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Season's Greetings from Mary, Frank and Travis De Franco

CALL THE DEFRANCOS; YOU'LL BE GLAD YOU DID!

As we near the final weeks of the year, the De Franco real estate sales team would like to thank the many families who have trusted them with their business and referrals in 2009. There has certainly been a lot of development in Barrhaven lately and we will continue to welcome new families to the area well into 2010. If you are hoping to buy or sell a home in the new year, this is a great time to contact the De Franco team. They'll sit down with you and share critical information that will

make your buying and selling process a smooth one. Using expertise gained over years in the business, the De Franco team will determine the right pricing point for your maximum benefit. They will put together a marketing plan for selling your home and perhaps finding the home of your dreams. They'll even present useful tips on staging your home to sell quickly and at the price you want. The De Franco Team is honoured to be part of www.ontariotopagents.com. The selection criteria for this class of professionals are very high; only those with a proven track record, local market knowledge, technology skills and recipients of sales awards and recommendations from



Frank Broker Mary Broker Travis Buyer Agent

www.callthedefrancos.com/contact.html

industry peers and clients are invited on to this exclusive site. In the highly competitive world of real estate, you want a real estate broker who will get the job done. Call the De Francos at (613) 596-4133. To learn more about what Mary, Frank and Travis can do for you, visit their Web site at www.callthedefrancos.com.



One of 16 community newsletters. Premium city wide circulation over 112,000.

Beauty by Design! Elegant Hair Care and Spa Services

Tabby's Hair Salon has had an extreme makeover. New owners Fadi (Master Stylist) and Fadia (Esthetician), along with Master Stylists Linda, Michelle, and Wendy, offer a highly professional level of quality hair and spa service for men and women, in a relaxed, friendly, and fun environment!

Staying ahead of the hottest trends is a stylist's business. Having trained in Toronto, Montreal, and New York City, this talented team helps you achieve a look that exceeds your expectations and is unique to you. This classy full-service hair and esthetics salon is an **authorized YonKa and Aveda partner**. These environmentally conscious products are made from plants, roots, flowers and extracts, and achieve the ultimate in lasting natural beauty.

Another holiday season is just around the corner. Pamper yourself with Fadia's rejuvenating spa services. From pedicures, manicures and



waxing, to facials, make-up application and relaxation massage, Fadia will help you look and feel your best! Are you searching for the perfect gift this holiday season? Choose from a selection of exclusive Aveda and YonKa gift packages.

Want another reason to celebrate your birthday? You'll **save 50% on any one service** during the month of your birth when you join the Birthday Club!

Call 613-825-9252 or visit www.tabbyshairsalon.com to make an appointment, or for more information. The salon is located at 1581 Greenbank Road (beside Sobey's) and there is plenty of free parking.



Nepean Massage Therapy & Esthetics Wish You a Relaxing Holiday Season

This time of year, it is more difficult than ever to find enough spare hours to treat ourselves well. When you look your best, you'll feel your best. Come on in to Nepean Massage Therapy & Esthetics and treat yourself to one of our popular spa services, such as manicures, pedicures, facials, waxing and hair removal. Dave and Dianne, owners of Nepean Massage Therapy & Esthetics remind their customers that December is the last month to use extended health care benefits. Dave Williamson is a registered massage therapist with a gift for helping you slow down, fully relax and enjoy this holiday season to its fullest. Got tough-to-buy-for people on your gift list? Why not give the gift of



health, beauty and relaxation by presenting a gift certificate for services at Nepean Massage Therapy & Esthetics. Nepean Massage Therapy & Esthetics is located at **203 Deerfox Drive**, near Strandherd and Claridge. They open at 9 a.m. during the week and stay open later on Tuesday through Thursday evenings. Call (613) 440-4000 today to **book your appointment or use the online appointment system at www.nepeanmassage.com**. Insurance receipts are available for reimbursement under most extended health care plans.



EXCEPTIONAL PRODUCTS AND SERVICES IN YOUR NEIGHBOURHOOD

A Perfect Card for the Holidays!

Monique Tardif

For many of us, the holidays are the perfect time to tell our family and friends exactly how special they are. It's an opportunity to take a break from our hectic lives and reconnect with the people we don't see on a daily basis. This year, trust Monique Tardif to help you send the perfect holiday message!

