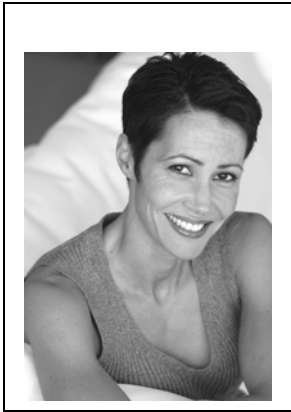


# Donna Lewczuk's Home Newsletter

*Adding Value to Your Life with News, Tips and Entertainment*



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## Inside This Issue...

Housing predictions for '09.....	1
Client News.....	2
Energy Booster Smoothie.....	2
Tips for Lowering Taxes.....	3
Quiz of the Month.....	4
Free Happiness Test.....	4
Free Info Request Form.....	5

## Quote of the Month

*"The great use of life is to spend it doing something that will outlast it."*

**-- William James,  
Psychologist**

## Canada's housing market returns to long-term average performance.

Housing starts reached an estimated 212,366 units in 2008, which is the seventh consecutive year that starts exceeded 200,000. So from a historical perspective, Canada's housing market is still in pretty good shape. According to CMHC, the pent-up housing demand which built up during the 1990s enabled Canadian housing starts to exceed long-term demographic demand for much of the past decade. This excess demand has gradually decreased and CMHC expects construction levels in 2009 to be more in line with long-term demographic demand.



While the number of properties sold via MLS® edged down in December 2008 to the lowest December level since 2000, seasonally adjusted activity was actually up in more than half of Canadian housing markets. Activity declines in Montreal, Calgary and Edmonton were almost offset by a rebound in the number of transactions in Vancouver.

Year-over-year declines in the MLS® average home price were reported in only about half of local markets in December. The national average price of homes sold via MLS® in December 2008 declined by 11% from where it stood a year ago. But the Canadian Real Estate Association (CREA) cautions that moderating home prices in Canada should not be confused with the downturn in the US housing market. Canada isn't immune to global economic challenges, but low prices are not the concern as much as a perception of doom and gloom. Most Canadians will only be affected psychologically by the downturn because the majority of homeowners won't buy or sell in the coming year.

CREA believes average prices will remain under downward pressure during the recession, with a recovery expected to begin in the second half of 2009. The good news is that housing markets should strengthen in 2010.

## Client News

Here are the new clients who became members of our firm's family in the last month! We'd like to welcome you publicly, and send you our best wishes!

### **Dave and Cynthia Teare from Burlington**

Michael Raleigh from Hamilton

### **Jason and Nicola Thomas from Kitchener**

Brent Drover from Oakville



*We love giving recognition to our new friends and our wonderful existing clients who are kind enough to refer their friends and relatives to us! We're all helping each other, which is the whole point of all this! Right?*

## Recipe of the Month

### Energy Booster Smoothie



This protein-rich smoothie will give you a boost of energy in the morning and help keep you awake and alert for most of the day. Put chilled ingredients into

#### **Instructions:**

- 1/2 cup banana, cut into pieces
- 1/2 cup papaya, cut into pieces
- 1/2 cup pineapple juice
- 1/2 cup of yogurt or silken tofu
- 1 teaspoon brewer's yeast
- 1 teaspoon flaxseed oil

#### **Health Benefits of a Smoothie**

Consuming Raw Fruits and Vegetables in a smoothie every day will do several things for you:

- Save you money and time
- Ensure you are properly hydrated at the beginning of the day
- Provide you with the full spectrum of nature's bioavailable vitamins, nutrients, and antioxidants
- Give you plenty of natural fiber to ensure excellent digestion
- Provide you with the scientifically proven best "brain fuel" in the form of fructose
- Help empower your immune system to protect you from illness

## Financial Freedom Tip of the Month

### 4 tips for maximizing your benefits at tax time.

1. Contribute to your spouse's RRSP and benefit from income-splitting at retirement.
2. Don't wait until the RRSP deadline. The sooner you contribute, the longer your investment earns tax-deferred income.
3. Turn your contribution into a down payment for a home. You can borrow up to \$20,000 from your RRSP to buy your first home.
4. Consider an RRSP mortgage. In certain circumstances, you can hold your own mortgage inside your RRSP. This means the mortgage interest you pay goes to your RRSP instead of a bank. To see whether this is cost-effective for you, talk to me today.



## Investment Opportunity

If you are looking for a **great** investment opportunity please contact me. I have access to a very exciting opportunity that has generated annual returns of 20-50% for the last 8 years. You can participate with as little as \$500 or even use your RSP. I'd be very happy to share the details with you. Please email me at [Donna.Lewczuk@migroup.ca](mailto:Donna.Lewczuk@migroup.ca) or call me at 877.336.3545!

## Holistic Health Tip of the Month

### 7 Habits of Highly Happy People

Highly happy people know that happiness doesn't depend on wealth, possessions, social status or constantly seeking pleasure. They recognize that happiness is not an end in itself; it's a by-product of some very specific beliefs and behaviors that they consciously choose to adopt. Here are the top 7:

1. Love is the wellspring of happiness. Give love and you'll continue to receive an everlasting supply. Be with someone you love every day. Do something you love every day.
2. Participate in your own destiny and forge your own happiness. Don't wait for events or other people to make you happy.
3. Work at keeping yourself healthy. Happiness and health are interdependent.
4. Develop a sense of spirituality that lets you believe in something beyond the boundaries of your own life. Be less concerned about dying and more concerned about not living.
5. Give something back. Altruism connects you to other people, gives you purpose and gets you outside of yourself.
6. Laugh! Humor is a shift of perception that gives you the strength to go on when life looks its worst.
7. Develop a sense of purpose. Know why you're here on earth. Do the things you believe you were meant to do. Be confident that if you died today, you'd be satisfied with your life.



