



Magdolna Velki's...

Service for Life!®

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

If you're thinking about selling your home soon, request my free consumer guide, "7 Insider tips to net more money selling your own home."

Call me right now at 514-916-8874 to get a copy...

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Help Your Car Keep Its Value

Buying a car is an investment, giving you and your family independence and freedom. But, conversely, it's a depreciative asset, meaning cars lose value from the moment you drive out of the dealer's parking lot.

However, there are some tips and tricks to help your car keep its value so when it comes time to upgrade, you'll still have some bargaining power:

- **Buy a reliable car:** cars like Subarus and Toyotas hold more value over time. That's because they tend to be more reliable, are more fuel efficient, have more safety features, and boast low maintenance costs. Be sure to do your research before making a purchase. Websites like Kelley Blue Book (www.kbb.com) and Edmunds (www.edmunds.com) will provide good comparison information.
- **Keep up appearances:** wash and wax your car regularly to maintain the paint work and prevent scratches. Keep the interior clean by vacuuming and removing any stains from the upholstery and changing your oil regularly. A well-maintained car will also command a higher asking price.
- **Keep records:** always keep receipts from repairs, and maintain service logs, so that the buyer has a full history of the car. Check your CARFAX report to see what's on record about your car before you sell (www.carfax.com/vehicle-history-reports).
- **Avoid odors:** allowing pets in the car is going to eventually make the car smell, especially if they get in while wet. Ensure you keep smells to a minimum by toweling off dogs before they get in the car and using seat protectors or cargo liners where your dogs travel.
- **Maintain tires:** follow the manufacturer's instructions to maintain the correct air pressure in your tires, have them rotated regularly to ensure even wear, and be mindful of the tread when selling the car. You may want to buy new tires before selling, as a potential buyer will feel like they're saving money and be more likely to pay your asking price.

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!)

Deplatform (de-plat-form) transitive verb

Meaning: To ban a person from using an online networking site.

Sample Sentence: The person was deplatformed from Facebook for repeated banned posts.

Have a Laugh

What does roundworm and the cathedral Notre-Dame have in common? They're both Paris-sites!

3 Tips to Make Flying Fun for Families

Try these tips to make flying with kids a breeze:

- To get the most for your money, buy tickets on a Tuesday which experts say might mean lower fares.
- Make flying enjoyable: bring new toys, your kid's favorite snacks, and pack electronic devices and headphones and allow unlimited screen time.
- Ask the crew for help since they may have cool things, like plastic wings, that could keep your child entertained.

Quotes to Live by...

"Success isn't always about greatness. It's about consistency. Consistent hard work leads to success. Greatness will come."

—Dwayne Johnson, actor/wrestler

"I've grown most not from victories but from setbacks. If winning is God's reward, then losing is how he teaches us."

—Serena Williams, tennis player

"I care about decency and humanity and kindness. Kindness today is an act of rebellion."

—Pink, singer

Foods to Avoid before Flying

While going on vacation may signal the opportunity to eat foods you wouldn't normally, there are certain foods you might want to avoid while flying. That's because flying can already make you feel bloated and it may impair digestion. Similarly, there are some foods that support your body while travelling.

- **Try to avoid** fried or spicy foods which can cause indigestion; cruciferous vegetables (like broccoli or cabbage), beans, and apples which can make you gassy; alcohol and caffeine which are dehydrating and can lead to headaches and nausea; and airplane snacks which are often high in sodium
- **Foods/drinks to fill up on** bananas, which provide energy and may help to relieve any muscle cramps; lots of filtered water, herbal teas, or coconut water that you can sip throughout the flight; smoothies; and roasted unsalted nuts.

What to eat and drink when you land: be sure to drink lots more water; try dark chocolate as the magnesium can relieve muscle aches; a light balanced meal, and green tea to keep you energized if you land during the day.

Here's a Free, Valuable Resource...

Now you can search the home market, get helpful community information, and receive important resources for saving time and money when buying or selling at : www.montrealhomemarket.com.

Things to Buy for Your First Home

Buying your first home is a cause for celebration. However, now comes the tricky part of making it your own. You may be wondering what to invest in, and whether it really matters how much you spend on certain big-ticket items. Based on consumer reports, here are the top things to invest in:

- **A decent mattress.** Good mattresses last 10-15 years, versus just a few for cheaper ones. Be sure to check out offers online.
- **Reliable appliances:** fancy electronic display appliances can malfunction and cost more to repair. Plus, some companies are reported to have poor customer service. Be sure to research durable washing machines and dryers before making a purchase.
- **A new shower head:** they're cheap to buy online and you won't have to spend time cleaning the previous one.
- **Security devices:** installing a smart doorbell is a great crime deterrent and will give you peace of mind as you check the camera from the comfort of your phone before opening the door. Brands like Ring, Google Nest, and SimpliSafe are affordable and easy to install without the need for a technician.

Brain Teaser...

Only one color, but not one size, I'm
stuck at the bottom, but easily fly.
Present in sun, but not in rain, doing no
harm, and feeling no pain. What am I?

(See page 4 for the answer.)

Real Estate Question?

Maybe you want to know how much
your home is worth. Or maybe you just
need a recommendation for a
handyman, carpet cleaner or plumber...

Either way, I love hearing from all of
my good friends and clients. And I'm
happy to help answer questions you
might have about anything relating to
real estate or home-ownership.

If you have a question, tip or idea, call
me at **514-916-8874**. I'm here to help!

Dust Facts

Have you heard the story that most
household dust is made up
of...ew...human skin cells? While your
shed skin is part of the dust in your
home, luckily it's just a small part.
About 40% of household dust comes
from outside, and the rest is made up of
lots of things like paint, fibers, ash, hair,
(yes, skin cells too!), etc.

