



Stop the Cash Flow Crunch

Let me ask you a question: Which creates better financial results for you, more income or fewer expenses? I guess you could say it's the modern equivalent to, "which came first, the chicken or the egg?" This is certainly a question I've pondered often. You see, I've always earned a living based on commission, all of my working life. So, I've always been a fan of working harder to increase income. My wife, on the other hand, is a CGA, and like most accountants she prudently works to reduce expenses and manage costs. Our varied backgrounds and experiences both in business and in our personal lives, sometimes cause us to see things slightly differently. You could say that I'm for more income and she's for fewer expenses.

Of course, I completely agree with my wife when it comes to personal finances, especially when examining a borrower's income and debt structure. While I refuse to give up my belief that a perfect solution for everyone would be more income, I'm smart enough to know that this is not always the practical approach or the easy solution for everyone. Let's face it, it's kind of hard to walk into your boss's office and ask for a 50% increase in your salary, just because you need it. It would certainly be nice however, don't you think? So, that leaves me with the debt structure, and coming to the realization that by restructuring the debt, I can help give people more money and less month as opposed to less money and more month! Once you have more leftover income, you can put this surplus to work for you, by helping create more wealth with careful planning and investing.



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FOR FEAR WE FORGET

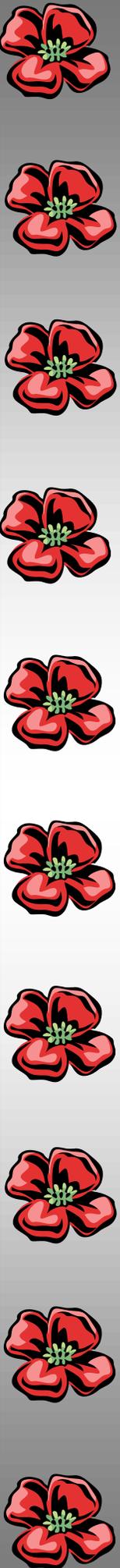
They shall not grow old as we that are left grow old: Age shall not weary them, nor the years condemn them. At the going down of the sun and in the morning, We will remember them.
From Laurence Binyon's Poem "For the Fallen" Sept. 1914

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Jim & Jane's Current Situation (Loan Values)	Their Current Payments
Home mortgage \$350,000 @ 5.25%, 5 Year term, 35 Year Amortization	\$1,809
Unsecured Credit Line \$25,000 @ 6.00%	\$125 (Interest Only)
Credit Cards \$25,000 @ 15.00%	\$315 (Interest Only)
Auto Payment \$20,000 @ 4.9%	\$376
2nd Auto loan \$15,000 @ 5.9%	\$288
Totals \$435,000	\$2,913 monthly

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Stop the Cash Flow Crunch cont...

Fortunately, the economy currently makes it very easy to restructure debt if you own a house. Our current mortgage interest rates are at record lows, which are far more favorable than those of other debt instruments. All of this makes it easy to roll the short term debt into the long term debt and save both time and money.

***Scenario 1**

What Jim & Jane Could Be Paying
New Mortgage of \$435,000 @ 3.39%, 5 year term, 25 year amortization. All debt included!
\$2,146 monthly payment

****Scenario 2**

What Jim & Jane Could Be Paying
New Mortgage of \$435,000 @ 3.39%, 5 year term, 16 year amortization. All debt included!
\$2,933 monthly payment

Picture this, (*Scenario 1) a new mortgage with an interest rate of 3.39% on \$435,000 with a 25 year amortization. This would have you paying a monthly payment of \$2,146. That's \$767 per month of improved cash flow, plus you mortgage is paid off 10 years sooner.

Now for the real kicker... Imagine, (**Scenario 2) a new mortgage with an interest rate of 3.39% on \$435,000 with a 16 year amortization. You would have a monthly payment of \$2,933. Essentially your payments are \$20 more, but your mortgage has dropped by 19 years, and all your debts are now paid in full! That's \$50,000 in credit card and credit line debt that you were never going to be able to pay off, because all you could afford to pay was interest. Now it's gone!

Isn't it amazing that both of these scenarios save the borrower(s) years of payments and thousands of dollars. One even greatly improving monthly cash flow.

Now the good news, we currently have an economic reality that makes the above example possible for most borrowers to accomplish and results in cost cutting measures, which in turn, allow you to make better income. Income that if you reinvest wisely, will result in even more wealth, so use this information to your advantage and always, **"GO WITH THE FLOW—THE CASH FLOW!"**

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Auxilium (Verb): aid, help, assist, support

"Lest We Forget"

I sometimes wonder, how many of us actually take the time and effort, to think about the above phrase. In our hectic everyday lives, it seems to me, that at most time people are just trying to do the opposite. They are trying to forget all of the pressures and demands of life, just trying to capture a moment of solitude. During the course of my business and sales career, I have met thousands of people. Most of them lament about the pressures and hardships of life. Upon hearing this, I have often thought about our war veterans, those both living and dead. I have thought about what it must have felt like, to not know if this was your last day, or just another one in hell. Imagining the overwhelming stress on their families and loved ones, not knowing if their brother, father, son, uncle or grandfather was going to live to see another day. I personally don't know how I would have handled that dreaded telephone call or telegraph, announcing in just a few mere words, that someone I loved so dearly, and so much was simply gone. I have thought about the countless women, who labored tirelessly behind the scenes, both overseas and on the home front. Even though they could not directly participate in combat, they selflessly gave themselves in countless other ways.

Now, for those of you who don't believe in war and are pacifists, that's fine. But it's the sacrifice of these brave men and women; with their blood, sweat and tears, that have given us the many privileges that we tend to take for granted every day. These men and women paid the ultimate sacrifice; their lives, to bless us with our freedoms. Their loved ones paid dearly by losing someone they loved so very much. How many of us today would be willing to do the same? Now this is what I call dealing with pressure and demands. I humbly ask, that you take a moment or two to remember those brave men and women, who have made such sacrifices, and also those who serve for us, to this very day!

Community Involvement Program

Are you looking for a place to hold a fundraiser like a Carwash, BBQ or a place to sort bottles for a Bottle Drive? We have the perfect, paved, outdoor space for you, complete with hose and water. Great location for advertising your fundraiser, with being located at Colwood Corners, the sheer traffic volume is sure to bring in those donations. Best of all we rent the area for free to fundraisers for their events plus we will even write about your fundraiser in our monthly newsletter.

If you would like more information, please do not hesitate to contact Terra Thomas @ 250.590.6520 or you can email her at terra@auxiliummortgage.com

Referral Program

Your referrals are always welcome, so if you can think of someone who may benefit from my services, please send me an e-mail, at kam@auxiliummortgage.com or call me at 250.686.4246 Anytime. Not only would I do my very best to arrange a mortgage for them and provide them with great service, but I will **PAY YOU** for the referral! Upon successful completion of a mortgage for this referral I will send **YOU** a cheque for **\$250.00** as my way of saying Thank You.

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