



Carolina Paredes' Home Newsletter

Adding Value to Your Life with News, Tips and Entertainment



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Quote of the Month

"Success is just a never-ending process of trying to become better and better at whatever you want"

- John Traver



9 ways to make your home look bigger for buyers.

There's nothing wrong with compact, efficient homes. In fact, as purchase prices and energy consumption become bigger issues, the demand for small homes continues to grow! Here are some cheap and easy ways to make your charming little home look more spacious and airy.

1. **Declutter.** If your rooms are crammed with furniture, bric-a-brac and just stuff, you need to decide what you can sell, give away or put into storage. Remember, clean and simple looks much roomier. Leave lots of open spaces in each room, especially in the corners.
2. **Go with glass and metal.** Heavy, dark furniture sucks up space. Instead, choose furnishings in metal (which reflects light) and glass (which appears to take up less room).
3. **Remove doors.** Create longer sight lines by removing the interruption of unnecessary doors. Obviously this doesn't apply to doors on bathrooms, bedrooms or closets.
4. **Remove heavy drapes.** Either leave the windows bare or cover them in sheers. This brings in more light and helps extend the feeling of spaciousness into the great outdoors.
5. **Raise curtain and shower bars.** Hang them as high as possible. This creates the illusion of higher ceilings and more space.
6. **Avoid contrasting colors.** Having all your rooms a different color feels chopped up and small. Lots of contrasting colours and patterns in furniture and artwork do the same thing. Instead, paint all your rooms the same color, and keep your decor to a single palette of shades. This works with bedroom linens too: think fewer colours and patterns, and fewer pillows.
7. **Remove most artwork and rugs.** Vast expanses of empty space make a room look bigger.
8. **Add mirrors.** If you must have something on your walls, make it a mirror. They can double the apparent size of a room and reflect light for added brightness.
9. **Turn up the lighting.** Put the brightest possible bulbs in all your fixtures. Dark, shadowy rooms feel claustrophobic.



Client News

I want to thank all my new clients who became members of our firm's family in this year of 2017.

I am and will be, always working for you before, during and even after the transaction.

I will make sure every detail is dealt.

I want to thank, as well to all our friends and our wonderful existing clients who are kind enough to refer their friends and relatives to me! We're all helping each other, which is the whole point of all this! Right? Have a holly jolly Christmas!

THANK YOU!



Carolina

Seasonal Article of the Month

How to sell your home faster, even during the holidays.

Most realtors will tell you that November through January is the slowest time of year for home sales. But that doesn't mean it's impossible. In fact, there may be less competition at this time of year, and holiday buyers tend to be more serious. So if you really need to sell now, here are some tips:

- **Don't overdo the holiday decorations.** They tend to distract from your home, hide its features, and make it look crowded and small.
- **Make sure your realtor is committed.** She has to be prepared to work every day during the holidays, if necessary.
- **Make the price attractive.** Buyers expect deals at this time of year: give them one.
- **Target year-end buyers.** This can include corporate relocations, school and college teachers, and investors wanting to meet the tax deadline.
- **Pay attention to the exterior.** There are no leaves or flowers, so make sure your house looks clean and freshly painted. Especially important: clear ice and snow.
- **Create a strong online impression.** Buyers will start their shopping online where they can stay warm and cozy. Make sure your photos absolutely sizzle, and include a video tour. Be sure to include a couple of summer shots.
- **Add extra warmth.** Buyers will be coming in from the cold. So turn up the heat, play soothing music, and set out holiday treats to keep them engaged.



Financial Freedom Tip of the Month

Shopping for a credit card? Here's what to look for.

As you can tell from the ads, credit cards offer lots of different features and advantages. What you have to figure out is which features work best for you and save you the most money. Here are some options:

- **Low interest rate.** Even if you usually pay off your bill each month, there may be times when you need to carry a balance. Cards offer a wide range of rates, but make sure you're not getting a teaser rate that will eventually climb.
- **No annual fee.** This sounds great if all you want is a basic card. But some cards with annual fees offer features that may be useful and valuable. Make sure you know what's included.
- **Sign-up bonus.** If a card is right for you in other ways, a sign-up bonus could tip the scales in its favor. Some cards offer big "points" bonuses that may be worth several hundred dollars.
- **Rewards.** Many cards offer travel points or cash back on purchases. See if you can figure out how much this would be worth to you, and whether it makes a card the right choice.
- **Purchase and travel benefits.** Some cards will give you extended warranties, purchase protection, rental car insurance, free checked bags, access to VIP lounges and more. Make sure you'd actually use these things before paying extra for them.



