

News from the



Front Porch

Spring 2012 - Brought to you quarterly by McCue Mortgage

It's Time To Get **FIT** ..And Stay **FIT**

Financial Fitness means understanding the challenges faced with homeownership and training yourself to get and keep the home of your dreams. This unique approach can help you keep your finances in line so you can prepare for future opportunities. For over 60 years Connecticut families have trusted McCue Mortgage with their financial fitness goals and "It's time!" for you to have your chance at financial success.

**It's a marathon,
not a sprint**
HOMEOWNERSHIP



For some, getting fit might be as easy as changing the way you pay your bills or putting a little aside for an emergency. As an incentive to our customers McCue Mortgage is giving out a free mortgage payment to one lucky customer every month that displays financial fitness by paying their mortgage on time, or even early.

When mortgage payments are missed, a long series of events is triggered that affects account standing, credit and future purchasing opportunities. By making mortgage payments a priority, real estate markets begin to stabilize. And that's when positive things start to happen.

Property values tend to rise, due to less foreclosed properties in surrounding communities, growing families can begin to look forward to moving up into a larger home that fits their needs, banks lend more money and credit ratings increase.

For the already financially fit individual, staying fit can be just as challenging. That's why we have a wide range of services to help you plan for moving up in your property or even refinancing into a lower monthly payment. Financial fitness affects everyone.

We've helped thousands of Connecticut families achieve financial fitness and we're not stopping there. Your financial transformation starts with picking up the phone or visiting our website to learn more.

www.mccuemortgage.com



This year's mild winter has prompted all of us to look ahead towards the joys and opportunities of spring. With spring comes renewal. A chance to start the season off in a positive way. This issue highlights some ways to prepare for that spring revitalization, what you and your family can do once it warms up, how you can get financially rejuvenated, and where you can get involved in your community.

Inigorated by the spring atmosphere, the McCue Mortgage staff has been looking for new and improved ways to help our customers, and I'm happy to tell you we have a few new plans in the works.

The "First of the Month Club" is underway, and hundreds of our customers are already entered in a monthly drawing for a free mortgage payment. This program is designed to reward our customers that make their payments on time and are committed to financial excellence. Also, we are encouraging customers that often make late payments to try and get back on track. Your mortgage is the most important payment you can have. It ensures home security for you and your family and has a large impact on your credit score. The short and long term effects that delinquent payments can have are devastating. Be sure to communicate with us regularly should any issues arise. I can't wait to see who wins our first drawing in March.

Another important addition for customers is our pay by phone system "Speedpay." This option allows you to call in 24/7 and make your payments on your own through the phone. This is a faster way for customers to get payments in on time and avoid additional charges. The Speedpay article in this addition covers more detail on how to utilize this service.

Spring has sprung!

Sincerely,

William J. McCue
President, McCue Mortgage

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Spring is Time to Clean, Organize, and De-Clutter

After last winter and the fall snow storm, everyone in New England was bracing for a long hard winter...which never really materialized. Perhaps the lovely mild weather has allowed you to get a jump on your spring cleaning, but if not, we'd love to share a few ideas to help you get started!

Out-and-About

"Take a Tour" around your house, inspecting and preparing a "Fix It" list. Carefully check your roof, windows and doors for leaks and cracks, trim that needs painting, siding or gutters that need re-attaching, and general minor home maintenance items. Tackle a couple of these items each weekend until they're done.

Remove unwanted leaves and branches. After our fall snowstorm - this is a much larger project than usual. Think about working with your neighbors to rent a wood-chipper, lawn sweeper, and other large equipment. Sharing the cost - and the work - can make the job more fun - and helps you finish large projects faster!

Organize a "family pitch in" and clean the garage and storage shed. Clean and store winter power equipment (drain gas tanks, and if you bought a generator, make sure you run it monthly to keep the engine in good working order!), tools, sleds and skis. Then organize spring tools, toys and sporting equipment! Consider creating a "staging area" in your garage for a spring tag sale once the garage is cleaned out - and use it as a temporary clearing area for items you're planning to sell, donate, or freecycle.

Scrub your patio or deck if you have one, and clean and repair outdoor furniture.

