

Are You Ready to Buy Up?

No matter how much you love your current property, you may be dreaming of the day you can buy up into a better home in a better neighbourhood.

Is that day today, or, is it a few years down the road?

Here's a quick way to make that assessment.

First, make a list of all the *practical* reasons why it might be time to move up. Those reasons might include features such as: more bedrooms, proximity to work and school, a larger backyard with trees, nearby parks and walking paths and better access to things you enjoy like theatre.

Next, make a list of the *emotional* reasons for making such a move. Those reasons might include memorable get-togethers with friends on a more spacious deck, an easier and less stressful commute to work, more family time with the kids and enjoyable Saturday golf at a nearby course.

Finally, take a *financial* snapshot to determine if you can afford to move up. You'll need to get a good idea of what your current property will sell for in today's market, average price of homes in your desired neighbourhood, and how much mortgage you'll need.



Once you have all that down on paper, you'll have a clear picture of your readiness. If the practical and emotional reasons for buying up are compelling, and you can afford to make the move, then you have your answer.

The time is now!

By the way, if you need help in making this determination – especially figuring out what your home will likely sell for, call today.

Knock, Knock. How to Avoid Door-to-Door Scams

It's early in the evening and there's a knock on the door. You answer and are greeted by an official-looking man who claims he needs to see your utility bill to confirm you're getting your energy rebate.

Do you let him in?

While he may be legitimate, he may also be using deception to sell you something you don't want. Here are some suggestions for finding out:

- Ask for a business card. Then, check if it has an address, phone number and

website. If the salesperson refuses or just shows you his ID card (which anyone can fake), that's a red flag.

- Ask for the name of his employer. Sometimes salespeople will say they "represent the phone company". That doesn't mean they actually work for it.
- Ask if you can call his company to confirm details before buying. If he refuses, or says the office is closed, shut the door.
- Ask if you can consider the offer and call the office the next day to place your order.

- If you're really suspicious, ask him to come back later. Then, call the non-emergency police number. Police are aware of common scams in the area.

Most importantly, use your common sense. Door-to-door salespeople can be pretty persuasive, but if something doesn't seem right to you, trust your gut. Say, "No thanks."

Of course, if everything checks out with the salesperson, and the offer is a good one, consider taking advantage of it.

Think, Act... Live!

"Every artist was first an amateur." [Ralph Waldo Emerson](#)

"The ability to energize is the ingredient that counts." [Jack Welch](#)

"The few who 'do' are the envy of the many who 'watch'." [Jim Rohn](#)