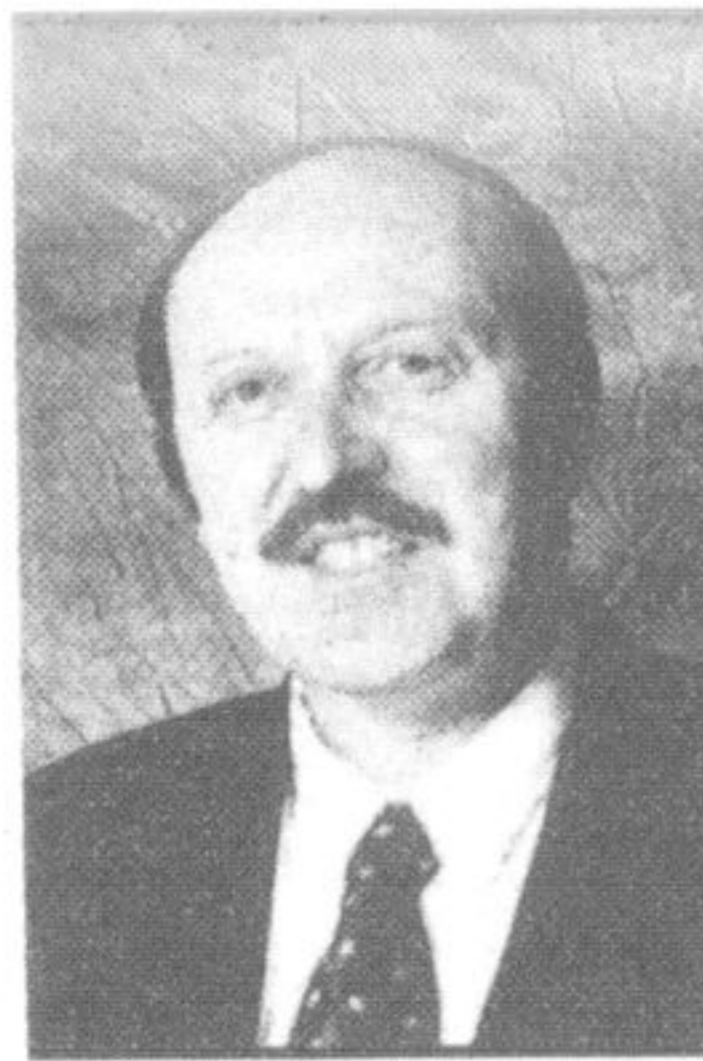


New Years Resolutions for Homeowners



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Ask your local mortgage planner

By the time we pack up the holiday decorations, we're getting into the New Year's groove: that fresh-slate feeling we all get this time of year. Harness that energy: make this the year to whip your house – and your household finances – into shape.

Keeping a home running in tip-top shape is like keeping a car in fine running order. It's best not to wait for the tires to wear through, the brakes to screech or the muffler to fall off. We maintain our vehicles on a regular schedule and they reward us with good service. Your house needs the same treatment. Develop and implement an annual maintenance plan for your home; regular attention will help to avoid larger, more expensive repairs later.

1. Get to know your plumbing. Take an exploratory stroll around your home and get acquainted with your plumbing. Look for slow drains or dripping faucets. Do you have any pipes that go through an unheated or an unfinished room? Make sure they're well insulated. Going away for a few weeks this winter? Don't let your house temperature drop too low; pipes will get a lot colder than the inside walls.

2. Be alarmed. That is, make use of smoke detectors, fire alarms, and carbon monoxide detectors to protect your family and your home. Then

do what you can to ensure you never need them. Check your electrical system for worn or exposed wires. Check your heating system and appliances for gas leaks or cracks and for adequate ventilation. Have your furnace, boilers or heating stoves serviced each year. Clean vents, baseboard heaters and cold-air returns.

3. Keep the heat in. Take a walk around the inside of your house and check for drafts. Think you feel a little chill? Light a candle and move it around to check for the entry point of any breezes. Keep in mind that cable entry points and electrical outlets are often sources of cold air. While you're down at floor level, check for breezes coming from under the baseboards. The objective is to tighten up your home: repair, replace or install any weather stripping and caulking around windows and doors. If you've got cold walls, cold floors, or very uneven heating in the house, you probably have an insulation problem. You may want to check out the Office of Energy Efficiency website at <http://www.oee.nrcan.gc.ca>.

