



Kam's Mortgage Monthly

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Christmas with a difference

I thought I would re-run a past article from last year as it seems more appropriate than ever.

Well here we are again, Christmas time! How is it that we went from Christmas being something magical and special at one time, to now being symbolized by frustration, anxiety, depression and sheer excess for many! Now I'm not saying this is case for all, but I know you would be hard pressed to argue with me that it isn't the case for far too many!

When I think back on my own life, my Christmas's were probably a bit different. In fact, I think for a lot of new immigrants to Canada who are not from a predominantly Christian country, this is the case. You see, I came to Canada when I was eight and knew virtually nothing about my new country or it's traditions and customs. I remember being in awe of what was happening around me for basically the first year. Everything was so new and foreign, from walking into a supermarket to visiting a McDonald's. I was just inundated with so many new discoveries, television, Fruit Loops cereal, hot dogs, skating rinks, swimming pools and so much more.

I came to Canada in the spring and the very first winter here was a shock, as I had never experienced this season before! Suddenly, fall was gone and I got my first winter outfit, a winter coat along with some boots and mittens! Soon after that came the best part, that's right you guessed it, snow! I remember one day suddenly seeing these big white flakes falling from the sky and wondering what they were. I remember the thrill catching them in my hands, and of course, trying to get them to land on my tongue! Some other pretty incredible things also began to happen around this time, lights began appearing and twinkling on homes, plastic and wood characters began adorning lawns. Of course if this wasn't enough, then a most mysterious event occurred, trees began appearing in the windows of homes all lit up and sparkling, and if that wasn't enough, the windows of some of these homes had snow on the inside, and it wasn't even melting! As you can imagine, this is certainly exciting for most eight year olds, but doubly so for one who has recently come to this country and has never experienced any of this.

[Continued Page 2](#)



Newsletter
Highlights

A Few Differences

Page 1&2

Lest we Forget

Page 3

Something
to
Ponder

You can complain
that roses have
thorns, or you can
rejoice because
thorns have roses!

Ziggy

Christmas with a difference cont'd...

This was also the time I was first exposed to Christmas presents. I remember the kids at school talking about asking this Santa fellow for them. I must admit that the image of this rather large man dressed all in red and with a flowing white beard did seem a little scary at first, but like any 8 year old, I got used to it rather quickly.

Of course, after seeing all of these other houses decorated, I encouraged my parents to do the same. We had a tree, a fake one of course, my parents couldn't understand why people would want real trees in their home. Real trees would cause a mess, they could possibly catch on fire from the lights and the smell of pine isn't something they wanted to experience. It didn't really matter to me, I was just happy to have one, and more than that, excited about the opportunity to decorate it! Which is what I did; from what I can remember, there was still some green left here and there after I was done! As far as the presents, my parents didn't really get the hang of the "surprise" thing. I guess they just wanted me to be happy and ensure that I got what I wanted, so they just went ahead and took me shopping with them to pick it out. We didn't have a lot of money, therefore they didn't go "crazy" getting things, but I did get to pick out a couple. I'll grant you, there was no waking up on Christmas morning and discovering what was inside those boxes, but I was happy just the same, and I even got to play with them for a few days prior to Christmas. When Christmas finally did come, they insisted on wrapping them up and me opening them on Christmas day. Parents, who can figure them out, eh?

So why am I telling you all of this? Simple, I just want you to try to remember what Christmas was like before it all got so crazy! Back in those days, the magic of Christmas was alive and well, everything about the time was amazing, the sights, the sounds, the warmth. Remember when you were just happy to spend time with your crazy uncle Stan and listen to family stories of Christmas's past? It wasn't all about having the perfect meal in the perfectly decorated home and ensuring you got everybody not only the perfect presents but an abundant amount of them. Success wasn't measured by the largest Visa bill and highest stress level! Am I saying that you should never shop again, absolutely not, all I'm saying is keep "your eye on the prize": family and loved ones!

When I look back on those days today, I'm hard pressed to remember what I got, but I can easily remember what I felt, happy! So this Christmas, try creating more memories and buying less things, I can guarantee you they will last far longer! Not only put a limit on your spending, but more importantly, stick to it! If you avoid get caught in the "commercialism and madness" of Christmas, you just might find you'll come out a lot saner and with a much smaller Visa bill for January to boot. Imagine starting the new year not dreading your credit card statements and then working like a dog for the next few months just to pay them off. Imagine not having to take on so much overtime at work, time that robs you of valuable time with your family! The choice my friends is yours, I'm not here to preach or teach. I'm just a firm believer that there is a better way, but choosing it, is entirely up to you!

Merry Christmas!

Retirement Planning Humor!

With the way the stocks markets have been of late, I thought I would lighten things up a bit, so here's something to think about:

If you had purchased \$1000.00 of Nortel stock one year ago, it would now be worth \$49.00.

If you had purchased \$1000 of Delta Air Lines stock you would have \$49.00 left.

With Enron, you would have had \$16.50 left of the original \$1000.00.

With World Com, you would have had less than \$5.00 left.

But, if you had purchased \$1,000.00 worth of beer one year ago, drank all the beer, then turned in the cans for the recycling REFUND, you would have had approximately \$55.00!

Based on the above, the best current investment advice is to drink heavily and recycle. (However, your brain may shrink permanently, but that might make looking at your RRSP portfolio more bearable!)



Referrals

Your referrals are always welcome, so if you can think of someone who may benefit from my services, please send me an e-mail to kam.brar@vericoselect.com or call me at **250-686-4246**.
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If you have any questions or comments please contact Kam at kam.brar@vericoselect.com or visit www.kamthemortgageman.com