Holistic Health Tip of the Month

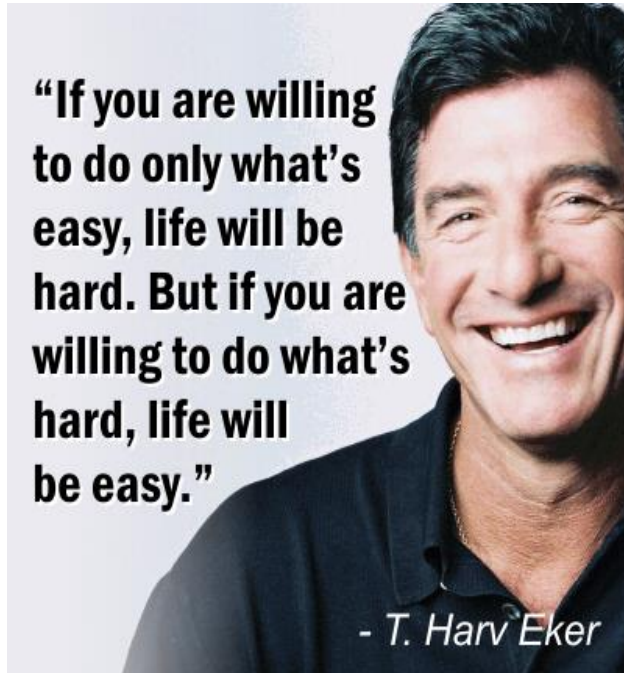
Easy yoga poses to help you regain your calmness over the holidays.

Shopping, cooking, traveling, entertaining and visiting family can be tiring and stressful. Regain holiday calmness with a few minutes of yoga.

- **Mountain pose.** Stand with feet together and shoulders relaxed. Take a deep breath and raise your hands straight up with palms facing and arms straight. Reach as high as you can while breathing deeply. Holding this pose for a couple of minutes can lower stress and increase energy.
- **Get-off-your-feet pose.** If you've been on your feet too long, simply lie on your back with your legs elevated by a pillow or chair. A minute or two in this position takes pressure off tired legs, improves circulation and decreases swelling.
- **Cobra pose.** If your back is tired, lie face down with palms on the floor under your shoulders and the tops of your feet on the floor. Tighten your lower abs muscles and squeeze your butt muscles together as you push your upper torso into an upright position. Your legs and thighs should stay on the floor, with the stretch happening from your pelvis to your chest.
- **Child's pose.** The most relaxing pose! Start by lying face down on the floor. Then push back into a zigzag shape with your butt on your heels, your chest on your knees, and your arms at your side. Turn your head so it rests comfortably on the floor.



Life is 10% what happens to you and 90% how you react to it.

MotivationHumorResource of the Month**Christmas debt got you down?**

Unfortunately, the downside of this month's festivity and generosity is next month's credit card bills. You may suddenly be looking at some huge balances with no idea how to pay them off. And what's worse, you'll be paying anywhere from 10-20% interest on what you owe!

Fortunately, the solution is close to home. If you've been in your house for a while, you may have enough equity to refinance your mortgage, consolidate your credit card debts, and end up paying mortgage interest in the 4-6% range!

We can help determine how much equity is available and advise whether debt consolidation is right for you. Even if you have to pay a penalty to break out of your existing mortgage, that cost is usually more than covered by the interest savings of debt consolidation. We'll do the math and show you how much you can save.

The goal of refinancing should be to save interest and get out of debt faster. It's important to understand that you're going to have to change your spending habits —at Christmas and year-round— or you'll be refinancing again before you know it. The best strategy is to use the money you save from consolidation to start a saving plan or to invest in an asset that will generate a return, such as revenue property. Call us today at [403-990-4817](tel:403-990-4817) and request our Free Guide titled, *“How to Escape Debt Prison.”*



“So I charged a few billion gifts last year. I was going to pay it later.”

“Free Info” Request Form

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