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Summer Green Tip



Steppin' light

Find local activities with low environmental impacts like a trip to the local park, woods, zoo, ballgame, or beach with friends to relax. Time spent with friends and family can be a great way to catch up and have fun. Picking up that new book you've been meaning to read while lounging on the deck is another great way to pass the time and leave a smaller footprint behind

[For more summer green tips click here!](#)

Best Bets - News from Mortgage Alliance Meridian Pacific

Dear Gina,

I know it has been awhile since the last newsletter and I must admit it has been a crazy year with a family addition, a new assistant, a new office and the always changing market.

For those of you I have not spoken to recently please know the I have an eye on your mortgage all the time and if something needs to be changed I will call.

We are in the process of putting some new programs in place and I will announce them in the next few months.

HST and you

HST (Harmonized Sales Tax) is certainly garnishing a few headlines so I thought the time was right to clarify the HST and the implication to the real estate market and mortgages.



The HST comes into effect in BC on July 1. The easy way to understand the HST is to think of it as an extension of GST. Any service or product that charges GST will now include the BC PST (Provincial Sales Tax). This will increase the tax on some services by the current 7% PST. Combining the existing GST and PST, the new HST is 12%.

First off, mortgages and mortgage fees are exempt of the HST!

[Click here for the full article.](#)

Retire - Where is the money?

Need a referral for a service or if you are making a purchase don't forget to ask me?

I am connected and I have built my business by referral. I am a proud member of [BNI Marinaside](#).

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For the first time in history we are going to have retirees taking care of retirees. This is a crazy thought but as we are living longer it is a reality. How are we going to finance our retirement and for some of us we are going to have to help finance our parents retirement.



Stats show that retirees are the fastest growing segment of our population. Between 2006 and 2026 the number of seniors in Canada will increase from 4.3 million to 9.8 million. This means that this share of the population will rise from 13.2% to 21.2%. Interestingly, a 65-year-old couple will have a 1 in 2 chance that one of them will reach the age of 92.

[Click here for the full article.](#)

Remember if your ever in Gastown come and see our new office.

If you have any questions or would like to do some planning please come and see me.

Sincerely,

Gina Best
Mortgage Alliance Meridian Pacific

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Mortgage Alliance Meridian Pacific | 1 - 155 Water Street | Vancouver | BC | V6B 1A7 | Canada