



C. Lee Welbanks Home Newsletter

Adding Value to Your Life with News, Tips and Entertainment

C. Lee Welbanks
Mortgage Broker
Mortgage Centre
Phone: 416-698-9990
Fax: 416-698-9500
lee@welbanks.com

Inside This Issue...

New Year's Resolutions..... 1

Client News..... 2

Don't be defeated by New Year's Resolutions.....2

Paying mortgage vs investing.. 3

Vibrant health in 2012..... 3

Quiz of the Month.. 4

Christmas Debt Hangover? 4

Free Info Request Form..... 5

Quote of the Month

"Youth is when you're allowed to stay up late on New Year's Eve. Middle age is when you're forced to." ~Bill Vaughn

"Many years ago I resolved never to bother with New Year's resolutions, and I've stuck with it ever since." ~Dave Beard

New Year's Resolutions you may not want to keep!

If you're already struggling with the resolutions you made, take a break and enjoy some of the wacky resolutions other people make.

- I will procrastinate more. Starting tomorrow.
- I will do less laundry and use more deodorant.
- (For computer nuts) My New Year's resolution is: 1670 by 968 pixels.
- I'm going to become absolutely, positively focused on not worrying so much.
- I will stop pushing the flight attendant button just to get her/his phone number.
- I resolve to work with neglected children—my own!
- I will stop texting and phoning people who are in the same room as me.
- I'll see if I can find out why the book on "Internet Fraud" that I bought online never showed up.
- I'll try to come up with a better password than "password."
- I'm going to start buying lottery tickets at luckier stores.
- I resolve to read the manual for my PVR, just as soon as I can find it.
- I'm going to limit myself to one hour per day on the Internet. Of course, first I'll have to download an application that will time me, then find a funny alarm sound to notify me when time's up, then...
- I'm going to stop reliving the past and start worrying about the future instead.
- I will try to cut down to five or six email addresses, instead of the nine I currently have.
- I'll conserve water by not washing myself as often.
- I will give up chocolate. Completely. No excuses. Honestly...
- When security personnel at the airport frisk me, I will stop saying, "Oh ya, that feels great."



Client News

Here are the new clients who became members of our firm's family in the last month! We'd like to welcome you publicly, and send you our best wishes!

Rich and Alana Campbell from Toronto (Referred in by Candice Frigault! Thanks!)

Brian Hawrysh from Toronto (Referred in by Ara Mamourian)

Sonia Baldassarre from Toronto (Referred in by Dan Balm! Thanks!)

Adam Despres from Toronto (Referred in by Dan Balm! (Thanks again!))

Urvashi Sirur from Pickering (Referred in by Julie Jones! Thanks!)

Bill and Lainy Shay from Oshawa

David and Nicole Mast from Richmond Hill! (Referred in by Lisa Mast! Thanks!)

Gordon Tanner from Toronto (Referred in from the Bortoluzzi Group! Thanks!)

Judy Brown and Neil Gislason (Referred in by Candice Frigault! Thanks again!)

Antoinette Alaimo from Toronto (Referred in by Meghan Buck! Thanks!)

Stephenie Morrison and Josh Mercer from Pickering (Referred in by Carolyn Meecham! Thanks!)



We love giving recognition to our new friends and our wonderful existing clients who are kind enough to refer their friends and relatives to us! We're all helping each other, which is the whole point of all this! Right?

Seasonal Article of the Month

How to NOT be defeated by New Year's Resolutions.

If you're serious about making New Year's resolutions (unlike the folks who made the resolutions on page 1!), you know how difficult it can be. We've all made resolutions that failed almost immediately. But it doesn't have to be that way. By knowing what the pitfalls are, you can achieve success.

- **Why now?** Just because it's January 1st doesn't mean it's the right time for you to make an important change in your life. It's much wiser to choose a time when you're ready to commit to a specific plan and have everything in place to help you succeed.
- **Don't buy into the hype.** Sure, it's fashionable to lose weight or get fit in January, but are those the most important issues in your life right now? Instead of listening to the media, choose a goal that has meaning for you. It can't just be a "should." It's got to be a "must!"
- **Get real!** How likely is it that you'll really be able to bench press 150 pounds by June? If you're setting the goal too high instead of working up to it, you'll almost certainly fail.
- **It's OK to enjoy yourself.** The point of setting resolutions is not to inflict pain on yourself. It's to achieve an important goal. Don't force yourself to do exercises you hate or learn behaviors you've failed at repeatedly. Choose constructive things you already like to do—like dancing or learning new recipes—then have fun doing them more often.



Financial Freedom Tip of the Month

Paying down your mortgage or investing: which makes more sense?

Let's face it, both mortgages and investments are products designed to make financial institutions money. Thanks to mortgage interest, you typically end up paying more than twice as much as your home is worth over the life of the loan. And of course, every time you buy or sell an investment, you pay a fee (even if you invest in a GIC, the bank makes money by paying very low interest).

So which is the best strategy? As always, it depends on your financial situation, goals, risk tolerance and the current economic environment. If equity markets (or even real estate) were delivering more positive and consistent returns, and mortgage rates remained low, it might make sense to put a lump sum into investments instead of your mortgage.

