

Hogan digs deep to find root cause of money woes

from WELL-KNOWN on page B1
cheque," she said, adding the average Canadian saves negative .05 per cent of his or her income. In each episode of Maxed Out, Ms Hogan meets someone whose financial situation leaves much to be desired. She observes their spending habits and then devises a budget and shows them ways to save their money. She gives them about three weeks to implement the plan, she said, and then checks on their progress. Three weeks later, she meets once more to see how they're doing. Sometimes they're right on

track, but not always. "The advice in every show is relatable to people out there," Ms Hogan said. Her motto: It's never just about money. When Ms Hogan meets up with an atrocious spender or someone who can't seem to get it together, she said she probes deep to find out what's really going on. "How we deal with money is a reflection of our personality," she said. One example from the show is Donna, a certified shop-aholic who always needs something new.

"The reason is she's kind of insecure," Ms Hogan explained. "She likes to comfort herself by surrounding herself with things. She needs a fix at that moment, and then comes home with regret." Donna was sent to an addiction counsellor who was able to give her alternatives to spending. Ms Hogan helps people on the show using the very principles she's applied to her own life. She has three important money rules. The first is to become financially independent to live without financial fear.

Next is to save for retirement and unexpected life events such as a job loss or illness. There's also writing a will and assigning a power of attorney and then, when all that's done, there's saving for a dream. "This show is a platform. It's a way to reach out my hands and help a lot of people," Ms Hogan said. "If I can help one person feeling that anxiety (that comes with money trouble), then what I went through was worth it." Stephanie Thiessen can be reached at sthiessen@miltoncanadianchampion.com.

MDG recommends Microsoft® Windows® XP Professional

MDG
www.mdg.ca

12 MONTHS NO INTEREST NO PAYMENT O.A.C.

MDG recommends the powerful Intel® Pentium® 4 Processors with HT Technology

intel
Pentium® 4 HT inside™

NO GST NO PST

ON ALL ADVERTISED SYSTEMS AFTER MAIL-IN REBATE

WE'LL PAY TAXES UNTIL THURSDAY 7:30 PM PLUS SAVE UP TO \$1,354

PLUS AMAZING FREE UPGRADES:

- FLAT PANEL LCD MONITOR FREE
- 500GB WD HARD DRIVE FREE
- 2GB MEMORY FREE
- LEXMARK PHOTO PRINTER FREE
- MP3 PLAYER FREE
- LEXMARK PRINTER/SCANNER/COPIER FREE
- WIRELESS ROUTER FREE
- DIGITAL CAMERA 16MB FREE
- MICROSOFT® SOFTWARE PACKAGE FREE
- COREL SOFTWARE PACKAGE FREE

WHERE ADVERTISED, AFTER MAIL IN REBATE

COREL SOFTWARE BUNDLE
WORDPERFECT
QUATTROPRO
MULTIMEDIA
PRESENTATIONS...
D.E.M. VERSION
RETAIL VALUE \$249
FREE WITH ANY SYSTEM PURCHASE
RETAIL VERSIONS SHOWN

OVER \$440 IN MICROSOFT SOFTWARE INCLUDED

TOTAL PRICE FOR RETAIL PACKAGED VERSIONS - \$443.85 INCLUDED WITH SYSTEM PURCHASE

- MICROSOFT WORD (Best-selling word processor) FREE \$305.00
- MICROSOFT WORKS (Spreadsheet, Database...) BONUS
- MICROSOFT MONEY (Income, bill payment...) FREE \$44.95
- MICROSOFT ENCARTA ENCYCLOPEDIA FREE \$34.95
- MICROSOFT PICTURE IT! (Edit pictures) BONUS
- STREETS AND TRIPS (Road maps) FREE \$54.95

