

Pay Off Your Debts OR Consolidate & Renovate

Your Current Situation	Balances	Monthly Payments
Mortgage @ 6.25%	\$200,000.00	\$1,309.48
Car Loan/Credit Cards/Line of Credit	\$33,000.00	\$990.00
Renovation Loan	\$15,000.00	\$350.00
Penalty to break mortgage	\$3,000.00	\$0.00
WHY PAY?	\$251,000.00	\$2,649.48

WHEN YOU COULD PAY...		
New Mortgage	New Balances	New Payment
NEW MORTGAGE @ 5.09%	\$251,000.00	\$1,272.67

This is a savings of \$1376.81 per month !!
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*Rates subject to change without notice O.A.C. *Payments based on 5.09%, compounded semi annually, 35 year am, APR 5.1099%



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Suzanne Bebbington, AMP

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330-550 Sixth Street, New Westminster

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Kind acts included feeding homeless at a soup kitchen

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Daniella Berrettoni, 6, plans to give hers to "my grandma because her mom and dad passed away."

And they plan on sending one to a group of kids at a Coquitlam elementary school who lobbied the premier to declare kindness week last February, said Perrotta. The gold coin will likely be passed on to someone who receives a copy of the book, or another school, to carry on the acts of kindness.

As for their kind act for the environment, the class had a week during which they could not create any litter from their lunches. Their kind acts for themselves involved keeping kindness journals.

"I think it's really important to teach kids not just how to read but social responsibility," said Perrotta. She noted the program encourages kids to do things in positive ways, in contrast to the negativity they often hear in terms of what they can't or aren't allowed to do.

On Wednesday, De Bei and Bilawey gave a presentation to the Metrotown Rotary Club on their project, "in front of 60 adults."

"And teenagers!" piped up De Bei, pleased that they were able to share some knowledge with older kids.

Other participating schools were Burnaby Central and Moscrop secondaries, Clinton,

Confederation Park, Maywood and Seaforth elementaries, Deer Lake SDA School, Our Lady of Mercy elementary and St. Thomas More Collegiate.

Their projects included collecting dresses to give to students who couldn't otherwise afford to attend graduation celebrations (Burnaby Central); helping feed homeless people in a soup kitchen, holding a food drive for the food bank and making cookies and giving them to city workers in local parks (Deer Lake); raising money from bottle deposits to foster a child in Zimbabwe and raising money and collecting pencils for children in a South African school (Maywood); raising money for World Vision and other charities (Our Lady of Mercy); and selling bracelets to raise money for an African orphanage (St. Thomas More).

The gold coins are all marked with identifying numbers that allow students to track on the Internet where their coins end up. Since 2002, when the program was created by KindActs' Gail Smit of Abbotsford and Nadine Marshall, the coins and their associated acts of kindness have made it to 45 countries.

For more information on the Coinspiracy program, visit www.kindacts.net.

wchow@burnabynewsleader.com

Learn the basics of e-mail

Keeping in touch with friends and family is fast and easy with e-mail.

Learn the basics of e-mail and the Internet at the New Westminster Public Library on Saturday, April 28 at 2:30 p.m. The instructor will cover some of the choices of web-based e-mail programs, how

to sign up for an account, and the basics of using an e-mail program.

This one-hour demonstration is part of a series of free information programs that aim to take the mystery out of computers and the Internet. Pre-register in the library or call 604-527-4660.

Body Mind & Soul

ADVERTISING FEATURE

Slow Down, Enjoy the Journey

Each Sunday we finish our Church Service with The Peace Song, the last words being "Let there be peace on earth and let it begin

with me". How do we attain personal peace in a world of turmoil. We could begin by slowing down. We are always moving, walking run-

ning. Even when we think we are still, our minds are racing. Once we engage in something we love to do, a craft, hobby, gardening, etc. the slowing down process begins almost immediately as our total focus is on enjoying the process. Once completed the item worked on may bring great satisfaction but the journey getting to that end is what brings peace. There may be a learning curve to begin with or along the way but allow that to be part of the process. Take a class to help alleviate any stress. Be patient with yourself. It's much more fun sharing your concerns. When you bring your focus together with a group of like-minded people magic happens. Ideas come. Peace comes with a wellness body, mind and soul. Enjoy.

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