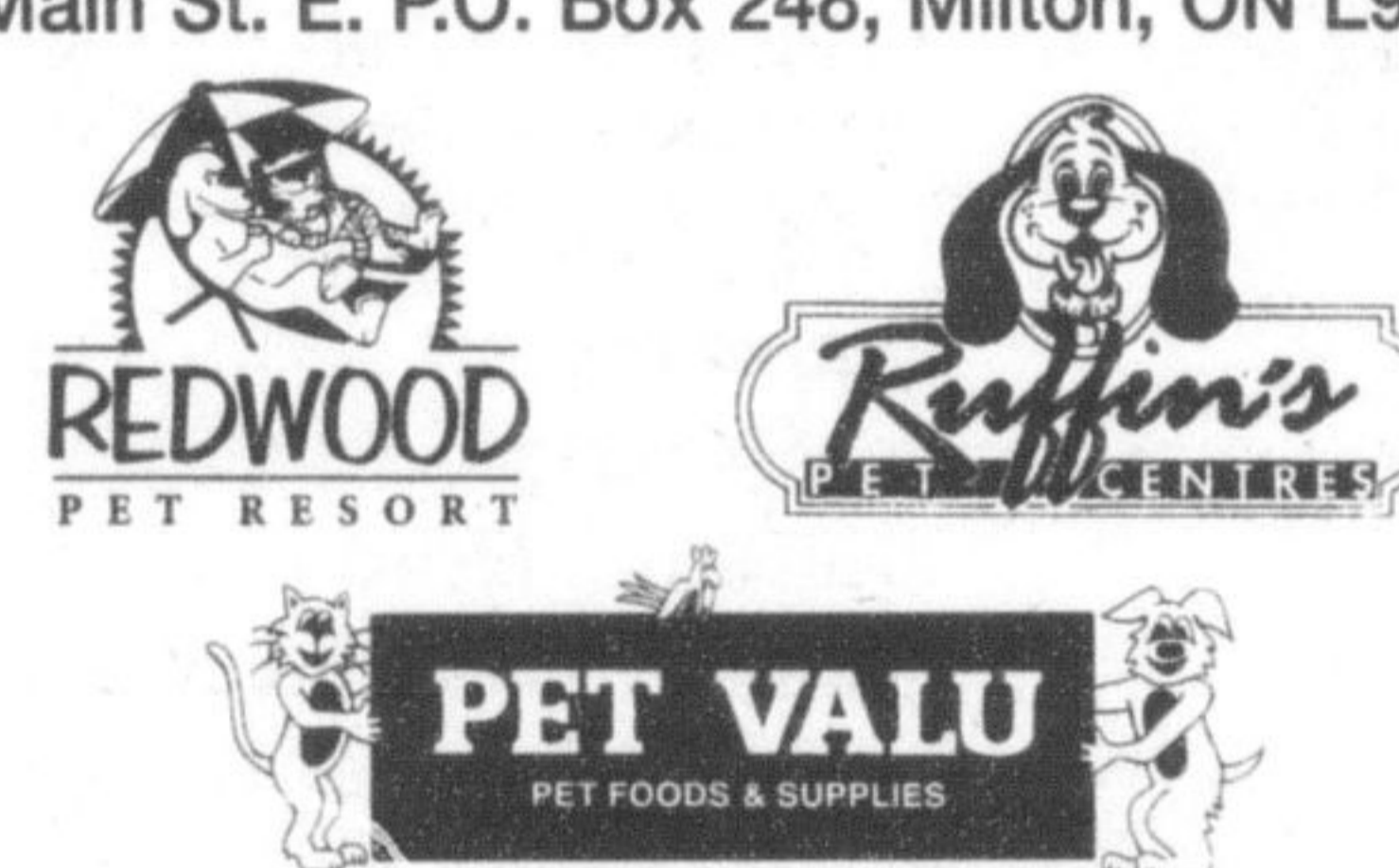


**Champion
PET SHOWCASE**

Show off your precious pet in the Canadian Champion's monthly section of **Champion Pet Showcase**. If your pet is chosen as "**Pet of the Month**" you **WIN** a gift certificate from one of the participating vendors on the page.

