

Home Scene

Everyone Really Just Wants Happiness*

Thirty-two years had passed since George and Patricia were teenagers living on the same street. By chance one day, they met once again at a popular grocery store near their childhood homes. George recognized Patricia immediately, from the photo in her recent book, when he saw her standing in line perusing the magazine section near the checkout. He approached her and asked if she recognized him raising his eyebrows. The eyebrows gave him away and she gasped.

They bantered together about old times and decided spontaneously to walk to a nearby park where they had played as children to catch up.

As they approached an old fountain that they remembered well from their youth, George pondered aloud: "I always wondered what you would wish for when we were younger throwing pennies in the fountain."

She said: "I usually wished to become rich and famous."

He said: "You have been fortunate that you have achieved your wish to be rich and famous. I read your book, and I noticed that it has become a bestseller. Congratulations!"

"Why thank you," Patricia said shyly.

George let out a long sigh and said: "I often wished to have excellent health and I have been fortunate in that regard. I only wish my wife had also had the same good fortune. She has been struggling with an autoimmune disease for 25

years. She has been afraid to leave the house during the pandemic and her ability to walk has been gravely affected."

"I am sorry to hear that, George. I hope that you are both able to manage," Patricia said as she looked into the fountain with some graveness. "Like you I have been fortunate to receive my wish for a successful professional life, but I cannot really enjoy it because my son, Jeffrey, refuses to talk to me. I said some things on his social media. I was only trying to be caring. I was worried about his mental health and that he was becoming an alcoholic. I haven't heard from him in 3 years now. I don't even know where he is."

"I am so sorry to hear that, Patricia. I hope and pray for you that you see Jeffrey again soon and that all is well with him."

"Me, too," said Patricia. "I hope and pray all goes well for your wife."

After a moment of silence he said: "Thank you."

She took a nickel out of her purse and threw it in the fountain saying: "My wish is that your family finds some happiness and peace together."

Likewise he tossed a nickel in the fountain and sighed: "I wish the same for you, too."

In a world that is currently full of uncertainties and much fear, a hope and a prayer to wish someone well and simple kindness goes a long way.

*This is a fictional story.

By Referral Only™ means ...

Our 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 our business comes from our clients' endorsements. As a result, you benefit by getting more of our undivided attention, education, predictability and dedication.

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

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

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

Living Within Our Means

Is your lifestyle compatible with your current state of health and wealth? To be able to live harmoniously, we need to consider the factors that affect our lifestyle choices such as money, physical health and age. There are limits to what we can do, and those limits change with time and experience.

The elderly often prefer to deny that they have a mobility issue. I have seen it in my grandparents' and my parents' generations. We don't like to be dependent. When we resist needed changes, such as getting a cane, walker or wheel chair, then we are likely to fall or strain ourselves seriously trying to maintain an unsustainable lifestyle.

Even at a young age, it is smart to be prepared. I have a friend that has been in three vehicle-related accidents, twice as a pedestrian and once as a driver. He is not even 40 years old, but the damage that was done to his brain and his body will make it difficult for him to look after his five dependent children and aging parents leaving much of the work to his other relatives.

Just as our health has its limits, so too does our wealth. Sometimes people make purchases that they can't afford without comparing expenditure with income. Sadly, the financial product offerings that people receive when they first start becoming financially independent don't always help them first learn to prepare to pay off debt before opportunities for it come knocking such as student loans and teenager's receiving credit cards.

In the end, we cannot live outside our means.

