

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!"

October 2005

Angela Wong-Liao
Mortgage Consultant AMP

Tell me more about The Money Lady.

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, including banks, 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.

Q. Who is the Money Lady?

R. Angela Wong-Liao is *The Money Lady*. She is an experienced Mortgage Consultant, with 28 years of Canadian banking experience prior to becoming a Mortgage Consultant with Invis Inc, a leading National Mortgage Brokerage Company in Canada.

Q. What are the benefits of dealing with the Money Lady?

R. Angela is a strong believer in excellent customer service and good customer relationships. She meets with her clients at their convenience. Years of professional banking training ensure you an effective assessment of your mortgage financing needs and provides you with an honest professional recommendation.

Q. Why deal with the Money Lady compared to dealing directly with financial institutions?

R. The Money Lady can access over 40 lenders, including banks, by using only one credit bureau enquiry. A large number of credit bureau enquiries can negatively affect your credit rating (This is known as the Beacon Score).

Q. Do I have to pay for using the Money Lady's service?

R. The Money Lady is compensated by the banks and the trust companies. The only time that you have to pay for Angela's service is when you do not qualify for your mortgage financing from financial institutions and Angela must get your mortgage financing from private lenders or small trust companies.

Q. Can I always get the best mortgage product and mortgage rate from the Money Lady?

R. The Money Lady always works very hard to get you the most suitable mortgage product to meet your mortgage financing needs. The mortgage pricing/rate depends on the mortgage product that you choose.

Q. What other Value-Added Benefits come from the Money Lady?

R. The Money Lady is a very active business networker and founder of a very successful business networking group called The Power Networking Group. Through The Power Networking Group, Angela can refer other business professionals to you if required, including Home Inspectors, lawyers, accountants, movers, financial planners, insurance professionals that can provided you with Value-Added Benefits for your mortgage financing needs.



www.moneylady.ca

416-529-2888

The Power Networking Group

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 1 minute 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

1. Perform regular backups.

Schedule backups of critical files and store them offsite. Viruses, hard drive crashes, theft, fire can result in data loss. Test the backup files to ensure that they can be restored successfully.

2 Install antivirus software.

Protect your computer with antivirus software and update it regularly. Schedule automatic updates and regular scans to ensure that your computer remains virus free.

3. Install a firewall.

All computers connected to the Internet should have a firewall. Firewalls can prevent unwanted programs from accessing your computer without your permission. If you are sharing files, a firewall is essential.

4. Open email attachments carefully.

Most computer viruses are spread by email attachments. Be extremely suspicious of email messages that ask you to provide personal information. Do not click on website links in email messages.

5. Choose strong logon passwords.

Good passwords consist of a random combination of letters, numbers and special characters. Passwords should not contain words that are found in a dictionary.

6. Install anti-spyware software.

Spyware consists of unwanted programs that install on your computer without your permission. Install an anti-spyware program to both prevent and remove spyware. Ensure that you install a legitimate program, as some programs actually create additional spyware.

7. Enable Microsoft Windows Updates.

Each month Microsoft creates updates, typically to fix security issues. Updates can be set up to automatically download and install on your computer. These updates are critical to protect you from Internet threats.

8. Employ power protection.

A UPS (Uninterruptible Power Supply) can ensure that your computer has power available during brief power failures. Most include software to save files and shut down the computer safely. A UPS can also help protect your computer from lightning damage.

9. Clean up disc space.

Delete unnecessary files and programs to free up disc space. The Defrag program can reorganize disk space and allow programs to run faster. Remove unnecessary programs to improve system performance.

10. Perform Preventive Maintenance.

Hardware maintenance includes cleaning inside of computer to remove dust, which causes overheating and component failures.

CD-ROM drives and floppy drives can be cleaned to avoid data errors.



Keyes & Associates specialize in helping small businesses become more productive by solving their computer problems quickly and efficiently. The owner of Keyes & Associates, Michael Keyes, has over 27 years experience in the Information Technology field, including 21 years of small business experience. If you would like more information, please contact us at 905-712-4971 or www.keyes-associates.ca

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