



Magdolna Velki's...

Service for Life!®

“Insider Tips for Healthy, Wealthy & Happy Living...”

WARNING: Don't even think of selling your home without my Free Consumer Guide titled, "How To Avoid 7 Costly Mistakes When Selling Your Home." Call me right now at 514-916-8874 to learn more...

No. 63
Montreal, QC

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Quotes to Live by...

“Sometimes surrender means giving up trying to understand and becoming comfortable with not knowing.”
–Eckhart Tolle, teacher and author

“Nobody can do for little children what grandparents do. Grandparents sort of sprinkle stardust over the lives of little children.”
–Alex Haley, writer

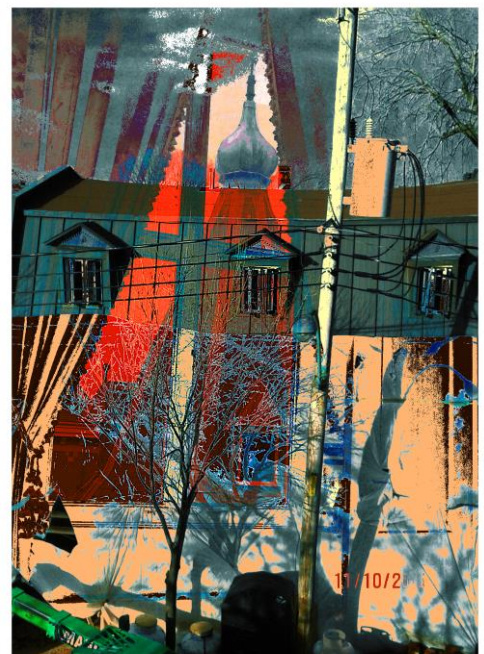
“Individually, we are one drop. Together, we are an ocean.”
–Ryunosuke Satoro, writer

5 Tools to Vanquish Your Inner Critic

Most people have some form of internal critic—a nagging voice that highlights all your mistakes and pretends your triumphs don't exist. Some consideration of both positive outcomes and ramifications of your actions can be healthy, but when you let your inner critic take over it can cause severe and long-lasting damage to your self-esteem. So take control!

Once you've got a clearer idea of what your inner critic is telling you, here are some tools to help turn down its volume.

- **Separate from the criticism.** Rephrase negative thoughts as if someone else is saying them to you, rather than you talking to yourself.
- **Reframe negativity.** Instead of focusing on a feeling that you “messed up,” try saying, “it was a valuable learning experience.”
- **Don't dwell on the past.** Rather than spending hours or days thinking about a misstep you made, apologize out loud to whoever you think you failed and explain what you'll do to avoid repeating the same error.
- **Beware exaggeration.** Frustration can lead to an inner dialogue peppered with “never” and “always,” but life is rarely so binary. Shift from, “I never do anything right” to something truer—such as, “I do some things well and can learn to do other things better.”



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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!)

Sandbox game (noun)

Meaning: a kind of video game in which players can change the game's environment as if they're the designers.

Sample Sentence: *Minecraft's* widespread appeal is no doubt due to the fact that it's a versatile sandbox game, allowing every player to customize their *Minecraft* world as much as they like.

DIY Watering System for Indoor Plants

This watering method will keep your plants hydrated for roughly five days.

1. Use an empty bottle (a large glass water bottle or 2-liter soda bottle would work). Be sure the bottle's cap is either metal or plastic.
2. Carefully poke several holes in the bottle cap using a hammer and nail.
3. Fill the bottle with water, put the cap back on, and bury the bottle (cap-end down!) in the soil of a houseplant. The hole doesn't need to be deep, it just needs to support the bottle so it doesn't fall over.

Did You Know Hawaiian Pizza is Actually Canadian?

The popular pineapple-and-ham combo was invented by a Greek pizzeria owner in Ontario, Canada, in the 1960s.



