



Craig Watson

Sales Representative



**'Helping You,
Your Family,
Your Friends'**

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January ~
February
2015

*My business
continues
to grow
because of
clients
like you.*

*The
referral of
your family,
friends,
neighbours,
and
co-workers
is important
to me and
I appreciate it.*

*Thank You
for your trust
and continued
support.*

Craig

Managing your Time

Better time management means better stress management.

How you manage your time has a huge impact on your day-to-day life, both at home and at work. Managing your time effectively is key to achieving a more balanced life. When it comes to time, we're all equal - we all have 24 hours in a day. The difference is that some people find their days almost always go smoothly, while others are forever fighting the clock. If you feel like time controls you instead of the other way around, and you're always being ruled by the events in your life, you can use your objectives and desires to help you turn things around.

Managing your time is one of the best things you can do to make your life easier. Your well-being depends on it, because it's an essential way to reduce the stress caused by the inevitable and ongoing pressure of deadlines.

Become more aware...

The first step to managing your time is to identify certain habits that seriously affect your quality of life, often without you even realizing it. Planning your activities helps you think about time in a positive way - it enables you to set guidelines, recognize your limits and take control over events.

Identify one benefit...

Start by identifying one benefit that's important to you. For example, would having more free time to devote to your family or spend engaging in a hobby be a motivating benefit?

Have an Objective...

Set a specific, achievable objective, and determine how many hours a week you will have to save to achieve that objective. Be specific! Having a vague objective like 'I'd really like to have more time' won't get you anywhere.

Time Enemy #1 Procrastination

Procrastination is to put off until tomorrow what needs to be done, or could be done, today. If you suffer from this tendency, first try to identify what makes you act this way, then try to develop new habits. It goes without saying...the more you put it off, the more energy you waste and the more anxious you become!

Time Enemy #2 Being a Perfectionist

This character trait is often associated with procrastination because the desire to do a job perfectly is often a reason for putting it off. The pressure mounts as a deadline approaches, and you're not able to do the job 'perfectly' because you don't have enough time! Don't confuse professionalism with perfectionism, keep in mind that most

of the time, when you're 90% happy with a job, you don't need to spend the extra time fine-tuning



Whether you're thinking of making a move, or are just curious about Real Estate trends in the area or neighbourhood, please feel free to contact me anytime...

Craig Watson
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the last 10%.

Take time to save time!

Often taking a step back to gain perspective counts for a lot when it comes to time management!

Don't forget to plan down-time for rest and relaxation. You'll end up doing a better job, feeling less stressed and the tasks will seem easier to carry out.

A Good Habit...
is to

Budget

Just as healthy eating won't work without developing good habits, neither will healthy spending. A common sense financial plan for your family doesn't just spontaneously pop up, you have to make it happen! To most people 'budget' means 'cut back and do without'. To budget is not necessarily about cutting back, it is about planning, a plan to accomplish your financial goals... whether they are paying off debt, buying a new home entertainment centre or saving for educations or retirement.

Here are some tips from experts to help you establish a plan, and to keep your eye on the goals you've set...

Decide what you want to accomplish and rank the importance of those goals. Make your targets big-ticket items like saving for retirement, intermixed with more short-term goals like family vacations. Next, set up 'pots' of money, one for each item on your list. Keep in mind that you can't fill the pots one at a time. If you wait until after you've put your kids through school to start saving for retirement, you'll never accumulate enough to enjoy your retirement! Instead, try ladling money into all pots simultaneously. Use each pot as it's needed. Periodically review your progress to see if you need to change your mix of contributions. Even if all you can afford to fill is a pot used to pay down debts, the routine of saving, regularly setting aside money beyond what you need to live on, is a good one. Once the debts are

paid off, the savings habit will help you start to build a nest egg. If you have trouble saving, consider having automatic deductions for RRSP's or education plans etc. deducted from your paycheque or from your bank account every month.

Fix your Fixed Expenses.

You can't avoid mortgage payments, utilities, insurance and the like, but that doesn't mean you're powerless to control or trim those costs. Periodically review your fixed expenses, for example; if mortgage interest rates are down, should you consider refinancing your home?