4. Do an outside home inspection. Walk around the exterior of your home. Twice. The first time, look up. Inspect your roof for damaged or loose shingles, gaps in the flashing, or any other potential trouble spots. Check your chimney for damaged mortar, and inspect the walls. At least twice a year, clean out the eavestrough and check any downspouts. The second walk around the house, look down. Watch for any water pooling near the house's foundation. And check your walkways, steps and handrails to ensure they're safe and well-maintained.

5. Get your home finances in order. Your mort-



The "i dream team" from L-R: John Cavan; Mortgage Planner, Kim Lima; Associate Planner, Delfina Arruda; Associate Planner and Maria Rebelo; Administrative Assistant.

gage should be the centerpiece of your financial strategy. A mortgage planner can offer you an assessment on how you could save thousands of dollars on your mortgage – or how you might tap into your equity to pay off other debts, or maybe to access cash for that renovation or landscaping project you're planning. If you're refinancing, be sure you also think ahead to any tax liabilities. Now's the time to take these things into consideration; interest rates are still at near-historic lows. Whip your house into shape this year. You'll live better, you'll prevent costly problems down the road, and you'll be building a more secure financial future. That's a New Year's resolution with some big rewards.

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A new year, a new you!

By Dr. Michael Vallis
The New Year is here and with it are the resolutions. For those of you living with high cholesterol, the resolutions might be to lose weight, be more active or live a healthier lifestyle, but the reality is many people lose momentum and fall off the resolution wagon after just weeks of trying.

Staying on track isn't as difficult as it can seem. Below are some tips to help keep you motivated in your quest to live a healthier lifestyle, whether you are looking to shed extra pounds, increase your physical activity or maintain a healthy Cholesterol Ratio - the relationship between total cholesterol (TC) and good cholesterol (HDL) in the body. The Cholesterol Ratio is among the best predictors of long-term cardiovascular risk.

Focus on the positive

Many people decide to lose weight because they feel guilty about overindulging during the holiday season. Guilt may motivate some people, but quickly wanes as the weeks pass. This year, build your resolutions by focusing on the positive sources of motivation. For example, try to lose weight so that you can play more easily with your grandchildren.

Set realistic and achievable goals

The "go big or go home" mentality doesn't often work when you are creating healthy resolutions. Losing 15 pounds in one month or going from no exercise to overexertion is unrealistic and you will feel devalued when you cannot achieve it. Focus on the things that you can control and give yourself a reasonable time frame to build toward your goal.

Reward yourself

Changing behaviour can be difficult,

so feel good about every accomplishment. Once you have identified your goals and set realistic time frames, write down a special reward you will earn once you've accomplished that goal. It could be a movie-night with your spouse, a tool you have been eyeing at the hardware store, or a piece of clothing.

Additional tips on maintaining your New Year's resolutions, sustaining a healthy heart and lowering your Cholesterol Ratio are available online at www.knowyourratio.ca.

Dr. Michael Vallis is a registered clinical psychologist at the Queen Elizabeth II Health Sciences Centre, Halifax, where he practices health psychology. His main area of expertise is in adult health psychology, with an emphasis on diabetes, gastroenterology, cardiovascular risk and obesity.

