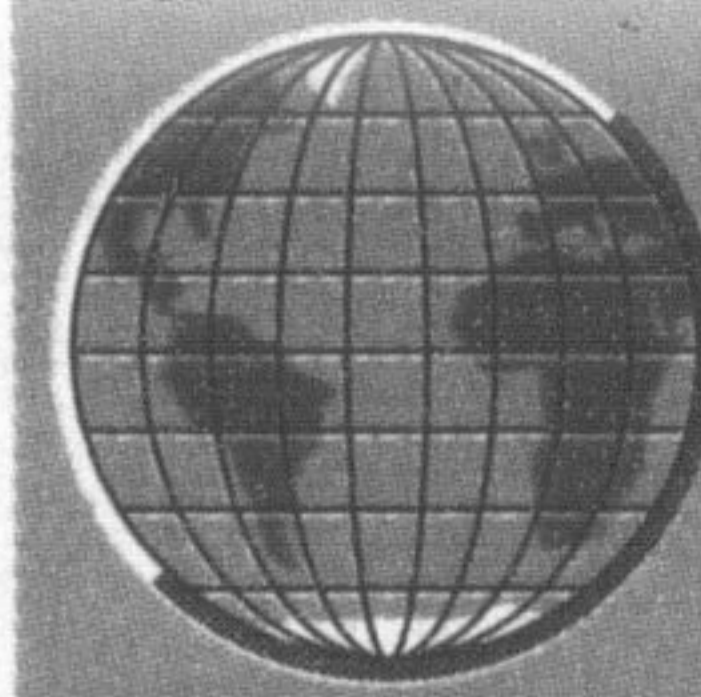
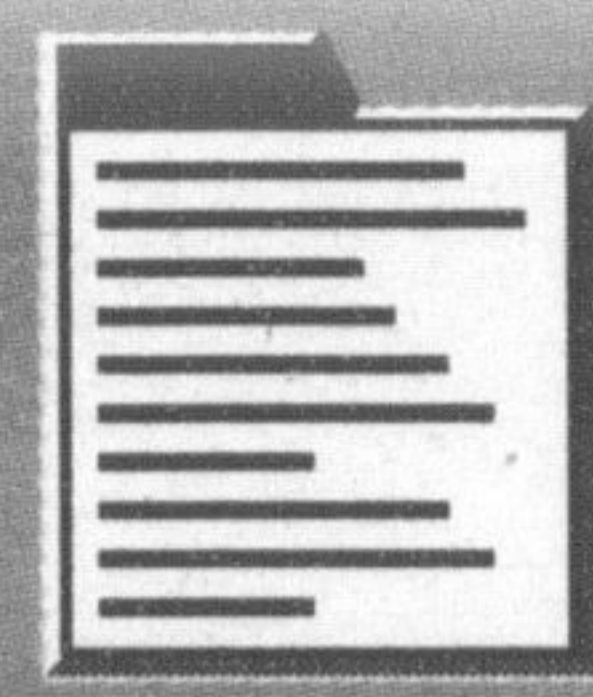
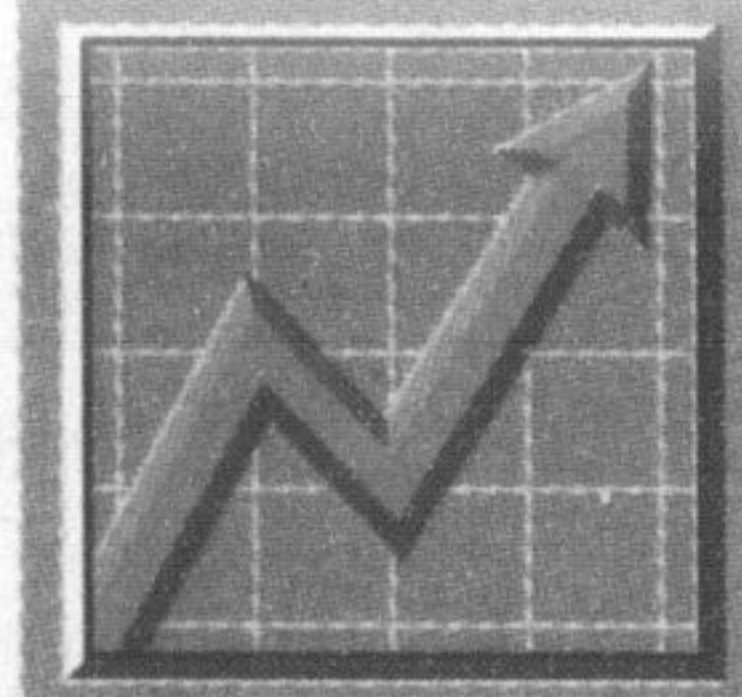
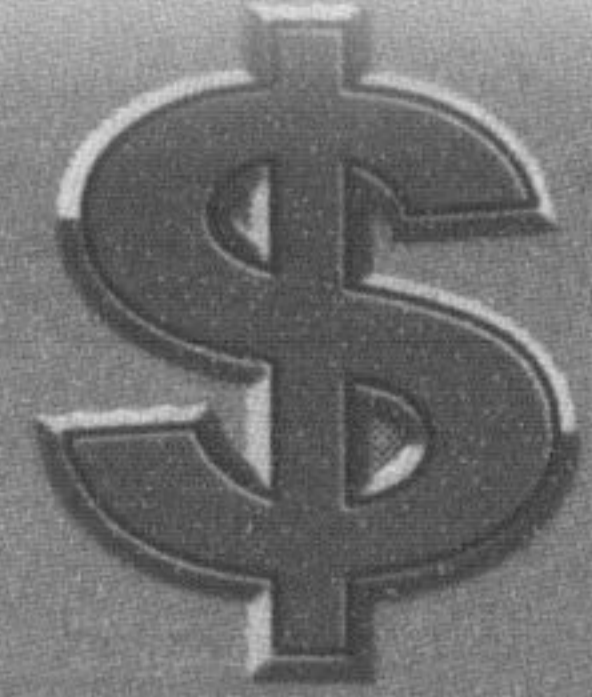


