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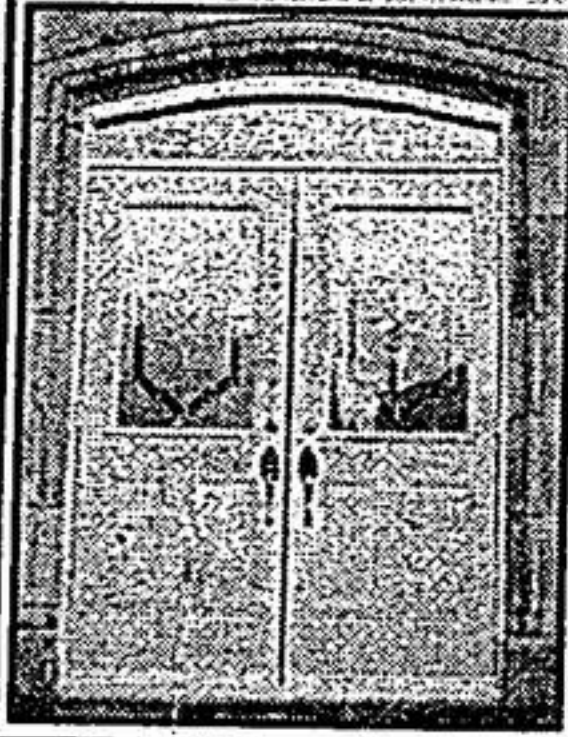
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**Focus On Business**

**Stranger than fiction**

After 26 years in the financial industry, I unfortunately can say that I am stumped as to what the heck is going on.

Both interest rates and the dollar, are up and down like a toilet seat, (after drinking Mexican water) and it never seems to swing to the public's advantage.

Over the past 10 days interest rates rose an average of 40 basis points, with no plausible explanation. Now the U.S. has lowered their rates again, we have lowered prime and although at the time this was written no lenders have dropped lending rates.

I would assume a minor reduction will happen soon I would be very surprised, no, change that to shocked, if rates did drop more than 40 basis points as they should.

**A REAL THORN IN MY SIDE**

One thing I have been dead against from day one, are these so-called mega mergers. I personally have never believed in a monopoly of any kind.

We in Canada have always been on the verge of a financial monopoly and this would be the worst possible scenario that could happen to the public.

Any time competition is taken away in any sector, we are at the total mercy of the newly created Gods. One of the flies in the ointment was the reality of 25,000 jobs being eliminated from these mergers.

Well to all surprise they appear to have found a way around the public outcry. From a very reliable source, (the same one who told me about the mergers, six months before they were announced to the general public.) I was advised that a large portion of the branches that would have been

closed now, and most over the next six months).

What this will accomplish, is that the mergers will have a far greater chance of going through, if the amount of people disposed of is negligible.

In simple English, if they get rid of them now, it can't be blamed on the Mergers. I guess the impression the God's have, that we are as dumb as we look, is true in their eyes. Well we may be dumb, but we definitely are not stupid. We must as a group fight this merger with passion and conviction that has never before seen in Canada. Not for our sake, but for our children and generations to follow.

**GET YOUR SELF IN SHAPE**

I am making reference to your financial shape.

Consolidate those debts into one reasonable monthly payment. Open a savings account and start to put a little away each month.

It is amazing how fast it will accumulate. Although the housing market has slowed down, this is typical for this time of year, and will definitely become active again in January.

Rates will stay relatively stable over the next few months, with minor swings up and down. Remember at Central Funding Group, we always offer three quarter per cent below posted market rates on Prime first mortgages. Consolidations are a specialty, with monthly savings averaging over \$800 a month. Private mortgage funds are always available, at very competitive rates. For fast Professional service call Central Funding Group for all your financial requirements. Remember your requirements are our main priority.

Till next time  
Glenn A. Campbell



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