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*Greetings! You're receiving this newsletter with hopes that you find it informative and entertaining.*

*If you are thinking of purchasing a property or just curious about your current mortgage situation. Let me save you time and money. With access to over 50 Lenders I will find the best mortgage solution for you.*

**Please feel free to call anytime. It's always good to hear from you!**

Sincerely,

Terry



*It is the highest form of a compliment to be recommended. My mortgage business comes from many sources. But referrals from you rank at the top of my list.*

## Your Mortgage News

### Taking Control of Your Money in 2016

With talk about the climbing real estate prices, a recovering global economy keeping investment analysts cautious and the decline in oil prices, it is challenging for the average Canadian to know where to invest or even how to simply manage your personal funds.



The good news is 2016 is no different when it comes to the basic rules on sound personal financial planning.

The first rule has been and always will be; reviewing your personal and household debt. Reviewing how much debt exists, how it could be lowered and setting a time frame for repayment or eliminating it can help you to take control of your money and focus on your financial goals and priorities for the year.

Once your debt is under control and it is determined whether or not you are living within your means, cash flow can be considered. The traditional idea that monthly expenses are identified first and leftover savings second still applies.

Upon confirming cash flow, tax review comes next. Experts recommend families look at all tax incentives they can take advantage of. Although the anticipation for 2016 is the Tax Free Savings Account limit will be clawed back from \$10,000 to \$5,500, tax analysts report middle class families should watch for a tax break on the rate for the middle income tax bracket moving from 22 percent to 20.5 percent.

Discussing your financial situation with the whole family is another recommended step in your personal financial planning process. By involving family members, the final financial plan can better reflect everyone's interests equally. Experts point out today's family definition may extend beyond the conventional family unit and include siblings, aging parents or close acquaintances.

Finally, after the year's plan has been established, experts recommend families look to resources for more detailed information about financial planning.

As a mortgage professional, I can be a crucial resource and tool to help you. Ask me how you can reduce your overall mortgage costs so you can put more into your home equity or savings.

### 5 simple ways to turn holiday madness into stress-free celebration

The kids are off school, family and work obligations are competing for your time, and the items on your to-do list are growing by the minute. So, while we might want to be singing, "'tis the season to be jolly," what we might be better off singing is, "'tis the season to stay organized!"

"Being disorganized is a huge stressor that is only amplified by the increased demands put on us during the holidays," says Tara Redmond, vice-president of plant engineering at UPS Canada. "Time is a valuable asset, and everybody needs more of it. You can actually maximize the amount of time you spend enjoying the season by staying organized and prepared for what's ahead."

Beat the burnout this season, with these five tips from the experts at UPS for managing your time, conquering your to-do list, and remaining stress-free this year:

**1. Plan in advance:** Whether you're buying gifts for loved ones or cooking for the family, it's important to plan ahead. Make a to-do list and plan to tackle one thing per day to help ease the stress.

**2. Mark important dates in your calendar:** Highlight important dates, especially if tasks require multiple steps. If you're sending gifts to loved ones, make sure shipping cutoff dates are clearly marked to ensure they arrive on time.

**3. Buy gifts online:** Eliminate the hassle of finding a parking spot and shop from the couch in your cozies. Shipping packages directly to the doorstep of a loved one also takes the task of gift wrapping off your to-do list, as many online retailers offer to do this for you.

**4. Stay within budget:** Set a budget and stick to it. At the end of the season you'll be proud of yourself, and will feel confident when you receive your credit card bill.

**5. Take a pause:** In all the commotion that comes with the holidays, we sometimes forget to look after ourselves. Balance spending busy social time with friends and extended family with rest, relaxation and quiet time spent at home.

Source: [news.canada.com](http://news.canada.com)

