

Is it time to lock into a fixed mortgage rate?



It's one of the most difficult decisions homeowners have to make. When deciding on a mortgage, do you go for a fixed or variable rate? This decision could end up costing or saving you a lot of money on what often is the largest purchase you will ever make. Research shows that, in the past, a variable rate mortgage has been the cheaper option.

But today's market differs from decades past in two big ways. The spread between fixed and variable rates is extremely small. Also, we are unable to rely on a long-term downward trend in rates. Given these facts, the historical advantage of variable rates is less applicable today.

Mortgage experts believe a person's circumstances should dictate which mortgage they choose. Buyers making their first purchase with a large amount of debt, small down payment and big risk, should not gamble on variables rates.

On the other hand, people who are renewing with a substantial amount of equity, have relatively secure personal finances and have other assets to fall back on in the events of an emergency, can go variable.

The good news is that no matter what type of mortgage you choose, it's a great time to get one. If you want to speak with a creative, knowledgeable, smart and very personable mortgage broker, please feel free to contact Carrie Bryan at the Bank of Nova Scotia (email: carrie.bryan@scotiabank.com).

As always, if I can be of any help to you, please don't hesitate to contact me. Also, if you know of anyone who is thinking of selling or buying, I would very much appreciate you passing on my name.

Yvonne O'Hara | Sales Representative | RE/MAX Unique Inc., Brokerage | 416.928.6833 | YvonneOHara.com • yohara@trebnet.com



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Just AROUND THE CORNER

WINTER 2011
EAT SHOP & LIVE
ANNEX & LITTLE ITALY

INSIDE: The best of the season from your local shops plus home improvement & personal services
www.JustAroundtheCorner.ca

Winter spice and everything nice

Shifting from everyday routines to all that glitters & shines, the holiday season inspires us to put a little extra care into all that we do, from wrapping presents for children to cooking dinner for loved ones. Many holiday gatherings are centred around food and *COBS Bread* has a wide variety of products that are perfect for entertaining. Make your holiday moments extra special with one of these delectable ideas.

- Gingerbread Buns are a great accompaniment to afternoon tea. Try either the White Chocolate or the Cranberry variety, toasted and topped with butter.
- Pane di Casa, Turkish and French Baguettes are the perfect base for dips, spreads and sauces.
- Turkey stuffing takes on a new twist when made with an Apricot Delight Log. The apricots, raisins and currents make it sweet and moist.
- Fruit Mince Tarts and Butter Tarts are holiday classics. Try them warmed and topped with whipped cream or ice cream for an after dinner treat.
- Leftover turkey sandwiches are elevated to the next level when made using Cranberry Sourdough.



Whatever the celebration, *COBS Bread* has lots of yummy additions for your holiday gathering.

Visit www.cobsbread.com for full product details and recipe ideas.

Season's eatings!

COBS Bread • cobsbread.com
172 Baldwin St. | 416.977.5700
370 Bloor St. West | 416.924.9555

Julia West Home has seasonal home decor, accessories & gifts

Since 1998, *Julia West Home* has been bringing the best of past design traditions into the present. Famous for furniture design and construction, free parking just south of their building makes visiting easy.

Inside their large showroom find a wide selection of beautiful items, including aprons, bed linen lines, soft home furnishings, seasonal decor items—including *Julia West Home* designed Christmas stockings, their now infamous HO HO HO/Bah Humbug and Carpe Diem Pillows, and *Julia's* trademark furniture.

Also find letterboards in dozens of designer fabrics, or made to order with your own fabric—they are perfect for keeping you organized.

Julia West's custom design service creates projects ranging from custom-made draperies or an armoire designed and made just for you, to whole room and whole home design build projects. Work directly with *Julia West* and the in-house design team for items perfect for you.

Visit, pick up a few new items, a throw or a pillow or two, some holiday items, and instantly update your decor for the season. Mention *Just Around the Corner* and they'll pay the tax on your next showroom purchase!

Julia West Home | 140 Kendal Avenue | 416.324.7500 • JuliaWestHome.com



in house HOME IMPROVEMENT

www.ihhi.ca

Call 416.545.9479 for your free estimate

ask about our eco-friendly options fully insured

RENOVATION REMODEL RESTORATION REPAIR

Nilli Salonspa makes every day a great hair day

The change of season can be the cause of many bad hair days. Winter is especially tough on your hair with colder temperatures, windy days, and dry indoor heat. *Nilli Salonspa* provides specialized care to keep your hair healthy, shiny and strong—all ingredients, along with Nilli's skilled hair cutting and colour, for fabulous-every-day hair.

