

Did You Participate In The Summer Reading Challenge At The Glendora Public Library?

GLENDORA - Glendora's readers answered the Challenge and helped us reach new record reading levels by reading more than 40,000 hours this summer. As promised, some of this summer's First Class Readers will have a chance to water bomb the Librarian on Monday, **August 27th** at 4:00 p.m. Visit the City of Glendora's Facebook page to watch the Librarian get water

bombed!

Check out the Library's website, www.glendoralibrary.org, for a list of Glendora's top readers for the summer of 2018. Mark your calendars for the start of the Glendora Public Library's Summer Reading Challenge 2019, beginning June 3, 2019.

The Summer Reading Challenge 2018 was presented in partnership by the Glendora Pub-

lic Library and GPL Friends Foundation, sponsored by Chick-fil-A Azusa, Glendora, Crestwood Communities, Exxon Mobil, Foothill Christian Schools, Glendora Education Foundation, Glendora Kiwanis Club and TAS Signs. For more information about Library programs and services, please call (626) 852-4891 or visit the website, www.glendoralibrary.org.

How to Cut Years Off of the Mortgage of Your Home, Sweet, Home

Whether you've just moved into your dream home and are experiencing the elation of making it your own or you are a few years into paying off your mortgage, if you are like most homebuyers, chances are you have the standard 30-year mortgage and may feel daunted as you anticipate decades of payments.

What if there were a simple way to cut years off that mortgage and potentially save yourself thousands of dollars in interest? By making just one extra payment a year to your mortgage or by spreading that one payment over 12 months, you can do just that, say experts.

"If you have a nest egg and are in a good place financially, put a little extra money to work to cut the mortgage term and add equity faster, suggests PNC Bank's Staci Titsworth, a regional manager for mortgages.

Titsworth offers strategies to help make the extra payments easier to handle.

"A good rule of thumb is to take a tax refund or year-end bonus and apply it to the principal of your mortgage. It's simple to do on a yearly basis, plus you are not parting with a large portion of your regular paycheck to fund that extra payment," she says.

Another strategy is to add a little extra to each month's mortgage payment and apply to the principal. That way it doesn't hurt quite so much.

As an example, with \$200,000 borrowed at a 4.5 percent fixed rate, making one extra payment of \$1,013 annually can take 4.25 years off the loan and save more than \$2,500 in interest. Double that extra

payment and you could shorten the term by seven and a half years and save more than \$9,600 in interest.

In the early years of a 30-year mortgage, the bulk of the payment goes toward interest and the interest is calculated on the outstanding principal balance, so every extra dollar that you can put toward that balance is going to take cost off the back end of the mortgage.

"We talk to our customers about their complete financial picture, from their loans to savings to retirement. We know

that most people want to retire in a financially sound position, and typically their biggest debt is a mortgage," says Titsworth. "Consider meeting with a financial advisor who can take a look at your complete picture and calculate the benefits of paying off your mortgage faster while also managing your long-term goals."

More tips and resources can be found at www.pnc.com.

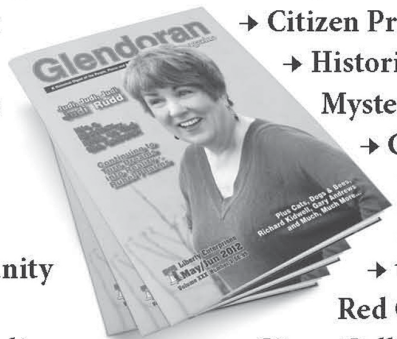
With a comprehensive approach, you can make paying for your home a little sweeter. (StatePoint)

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