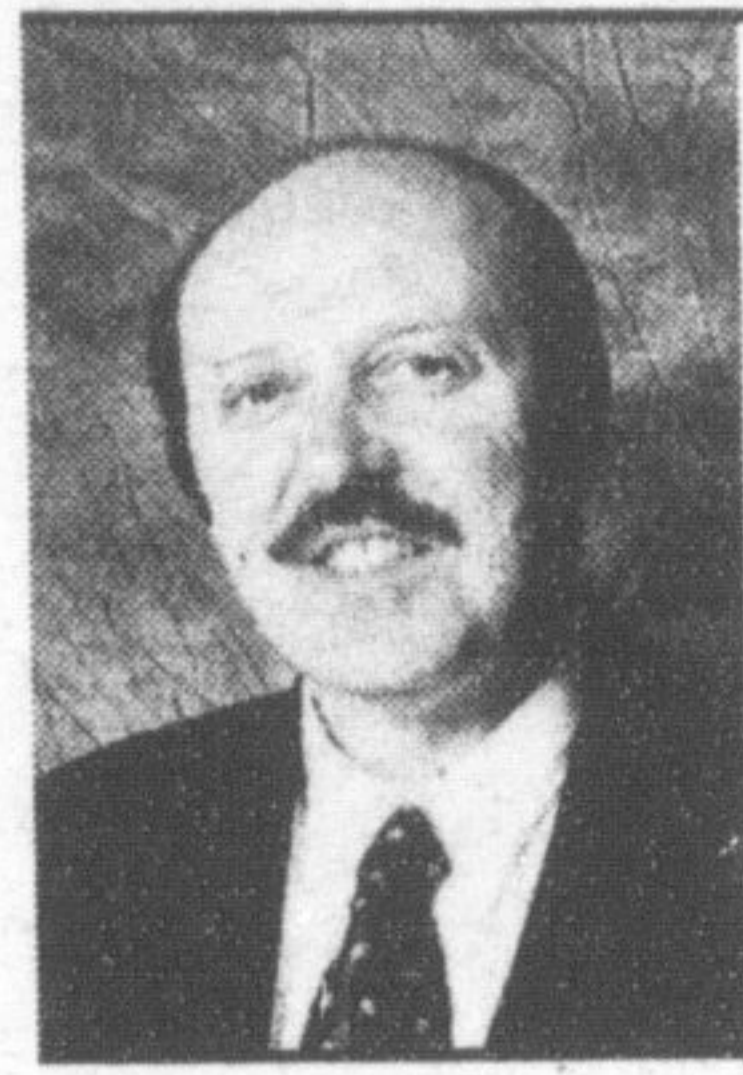


In a stormy economic market, your home can be your financial haven.



John Cavan, AMP
Mortgage Agent

License # M08003080

MA Mortgage Architects
Brokerage #10287

Ask your local mortgage planner

If you're like many Canadians, the uncertainty in the economy is making you anxious about your financial security. You're thinking... what's at stake? Your retirement? Your job? And what about the usual holiday spending?

The good news is that with our years of experience, we know how to help protect our clients against turbulent times, by boosting cash flow, driving down debt, and building a financial buffer. For example, you can save thousands of dollars by rolling high interest debt into a low-rate mortgage. You can pay off your credit cards, pay-off your car payment, and have a great holiday season with your family. Even better, you'll have a new lower monthly payment:

Debts	Amount	Monthly Payment	Interest Rate	Interest Paid after 5 years
Current Mortgage	\$155,000	\$992	6%	\$43,749
Car Loan	\$20,000	\$396	7%	\$ 3,761
Credit Cards	\$20,000	\$524	19.5%	\$11,460
Total	\$195,000	\$1,912		\$58,970
New Mortgage (no loan/credit cards)	\$198,000	\$1,209	5.5%	\$51,106
Savings		\$703		\$7,864

In this example, monthly payments are \$703 less each month; a great improvement in cash flow! Total interest paid over the next five years is also reduced by almost \$8,000.

This chart is for illustrative purposes only. Assumes mortgage amortization periods of 25 years and 5 years for the car loan and credit cards; all rates are hypothetical and subject to change. The new mortgage includes \$3,000 fee to break mortgage; appraisal and legal fees are an additional cost. OAC.

You can put your extra cash flow into your monthly mortgage payment to power your mortgage down faster, or you can build a financial safety net,

just in case you need to deal with a downturn in income, an unexpected expense or a drop in housing values.

