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Low mortgage rates are just the beginning at Invis!

As Canada's largest independent Mortgage broker, Invis is committed to customer service excellence and employs over 500 highly trained mortgage consultants.

Now Ken Renu, an experienced and knowledgeable consultant has brought his expertise and many years of experience to the Markham area, as well as the superior negotiating leverage that comes with a company as large and respected as Invis, guaranteeing clients the best products and rates with the best financial institutions across the country.

"We use our size as a strategic advantage when negotiating the best deals for our clients," said Ken. "We go to different lenders to find the appropriate package that best suits our client's needs."

In fact, since 1983, Ken has been involved in the mortgage industry, gaining valuable knowledge and insights that he now brings to his own practice and to you.

"I felt that I had a wide range and variety of products to offer customers," said Ken. "For this reason I decided to open my own practice, and now I can personally help people who require my valuable skills."

Ken's impressive resume includes a wide range of activities, everything from management positions at major banks, to working as a mortgage broker, and even running a mortgage business in Scarborough. Now, as part of Invis' talented team of mortgage consultants, Ken looks forward to offering the large resources of Invis to his clients, which when combined with his dedication and experience, creates an excellent business potential that can help you with all your mortgage needs.

Invis consultants offer ethical and professional services at competitive rates and deal with all the major banks and private lenders to offer you the widest choice of mortgage options, which include variable rate mortgages, fixed rate mortgages, capped variable rates, rental properties, mortgages for the self-employed. Many other services are also available, including bankruptcies, new home buyers, zero-percent financing, bank turn-downs, no income verification, and debt consolidation.

"We do residential and commercial financing from small independent businesses to large corporations, including industrial financing,"



explained Ken. "We can also offer country-wide mortgages from our Markham office, and have worked with clients as far away as Halifax, Ottawa, Sarnia, BC and Calgary."

Ken will help you every step along the path to a successful deal and save you hours of valuable time and potentially thousands of dollars.

In 2003, Invis arranged more than \$3.7 billion in mortgages with its leading network of mortgage negotiators. In addition, Invis offers In-House Mortgages.

"We have a large private stock, and can give money to our clients without dealing with the bank," explained Ken.

As part of the exceptionally talented Invis team, Ken is highly trained and is given full support by the company to ensure Invis retains its polished reputation as the best in the business. In addition, Ken has credentials towards a Certified Real Estate Financier and a mortgage broker, and holds a diploma from BC Mortgage Financing.

Ken Renu can be reached at 416-697-5626, or by email at kenrenu@invis.ca. For more information please visit www.ckfinancial.ca.

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TODAY

Tony Berdim and Leslie Laycox, owners of Health Builders, have brought together their combined 30 years of experience and hard-earned expertise to develop the "I Can't Wait Another Minute" curriculum. For the past 8 years, Tony has worked with clients to help them overcome various challenges related to personal, educational, business or sports performance, while Leslie has dedicated the past 22 years to nutritional health. Today, her excellent work and commitment is reflected in the 100's of satisfied clients who have benefited from her wealth of knowledge and experience in the field.

The "I Can't Wait Another Minute" curriculum is interactive and takes place in a natural, non-invasive environment. With the help of Tony and Leslie's unique set of resources and education, each member learns the secrets of self-empowerment by tapping into their innate potential. These powerful and life-altering methods help change ineffective patterns, thus enabling members to be more efficient, effective and productive, all within a stress-free, healthier lifestyle.

The "I Can't Wait Another Minute" weight loss program is a unique opportunity for our clients to personally experience the secret to weight loss and reoccurring weight gain. We believe that most people already know what causes weight gain. However, it is what they are not aware of that keeps them from losing weight and keeping it off. We call it the "hidden effect". Our program helps unveil what is hidden, remove it and replace it with a healthier, more effective pattern. It's that simple. In addition, we investigate and find nutritional deficiencies that keep the body from naturally attaining its optimal weight.

Our program is benefit oriented. While losing weight is our main concern, having fun while doing so is equally important. We have designed FUN into our program by offering PLAY DAYS. Our belief is that pampering one-



self builds confidence and self worth and that these values are an immeasurable component to SUCCESS. We also build the benefit of community in our program. When you build community you build the support system needed to sustain and encourage the goals you've set out to achieve. We have a motto that we are 100% committed to you, when you are 100% committed to yourself. It's our promise!

One feature we are really excited about is our gala opening event in February. Ron Cross and his African drumming troupe will be featured this year. It's something you won't want to miss! We encourage whole audience participation. It is very interactive and you literally walk away weightless and energized. In addition, at the end of the curriculum, we hold a grand finale. This is a way for friends, family and community to acknowledge the beauty and confidence in all our participants and their commitment to a healthier lifestyle.

Health Builders is a community minded organization. We sponsor March Break camps for kids and for every pound lost over the course of the program, we will donate \$1 to a local charity.

If you "Can't Wait Another Minute" please call to register for our complimentary demonstration and information evening Tues., Jan. 11/05 at 7:00 pm at the Markham Historical Village. RSVP (416) 582-1520.

We wish you a Merry Christmas and a Healthier Lifestyle for the New Year.

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