As a long time client we can tell you that Nilli has made us love our hair, with a cut and colour that suits us to a tee. What's great about Nilli is that she works with your own natural hair tendencies, for a cut that enhances your features and also fits your lifestyle. Her talent is creating haircuts so easy to maintain that, even when left to air dry, they fall naturally into place.

If you have short hair you'll especially appreciate Nilli's skill with the scissors—because while Nilli can cut any length/style of hair, she is a master when it comes to short hair styles. Nilli is also a hair colour expert. She uses a different process for colouring and highlighting hair that actually conditions your hair and makes it healthier—in fact, the more you colour your hair with Nilli the healthier it gets!

We also love the Kérastase styling and product line used exclusively at the salon at all stages of your visit. Our favourite is the Age Premium line, which infuses our hair with body and suppleness.

Learn how beautiful your hair could be—call for a FREE consultation appointment. *Nilli Salonspa* is now available for evening and Saturday appointments—call for details.

This winter give yourself the gift of great hair. Visit for a cut and highlights (and/or colour) and save 20% off your entire bill. Offer expires January 31, 2012.

Nilli Salonspa | 521 Eglinton Avenue West | 416.487.1762 • NilliSalonspa.com



Tafelmusik's Sing-Along Messiah—a Toronto holiday tradition!

"Tafelmusik owns this town when it comes to Handel's seasonal classic."
—The Globe and Mail

Let your voice ring out at *Tafelmusik's* 25th Annual Sing-Along Messiah, along with the *Tafelmusik Baroque Orchestra and Chamber Choir* and a stellar group of soloists—Karina Gauvin, soprano; Daniel Taylor, countertenor; Rufus Müller, tenor; and Brett Polegato, baritone—all directed by George Frideric Handel (magnificently garbed as usual!)

The sheer joy you will feel as your voice joins a mass choir of 2,700 to sing the choruses of Handel's Messiah may be the best holiday gift you receive. The event is festive, exciting and exhilarating, and you'd swear that the rafters are literally raised during the final "Amen"!

This year's Sing-Along Messiah takes place on Sunday, December 18 at 2pm at Massey Hall. Feel free to bring your own score or purchase one in the lobby before the concert. Seating is general admission by voice part, and of course we always welcome non-singers—do come and simply revel in the glorious sound.

Join *Tafelmusik* for a rousing afternoon of music-making—it will be the highlight of your holiday season. Herr Handel is sure to have something up his voluminous lace-trimmed sleeves to make this special 25th anniversary Sing-Along memorable. Call 416-872-4255 or visit www.tafelmusik.org.



Tafelmusik Baroque Orchestra and Chamber Choir | 416.872.4255 • Tafelmusik.org

Power Institute: Accelerated results, your first session is FREE

Celebrities like Hillary Swank and Sting, as well as professional athletes like Serena Williams and Mike Weir, all love the fast results and targeted training they get from *Power Plate* workouts. You can experience this unique workout yourself at *Power Institute*.

Conveniently located in the heart of Yorkville, *Power Institute* gets you fast results. Just three short sessions a week are all that you need to begin to see the benefits of regular exercise—a toned body, increased muscle strength, flexibility, stamina, and fitness. This accelerated workout can also encourage weight loss and even help to reduce the appearance of cellulite.

It allows you to target the areas you most want to work on. Using highly experienced personal trainers, *Power Institute* develops personalized programs just for you. Call to book your FREE trial session!

To learn more visit www.powerinstitute.com.

Power Institute also offers the most revolutionary treatment in body contouring and cellulite reduction—Lipomassage by Endermologie. Developed by LPG, the benefits of Lipomassage include significant reduction of cellulite; targeted fat loss; and firmed, toned and lifted skin.

This state of the art technology is also used in their studio for Liftmassage, a 100% natural technique to re-densify and rejuvenate facial skin.

Power Institute: minimal time, maximum results, no excuses.

Power Institute | 79 St. Nicholas St. | 416.967.6937 • PowerInstitute.com



Learn about your local shops

With six editions, distributed to 90,000 households, *Just Around the Corner* reminds you about your local shops and businesses every season. Sign up for our free e-newsletter for your chance to win great prizes from some of our participating businesses.