Virtual Homewares Websites

It wasn't so long ago you needed to visit
a store to buy big ticket items for the
home. Today, however, there are online
boutiques offering real incentives (and
convenience) to get a sneak peak and
early-bird offers for the latest home
furnishings.

www.1stdibs.com - as the name
suggests, this site hosts a marketplace
offering the opportunity to get a first
look at uniquely designed vintage,
antique, and contemporary furniture.

www.2.hm.com - Highly accessible
fashion retailer H&M now have a
homewares website featuring the latest
in-vogue interior items at a fraction of
the cost.

www.society6.com - Find beautiful
(and affordable) art prints from this
independent artist hub.

How to Negotiate Your Salary for a New Job

Looking for a new job or career? Ways to negotiate your salary right
away, stay confident and sell yourself for best offer:

1. **Remember your position:** This company believes in you enough to
have selected you from a pile of other candidates. Their job offer is
a sign that they're investing in you, so use this as leverage to
negotiate the right salary.
2. **Do your research:** find out what the market pays for your job in
your area, with your expertise. An easy way to do this is through a
salary calculator, like www.salary.com or www.indeed.com.
3. **Know your worth:** make a note of your level of expertise, unique
skills, and qualifications that set you apart from the other candidates
and show you'll be an asset to the company.
4. **Name your figure:** based on the data you've researched, and your
unique skills set, decide on the ideal salary you'd like to be offered.
In deciding that figure, it's best to have a range in mind, from the
lowest salary you'd be willing to accept (and still be happy), and
what you'd be *really* happy with.
5. **Sit tight:** remember that the hiring manager wants you, and in order
to secure your employment they need to make the offer first. You
just need to be prepared for the conversation.
6. **Look at the big picture:** as you know, compensation doesn't just
include salary so be sure to ask what benefits come with the job, like
health insurance, stock options, paid leave, etc.
7. **Evaluate the cost/benefit:** before rushing into a rash decision, be
sure to fully evaluate the pros and cons of the new job, compared to
your current role. Sites like Fidelity
(communications.fidelity.com/pi/calculators/changing-job/) or
Bloomberg (www.bloomberg.com/workwise) have job offer
calculators to assist you in comparing packages.

Are You My Client of the Month?

Every month I choose a very special *Client of the Month*. It's my way of
acknowledging good friends and saying "thanks" to those who support me
and my business with referrals, word of mouth and repeat business.

This month's *Client of the Month* is Camilo P. (Montreal), Tara M. G.,
Edward E., Esther N.

You might be my next *Client of the Month* too! Watch for your name here
in an upcoming month.

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:

A shadow

How to Save Money on Grocery Bill?

Groceries are a necessary expense but are you spending money that could be put towards a vacation or home-improvement project? Here are 5 ways to save on your grocery bill:

- Make a meal plan before going to the grocery store and only buy items on the list
- Never go to the grocery store hungry — you'll buy way more items.
- Look for cheap cuts of meat, like stewing meat, that can be made into soups and stews and bulked out with veggies.
- Consider switching protein sources to chicken and beans/legumes, which are cheaper than red meat.
- Make bulk recipes. For inspiration check out Bon Appetit's website of cheap to make recipes:

www.bonappetit.com/gallery/cheap-recipes for inspiration.

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.

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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.

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Who Else Wants to Win Movie Tickets for Two?

Who is the Hungarian poet of the following fragment?

Késő éjjel mentem haza
a hóesésben.
Kívülem egy lélek sem járt már
a Béke téren.

De nem! A téren két szerelmes
állt összebújva.
Hajukat a goromba évszak
hóval befújta.

...
Kívántam nekik ott magamban
sok földi szépet
s hogy életük ne háborítsák
haragos évek,

és akkor is így nézzenek még
egymás szemébe,
mikor a tél végképp befesti
hajukat fehérre.

... I walked home in the dead of night,
went through falling snow
and, apart from me, in Béke Place
none were on the go.

But no! There were two lovers there
huddling in the square.
Rough season's winds picked up the snow:
sprayed it on their hair.

*Trans And under my breath I wished for them
everything that cheers,
had hoped that their lives would never be
marred by angry years,*

*and that they'd keep gazing eye to eye,
never lose that sight,
when winter's hand completes the painting
of their hair to white.*

(Translation: Kery, Leslie A.)

**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: Are there important factors to consider when selling a home?

A: Finding the right price point is the first consideration. You don't want to price your home too high or too low. The balance of the home should be paid with the money from the sale, and you'll want to make a profit to help with your next home purchase. Here are a few other factors to think about.

- **Make sure you are ready.** You should be able to afford to get your house sale ready as well as to make the move to a new home. The time of year can also make a difference in how quickly you can sell – spring and summer are better times to put your home on the market because people have more free time to look at houses and the nicer weather and longer days make showing easier.
- **Consider the condition of the home.** You may need to make upgrades or repair cosmetic defects. Remember, many homebuyers may not be able to get past the look of your home if there are major issues. If your home is outdated, bringing in fresh appliances, new paint, and making exterior repairs can improve first impressions and increase the value of your home.
- **Having great exposure is necessary for selling your home.** The right homebuyers must know about your property. Those buyers will want what your home has to offer and be able to afford the price. Your realtor will employ professional marketing tactics such as open houses, signage, MLS listings, and website exposure to ensure the perfect buyers see your home.

Ask for my Free Consumer Report called “7 Costly Mistakes When Selling Your Home.” I'll send a copy right to you. Do you have a real estate 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