



Magdolna Velki's...

Service for Life!

"Insider Tips for Healthy, Wealthy & Happy Living..."

If you're thinking about selling your home soon, request my Free Consumer Guide, "7 Insider Tips to Net More Money Selling Your Own Home." Call me right now at 514-916-8874 for details...

No. 64
Montreal, QC

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Quotes to Live by...

"If you are never afraid, then how do you know when you're brave?"

—Lisa Moore Ramée, author

"Only by learning to live in harmony with your contradictions can you keep it all afloat."

—Audre Lorde

"Never have more children than you have car windows."

—Erma Bombeck

4 Keys to Happy Relationships

While there's no magic pill to make a relationship happy and healthy, there are some things most happy couples do that help keep their relationships strong. Your mileage may vary (every relationship is different, after all!), but here are a few tips to try.

1. **Communicate, communicate, communicate.** Good communication is absolutely crucial in any lasting relationship. Remember that none of us is clairvoyant, so we all need to express ourselves in order for our partners to learn what we want and need. It's important to give your full attention to your partner when they're speaking.
2. **Learn how to argue constructively.** When you have to communicate about a difficult subject, you'll need to know how to do that without completely blowing up. Before you're in the heat of an argument, take time to set ground rules for disagreements—including giving each person a chance to be heard as well as a promise that the other person will truly listen.
3. **Be appreciative.** Make an effort to notice the things your partner does without being asked and with no expectation of appreciation—and then let them know you noticed.
4. **Celebrate similarities, celebrate differences.** It's wonderful when you and your partner have shared interests. Take advantage of that by planning fun activities together doing what you both love. On the flip side, couples don't need to do *everything* together—and, in fact, relationships often benefit when people have time away from one another. Absence really *can* make the heart grow fonder. Encourage each other to take that solo time.



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Word of the Month...

Studies have shown your income and wealth are directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends (and maybe even fatten your wallet!)

doomsurfing (doom-serfing) verb

Meaning: reading endless online streams of bad news (also: *doomscrolling*, for the same activity on cell phones)

Sample Sentence: It might be easy to lose a few hours doomsurfing, especially when it seems like there's so much bad news out there, but experts agree—it's not healthy.

Unexpected Uses for Shaving Cream

Besides making shaving easier, shaving cream has several cleaning applications around the home.

- **Makeup Stain Remover:** Shaving cream helps cut through oil. Put shaving cream on fabric stained with makeup, leave for about 10 minutes, rinse with cold water, then wash garment in the machine.
- **Mirror De-Fogger:** A light coating of shaving cream rubbed onto your bathroom mirror or glass shower door helps keep surfaces from fogging up after you shower.
- **Stainless Steel and Jewelry Cleaner:** Cut through the oil build-up on stainless steel kitchen appliances, water stains on chrome bathroom fixtures, and grime on jewelry by polishing them with shaving cream and a clean rag.



OTC Medicine Mistakes

Medication is supposed to make us feel better, but it can have the opposite effect. Take care to avoid these medication mistakes:

- **Mixing over-the-counter (OTC) and prescription medications.** You may be double dosing. For example, if you take a cold pill that contains acetaminophen (more than 600 OTC and prescription medicines do), don't pop an additional Tylenol for good measure. Too much of the drug can cause liver damage.
- **Not recognizing the "rebound effect."** That's when there are increased negative symptoms after the effect of the drug passes or the patient no longer responds to the drug. In other words, a remedy meant to help may make a condition worse. This has been known to happen with pain relievers, OTC eye drops, decongestant sprays, sleeping pills and teeth whiteners. *Best advice:* If you don't think a drug or product is working, don't just keep taking more of it. Talk to your doctor about alternatives.

How to Keep Your Credit Score High in Retirement?

Don't let a bad credit score get in the way of a comfortable retirement. Here are a few ways to keep a good credit score when you retire or improve a credit score that could use a boost.

- Keep those long-held credit card accounts, even if you rarely use them. Using credit cards regularly (but not excessively!) helps establish or improve your credit score.
- Purchase some items on credit even if you have the savings to pay them off right away. This is an excellent method to improve a lower score. Make your payments on time and avoid fees to keep your bill low.
- Check your credit score on a regular basis. You can get one free copy every 12 months from each of the big three companies (Equifax, Experian, and TransUnion). This not only helps you track whether your efforts are working, it also gives you a better chance to spot potential red flags like identity theft. Visit www.creditverify.ca to get yours.

Are You My Client of the Month?

Every month I choose a very special *Client of the Month*. It's my way of acknowledging good friends and saying "thanks" to those who support me and my business with referrals, word of mouth and repeat business.

This month's *Client of the Month* is

Judith K. (Montreal) and Tara F. (New York)

Thank you for your loyalty. I really appreciate it.

You might be my next *Client of the Month* too! Watch for your name here in an upcoming month.

Brain Teaser...

As a bus driver headed down a street, she neglected to stop at a stop sign, ignored a “no left turn” sign by turning left, and even went down a one-way street the wrong way. A police officer saw the whole thing but did nothing because the bus driver hadn’t broken a single law. How is this possible?

(See page 4 for the answer.)

Real Estate Question?

Maybe you want to know how much your home is worth. Or maybe you just need a recommendation for a handyman, carpet cleaner or plumber...

Either way, I love hearing from all of my good friends and clients. And I’m happy to help answer questions you might have about anything relating to real estate or home-ownership.

If you have a question, tip or idea, call me at **514-96-8874**. I’m here to help!

Monk-y Coffee

The frothy cappuccino was so named because the color of the milky coffee was like the hoods worn by Capuchin monks. Capuchin monkeys also got their name because of their “monk hood” markings.

