



**Greetings!**

Just a little reminder that on Sunday November 7th the clocks "fall back" one hour. This happens at 2am, so you should turn your clocks back one hour before you go to bed on Saturday evening.

**Also Don't Forget to Change the Time on Your:**

- Alarm clocks
- Wall clocks
- Watches
- Desk clocks
- Clock in your vehicle(s)
- Kitchen appliances (microwave, coffeemaker, etc)
- TV/VCR



and double-check that your computer and cellphone have adjusted themselves.

Thanks to all those that met me for coffee and tea. Karen, thanks for the home made cookies. There are still a few of my friends (you know who you are) I have not heard from. Take a minute and call me 647-828-SOLD (7653) now so we can book a tea or coffee time.

A special thanks to Nicole for the Remembrance Day poem.

**In This Issue...**

- [Did you know...](#)
- [Making cents of Your Down Payment](#)
- [How to Survive the Holiday Season](#)
- [Tortilla Pinwheels – The Perfect Party Appetizer](#)
- [Lets Pause To Remember Them ALL.](#)
- [MLS Access? Are You Being Protected?](#)

**Did you know...**

If you're saving for a down payment, you know how overwhelming it can sometimes feel so this month we share a few budgeting strategies that'll make it a lot easier.

We've also included some tips on how to reduce stress this holiday season as well as an easy to make appetizer that'll have your guests begging for the recipe! Lets not forget Remembrance Day, November 11th. Share the poem with others.

Thanks for checking out our newsletter. Let us know if you have any questions or comments regarding the articles or real estate in general -- we'd love to hear from you!



### **Making ¢ents of Your Down Payment**

Saving for a down payment can often feel like a never ending battle. To make things easier, you'll want to create a budget. Once you've properly structured your finances, you'll be less likely to overspend.

First off, calculate how much you need for your down payment and then open a "home savings account" in order to keep funds separate from your main account. Next, make a list of your monthly expenses and eliminate unnecessary purchases. Here are a few ideas that'll help you reach your goal:



1. *Consolidate Debts* - If you carry a credit card balance, consolidate to a line of credit that offers a lower interest rate.
2. *Bring Your Own* - Buying lunch even a few times a week costs thousands of dollars a year! Try to bring your own coffee in a thermos and pack a homemade lunch.
3. *Plan Ahead* - You'll be less likely to order take out or waste money at the corner shop if you plan weekly menus. Cutting coupons and buying in bulk will also help reduce grocery bills.
4. *Dim it Down* - Shut off appliances when they're not in use, turn down your thermostat a few degrees and switch off the lights when you leave a room.
5. *Dream It* - Tape a picture of your dream home in a prominent place next to your financial goals. Visualisation combined with good old fashioned willpower will help turn your dreams into reality.

For the most part, real estate prices are very affordable so it's a great time to purchase a home! There are many great programs out there designed to assist home buyers with their down payment needs so if you or someone you know requires some help, let me know -- I love to help make dreams come true!

### **How to Survive the Holiday Season**

It's easy to get stressed out during the holiday season but with a little advance planning, you'll be able to relax and enjoy yourself! Here are a few ideas that'll help relieve some of the seasonal stress:



1. *Keep it Together* - Keep your wrapping paper, tags, tape, scissors, cards and stamps organized in one station so you're able to take care of things efficiently.
2. *Expect the Unexpected* - Have a few pre-wrapped "stand-by gifts" for those unexpected occasions where a gift's immediately needed.
3. *Skip the Stores* - Do your shopping online so you don't have to trail aimlessly from store to store only to end up in huge line ups.
4. *Make & Bake* - People really appreciate the thought that goes into home baked treats! To save time, make your cookie dough now and freeze it in batches.

Although the holiday season is full of joy and laughter, it also comes with increased demands that can weigh heavily on us. Don't worry though -- if you manage the pressures by planning ahead, you'll be able to enjoy the season instead of just surviving it.

### **Tortilla Pinwheels – The Perfect Party Appetizer**

If you're looking for a simple yet delicious appetizer to serve your guests this holiday season, you'll love our recipe for tortilla pinwheels! All you need is:

- 4 tortilla wraps
- 1/2 cup of salsa
- 1/2 cup of softened cream cheese



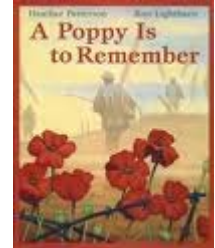
- 1/2 cup of shredded cheddar cheese

Spread the cream cheese evenly over the tortillas, spread salsa over the cream cheese and then sprinkle the shredded cheese on top. Tightly roll up the tortillas, cover and place in the fridge for a few hours. Once they're chilled, slice into ½ inch pinwheels and serve. You can vary the taste by using different cream cheeses and adding meats or vegetables -- just don't expect any leftovers!