Wondering how you should

weather a stormy economic climate? Kick-start your holiday season with a conversation about your mortgage plan. We can help you sort out your debt so you can better meet your short and long-term goals. This maybe the time to make your home your financial haven— to weather any storm that might lie ahead.

Security and opportunity... right under your own roof. Now that's a reason to celebrate

John Cavan is an Approved Mortgage Planner with Mortgage Architects. Mortgage questions and concerns can be directed to John Cavan's office, located at 14 Martin St., Milton. John can be reached by phone: 905-878-7213 or by email: john.cavan@mtgarc.ca. John Cavan's website is www.stressfreemortgage.ca. Contact John today about your stress-free mortgage opportunities.

Herbal Immune Soup

(NC)—Most of us know when a cold is coming before it takes hold. This holiday season, nip it in the bud with this warming, immune-boosting soup.

- 8 cups water
- 1 tablespoon extra virgin olive oil
- 1 onion, diced
- 10 Toppits Garlic Cubes
- 1 1/2 cups vegetable stock or low-sodium chicken stock
- 4 Toppits Ginger Cubes
- 5 pieces sliced dried astragalus root
- 2 cups fresh, sliced shiitake mushrooms
- Cayenne powder, if desired

Bring water to boil in large pot. In a skillet over medium heat add olive oil, sauté onion, garlic, and ginger until soft and aromatic. Add contents of skillet to water.

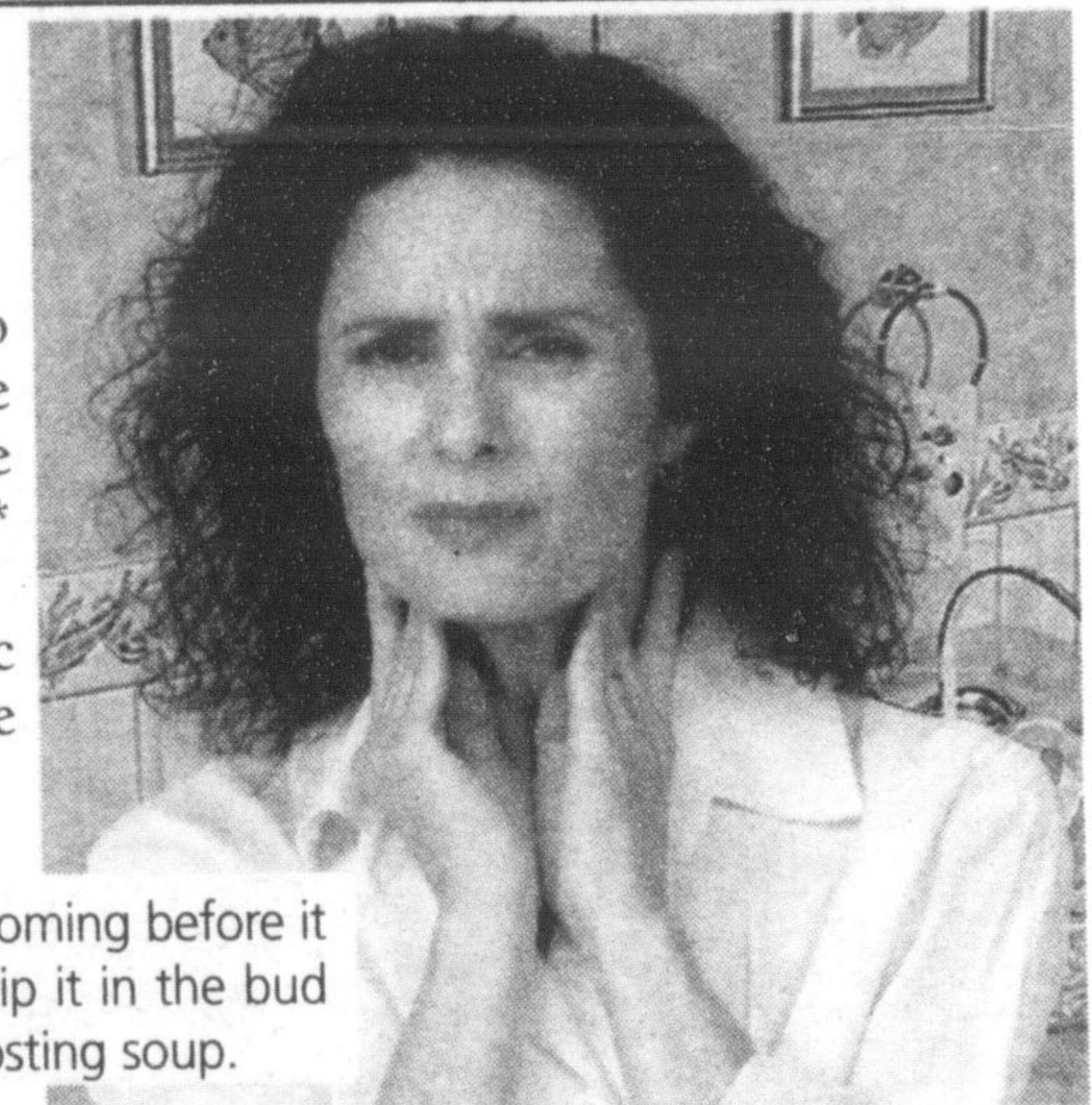
Add broth, shiitake and astragalus. Simmer covered for two hours. Remove from heat; allow to sit for two more hours. Remove astragalus root. Reheat. Add salt and pepper to taste, and cayenne powder if desired (just enough to bring out a light sweat) * Astragalus Root can be found at your local health food store.

