



Magdolna Velki's...

Service for Life!®

"Insider Tips for Healthy, Wealthy & Happy Living..."

Buying A Home Soon-for the first time? Get my Free Consumer Guide, "Top 10 First-Time Homebuyer Mistakes to Avoid." Call me right now at 514-916-8874 for details...

#65
September 2022
Montreal, QC

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Quotes to Live by...

"Progress lies not in enhancing what is, but in advancing toward what will be."
- Khalil Gibran, Poet

"Freedom is something that dies unless it's used."
- Hunter S. Thompson, Journalist

"One can never know for sure what a deserted area looks like."
- George Carlin, Comedian

Can Solar Really Save You \$\$?

Adding solar panels to your home's roof can dramatically reduce your electricity bills, though the initial investment may be substantial. It's important to do your research before diving in to make sure that investment will pay off sooner rather than later.

Look for incentive programs. There is a federal tax credit for homeowners who install a solar photovoltaic (solar) system before December 31, 2023. It's a 26% tax credit if you install before December 31, 2022, and 22% for the following year. Your state may offer a rebate or tax credit, and your local utility may also offer rebates. Learn more about the federal tax credit at energy.gov/eere/solar/homeowners-guide-federal-tax-credit-solar-photovoltaics

Get competitive bids. The EnergySage site (energysage.com/) lets you see multiple bids from solar providers. There are more than 500 companies in the site's database, all of which have been pre-screened.

Use the solar calculator. EnergySage also has what it calls a "Solar Calculator" (energysage.com/solar/calculator/), which gives you an estimate of what your potential monthly savings might be if you added solar panels to your house based on your current monthly electric bill.

Consider leasing. Buying outright is increasingly popular with homeowners, but leasing solar panels is also an option. With a lease, you don't pay for the system or its installation. Instead, you pay a monthly leasing fee to the installation company.

If you end up generating more energy than your house consumes, some states even allow you to sell some of that energy back to the grid. Once you've calculated your monthly savings and gotten a bid, you can see how long it will take until you recoup your upfront costs.

Warning before You Sell Your Home...

Don't put your home on the market without my Free Consumer Guide titled, "**How to Avoid 7 Costly Mistakes when Selling Your Home.**" My exclusive report will give you all the facts for a fast, top dollar sale.

Get your free copy by calling me at **514- 916-8874**

Word of the Month...

Studies have shown your income and wealth are directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends (and maybe even fatten your wallet!)

druthers (pronounced DRUH-therz)
noun

Meaning: a person's choice or preference

Sample Sentence: If I'd had my druthers, I would have taken a year or two off between high school and college to really figure out what I wanted to study.

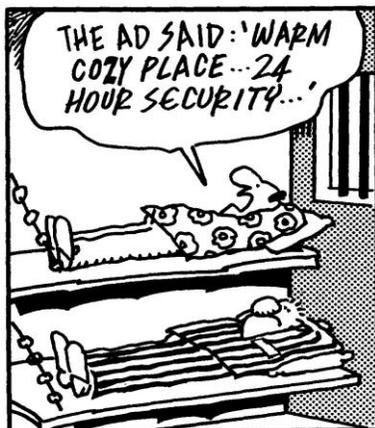
The Proof Is in the Pudding

While the phrase "the proof is in the pudding" does have its origins in food, it's not the sweet treat you might expect.

Pudding in the 14th century was a savory dish akin to sausage, with all sorts of animal parts ground up and cooked inside the animal's stomach. And, since food handling safety was unheard of, you'd only know if dinner was going to make you ill (or even kill you!) if you ate it.

Wordle: Leveling up

Are you a Wordle (a very popular online word game) player who wants more of a challenge? Tap the gear icon on the upper right corner of the Wordle screen and you can activate "Hard Mode." Hard mode requires that you use any yellow or green letters from prior guesses in every guess after that. Meaning, if your first guess, "steam," gives you a yellow "e," every subsequent guess must contain an "e."



Tips to Learn New Tech Tricks

Just when you think you've got a handle on the latest gadget, it seems like there are six new ones coming out. And, yes, that can be extremely frustrating—especially when tech jargon makes even relatively simple tasks sound like rocket science.

