Hi Gary,
As the dog days of summer come to an end (technically they run from July 3 – August 11), let's take a look at what in the world this saying means.

Dating back to Roman and Greek empires, the phrase was based on the star Sirius (or Dog Star), which translates to 'scorching'. The star's rising coincides with what's now those dates between July and August, the hottest time of the year. It was first translated to English in 1530, still associated with the Dog Star and hot weather. Nowadays, it has lost the astronomical connection, replaced by the link to the hottest days of summer, bringing low energy during the most humid weeks of the year – much like a lazy dog.

But did you know our sluggish reaction to heat is actually a biological response? When temperatures rise, your body works overtime to keep cool, and that effort depletes your energy, leaving you feeling sluggish, exhausted, and less motivated to move.

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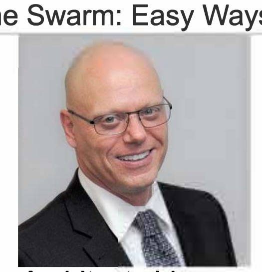

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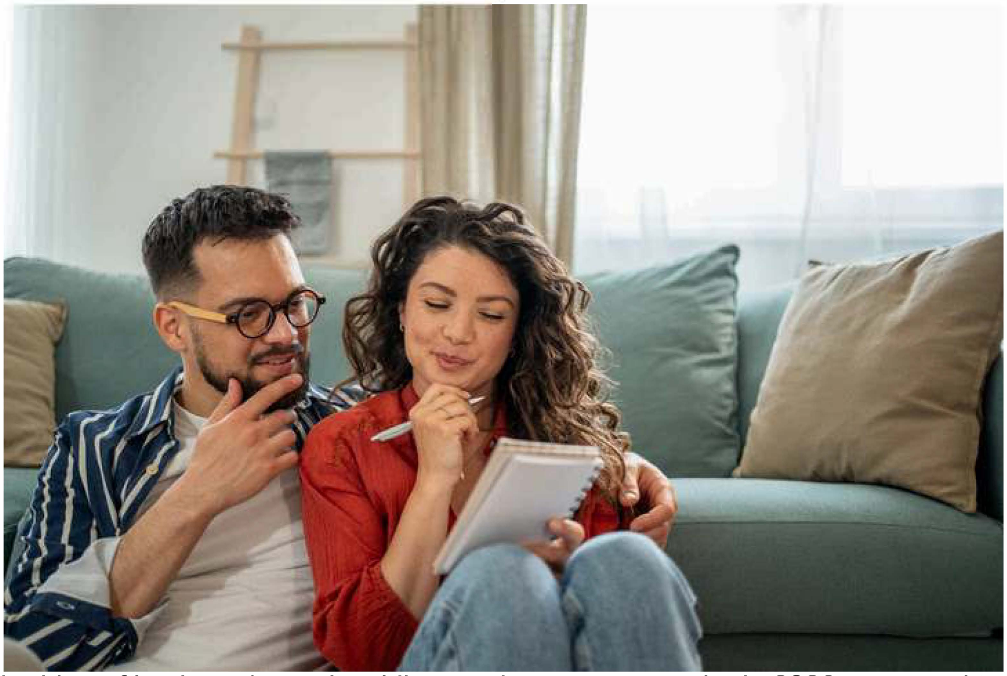
From Browsing to Buying: When to Get Prequalified or Preapproved



If the idea of buying a home is a blip anywhere on your radar in 2026, you need to know about the prequalification and preapproval process. I've got you covered with this Q&A that will give you confidence no matter how far out your home purchase is.

Q: What exactly is a prequalification?
A: A prequalification is a preliminary review of your finances and home purchase budget. It gives you a rough estimate of how much you can afford to spend on a home, and how much financing you could reasonably expect to qualify for. You'll learn rate types and terms and start considering what will work best for you.

Q: So then what's a preapproval?
A: A preapproval is a more detailed look at your finances, including substantiating paperwork and other documents. It requires a credit check, your personal information, and detailed financials. Realtors and sellers take this as serious interest in the property.

Q: Does a preapproval guarantee your mortgage financing?
A: No. Because a preapproval is not specific to a property, it's not a guarantee you can get financing for just any property. The property has to be approved, may need an appraisal, and the final purchase price must meet income ratio guidelines. You'll apply for a full approval once you've selected and made an offer on a home.

Q: At what point should I get a prequalification?
A: BEFORE you start house shopping. When you first start thinking you might have enough for a downpayment, and you want to get a rough idea of what you could afford.

Q: At what point should I get a preapproval?
A: When you're ready to start seriously house shopping. You've got a neighbourhood and some requirements in mind. You'd like to start going to open houses, and ideally make a purchase within the next 1-4 months. You'll have a more confident and comfortable buying experience if you have one before you make an offer on a home. Just a note here that the property you put an offer in on will still need to be approved by your lender before a mortgage is guaranteed approval.

Q: Where do I get a prequalification or a preapproval?
A: There are two sources for these. The first source is a mortgage broker (like me!), who will review your numbers and shop around to a variety of appropriate lenders on your behalf. I won't lend you the money directly, but I'll be the bridge between you and a lender. The second source is directly from a lender (like a bank, credit union, or private lender), which you have to search out and request yourself from each individual lender. With a broker, you'll have more options and do less work, often for no fee.

Q: How long does it take to get a prequalification or a preapproval?
A: A prequalification can be done pretty quickly and easily, usually in under half an hour. A preapproval means you're confirming documents and validating finances, so this takes longer. Sometimes as little as an hour, but sometimes a couple days.

