## Washiness on Carlo



"Traditionally," says
Kate Johnston, "someone
needing a mortgage runs
around to a lot of different financial institutions,
eating up time and
money, and creating a lot
of confusion and
frustration. That's really
all backwards.

"If that same person were to come to me, and tell me what he's really looking for, I'll do all the running around for him. I'll match him up with the perfect lender, and that lender will be the one who pays me, not the client. The client isl paying a lot of money for a mortgage, why shouldn't he get the service he deserves?"

Kate is a mortgage consultant for Sinclair-Cockburn Financial Services, a Canadian company which has been helping homeowners and homebuyers for over 50 years.

Kate, 11-year resident of Newmarket, Sinclaircame Cockburn many human resources sector. She has a long-standing devotion to customer service, and what she finds most satisfying about current work is helping people find the best solution to a difficult problem.

"Getting a moctgage has always been a stressful process for most of us," admits Kate, "but I can reduce that considerably. I'll visit you in your home, at your convenience, rather than making you Everything we discuss is totally confidential. Once I know your needs, I'll search the programs of over 20 lenders, and get you the right deal at the best price. And you'll ave the answer in a very

So if you're looking for a mortgage, eliminate the hassle and let Kate do the leg work for you. She's at your service seven days a week by

205 252-6032

Sinclair-Cockburn Financial Services

## Kiley bound for Alberta Katimavik Program

By Nancy Hopkins
Stouffville This Month

Like many teenagers, 18-year old Stouffville resident Kiley Mitchell has given a lot of thought to post-secondary education and her future career plans.

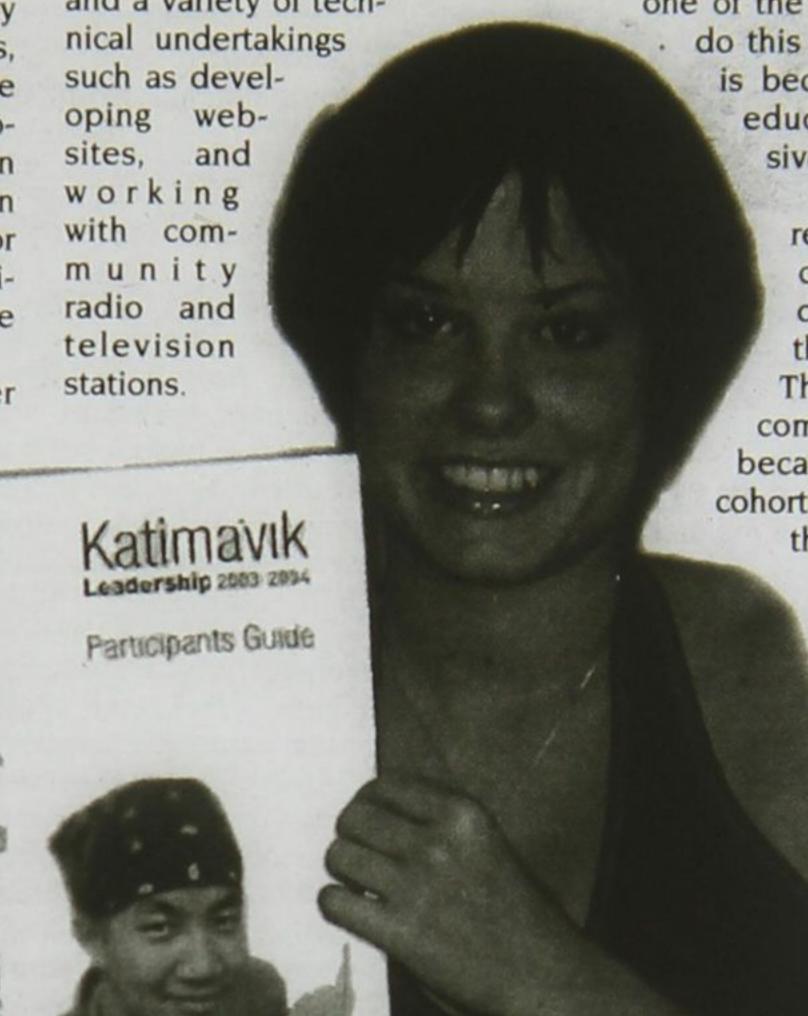
Ms. Mitchell is definite that she will aim for a college or university education, most likely in the arts, but has been struggling with the decision as to which specific program or degree to pursue. In an effort to assist with her decision she left her hometown Sept. 24 for Black Diamond, Alta. as a participant in Katimavik, an alternative educational program.

Founded in 1977 by former Senator Jacques Hebert,

the Katimavik Program -- katimavik meeting means place in the Inuktitut language -- offers Canadians aged 17 to 21 the opportunity to gain valuable skills through volunteer work on community projects. Ms. Mitchell believes that exploring a variety of different fields with this hands-on work program will be an invaluable experience.

She will live with a group of 10 other young Canadian men and women from across the

Katimavik. Together this group will work 35 hours a week on projects that may include outdoor activities such as building hiking trails, working on landscaping projects and restoring historic landmarks. Past projects have included teaching children to read, assisting seniors, and a variety of tech-



Ms. Mitchell is excited about "the opportunity to travel and see Canada, volunteer and give back to the community, and have a taste of what it's like to live away from home and budget money for the nine month period. I am really involved in arts but I am not sure where I will head in that field and one of the reasons I decided to

do this (Katimavik) right now is because post secondary education is so expensive."

