

# Live, Life, Style

Magazine

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year in print!*

**FREE**

**Issue #10**

**Artworks By Shannon**

**Business Profiles**

- Titan Paralegal
- Almosta Farm

**Recipe Corner**

**What is a Paralegal?**

**Entertainment Corner**

**Community Events**

**Inside:**

**Cashback and  
Purchase Plus  
Improvements**

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## ArtWorks By Shannon

Shannon Fleury has been taking commissions on pet/horse portraits and western and wildlife art for over 15 years. She just recently began taking commissions on sports players, teams, and Nascar drivers/other sports for people who want their idea sketched or painted. Shannon has had a few small shows over the years in local galleries, and has won awards in contests involving artists that are non professional. She has since become a full time, professional artist, looking forward to making people happy with her creations.



*"The most important thing to me in my artwork is the eyes of the animal or person I am sketching or painting. I believe that if you get the eyes right, it makes the subject come to life. When I get a commission to do a portrait of somebody's pet, I ask them about that animals personality. Personality shines through the eyes of a person or animal, and I try to make it shine in my artwork as well. The best feeling in the world for me as an artist is when a person knows it is THEIR pet, and not a sketch or painting of just anybody's pet."*

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## Cashback and Purchase Plus Improvements



**John Walsh is a Mortgage Agent with Mortgage Alliance. He is a specialist in investment properties and commercial.**

Licence Number: M08000603

John is the founder of O.R.E.I.O.  
[www.forAllYourMortgageNeeds.com](http://www.forAllYourMortgageNeeds.com)  
[jwalsh@mortgagealliance.com](mailto:jwalsh@mortgagealliance.com)  
613-237-7044 x148

After the most recent change to the CMHC regulations, I still get questions asking about what the “new” minimum downpayment is for a home.

Back in early 2008, the big thing was CMHC was doing 100% financing. That lasted a few months and ended a few months before the economic melt down later in that year. They cancelled the 100% financing program, but shifted back to the 95% program. That program is still in place today. Yes Virginia, if you can scrape together 5% of the purchase price and you have enough income and good credit, you can buy a home with help from CMHC.

Lets say I have \$15K saved for a down payment, but know that it will cost me a fair chunk of that to buy... oh, I don't know semi-useful things like appliances (fridge, stove, washer, dryer, etc.). You have a dog, but there's no fence. You've always rented an apartment an never mowed a lawn or shoveled a driveway. Probably need a hose to water that new lawn. Hm. What's a potential home owner to do?

The lenders, in their infinite wisdom (and looking for a way to make more \$), came up with a wonderful solution. “Let's give you that 5% back on the day of

close so that you can buy all those required items. Aren't we nice lenders?” The cost? Well, that will be a full 5 year fixed at POSTED rates. Not the amazingly low discounted rates you would normally get from your mortgage (genius) broker.

I'd say this is a trade off. You pay 1.5% more for 5 years on your TOTAL mortgage principal, in order to keep your down payment and buy items for your house. If you sell before the 5 years, your break out fee will add back the pro-rated portion of the 5 years that you didn't pay.

At the end of 5 years, you can now switch to any term you like, fixed or variable. You'll have 5% equity paid back, plus however much the value of your home has appreciated in 5 years (average 6% in Ottawa per year).

In short it gets you in the real estate ownership game with an appreciating asset. Keep working, and after 15-20 years you'll have paid off the mortgage and the value of your house will have doubled (or more depending on where you live).

### Purchase Plus

Now we're going to look at a fairly interesting product backed by CMHC and Genworth for those properties that require a little more than... cosmetic work (or to borrow a turn of phrase from a realtor, more than “put lipstick on the pig”).

You'll probably see listings with the politically correct term of “handyman special” or “diamond in the rough” or “you and your contractor would really enjoy this challenge”.

