

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!"

Spring 2007

Angela Wong-Liao

Mortgage Consultant, AMP

The Path to Wealth and Prosperity

This is the Chinese Year of the Pig – the pig being a symbol of wealth and prosperity. Wouldn't you like to have a 'crystal ball' to gaze into or be able to use the *I Ching* to point out the path to wealth and prosperity?

Canadian Mortgage and Housing Corporation (CMHC) gazed into the future using its own special techniques and turned up with some interesting predictions. From extensive research findings, CMHC released a **20-Year Forecast** about the real estate market. Here are some highlights:



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.

Baby Boomers' and the Eco Boomers' shifting needs continue to influence market conditions.

Years 2006 to 2011

Demographic drivers: Baby Boomers reach 45-54 years old; Eco Boomers begin leaving home; immigration to Canada increases

Market conditions:

- Market for larger condos grows
- Second-round buyers fuel listings and choice in market
- Deals are constrained by a shrinking pool of first-time buyers
- Echo boom and rising immigration boosts rental demand

Years 2011 to 2016

Demographic drivers: Baby Boomers reach 54-60; Eco Boomers become first-time buyers

Market conditions:

- Downsizing by Baby Boomers dominates
- Demand for one-story homes picks up
- First-time buyers drive demand as ageing population downsizes
- Diverse condominium lifestyles and improved health limits the rental demand
- Echo boomers shifting out of rental

Years 2016 to 2035

Demographic drivers: Baby Boomers reach 60-79; Eco Boomers begin purchasing second home

Market conditions:

- Living arrangements that allow seniors to live with relatives becomes popular
- Demand for adult-lifestyle communities peaks
- Seniors 75+ with limited mobility are a target market
- Renovated, maintenance-free homes with secondary/garden suites are popular
- Some secondary demand from seniors with affordability considerations

CMHC's **20-Year Forecast** may not be a crystal ball prediction but it is more reliable, and it points out a path. It points out a path to get the most out of the investment in your home or other real estate holdings. Using the Forecast helps you decide when to buy or sell, what to buy or sell, or what is a real opportunity letting you pick your own path to wealth and prosperity.

For more information on financing your path, call The Money Lady, 416-529-2888

Nada Wagner is a marketing consultant with Next Wave Marketing Inc. Nada specializes in strategic market planning and product/service distribution.

Next Wave Marketing Inc. "Our clients are successful! We'll help navigate your next wave of success with a winning strategic plan, signature promotion, or customer satisfaction initiative."

First Canadian Place, World Trade Centre Toronto, Box 375, Toronto, ON M5X 1C1 Tel: 416-788-7639
www.nextwavemarketing.ca
nada.wagner@nextwavemarketing.ca



Nada Wagner, M.B.A.

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 11.00am to 1.15pm at Tucker's Marketplace Restaurant, 5975 Mavis Road, Mississauga, Ontario, (Mavis & Britannia). The cost is only \$20 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

What is Victim Services of Peel?

Victim Services of Peel is a federally incorporated not-for-profit charitable organization serving the cities of Brampton and Mississauga in the Region of Peel. Victim Services is mandated to provide immediate crisis intervention to persons victimized by crimes or tragic circumstances. There is no fee for service.

"No one chooses to be a victim, but as a community we can choose to care."

Who benefits from the services of this organization?

Victim Services mission to provide 24 hour service, 365 days a year to persons victimized by crime or circumstance in all communities of Brampton and Mississauga. Our goal is to empower individuals who have been victimized by crime and provide the support and resources to prevent revictimization. This is the only agency that responds to victims of crime or victimization in this Region. Services include: Crisis Counselling, Critical Incident Debriefing, Transitional and Housing Support Program, Legal Advocacy, Witness Accompaniment during the bail hearing process, Information resources for court proceedings and interpretation of court/bail outcomes, supportlink/Domestic Violence Emergency Response Systems(DVERS) S.A.F.E. Program, south Asian Family Enrichment Program, Community Outreach and Public Awareness Programs.

Who can help this organization?

Victim Services of Peel relies on the generosity of our communities, whether it is a funding partnership, executive volunteers for the executive fundraising cabinet

or volunteers to support the 24 hour/365 day operations of our programs. More than 40% of our operating budget is dependent on establishing long term funding sustainability with corporate partners.

The Celebrity Chef Challenge

is a unique signature fundraising event that features tastings of more than 30 Chefs and Restaurants. The marche style of the evening facilitates tremendous networking and opportunities to try different flavours and dishes. Plus you never know who will be serving your food - from Ted Woloshyn to Barbara Underhill. Planning is already underway for next year – we are looking for sponsors and Chefs, mind you most of the Chefs from this year have already indicated they would like to return.



Susan D.L. Woods B.Sc
Director of Resource Development
Victim Services of Peel
(905) 453-2121 x 7653



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

Angela Wong-Liao

Mortgage Consultant, AMP

www.moneylady.ca

416-529-2888

angela@moneylady.ca

Produced Exclusively for Angela Wong-Liao by
IDIC Marketing Communications 416-434-9494