

## Renovation time

There's no better time to renovate than now with low interest rates

Meeting changing needs, improving the quality of life, increasing energy-efficiency and addressing environmental concerns — Canadians homeowners spent over \$18 billion on home renovations last year, more than half of the total dollar amount spent in the entire residential housing industry.

Consumers are putting their money into their current homes, adding value to the investment they have already made — and experience shows it can be a wise investment.

A competitive marketplace offers a wide range of choice and options to consumers renovating to accommodate lifestyle changes and to improve comfort and convenience.

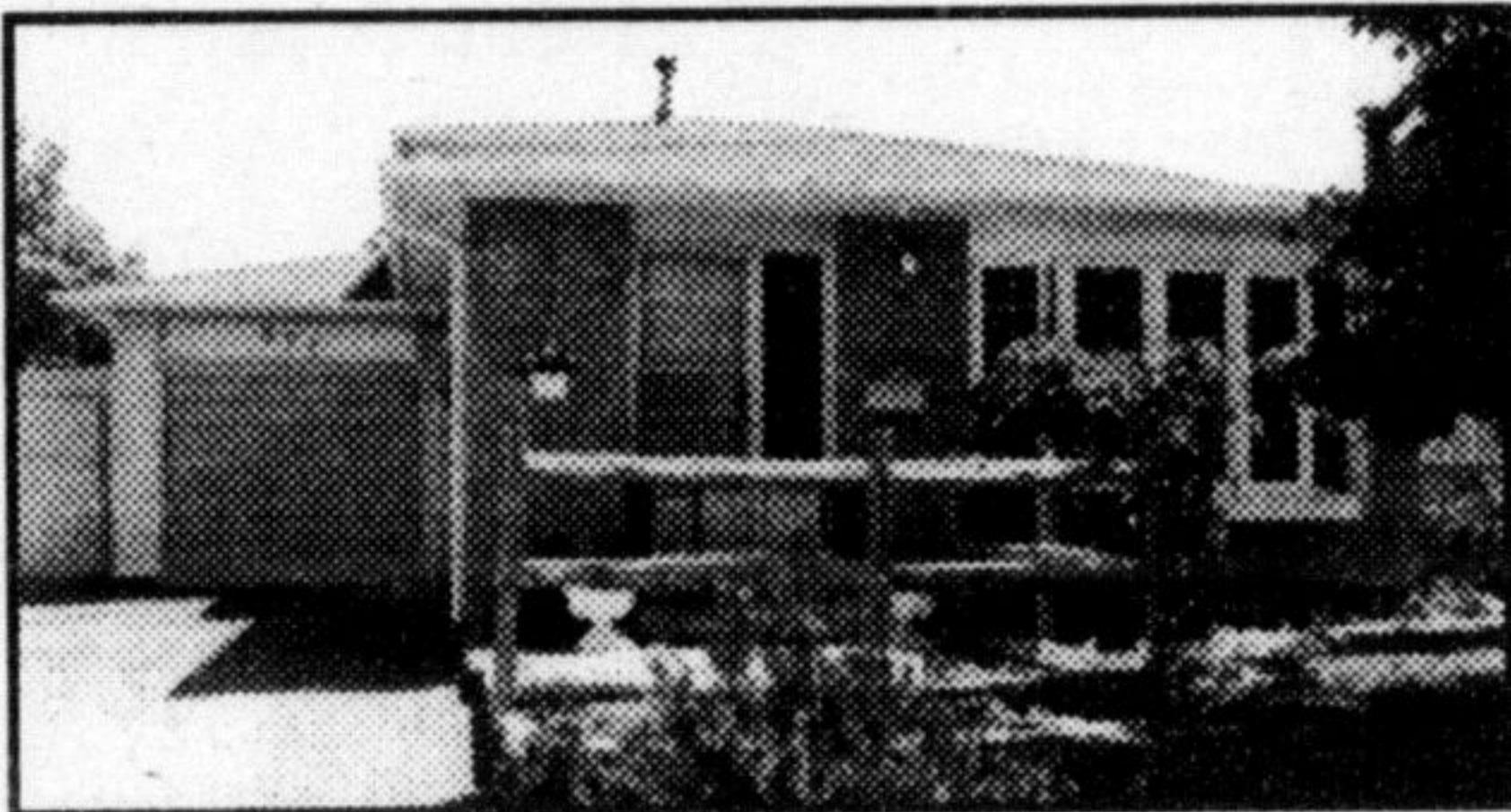
Innovations in design and technology and new construction techniques mean homeowners can renovate, for example, to decrease energy and water consumption, ultimately lowering their operating costs.