## Quiz Question of the Month

### Which countries have the highest and lowest happiness ratings?

Which country scored highest in "subjective well-being" (a combination of happiness and being satisfied with your life)?

- a) Nigeria
- b) Switzerland
- c) Canada
- d) Puerto Rico
- e) United States

Which country scored lowest in "subjective well-being"?

- a) El Salvador
- b) Zimbabwe
- c) Nigeria
- d) Lithuania
- e) Russia

### How does this contest work?

The first person to respond with the correct answer will win a FREE Gift Card for themselves to a fabulous restaurant!

### How do I submit my answer?

To respond with your answer, email us: donna.Lewczuk@migroup.ca or fax 905.336.1587 in your answer with the enclosed "Free Info" request form. The contest deadline is 02/24.

## Resource of the Month

### What's your happiness level? Find out with this FREE Test!



Answer this question: Are you happy? You might be inclined to answer a quick "yes" or "no," but if you're anything like me, you'll soon be embroiled in a deep philosophical self-argument about what is happiness, really? And how to know if I am any happier than the next person?

Time to put your dilemmas away, because there is a place on the internet (of course! why didn't you think of the internet sooner?) where you can immediately receive an objective score of your personal, authentic happiness. It's **AuthenticHappiness.com**. Register for free and you'll have access to a large number of questionnaires which measure various character strengths and aspects of happiness. Your answers to each questionnaire will result in a score, which you can see measured next to people of similar age, sex, education, etc. Your scores will be saved in your Test Center. And if you're feeling different later, you can retake the test. Cheater.

The site is run by the University of Pennsylvania's Positive Psychology Center, which sounds like a place for optimists if there ever was one. Positive Psychology is "founded on the belief that people want more than an end to suffering. People want to lead meaningful and fulfilling lives, to cultivate what is best within themselves, to enhance their experiences of love, work, and play.

## Answers to Last Month's Sudoku Quiz

6	2	4	3	8	7	5	9	1
1	3	9	4	5	6	8	2	7
7	5	8	1	9	2	4	3	6
4	9	6	8	1	3	7	5	2
2	8	3	7	6	5	1	4	9
5	1	7	9	2	4	3	6	8
9	4	1	2	3	8	6	7	5
3	6	2	5	7	1	9	8	4
8	7	5	6	4	9	2	1	3

### ANNOUNCING LAST MONTH'S WINNERS!

Congratulations to Richard Tyler of North York for winning last month's quiz contest! He has won a FREE Gift Card for himself to Milestones. Enjoy!

## **"Free Info" Request Form**

As you can see, we've got a growing selection of free reports that are jam-packed with valuable tips and proven strategies to help you and your friends and family avoid costly financial pitfalls. If you'd like us to rush you one or more of these free reports, please fill out the reply form below and submit it by fax: 905.336.1587 or snail mail it to: 2178 Winchester Ct., Burlington, ON L7P 3K7.

Have you gained value from this newsletter? If so, we want to invite you to "pay it forward" by giving the **GIFT of a FREE SUBSCRIPTION** to your friends, co-workers, relatives, business acquaintances, etc. Simply fill out the info on the "Subscribe-a-Friend" form at the bottom of this page, and we'll send them a free subscription. As a courtesy to you, we'll also enclose a special note along with their first issue telling them that you asked us to surprise them with this free gift. And of course, they can contact us any time if they'd like to cancel. If you've been enjoying our newsletter, this is your hassle-free opportunity to share it with the people you care about - for FREE!

## **"Do You Have All the Information You Need To Make An Informed Decision About Buying, Selling, or Refinancing Your Home?"**

**YES! Please send the FREE Report(s) I've selected below:** To Get Your Free Copy of Any Of These Reports Simply Call our 24hr Hotline 1.800.241.5966 or Check Off The Ones You Want On This Form And Mail/Fax It In!

### **Press Extension:**

[ ] "9 Secrets to Make Your Home Reno Pay for Itself!" - Ext. 03022

[ ] "15 Costly Home Buyer Mistakes and How to Avoid Them" - Ext. 03032

[ ] "How to Escape the Debt Rat Race - Forever!" - Ext. 03042



**YES! I'd like your trusted advice and counsel about:** \_\_\_\_\_ Getting a Mortgage \_\_\_\_\_ Refinancing \_\_\_\_\_ Other

### **Your Contact Information:**

First Name \_\_\_\_\_ Last Name \_\_\_\_\_ Best time to contact \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ Province \_\_\_\_\_ Postal Code \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_ Email \_\_\_\_\_

**Don't forget to send in your Client Quiz answer to win a FREE DINNER! Submit your answer by fax, mail or email.**

## **Subscribe-A-Friend Request Form**

[ ] **YES! Please give the following people a FREE subscription to your monthly newsletter. I understand you'll enclose a special note informing them that I asked you to surprise them with this free gift, and that all they have to do is contact you if they wish to cancel.**

Full Name \_\_\_\_\_ Address \_\_\_\_\_

City \_\_\_\_\_ Province \_\_\_\_\_ Postal Code \_\_\_\_\_

Full Name \_\_\_\_\_ Address \_\_\_\_\_

City \_\_\_\_\_ Province \_\_\_\_\_ Postal Code \_\_\_\_\_

Please use the back of this form if you need more room. Remember to submit your Quiz answers to win a FREE dinner!