# YOUR FINANCIAL FUTURE



## MEET THE DFG TEAM



Helena Donaldson, CFP, CLU, ChFC  
 Thomas Tamblyn, BSc, CFP  
 Nelda Crilly, Karen Manuel, Diane Kilkenny

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## Make a mortgage broker part of your financial plan

For most Canadians, buying a home is the largest financial decision they will make in their lifetime. Yet, consumers across the country are more likely to painstakingly review dozens of investment possibilities for their portfolios than to scrutinize their mortgage choices. The mortgage world - like the investment world - can sometimes be confusing. There is a vast array of choices - open, closed, fixed, floating, long or short amortization, prepayment options, portability...and of course, the rate itself. Making the right mortgage decision can have a huge financial impact over the long term.

Many Canadians have an investment advisor to help them sort through their choices. Now, Canadians are also beginning to turn to mortgage brokers to help them make better mort-

Continued on page 22

Have you thought about taking advantage of the equity in your home to **consolidate debt** AND help you **pay off your mortgage quicker?**

**NO MORTGAGE BROKER FEES!**

The time has never been better to consider refinancing your mortgage at today's historically low rates for home improvements or consolidate outstanding debt.

**Consider this:**

CURRENT SITUATION	BALANCE	PAYMENT
Mortgage (6.5% interest rate)	\$200,000.00	\$ 1,339.65
Car loan	18,000.00	600.00
Line of credit	5,500.00	165.00
Visa	5,500.00	165.00
Furniture Store	5,000.00	150.00
Penalty to break mortgage	3,000.00	0.00
<b>Total balance &amp; payments</b>	<b>\$237,000.00</b>	<b>\$ 2,419.65</b>

NEW MORTGAGE	BALANCE	PAYMENT
Mortgage (4.60% 5 Year Rate)	\$237,000.00	\$ 1,324.94
Car loan	Paid off	0.00
Line of Credit	Paid off	0.00
Visa	Paid off	0.00
Furniture Store	Paid off	0.00
<b>Total balance &amp; payments</b>	<b>\$237,000.00</b>	<b>\$ 1,324.94</b>

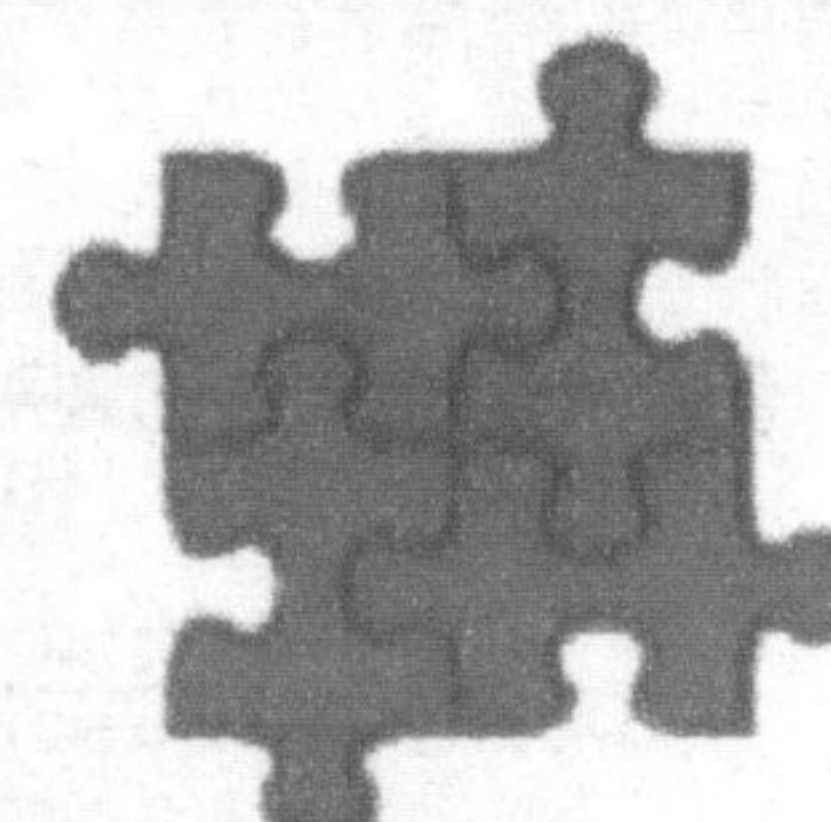
**NEW MONTHLY PAYMENT SAVINGS:**

**\$1094.71**

If you take \$325 of the payment savings and add this to your mortgage payment, your mortgage will be paid off **8 years earlier!** That's **96 monthly payments sooner** than scheduled.

My name is Tom Hickey. I am a mortgage consultant living and working in your community. I would be proud to assist you with your mortgage financing needs. My goal is to provide you with the most confidential, courteous and professional mortgage service possible. Please call or e-mail me any questions.

**905-877-2426 ext.3 • thickey@moneyconnect.ca**



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\*The legal stuff: The example above is for illustration purposes only. Individual circumstances vary, and payment savings may increase or decrease depending on a variety of factors. Legal, appraisal and insurance fees may apply. Interest rates are subject to change. E&OE.