In this age of cell phones, blackberries, and all things impersonal, many of us have lost track of our "giving selves." Sadly, some people don't even think of sending cards anymore. For Monique, the paper card is sunshine for the person on the receiving end. It's a wonderful way to show your family, friends and business clients that you appreciate having them in your life.

Don't just send cards during the holidays. Like Monique, you could send cards for encouragement; to thank someone for a job well-done; to congratulate someone for the house they purchased (from you); to wish a client a happy birthday; to



thank someone for a referral; and the list goes on.

Change your life from impersonal emails to a lovely paper card with comforting words that will make someone's day. How would you feel if this happened to you? Think about it!

Send the perfect card this holiday season! Contact Monique today at **613 829-3721** or send her an email at moniquetardif@sympatico.ca to find out how you can change your life from one of emails and text messaging to one which is made of mail box surprises. Cards do make a difference!

The Perfect Cards

Lots of Excitement as Bethel Prepares for Christmas and the New Year

It is not too late to plan to attend one or more of the performances of our amazing Singing Christmas Tree. The schedule of performances is as follows: December 4, 5, 6, 9, 11, 12, 13 at 7 pm and 2 pm Matinees on December 12 & 13. You will be among 9000 people who will enjoy this production of The Gift of Christmas.

On Monday January 11, we will begin an ALPHA course. This course offers people a place to begin to think about Jesus. The people who attend are those who are interested in learning more about Jesus and the Christian faith.

The night begins with a meal and time to develop friendships with those who are at the table with you. Following the meal there is a video presentation discussing one aspect of the Christian faith. Then, in groups of eight, we will have opportunity to talk about what has been said and to ask questions about Christianity. The evening begins at 6:30 PM and ends before 9 PM. There is no charge for the course but some who attend make donations toward the cost of the meal.



The course is offered every Monday night for 10 weeks. The first night gives you a chance to come, have a good meal, and decide if the course is for you. You will not be contacted after the evening is over and there is no obligation to continue the course.

The Guardian in London said of ALPHA: "What Alpha offers, and what is attracting thousands of people, is permission, rare in secular culture, to discuss the big questions - life and death and their meaning."

We invite you to participate in this conversation. Contact Bethel Pentecostal Church at **613-226-1383** or visit our webpages www.bethel.ca and www.giftofchristmas.ca for more information. You can address questions and comments to info@bethel.ca



"What we are is God's gift to us. What we become is our gift to God." Eleanor Powell

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Ring in the New Year at the Barley Mow!

Celebrate the arrival of the New Year with your friends from the neighbourhood at the Barley Mow. This pub and eatery is conveniently located at **1481 Greenbank Road in the Sobey's Plaza** in Barrhaven. Fantastic dinner specials will be available starting at 6 p.m., followed by deejay music, party favours and a champagne celebration at midnight. There is no charge for this special event. Companies looking for a great place to host their holiday party need to look no further. The Barley Mow will make your corporate event a special one. Barley Mow is a good place to rest your weary feet after a day of holiday shopping in Barrhaven. Come in and try something from our



expansive menu, featuring healthy choices along with traditional pub fare. Barley Mow is now under new management but offers the same great service. Delicious food and beverages, upbeat music and a relaxed, friendly atmosphere await you at the Barley Mow. Check out the Web site www.barleymow.com for more information or call (613) 823-8028. 



Keeping Christ in Christmas Salem Storehouse

Our Christmas sale is now on! **December 11 and 12** only, receive 30% off any one regular-priced book. **December 23** we will be offering 50% off all Christmas cards and Christmas giftware (except Willow Tree). Visit us to find Christmas cards and music, calendars, devotional books and more. Take a breather from the busyness of the season with a hot cup of complimentary tea or coffee in our upstairs cafe.

Three particular aspects make Salem Storehouse a popular destination:

- Shopping here is an experience. Our customers love our **warm, peaceful atmosphere**. Our staff is helpful without being pushy and we are about ministry as well as business.
- Many of our staff members have been with us for years and have an **extensive knowledge** of what is available in the Christian book and music market. We have Bible experts, book experts, music experts and gift product experts.
- We are **locally owned** and involved in our community.