Interest rates are low, and lenders offer a wide variety of ways to finance home improvements — from personal loans and lines of credit to home equity loans and homeowners' mortgages. Pre-approval; fixed, floating, and blended interest rates; interest rate guarantees; payment frequency and pre-payment options are all available to meet particular needs.

Homeowners may qualify for financial assistance.

Canada Mortgage and Housing Corporation's Residential Rehabilitation Assistance Program (RRAP) for Disabled Persons can help improve accessibility for physically challenged occupants.

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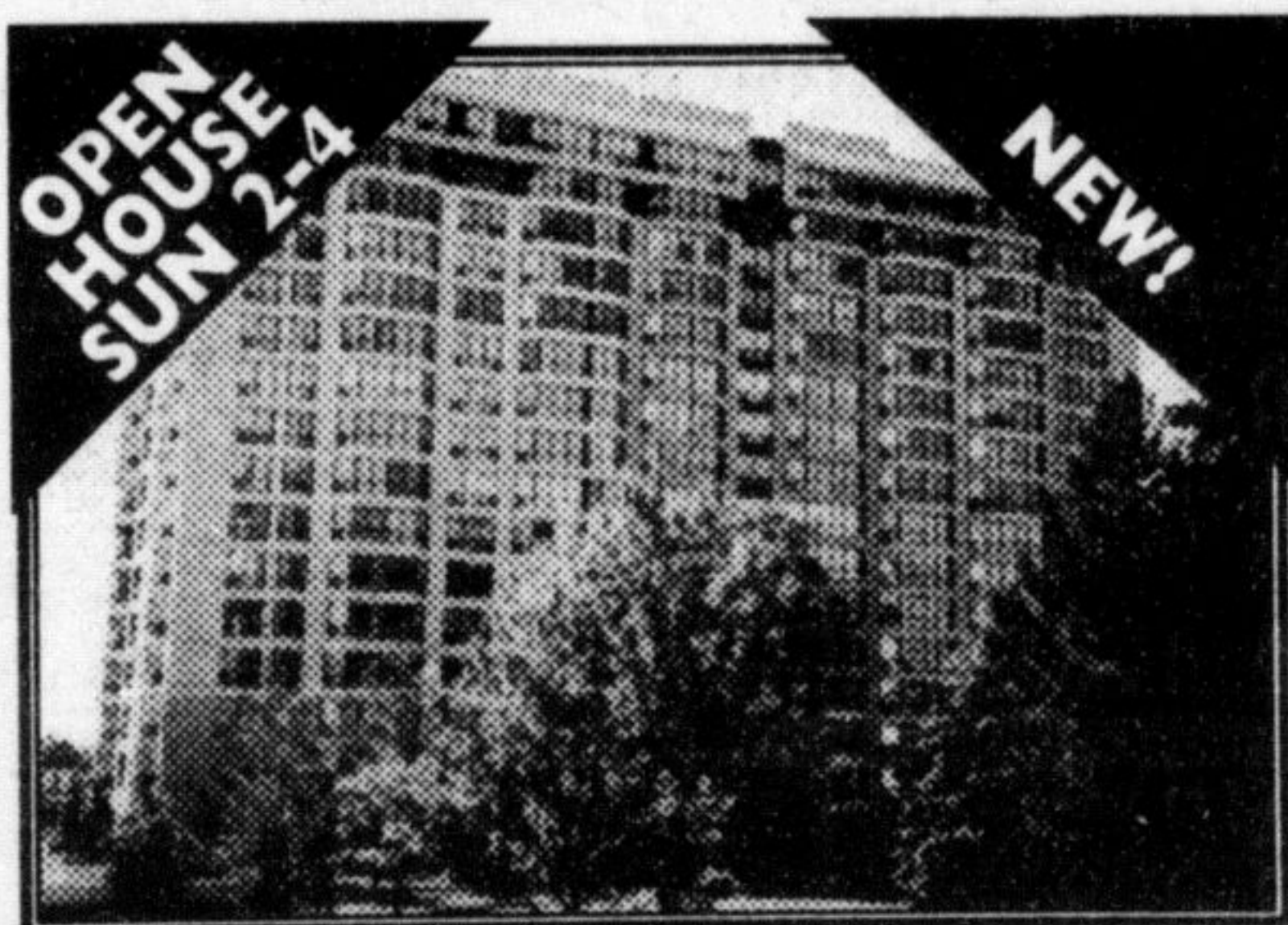