If you find yourself getting overwhelmed every time you try to learn how to use the latest gizmo or program, you're not alone. Luckily, many of the same learning techniques that make it easier to master any new skill can apply to learning new tech skills, too. *Remember: It's not hard, it's just new.*

1. **Add in something you enjoy.** Start with a favorite hobby or topic and you're more apt to stick with it through the learning curve. If you're an avid gardener, for instance, maybe you want to learn how to use an app on your new, confusing phone that helps you identify plants and how best to care for them.
2. **Take baby steps.** It's easy to lose focus quickly if you're getting overwhelmed, so set a series of small goals rather than one big one. Take breaks after each goal is met, so you can return to the next part of the process refreshed and ready to focus again. First goal: learn how to turn the darn thing on!
3. **Choose teachers wisely.** Just because someone is an expert with the latest gadget doesn't mean they're good at teaching anyone else how to use it. If you have a friend or family member who you know is patient and good at explaining things, ask if they'd be willing to help you learn.
4. **Do, don't just watch.** You'll have a better chance of retaining what you learn if you actually do it, rather than just watching your teacher do it.
5. **Practice.** Once you've learned a skill, it's important to keep that knowledge fresh by using your new skill—don't set it aside for a week and forget everything you learned.

Thank You! Thank You! Thank You!
Thank You! Thank You!

Thanks to all of my clients and friends who support my practice and graciously referred me to your friends and neighbors. Rather than pester people with unwanted calls and visits, I build my business based on the positive comments and referrals from people just like you. I couldn't do it without you!

Georges M. (Montreal)
Mariann S. (Toronto)
Robert K. (Budapest)

Brain Teaser...

When it comes to telling time, sundials have the fewest moving parts. What timepiece has the most?

(See page 4 for the answer.)

What's My Home Worth?

If you want to know your home's current value, I will gladly conduct a **Maximum Value Home Audit**. Request this "no charge" in-depth home value analysis by calling me at:

514-916-8874

The Language of Flowers

Red roses mean, "I love you," but the list of other flowers that mean something is impressively long. Interpreting flowers ("floriography") was popularized in the Victorian era, when a carefully chosen bouquet could convey a secret message. Variegated tulips mean "beautiful eyes," purple hyacinths mean "please forgive me," and rhododendrons mean "beware." There are even two flowers that have to do with dancing: Ivy geranium means "your hand for the next dance?" while viscaria simply asks "will you dance with me?"

Find more flower meanings here:

<https://www.almanac.com/flower-meanings-language-flowers>

Websites to Learn Math

For some, understanding math equations is easy. If you're in need of a little extra tutoring, though, here are some websites to help you learn about math.

openstax.org/subjects/math: On OpenStax, you'll find peer-reviewed textbooks on dozens of subjects, including math, and it's totally free. They're even available in Spanish as well as English.

brilliant.org: Brilliant offers a different way to learn math (and science), through "hands-on, interactive problem solving" instead of lectures.

codecademy.com/catalog/subject/math: Learn specific subjects you'll need to further your coding skills with the mathematics section of Codecademy.

Design with Simplicity

With home decor, the word "simplicity" may conjure images of starkly modern interiors with hard, polished surfaces and not much in the way of color. But simplicity can be a part of any design aesthetic—it's just about the idea that "less is more."

First—clear the clutter. Clutter makes it difficult to focus, as your attention bounces around and can actually make you feel stressed.

Next—ask yourself what the purpose of the room is. If it's to relax in front the TV, start removing items that don't add to that purpose. If it's to sleep, maybe remove the TV and any other distracting items.

Keep editing! Look at each item and remove any that don't have a purpose. This clears floor space for ease of movement and helps you choose a few statement pieces that don't compete with one another.

So why choose simplicity? Rooms that incorporate simplicity feel more open, which can reduce stress and encourage relaxation. Spaces that are less cluttered are easier to clean, too, which means you spend less time cleaning and more time enjoying the room. An organized home also means sudden house guests don't cause cleaning anxiety.

FREE Consumer Help Is Just a Phone Call Away

Learn valuable secrets for saving thousands and avoiding costly mistakes when buying, selling or refinancing a home. Best of all, it's FREE. Ask about my "Insider's Free Resources" by calling me at: **514-916-8874**

DID YOU KNOW...

Unlike most real estate agents, I *DON'T* spend my time pestering people with phone calls or bothersome interruptions to find good clients. Instead, I dedicate 110% of my time and energies to providing such outstanding service, people naturally think of me when a friend or family member needs help buying or selling a home. THANKS for your referrals!