But in today's economy, most people will benefit from paying down their mortgage. Even though mortgage rates are low, they're still higher than GICs. By paying down your principal, you get a guaranteed return on your money equal to what your mortgage rate is. Can you think of an investment that offers **GUARANTEED** returns at a rate higher than that (remember, it has to be a **GUARANTEED** return to make it a fair comparison)?

If you'd like a no-cost analysis of your situation to see which option works best for you, please call me today.



Holistic Health Tip of the Month

Eat your way to vibrant health in 2012.

When we talk about junk food, we usually mean potato chips, hamburgers, French fries and colas. But the largest quantities of junk we eat are actually things like white flour, white rice, white sugar and factory-farmed meats. Like traditional junk foods, these ingredients taste great and save us money, but they compromise our health today and well into the future.

Here are some ways to eat better, feel better and enjoy better health:

- Eat at least one large salad every day.
- Enjoy at least three fresh fruits every day.
- Focus on eating lots of health-promoting foods, like greens, onions, mushrooms, beans, berries and seeds.
- Eat at least half a cup of beans every day. This can be as easy as making big batches of vegetable bean soup and keeping it in the freezer for quick meal preparation.
- Stay away from processed white flour and sugar, artificial sweeteners, processed oils, and factory-farmed meats. Not only do they contain fewer nutrients and more harmful substances, they're also highly addictive.
- Retrain your taste buds to prefer natural flavors, without a bunch of sugar and salt added.
- Make healthy eating easier by keeping your fridge stocked with fresh and frozen vegetables and fruit.
- No matter what the people around you are eating, stay focused on wellness. Remember, today's junk foods put your health in the junkyard tomorrow!



Quiz Question of the Month

January Trivia

Which month-long event is celebrated in January?

- a) National Oatmeal Month
- b) National Hot Tea Month
- c) National Soup Month
- d) All of the above

How does this contest work?

The first person to respond with the correct answer will win a FREE Dinner for themselves and another guest couple of their choice!

How do I submit my answer?

To respond with your answer, email us: lee@welbanks.com or fax (416-698-9500) in your answer with the enclosed "Free Info" request form. The contest deadline is **January 31st, 2012**.

Resource of the Month

Who Else Is Suffering From Christmas Debt Hangover?

The downside of last month's festivity and generosity is this 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!

The first step is talking to your mortgage broker. I 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. I'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 me today at **416-698-9990!**

Zen Sarcasm

"Never, under any circumstances, take a sleeping pill and a laxative on the same day"



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

“Free Info” Request Form

As you can see, we’ve got a growing selection of free reports that are jam-packed with valuable tips and proven strategies to help you and your friends and family avoid costly financial pitfalls. If you’d like us to rush you one or more of these free reports, please fill out the reply form below and submit it by fax: **1-866-717-6718** or snail mail it to: **1234 Kingston Road, Unit 110, Toronto, Ontario, M1N 1P3**

Have you gained value from this newsletter? If so, we want to invite you to “pay it forward” by giving the **GIFT of a FREE SUBSCRIPTION** to your friends, co-workers, relatives, business acquaintances, etc. Simply fill out the info on the “Subscribe-a-Friend” form at the bottom of this page, and we’ll send them a free subscription. As a courtesy to you, we’ll also enclose a special note along with their first issue telling them that you asked us to surprise them with this free gift. And of course, they can contact us any time if they’d like to cancel. If you’ve been enjoying our newsletter, this is your hassle-free opportunity to share it with the people you care about - for FREE!

“Do You Have All the Information You Need To Make An Informed Decision About Buying, Selling, or Refinancing Your Home?”

YES! Please send the FREE Report(s) I’ve selected below: To Get Your Free Copy of Any Of These Reports Simply Call our 24hr Hotline **1-866-598-3772** or Check Off The Ones You Want On This Form And Mail/Fax It In!

[] “Escape Debt Prison: How to Eliminate Your High-Interest Debts!”

[] “9 Secrets to Make Your Home Reno Pay for Itself!”

[] “8 Real Estate Investor Mistakes and How to Avoid Them”



YES! I’d like your trusted advice and counsel about: _____ Getting a Mortgage _____ Refinancing _____ Other

Your Contact Information:

First Name _____ Last Name _____ Best time to contact _____

Address _____

City _____ Province _____ Postal Code _____

Phone _____ Fax _____ Email _____

Don’t forget to send in your Client Quiz answer to win a FREE DINNER! Submit your answer by fax, mail or email.

Subscribe-A-Friend Request Form

[] **YES! Please give the following people a FREE subscription to your monthly newsletter. I understand you’ll enclose a special note informing them that I asked you to surprise them with this free gift, and that all they have to do is contact you if they wish to cancel.**

Full Name _____ Address _____

City _____ Province _____ Postal Code _____

Full Name _____ Address _____

City _____ Province _____ Postal Code _____

Please use the back of this form if you need more room. Remember to submit your Quiz answers to win a FREE dinner!