

RE/MAX REAL ESTATE CENTRE
 22 Ontario St. S., Milton, ON **878-7777** *Sales Representative **Broker



the Canadian Champion

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SCOTT B. PRIOR
 BROKER

Direct:
 905.875.7268
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\$969,900

8849 Third Line

This property offers just over 10 acres of land, a custom built 3-bedroom bungalow house, a cottage, and much more. For further information please call Scott today!



NEW PRICE: \$599,900

11 Colborn St., Guelph

Rare quality split level home in Old Guelph and desirable neighbourhood close to University. Professionally painted throughout. Updated kitchen with two additions to home featuring a sunroom and a greenhouse, kitchen. This beautiful home features an inground pool, as well as a hot tub.



NEW PRICE: \$474,900

237 Laurier Avenue

This beautiful bungalow features 2 kitchens, upgraded main floor, separate entrance to basement and a generous sized backyard. Do not miss out on this property!



NEW PRICE: \$949,900

51 Woodend Drive, Carlisle

Spectacular 1.68 acre property offering 6800 sq. ft. of living space, including 6 bedrooms, 7 bathrooms & gourmet kitchen. MLS#2048969

To access 1000's of listings, visit:
PRIORTEAM.COM

YOUR *Goal*
 IS MY MOTIVATION

VIEW OUR ONLINE EDITION www.insidehalton.com/printedition

**FLYERS:
 YOU EITHER LOVE THEM
 OR HATE THEM.....
 BUT HERE ARE THE FACTS!**

FACT 1...

We can define your target market within Milton or our rural areas, and send flyers out to those homes you wish to offer your service.

FACT 2...

This means that you can distribute as little as 1,000 flyers, or go to each of the 27,638 homes we deliver to.

FACT 3...

At a cost of only \$50 per thousand, you can promote your company in your marketing area at a cost that is very affordable for any business.

FACT 4...

According to the Kubas Report marketing research study, 83% of households surveyed in Milton find flyer information sources useful in making buying decisions.

FACT 5...

75% of our readers prefer to have flyers delivered every Wednesday or Friday inserted into The Canadian Champion.

FACT 6...

If you want to enjoy the same response to your advertising message that our numerous regular flyer distribution customers receive, then call me. I can help you put together a program that will work best for your business or service.

Call your Canadian Champion Sales Representative
**Diane Wolstenholme at
 905-878-2341 ext. 212**

John Cavan, CMR
 Mortgage Agent
M Mortgage Architects
 Ask your local mortgage planner

SHOULD I TURN MY HOME EQUITY INTO MONTHLY INCOME?

As a Mortgage Planner, I am often asked whether tapping into the equity in their home is the right way to retain financial independence when retirement funds run low.

To see if this option might be a good fit for you, consider if you agree with the following statements:

- Staying in my home is critical to the quality of my retirement lifestyle.
- The idea of renting instead of owning a home bothers me.
- My income consistently falls short of ongoing expenses.
- I expect my retirement savings to run out within the next few years.

- I am comfortable with using the value of my house to fund retirement.

If you answered mostly 'yes', a reverse mortgage like the nationally accessible CHIP Home Income Plan from HomeEquity Bank may be a solution that meets your need. Here are some highlights of the program:

- If you have reached age 55, you may be eligible for CHIP. It lets you convert up to 50 per cent of the equity in your home into tax-free cash.
- Unlike other loans on the market, there are no credit or income qualifications and you are not required to service the interest, or repay the principal until you choose to move or sell.
- It is also guaranteed that you will never have to repay more than the fair market value of the house at the time of the sale.

According to HomeEquity Bank, when polled by the Brondesbury Group this year, 78 per cent of CHIP customers said they would recommend a reverse mortgage to others as a cash-flow solution.

As a Mortgage Planner, it's been my experience that clients who choose to pursue this course of action do improve their day-to-day cash flow and are glad to be rid of their money problems in the long run. But this product is not for everyone, so looking at your individual circumstances and recommending the right course of action to help structure a retirement plan that meets your needs is important.

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

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.

HomeFinder.ca

Ask me about putting your ad on HomeFinder.ca
 Call Diane at 905-878-2341 x 212 or email dianew@miltoncanadianchampion.com