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I am pleased to announce the launch of my new website!

You can access it at: [www.mortgageswithgary.com](http://www.mortgageswithgary.com)

The goal of my new website is to provide my existing and prospective clients with mortgage services including mortgage renewal, mortgage refinances, first-time home buyers and many more.

We serve clients across Windsor, LaSalle, Amherstburg, Kingsville, Leamington, Tecumseh, Essex, Lakeshore, Chatham-Kent, London, St.Thomas, Strathroy, Sarnia, Woodstock, Brantford, Stratford, Kitchener, Waterloo, Cambridge, and all over Ontario... [Read More](#)

My new website is interactive and provides better access to information related to mortgages.

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### e-Newsletter | December 2020



Your monthly home & mortgage news!

As we near the end of the year, you are probably thinking about your plans for 2021. Scroll down for some great resolutions for your home, and tips on how to make your finances work for YOU in the New Year. Plus, I have included some great holiday party tips to make yours a roaring success!



**MORTGAGE ARCHITECTS**

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## Making Your Finances Work For YOU in 2021

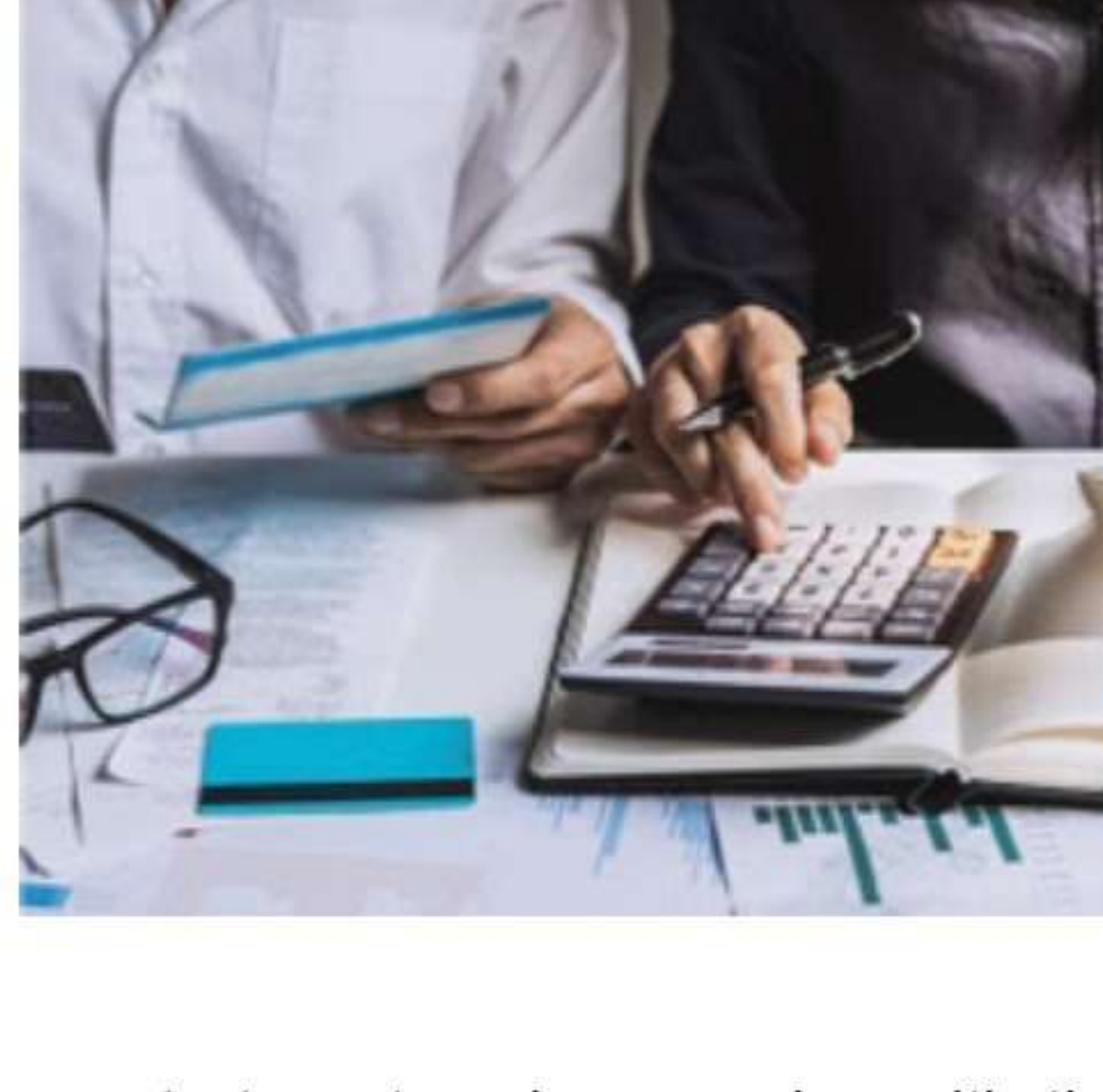
After the whirlwind year of 2020, making your finances work for you is already top of mind for Canadians. Why not roll that into a brand-new resolution moving forward into 2021? Here are some ideas to make your finances work for YOU in the New Year:

### Start a Budget

If you don't have a monthly budget already, this is the first step in financial awareness. Knowing how much you make per month - and what you spend it on - can help you better manage (and even eliminate) your expenses and free up funds for things that matter.