Variable Expenses.

These include everything from grocery bills to clothing to cable TV to phone bills to lunch out everyday at work. This is an area where you can stretch your dollars! Clip coupons, buy in bulk, buy only when items are 'on sale', eat out on 'discount' nights....the goal here is to save on each and every purchase, savings that add up when you consider each and every item your family purchases each week.

Log your Expenses.

For a month, log each day's expenditures to find out if you are among the very many who 'don't know where the money goes'. Armed with this record, you can decide what you can live with - and without. If costs outstrip earnings, and you aren't cutting debt or boosting savings, something has to go. If you can't make tough decisions alone, get help. There is no stigma here, **overcoming old spending habits will teach you new savings habits!**

Family Paperwork

Now is a good time to organize your family's important paperwork. Keep all your legal documents - wills, powers of attorney, marriage licence, birth certificates, insurance policies, passports, social insurance cards (don't carry your social insurance card around - or in your wallet - it is the key to your identity), property deeds and so on - together in one easily accessible spot. Both a safety-deposit box at a financial institution or a fire-proof lockbox at home are good choices.

Most of us have a list of emergency contacts with phone numbers and email addresses - as well as this list, make a list of names and contact info of accountants, financial planners, insurance brokers, lawyers - whoever is involved in your family's financial and/or legal affairs.



'The Mastercard looks good, but the Visa will have to come out.'

Healthy Habits



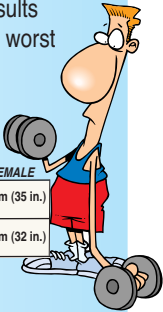
Heart-healthy

According to research, belly fat tucked deep under the skin may be worse for a person's arteries than fat padding the rest of the body. Also called visceral fat, belly fat appears to boost inflammation and is linked to worse forms of atherosclerosis, (a hardening of the arteries) a condition which makes heart attacks more likely.

Using mice in their research, scientists transplanted visceral fat into one group of mice, subcutaneous fat (fat that sits directly under the skin) into a 2nd group, and no fat into a 3rd group. The results showed that the mice injected with visceral fat suffered the worst atherosclerosis and the most inflammation. This research further supports the belief that abdominal fat increases the risk of serious health problems.

Healthy waists
Information provided by the
Heart and Stroke Foundation

ETHNICITY	MALE	FEMALE
European/Caucasian, Sub-Saharan Africans, Eastern Mediterranean, Middle Eastern	102 cm (40 in.)	88 cm (35 in.)
Southern Asian, Malaysian, Asian, Chinese, Japanese, Ethnic South & Central Americans	90 cm (35 in.)	80 cm (32 in.)



Pounds-off Cure



Excess weight can do a number on your ticker, but slim down and you could reverse the risk. British researchers used cardiac imaging to document 3 scary heart changes in a group of obese people. Since each of these problems can reduce life expectancy, the doctors were eager to see if losing weight could make the heart more normal. Talk about payoff - 1 year after patients had dropped on average 20 kilos (45 pounds), their heart walls were thinner and they had less stiffness in the ventricles and aorta. Those who had not lost weight had no improvement.

If slimming down is on your list of New Year's resolutions, start a food diary. **It may double your weight loss!** Experts say that writing down what you eat makes you more mindful of your food intake.

Staying Active!

The dark, cold days of winter have a tendency to turn kids (adults too) into couch potatoes. Here are some simple ideas to help your youngsters - and you - stay active.

- Turn cleanup time into a workout. Put on some upbeat music and have a cleaning session that involves marching items back into their proper place.
- Build an obstacle course. Use boxes, pillows and tables to make an indoor maze that entices young kids to keep moving. A maze in the backyard requires a bit more work to create but adds the benefit of the 'outdoors' to the activity.
- The TV rule. While the TV is on, implement a 'moving-during-commercials' rule. Marching in place, sit-ups or jumping jacks are simple to perform.
- Create a workout video. Film each child doing his or her favourite exercises - aim for 15 to 20 minute videos. Then let them take turns working out to the videos.
- Bundle up and head outside. Once a week - better twice - head out for a family walk. Build snowmen, make angels in the snow, stage a snowball fight...