Are you a knitter? Consider joining our Knitter's Group. We meet each Monday from



10-12 in Salem's community room to knit mitts, scarves and socks for Jericho House Ministries. Jericho Road offers homes and assistance to the poor, the addicted and the mentally ill within Ottawa. Jericho Road is a non-profit, inter-denominational organization that seeks to bring hope and healing to people who live on the streets of Ottawa through life-style evangelism.

Drop by to see us today! Salem Storehouse is located at **1558 Merivale Road** (in the Nicastro Centre) and is open 9-9 Monday through Friday and 9-6 on Saturdays. Call (613) 727-0203, or go to www.salemstorehouse.com for more information or to order products online. 



Creative by PS design group 613-838-7212 • Writer: Heather Fardy 613-843-1940 • Sales: Siggy Rajzman 613-769-3044 

Save up to 50% this Christmas! Le's Jewellery will BEAT any Price

Christmas is just around the corner and Le's Jewellery is having a huge sale. From now until the big day, **save up to 50% on everything in the store!** In addition, they will beat any advertised price by at least 5% and qualified customers can now enjoy **0% financing** and **don't have to pay for a full year!**

From custom work and on-site repair services, to fair market value for trade-in items, Le's Jewellery is your one-stop jewellery shop in Ottawa South. All custom jewellery comes with a lifetime warranty as well as FREE cleanings and FREE inspections. Plus, the first time you need it resized, it's also FREE!

Looking for the perfect gift? Take advantage of the fantastic selection of timepieces by Seiko, Citizen, Pulsar, Romanson, and Rotary watches. They also carry the fashionable and very affordable high polished sterling silver Elle jewellery collection.

There's also a diamond trade-up



program. If you buy a diamond and would like to upgrade the stone within the first year, Le's Jewellery will buy it back at 100% of the purchase price and apply it towards your new stone. Even if you want to upgrade after the first year, Le's Jewellery will buy the stone back at fair market value. They have a fantastic selection of Canadian diamonds like Polar Ice, Canadian Rocks, Canada Goose and Arctic diamonds.

In addition to the already great prices, all police officers, firefighters, members of the Canadian Forces and their families receive an **additional 5% OFF** all purchases and repair work!

Give the exquisite and unrivaled quality of Le's Jewellery this Christmas! Stop by **2446 Bank Street** (at Hunt Club Road) or call **613-733-3888** for more information. 



Reduce Your Monthly Payments! Consolidate Your Debts and Save Money 5 Year Fixed Mortgage Rate: 3.99%*

Is your **DEBT LOAD** hurting your ability to save money and causing you stress? Would you like to reduce your monthly payments? **Frank Napolitano** of MortgageBrokersOttawa.com can help consolidate your debts and **SAVE YOU MONEY!**


Fact: Many Canadian home owners hold high interest debt on credit cards, personal loans and lines of credit. These debts can be easily consolidated into your mortgage and turned into **One Low Monthly Payment**. This reduced monthly payment will give you the ability to **SAVE MONEY** again for the future.

The **3.99%* rate** can also be applied to **HOME PURCHASES** and **MORTGAGE RENEWALS**. If your mortgage is up for **RENEWAL BEFORE APRIL 2010**, please give Frank a call to book your appointment and ensure that you have the best rate. **Don't Auto Renew. This could cost you over \$300.00 per month!!**

Save Your Money! Contact Frank Napolitano of MortgageBrokersOttawa.com



today for a **FREE, no-obligation appointment** at 613-798-1973, or by email at frankn@mortgagebrokersottawa.com. **Don't delay – the best service and the best rates are just a phone call away!** Visit www.MortgageBrokersOttawa.com for more information. You can also listen to my expert mortgage advice every Saturday morning at 10:00 am live on 580 CFRA.

*Rates subject to change without notice. On Approved Credit Only. 



Fine Touch Dental – Looking for a dentist, Simplified!



Fine Touch Dental manages dental practices and we are proud to announce the launch of our new centralized website, telephone number, and on-call system available in the Ottawa area.

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has recently launched a website portal and emergency service system which will connect you with a pre-qualified dental office of your choice close to where you live, work or both.

With multiple locations in Ottawa to choose from, Fine Touch Dental is happy to connect you with full service dental offices that are independently operated to ensure they maintain a personal Fine Touch.

Contact Fine Touch Dental today at 613-695-FINE (3463) or visit www.FineTouchDental.com for more information.

