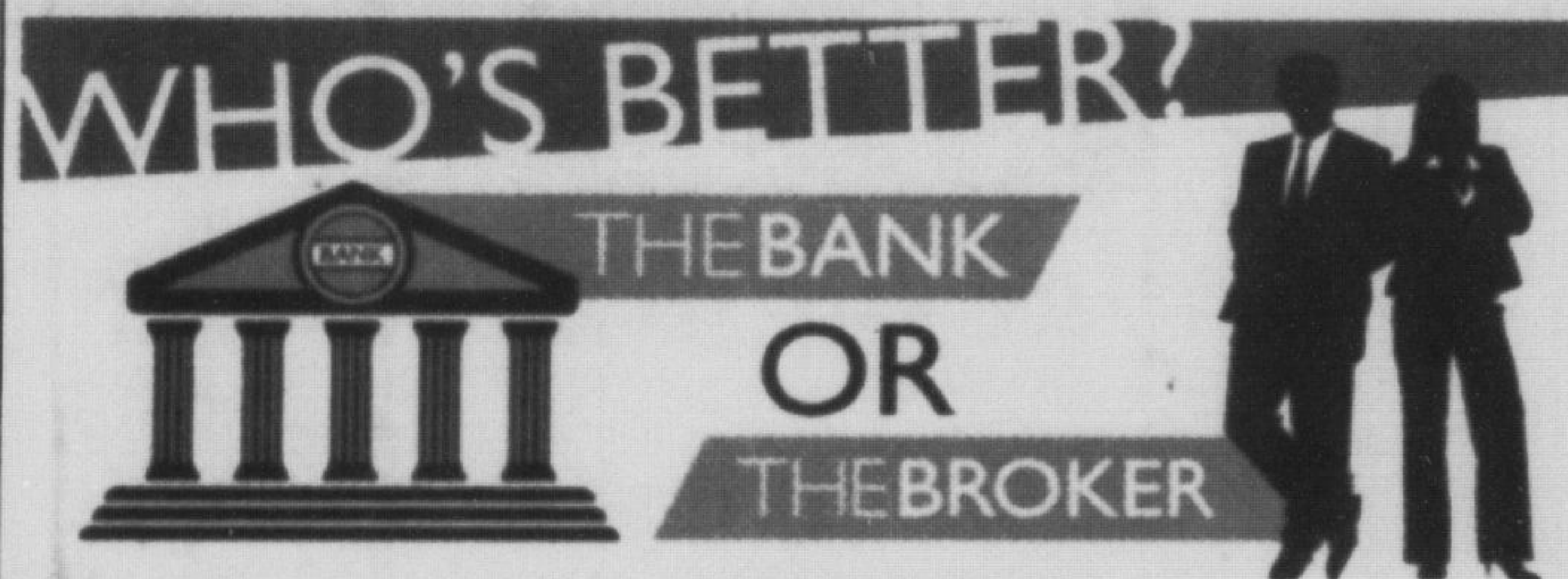


WHO'S BETTER? THE BANK OR THE BROKER



The broker works for you. The bank doesn't.

The right mortgage is a critical factor determining long-term savings. The value of a professional mortgage broker comes from having someone who objectively works for you and is not limited to mortgage product offerings from one source; like a bank.

Advice on choosing the right mortgage option considers interest rate, payment privileges, payment penalties, long term savings and much more.

Take a look at the differences between my services & the bank's services

Feature	My Services	The Bank's Services
Product Choice & Access	<ul style="list-style-type: none"> Access to over 50 lenders (including banks) Rate promotions 	<ul style="list-style-type: none"> Limited access to the bank's line of mortgage products
Independence & Objectivity	<ul style="list-style-type: none"> Works for you (the Client) 	<ul style="list-style-type: none"> Works for the bank
Rates	<ul style="list-style-type: none"> Offer the best rate in the market Can guarantee an interest rate for 90-120 days 	<ul style="list-style-type: none"> Offer the rate for that specific bank Will not be able to offer you better deal from a another institutions products
Ongoing Service	<ul style="list-style-type: none"> Keep in touch through mortgage years for annual reviews, refinancing, renovation financing or debt consolidation 	<ul style="list-style-type: none"> Get annual statement in the mail and notice for your mortgage
Cost	<ul style="list-style-type: none"> No Cost (I am paid by the financial institution that funds your mortgage) 	<ul style="list-style-type: none"> No Cost

You never have to worry about a better mortgage on the market – you will have it. I work to find you the best solution. Call me today!

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.

Tips for a brighter, more organized home

Refreshing your home for warmer weather is easier than you might think. To create a brighter, lighter, more organized home, try these simple tips from Sally Morse, the director of creative services at Hunter Douglas, a leading name in custom window fashions:

• Clear Away

If cleaning and clearing away the clutter seems overwhelming, Morse has one simple trick to calm the nerves: "Try setting the kitchen timer for 15 minutes per area like the bedroom closet, pantry or foyer. Just telling yourself you're going to de-clutter the home in one weekend sounds draining," she says. "Rather, split up the tasks into smaller ones so you stay focused and don't get lost in the process." Make a list of all the areas you have to organize and space them out over a few days.

• Welcome in the Natural Light

Updating your window treatments is an uplifting and impactful décor change that can easily be made. New window fashions will not only look stylish and beautifully filter light for a glowing room, they will also provide unlimited practical benefits. Morse suggests using Nantucket window shadings (from Silhouette) a line that is streamlined and casual and also features soft fabric vanes suspended between two sheer facings. These window coverings allow you to have a view and, even with the vanes open, they filter up to 88 percent of the sun's harmful UV rays. What's more, they are now offered with a cordless lifting system for enhanced child safety and a clean look.

• Bring Nature In

As Mother Earth comes to life again, it's a great time to bring that life indoors with easy-to-maintain plants and flowers. Try the cast iron Japanese perennial, one of the toughest species available. Nearly indestructible, it withstands low light, low humidity and a wide range of temperatures. Additionally, to make your indoor and outdoor spaces feel more seamless, use the same planters on your patio and entryway as in your foyer and kitchen. Lastly, don't forget about the flowers, add bouquets to spread a cheerful dose of colour around the home.

• Lemony Fresh

Appeal to all five senses with this year's updates. After your initial scrub and sorting and clearing of clutter, extend that fresh scent by adding a lemon-scented diffuser. They are a great way to bring a pleasing, calming scent into your home, while avoiding the potential danger of burning candles. Purchase the diffuser or try creating one affordably yourself.

• Lighter Linens

For a refresher that goes a long way, try brightening up the home with lighter fabrics. The update can awaken nearly every room from the living room, bedroom and bathroom to the kitchen. Swap out heavier, darker fabrics such as rugs, pillow covers, and towels for lighter ones both in texture and colour. Top beds with a lightweight blanket, folding the comforter and placing it at the foot of the bed for chilly evenings.

With a little work and a few additions, you can happily enjoy the coming months with a clean, orderly, beautiful home.

More information is available online at www.hunterdouglas.ca

www.newscanada.com

