speaking with someone from

your financial institution, like a TD personal banker, and regularly updating your financial goals can help you look at the bigger picture and make a plan so that you’re not losing sleep about your own future because you’ve helped your kids. These kinds of conversations are especially important as your financial needs change over time.

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The differences between fixed and variable-rate mortgages

(NC) For many people, buying a home is the single biggest purchase they will ever make.

While the excitement of finding your dream home can be exhilarating, those feelings can sometimes give way to stress and confusion when it comes time to apply for a mortgage.

Whether you’re a first-time homebuyer or are looking for a new place to call home, it’s important to understand the terms of a mortgage agreement and how the mortgage process works.

To help you get started, here’s a breakdown of some of the key terms you should know.

What are the differences between fixed and variable interest rates?

A key step towards homeownership is deciding what type of interest rate works best for you and your family.

You’ll need to decide between a fixed-rate or a variable-rate mortgage. As part of this process, you may want to speak to your lender to help you decide which option works for your specific needs and how comfortable you are with the possibility that your interest rate could change during the

term of your mortgage.

Fixed rate

For fixed-interest-rate mortgages the rate will not change over the course of a term, regardless of prime rate fluctuations. As your interest rate is locked in, fixed-rate mortgages offer the security of knowing your payments will not change over the term of your mortgage. However, you may see the impact of changes to rates when you renew.

Variable rate

The interest on a variable-interest-rate mortgage can fluctuate with changes to the lender’s prime rate. However, the amount of each payment generally stays the same.

If the prime rate rises, then typically more of each payment will go towards paying the interest, and a smaller portion will go towards paying the outstanding balance. This means your payments may increase if you change your payment schedule during the term or at the time of renewal to get you back to your original repayment schedule (i.e., your amortization period).

While you’re not required to make changes when your interest rate increases, you do have options,

which may include making a lump-sum payment, increasing your payment amount or converting to a fixed-rate mortgage. Connecting with a mortgage specialist may help you to figure out what may work best for your unique needs.

When interest rates increase and the payment doesn’t change, the payment amount may no longer cover the interest charged on a variable-interest-rate mortgage. This means you have passed the trigger rate.

After you pass the trigger rate on a variable interest rate mortgage, unpaid interest will start to increase the amount owing. At a certain point, you may reach what’s called the trigger point, and you will then be required to adjust your payments, make a prepayment or convert to a fixed-rate mortgage.

Learn more about the different types of mortgages and options you have at td.com.

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3 ways any business can step up for Earth Day

(NC) As the realities of climate change are increasingly visible, and communities across the country and around the world battle more extreme temperatures and weather events, many businesses are feeling the pressure to walk the talk when it comes to environmental sustainability.

Here are three ways a business can be more environmentally conscious – on Earth Day and beyond.

Start a conversation

Slowing down climate change is a group effort, so connect with your partners, clients, customers and employees about what you can all do. Maybe it's a commitment to stocking sustainably produced products, adopting recycled packaging or hosting an eco-awareness event or fundraiser on Earth Day. Take advantage of social media to share what you're doing for the planet and why. It's not just good for the Earth, it's also good for business.

Do an energy audit

Familiar to some homeowners, business owners may also be able to book an expert to evaluate the energy efficiency of their property. The auditor provides a big picture of how well your space, be it a storage facility, workshop or boutique, uses energy and how you can improve that usage. Depending on the service, they could also evaluate your supply chain and other aspects of sustainability and recommend improvements.

If an audit is not in the cards, examine the energy your business uses and when. Could the dishwasher in the employee kitchen be set to run at night? Can you automate the lights to turn on with motion instead of leaving them on all night? Even simple fixes can make a big difference, such as programming your thermostat to automate temperature changes on a set schedule.

Green your vehicles

If your business relies on vehicles

to get the job done, it might be worth going electric. On top of reducing your carbon emissions, electric vehicles (EVs) will save you money on gas at the pump as well as on maintenance and tune-up costs. Plus, you might be able to get a government rebate to offset the purchase price.

The Incentives for Medium- and Heavy-Duty Zero-Emission Vehicles program offers substantial rebates on the cost of buying or

leasing electric or plug-in hybrid commercial vehicles. The rebate applies to qualifying vans, trucks, coach buses, semi-trucks and more. It's applied by the dealer at the point of sale, and you can combine it with other applicable rebates.

Find more information at canada.ca/medium-heavy-zero-emission-vehicles.

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Advice to help you pay off your mortgage faster

(NC) Looking for ways to pay off your mortgage faster? Even small steps over time can make a big difference in how long it takes you to become mortgage-free.

You'll typically have opportunities to make changes to your mortgage that can help. Some of them you can make at any point during your term, while others you can only make when you renew.