This 'n THAT

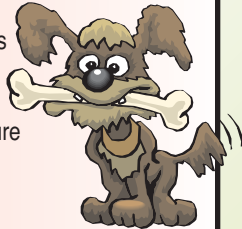


Cold-weather Canine Care

House-training a puppy in the winter months?

Here are a few tips. Ensure that you have a patch of grass in your yard that's cleared of snow

so your puppy gets used to 'going' on the lawn instead of the snow. Otherwise, your little puppy won't know where to go in the spring when the snow melts. Road and sidewalk salt can really dry out a dog's paw pads. After returning home from a winter walk, rinse your pet's feet in warm water to remove any salt residue. Remember, puppies and short-haired dogs get cold a lot faster than full-grown or long-haired dogs and warmly dressed humans, so limit their exposure outdoors during the cold months.



Stuff...men versus women

It comes as no surprise to learn that men and women value everyday items differently. In general, women tend to hang on to shoes, clothes, ornaments, magazines, purses, plants, and pots & pans. Men can't let go of CDs & DVDs, vinyl records, newspapers, toys (both big and small), electronics, sports gear and tools. *Wow, with that list it's no wonder decluttering can be such a tough job!*

Here are few simple strategies that may help.

▶ **Do the trash bag shuffle.** Wander around the house for just 20 minutes each week with 3 garbage bags. One for garbage, trash that can be thrown out - the 2nd for recyclables, and the 3rd headed for donation or a garage sale. In a month, you'll be amazed at the dent you've made.

▶ **Visualize the life you want to be living** and how you both want your house to look. Then look at the item in question and ask each other, 'does this help us achieve that goal?' If the answer is no, out it goes!

▶ **Put a six-month 'stop' to bringing stuff home.** It's simple and very effective and will go a long way to ensuring that by the end of the 6 months you'll have a decluttered home!

Simplicity

We don't need to increase our goods nearly as much as we need to scale down our wants.

Not wanting something is as good as possessing it.

Donald Horban

In the end, what affects your life most deeply are things too simple to talk about.

Nell Blaine

Simplicity is the ultimate sophistication.

Leonardo Da Vinci

Simplicity, clarity, singleness: these are the attributes that give our lives power and vividness and joy.

Richard Hallowsay

Tis the Season to be filing and organizing another batch of Instruction Manuals!

Here are some 'Manual Dexterity' tips for storing all those (important) bits & pieces of paper so you can find them if (read when) you need them!!

1 Store all your instruction manuals in one particular spot in your house - in a filing cabinet, on a bookshelf (a great choice if you are storing software/game boxes), in a series of plastic pockets in a large 3-ring binder or in a desk drawer in your home office. Before adding a new manual to your collection its a good idea to note the 'date' somewhere on the outside cover (small appliance manuals have a tendency to breed - and before long you've got '4' coffee maker and '3' toaster manuals!).

2 Be sure that every family member knows where the instruction manuals are kept, a) so they don't have to ask questions like, 'Mom, how do I set the alarm on my watch?' and more importantly, b) where to put them away once they've finished using them!

3 Resist the temptation to store an instruction manual in the box the product came in. Chances are you'll end up losing it when you decide to get rid of the accumulation of boxes in your garage or basement, which could have you hitting the panic button the next time you need to reprogram the Wii or DVD player. Also resist the logic of storing each manual 'close to' the item it belongs with...this method most definitely leads to eventual chaos because some items have a tendency to travel from room to room - without their corresponding bits & pieces of paper!



Chocolate

Melting chocolate

Chocolate must be melted carefully to prevent curdling, separating or scorching. Here are some fail-safe techniques for both stovetop and microwave.