Lets say for example you want to buy a run down house. It needs a new kitchen or bathrooms or floors (think interior stuff, not roofs or exterior finishings) or all of the above. Purchase price is well below market value. You know that if you put in \$20K or \$40K you could get this back to full market value. Structure is fine. Everything is in good shape generally (good bones as some like to say), but the yellow and green toilets and matching fridge and stove colours have got to go.

You get your contractor in to give you a quote on cost to renovate. If this estimate added to the price puts it OVER market value, then you need to negotiate the price down some more.

Let's say you find a house for \$200K purchase in a market where the average is \$240K. Your contractor gives you a quote to repair/reno “everything” for \$45K. You have \$20K for a down payment, but you want to use that to pay for the renos.

If we follow the CMHC guidelines, they will allow the mortgage company to offer you a mortgage of \$180K + 10% (or \$20K) of the purchase price. For those doing the rough math, that's now 100% financing being offered.

Now, naturally some people like to skip ahead to the end of the story and say what if I don't do the renovations? To which I say, then the 10% never leaves the lenders pockets. Huh? But they just approved me for the whole thing. Not exactly, they have approved you for \$180K and IF you complete the renovations (within a given time frame) and produce the invoices showing you've PAID for the reno's to your lawyer, THEN the lender will advance the final 10%.

continued on page 5

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## ***Cashback and Purchase Plus Improvements continued***

That's pretty cool, but the initial estimate was for \$45K. That's where the "alternative" insurer in Canada comes into the picture, Genworth. Genworth seems to understand that major renos can go up to 20% of the value.

Now this is interesting you say. You put 10% down as your down payment. Complete all the reno's up to \$40K/20% (on credit, LOC, personal loan, etc. and do a little work yourself or sweat equity). Give the receipts to your lawyer and you get that cash and pay off those outstanding loans.

You now own a home worth (presumably) \$240K and have a mortgage to \$220K that you bought for \$200K. You now have a house financed to 110% of purchase price (or 91% of market value).

I think that's a pretty sweet deal.

Thinking a little further outside the box. Say you buy a rental and renovate the basement to add an apartment. Your single just became a duplex (or secondary apartment, or duplex to triplex) and you've increased the value by possibly doubling the rent. I can't think of a better way to force appreciation then by adding a unit and increasing the cashflow. AND the lender finances the cost of the conversion.

Wait 5 years, refinance to the value of a duplex (not a single). Use the equity to buy another single with unfinished basement... rinse, repeat.

I'm really not seeing the downside to this method. The lenders don't even charge a rate premium for the "plus reno" and the CMHC/Genworth premium is dependent upon the original purchase transaction.

And now back to our regularly scheduled programming.

LLS

### **Entertainment Corner**

*This section is to advertise musical groups and artists that are looking for bookings in the Ottawa Valley area. Send us your information to be included: [info@livelifestyle.com](mailto:info@livelifestyle.com)*

**The Brysonnaires** - Country - square dances - Contact Paquerette 819-648-2403.

**Daybreak** - Rock with Santana sound - Contact Andy Pigeon 613-432-8580.

**Eddy & the Bandits** - Country (Haggard, Jones, Paisley, etc) - Jeannie 613-433-3603 or email : [jeanniegodda@hotmail.com](mailto:jeanniegodda@hotmail.com).

**The Fabulous A Team Band** - Oldies Rock n Roll, Country, Blues and more - Angie Towell 613-433-8278.

**Fifth Street** - Classic and country rock - Contact Andy Taylor 613-432-7113.

**theinterlandband** - Original and covers of folk rock/pop - Contact Colin Whyte - 613-312-7845

**The Usual Suspects** - Traditional Country with a Texas Swing influence - Chuck Pierce at 613-646-2610 or Larry Dougherty at 613-432-1571.

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## PAULA'S RECIPE CORNER



### Spaghetti al Limone (*Lemon spaghetti*)

*I make it all the time and it is sooo good! My whole family loves it!*



*1 pound spaghetti  
1 clove garlic, minced finely  
lemon juice from 2 lemons, freshly squeezed  
5 tablespoons extra virgin olive oil  
salt to season  
1 cup parmigiano cheese, finely grated, plus extra for sprinkling  
bunch fresh flat-leaf parsley, chopped  
zest of 1 lemon, freshly grated*

### Directions:

Place spaghetti in a pot of boiling salted water and stir immediately to prevent from sticking.

