



# Congratulations Graduates '95

**CONGRATULATIONS  
DUANE ZIELONKO B.A.Sc.**



The Zielonko/Tomen families are proud of you for achieving your Bachelor of Applied Science Degree in Mechanical Engineering from University of Waterloo. Congratulations and may God bless you as you embark on your "40 YEAR WORK TERM".

**CONGRATULATIONS  
STEFANIE SCHADER**

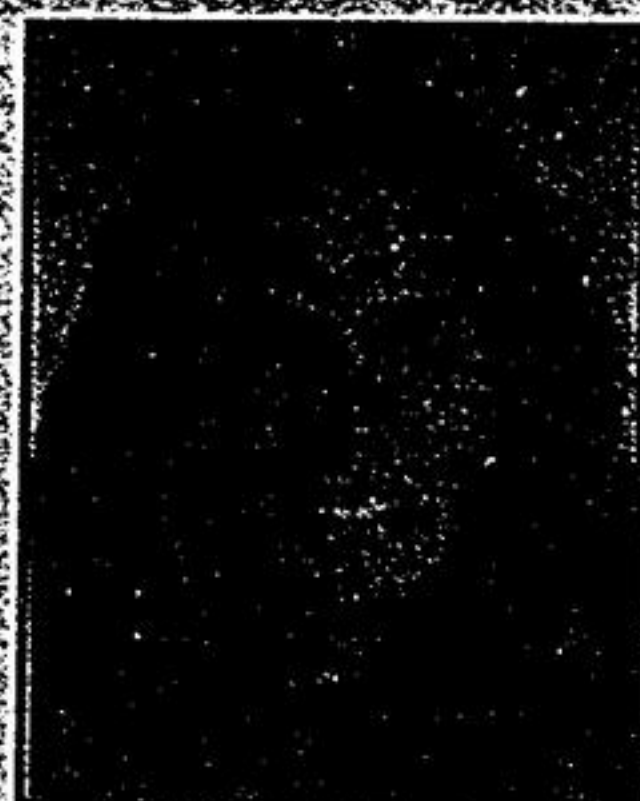


on your graduation from University of Western Ontario with HONOURS

Bachelor of Science in

Physiology/Psychology. Recipient of the Gold Medal in physiology/psychology - Dean's Honour list. Graduated with Distinction. We are so proud of you and wish you continued success. Love, Mommy, Daddy and Susan

**CONGRATULATIONS  
ANDREA ROSS**



Happy High School Days

"Keep working hard"

Love

Mom, Dad and Steph.



## Focus On Business

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Jeannie Wardleworth, C.I., M.H.  
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### "RATES???"

Mortgage rates should crack below the 8% 5-year barrier in the near future. If this will have any significant effect on the housing market is anyone's guess. However, this reduction in rates does even further increase the importance of consolidating all or as many as possible of your outstanding debts.

### "CHANGES"

Mortgage rates vs term are slowly reverting back to the formulas used 8 to 10 years ago. The difference between 1-year and 5-year rates is now almost non-existent, whereas recently as a year ago, short-term mortgages were as much as 2% lower than long-term rates. The old pattern with short term was always the higher rate scale. It appears we are heading back to the same type of rate structure.

### "WHY THE MORTGAGE FACTORY?"

In today's marketplace, most applications could be structured or put together, in a vast number of ways. Our main priorities on a file are #1, to locate the funds required at the best available rates and terms possible, and #2, to maximize your cash flow so that at the end of the month you have as much money available as possible. In recent months, the average monthly savings have been in the range of \$700 a month (net savings) with some clients in excess of \$1,200 a month.

### "I NEED MORE!"

You got it!!! At The Mortgage Factory, our mortgage rates available, are as much as a 1/2% lower than regular market rates, and our personal loan rates are some of the best around.

### "IMPORTANT"

Most people do not realize that generally the first thing an institution does on an application is a credit bureau inquiry. This might not seem like any big deal, but when the lender does a bureau, it shows up as a permanent part of your credit bureau file. Even that does not sound like any big deal, however, if 2 or 3 lenders turn down your application, (which could be as simple as not structuring the file properly) this will have a major impact on a lender approving your request. Most lenders have gone to some sort of scoring system for loans and mortgages, and numerous inquiries showing on the credit bureau over the past year can have a devastating effect.

### "WHAT TYPES OF FINANCING ARE AVAILABLE?"

Every possible type of mortgages are available with terms from 6 months to a full 25 year fixed rate mortgage. First, Second and even Third mortgages are available, both open and closed terms. Cottage financing, raw land, both secured and unsecured lines of credit are readily available. Funds are there for home renovations, additions, tuition's fees, and always for our "WORLD FAMOUS CONSOLIDATION LOANS". In other words for any worthwhile purpose.

Till next time,  
Glenn A. Campbell



The friendly and helpful staff at The Mortgage factory include from left, Hyton Mullings, Lesley Singer, Glenn Campbell, Sylvia Jules and Paul Chatham.



FROM 8.125% (5 years)  
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- Debt Consolidation
- Rural Properties
- Self employed
- Credit Problems

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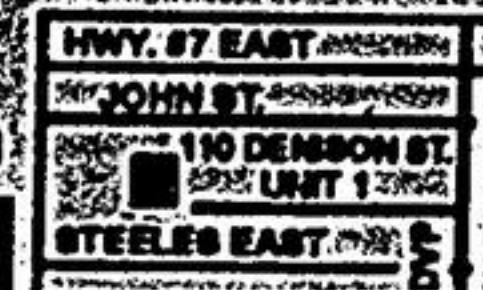
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### MNS Holdings Inc.

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