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September means kids are back to school. It also means the housing market will be more active and I'm seeing signs of this already. The good news is that Mortgage Rates are expected to come down even further over the next 20 months.

[Click on this link](#) to see a great presentation by The CIBC Economist. They are calling for three 0.25% rate cuts in the Bank of Canada Rate in 2007. It also looks like fixed rates will fall by around 0.60% to 0.70% in that time as the Bond yields are expected to fall below 4.00%.

Variable is still our best strategy. Call me when I can help more.

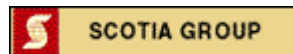
Did you know a \$250,000 mortgage will carry for around \$1072 per month?

Call me anytime to ensure you have the best Mortgage Plan."

Thank you,
Steve Garganis - Mortgage Consultant

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