Help Kids Adjust to a New Baby

Having a child is nothing short of life-changing and adding a second kid into the mix is a completely different kind of challenge—both for you and for your older children. Here are a few tips to help your littles adjust to the idea of a new baby sibling.

- Explain that the family is growing, using age-appropriate language. There are lots of kids' books that can help with this.
- Talk about what the baby will be like when it arrives. Prepare your kids for things like how much babies may cry, how newborns spend most of their time eating and sleeping, and how long it takes for babies to become playmates.
- Involve your child with caring for baby. This could mean handing you a clean diaper when you need one, choosing a new outfit, or helping to entertain during playtime.
- Your child may be jealous of the baby. Reassure them that being a big sister or brother isn't always easy, and that more kids in the family doesn't mean you love them any less. It's also great if you can carve out a little time to spend with your older children without the baby, doing something they enjoy.

Thanks for Thinking of Me!

Did you know I can help you or any of your friends or family save time and money when buying or selling a home? Thanks for keeping me in mind with your referrals...and spreading the word about my services.

Brain Teaser Answer:

An hourglass

Fido's Filthy Food Dish

According to the FDA, you should be washing out your dog's food bowl with soap and water after every meal—just as you do for your own dishes. Harmful bacteria can flourish in an unclean dish, which can make both you and your pet sick.

The FDA also recommends washing the food scoop after every use and washing out the water bowl every few days.

This Pun's for You

There's a guy in town who walks around talking to himself using only figurative language.

We call him the Village Idiom.

THANK YOU for reading my Service for Life![®] personal newsletter. I wanted to produce a newsletter that has great content and is fun and valuable to you. Your constructive feedback is always welcome.

AND...whether you're thinking of buying, selling or financing real estate, or just want to stop by and say "Hi," I'd love to hear from you...

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Disclaimer: The information contained in this letter is intended for informational purposes. It should not substitute as legal, accounting, investment, medical or another professional services advice. Always seek a competent professional for answers to your specific questions.

Demandez toujours un professionnel compétent pour trouver des réponses à vos questions spécifiques.

This letter is not intended to solicit real estate properties currently for sale.

Ceci n'est pas dans le but de solliciter des propriétés déjà inscrites.

“Who Wants to Win Movie Tickets for Two?”

Let's move on to *this* month's trivia question.

In Singapore, it's illegal to chew gum. Which of these is also illegal in the country?

- a) running out of gas on the highway
- b) using someone else's WiFi
- c) wearing camouflage
- d) climbing trees

Who is the Hungarian poet of the following fragment?

S ha százszor is becsapnak és ezerszer
csalódom abban, kinek szívemet,
mint álmából a rózsát, kitakartam,
s ha éppen az árul el, kit életemmel fedeztem én,...
Akkor se mondom én, hogy nem érdemes hinni az emberben...

Should I be let down a hundred times, and disappointed a
thousand times by those for whom
I unveiled my heart as a slumbering rose,
should the very man betray me who I saved risking my life.
Not even then will I say it isn't worth trusting people...

*Call me at 514-916-8874 OR email me at mvelki@videotron.ca
and you could be one of my next winners!*

Real Estate Corner...

Q. I'm wasting money on rent and want to buy a home. How can I get help with a down payment?

A. There are ways to get a down payment, including the following:

- **Look into local or federal government programs.** They expire or change frequently, so ask your REALTOR[®] about any programs that may apply to your area and situation.
- **Have the seller finance you.** Some sellers may be willing to help you buy their homes in something called a “seller take-back.”
- **Use a financial gift from a relative.** Tax law allows gifts of up to \$16,000 a year to be given without tax consequences to the giver or recipient (see IRS publication 950). You can get a gift from two parents without them having to pay a gift-tax, which brings the total up to \$32,000. Depending on the type of loan, who qualifies as a family member varies slightly so be sure to read the IRS information.

For more information and tips on how to get a down payment to purchase a home, ask for my Free Consumer Report called “**4 Quick Ways To Buy A Home With Little Down.**”

Do you have a real estate question you want answered? Feel free to call me at **514-916-8874**. Perhaps I'll feature it in my next issue!

Get Free money-saving home tips at my web site: www.montrealhomemarket.com