- News Canada

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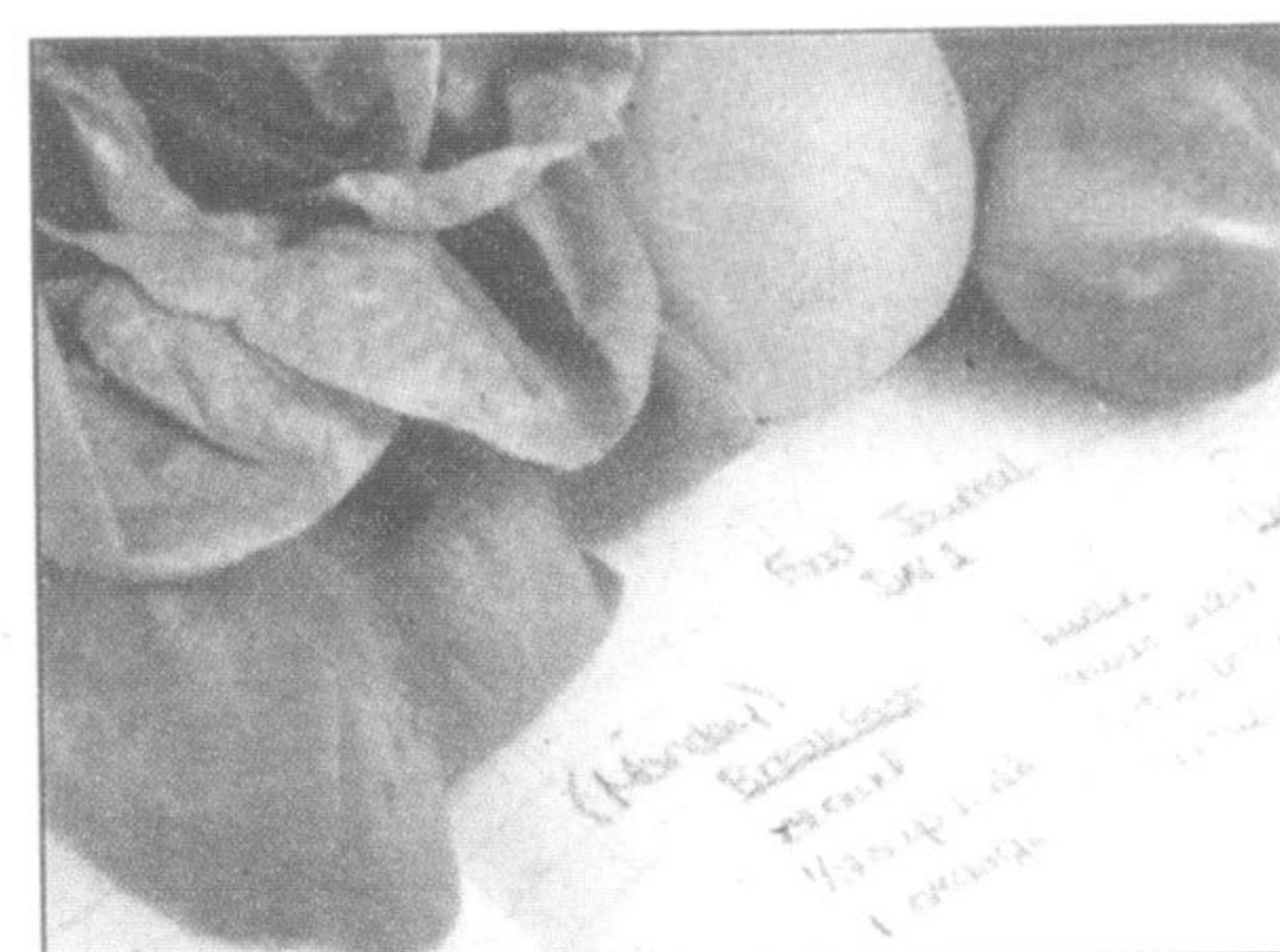
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Food journaling is the key to success



Research shows that recording your food intake can actually improve your weight loss success. A study published in the American Journal of Preventative Medicine found that participants who kept track of the food they ate and the minutes they exercised, lost significantly more weight than those who did not.

"Writing down what you eat can help you identify where you're taking in extra calories and what you're actually missing in your diet," says Dr. Gerry Derganc, a licensed naturopath and member of the Scientific Advisory Team of Herbal Magic Weight Loss and Nutrition Centres.

Food journaling also allows for more personal accountability. Once it's written down, you can total up your calories and get a more accurate read on how much you're consuming. A majority of people greatly underestimate their caloric intake, and then wonder why they aren't losing weight.

Another issue people run into when trying to lose weight is the just-this-once treat. "Sure, everything is fine in moderation, but people don't

realize how many times in a week they indulge," says Dr. Derganc.

- News Canada