Whether we spend too much money, mismanage debt and come away with a lack of financial support, or we learn to budget, compare expenditure with income and invest within reasonable risk-related limits, we will need to face the

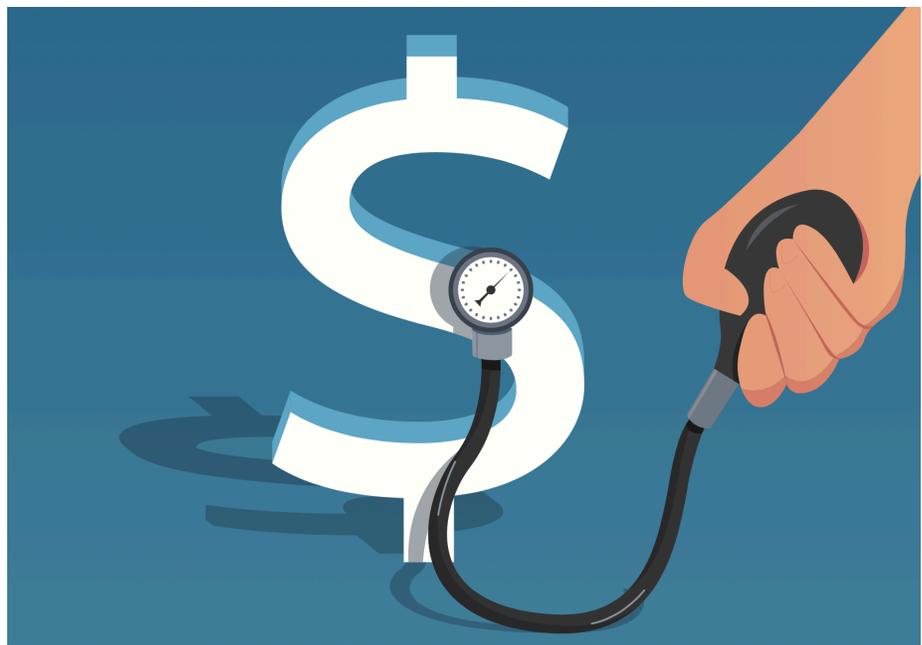
consequences of our actions.

Whether we see our doctor regularly to get physical assessments and take her advice by using an assistive device, or whether we ignore the need for help and end up with a serious injury, we will each need to face the consequences of our actions.

Let's be realistic about our individual state of health and wealth. It's not always easy to face the reality of our situation, but by accepting what is happening, we can hope to make a plan that will help bring some harmony and peace to our loved ones and ourselves.

Be sure to go to regular check ups with your physician and be open to his advice regarding your living situation. Look at the article "Reasons to Downsize" on page 3. Sometimes experiencing mobility issues while still living in a large empty nest can be a sign that you may be overdue to downsize.

If you are looking for help with your financial future, the advice of a certified financial planner is highly recommended. The MoneySense.ca blog is also a practical resource for up-to-date information on financial literacy with articles on debt management, budgeting and investing.



It Could Be Time To Downsize If...

Unused Space: You are not using several parts of your home anymore and it feels like an empty nest.

Save Money: You would rather save money to achieve other goals like early retirement and are willing to go through the downsizing process to do it.

Environmental Protection: You would rather choose to live a lifestyle that is easier on the environment.

Second Property: You plan to buy a second property somewhere.

Maintenance: You are struggling to get maintenance completed either for physical or financial reasons.

Time: You are spending much more time than you would like taking care of the house.

Mobility: You are experiencing mobility issues that make it hard to use the stairs, balance or pick things up from the floor. An assessment from the doctor might better tell you what the next steps should be.

Travel: You are spending more time travelling and your home is beginning to feel more like an encumbrance than a home.

Memories: You have been suffering at home with the memories of a lost loved one, a broken marriage or a health problem and the home is interfering with your ability to move forward in life.

