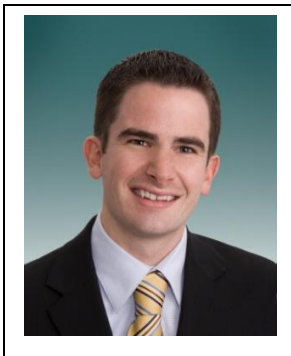




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# *Julita's* Home Savvy *Newsletter*

## The advantages of a readvanceable mortgage.

A readvanceable mortgage is an innovative home financing product that combines the benefits of a fixed or variable rate mortgage with a home equity line of credit. By combining the two products, every time you pay down the principal of your mortgage, that equity is instantly available through your line of credit—without having to apply for a higher borrowing limit.



There are several advantages to a readvanceable mortgage:

- If you're planning to invest in a revenue property, it lets you have instant access to your home equity for a down payment without having to apply for an additional loan. Some readvanceable mortgages even allow you to finance the down payment for more than one property, so your existing mortgage becomes a strategic tool in helping you amass revenue-generating assets.
- Unlike people in the US, Canadians have never been able to deduct their home mortgage interest. However, a readvanceable mortgage allows you to adopt an investment strategy that gives you just that: tax deductible mortgage interest. In this strategy, every time you make a mortgage payment, you automatically withdraw that additional equity from your home and invest it in stocks, bonds, mutual funds or revenue properties. Of course, when you borrow money for investments like these, the interest is tax deductible. So if you borrow money from your home equity to make investments, your mortgage interest becomes tax deductible!
- You can pay less interest over time. Some readvanceable mortgages include a bank account component, so every time your paycheque is deposited, the increased balance of your bank account automatically pays down your mortgage—even if it's just for a few days before you need the money for other purposes. Over time, these mini lump sum payments can save thousands of dollars in mortgage interest!

If you're interested in exploring the advantages of a readvanceable mortgage, we can steer you in the right direction.

**Listings of the Month****FREE 24 Hr Recorded Info, Call 1-800-334-8445****ENTER THE EXTENSION NUMBER TO HEAR A RECORDED DESCRIPTION INCLUDING PRICE**

**Great Two-Story Starter Home** In Sought After Community Of Samac In North Oshawa. Perfect For The Newlywed Couple Or Small Family Wanting To Become Home Owners. Close To Schools, Shopping And Public Transit. **Ext. 5511.**



**Awesome Value!!** Large 2 Story 4+1 Bedroom Home In North Oshawa. You'll Love This Floor Plan. Huge Kitchen With Tons Of Counter And Cupboard Space. Doubled Sided Gas Fire Place Between Kitchen And Family Room. **Ext. 5521**



**Stunning 3-Year Old Custom Bungalow** Perched On A Tranquil 1.69 Acre Ravine Lot With Stream! Bright Open-Concept Design, Floor To Ceiling Windows On Both Levels Overlooking Your Own Private Ravine Paradise!. **Ext. 5531.**




**Stunning Family Home** At The Port Of Newcastle! Just A Short Walk To The Lake, This Home Offers An Open Concept Living/Dining Room, Spacious Family Room With Corner Gas Fireplace & Open To The Kitchen. **Ext. 5541**

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## **Financial Freedom Tip of the Month**

### **Assets vs. Doodads: Why the Rich Get Richer and the Middle Class Get Deeper In Debt.**

If you look closely at the behavior of the rich vs. the middle class, you see a major difference in their attitudes to spending and debt. Middle class people tend to buy big screen TVs, SUVs, vacations, fashionable clothes and other “doodads”, and go deep into debt to pay for it. But when rich people are still on their way up, they skimp on the doodads and only use debt to invest in assets.



The rich are very much aware that all those expensive doodads immediately start losing value the moment you start paying for them. They're also aware that you keep paying for them long after they've stopped working or you've lost interest in them. The soon-to-be-rich are confident that some day they'll have enough money to waste on stuff like that, so they use today's buying power to create future wealth.

Instead of buying doodads, they borrow money to invest in assets, like companies, investments and rental property—things that generate ongoing income, asset appreciation and tax savings. Best of all, they use the bank's money to do it, so they can leverage a relatively small down payment into ownership of a fairly large asset. Before long, the rich are completely debt-free, while the middle class is drowning in debt!

## **Holistic Health Tip of the Month**

### **Don't just filter your water. Mineralize it.**

Most of the water we have access to is safe to drink, but is it healthy? Since some tap and bottled water may contain traces of toxic chemicals, which can lead to a weakened immune system over the long term, many of us choose to filter our drinking water. But some filtering methods can also result in unhealthy water.



Distillation and reverse osmosis remove virtually all minerals from water. It's important to remember that demineralized water like this isn't found in nature and doesn't promote the health of living organisms. Recent scientific evidence suggests that the best drinking water contains a balance of essential minerals. If you're considering buying a home water filtration system, it's best to choose one that selectively removes contaminants while leaving the naturally-occurring minerals in place. Here are the qualities your drinking water should possess:

- Great taste.
- No synthetic chemicals, toxic metals, bacteria, viruses, radioactive substances, chlorine or fluoride.
- Ionized, so it acts as an anti-oxidant.
- Rich in naturally-occurring minerals, especially a healthy level of alkaline minerals like calcium and magnesium.

One of the best ways to get this “ideal” water is with an alkaline water ionizer. This is a filtration system that sits on your counter or is installed under the sink. Check with your local health food store for availability.

**Quiz Question of the Month****March Trivia Question**

March is named after:

- a) The planet Mercury
- b) Mars, the god of war
- c) The March hare
- d) Hannibal's March across the Alps and Pyrenees

**How does this contest work?**

The first person to respond with the correct answer will win a **Tim Horton's** gift card!

**How do I submit my answer?**

To respond with your answer, email us: [julita.jaworski@gmail.com](mailto:julita.jaworski@gmail.com) with subject "February Contest". The contest deadline is March 28<sup>th</sup>.

**Resource of the Month****Answers to Last Month's Quiz**

Which flowers are the most popular gift on Valentine's Day?

- a) Baby's Breath
- b) Forget-me-nots
- c) Roses
- d) Bachelor Buttons

Answer: c) Roses

**ANNOUNCING LAST MONTH'S WINNERS!**

Congratulations to Julia Gerber of Ajax for winning last month's quiz contest! Julia has won a Tim Horton's gift card. Enjoy!

**WARNING HOMEBUYERS!****Don't Make Any Offers Until You Protect Yourself With This Important Information...**

Buying a home is a major investment no matter how you look at it. But for many homebuyers it's an even more expensive process than it needs to be because many fall prey to at least one of the many common and costly mistakes, which results in either paying too much for the home they want, or losing their dream home altogether. It's unfortunate, but true.

As your consumer advocate, we've prepared a robust, comprehensive homebuyer resource entitled, "*The Ultimate Homebuyer Success Kit*" -- an absolute must for first-time buyers.

To get your free homebuyer success kit, call our 24hr Info Hotline: **1-800-334-8445** Ext. **560**. This offer is only valid while supplies last. Call today!