

Home Scene

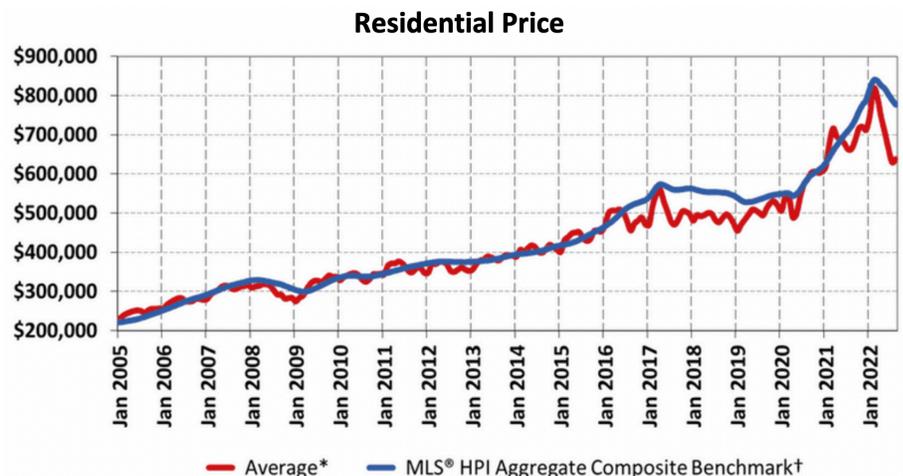
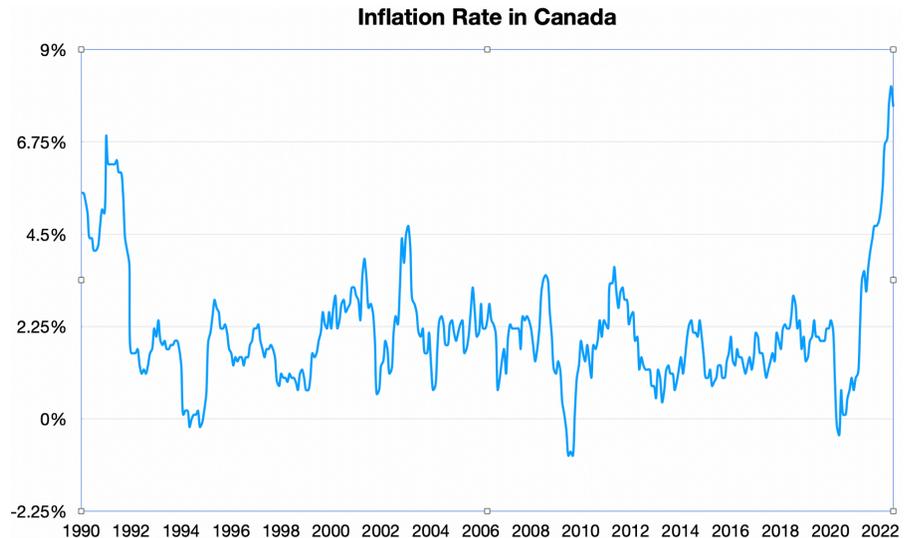
Inflation, Interest Rates and Home Prices

Since inflation reached a 39-year high of 8.1% in Canada in June 2022, inflation has gradually been decreasing, but it is still currently much higher than the 1-3% target of the banks.

High inflation has prompted the Bank of Canada to increase interest rates resulting in buyers that face a higher cost of borrowing. Interest rate increases are deemed necessary to compensate financial lending institutions for the future value of the money that is being lent out since inflation is eroding its value. As interest rates rise the housing market is being affected by the rising cost of a Mortgage.

The average home price in Canada has been falling in 2022. The average home price in the GTA was down 19% as of August 2022 from a peak in Feb 2022. From July to Aug 2022, the average home price in Toronto actually increased by 0.4% and sales activity increased by 14.6%.

If you would like to discuss how this could potentially affect you, please reach out to me.