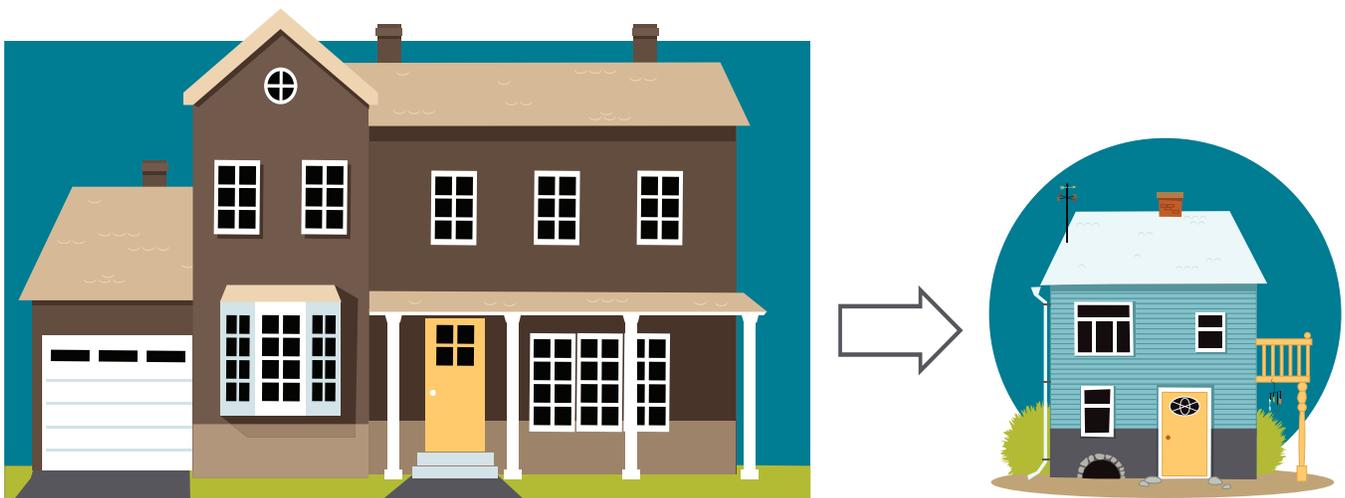
Simplicity: You wish life were simpler. But keep in mind that the simple part is not what happens during the downsizing process. If you have lots of things, the process of downsizing could be painful. Hopefully, afterwards, if you are able to successfully divest yourself of unnecessary items and your retained belongings fit neatly into your new accommodation, life will be simpler.

Debt Problems: You are struggling to pay off the credit cards and after trying to manage your debt with professional help, you still do not have a viable plan to manage it. You could also consider moving to a different place if downsizing is not suitable.

Putting it off: You want to downsize, but your home is full of stuff that you don't want to deal with yet. Don't wait too long because a house full of stuff often doesn't get any easier to deal with later and may become more difficult if you cannot lift or open boxes at that time.

Loneliness: You live alone in a big house or are getting lonely. There are many alternate living arrangements that are conducive to meeting other people and getting outside your home.

Fear: Walking on the ice that forms around your house and on the sidewalk scares you. You may just need someone to salt and/or sand it for you. However, if your bones are brittle and you're concerned that you could fall it may be better to be safe than sorry.





Spring Flowers!

Forgive us the corny riddles, but...

Can you or your kids solve these riddles?

- 1.What is another name for a happy yellow cat with a mane?
- 2.What has more than one mouth?
- 3.What’s another way to greet your friend, Cynthia?
- 4.What do you get when you cross a crocodile with you and me?
- 5.Which flower symbolizes frozen water with rain?
- 6.What do you get when you cross someone proper with a rose?
- 7.Which flower doesn’t want to dance?
- 8.What flowers must you always remember?
- 9.What makes your eye beautiful?
- 10.Which flower do you get when you cross a clever agile animal with something you wear on your hands?

1)Dandy lion (dandelion); 2)Tulip; 3)Hiya Cynth! (Hyacinth); 4) Crocus; 5)Snowdrops; 6)Primrose; 7)Wallflower; 8)Forget-me-nots; 9)Iris; 10)Foxgloves

Welcome New Clients

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

Sean Nugent and Shauna Curran
referred by Sophia Rose

Douglas Chow
referred by John Gordon & Cynthia Chan-Gordon

Jessica Martin
referred by Charlotte Cox and Jason Milligan

Salah Koleilat & Pinky Hapsari
referred by Irene Poetranto

Indira Pokachetty
referred by Sheryl Walsh

Welcome new clients to our “RE Family”:

Domenica Dileo

David Oiye

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

Saira Aziz

Eduardo and Gabriela Diconca

Lorraine Lewis

Alina Padron & Samuel Rubin

Lori Tureski

David Yam & Lindsey Ostrosser



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