Send in photos to:
The Canadian Champion
191 Main St. E. P.O. Box 248, Milton, ON L9T 4N9



Ask The Professionals

If you have any questions these professionals can answer, please write to:
"Ask The Professionals"
c/o The Canadian Champion,
191 Main Street E., Milton, Ontario L9T 4N9
or Fax to: 878-4943



John Cavan
Mortgage Consultant

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Your mortgage could be a goldmine of potential savings

"A penny saved is a penny earned"...or so the old proverb goes. Of course, the value of a penny has changed somewhat from the time when your mother offered her wisdom on the value of keeping what you earn. Today, you could save thousands of dollars by simply making the right mortgage decision. If you're like most Canadian homeowners, your mortgage is a goldmine of potential savings.

In the past few articles, we've talked about the importance of your mortgage as one of your most significant financial decisions. We've explored the value of seeking the advice of a mortgage professional - whether you're buying a home or renewing an existing mortgage. Today, let's take a look at the bottom line: the savings you can enjoy by making the right mortgage decisions.

It is the primary role of a mortgage broker to find you the right product for your personal situation. A mortgage broker is a financial professional and - like your investment advisor - he or she will want to understand your personal situation and payment preferences. Your mortgage broker has access to a broad spectrum of lending institutions, so you can do some valuable comparison shopping for the right combination of features, rates and mortgage options.

All these choices offer you substantial opportunities to save money over the life of your mortgage.

If you are like most homeowners, you are focused - for good reason - on finding the best possible rate for your mortgage. Your mortgage broker can offer you the best range of rate options and terms. If a mortgage broker can get you one per cent off the posted rate, that could translate into more than \$13,000 in interest per \$100,000 borrowed over a 25-year amortization schedule. If, however, you believe that most mortgage rates are basically the same from one institution to the next, then consider the fact that even an eighth of a point difference in the rate can offer significant savings over the duration of your mortgage.

But it's also important to look beyond the rate. There are other ways to find savings in your mortgage. Your mortgage broker is up-to-date on market trends and new opportunities...as well as some of the tried-and-true ways to save money in a mortgage.

Do you get an annual bonus in your job? You may want to use that bonus to pay down the principal of your mortgage. If you pursue this strategy consistently over the life of your mortgage, you could save thousands of dollars in interest by paying your mortgage off sooner.

Are you paid bi-weekly or bi-monthly? Consider a change from the usual monthly mortgage payment. Set up your mortgage payment schedule to coincide with your pay period. Again, you can shave years off your mortgage, and enjoy thousands of dollars in savings.

Consider the old penny proverb again. How much is your time worth? Time savings is one of the key, unexpected benefits that clients say they have enjoyed when they choose to work with a mortgage broker. Above all, a mortgage broker is an expert in customer service, and that means that your broker looks after every detail of your mortgage research and negotiations on your behalf.

John Cavan is a Consultant with Mortgage Intelligence, www.stressfreemortgages.ca.

Call today for great rates & fast friendly service



Herbal Magic
Weight Management and Nutrition Centres



Maxine Stanley

15 Martin St. 905-693-9594

"Providing a Natural Way to Better Health and Wellness"

Q: I've been trying to quit smoking for the past ten years, but unfortunately, without much success! I can't use pharmaceutical "quit smoking" aids due to conflicts with my other medications, and going "cold turkey" is not an option! Are there any herbals that can help beat the smoking habit?

A: Yes, there is a herbal solution!

Herbal Magic has developed an all-natural product that is designed to reduce the uncomfortable symptoms of nicotine withdrawal. "Q.U.I.T." contains herbs traditionally used by herbalists to combat smoking, plus extracts that set up a distaste for nicotine within the body.

Once you have decided to "kick the habit", daily use of "Q.U.I.T." will provide the following benefits: a reduction of nicotine cravings, a calming of withdrawal nerves, and a curbing of increased appetite. A decrease in cravings is usually noticed within the first few days, and many ex-smokers claim complete cessation of smoking by the third week of use. "Q.U.I.T." is safe, effective and non-addictive, with no known side effects. To find out more about this product, stop by or give us a call!

Maxine Stanley has a B.A. in Sociology and an S.S.W. in Social Work. She has worked with the Herbal Magic program for over 7 1/2 years, and is a trained nutritional counselor.

A Feel-Good Read

Resolve to take better care of yourself in the new year with a little help from our upcoming special section, **Health, Mind & Body**. Inside, you'll find a variety of features written to help you achieve a sense of balance and well-being.

From exercise techniques and nutrition advice to relaxation methods and holistic medicine, **Health, Mind & Body** is just what you need to start 2004 on the right foot.

Look for it January 20th.

Health, Mind & Body

A Special Supplement to

The Canadian Champion