*Actual (not seasonally adjusted). † Seasonally Adjusted. Source: Canadian Real Estate Association

By Referral Only™ means ...

My business is designed to provide you with the highest possible level of service and attention. Unlike most Realtors, who spend most of their time searching for new customers from the general public, over 95% of my business comes from my clients' endorsements. As a result, you benefit by getting more of my undivided attention, education, predictability and dedication.

My promise is to give you sound real estate advice and help you understand the future implications of the decisions you make.

My goal is to build a relationship with you based on mutual trust and respect.

My vision is to make a positive difference in your transaction, in your life, and in the world.

Everyday Cleansing Tips

Cleansing is like cleaning the inside of your body. Usually, we take time every day to clean our body outside, but the same should be done for our physical bodies inside.

Depending on what you have read, cleansing can be a very difficult process, or a very simple one. In this article, I focus on activities that are simple to add to our lives and that can help us cleanse our insides regularly without having to spend weeks in the Himalayan mountains eating nothing.

1. Drink water throughout the day. Carry a water bottle with you.
2. Avoid eating after 7pm at night and before 8am. Giving the digestive system 13 hours to rest every day and to go through its own built-in internal cleansing process is very helpful.
3. Eat healthy meals. Ensure that omega 3 fatty acids, complex carbohydrates, protein foods, vegetables & fruit are adequately included at mealtimes. It's hard to give up an excess of fat and sugar if you are not consuming enough good fats, complex carbohydrates, protein, vitamins and minerals.
4. Before eating or drinking check which nostril you are breathing from dominantly at the moment. When eating, your breath should exhale dominantly from the right nostril. If you are exhaling more from the left nostril, it's a good time to drink water. *To check for nostril dominance, cup your hands around your nose and mouth leaving plenty of space to breathe. Relax your breathing. Don't push your breath out. You should be able to feel breath leaving your nose more dominantly from one side.*
5. Ensure that plant-based whole foods are included in your meals every day.
6. Avoid unnecessary snacking.
7. Get regular cardiovascular exercise. Choose physical activities that you like and that make you feel good. If you have gone through a sedentary period, start by walking regularly, perhaps with a friend.
8. Read the Nutrition Facts on your food packaging. How many calories do you intake daily? How much fat, protein and carbohydrates do you eat and what types? Try to eat fruits and vegetables every time you eat. Favour foods that are not deep fried.
9. If you are not vegetarian, consider adding a vegetarian meal every week like dinner on Meatless Mondays. If you feel like you cannot cook vegetarian then start to look for restaurants that can cater healthy, delicious vegetarian options near you. If you don't know where to start, just ask me about my favourites.

Whether you try one of the suggestions above, a few of them or all of them, you can stand to benefit by improving the natural cleansing capacity of your body.

As the body cleans itself internally, you may find that you feel better physically and clearer mentally. While I eat treats from time to time, I do try to regularly remember these good habits.

I hope you find this list useful. Personally, I don't follow this list perfectly, but I try to include these habits in my life as much as I can. When I do, they help me to keep my body healthy.



Swept Away

Daniela couldn't stop thinking about what a beautiful, sunny day it was. It was windy and she was surfing some of the biggest waves that she had seen. As she was paddling out to catch another wave, she noticed a child floating in a yellow lifejacket swimming much farther out than swimmers usually do. Something felt very wrong. She aimed her surfboard toward him and started paddling as swiftly as she could.

After a minute of paddling, she could hear the faint sound of crying, choking and coughing. She could feel herself getting caught up in the rip tide that was pushing the boy out to sea. A few more minutes passed. It felt like an eternity. She continued paddling out to the churning waters.

"Help!" she could hear now between coughing and gasping. The child could see her coming. The surfboard was rising and falling over the powerful waves. Finally, she grabbed his lifejacket and pulled him close to the surfboard telling him to "Hang on!" He grabbed the surfboard shivering and gradually pulled himself on.

"Stay low," she said. "Get on your belly. Hold on."