- Chop squares into small, uniform pieces. Don't use chips intended for cookies; they're specially formulated to keep their shape at high temperatures.
- Put half of the chocolate in a heavy, nonreactive pan and place on medium-low heat. Continually stir during melting to ensure even texture. Take off heat; stir in the other half until smooth.
- Or place chopped chocolate in microwave-safe bowl; do not cover. Microwave on 100% or high power for 30 seconds. Remove and stir; if only partially melted, repeat process, monitoring closely.
- Avoid getting any water in chocolate or it will seize (become thick and lumpy).

Age-Defying Chocolate

Dark chocolate doesn't just satisfy that intense craving that so many of us have, it also lowers blood pressure. That's heart-healthy news since blood pressure typically rises as we get older, increasing the risk for heart attack and stroke. Lucky for your waistline you don't need much chocolate to benefit from its blood pressure-lowering effects. Research indicates that just a quarter of an ounce of dark chocolate per day (about the size of a loonie) can trim two to three points off hypertensive blood pressure. *The reason?* Cocoa is rich in flavonoids, flavonoids are potent plant chemicals, that encourage blood vessels to relax, helping to keep them youthful, supple and pliable.

Strength is the capacity to break a chocolate bar into four pieces with your bare hands - and then eat just one of the pieces.

Indecisive?

There are many causes of indecision. Recognizing **why** we have trouble making decisions can help with the decision-making process.



- ▷ **Perfectionism:** there is no such thing as a perfect solution. If you are waiting for the right time, the right person, the right sign, you'll never make a decision.
- ▷ **Low self-confidence:** you don't make enough decisions, so you don't trust yourself to make a good one.
- ▷ **Unrealistic self-image:** many who suffer from repeated failures (unsuccessful decisions) are often those who ignore their own skills and talents. They don't see appropriate, or realistic, solutions for themselves.
- ▷ **Gotta love me!:** Many people hesitate to make decisions that will incur criticism, conflict or rejection.
- ▷ **Fear:** many are afraid of making a bad choice.
- ▷ **Second guessing:** 'I should've done, would've done, if only...' a sure way to ensure you'll never make a decision!
- ▷ **Wanting it all:** you have to give up some choices. Wanting everything can lead to getting nothing. 'One half of knowing what you want is knowing what you must give up in order to get it.'
- ▷ **Procrastination:** they believe, if they wait, something better will occur to them or the problem will go away or solve itself. Making no decision is a poor decision.
- ▷ **Option blindness:** they can't see the forest for the trees; either refusing to see, or choosing not to see, alternatives and possibilities.
- ▷ **No idea:** internal disorganization. No clear understanding of personal priorities - the result; they don't know how to sort out and apply advice and experience.

Helpful Ideas...

- ▶ Examine the problem. Write it down.
- ▶ Think about options and choices - realistic goals and expectations. Know your limitations. List them under the problem.
- ▶ Compare the options to your priorities. Be very honest with yourself.
- ▶ Ask advice of others (but, *don't let them make the decision for you*).
- ▶ Sleep on it but don't put it off indefinitely - allow yourself to mull it over, consider your feelings.
- ▶ Make a choice. If you can't at this stage, take a break, reread the options and your feelings about them - *are you afraid to hurt feelings? Afraid to be wrong?* Examine what's holding you back.
- ▶ Act on the decision - your commitment to the choice will make the decision real. If you don't act on the solution, you never really made a decision.

Dry Eyes

Do you have red, stinging eyes? You may have dry eye. It's caused by everything from contact lenses to rosacea, and can lead to impaired vision and eye infection.

Here's how to help protect against dry eye and relieve the discomfort.

- Eat fish. In a study, women who ate tuna two or more times a week had decreased symptoms. Fish oil supplements also help.
- When watching TV, rest your eyes during commercials. Blinking produces tears, but when you stare at the screen, you blink less.
- The same holds true if you spend hours in front of a computer monitor. Take regular breaks, at least once every hour look away from the monitor, into the distance or around the room - looking away from the screen will increase your blink rate and help lubricate your eyes.
- Get enough sleep. As you sleep, the film coating your eyes is replenished. Skimping cheats your eyes of the process.



It's a Fact.

▶ From birth the size of our eyes does not change. But, our nose and ears never stop growing!

▶ Women blink nearly twice as much as men.

Your
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