Plan outdoor landscaping and gardening projects. Mild weather makes it easier to prep gardens and beds for spring shrub, flower, and vegetable planting - but be sure to check safe planting dates with your local nursery to protect your investment!

Room By Room

Remember the "family pitch in" for the garage? Now it's time to apply it to indoor spring cleaning! Work together to go room-by-room, cleaning, clearing out, and de-cluttering. Move all of the furniture and clean behind and beneath it. If the project seems too daunting, consider doing a few rooms or one level of the house at a time. Don't forget to move unwanted items to your tag-sale staging area. Afterward, reward your cleaning crew with dinner at a favorite restaurant, a trip to the movies, or a pizza and ice cream sundae party.

Clean the windows and let the spring sun shine in! This is a tough chore but it's so rewarding. The best all-natural cleaner: mix one part white vinegar with one part hot water. Don't forget to wash or dry clean curtains and drapes, too.

Vacuum furniture and rugs. Rent a rug and upholstery cleaner for deep cleaning (again, consider "going in" with a neighbor or two to share the cost). Don't forget to vacuum the coils behind your refrigerator - this is huge (and often neglected) energy saver!

Sort, clean, and switch winter and summer clothing. Decide what should be donated, sold, handed down and given away. Launder winter coats, hats, and mittens (and get rid of those pesky single mittens!)

Inspect and clean air conditioners. Change filters. If you have central air, have your system serviced for maximum efficiency and hire a professional to clean your vents - this cuts an amazing amount of dust out of the air.

Look up! Check around your eaves and ceilings for cobwebs and dust. Vacuum out those corners and use a damp cloth to wipe dust from the walls.

Finally, sit back, relax, and enjoy your squeaky clean home! Happy spring!

From the Back Porch



Honeybees prefer yellow and blue flowers over other colors "Spring Fever" is a real physical condition - usually occurring when a warm spell follows a long period of cold.



An area along the border of California and Oregon is known as the "Easter Lily Capital of the World," producing 95% of all bulbs grown.

On the first day of spring, or the vernal equinox, the hours of daylight equal the hours of darkness.

Celebrating Mother's Day in the spring dates all the way back to the ancient Greeks!

Four high school students suffering from "spring fever" skipped their morning classes. When they got to school, they told their teacher they had a flat tire. The teacher said "Well, you missed a test today, so take seats apart from one another and take out a piece of paper." Smiling, she waited for them to sit down. Then she said "First Question: which tire was flat?"

From how many *flowers* do honeybees need to collect nectar in order to make 1 pound of honey?

Got A Clue?

- A) 250,000 C) 2 million
D) 1 million B) 500,000

E-mail your answer to: puzzle@mccuemortgage.com and include your name, loan number, address and phone number. Remember to play the puzzle every issue to increase your odds of winning. We take all the correct answers and select a winner each November. The winner will receive a check equal to a full month's mortgage payment courtesy of McCue Mortgage. The winner will be notified and published in The Front Porch. You must be a McCue Mortgage customer to win.

JOIN THE CLUB

In our winter edition, we explained the importance of paying your mortgage first, now it is time to focus your efforts to paying on the first. McCue Mortgage is happy to present the First of the Month Club. We are giving away a **free mortgage** payment in a monthly drawing. You automatically become a member every month your payment is made on or before the first of the month. For all contest rules and more information please visit us at www.mccuemortgage.com We Hope You Win!



Walk, Run or Ride Connecticut *on the Rails to Trails!*



A few years ago, we published an article on Connecticut's Rails to Trails system. There's no better way to enjoy a spring day than taking a walk or a ride on these safe, paved trails through Connecticut's countryside! But we believe it's time for an update - at the end of 2011, the Farmington Canal Heritage Trail connecting the Connecticut shoreline to Massachusetts was 72% complete. It's now possible to ride all the way from Southwick, MA to Farmington (about 28 miles - or 56 round trip!), and from Cheshire to New Haven, ending at Yale University. While there is still a stretch through Farmington, Plainville, and Southington that is incomplete, these great pathways provide a perfect venue for a spring outing.

Last summer, the Farmington River Trail (running from Farmington through Canton) was completed - making it an 8 1/2 mile stretch through scenic Collinsville, and updates to the trail in Cheshire and New Haven added important safety features.