In a bowl, mix the lemon, olive oil, and minced garlic and let it sit for at least 15 minutes, but, no more than 1 hr.

When the spaghetti is cooked, place it in a bowl, and mix in the lemon and olive oil mixture. Toss together, and then, top with the cheese and the parsley. Grate the lemon zest on top. Serve.

So easy for such a delicious meal!

Visit Paula's blog online at: [foodwithpaula.blogspot.com](http://foodwithpaula.blogspot.com)

## TITAN PARALEGAL

*Advice - Document Preparation - Representation*

*Jenn Grant and Scott Thompson established Titan Paralegal in January 2011. Unique to Renfrew, it offers free quotes and affordable legal assistance. I spoke with them to learn more about Paralegals and what Titan can offer its clients.*



*My first question, as I think everyones is:*

### **LLS: What is a paralegal?**

**TP:** A Paralegal is a professional legal representative qualified to provide legal services to the public. In Ontario, Paralegals must be licensed and are regulated by the Law Society of Upper Canada, the same regulating body for Lawyers . To obtain a license, several requirements must be met including; graduating from an accredited college program, and meet all licensing requirements established through the Law Society of Upper Canada. Once licensed, Paralegals need to carry operating insurance and remain in good standing with the Upper Canada Law Society. Paralegals are restricted to providing legal services to certain areas of law.

### **LLS: What areas of law can Titan Paralegal operate in?**

- TP:** Summary Convictions (minor Criminal Offences)
- o Small Claims Court (civil suits up to \$25,000)
  - o Provincial Offences (traffic tickets)
  - o Municipal Infractions
  - o Administrative Tribunals
- § i.e. Landlord/Tenant board, WSIB or Human Rights Tribunal and Summary Conviction offences.

### **LLS: What are Paralegals unable to do?**

**TP:** Wills, Real Estate & Family Law

### **LLS: What are the advantages of hiring Titan Paralegal?**

**TP:** The main advantage to choosing a paralegal is cost, as paralegal rates are lower than lawyers. Paralegals are regulated through the Upper Canada Law Society and you are ensured that you will receive quality, professional service. Unique to Renfrew with rural roots, Titan knows what's important to Renfrew residents. With flexible office hours and meeting locations(their office, yours or somewhere in between) , free quotes and the affordability of a paralegal.

### **LLS: What can Titan do for you?**

**TP:** Professional Legal Services , or as Scott summed it up nicely; "Advice, Document Preparation and Representation".

**Titan Paralegal is insured. Licensed and regulated through the Upper Canada Law Society.**

You can reach Titan Paralegal at: **613-432-8482** or **info@TitanParalegal.com**, or visit their website: **www.TitanParalegal.com**.

# Word Search

Q F L R B Q F A R M E R S M A R K E T S D J  
 I F B E K O O T T A W A V A L L E Y D N Y L  
 F B L N F U N W H I T E W A T E R N A U A A  
 Z D V F L K G N J X Q W D M V G U S D O A N  
 J N R R L T X A E I M Y F M X O D R M B D C  
 B H R E N A R K F C V D H T R C I K A A J O  
 O E U W T B U A I C H Z S G J D E S S R Z B  
 T R R V L K I R J O A E R Y N X F I T R C D  
 T T A I P W I H E Q W I R A T E E W O Y D E  
 A I L C E K N O Y N A G L E T L N I N S E N  
 W A R T T X C R F F T Y F I C F B P B B E R  
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 I R B I A T H N T F M B Y N X U K K M Z I O  
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 P J X T C H R M Y M O C A L A B O G I E N D  
 F C H A M P L A I N T R A I L Q Q U R G Z T  
 X W S L Y H Q P E M B R O K E I Z X Z U O V

