

Focus On Business

Ho, Ho, Ho

From an economic standpoint, we all received the best Christmas gift possible, the dreaded mergers were put to a halt. (At least for a year or so.) Congratulations to all the people who fought these from their inception, and to this politicians who for once had the courage and conviction to stand up to these mega powers and do what the vast majority of constituents wanted.

1999 FORECAST

Don't look for any major changes in '99. Interest rates should be relatively stable, with the usual swings up and down. The housing market should continue to rise at a three to four per cent rate in most market-places. The most promising growth potential is the employment market. Look for a great number of new companies to spring up, and expansion from existing companies.

CREDIT

The credit granting system has implemented major changes over the past 18 months, and none to the benefit of the consumer.

The most dramatic change is in the scoring systems that almost all lenders now use. (All computer generated) The days of getting a commitment from one lender and then shopping that deal to other lenders to try and get a better interest rate or terms, are gone.

Under their scoring system, any more than three inquiries over a six-month period is the kiss of death. Any time you apply for credit, a Credit Bureau is run, and shows as an inquiry.

If that magic number of three is exceeded most

lenders systems will automatically decline the application, as it deems the applicant to be a credit seeker.

Did you know that mortgages or mortgage ratings do not appear on a credit report? This is a situation I have never understood in my 25 years, either as a lender or broker.

A person could pay their \$200,000 mortgage like clock work for years and years but God forbid they get one or two payments behind on a small credit card, because the system then declines on a poor credit history.

CONSOLIDATE NOW

Don't wait for those assortment of debts to get the best of you. Consolidate now. Get those monthly payments under control.

With our consolidation most client's payments are cut in half. A

vast number of clients cut their output by \$800 to \$1000 a month. Remember at Central Funding Group, prime first mortgages are always 3/4 per cent below posted institutional market rates. This can save thousands of dollars over the term of your mortgage.

IN CONCLUSION

We would like to take this opportunity to thank our many loyal customers and friends from over the years. And to all our present and future clients

I would like to wish the very best health and prosperity for 1999.

Till next time
Glenn A. Campbell



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

FREE DEODORIZER with a purchase of duct cleaning

CHIMNEY SWEEPING ONLY \$59.95
RESIDENTIAL COMMERCIAL (416) 282-3292
Snake method used 200 PSI

1st mortgages to 95%
condos, rental properties

CENTRAL FUNDING GROUP

From 6.25 for 5 years

BEST AVAILABLE RATES
PRIVATE FUNDS AVAILABLE
Refinancing debt consolidation a specialty
FAST PROFESSIONAL SERVICE
(905) 686-2557

GENAMATION REPAIR CENTRES
Authorized service centre for:

Canon Okidata
Toshiba Epson
PackardBell/NEC
Samsung Acer

1-800-888-7553

Prestige STUDIOS
Wedding Photography Specialists

"Your Engagement Photo is Included in All Our Wedding Packages!"

41 MAIN ST. S., UNIONVILLE
(905) 513-6898
Every Thurs. 5:30-9:30 pm, Sat. 10 am-2 pm

Metro Florist
Famous for Quality

- FREE Local Delivery
- FREE Metro Wide Funeral Delivery

905-201-8804
5990 - 16th Avenue at Markham Rd.

EUREKA®
Performance You Expect
Quality You Demand

WHIRLWIND™ 12 AMP

- Cyclonic Action just remove cassette and empty
- True HEPA filtration System
- No Bags Needed

Model 4380

MARKHAM VACUUM
4355 HWY. #7 UNIONVILLE
479-8273
Mon.-Fri. 9-6 Thurs. 9-8 Sat. 9-4

DECORATING... with what you have

- Colour Consultation
- Custom Window Treatment
- Upholstery
- New Home Consultation

Mairi Vasil Design cdeco
since 1987 **905-415-0218**

UNIQUELY YOURS INTERIORS

Interior Design Consulting
Custom Made Furniture
Reupholstery & Refinishing

Unique gifts for discriminating tastes

SAVE 20% off Reupholstery
with our fabric selections for month of January only

191 Main Street, Unionville
474-5858

Focus on Business is a weekly advertising feature appearing in the Saturday edition of the Economist & Sun. For advertising rates and information please call **905-294-4331** or **1-800-743-3353**

Markham Vacuum – specializing in all your vacuum needs

Markham Vacuum is the place for all your vacuum needs.

After six successful years in business, co-owners Bob Hunwicks and Dave Townson really know their products. From repairs, to parts, to installation, Markham Vacuum does it all. And by the way, advice is still free.

With three trucks on the road doing everything from in-house service calls to the toughest of central vacuum installations, the staff at Markham Vacuum are professionals who get the job done.

Hunwicks, who still does many of the installations, brings with him 20 years of installation experience. He said some vacuum stores use sub-contractors for installations who rush the job, but Markham Vacuum takes pride in providing top-notch service, and very competitive prices.

Dan Ingram looks after the construction end of the operation, as Markham Vacuum's rough-in specialist.

He works with some of Toronto's largest home builders, and does rough-ins for central vac, intercom, cable television, alarm and telephone pre-wire.

The store has two levels catering to every vacuum need. Upstairs is a retail sales floor specializing in Eureka products.

Townson said, in his 14 years of experience in the vacuum business, he finds the Eureka product line has something for everyone including canisters, uprights, cordless, and bagless cyclonic cleaners.

They even have the hepa filter units for allergy



Staff from Markham Vacuum.

PHOTO/LORI EMMERSON

sufferers. Eureka also makes a full line of commercial units for restaurants, hotels, and offices.

Downstairs is the service department where you will find parts for almost every vacuum including belts, bulbs, and filters. Markham Vacuum also sells and services home alarms, garage door openers and Nutone products.

Markham Vacuum's staff is readily available to offer advice and service for any vacuum need. Ample parking and easy accessibility are key factors in Markham Vacuum's success.

Markham Vacuum is located at 4355 Hwy #7, Unionville.

It is open Monday - Friday 9 a.m. to 6 p.m. and Saturday 9 a.m. to 5 p.m.

For details on products, service, or repair call Markham Vacuum at (905) 479-8273.

THE AUTOMOTIVE STORE

The store you can trust for quality auto parts at low prices - everyday

Bring this ad and receive **10% off** your purchases (Excluding Performance)

(905) 201-1044
5694 Hwy. 7 East, West of Markham Rd. at Galsworthy

Happy New Year

The Classified Departments of the Economist & Sun and Stouffville Tribune would like to wish you a Happy and Prosperous New Year