

MAKING THE MOST OF ALL OF MOURINVESTMENTS

Not a week goes by that does not feature an article in the press highlighting the concerns raised by governments, economists, seniors' groups, as well as financial planning professionals about how financially ill prepared Canada's aging population is for their retirement.

As with many new challenges, we will need to look to increasingly new and innovative ways of delivering solutions that meet the needs of the fastest growing demographic segment of Canada's population.

As a Mortgage Planner, I want to focus on using real estate to help meet the needs of senior homeowners to pay off debt and increase cash flow. In my view, real estate holdings of the boomer demographic will be key to addressing the needs of this generation.

With the housing and financial markets on solid footing, many Canadian homeowners who are either already retired or are nearing retirement are evaluating tax-neutral solutions

like reverse mortgages to enhance their retirement income by eliminating serviceable debt and preserving income generating investments.

A reverse mortgage like the nationally accessible CHIP Home Income Plan from HomEquity Bank is a simple and sensible financial solution for any senior aged 55 and over regardless of income, credit history or medical status. It offers homeowners up to 50 per cent of the value of their home to use as tax-free cash to improve their day-to-day cash flow or finance larger activities like home renovations or family vacations. Furthermore, borrowers have the flexibility to choose how they want to receive the money - either as a lump sum or as planned advances over a set period of time. There are no payments required until the home is sold or both homeowners move out.

There are many ways to use home equity through a reverse mortgage:

- Use it to supplement an insufficient monthly income by redeploying a portion the home's equity into income generating investments
- Use it to preserve investment assets without worrying about withdrawing RRIFs above the annual minimum or selling non-registered investments to cover living expenses
- · Use it to pay off high interest debts and increase monthly cash flow

One of the many things that separate this solution from other alternatives is that you never owe more than the home is worth and you never lose control of your home.

As a Mortgage Planner it is my job to look at your individual circumstances and recommend the right course of action to help structure a retirement plan that meets the needs of Canadian homeowners.

If you'd like more information on how to use home equity effectively in retirement, contact me at....

you're marketing their home effectively.

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.

Why use HomeFinder.ca?

growing real estate site. By signing up

- 77,000 listings to browse from
- 45,000 agents to connect with

Our new Hot Listings product for the Hot Listings program, your allows Realtors to extend the reach of ad will appear on Homefinder.ca in their print ads to include online home several high profile ad spots including the buyers and sellers in their target market home page of Homefinder.ca and on **Homefinder.ca**, Canada's fastest the top of the search results in the 'Hot Listing' gallery.

Offers the best demographic

age Deck & Car Driveway

\$459,900

The Offer

Notifications when new homes are.

available that meet your criteria

- To provide more visibility and drive qualified home buyers and sellers to your business, we've created a new program that takes your real estate ads and extend their reach to include targeted, online home buyers and sellers. You can feel confident your listing will be viewed by affluent in-market
 - Follow a listing and get updates (price changes, open houses, sold)

places on

One of the Top 100 RE/MAX Teams 2012 in Entire Canada

listings' gallery, on the home page, and in other strategic

buyers and sellers, and your client can feel confident that

We put your ad at the top of the search results in the 'hot

Flexible search parameters

Advanced mapping technologies

and local info

Contact me for details and availability: DIANE WOLSTENHOLME

dianew@miltoncanadianchampion.com

905-878-2341 Ext. 212



Thomas Thomas Thomas Javed Ali

Sales Representative

REMAX® Legacy Realty Inc.

Brokerage Independently Owned & Operated #1 Team in Entire RE/MAX Legacy 2010,2011 & 2012"

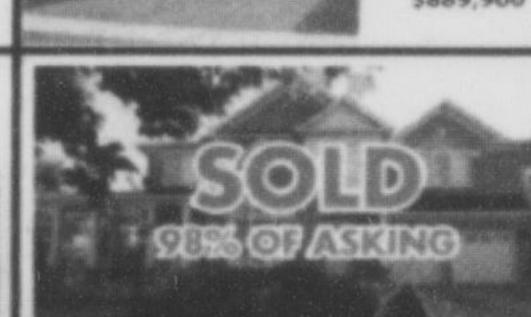
Direct: 1800.326.9191



5769,900

foor Halfway With 4 Sectroon and 2 Full States.

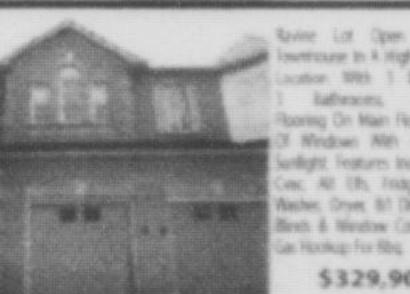
\$439,900



With A Huge Recreation Aves. \$889,900



chegel Double Door Front erry, Gas, Fereplace.



Rooring On Main Floor & Lt. inlight, Features Include Cacil Sec. All Ets. Fridge, Stove, Sethor: Dryet St. Dishwashet Brists & Mindow Courtings & \$329,900

\$509,900



100% OF ASKING

Detached 4 Bedroom ntrance. Kitchen Washroom.

Cell To Register & Book Before

They're

9Ft Ceiling, 2 Ca Garage, Separate Family Room W/ Fireplace opilances. 2 Bedroor Basement Apt With Se \$469,900

\$334,900

\$549,900 INVESTORS DEAL

AAA Franchise, Mall Location, Modern Interior With Huge Patio. \$299,900 GAS STATION W/AAA TENANTS

CELL PHONE STORE

Excellent Cell Phone

Business In A

Busy Location

In Milton.

WALK IN CLINIC

Well Established Walk In Clinic

With 5 Doctors, Chiropractor,

Physio & Massage Therapy All

Under One Roof.

\$599,900

SPORTS BAR & GRILL

Buy A Brand New Plaza Unit With Good Tenants & Long Term Lease, Double Your Money In 5 Years. 1 Investor \$200k or 2 investors \$100k. Call For Details. \$748,250

PIZZA STORE

Excellent Busy Location!

Established & Very profitable

Turn Key Business.

\$159,900

Great Business

Approx \$2 Million In Sales

& Great Location.

\$399,000

EXCELLENT INVESTMENT

Car Wash

With Gas Station

EAST SIDE MARIO

Ultramar Gas Station W/ Country Style & Pizza Pizza. Monthly Volume Of \$1 Million Plus. \$3.85 Million

PLAZA Tim Horton's As An Archor Tenant. 31,381SqFt. Fully Leased Plaza. Very Busy Plaza & Excellent Location. \$8 Million

ESSO W/ TIM HORTONS Separate Building. Very Busy Location. Great Locations 8 Great Income. Call For More Details \$2,599,000

FOR SALE OR FOR LEASE

· Training Centre

· Cultural School

· Hair Salon & Spa

\$644,900

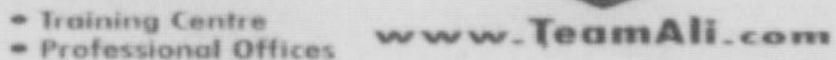
RETAIL UNITS Sizes from 819 sqft to 2,993 sqft

Exclusive by Team Ali

OFFICE UNITS Sizes from 916 sqft to 1,520 sqft

PERMITTED USES

- Restaurant · Pizza Store
- · Walk-in Clinic
- Trade School
- · Pharmacy
- · Convenience Store * Tuition Centre * Much more



CALL JAVED ALI & TEAM 1.800.326.9191 buyandsell@teamali.com

Call for Special Prelaunch