A Brief Guide to Tipping

Knowing when and how much to tip for services rendered can be confusing. While leaving one is technically optional, a tip is a critical part of the wages that waitstaff, taxi drivers, barbers, delivery drivers, and other essential workers earn. In fact, many states allow workers to be paid far less than minimum wage if they also get tips.

Plan to tip the people who serve you in restaurants, hotels, bars, taxis (or rideshares), and beauty salons. And while your own financial situation should go into the decision of how much to tip, here are some general guidelines.

- **Restaurants:** A tip of 15-20% indicates you're pleased with the service. Leave more for a truly five-star experience. If the service was bad, consider talking to a manager before you simply skip the tip. Note that many restaurants will automatically include a gratuity for a large group, so find out if the tip has already been added to your bill before you pay.
- **Hotels:** If you get help bringing your bags to your room or hailing a taxi, be prepared with \$2 per bag hauled or \$5 per taxi hailed. If the bags are heavy or the doorman has to stand in the rain for you, tip more. Leave \$3-5 each day for housekeeping.
- **Bars/Clubs:** Tip the bartender \$1-2 per drink, or 10-15% on a bar bill. For coat check at the club, \$2-3 per coat is good (even if there's a charge for the service).
- **Salons:** Tipping your hairdresser or nail technician 15-20% is a great idea.
- **Taxis/Rideshares:** Tipping about 15% for taxis or rideshares is fairly standard, though if the driver helps you with heavy bags consider tipping more.
- **Delivery:** For food deliveries, tips of 10-15% are a good idea (more if the weather is terrible). For package deliveries, however, no tip is expected.

Keep in mind that tipping etiquette varies considerably in other countries, so before you travel be sure to read about the local tipping customs.

5 Quick Housecleaning Tips

There are a few easy things you can do in an hour or less that will make your home *appear* cleaner than it really is—and we're not talking about just throwing everything into a junk drawer or hallway closet.

- **Clear the clutter:** Pile books and magazines neatly on the coffee table. Put dirty dishes in the dishwasher. Straighten up kitchen countertops.
- **Wipe down bathroom surfaces:** Give sinks, counters, and mirrors the once-over with a cleaning rag, and spend some time making sure the toilet is free from stains and odors.
- **Deodorize and vacuum:** Sprinkle some baking soda over the carpet and then, after 15 minutes, vacuum.
- **Take out the trash:** Empty the garbage cans in both the bathroom and the kitchen.
- **Add a pleasant scent:** Rather than spritzing a chemical air freshener into every room, try simmering cinnamon sticks and half an orange in water. You can kill two birds with one stone in the kitchen, too: Use a halved lemon to clean chrome surfaces, then pour lemon juice in the drain and run some of the rind into the garbage disposal.

Brain Teaser...

Two men, a doctor and postman, are in love with the same woman. Before he leaves on a week-long trip, the postman gives her seven apples. Why?

(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

Reusable Dusting & Mopping Pads

Save money and reduce waste by using household items with your Swiffer mop instead of disposable pads!

- **Dry Dusting:** Dryer sheets (even used ones make great dust collectors)
- **Mopping:** Dishcloth-sized rags or an old (clean!) sock pulled over the mop head; spray cleaner directly on floors

Procrastinating Early

Teacher: "You're not going to amount to anything if you don't stop procrastinating."

Johnny: "I'll show you. Just you wait!"

Workout Tracking Apps & Websites

Keeping track of your exercise routines helps you stay motivated and focused—and apps like these make it easy to do.

mapmyfitness.com: The easy-to-use exercise and food tracking app, Map My Fitness (iOS and Android), even includes activities like vacuuming or grocery shopping.

8fit.com: Meal planning and workout tracking go hand in hand in the 8fit app, which is designed to help people set healthy, achievable goals and then meet them.

charitymiles.org: If running, cycling, or walking is a mainstay of your workout routine *and* you like donating money to causes you believe in, try Charity Miles to earn money for those causes with every mile you cover.

