

Professional Directory

PARALEGAL & MEDIATOR
PETER A. MILLER, MBA
 • Small Claim's Court Litigation
 • Business Legal & Banking Documentation
 • Pers./Bus. Loan Preparation/Negotiation
 • Pers./Bus. Dispute Resolution Settlements
 Phone 905 294-5239 or
 e-mail pamiller@netcom.ca

TAX RETURNS

Booth Now Open
 at Fortino Mall
 see you there!
M.(Omar) Umar 513-7248
 Can-Pro Tax & Accounting

FIGHT THAT TICKET
 FORMER POLICE OFFICER
 TO ASSIST YOU IN COURT
 CALL 905-294-8345
 1-888-661-6006
THE TRAFFIC COURT DEFENCE EXPERTS
 THOMAS GILES AND ASSOC. INC.
 6070 Hwy. #7E (Second Floor), Markham

Feldstein & Associates
CHARTERED ACCOUNTANTS
 •Accounting •Audit •Bookkeeping
 •Personal & Business Income Tax
FREE INITIAL CONSULTATIONS
 Evening & Weekend appt's. avail
Bus. 415-0913
 Mark Feldstein Warren Feldstein
 Res: 731-0673 Res: 731-5203

ANDREW FELDSTEIN & ASSOCIATES
Barristers & Solicitors
 •Ligation •Matrimonial •Corporate •Criminal
 •Wills & Estates •Real Estate •Immigration
 Bus: 415-1636 Res: 416-481-5505
 Week end & Evening Appointments
FREE initial Consultation

JD Accounting & Tax Services
 For accounting and tax services all year
 please call 294-1230

Handyman CONNECTION
RETIRED CRAFTSMEN & OTHER EXPERTS
 Offering Low Cost Home Repairs & Remodeling
 •Carpentry •Plumbing •Electrical
 •Painting •Drywall •Ceramic
 •General Handyman Jobs
 One year written warranty
 All Work Fully Insured
905-884-7678
 Serving York Region 1-800-465-0064

Focus on Business

THE TIME HAS COME

GARDENERS DUCT CLEANING & CHIMNEY SWEEP
 Hook-up \$39.95 \$5.00 per vent
 Includes all hook ups & no hidden extras per standard home.
 * Work guaranteed
FREE Airside Furnace Cleaning Minimum 12 ducts
NO GST
 CHIMNEY SWEEPING ONLY \$59.95
RESIDENTIAL (416) 282-3292
COMMERCIAL Snake method used 200 PSI

KAVANAGH ROOFING
 Home Improvements
472-9011

Run Don't Walk

All indications are that interest rates are on the rise. The dollar is getting killed, and it appears that the U.S. are going to raise interest rates over the next month.
 What this means is that the time has come, if you want to take advantage of the low rate market, to get that new mortgage or consolidate those numerous debts into a low rate, manageable payment plan.
 A proper consolidation can cut your interest rates to a quarter of what you are presently being charged, and your monthly payment will be cut significantly. The average monthly savings for our clients, is in the range of \$500 to \$800 a month with some clients saving in excess of \$1200 a month.
 A major contradiction in the market place is that there is a surplus of money around and lenders are very aggressive for your business. Although there is some truth to these statements, they are far from being factual. Yes, there is a surplus of money available in the marketplace, and yes, lenders are aggressively looking for business, but only if you can walk on water.
 One major lender that six months ago would give almost any one a \$50,000 loan or line of credit (even with a credit history of collections and judgements) now the computer declines an application if an account shows one payment past due within the past two years. Talk about going from one extreme to another.
 The only chance that could keep rates at or close to the present levels, is that this is an election year. We all realize that increasing rates to any major level would be political suicide, but don't count on it.



The help and friendly staff at The Mortgage Factory are Sylvia Mainguy, Paul Chatham, Glenn Campbell, Hylton Mullings and Sylvia Jules.

edmunds SINCE 1947
 reroofing
 vinyl windows
 eavestrough & siding
472-0276
 50 years of service
 MARKHAM

MR. GREEN THUMB LAWN CARE & MAINTENANCE
 Our guarantee has always been, a Healthy Darker Shade of Green.
472-4973

V Care Inc. DUCT CLEANING
\$19.95 Main + \$6 per vent
 ♦ Snake System.200Psi
CARPET & UPHOLSTERY
 CUSTOMIZED PACKAGES
 From **\$39.95**
 ♦ Work guaranteed ♦ Insured & Bonded
 ♦ Serving the cleaning industry since 1986
 Residential / Commercial
(416) 321-1974

WE TREAT YOUR HOME LIKE OUR OWN!
Perfect Touch HOME CLEANING SERVICE
 EST. 1981 BONDED & INSURED
 SPECIALIZING IN GENERAL CLEANING
 PROFESSIONALLY TRAINED STAFF
 GUARANTEED QUALITY-RELIABLE SERVICE
 VACUUM & CLEANING SUPPLIES PROVIDED
 A Perfect Christmas Gift Idea
(905) 477-4089

ROSSI LANDSCAPING INC. since 1987
 "On Our Way To Satisfy Another Customer"
***10% OFF** Landscape Construction
 Decks • Interlocking Stone
 Flagstone • Entrances • Walkways
***5% OFF** Fences • Plantings
 Tree Pruning and Removal
 Year Round Packages
 Grounds Maintenance
 • COMMERCIAL • INDUSTRIAL • RESIDENTIAL
 "Customer Satisfaction is our Referral"
(416) 381-0813 (905) 642-2016

Shop Till You Drop

Although this was the situation in the past, now it is one of the worst things you can do in attempting to obtain credit. In the past it was common to get a commitment from one lender and then go across the street to the next one and have them try and better the rate on the first deal, and so on and so on. In today's market this is financial suicide. Most lenders today are using some sort of scoring system, this takes into account employment history, credit history (very stringent) (you must have enough revolving credit to show you are good little boys and girls, but not too much because then you become over extended) and number of inquiries on your credit bureau. If you have over two or three (depending on the lender) during the past six months you lose points, which can make the difference as to getting an approval or not. (It kind of makes you feel like you are back in school, under the teachers eye).
 When you talk to a lender give the basic information, and make sure this is something they will entertain before making a formal application. Have them run the numbers and all other pertinent data, and leave the credit bureau to last.

In Conclusion

Act now, and get your finances in order. Our mortgage rates are always a minimum of 1/2 per cent below posted market rates. Second mortgages start at 4.75 per cent, and consolidations are our specialty with terms and conditions to serve your needs, not a lenders quirks.

Till next time
Glenn A. Campbell

THE MORTGAGE FACTORY
5 YRS. 6.5% 6 MOS. 4.3%
1st Mtges. to 95%
2nd & 3rd Mtges.
 • Rental Properties & Cottages
 • Re-financing
 • Debt Consolidation
 • Rural Properties
 • Self Employed
 • Credit Problems
 Low income with equity
 Prime Deals Below Market Rates
 Fast Professional Service
 Since 1975
(905) 686-2557

To "Focus" your business please call Classified at **905-294-4331**