### Purge Expenses

One of the best goals you can have for the New Year, is cutting out all those things that didn't work the previous year - this can include expenses. While we are not referring to your water or electricity bills, there are still many ways you can cut down on costs. For instance, have you recently looked at your phone plan?



Consider decreasing services or comparing costs to get a cheaper plan with the same functionality. Are you someone that buys coffee each morning or goes out for lunch once a week? Consider where and how you spend your money to determine areas to reduce costs!

### Make a List of Goals

Once you have made your budget and reviewed your existing expenses for any opportunities to reduce costs, the next step is to make a list of goals! For some people, this will include paying off that credit card or loan, but for others, it could be saving up for a family holiday you want to take in the next 5 years. Whatever your goals are, be clear about them!

### Consolidate Your Debt

Are you dealing with multiple debt sources? From a car loan to a credit card bill, having multiple payments each month can add up and quickly become more than you can manage. If you are struggling with lofty bills and hefty interest rates on your credit cards or other bills, consider consolidating your debt into your mortgage for a single, monthly payment - typically at a lower interest rate!

### Pay Fast, Buy Slow

Some great advice when it comes to managing your finances is to pay fast and buy slow! If you pay your bills as soon as they come in, versus waiting, you will have a better idea of where you stand financially at any given moment. You will also avoid any late fees or compounding charges. In coordination with this, you will also want to start buying slower and working to reduce any impulse spending.

### (Optional) Increase Your Income

While it may not seem possible, it can't hurt to look for ways to increase your income in the New Year. Look for promotion opportunities at work, discuss a potential raise or even consider a new job to ensure that you are financially covered!



## New Year Resolutions for Your Home

Your finances aren't the only thing that has room for new resolutions in 2021! Consider these great ideas to make your home feel brand new come January:

### Purge Your Space

While most people think about purging when Spring comes around, the end of the year really is no better time. While cleaning your home is common around the holidays, purging takes that a step further. Make it part of your New Year's resolution to purge your home of all the things you don't need. It may seem daunting at first, but most of the decisions are already made.



Look around your home and really catalogue those items you didn't use in 2020 (or 2019!) and make it your resolution to finally get rid of them. Go room-by-room to ensure the purging remains manageable and you get the most out of the process!

### Donate What You Can

Following up on purging your home, this is a great time to donate old items. While purging, make two piles - one for garbage and one for items to donate. During this time of year, those in need can use your help the most! So, while you're purging, reconsider tossing out old items and instead donate them to someone who would benefit.

### Make Sure You Are Safe & Sound

A clean house is only half the battle - you also need a safe one! While your home is going to look fresh and organized after you've finished purging old items from the year, now you will want to put some effort into ensuring safety. Check fire detectors and fireplaces, as well as investigate radon and carbon monoxide also (the hardware for these tests are not particularly expensive). This is a good time to check ventilation as well!

### Shrink Your Bills (and Your Carbon Footprint)

Some people think the only way to "go green" these days is buying a hybrid car - but your home is a great place to cut energy too! Everything from switching off the lights when you leave a room, dialing down your air conditioner and heating, to installing LED bulbs and energy-saving showerheads or toilets, can help you save in the long run and ensure your home is more energy efficient for the New Year!

### Plan Out Home Improvement Projects

Heading into the New Year is a super fun time to plan out future home improvement projects! They don't even have to be on the docket for 2021, but this is a great time to re-evaluate your home for any changes or additions you want to make in the coming years - and to start saving for them now.

## Holiday Party Tips!

With the holidays closing in, a lot of us are thinking about hosting holiday parties. While things will look a little different this year, that doesn't mean you can't have fun! Whether you're just celebrating with your household, or hosting a virtual gathering, preparation and ambiance is everything.

Here are some tips to create that special holiday feeling:



**1. Make a List:** While you might not be hosting for 50 people this year, that doesn't mean that preparations go out the window! The mark of a good holiday celebration is planning, planning, planning! Ideally, you will want to make a list of everything you need before you get started. From food to drinks to decor, having an idea of what you need in advance will make it much easier to get everything in one go.

**2. Send Out Invitations:** If you are hosting a virtual gathering, make sure to send out invitations as soon as possible. This can be a simple e-mail to friends or family with a link to join in or a fun e-card!

**3. Prep Food in Advance:** When it comes to food, simple is best and whatever you can prep in advance is better. With a smaller invitee list, you can easily get away with simple finger foods. From shrimp or tuna rolls to spinach dip and bread to veggie trays or cheese and crackers, the options are endless and don't have to require hours of prep time.

**4. Sweet and Simple Decor:** When it comes to the holidays, there are endless options for decor. From traditional red and green to silver and gold or silver and