### **Lets Pause To Remember Them ALL.**

#### **Remembrance Day November 11<sup>th</sup>**

It is the VETERAN , not the preacher, who has given us freedom of religion.  
 It is the VETERAN , not the reporter, who has given us freedom of the press.  
 It is the VETERAN , not the poet, who has given us freedom of speech.  
 It is the VETERAN , not the campus organizer, who has given us freedom to assemble.  
 It is the VETERAN, not the lawyer, who has given us the right to a fair trial.  
 It is the VETERAN , not the politician, Who has given us the right to vote.  
 It is the VETERAN , who salutes the Flag.  
 It is the veteran , who serves under the Flag.



ETERNAL REST GRANT THEM O LORD, AND LET PERPETUAL LIGHT SHINE UPON THEM.

We can be very proud of our young men and women in the service no matter where they serve.

**God Bless them all!!!**

### **MLS Access? Are You Being Protected?**

The Canadian Real Estate Association (CREA) has been challenged by the Competition Bureau with regards to how the Multiple Listing Service (MLS) rules governing the use of the MLS may contravene the Competition Act by restricting access to the MLS among other things.

The MLS is a Realtor member-to-member service that all Realtors have paid for and continue to pay to develop. There is a lot of misinformation that the media has spread to the public about what this challenge may mean to the public, and some have even said that the public will now have access to the MLS system without using a Realtor.



This is truly not the case at all. As members of the Toronto Real Estate Board (TREB), we pay monthly fees to belong to TREB, CREA and MREB as well as OREA (Ontario Real Estate Association). The MLS.ca website is well-known as the right spot to be on the Internet to publicize and advertise all available homes for sale across Canada. The public does not have access to listing on MLS.ca without the use of a member Realtor. Listings are posted on MLS.ca by signing a listing agreement on OREA forms.

No listing can be posted on MLS.ca without these forms being used. Some discount brokerages have been altering the forms to delete any reference to the Agency relationship between the seller and the brokerage, and inviting Realtors to contact the seller themselves for showings and/or offers and to negotiate the fees the seller is willing to pay. Generally, a discount brokerage will charge a service fee ranging from \$100 to \$500 or more, depending on what the seller wants to have the brokerage do for them.

The seller needs to determine where their contact information is posted on MLS.ca for the public to see (posting any seller's contact information for the public to view is against MLS rules), so only Realtors will see the contact information.

Selling a home takes a lot more than simply placing the property on a website and waiting! Pricing a home correctly takes a lot of experience to become accurate and realistic. But that's not all it takes! If your listing brokerage is not working on your behalf, who is? Who is protecting you and your interests? Who is negotiating on your behalf? An agent with a buyer is negotiating for the buyer -- but must offer "customer service" to the seller, which means treating the customer fairly and honestly. The agent, though, is certainly working hard to assist their buyer in arranging a successful contract on the property. The seller is basically on their own.

They need to discuss any details with their lawyer....who, incidentally, works 9 to 5, Monday to Friday! How many homes are sold on a Saturday and Sunday night? Who hold the deposit? Who gets the waivers? Do the sellers know if the buyers have been pre-qualified? As a buyer if the sellers refuse to pay the commission will you pay the sellers portion to the buyer's brokerage? There are many questions that are still unanswered. I have always been and will continue to be a Full Services Agent to my clients. Protecting my client's privacy, safety, investment, and property has all been paramount to me.

I welcome you thoughts and questions.

**PS** Please pass this newsletter on to friends and family members who may benefit from its resources. If you received this email through a friend or family member and would like to join our mailing list [click here](#) and type subscribe in the message box.

Are you sick of scouring the paper and MLS sites looking for homes? Tired of playing telephone tag with agents only to hear the home's already sold? Getting the same email info (spam) from agents? Sit back, relax and let me do the work for you! Just visit [HomesListed.ca](#) and check off the features you're looking for. Whenever a home matching your criteria hits the market, it'll be automatically flagged and emailed to you so you'll never have to worry about missing your dream home, power of sale, bank foreclosure or investment property. This service is free and there's no obligation! [Click here](#) to get started.

If you would like to follow me on Twitter please click on [Follow Larry on Twitter](#)

Not meant to solicit clients already under contract.