Admaston Bromley  
 Bonnechere  
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 Diefenbunker  
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Ottawa River  
 Farmers Market  
 Cobden  
 Calabogie  
 Horton  
 Renfrew Victoria Hospital  
 Fairgrounds  
 Logos Land  
 Eganville

MY FM  
 Petawawa  
 Whitewater  
 Laurentian Valley  
 Ottawa Valley  
 Deep River  
 Barrys Bay  
 Storyland  
 Heritage Radio

## Community Events

We will be reporting upcoming events in this section. If you have any upcoming events please pass them along to [events@livelifestyle.com](mailto:events@livelifestyle.com) or call our business line at (613) 433-9780.

### Horton

*All activities in Horton held at the Horton Community Centre on Castelford Road. Contact 613-432-6271 for more info.*

**Sunday evenings - Competitive volleyball** 8:30 p.m.

**May 5th & 19th, June 2nd, 16th, 30th (Every Second Thursday) - 7 p.m. Euchre**

**Friday May 20th** - Country dance with **Heritage Country featuring Dennis Harrington**. 8:00 p.m. - 12:00 p.m.  
Country music, light lunch. \$8 advance, \$10 at the door.

**Friday June 17th** - Country Dance with **The Brysonaires**. 8pm - 12pm.

### Horse Shows

Stratford/Ashland at The Park

Nepean National Equestrian Park, 401 Corkstown Rd. Nepean

May 7th -8th

July 9th-10th

Fiddler's Green - Stittsville, Ontario

May 14th - 15th

June 11th- 12th

Ashland Farm - 2262 Derry Sd. Rd. Ashton, ON

June 4th -5th

July 2nd-3rd

Westar Farm - 8132 Fernbank Rd. Ashton, ON

June 18th -19th

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## When can I sleep on my stomach again? And other rantings of a new mom.

Sam Doherty



*Ok, so technically I'm not a new mom, I've done this before, but it's been long enough that it all feels new again.*

I never really put much thought into the fact that I'm a tummy sleeper. Until of course I was pregnant and desperately wanted to do the one thing I no longer could. So I adjusted and waited it out. Funny thing is, it didn't work out as I planned. Now even if I wanted to, I often have a baby in my arms, which isn't exactly conducive of sleeping in that position, and when I don't my 'milk factory'- as I think of it; is often far too tender and bloated to allow it either. So I can't win. I wonder... when will I ever get to sleep on my stomach again? By the time my son is 18. I figure it a good goal to have.

Speaking of milk factories, or breast-feeding, as it's normally referred to. I was baffled by what I witnessed shortly after having my son. I shared a room with another new mom, who was so self-conscious she kicked her visitors out, including her husband, when she needed to feed her baby. Talk about practicality out the window! I'm thinking her husband has seen a lot more than her bare breasts.

Of course it appeared to be a familial consensus that 'boobs are bad'. When I overheard another older male visitor of hers comment on my 'just whipping it out' with no concern for the fact that the curtains weren't closed entirely. Really? If my nursing my child was so offensive, why were you peeking through the 8 inch gap in the curtain??

We are inundated with sex, nudity and violence in the media today, yet there still seems to be a major taboo to feeding a baby naturally.

I mentioned this to a friend of mine, and being a man, I guess he saw it from a more clear point of view. He explained that because we are flooded with nudity and sex in the media, breasts (so the act of breastfeeding) is thought of as sexual. Wow, whodda thunk it?

Guess I'll just flip the TV to the discovery channel to watch the wild animals mating. That's got to be less offensive right?

LLS



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## Why Stage Your Home?



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Home stagers work closely with Real Estate Agents to help sell your home.

If you are considering or are in the process of selling your home, you will be hearing the term "home staging" quite often.

*What is home staging? Is it necessary? Is it for you?*

First let me tell you what home staging is not. It is not interior decorating. You have probably already done this either on your own or with a decorator. The interior decorating was for you; the home staging is for your potential buyers. Helping your agent get the maximum price for your home in the shortest amount of time is the goal of the professional home stager.

