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RETIREMENT RESOLUTIONS

Is 2018 the year you or someone you know intends to retire? If so, a big part of that plan will likely involve some serious decisions about long-term housing.

Retiring from a paying job typically means an adjustment in your income, so here are some important points to think through before you take that important step:

- Are you anticipating that you'll be included in the 15 percent of Canadian seniors who still have an outstanding mortgage on their homes? If so, you need to recognize exactly how much extra money you'll need in retirement in order to cover your housing costs.
- If retirement is on the horizon but not yet imminent, you'll want to work with a financial planner and mortgage professional to see what you can do to reduce or eliminate your mortgage debt before you retire. Bumping up

your monthly payments now, while you're still working, will help the debt disappear quicker. If you can refinance to a lower interest rate but keep your monthly payments the same, you'll also be able to chip away at your principal faster.

- Consider if you still need your current space or if a smaller home would make more sense. A smaller space typically results in lower home operating expenses and less work to keep the household humming.

Please call to discuss all your downsizing options, whether that means a smaller house, a condo, or some other, more practical housing alternative to your current house.

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SAY “BYE” BEFORE “BUY”

Moving homes is not only emotionally taxing, but the physical task of hauling all your belongings from one place to another is just downright exhausting. Have a look at the following decluttering directions, whether you’re thinking of making a move soon, or simply want to get a jump on your spring-cleaning.

Recognize that going through your belongings and sorting them into “keep” versus “sell/donate/toss” piles always takes longer than you think it will. If you’re planning to sell items, whether via a garage sale or online, you’ll also need to give yourself time to not only set the items aside and price them properly, but (if selling online) coordinate pickups and deliveries too. Even if you’re planning to donate much of your extra furniture and belongings, some charities require a week or two notice to schedule pickups.

Besides items that won’t fit into your new place or that you simply won’t need in your new home, what else probably isn’t worth making the effort to move?

Consider your major appliances — your washer, dryer, fridge, stove and dishwasher. How old are they? Appliances are big, heavy and awkward to move, and may not be worth the cost to move if they’ve already given you a number of years of service. New appliances that can be delivered directly to your new home by the retailer make for an easier move and, with most of today’s models built to more energy efficient standards, you can probably justify the immediate upfront cost of new appliances with a future of lower long-term operating costs.

Furniture is also a major moving concern, so before you base the size of your moving truck on every last stick of it, have a good look around to contemplate what’s really worth bringing with you. Many households still have their “starter” furniture floating around. While your older furniture may have some sentimental value, you may want to weigh in objectively about its remaining life, and in fact if it might even be worse for wear at the other end of your move. The same goes for well-used furniture that blends with your current surroundings, but may look shabby or out of place in your new environment.

Take everything out of your closet, set aside the clothes and footwear you use the most, then purge or donate the items that either don’t fit anymore or that you simply don’t wear. The same goes for children’s toys that they’ve outgrown or don’t play with anymore. It’s not an easy task — it’s difficult getting rid of “perfectly good” stuff — but by donating it you should feel good that somebody, somewhere, is going to liberate those items from a dark closet to enjoy and appreciate!

The benefits of downsizing your belongings are many, from simply having less to move — and therefore less to have to pay movers to move — to putting extra cash in your pocket to buy new things for your new place, to an emotional lightening of the pressures of moving!

HOUSEHOLD TIP: CLEANING WITH CONDIMENTS



- **KETCHUP:** Rub ketchup on your copper pots to make them gleam again; its acidity helps dissolve tarnish and stubborn spots.
- **MUSTARD:** Mustard powder can actually be used as a deodorizer in containers that have acquired a smell from its previous contents, or pans that have cooked strong-smelling meals such as curry. To get the smell out, mix mustard powder and hot water together in the container, let it sit for half an hour, then wash out as usual.
- **MAYONNAISE:** Use mayonnaise to rub unsightly water marks out of wooden furniture, and to remove sticky adhesives and glue from glass. Bring the shine back to large-leafed houseplants by wiping leaves with a mild soap and water mixture first, then using a paper towel to rub a dab of mayo into the tops of the leaves.
- **VINEGAR:** Vinegar has a huge cleaning capacity, from windows to floors, to getting stains off shower doors and disinfecting your cutting boards. Consider mixing vinegar with lemon juice to cut the pungent smell.