Visit our website to learn about shops in your favourite neighbourhoods, including Forest Hill, Rosedale, Yorkville, Bloor West Village, The Kingsway, Leaside, Davisville Village, Lawrence Park, The Annex, and Little Italy.



JustAroundtheCorner.ca

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Speaking of Dogs—rescuing all breeds of dogs since 2001

Speaking of Dogs announces their online Basket & Gift Store. Just in time for Christmas, they've launched an online store featuring unique and novel dog-themed gifts that are different, distinctive, fun and feisty! Their pet Bereavement Baskets are a special line they felt would bring comfort to the guardian as well as honour the late pet. In time of loss and grieving, a basket with a personal touch can help ease the pain and reflect how much you care.

Through Speaking of Dogs online store they have created a Give a Homeless Dog a Christmas. As the holidays approach many abandoned dogs will be spending the Christmas season in the shelter, so they have designed their new "Give a Homeless Dog a Christmas" package to help provide a bit of cheer to a shelter/rescue dog. A gift bag with cookies and toys may be purchased in your name or for someone else to give to a dog at a shelter or rescue of your choice. Delivery included within the Toronto area.

Visit the online store at www.speakingofdogsbasketsandgifts.ca

Speaking of Dogs Foster Program: There is no Christmas vacation for animal shelters or pet rescues. In fact this is the time of year when they need additional foster homes to help their regular foster parents take needed time off. Foster homes provide a loving and safe environment where a dog can unwind and blossom. For those of you who enjoy a quiet Christmas, perhaps with time off work, it may be the perfect time to offer your home temporarily to a needy dog. What better gift could a helpless dog get than a second chance? Speaking of Dogs provides food, veterinary care and supplies. For more information about fostering a dog, or to receive their Fostering Manual please contact Lorraine@speakingofdogs.com.

Visit www.speakingofdogs.com for more information on the foster program.



Winter a pain? Beat those aches with fantastic value package

Don't let the winter blahs prevent you from doing your own body a favor this holiday season. Are you suffering from an injury from sports activity, an accident, chronic illness or an aging body? Treat yourself to some winter stress relief or an immune boost with the team of experts at the Health Associates Clinic. They are dedicated to optimizing your health and level of performance!

The Health Associates Clinic is offering a fantastic value **Winter Tune-up Package!** As a new patient to their clinic, you will receive:

- a chiropractic consultation
- three chiropractic treatments with laser therapy
- a one hour registered massage therapy session
- a consultation with a naturopathic doctor

ALL for just \$199 (a \$350 value).

Gift yourself or give the gift of health to a loved one with a gift certificate!

Laser therapy has become a very popular addition to chiropractic treatment. Laser energy can penetrate deep into the tissue to promote much faster healing and relieve your suffering, sometimes after only minutes of treatment. Laser is a safe, effective and painless therapy.

Call the Health Associates today to book your Winter Package or reserve your gift certificate! They are conveniently located at Yonge and St. Clair, and have been serving the Toronto community for more than 30 years. All treatments can be covered under your insurance plan.

The Health Associates Clinic | 1407 Yonge St., Ste. 400 | 416.924.0777 • HealthAssociates.ca



On time, on budget—workmanship you can trust with IHHI

Investing in a home renovation, no matter the size, is an important decision that will affect the value of your home as well as the quality of your life. In House Home Improvement does not take that decision lightly.

It has been a life long dream of Shaun Salikin to own his own business, and IHHI has been in operation since 2008. Shaun has been in the construction business since 2001, beginning as a tradesman for Cityscape Developments in the historic Distillery District. In 2003 he was hired by Urban Innovations Custom Homes where he was soon promoted to site supervisor, and then to project manager, where he oversaw new home construction, and existing home remodels and renovations.

The skills and experience Shaun gained led him to open his own renovation and home improvement business. In House Home Improvement is licensed and certified in plumbing, electrical and HVAC. IHHI is fully insured. A full list of services is available at www.ihhi.ca.

TESTIMONIAL: The first day we moved into our house, our basement flooded and needed to be completely gutted. We hired Shaun to solve the problems that could cause future floods and rebuild us a new space for our whole family to enjoy.

On the water issue (very common in our neighbourhood where most choose not to have a finished basement), Shaun presented us with very clearly laid out options, allowing us to fully understand the costs and the benefits to ultimately choose a solution that worked for us. And over two years and many rain storms later, our basement has remained completely dry.