Having your home staged will help your real estate agent show your home at its maximum potential. Your rooms will look as large and user friendly

as possible. Your potential buyers will be able to imagine themselves living in your home. They will be able to imagine their own furnishings and decorating tastes in each room. Lifestyle touches in the staging process will make the buyer want to spend time in your home.

Everyone selling a home instinctively knows the necessity of staging before the selling process begins. People start preparing by picking up and putting away all the "stuff" that every one of us tend to collect over the years. You may call this pre-packing, we call it de-cluttering.

A fresh coat of paint is almost an automatic when getting ready to sell. Keeping the house extra tidy, hiding the teenagers laundry, making sure the grass is regularly mowed, these are all part of staging your home for your potential sale.

Having a professional stager come in to your home will make the process much easier and help you to know that the staging decisions made for your home are the right ones. Professional stagers work with real estate agents and know what is called for in the present market.

Stagers keep up with the latest colour trends, so that when you do apply that fresh coat of paint, it will be in keeping with what your potential buyers are looking for. Small repair jobs that you have learned to live with or will get to later, will show as work to buyers. A stager can help to motivate and advise you on how to accomplish all of these tasks.



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Practitioner

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*cont'd on page 12*

## Home Staging Cont'd

A stager can help you make the decisions that are hard for you; like putting away that collection of bric-a-brac that you brought home from your last trip to Europe. It may be beautiful and bring back wonderful memories, but others may see it as clutter. All of your family pictures that you treasure can make it difficult for others to imagine themselves living in your space.

Too much furniture can hide architectural details that add value to your home. It can also make your rooms feel smaller than they actually are. Rearranging and editing furnishings can show the square footage of each room to its maximum. Square footage equals money in your pocket.

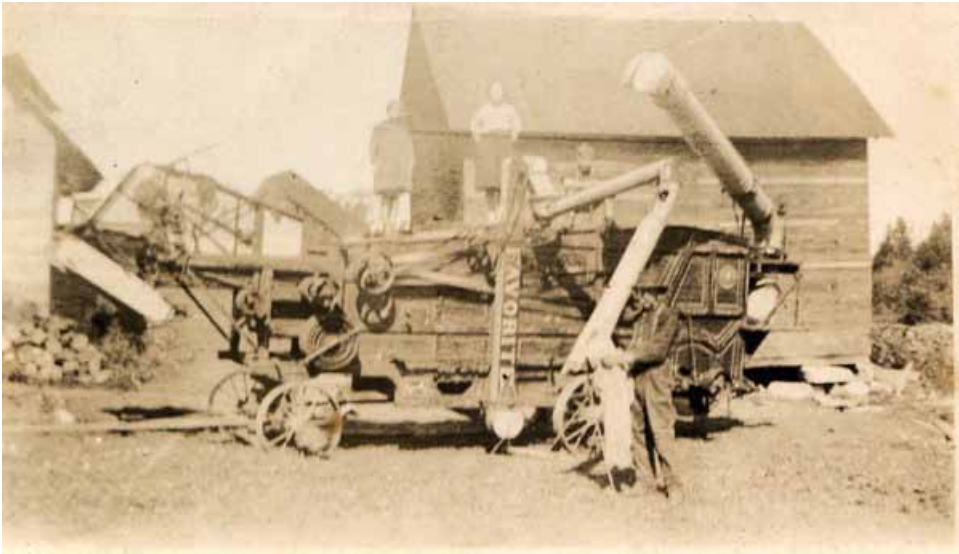
Having your home staged by a professional has a hidden benefit to the seller. Since most home stagers are also decorators, you will be picking up tips on how to set up your new home. Stagers generally work with your own furnishings as much as possible, so you will be able to see how to maximize what you already own.

Selling your home can be an exciting process if you approach it with a positive attitude. Stagers love what they do; don't be surprised if you catch the decorating bug from your stager.