Brad Reynolds Insurance: Peace of Mind While You Travel

Many Canadians see the first snowflakes of the year as a time to start planning their getaway to warmer climates. Whether you plan to go away this winter for a week or for a couple of months, it is important to know that your home is well protected.

Brad Reynolds, independent insurance agent with State Farm Insurance, has been providing valuable insurance advice to clients for more than 30 years. Spending a little time on the protection of your most valuable asset before packing your bags can go a long way to preventing unexpected problems. Protect your home during the heating season by arranging to have a trusted friend or neighbour check in regularly during your absence. Consider turning off your water, and leaving taps open to release water in the pipes. Opening the lid to your washing machine may prevent mold and mildew.



Brad Reynolds Insurance helps you manage risks to your home and automobile, and recover quickly from unexpected crises. Ensure the person looking after your home has the contact information for your insurance agent. State Farm has a 24-hour answering service to provide an instant response to your concerns, such as providing emergency shelter, getting a plumber in and beginning a claims process—even while you're away from home.

Ensure that your home has the proper coverage by contacting **Brad Reynolds** at (613) 825-0220 or dropping by his office at 35 Larkin Drive in Barrhaven. You may also contact him by email at brad.reynolds.b3jn@statefarm.com.

Brad Reynolds
INSURANCE

“Make no judgments where you have no compassion.” Anne McCaffrey

Money Matters

Welcome to Money Matters, where we make cent\$ of common, yet complex financial questions. Kevin Cranston, CFP and Scott Boassaly, MBA, are Division Directors at Investors Group's Ottawa South office and both live in the area.

In this series of articles, they use the six disciplines of financial planning: Investments, Retirement Planning, Risk Management and Insurance, Estate Planning, Debt and Cash Flow Management, and Tax Efficiency to improve a fictional family's financial situation.

Jamal and Amy are both 40 years old with two school-age children. Last time, we saw how rolling their debts into their mortgage freed up over \$1100 a month in cash flow.

Now, let's look at how to take advantage of lower market values to accelerate future gains. After a drop in the markets, Jamal's RRSP is down to \$49,500 from \$60,000.

Jamal has three choices: cash out, leave everything as is or shift money around in the RRSP. Let's look closer at how this third option can create new opportunities for financial growth.



The portfolio started off with \$60,000 across four asset classes. The fixed income went up, the balanced investments remained level and the equity investments fell. If we now move all of the fixed income into the International equity and all of the balanced investments into the Canadian equity, we increase the number of units in these two equity classes. We anticipate that these equity investments will recover. When they do, the value of Jamal's portfolio will increase. In fact, the changes we make could result in a portfolio worth over \$90,000 versus the \$60,000 we get by leaving the accounts to recover on their own.

What opportunities exist for you? To find out, attend one of our upcoming seminars or schedule a no-cost, no-obligation financial “check-up” with Kevin or Scott. Please call (613) 723-7200.

Investors Group is Canada's leader in financial planning, Canada's oldest and largest financial planning company, Canada's largest mutual fund dealer, and a member of the world's 4th largest money management company.

The Plan
by **IG Investors Group**
Investors Group Financial Services Inc.

We're Having a Party with Fingerpaints and Twinkletoes!

Wondering what to do with the kids over the Christmas holidays? Maybe you're planning a special get-together with sisters, co-workers and friends. **What a better way to put sparkle into your holiday fun than to host a home spa party with Fingerpaints and Twinkletoes.**

This mobile nail service caters to women from age 6 to 106! Kristen Wilson, the esthetic artist behind this innovative idea, will bring everything you need for manicures and pedicures right to your home in the Ottawa area. You don't have to do a thing. Fingerpaints and Twinkletoes takes care of setting up for the event and cleaning up afterwards. You will choose from a large variety of trendy, professional nail paints. Best of all, you can enjoy the whole spa experience in the comfort of your own surroundings.



Whether you're hosting a special event for the holidays or are celebrating a birthday party, wedding or baby shower, a Fingerpaints and Twinkletoes party is a fun, unique and affordable concept that everyone will love. All children's parties include gift bags; hosts of adult parties are given a gift as well. A mobile spa party is a great alternative to other, more expensive party venues. Call (613) 614-6924 to book your party today. For a complete list of services that Fingerpaints and Twinkletoes offers, please visit the Web site at www.fingerpaintsandtwinkletoes.com.



FINGERPAINTS AND TWINKLETOES