FULLY INTEGRATED, EASY-TO-USE SOFTWARE BUNDLE O.E.M. ENGLISH VERSION

Apton 3400XL shown

HORIZON 3003L

512MB MEMORY
250GB WD HD
LCD MONITOR

\$799 TAXES INCLUDED
DONT PAY FOR 12 MONTHS NO INTEREST O.A.C. OR \$0.73 A DAY

- INTEL® PROCESSOR 3GHZ
- GENUINE MICROSOFT® WINDOWS® XP HOME FREE UPGRADE TO XP-PRO MCE
- Genuine Intel® Motherboard
- 512MB KINGSTON® MEMORY
- 120GB WESTERN DIGITAL® HARD DRIVE - FREE 250GB HARD DRIVE UPGRADE
- High Speed DVD Burner - Make your own movies
- 19" Monitor - FREE UPGRADE TO LCD MONITOR
- 3D Audio PRO Sound and 3D Video
- Genuine Microsoft Internet Keyboard & Optical Mouse
- MICROSOFT® SOFTWARE BUNDLE (WORD, MONEY, ENCARTA...)
- FREE BELL Sympatico High Speed Internet for 3 months
- FREE 3 Months Unlimited AOL Internet Service*
- TRY 3 months of AOL Total Talk VoIP Telephone Service

2006 Model \$1099

HORIZON 3403L

1GB MEMORY
500GB WD HD
LCD MONITOR

\$1199 TAXES INCLUDED
DONT PAY FOR 12 MONTHS NO INTEREST O.A.C. OR \$1.11 A DAY

- INTEL® PENTIUM 4 PROCESSOR 3.4 GHz
- GENUINE MICROSOFT® WINDOWS® XP HOME FREE UPGRADE TO XP-PRO MCE
- Genuine Intel® Motherboard
- 512MB Kingston® Memory - FREE UPGRADE TO 1GB MEMORY
- 300GB WESTERN DIGITAL® HARD DRIVE - FREE 500GB HARD DRIVE UPGRADE - HUGE AMOUNT OF STORAGE
- High Speed DVD Burner - Make your own movies
- 19" Monitor - FREE UPGRADE TO LCD MONITOR
- 3D Audio PRO Sound and 3D Video
- Genuine Microsoft Internet Keyboard & Optical Mouse
- MICROSOFT® SOFTWARE BUNDLE (WORD, MONEY, ENCARTA...)
- FREE BELL Sympatico High Speed Internet for 3 months
- FREE 3 Months Unlimited AOL Internet Service*
- TRY 3 months of AOL Total Talk VoIP Telephone Service

2006 Model \$1449

VISIONBOOK CORE DUO L

NEW!

INTEL® CENTRINO™ DUO MOBILE TECHNOLOGY with Intel® Core™ Duo Processor T2300 (2MB L2 cache, 1.66GHz, 667MHz FSB) and Intel® PRO/Wireless 3945ABG Network Card 802.11a/b/g

GENUINE MICROSOFT® WINDOWS® XP HOME

15.4" XGA TFT-LCD Display

512MB DDR2 667 SDRAM

80GB Hard Drive

DVD-DUAL DRIVE (DVD±RW)

Mobile Intel® 945PM Express Chipset

Intel® Graphics Media Accelerator 950

MICROSOFT® SOFTWARE BUNDLE (WORD...)