LLS

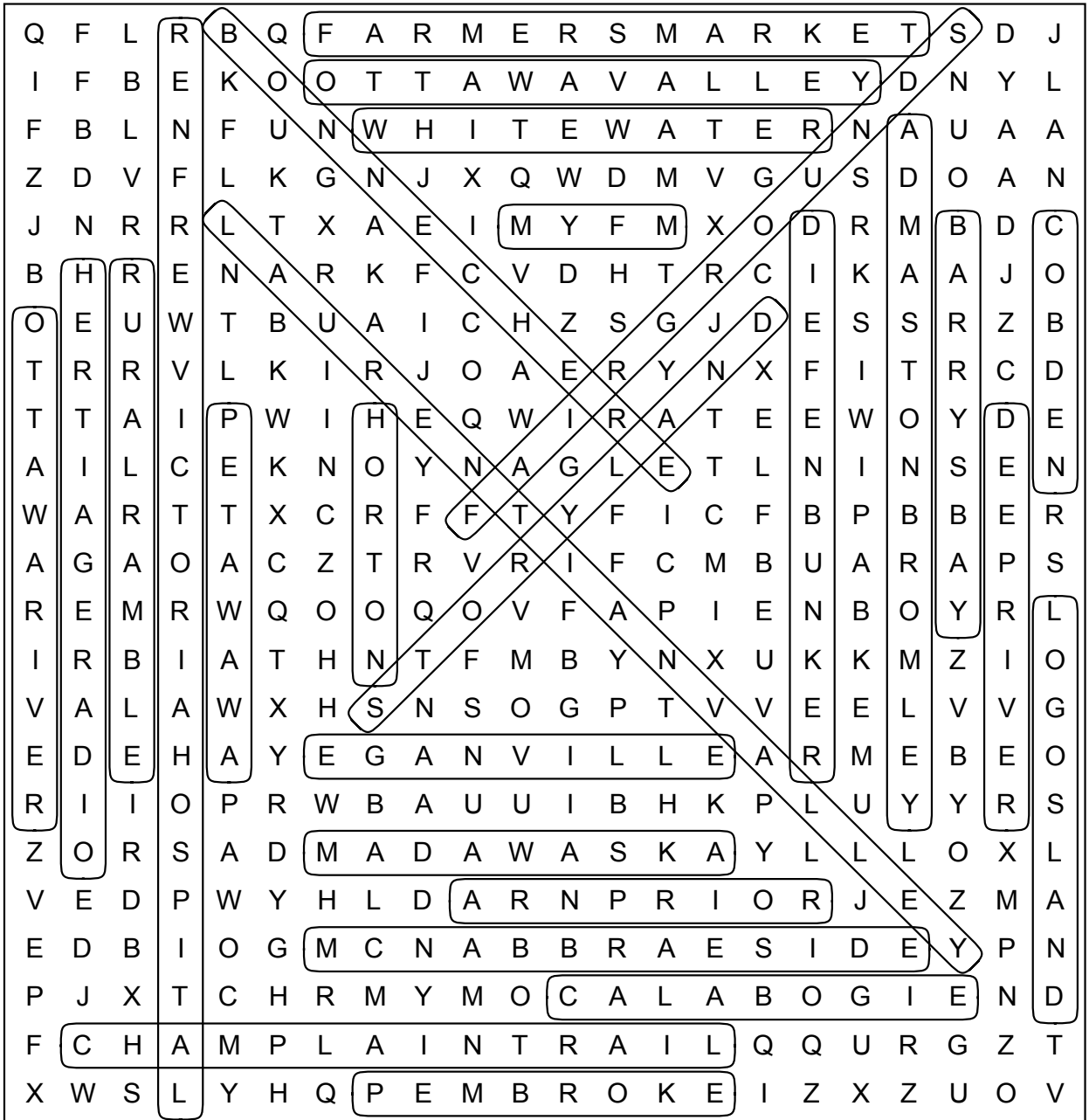
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## What is it?