He got on the surfboard, holding on tightly. She laid down along the back of the surfboard paddling perpendicular to the rip tide at first until the water seemed to be pulling them towards the beach. Then she aimed the board for the beach.

Daniela asked, "What's your name?"

"Ramone," said the boy through his tears.



"Don't worry, Ramone," she said. "You're going to be okay. We just both need to keep our weight in the middle of the board so that we can get you back to shore. Have you ever been on a surfboard?"

"No," he said with trepidation.

"Well, this will be fun. We are going to stay very low all the way into shore." It took a few minutes before Daniela noticed a woman on the beach crying tears of relief as she waited for the surfboard to make it to shore.

"Thank you! Thank you!" she exclaimed as she ran into the water to hug her child, not caring that her jeans were getting soaked. They cried and clung to one

another.

Daniela advised them, "Please always read the signs before you go to any beach and read all the safety warnings. Let me show you an important sign to read. It's over there. Can either of you read it?"

Juanita, Ramone's mom, shyly said, "No."

Ramone beamed, saying, "I can," and he read it out loudly.

Afterwards, Daniela encouraged them, "Swimming lessons for kids and adults are life savers. Make sure you take them and keep practicing your skills. If you see a posted rip tide warning, stay out of the water. Even strong swimmers can get swept away. Learn how to spot a rip tide, an area where you cannot see waves rolling in to shore. It looks safe, but it is not. Also, keep wearing that lifejacket!"

Note: Stay safe at beach destination vacations this year. 80% of drownings occur in Rip Currents (weblink: bit.ly/3U2w6LN).



Simple Delicious Salad

Learning to cook is an important skill that helps kids learn to be resilient, and to eat nutritious food that tastes delicious.

Consider trying to make a salad as a family, or if you have some enthusiastic kids that you can keep safe in the kitchen, have them help you make a salad. Or if they are totally mature and responsible let them whip up a batch of this dressing to put with their favourite bed of lettuce, cut up veggies and salad toppers.

My son loves nice sweet fresh lettuce, chopped sweet peppers and cucumber slices in his salad with Maple Dijon dressing and a sprinkle of sea salt.

Maple Dijon Salad Dressing

- 3 tbsp Extra Virgin Olive Oil
- 2 tbsp Apple Cider Vinegar
- 1/2 - 1 tbsp Dijon Mustard
- 3 tbsp Maple Syrup (or to taste)
- 1/4 tsp Sea salt (or to taste)

Young kids can put all the ingredients in a plastic bottle that seals closed and shake it. Let them use a funnel if the bottle has a small opening (and because it's more fun). If your dijon doesn't get properly incorporated after shaking (that happens sometimes) let someone who knows how to safely use the blender blend the dressing until it is smooth.

To store the leftover dressing, keep the bottle in the refrigerator. Prior to the next use, let the dressing warm up on the counter for 20-30 minutes before giving it a good shake and tossing it on the salad.

Welcome New Clients

By Referral Only™ Really Does Work
Here are some of the new clients who were referred to my "RE Family" this past quarter:

Paul Muir & Kelly Antoine
 referred by Vivien Slezak

Enrique Alberti Martinez & Jenny Escandell Paradela
 referred by Jose Escandell & Sonia Paradela

Olive Dusabe
 referred by Warren and Patricia Bonnar

Sava Jelenic
 referred by Alex Jelenic

Welcome to our Real Estate Family:
Rolando and Lucy Duque

These former clients are once again putting their trust in us:

Manuel and Elisa Moldes

Rob Shoub & Deb Hiscock

Veronica Ambrosini

Sales Representative:

Jonathan Amantea

info@jonathanamantea.com

Cell: 416-879-7323

Office: 416-656-3500
 jonathanamantea.com



This information is solely advisory and should not be substituted for legal, financial or tax advice. Any and all financial decisions and actions must be done through the advice and counsel of a qualified lawyer, financial advisor and/or chartered accountant. I cannot be held responsible for actions you may take without the proper legal, financial or tax advice. Let me know if you would like to be removed from my newsletter distribution list.