



Above
the
Crowd!®

Back To School
Edition



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"I'm SOLD on Didsbury (& area)!"

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Dear Friend,

We are living in an instant world. Need information on that latest symptom you are exhibiting? You can instantly find out what may be the problem by going online and doing your own research. Need another idea for dinner? Take a look at the various websites available to you and you will wonder what on earth you are going to do with the gazillions of cookbooks you are storing on the dust covered bookshelf downstairs. Thinking of moving or buying another house? You got it, most of us head straight to our computer to see what our money will get us. It's fun to look at houses and dream about making a change; going online provides us with that head start.

Most home seekers have seen the commercials advertising www.howrealtorshelp.ca and are able to start the necessary research themselves when thinking of a change in residence. Although I have said myself that you have to be careful what you read online (there is lots of misinformation out there, too!), it can be a great start. I would also advise you to take a look at my new website: www.cindytippe.ca and if you would like a FREE MARKET SNAPSHOT you can sign up for that as well. There is lots of great information and can get you thinking about some of the aspects of moving and mortgages that you may never thought of before. Be sure to take a look on my website for my previous newsletters as well.

I am also always happy for you to stop in at the office or to call/email me with your real estate questions. I love visiting and catching up with clients I have helped in the past and look forward to meeting those who are new to town.

Take care,
Cindy Tippe

RE/MAX ACA Realty

Visit my website at www.cindytippe.ca for lots of great information for buyers and sellers.

Disclaimer

This newsletter is not intended to solicit properties already listed and does not reflect the opinion of the brokerage.

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THE ABC'S (& 123'S) OF BUDGETING FOR HOMEOWNERSHIP

Transitioning from renter to homeowner is one of the biggest decisions you'll make throughout your lifetime. It can also be a stressful experience if you don't plan ahead by building a budget and saving prior to embarking upon homeownership.

Budgeting is a core ingredient that helps alleviate the stress associated with money issues that can sometimes arise if you purchase a home without knowing all of the associated costs – including down payment, closing expenses, ongoing maintenance, taxes and utilities. The trouble is, many first-time homeowners fail to carefully think about their finances, plan a budget or set savings aside. And in this society of instant gratification, money problems can quickly escalate. The key is to create a realistic budget based on your goals. Track your spending and make your dollars go further by sticking to your budget once it's in place. Budgeting offers a step-by-step formula for figuring out how to best save your hard-earned money to invest in homeownership. Start by listing your household income, then your household expenses, and review your spending habits. All of this can be done on a pad of paper or on a computer spreadsheet.

Keeping receipts for everything that you purchase will enable you to accurately keep track of where your money is going each month so that you can review and make necessary changes to your plan on an ongoing basis. Examine all areas of your life from entertainment to the type of food you buy, where you buy your food and clothes, and how and where you travel. Also look at your spending personality and make necessary adjustments.

Are you a saver, a splurger, a spontaneous shopper or a hoarder? Become smarter with your money and avoid impulse buying. If you find you're spending a lot of money in one area, such as entertainment for instance, set aside a reasonable amount each month and prepare to stop spending money in this area once your budget has been exhausted.

Budgeting provides you with the opportunity to re-evaluate your needs and wants. Do you really need the magazine subscriptions, the gym membership and all the other things you may spend money on each month? Although everyone needs some "me time" to wind down, could you not get that by taking a walk or reading a good book you borrowed from the library?

If you can set your budget solidly in place before you head out home or mortgage shopping, you will be far more prepared to purchase your first home. Following are three top tips to help you prepare for the purchase of your first home:

1. Set up a savings account. You can deposit a predetermined amount into this account each pay period that you will not touch unless it's absolutely necessary. This will enable you to put money aside for a down payment and cover closing costs, as well as address ongoing homeownership expenses such as maintenance, taxes and utilities.

2. Save up for big-ticket items. As you accumulate money in your savings account, you will be able to also save for specific purchases to help furnish your home – avoiding the buy now, pay later mentality, which can have a negative impact on your credit when you're seeking mortgage financing.