TAKE INVENTORY

Many of us are surrounded by so much “stuff” in our homes, day in and day out, that we barely even notice it anymore. And that’s a problem when it comes to trying to recall everything that’s missing after a home break-in, major fire or other home disaster. Take some time now to create a thorough home inventory so that if you ever need to itemize your missing or damaged belongings on an insurance claim, you’ll be sure to cover everything and receive your fair settlement faster.

Today’s technology makes taking inventory easier than ever; you may want to utilize an app that allows you to create an inventory spreadsheet to catalogue your belongings, and upload receipts for large items such as furniture and electronics.

If you don’t have time to create a written inventory of everything you own right now, you could at least create a video of your belongings by walking through each room and visually capturing it all, zooming in on makes, models and serial numbers as necessary, and narrating details as you go along. Once you record everything, and that means not only the big, expensive things but also smaller items that would still add up if you needed to replace them, store the digital inventory in the Cloud or off-site on an external hard drive, ideally in a safety deposit box if you have one.

Now that it’s on your mind, why not make an appointment to talk to an insurance professional for suggestions on how to create an efficient inventory list, and to help sort through what kinds of coverage you need to protect your home and belongings?

~ Monthly Musing ~

“The best kiss is the one that has been exchanged a thousand times between the eyes before it reaches the lips.”

~ The Khool Haus

AT FIRST GLANCE

A positive or negative first impression makes all the difference when you’re showing your home, so make note of these tips to help you create the best initial reaction possible for potential homebuyers.

■ **Show your home in its best light.**

Dark rooms strike the eye as being smaller than they really are, so maximize natural light in your home by throwing open all your window coverings during the day. Also, make sure all your light fixtures are turned on, and consider (temporarily) switching out low-watt bulbs for some with higher wattage, to brighten rooms even more.

■ **Tone it down.** Bold colors are difficult for buyers to see past and busy patterns are visually distracting, so tone down and neutralize: repaint those loud walls, tear up that busy carpet and tear down that dizzying wallpaper.

■ **Kick clutter to the curb.** Like darkness, clutter tricks the eye into thinking spaces are smaller than they are, and like loud colors and busy patterns, it’s distracting and hard to see past — not to mention it can cause buyers to wonder what else is being neglected in the home.

■ **Create the illusion of more space.** Open up your closets and have a look. Now remove half their contents. Do the closets look bigger to you? They will to buyers, as well. Another easy trick to visually open up spaces is to strategically place mirrors in small areas like foyers, hallways and anywhere they’ll reflect natural light.

■ **Consider suggestions from your real estate sales representative,** who has the experience of seeing what works in today’s marketplace!



TURN UP THE HEAT!

At this time of year, a warm home is a welcoming home. Take a few minutes now to ensure your toastiest heating options are also safe and energy efficient.

First of all, if you haven't already, be sure to invest in an annual tune-up for your furnace and gas fireplace. Even if they appear to be working fine, be sure your furnace filter has been replaced recently, and recognize that a professional inspection and tune-up allows you to save money in the long run by ensuring more efficient heating, while preserving the life of your furnace. In addition, an annual checkup allows you the peace of mind knowing there are no potentially deadly gas or carbon monoxide leaks seeping into the house.

Programmable thermostats provide an easy way to ensure your home is only heated when you need it to be. Today's options include wireless thermostats that allow you to control the heat in different rooms independently, so you're not wasting your money heating an unoccupied area of the house.

Of course, regardless of what kind of heating system you have, if your house isn't insulated properly and if you



have air leaks around doors and windows, you're just literally throwing money out the window. Consider having an energy audit conducted to find out where you should focus, to ensure long-term energy savings.

Also remember that good old-fashioned curtains can make a huge difference — throw open the curtains on sunny days to let sunshine naturally heat your home, and close them at night to block the chill.

Finally, remember that spring — and the warmer weather — is just around the corner!

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