For convenience, we recommend using Toppits Frozen Garlic & Herb Cubes in this recipe. Toppits Cubes can be found in the produce section of most major grocery stores.

For more delicious recipes and store locations visit www.toppits.com.

- News Canada

Most of us know when a cold is coming before it takes hold. This holiday season, nip it in the bud with some warming, immune-boosting soup.



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MATTAMY LINDSAY

Facing lots backing onto forest on quiet crescent, interlocking brick walkway and patio, 1800 sq ft, gleaming hardwood floors in main floor family room open to family sized eat in kitchen w/stainless steel appliances, living and dining room with hardwood floors, 2.5 baths, four bedrooms, master featuring walk in closet and soaker tub and separate shower in ensuite.

\$349,900



MATTAMY POWELL

1990 sq ft with over 30K in upgrades. Hardwood floors in living room and dining room, family room features gas fireplace and media niche. Family sized kitchen with walk out to deck and fenced garden, corian counters, ceramic backsplash, all stainless steel appliances including built in cooktop, oven and microwave, upgraded cabinets with top drawers, valance and pantry. Master features walk in closet with organizers and 3 piece ensuite.

\$359,900



HAWTHORNE VILLAGE

Beautiful 4 bedroom Mattamy detached with finished basement, main floor family room with hardwood floor and gas fireplace, living and dining with hardwood, main floor laundry, master with walk in closet and 4 piece ensuite, fifth bedroom and 3 piece bath in basement, great floor plan 2300 sq ft, located on kid friendly crescent.

\$439,000



MATTAMY SCOTSWOOD

2355 sq. ft., all brick elevation, excellent crescent location, gleaming hardwood floors and stairs, eat in kitchen with walk in pantry, main floor family room with media niche and gas fireplace, four bedrooms, spacious master boasts jacuzzi tub in ensuite and walk in closet.

\$429,900

Not intended to solicit buyers or sellers currently under contract with another brokerage

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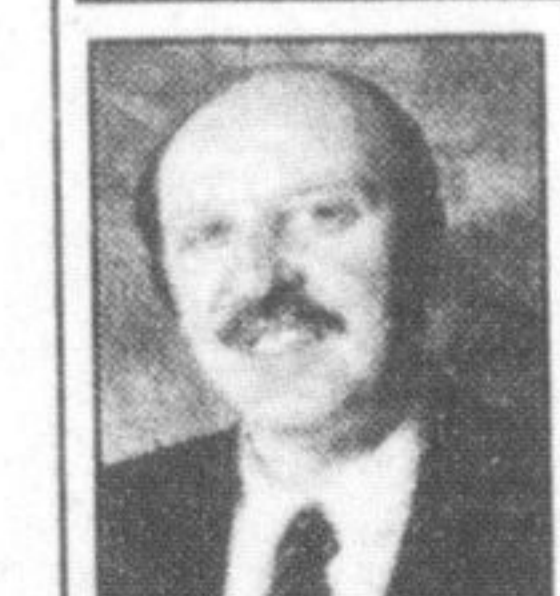
Don't Get Snowballed

from getting the home of your dreams!

VARIABLE PRIME 4.75%

5yr Fixed	7yr Fixed	10yr Fixed
5.35%*	6.20%*	6.40%*

* Rates subject to change at any time without notice. ** O.A.C.



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