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# Commitment & Expertise



Volume 03-07-1

## PROFIComments

### Greetings!

**Proficom's** E- newsletter is designed to showcase our **Commitment & Expertise** to help you acquire the equipment you need to prosper and grow your business.

The theme of this edition is reflections on the **month of March**.

## The Canadian Mortgage Market

Rates are dropping-  
restrictions  
are climbing

### The Spring Mortgage Market

March is traditionally a key time for mortgage professionals. This year as housing markets are slowing down, increased tightening in bank lending patterns are visible in both Canada, and to a greater extent in the US.

Flat or declining housing values affect homeowners **ability to borrow against their equity** both in terms of actual dollars, but also, the qualifying standards are tightening particularly for those who are self-employed, business owners and other groups that fall outside the banks core lending policies.

At **Proficom**, we ask that you consider this trend and **ensure you are well positioned with your mortgage financing for the next few years**.

If you have any questions, please [contact me](#) as we have professional mortgage brokers on our team for your convenience.

We recognize that mortgage financing can often be a part of a solid business financing plan that includes equipment leasing to free up capital and keep your business poised for growth.

## People and Business

### How Do We Learn from Our Experiences?

Bill Sayers, President of [The Sayers Group](#), recently cited these facts about our ability to retain information and ultimately learn from our experiences:

*We retain 10% of what we read  
We retain 20% of what we hear*

*We retain 30% of what we see  
We retain 50% of what we hear and see  
We retain 70% of what we say  
We retain 90% of what we do*

With Spring around the corner, we are reminded to get active in our businesses, to make changes and start new projects.

**Action is the best approach to really learn and apply knowledge.**

## Vendor of the Month

### CDW Canada Inc

Proficom's Vendor for March is Toronto-based **CDW Canada Inc.**

CDW serves business and public sector customers with brand- name technology products and services including top brands such as Apple, Cisco, HP, IBM, Lenovo, Microsoft, Toshiba and Xerox.

Each customer works directly with a dedicated account manager to find technology solutions tailored specifically to their needs.

Further, every aspect of CDW is designed to add value and deliver an urgent response to our customers' changing needs—with the right technology, innovative extranet tools, technical expertise, specialized services and ongoing support.

For more information visit the web site or call **800 97CDWCA**

[Visit CDW.CA](http://www.cdw.ca)

## Golf Tournament

Charity Golf

### Proficom Annual Charity Golf Event

March is often a time for people's thoughts to turn to...**GOLF!**

Watch for details in the weeks to come about Proficom's Annual Charity Golf Tournament May 28th 2007.

We have booked an exquisite course location this year, [The Club at Bond Head](#)

All proceeds will be donated to [Sick Kid's Hospital Foundation](#).

Mark the date on your calendar now in anticipation of this great event for a very worthy cause.

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