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HO HO HO From The Mortgage Factory

Well another year has almost past, and if you're like me each year seems to go faster and faster, however, I personally will be glad to see the end of a year of economic and political turmoil.

Will 1994 bring wealth and happiness to all? Although I hope it will, I think it will be a few years till prosperity shines on us all.

The most common questions asked nowadays are 1) what will rates do next year and will values ever start to rise? **WELL IT'S UP TO YOU AND ME.** Rates and values are dictated by supply and demand, **THE MORE DEMAND,** the higher values will go and thus rates will also increase.

The greatest problem today is not rates, values or inflation, it very simply is the concern of all people whether or not they will have a job over the next year or if their company will even be in existence over time. Hopefully our new government recognizes this and will work diligently to install some confidence in both the public and corporate world.

ON THE POSITIVE SIDE:
 The housing market in Scarborough is moving quite well,



The Staff of the Mortgage Factory: (Back row) Robert Chuck Brown, Roy Haina, Lincoln Ramkeesoon, Angelline Taylor, Arlene Harvey. (Front row) Sylvia Jules, Glen Campbell.

and the high price homes have suddenly started to sell with a great flurry. Pickering has started to become more active, and Ajax and Whitby are definitely holding their own. Oshawa still is having problems, mainly because of the Toronto papers constantly predicting **DOOM AND GLOOM** for GM.

Have you ever noticed that Toronto papers have huge headlines when anything negative happens at GM? But when positive news is there, it seems to find some small out of the way space in some section no one ever reads? **INTERESTING!!!!!!**

As long as houses keep selling, the supply will eventually slow

down and then we will finally get some stability back.

Interest rates should be relatively stable for at least the first half of '94 with some minor glitches up and down, just to make it interesting.

"DON'T GIVE UP," "HANG ON," "IT WILL GET BETTER"

I would like to extend to our many customers, friends and family the absolute best of the festive season, and wish health and prosperity not only in the coming year, but in all the years to come.

I would like to welcome our two newest members, Arlene and Lincoln, and wish them and all the staff much success (P.S. = they are the best group around, and are truly concerned for their clients best interest. **BUT DON'T TELL THEM I THINK THEY ARE GREAT BECAUSE THEY WILL WANT A RAISE!!!!**)

Again my thanks and best wishes

Glenn A. Campbell

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