Websites to Improve Focus

When distractions abound, tools to help you focus can be extremely helpful.

brain.fm: All the music on the site and app is developed by scientists to promote different types of focus—like creative work, studying, winding down, and deep sleep. (\$6.99/month or \$49.99/year)

focusatwill.com: Users can choose specific musical styles (such as classical, up-tempo, ambient, and spa) in order to concentrate on work for longer periods of time. (\$69.99/year)

noisli.com: Users can choose from and blend 28 sounds (like ocean waves, thunderstorms, and trains) as well as a minimalistic screen so you can write without visual distractions. (free limited membership or \$10/month)

10 Decorating Ideas to Create Your Dream Bedroom

Maybe one or two of these tips will work for your room. And, next time you stay in a relaxing hotel room or a friend’s guest room, make note of how those bedrooms are decorated—you may get even more new ideas to try out at home.

1. Splash bold wallpaper around the room and you may not need any other decor.
2. Hanging oversized tapestries adds color as well as texture.
3. Floating shelves are both additional storage and a way to showcase beloved trinkets.
4. Introduce some greenery with pretty scone planters for succulents or other small plants.
5. Feature a modern sculptural work for some dimension.
6. Make small rooms feel bigger with large mirrors.
7. Dress your windows with elegant floor-length curtains for drama.
8. Hang tiles typically meant for ceilings or kitchen backsplashes as an accent wall – mix designs creatively or make a smaller framed piece for added texture and surprise.
9. Try a headboard of rustic wood panels or luxurious upholstery fabric (or an entire wall).
10. Take advantage of lots of wall space to create a museum-style gallery of your favorite art.



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<https://www.facebook.com/szilviayogatherapy>



<https://www.facebook.com/aurorasanteoptimale/>



<http://Beauantiques.wixsite.com/4you>



<https://ceramiqangelika.com/>



<https://www.strategikaccountant.com/>

Thanks for Thinking of Me!

Did you know I can help you or any of your friends or family save time and money when buying or selling a home? Thanks for keeping me in mind with your referrals...and spreading the word about my services.

Brain Teaser Answer:

The bus driver was walking.

Rewarding Reading for Kids

Encourage your kids to read by acknowledging and rewarding their progress with a "punch-card" style bookmark—just like punch cards for repeat customers at coffee shops.

For every book they read, use a hole punch to mark the side or end of the bookmark. This makes it easy for kids to see their own reading progress as they go. Then, when they've filled the bookmark, offer a reward that you've agreed upon in advance.

THANK YOU for reading my Service for Life![®] personal newsletter. I wanted to produce a newsletter that has great content and is fun and valuable to you. Your constructive feedback is always welcome.

AND...whether you're thinking of buying, selling or financing real estate, or just want to stop by and say "Hi," I'd love to hear from you...

Magdolna Velki D.A.

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Disclaimer: The information contained in this letter is intended for informational purposes. It should not substitute as legal, accounting, investment, medical or another professional services advice. Always seek a competent professional for answers to your specific questions.

Demandez toujours un professionnel compétent pour trouver des réponses à vos questions spécifiques.

This letter is not intended to solicit real estate properties currently for sale.

Ceci n'est pas dans le but de solliciter des propriétés déjà inscrites.

Who Else Wants to Win Movie Tickets for Two?

I'm pleased to announce the lucky winners of last month's quiz. The winner is Marton B. (Montreal-Budapest). He was the first correctly answering my quiz question.

Let's see the answers of the last month's (No. 63) quiz:

1.1. What popular 1980s TV show had one of the most-watched single episodes in television history?

The answer b) M*A*S*H. The final episode of the beloved series ran in February 1983 and was watched by more than 100 million people.

1.2. The poet is Hervay, Gizella (*Csend / Silence*).

Let's move on to *this* month's trivia questions.

2.1. The Czech word for "forced labor" is the root of which of these technology terms?

a) Computer b) Robot c) Android d) Monitor

2.2. Who is the Hungarian poet of the following fragment?

*...élőnek, holtak, szeretteink
szeretteinek szép rend szerint
örömet kívánni mindahánynak,
(torló percek hullámot hánynak,
az órák az éjbe ömölnek),
örömet kívánni az örömnék.*

*...the living, the dead, the dearly loved
of our beloved ones fairly judged,
to wish joy to all and each of them
(heaving waves of congesting moments,
the hours keep pouring into the night),
to wish joy to joy itself so bright.*

Translation: N.Ullrich Katalin)

Call me at (514) 916-8874 OR email me at mvelki@videotron.ca
and You could be one of my next winners!

Real Estate Corner...

Q. Will I net more money if I sell my home myself or should I hire a REALTOR® to do it?

A. It depends on your situation, time, and motivation. You can sell your home yourself by staging it, setting the right price, creating a marketing plan, and fulfilling all legal requirements. Or you may hire a "Home Marketing Expert," who will charge a commission but help you with pricing, provide you exposure by marketing your property to other real estate agents, show your home and coordinate the closing process. You might consider these facts:

- **According to a recent report by the National Association of Realtors**, sellers who sold their own homes sold at a median of \$200,000, significantly lower than the median of agent-assisted homes at \$280,000. About 11% of homes sold were sold without an agent.
- **Sellers who sold their own homes sold more quickly** because the homes were typically sold to someone the seller knew.
- **The most difficult part** for those who sold their own home was: setting the right price.

To learn more about how to sell your own home, call and ask for my Free Consumer Report called "**7 Insider Tips to Net More Money Selling Your Own Home.**" I'll send a copy right to you. Do you have a question related to real estate or home ownership? Please call me at **514-916-8874**. Perhaps I'll feature your question in my next issue!