3. Surround yourself with a team of experts. Experts can answer all of your questions and set your mind at ease; they are invaluable to you as you set out on the road to homeownership. When you're getting ready to make your first home purchase, enlist my services as a trusted real estate agent. As your realtor, I will be invaluable to you as a first-time buyer, patiently walking you through selecting to purchasing to taking possession of that first home. I have access to multiple resources; mortgage brokers, home inspectors, lawyers and a multitude of others who can help you through this process.

Tips From Tippe
WONDERING IF THE MARKET IS STABILIZING?

Go to my website or www.didsburyhomes.ca to get all lots of FREE information and stats.

DID YOU KNOW...

It's a good idea to request a copy of your credit report from the two Canadian credit-reporting agencies at least once a year, not only to verify that your personal information is up to date, but also to ensure that you have not been the victim of identity fraud.

Because credit information can be kept by more than one credit-reporting agency, it is important to check both credit reports carefully.

The agencies are: Equifax Canada, 1-800-465-7166; and TransUnion Canada, 1-866-525- 0262.

To see what a credit report looks like, know how to get errors corrected or understand what factors influence a consumer's credit score, see the publication Understanding Your Credit Report and Credit Score from the Financial Consumer Agency of Canada. Taken from Patricia McKean (Mortgagebrokers.com)

It's a Great Time to Buy ...

MortgageBrokers.com
Rates (closed):

Variable 2.1%
6 Month 3.75%
1 Year Closed 2.44%
5 Year Closed 3.99%

Rates are provided for information purposes only & are subject to change without notice. Talk to your lender or come in to see me for more information on interest rates.



I AM DEDICATED TO LIVING BY THESE CORE VALUES:

TO ALWAYS,

- LIVE BY THE 'GET BY GIVING' PHILOSOPHY.
- MAKE MY CLIENTS #1 GOAL, MY #1GOAL.
- LIVE UP TO MY STANDARDS, DESPITE TEMPTATIONS TO LOWER THEM.
- BE WILLING TO WORK TOWARD A COMMON GOOD.
- DO WHAT I SAY I WILL DO, SOMETIMES MORE, JUST NEVER LESS.

~ Cindy

HOME BUYERS KIT

THINKING ABOUT BUYING A HOME? FOR A **FREE COPY** OF MY HOME BUYERS KIT YOU CAN CLIP/SEND THIS OR YOU CAN PHONE/EMAIL ME

Name _____

Address _____

Phone Number (_____) _____

Inspirational Corner ...

"PRESS ON"

"Nothing in the world can take the place of persistence. Talent will not; nothing is more common than unsuccessful men with talent. Genius will not; unrewarded genius is almost a proverb. Education alone will not; the world is full of educated derelicts. Persistence and determination alone are omnipotent. The slogan "press on" has solved and always will solve the problems of the human race."

- John Calvin Coolidge.

AT HOME WITH CINDY :

AFTER SCHOOL SNACK ATTACK!!!

Gobble Up Granola Snacks.

Ingredients

- 2 1/2 cups crispy rice cereal
- 2 cups quick-cooking oats
- 1/2 cup raisins
- 1/2 cup packed brown sugar
- 1/2 cup light corn syrup
- 1/2 cup crunchy peanut butter
- 1 teaspoon vanilla extract



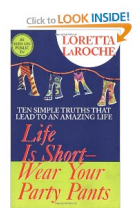
The Kids Will LOVE these!!!

Directions

1. In a large bowl, stir together the rice cereal and oats. Set aside. Grease a 9x13 inch baking dish with cooking spray.
2. Combine the brown sugar and corn syrup in a small saucepan over medium heat. Heat just until boiling, then remove from heat and stir in peanut butter and vanilla until smooth. Pour over the cereal and oat mixture, and mix well.
3. Press into the prepared pan using the back of a large spoon. Allow to cool, then cut into squares.

(taken from allrecipes.com)

GOOD READING



Life Is Short-Wear Your Party Pants: Ten Simple Truths That Lead To An Amazing Life

~ by Loretta LaRoche

Want to join Cindy's newsletter?
E-mail her cindytippe@remax.net