Can you guess what the above machine is? Send your ideas to:  
[whatisit@livelifestyle.com](mailto:whatisit@livelifestyle.com)

WORD SEARCH ANSWERS



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## FARM PROFILE

Almosta Farm is situated in the heart of Renfrew County. Providing both english and western riding lessons to adults and children alike. Monica Wilcox provided us with some additional informative information about their farm.



Amber Rees teaching one of the younger students at Almosta.

**LLS: Where did the name Almosta Farm come from, I'm sure it's a common question you get?**

MW: Yes it's a very common question for us...it comes about because we are almost a farm as in we're not quite 5 acres...so we're 'almost a farm'.

**LLS: How long has Almosta Farm been in business? What year was it established?**

MW: We have been here since May 1, 2003 but the lessons really didn't come into play until a couple of years later.

**LLS: So what does Almosta Farm do primarily? Do you specialize?**

MW: Primarily we teach lessons; but occasionally take in horses for training and showing. We do mostly hunter/ jumper lessons but also do western lessons.

**LLS: You operate the farm with your daughter Amber, can you tell me a bit about what experience you both have?**

MW: Hmmmm were to start...I have always loved horses and have been involved with them one way or another my whole life. The majority of my experience came about when I met Pia Thomas(Of Linsell Farms), she gave me the opportunities to learn and grow within the horse world. Amber has been pretty much showing her entire life both Western and English. She is currently working on her coaching certificate in both English and Western.

**LLS: Are there long hours in running a riding school? Were you prepared for it when you opened Almosta Farm or was it unexpected?**

MW: Oh yes..some days are longer than others that's for sure...especially when we have been at a show. I also work full time so my days start pretty early to get chores done before work and then come home to teach, ride or train. Yes I pretty much knew what I was getting into when we started to take on more students, I have been involved in the horse business a long time.

**LLS: What short-term benefits can Almosta Farm offer a client?**

MW: To know the basics of riding including tacking up, grooming and how to be safe while being around horses

**LLS: What long-term benefits can Almosta Farm offer a client?**

MW: To help them reach their goals, whether it's to enter the show ring or be safe out on the trail, to be an all-around horse person

**LLS: What programs do you offer your clientele? Anything new or unique about your programs?**

MW: We offer english and western lessons. English mostly focuses on hunter/ jumper with a bit of dressage thrown in. Western, mostly western pleasure and gaming. We have a couple of new programs. We did a test run last year with an after-school program focusing on the pony club values, it went over very well. We are offering it again this year.



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A new program that we are offering this year is the Tiny Tot's program, which offers the younger rider a chance to interact with our wonder pony Melly, and learn all about horses in an environment that is suitable to little ones.



**LLS: Which new program are you most excited about?**

MW: Guess the program I am most excited about is the tiny tot program, I love being with the little ones, their excitement is very contagious.

**LLS: What's the most important thing about Almosta Farm you want our readers to know about?**

MW: We focus a lot on safety, we're always approachable for any questions that they may have.

**LLS: What makes Almosta Farm unique from other places?**

MW: I think what makes us unique is our variety of services offered, the variety in lessons and that we offer them to young and old alike, to be able to be flexible and "go with the flow" so to speak.....our location is a bonus...

**LLS: Anything more you want people to know about Almosta Farm?**

MW: Our horses are chosen due to their temperament and knowledge, some of them are former show horses who have been there done that and have loads to teach . We love what we do.

**LLS: If anyone has further questions or wants more information how can they contact you?**

MW: We can be reached by email at: [almostafarm2003@yahoo.ca](mailto:almostafarm2003@yahoo.ca), or on **Facebook/Almosta Farm** or by the farm phone, you can leave a message at **613-570-9096**. Best though to reach us by email.

We are also on the web at [www.almostafarm2003.webs.com](http://www.almostafarm2003.webs.com) there is a direct link there for email.

See Almosta's Ad on page 6.



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**Happy 43rd Birthday**



**Brian Vanderploeg**

May 11th

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