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Publisher

General Manager: David Bos  
Real Estate Rep: Kathy McLean  
Published by: The Canadian Champion,  
191 Main St. E., Milton, Ont., L9T 4N9,  
878-2341 Fax: (905) 876-2364

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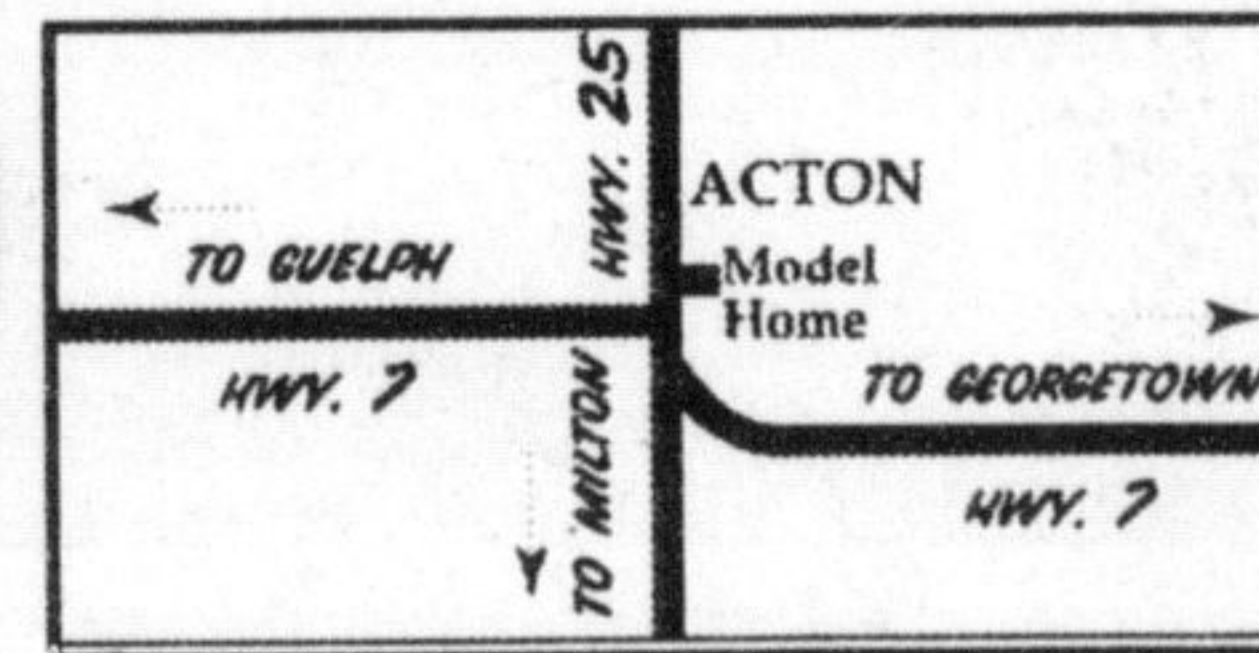
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