FREE BELL Sympatico High Speed Internet for 3 months

FREE 3 Months Unlimited AOL Internet Service*

TRY 3 months of AOL Total Talk VoIP Telephone Service

\$2299 TAXES INCLUDED
DONT PAY FOR 12 MONTHS NO INTEREST O.A.C. OR \$1.39 A DAY

2006 Model \$1899

MISSISSAUGA 5659 McLaughlin Rd. WYNTUNE AVE. 1-800-591-3581	TORONTO 700 Bay St. COLLEGE ST. 1-800-591-3605	NORTH YORK 2180 Steeles Ave. W. KELLY ST. 1-800-591-3601	SCARBOROUGH 59 Milliken Ave. SHEPPARD AVE. 1-800-591-3588	ETOBICOKE 861 Brown's Line DIXIE AVE. 1-800-591-3582	WHITBY 1645 Dundas St. E.#2 DUNDAS ST. 1-800-591-3640	NEWMARKET 17015 Leslie St.#15 STELLAR DR. 1-800-591-3590	KITCHENER 1342 Weber St. E. WEBER ST. 1-800-591-3651	ST.CATHARINES 353 Lake St. SCOTT ST. 1-800-591-3644	WINDSOR 9699 Tecumseh Rd.E. TECUMSEH RD. 1-800-591-3646	HAMILTON MT. 836 Upper James St.#111 UPPER JAMES ST. 1-800-591-3607	HAMILTON EAST 45 Gonderich Road # 6B GONDERICH RD. 1-800-591-3695	BURLINGTON 3425 Harvester Rd.#110 HARVESTER RD. 1-800-591-3610	BRANTFORD 415 Fairview Dr. # A FAIRVIEW DR. 1-800-591-3708	KINGSTON 687 Gardiners Rd. #6 PRINCESS ST. 1-800-591-3641
LONDON 1070 Wellington Road COMMERTON RD. S. 1-800-591-3631	OTTAWA E. 1747-A St. Laurent Blvd. ST. LAURENT BLVD. 1-800-591-3649	OTTAWA W. 1366 Clyde Ave. CLYDE AVE. 1-800-591-3632	SUDBURY 430 Wellington Ave. Unit G WELLINGTON AVE. 1-800-591-3716	CALGARY 821 10 Richard Way SW RICHARD WAY SW 1-800-591-3975	EDMONTON 9942 - 170 Street 170TH STREET 1-800-591-3980	SASKATOON 2301 Miller Ave Bay B. MILLER AVE. 1-800-591-3981	VANCOUVER 580 South East Marine D SOUTH EAST MARINE D 1-800-591-3989	MONTREAL EST 5990 Metropolitain METROPOLITAIN 1-800-591-3987	LAVAL 1700 Blvd. De L'Assomoir BLVD. DE L'ASSOIROIR 1-800-591-3710	DOLLARD DES ORMEAUX 3880 Blvd. St-Jean BLVD. ST-JEAN 1-800-591-3709	RIVE SUD 6185 Blvd. Taschereau BLVD. TASCHEREAU 1-800-591-3713			

Store/Service Centre Hours: MON - FRI 10AM - 7:30PM SATURDAY 10AM - 6PM SUNDAY - CLOSED

Taxes included with selected systems only. Intel, Intel Inside, the Intel Inside logo, Intel Centrino, Intel Centrino logo, Pentium and Celeron are trademarks or registered trademarks of Intel Corporation. Microsoft, Windows, the Windows Logo and the Windows "Bliss" image are either registered trademarks or trademarks of Microsoft Corporation in the United States and/or other countries. Other brand names and trademarks are properties of their respective companies. All products 3% cash discounted, price subject to error and change without notice. Systems may not be exactly as shown. Promotional offers can not be combined and claimed at the same time. *Twelve months, no pay or twelve monthly payments options available on approved credit only. No interest only applies if balance is paid in full within twelve months from the date of purchase, otherwise interest will be applied from first day. Subject to administration charge. Regular price for Rogers High Speed Internet is \$44.95 a month, plus applicable taxes. Installation charges may apply. Some price restrictions apply including a \$10 surcharge per month for non-cable subscribers. Rogers VIP rates do not apply for the duration of the rebate period. Offer subject to error and change at any time without notice. Not available in all areas. Certain restrictions may apply. **Rogers is a trademark of Rogers Communications Inc. Used under license. Copyright © 1999-2006 Cable Canada Inc. Cable bill must be in good standing to apply. Offer applies to new Rogers High Speed Internet customers only and cannot be extended to existing customers. Cannot have been a Rogers High Speed or Cogeco High Speed customer within the 90 day period prior to purchasing a qualifying MCG system. Customer is responsible for the cable modem. Communication charges may apply. Cannot be combined with any other offer. Offer ends February 28, 2006. Additional hardware may be required for Internet service. Immediate pick-up may not be available in every case due to overwhelming responses, can check availability. Limited time and quantities offer. Store hours may vary. Bell Sympatico High Speed Internet service available only to residential customers where technology permits. You must be a new subscriber and register for the service at the time of computer purchase. Other conditions and restrictions apply. See in-store for full details or visit our Web Site at www.mdg.com for complete details. Sympatico is a trademark of Bell Canada. *Plus other applicable Mail-In rebates. Mail-in rebates do not include tax paid on the amounts before rebates. MDG492 offer is limited to one system per business place. All other consumer or business inquiries please refer to our regular consumer and small business offers. †Must have cable subscription. ‡9-1-1 emergency services operates differently than with traditional services. ††Subject to certain limitations and may not be available in all situations. Available to new subscribers where technology permits, must be 18 or older and hold major Canadian credit card. See www.visionbooks.com for details. †††(4 X 256 MB). MP3 Player & Inkjet Printer are free with any system purchase, after \$100 M.I.R. **After \$50 Mail-In-Rebate. †††On selected systems.