



Happy Holidays  
From our Family  
to Yours

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**732 Boughton Cres**  
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**BURLINGTON \$454,900**

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**5474 Schueller Cres**  
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Since August, financial markets have been pricing in at least one Bank of Canada <http://www.bankofcanada.ca/en/index.html> rate cut, while economists on the other hand, have hung on to their rate hike forecasts. Most analysts still predict that the next Bank of Canada move will be a rate increase in late 2012.

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Well now it's looking like we're starting to see some of those economists finally let go of those predictions. Some of them are now looking for the overnight rate to make a drop back to 0.25% by early 2012. That would put the prime rate at 2.25% (if the banks pass along the full cut). Others are looking for a half point cut by April or June. Even if they are wrong, the message sounds like interest rates will remain unusually low for a very long time. If they are right, then variable rates could continue outperforming 5-year fixed rates over the next five years - even with the reduced discounts many lenders are offering at the moment. For more information, call or email Peter Motem at 416.786.8395 [pmotem@mortgagealliance.com](mailto:pmotem@mortgagealliance.com)

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