Early Symptoms of Gum Disease

Taking care of your oral health for its own sake is great, but did you know that many major diseases can be linked to poor oral health? It can put you at greater risk for heart disease and Alzheimer's, and illnesses like diabetes and cancer have oral symptoms—meaning your dentist could identify a more serious illness at an early stage.

- **Inflamed, sore, or bleeding gums:** One of the first symptoms of poor gum health is, thankfully, easy to spot.
- **Chronic bad breath:** The bacteria in your mouth give off toxins as they feast on the plaque build-up, and those toxins don't smell good.
- **Longer-looking teeth:** If you notice that your teeth appear "longer," it's not that they've grown—it's that your gums have receded.
- **Sensitive teeth:** Another sign of receding gums is that your teeth might suddenly be more sensitive to things like cold beverages or sweets.

Save Thousands When Buying a Home...

Did you know there's a free consumer report revealing ways to save time and money when buying a home? It's called "**8 Secrets for Saving Thousands When Finding and Buying Your Next Home**," and it's great even if you're not planning to buy soon. Get your free copy by calling me at 514-916-8874.



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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:

*Because an apple a day
keeps the doctor away!*

Tips for Cleaning Pillows

While experts say replacing your pillows entirely every two years or so is a good idea, you may not realize how often you should be *cleaning* them—or that different types of pillows require different cleaning methods.

Plan to wash your pillows every three-four months. Always read the washing instructions on the pillow's labels, but note that most down pillows can go in the washer and dryer (foam pillows cannot). Cleaning machine-washable pillows in pairs helps keep the washing machine balanced.

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...

Magdolna Velki D.A.

Agent immobilier agréé
Chartered Real Estate Broker

Mobil: (514) 916-8874

E-mail: mvelki@videotron.ca

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 Else Wants to Win Movie Tickets for Two?

I'm pleased to announce the lucky winners of last month's quiz. The winner is Eva M. (Montreal). She was the first correctly answering my quiz question.

Let's see the answers of the last month's (No. 62) quiz:

1. What Broadway rock opera is based on Puccini's "Bohème"?

The answer is d) Rent. The show is the story of struggling artists living in Lower Manhattan's East Village.

1.2. The poet is Faludy, György (*Café Flore*).

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

2.1. What popular 1980s TV show had one of the most-watched single episodes in television history?

a) Dallas b) M*A*S*H c) Dynasty d) Roseanne

2.2. Who is the Hungarian poet of the following fragment?

Az igazi szerelem színtelen,
hallgatag, mint a hétköznapok.
Csak az énekel, aki vár valakit.
Az egymásra kulcsolt kezek hallgatagok.

Real love is colorless,
quiet, just as weekdays.
Sings only one who waits for someone.
Clasped hands are quiet.

(Translated by Czire Szabolcs; Jacobson, Kathleen)

*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. Why is it important to do a walk-through before closing on a home?

A. You need to do a walk-through with your REALTOR[®] typically within 24 hours of your closing **to make sure the home is in the condition specified in the contract.**

You'll want to look at each room (which now should be empty and clean), examine the hardwood floors, check the ceilings for leaks (in case there has been a recent storm), test the windows, turn on the appliances etc. to ensure there aren't any surprises. You also want to check on the completion of any negotiated repairs or replacements that you and the seller agreed upon.

If you find any problems, your REALTOR[®] will help you determine what you should pursue (such as possible new leak under the sink) with the seller or what you can handle yourself.

If you're buying a new home, you need to visit the property with the builder's representative and create a "punch list" of items that are not completed to discuss at closing. You should get a written confirmation on when the builder will complete those items.

For more information, ask for my Free Consumer Report called **"4 Quick Ways to Buy a Home with Little Down."** I'll send a copy right to you. Do you have a question you want answered? Feel free to call me at **514-916-8874**. Perhaps I'll feature your question in my next issue!

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