Shaun is very reliable and always kept us informed of the status of the project. His work is professional and impeccable, down to the layout of the basement, every last finishing, and a creative solution for hiding the realities of electrical boxes and furnaces. In addition, Shaun helped us choose our ideal paint colours and offered other solutions, such as the perfect laminate flooring to match the hardwood I could not afford.

Overall, he made the whole process easy for us, which is exactly what we needed.

Since the basement, if we ever need help with the house, Shaun is the first person we call.

S. Weir, Toronto Homeowner

In House Home Improvement | 416.545.9479 • ihhi.ca

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Introducing Biofinity® multifocal contact lenses...the solution to help you seamlessly adjust your vision from reading to distance and everywhere in between.

These unique contact lenses are ideal for business, leisure, and those leading an active lifestyle. This lens will help you see at any distance without tilting your head, so you can focus on the things you are doing, naturally.

Using unique materials, Biofinity® lenses deliver exceptional vision. They are designed to retain moisture and resist protein buildup, keeping your lenses clean and comfortable all day long.

If you have never worn multifocal contact lenses, have problems with dry eyes or have had trouble wearing contact lenses, visit opticians Michelle Axler and Isaac Abenheim at Yonge Vision to see how the Biofinity® family of contact lenses is right for you.

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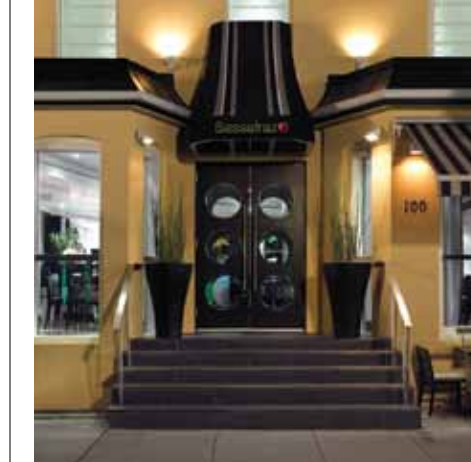
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Sassafras—simple elegance, warm and welcoming



Keeping with the food philosophy and style of Executive Chef Bradley Macdonald, Sassafras is neither over the top or modernist. Rather, its simple elegance sparkles in a warm and welcoming environment.

Brad sources food from small local producers. Their wine program is in keeping with his distinct, contemporary Canadian and French blends. Sassafras continues to develop its extensive wine list with an emphasis on boutique wineries from Canada and France.

In addition to lunch and dinner, Sassafras offers weekend brunch and, in its casual bistro setting, live music.

Sassafras, the yellow house on the corner of Bellair and Cumberland—Yorkville's community restaurant for more than ten years.

Sassafras | 416.964.2222 | 100 Cumberland St. • Sassafras.ca

VAPOR—the lighter side of style available at Taschen



Vapor is an advanced travel experience from Tumi. It offers an ultra-modern style that defies definition, the protection of a hardside case and a surprisingly light, and easy-to-manuever design.

Constructed from a super-light, triple-layer, high-performance alloy of ABS and polycarbonate, Vapor sets the new standard for strength, durability, mobility and aesthetics—for luggage built to last.

Vapor is available in a selection of colours and sizes and two-wheel designs. With Vapor, Tumi continues its tradition of bringing travelers the best in innovation, functionality and durability. Taschen's flagship store at 29 Yorkville Avenue has the largest Tumi shop-in-shop in Canada.

Also this winter find new seasonal collections from all Taschen's brands, which include famous brand names LeSportsac from the USA; Rimowa, Bree, Porsche Design and Offermann from Germany; Bric's, Mandarin Duck and Piquadro from Italy; and Lacoste from France.

Find lots of beautiful and practical gift ideas for your holiday list, including tote bags, key chains, wallets, luggage tags, change purses, and more. Gift cards are also available.

Visit to see more of Taschen's extension collection of products, or shop online at www.taschen.net.

Taschen | taschen.ca
29 Yorkville Avenue | 416.923.2322
162 Cumberland St. (Renaissance Ct.) | 416.961.3185
65 Yonge St. (at King) | 416.363.3663



Season's Greetings from Mercedes-Benz Downtown

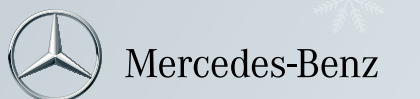
Because our engineers haven't found a way to eliminate winter yet.



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