So grab your helmet or your walking shoes and head out and pick a trail! Here are a few places to stop for refreshments along the way:



Hamden

Right across from the Sleeping Giant is the Giant View Cafe. Grab a soup, salad, sandwich or panini - and don't forget the cookie! No website but you can find them on Facebook /GiantViewCafe.

Simsbury

In North Simsbury, the trail runs right behind Route 10. Stop at the Harvest Cafe & Bakery for a treat! www.harvestcafebakery.com - or farther South, stop at Riverdale Farms for great food and shopping!

New Haven

Just off the end of the trail in New Haven is Moe's Southwest Grille. Stop in for a burrito, taco, or quesadilla. www.moes.com.

Canton/Collinsville

The Crown & Hammer Restaurant on Bridge Street or LaSalle Market on Main Street are fun places in the heart of Canton's historic Collinsville village. www.crownandhammer.com www.lasallemarket.com
There are too many great Rails to Trails locations to mention in this article, but you can find a complete listing at www.visitconnecticut.com/outdoor-activities/biking!

Happy trails!

TAX TIPS

What to do with your tax return this year

Spring season also means tax season, which is a very important time for homeowners to stay on top of things. This year we are encouraging customers, through a campaign focusing on financial fitness, to make their mortgage a priority. Your tax return may be the perfect tool to help you get ahead on your mortgage and establish savings for additional expenses such as increases in taxes or insurance.

You may have already noticed our First of the Month Club, where we award a free mortgage payment each month to a financially fit customer. Utilizing your tax return to pay down your mortgage or get in the habit of paying earlier each month can help you to come current on your mortgage and take advantage of this great program. We hope it's something you consider using.

If you are looking to get ahead on payments or catch up, keep in mind that discounts are available off late fees and extra charges as well. That's why it's so important to communicate with your lender should any issues regarding your mortgage arise. To learn more visit mccuemortgage.com or stop by and speak with us in person.

Bills Due Today? **WESTERN UNION®** Phone Payments for  Bills Paid Today.

Instructions on how to use Speedpay

- You can pre-date billings. **Call: 1-877-783-2059**
- Have your checking account and loan number available to set up your account.
- A \$7.00 service fee is included (\$15.00 for check by phone payments).
- After the first time, you will only need your loan number when calling in.

Introducing SPEEDPAY

In an effort to continuously provide quality customer service McCue Mortgage is proud to announce our integration of Speedpay, an automated, pay by phone system that allows customers to make payments 24 hours a day, 7 days a week.

In the past, when payments were made over the phone, it would be counted as a "check by phone" transaction and would still take a few days to process. Now, when you set up your Speedpay account, payments made before 4pm are recorded as a same day payment.

This allows our customers to get their payments in on time and avoid the possibility of delayed ACH or mailed payments, especially when close to the first of the month payment due date.



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The WALNUT HILL ROSE GARDEN *In Full Bloom*

McCue Mortgage understands the importance of giving back to the community. For the last 63 years, McCue employees have played an important role in corporate stewardship and volunteering across the State of Connecticut. One project near and dear to McCue Mortgage in the last few years has been the restoration, replanting and maintenance of the Walnut Hill Rose Garden, coordinated by Kate McCue, the company's EVP and third generation of McCue family leadership. The Walnut Hill Rose Garden is one of the most beautiful spots in New Britain, with over 900 rose bushes growing onsite.

If you are interested in rose gardening, gardening in general or just helping out, join the fun at the Spring Spruce Up of the Walnut Hill Rose Garden on Saturday April 14th from 9 am –

noon. McCue Mortgage staff, community volunteers and some gardening experts from the UConn Master Gardener program will be planting over 50 additional roses and prepping the garden for the summer months. Learn ways to take care of your garden at home or just get messy helping us plant! More information is available at www.friendsoftherosegarden.org/volunteer

The Walnut Hill Rose Garden brings a whole new meaning to "stop and smell the roses," literally thousands will bloom every year, attracting visitors from all over the state to the newly restored historic landmark location.

*April 21st is the Rose Garden Spring Spruce Up snow/rain date.