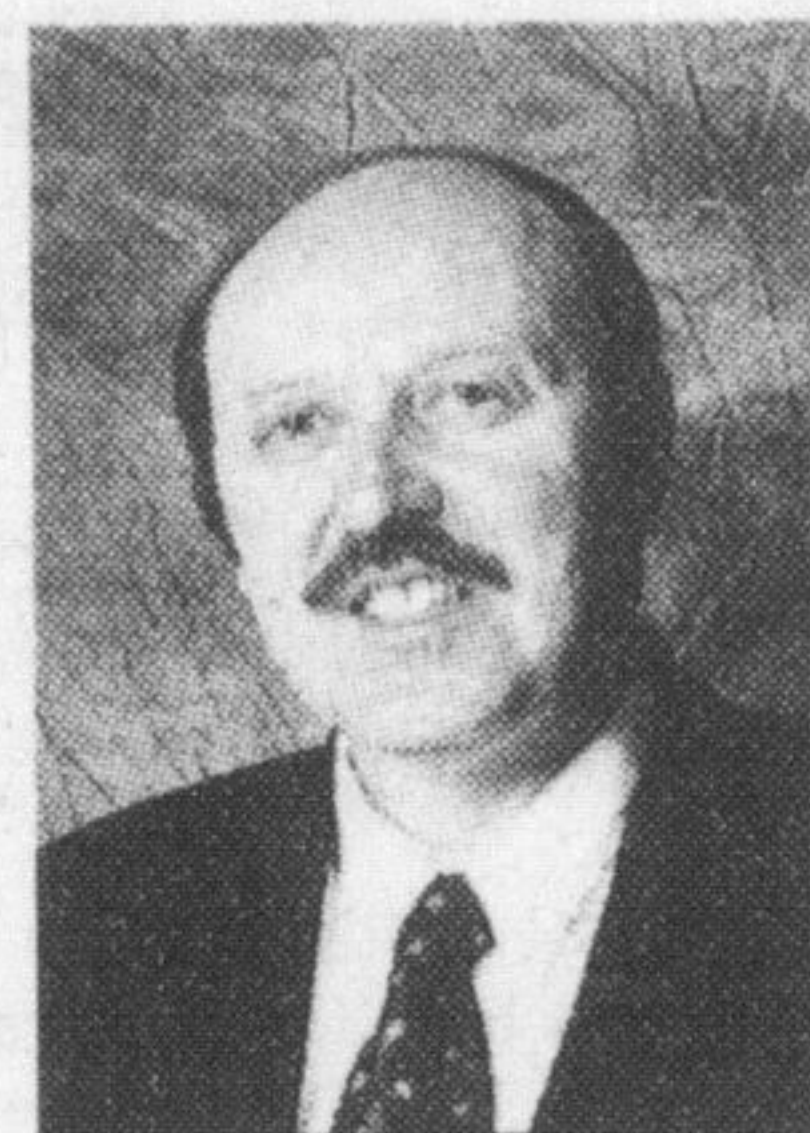


New Year's resolutions for homeowners



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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 mortgage 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.

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 stressfree mortgage opportunities.

Need information about mortgages?

With the recent drop in interest rates, many consumers are wondering whether they should break their current mortgage agreement and negotiate a new mortgage at a lower rate. To make this decision, consumers need to calculate the penalty they'll have to pay if they break their current mortgage contract, and work out whether any savings from a lower interest rate will be greater than the penalty. The ABCs of Mortgages, published by the Financial Consumer Agency of Canada (FCAC), can help you gain a better understanding of the conditions associated with the various mortgage products on the market.

Information is power

Mortgages can be very complex. When you're trying to decide about buying your first home, renewing your mortgage or applying for a reverse mortgage, it's important to take the time to gather information and explore your options before you sign anything. FCAC offers a variety of tools and publications that can help consumers make informed decisions about mortgages.

- The ABCs of Mortgages outlines the terms and conditions of your mortgage, as well as your rights and responsibilities. It also provides tips on how to pay off your mortgage faster.

- Shopping Around for a Mortgage explains how mortgages work and looks at the advantages and disadvantages associated with these products. It also offers tips on how to shop for a mortgage.

- The Mortgage Qualifier Tool helps you calculate

whether you qualify for a mortgage.

- The Mortgage Calculator Tool helps you calculate what size mortgage you can handle.

- Shopping Around for a Reverse Mortgage explains the ins and outs, and the advantages and disadvantages of reverse mortgages.

You can consult these publications and try out the mortgage calculators by going to FCAC's website at moneytools.ca.

www.newscanada.com



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