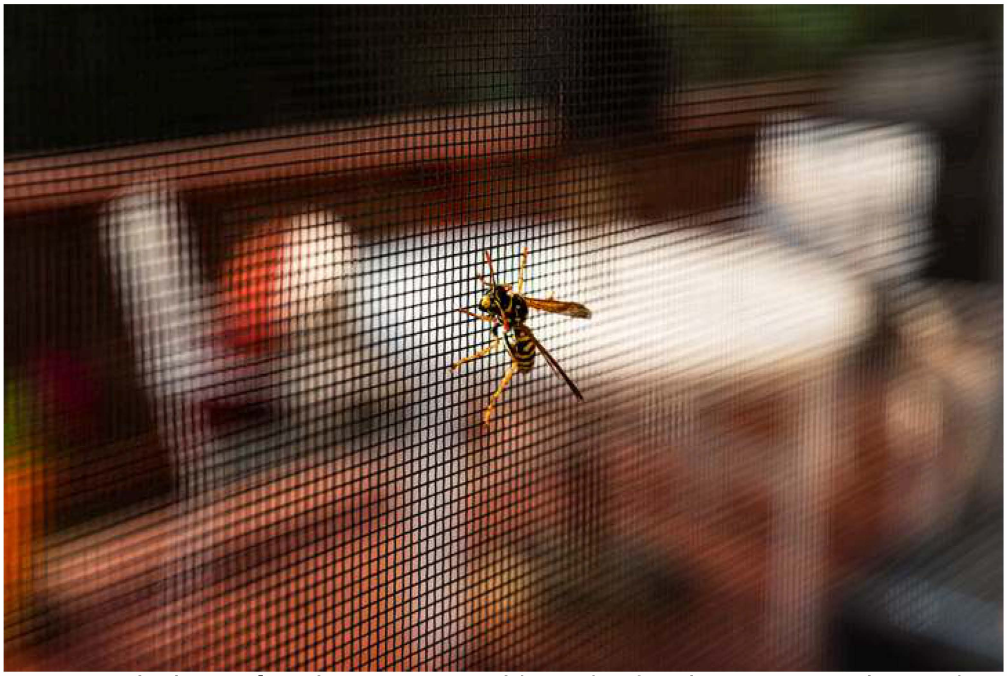
Q: Do I automatically get a rate hold?
A: First, a rate hold is exactly what it sounds like – the lender will hold a specific rate for you. This protects against any rises, but if rates fall, that's still good news as the lender will provide you the new lower rate. Back to the question – where the answer is both no and yes. A prequalification doesn't include a rate. A preapproval on the other hand does include a rate hold, valid up to 120 days. Be sure to confirm how long the rate is on hold for as that can vary from lender to lender.

Q: What do I need to get a preapproval?
A: You'll need to bring a list of your assets (including proof of your downpayment), income confirmation documents (like a pay stub), and a detailed account of all your debts (including what the debt is, the outstanding amount, and the payments on it). You'll also have to provide identification.

Q: How long do my prequalification and preapprovals last?
A: The prequalification is just an estimate, so as long as your finances and employment don't change, you will still have the same prequalification. Your preapproval on the other hand is based on confirmed documents and usually lasts 90-120 days. Sometimes it's as little as 60, and in some cases, it can be extended – depending on the lender and your application. Talk to me to confirm the terms for yours.

If you still have questions about a prequalification or preapproval, I'm here for you! Give me a call or send me an email any time.

Stop the Swarm: Easy Ways to Ditch Wasps, Mosquitoes and More



The summer is the perfect time to get outside and enjoy the warm weather and sunny rays. But our wild Canadian weather brings more than just wind and rain (and hail for Albertans); it also brings insects of all shapes and sizes! If you want to banish bugs from your beautiful backyard, here are a few tips for handling those uninvited guests.

Mosquitoes: Prevent them by getting rid of standing water, like bird baths or clogged eaves troughs. Also be sure to cut your grass regularly so it doesn't get long enough for them to enjoy breeding in. Then, get yourself a mosquito coil, a Thermacell repellant, or make a homemade repellant with equal parts water and vodka, spiked with plenty of eucalyptus oil.

Ants: Don't spray individual ants – take aim at eliminating the whole colony with liquid ant bait either near their residence or at all the entryways to your own. If you don't have pets or little kids who might eat it, you could make your own bait with borax and either powdered sugar or peanut butter in a shallow dish. If the ants are in your house, do a perimeter check and trim down branches or flowers that touch the house, as that's the trojan horse ants often use to get in.

Wasps: If you see (or hear!) a wasp nest, take action by mixing ¼ cup of dish soap with water in a spray bottle and dousing it. If you don't want to get that close, you can opt for a store-bought wasp spray which works up to 10 meters away. If any are trying to get indoors, mix peppermint and lemongrass oils with water and spray your eaves, porch roofs, and other crevices to repel the pests. If you can't find the source of the buzzing bugs, buy a wasp trap (or make your own with sugar water) and hang it nearby.

Asian Lady Beetles: Not to be confused with ladybugs, this invasive species is gaining way too much traction in Canada. They stink if you squish them, so be prepared. A general-purpose insecticide should work to keep them out of your home or yard. You can also plant (or buy if you don't have a green thumb) chrysanthemums, which naturally repel these pests. If they get in the house, a dish soap and water solution in a pan – strategically placed under a lamp, incubator style – should catch them for easy disposal.

With all that being said – did I miss a bug you can't seem to get rid of? Or do you have other home remedies you've found effective? I'd love to hear about them if you do!

In honour of tell a joke day coming up on August 16, here's a few options that crack me up:

Why was the picture sent to jail? It was framed.

What's worse than it raining cats and dogs? Hailing taxis.

What did the cupcake tell its frosting? I'd be muffin without you.

And that's a wrap for another month – thanks for reading!

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