According to a recent Toronto Star article, a university degree now costs in the vicinity of \$90,000. There is also strong competition for spaces because of the double cohort. It is understandable that today's teenagers and their parents are

feeling a great deal of pressure to make the right decision, and can ill afford to learn, part of the way through a program, that it is not the right choice for them.

After her initial three-month stay in Alberta, Ms. Mitchell will spend three months each in St. Adele,

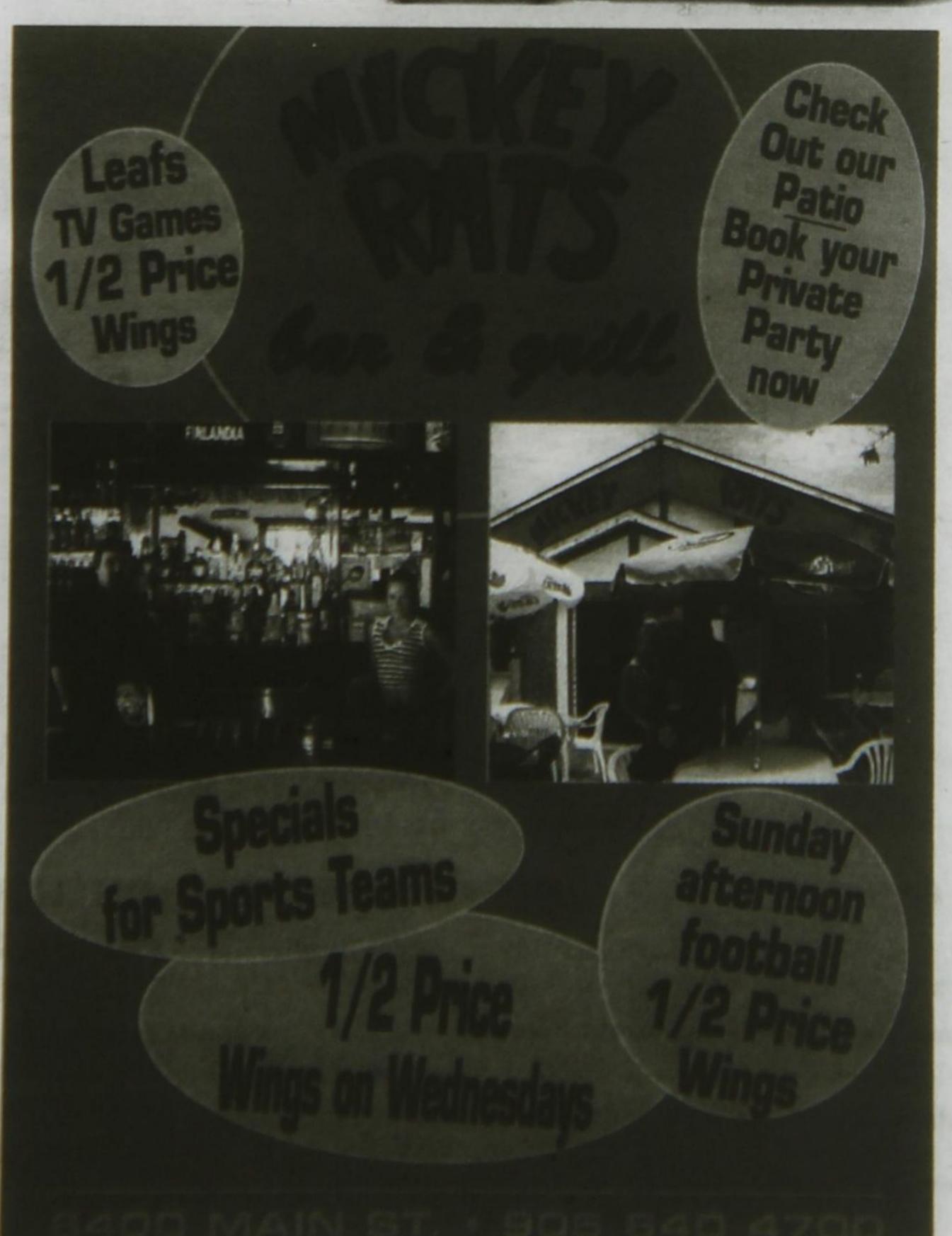
Quebec and Shediac, New Brunswick, before returning home in June 2004. Her participation in Katimavik has made some of her friends aware of this alternative education opportunity and has resulted in their applying for the next rotation.

Justin Trudeau, eldest son of the late Pierre Elliot Trudeau, the former Prime Minister of Canada, serves as chair of the Board of Directors of Katimavik. A former high school teacher, Mr. Trudeau is keen on youth issues and acts as a spokesman in promoting the program.

Katimavik receives financial assistance from the government of Canada through Exchanges Canada, part of the Department of Canadian Heritage. Transportation, food, lodging and program-related activities are all funded by the program and each participant receives a daily allowance of three dollars and a \$1,000 bursary upon completion of the nine-month term.

The organization comprises five regional offices across Canada and employs over 120 individuals. They can be reached at 1-888-525-1503 or through their website at www.katimavik.org.

Stouffville resident Kiley Mitchell is participating in Katimavik, an alternative educational program which offers young Canadians the opportunity to gain skills through volunteer work on community projects.







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