What you can do during your term

Speed up your regular payments:

Depending on the terms of your mortgage, if you're currently making monthly payments, you might be able to switch to a more accelerated payment schedule. For instance, you could pay semi-monthly, biweekly or weekly instead. Making more frequent payments may help you pay off your principal sooner, which could potentially save you thousands of

dollars in interest over the length of your mortgage.

Make a lump sum payment:

Outside of regular payments, a lump sum payment is a one-time payment you make toward your mortgage principal. Depending on the terms of your mortgage, you may be able to take extra cash – such as from a tax refund, a bonus at work or an inheritance – and put that towards your mortgage principal. Speaking to a mortgage advisor can help you make the decision that best suits your needs.

Increase your regular payment amount:

Another option is to increase your mortgage payment amounts, so you're paying off your principal faster.

What you can do when you renew

Consider your timing:

At some financial institutions,

including TD, if you're close to your mortgage maturity date (the end of your term), you can renew your closed mortgage up to 120 days before your maturity date without prepayment charges, and notably, you cannot renew into an open term mortgage if you currently have a closed mortgage.

It's important to understand the terms of your mortgage agreement

before making any changes to your payments. Connect with a mortgage advisor to walk you through how to take advantage of flexible payment features and help you find ways to achieve your financial goals.

Find more tips on how to pay off your mortgage faster here.

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Top 10 tips to prevent car theft

(NC) Car theft is on the rise and costs Canadians more than \$1 billion annually.

Car thieves are prioritizing easy marks – convenient, low-risk opportunities to steal. By making it inconvenient, you can protect yourself against vehicle theft. Here are 10 simple precautions recommended by Co-operators to help ensure your vehicle is waiting for you when you step outside.

1. Make sure your vehicle isn't left running unattended, even for just a few minutes.
2. Make sure to lock your vehicle and close the windows.
3. Keep your keys or keyless fob away from doors and windows. If your car has a keyless ignition, use a Faraday bag that blocks the signal from your key fob and prevents it from being hacked by thieves to gain entry to your vehicle.

4. Use after-market deterrents such as steering-wheel or brake-pedal locks, or alarm systems.
5. Add a vehicle tracking device.
6. Talk to your mechanic about installing an immobilizing device to prevent hotwiring.
7. Park in well-lit, populated areas or in secured garages.
8. Don't keep personal identification or valuables in your vehicle. Ensure your possessions are stowed out of sight and in your trunk if you are away from home.
9. Before purchasing a vehicle, do some research and request all required documentation from the seller. If a deal feels too good to be true, be sure to listen to your instincts. Wait to get the verification you need before proceeding.

10. To avoid theft while selling your vehicle, ensure you meet in a safe, well-lit, third-party location such as a busy parking lot or outside your local police precinct. When it's time to receive payment, do so at a physical bank so you can verify the payment method used.

Find more information about car theft prevention through your

insurance advisor or at cooperators.ca. Depending on what vehicle you drive, and what theft prevention steps you take, you might even be able to secure a discount on your premiums.

www.newscanada.com



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Fire up your home safety plans

(NC) In the busyness of daily life, it's easy to overlook the importance of practising home fire safety. Consider making the following tips routine to help ensure your home and family are prepared in the event of a fire or carbon monoxide (CO) emergency.

Test and maintain alarms

Maintaining your smoke and CO alarms is an important part of helping keep your home and family safe. However, of the Canadian residents who experienced a residential fire from 2015 to 2021, just one in three had a working smoke alarm in their home, according to Statistics Canada. The National Fire Protection Association (NFPA) recommends that alarms be installed on every level of your home, including the basement, and in every bedroom. Remember to test your alarms regularly, and if you're using battery-powered models, change the batteries at least every six months.

Upgrade to long-term alarms

To make maintaining your smoke and CO alarms easier, you can use combination 10-year sealed-battery devices, such as the First Alert 10-year battery smoke and carbon monoxide alarm. These two-in-one alarms eliminate late-night battery chirps as well as the need for battery replacements. They are easy

to install and come equipped with a mounting bracket and installation kit.

Equip yourself with fire extinguishers

According to the NFPA, fire extinguishers should not only be placed on every level of your home, but also in easily accessible locations, such as under the kitchen sink. In the event of a fire emergency, assess the situation before reaching for your fire extinguisher. If the fire is small enough for you to handle, use the PASS technique to put the fire out: Pull the pin, Aim low, Squeeze the handle and Sweep from side to side. If the fire is too big or begins to spread, evacuate your home immediately and call 911.

Have a plan in place

Create and practise an emergency escape plan with every member of your household to help ensure everyone is prepared in the event of a fire. Identify two exits from each room, choose a designated meeting spot a safe distance away from your home, and practise at least twice a year so your safety plan remains top-of-mind.

Find more home safety tips at firstalert.ca.

www.newscanada.com





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