



Greetings!

We'd all like to see our mortgages magically disappear. Our first article reveals a secret that'll save you thousands of dollars and allow you to pay off your mortgage years in advance!

No one likes being left in the dark so our second article discusses tips on how to prepare your home in the event of a blackout.

Finally, if you think "twitter" and "tweet" are chirps from the cartoon character Tweety Bird, check out our third article for an intro on the latest social networking phenomenon!

Thanks so much for taking the time to check out our newsletter. Please 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!



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The Magic of Bi-Weekly Mortgage Payments

Do you groan with despair when you check out your mortgage statement wondering if you'll ever be rid of your debt? Fear not -- there's a strategy that will pay your mortgage off years in advance saving you thousands of dollars in interest!

Making bi-weekly accelerated payments is one of the easiest ways to make your mortgage a thing of the past. Most of us make mortgage payments each month even though we're paid every two weeks. Accelerated bi-weekly payments can **put thousands of dollars back in your pocket** without the need to save up lump sum payments.

It's easy! Just divide your monthly payment by two and pay that amount every two weeks. For example, if your monthly payment is \$1,454, your bi-weekly payment would be \$727. There will be 26 payments over the course of the year -- equivalent to 13 monthly payments. **You'll be slipping in an extra payment each year without ever realizing.** The additional amount directly pays down the principal and the more you apply to the principal, the faster you pay off the loan which saves a fortune in interest.

Check this out! On a mortgage of \$250,000 amortized over 25 years with 5 year interest terms of 5%, you'd **save over \$31,000 and pay your mortgage off nearly 4 years sooner** with an accelerated bi-weekly payment schedule as opposed to traditional monthly payments. It may seem a long way off now but imagine how amazing it would feel if someone unexpectedly knocked on your door with a cheque for thirty grand!

Companies such as gyms sometimes use this payment tactic but in reverse. For example, a gym may say the membership's \$24 every two weeks so in your head you think "that's only \$48 a month" but in fact, it's actually going to cost you \$52 a month



because of the extra two payments a year. By taking advantage of the accelerated bi-weekly plan, you'll be pulling a fast one on the bank!

We all want pay off our mortgage and start enjoying financial freedom. Accelerated bi-weekly payments are one of the best ways to accelerate your goal. Most banks don't charge fees or penalties for this payment option but make sure you ask up front just in case. It's definitely worth investigating your options -- you have nothing to lose, just thousands to gain!

Don't Let a Blackout Leave You In The Dark

A sudden loss of power can be scary – even more so if it drags on for an extended period of time. Don't worry though -- if you're prepared in advance for a blackout, it'll be far easier to deal with. Here are some valuable tips that'll help you and your family cope if the lights go out:

1. Ensure each family member has a flashlight stored in a designated spot.
2. Have a battery operated radio on hand to keep up to date on local repairs.
3. Keep a variety of batteries along with a multi-bit screwdriver in a central location.
4. Purchase a rechargeable 120 volt backup power supply for essential electronics.
5. Turn off appliances/electronics to prevent power surges when service is restored.
6. Make sure to keep your fridge and freezer shut to help keep food from spoiling.
7. The electric garage door won't work so make sure you know how to open it manually.
8. Check on other residents in your community -- especially if they're elderly or on their own.



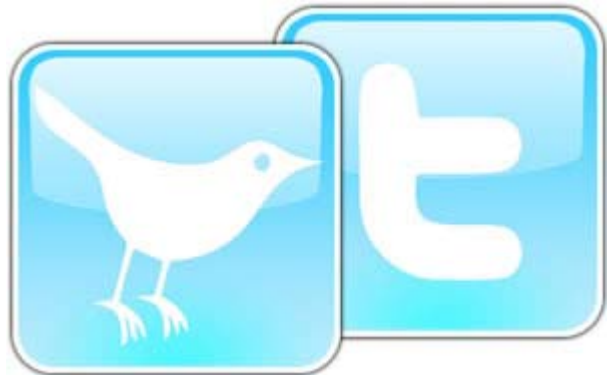
Blackouts can catch you off guard but there's no need to panic if such an emergency occurs. By properly preparing for a blackout, you'll help keep your family safe and cozy. Who knows -- if you start telling stories by flashlight you might even have some fun!

Twitter 101 -- Trick or Tweet

Social media tools have transformed the way we communicate with our friends and family. It's not just a fad -- it's the way of the future. *Twitter* is a recent arrival that's quickly gaining in popularity. You can post updates (up to 140 characters) on the web or even on your cell phone.

In a nutshell, *Twitter* is a micro blogging service that helps people stay connected. Messages called "tweets" are shared with your contacts and are basically bite sized updates of what's happening in your life. You wouldn't send out a group email telling everyone you're off to see a movie, but you might share it with your connections on *Twitter*.

With millions of users all around the world, *Twitter* is a worldwide phenomenon. It may seem like high tech narcissism at first but it's really all about keeping people connected and bringing friends and family closer. Without a doubt, *Twitter* is a powerful and innovative social media tool that's here to stay!



PS 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? 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.

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