

The Money Lady New\$



Are you looking for money
in all the wrong places?
Call Angela today and let her
lead you directly to the money
you need for your financing!

"I'm the Money Lady. I'll find your money!"

April 2005

Angela Wong-Liao
Mortgage Consultant

MoneyLady Mortgage Tips - Credit Rating

The Money Lady's service focus is to find the best suitable mortgage financing for each client's different needs and expectations.

The Money Lady has access to over 40 lenders, so she can find you the best products and the best interest rates in the market.

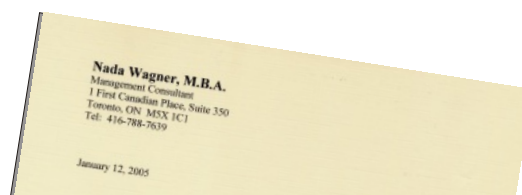
The Money Lady's 28 years banking experience enables her to assess her client's needs and structure the mortgage deal to achieve her client's needs and expectations.

- Q1. What is "Credit Rating"?**
A1. Credit rating at your Credit Bureau is a scale that ranges from R1 to R9. For example, R1 is an A-1 rating & R9 is pretty close to bankruptcy.
- Q2. Is it true that these ratings remain on your Credit Bureau File for 7 years?**
A2. Yes, it is true that these ratings remain on your Credit Bureau File for 7 years.
- Q3. What is the "Beacon Score" at the Credit Bureau?**
A3. The "Beacon Score" is very essential to a credit application. Most financial institutions base their credit decision on this "Beacon Score".
- Q4. What affects/determines this "Beacon Score" at the Credit Bureau?**
A4. "Beacon Score" is affected / determined by the number of credit enquiries made about the applicant, the credit rating of the applicant's existing credit facilities, and any judgements or derogatory credit information.
- Q5. Is it true that the higher the number the better the credit rating for this "Beacon Score"?**
A5. Absolutely true. The highest number that Angela, **the Money Lady** has seen is 870 and the lowest number is 375. Some financial institutions are not interested in proceeding with the credit application if the "Beacon Score" falls below 600.

- Q6. How can a consumer or an applicant improve this "Beacon Score"?**
A6. The best way to improve your "Beacon Score" is to use your credit cards regularly and pay off the whole balance on or before due date of the credit card statement.

Another even better way to improve your "Beacon Score" is to use a mortgage broker to shop for the best rates and the best products for you.

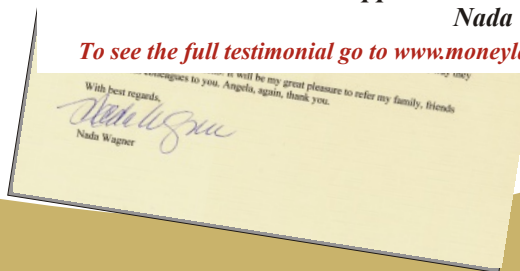
The Money Lady, your mortgage broker, uses one credit enquiry versus several credit enquiries made when you, the consumer, shop directly with different financial institutions. The number of credit enquiries can directly reduce your number on your "Beacon Score".



"Your depth of experience of the client / lender needs instilled a level of confidence in me that I've not experienced with my three previous house purchases. It was very apparent that you have excellent relationships with numerous financial institutions and know which ones will be interested in the application."

Nada Wagner

To see the full testimonial go to www.moneylady.ca



www.moneylady.ca

416-529-2888

The Power Networking Group

The Power Networking Group was founded and established by Angela, the Money Lady on February 14, 2002.

The Mission Statement of this group is to assist business professionals to promote their businesses at a minimum cost with maximum results.

The Power Networking Group is Angela's passion, Angela volunteers close to 20 hours of her time to organize monthly networking luncheon meetings.

The Power Networking Group luncheon meetings is held on the last Thursday of each month between 11.30 to 1.45pm at the Town & Country Buffet Restaurant, 3120 Dixie Road, Dixie and Dundas, Mississauga. The cost is only \$18 cash per person, which includes a buffet lunch, an opportunity to present your 30 second infomercial about your businesses, and free information and display tables.



We have networkers coming from all over the GTA & most of its surrounding cities as far as Niagara-On-The-Lake. We have businesses ranging from small independent businesses to medium and large businesses, ie : Co-operators, Scotiabank, Nesbitt Burns, etc.

If you are interested in attending our monthly meeting, please contact Angela, The Money Lady, at 416-529-2888 or contact her at angela@moneylady.ca

Time for a Spring Clear Out

By Karen Sencich, Professional Organizer, Speaker & Writer

Before springtime activities beckon us outside spruce up inside with these timely spring clear out tips.

Reclaim your space. Each square foot of living space costs approximately \$100. Be honest about what adds to your life and what doesn't. Consider what you'd pay hourly to move your possessions to a new home. Is the clutter worth keeping?

Your clutter quotient. The amount of clutter you can tolerate will change at different stages of your life. When your children are small, having toys litter the carpet may be OK, but not once they are teens.

Schedule family time for an annual clear out, one room at a time. Organizing is an important life skill to impart to children. Break jobs down into manageable chunks - an hour a day until it's done. Save time, what takes you four hours will take you, your spouse and two children only 1 hour each.

The organizing process. Evaluate, Eliminate, Containerize and Maintain. Sort like things together, then store close to the point of use. Store frequently used items between shoulders and hips, heavier items below the waist and seldom used items overhead.

Resist emotional attachments. When did you last use an item? Does it fit? Does it work? Does it match your décor? Do you love it? If not, lose it! If you can't let go, try taking a photo to remember it. Showcase a small sample of collectable items and store the rest. Rotate different collection pieces for variety in your display. This works for photographs, paintings, dolls, trophies etc.



Clear Out Criteria: Put away, recycle/throw away, give away to someone you know or donate it to a church or charity to use for fundraising purposes. Alternately, sell it on E-bay or hold a garage sale. **Tip: Price items as you pack them away to save time later.**

Kitchen: Defrost fridge and freezer and clean cupboards inside and out, tossing outdated items such as spices. Discard kitchen gadgets or appliances that you seldom use. Stretch storage using wire shelf extenders and under sink organizers.

Bathroom: Sort through the medicine chest, carefully checking expiry dates. Make an inventory list of products you need to replace. Create a portable first aid kit.

Spring Clean as you go, wiping fingerprints from woodwork, vacuum or sweep behind and beneath furniture. Arrange to have carpets cleaned. Strip bed and flip mattress. Dust blinds and clean window coverings. **Tip: Save the environment, use a non-streak microfibre cloth, all you'll need is water instead of costly cleaning products.**

Ease others into the spring clear out process. Once they taste the feeling of satisfaction that organizing brings they'll be hooked. Enjoy your reclaimed space!

Karen Sencich is a hands-on Professional Organizer and owner of Havoc to Harmony. She can be reached at 905-452-7008 or visit www.havoctoharmony.com.

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