

Rodney Harvey

Subject:

Your Dec 2025 Real Estate Update



A banner for Rodney Harvey's real estate business. On the left is a headshot of Rodney Harvey, a middle-aged man with grey hair, wearing a dark suit, light blue shirt, and patterned tie. To his right is a background image of a modern living room with a light-colored sofa and a wooden wall. Overlaid on the background is the text "Helping You Build Wealth Through Real Estate" in a large, white, serif font. Below this text is the phone number "905-447-8864" and social media icons for Facebook, LinkedIn, and YouTube. Below the headshot, the name "Rodney Harvey" is written in a large, bold, black serif font. Underneath the name are his credentials: "Broker of Record, FRI CLO CRB C-RETS CERE CRES MCNE RENE SRS ABR". Below the credentials is the phrase "Service excellence guaranteed." in a yellow, italicized serif font. At the bottom left is the website "www.OurRealEstateGuy.com". On the right side of the banner are two logos: "Our Real Estate Guy" with a stylized house icon above it, and "Konfidis Brokerage" with a green circular logo containing a white 'K' to its left.

Helping You Build
Wealth Through Real
Estate

905-447-8864 f in YouTube

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Our Real Estate Guy

K Konfidis
Brokerage

Hello Rodney,

As 2025 draws to a close, it may feel like the ending of one chapter and the beginning of another. Looking back, what parts of your 2025 story did you enjoy the most? What would you have written differently? And as you look ahead, how do you want your 2026 chapter to unfold?

Before the next chapter begins, it can be helpful to pause and reflect on where you've been, where you're headed, and the steps to get there. If you are thinking of including anything real estate-related in your 2026 chapter, whether it's upgrading your current home, completing repairs, or planning a move, I'm always available with answers, ideas, and insider knowledge to help your plans succeed.

So, here's to a blank page filled with endless possibilities and opportunity. Whatever your next chapter holds, I hope it brings you happiness, fulfillment, and success. And if your story calls for a seasoned and knowledgeable REALTOR® in the next chapter, I'd be honoured to fill that role.

Wishing you a wonderful holiday season and all the best in your 2026 chapter.

Rodney Harvey
Broker of Record, FRI CLO CRB C-RETS
CERE MCNE RENE CRES SRS ABR

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Tracking Your Hard-Earned Money

There's a saying, "whatever you measure, improves." The same applies to your finances. By tracking your money, you gain clarity on where it goes, helping you spend smarter and save more.



Fortunately, tracking has become more accessible than ever. Most major banks offer financial tracking tools integrated into their **online and mobile banking platforms**. However, if you want more advanced features, such as cross-account syncing, generating detailed reports, or setting long-term financial goals, you may want to consider a **third-party app**.

To get started with tracking, **review all your account statements to identify patterns**. Highlight needs, wants, savings/debts. The "**50/30/20 budget**" states 50% of expenses should go towards needs, like groceries and mortgage payments, including minimum debt payments, 30 per cent of expenses can go towards wants such as dining out, and 20 per cent of expenses should go towards savings and debt repayments. Keep an eye out for **unused subscriptions or unjustified fees**.

Once you can see where your money is spent, **create a budget**. A spreadsheet or app can help you with this, depending on your preference. Then **monitor your spending regularly** to ensure that you are staying within your budget and modify it if your income or expenses change. When you start tracking your spending patterns, you foster greater financial awareness and discipline. Over time, this practice can help to reduce debt and achieve your savings goals sooner, perhaps so you can go on a vacation or retire earlier.

Maintaining a 'Zip in Your Step'

The holiday season is a busy time for many of us, making it hard sometimes to “catch our breath.” Yet, our energy is essential for both getting things done and enjoying life. So, how can you infuse “capital E” energy into your day, besides the classic cup of joe?



- Short bursts of physical activity, be it a short walk outside, or a quick set of squats, push-ups, or jumping jacks.
- Catch some sunlight, both by being outside and opening up your window coverings, especially in the morning, which releases cortisol, to help you feel more energized.
- Do something entirely different from your current task and then go back to it.
- Take deep breaths and stretch to improve oxygen flow to your brain and muscles. This will increase your energy and help you feel more alert.
- Eat a snack that has protein, fiber, and/or complex carbohydrates to best sustain your energy. For example, Greek yogurt and berries, nuts, or bananas and peanut butter.
- Drink water throughout the day. Dehydration can make you tired and sluggish.
- Listen to music. This can elevate your mood with the release of dopamine and endorphins, leading to increased alertness and motivation. *Bonus:* Sing along, which releases more dopamine and endorphins, helping increase energy.
- Take a 15 to 20-minute power nap to restore alertness and improve performance.

These tips are great for a quick boost, but they’re no substitute for the fundamentals. Nothing can replace the old standbys for feeling energetic, such as prioritizing sleep, eating healthy foods, limiting alcohol and caffeine, avoiding smoking, and managing stress.

Hazard-Free Holidays

The holiday season is a time for joy and celebration, but it also brings unique safety risks. Here are some simple, yet important reminders to help you and your loved ones stay safe this holiday season:



- Test smoke and carbon monoxide detectors to ensure they’re working properly.
- Inspect holiday lights for frayed wires or loose connections, ensure they’re rated for indoor or outdoor use, and turn them off when sleeping or away.

- Keep candles away from flammable materials and never leave them unattended.
- Use flame-resistant decorations and avoid tinsel if you have kids or pets, as it's a choking hazard.
- Keep breakable decorations, matches, and lighters out of reach of kids and pets.
- If you are getting a live tree, choose a fresh one, water it daily, keep it away from heat sources, secure it well, and dispose of it right after the holidays.
- If you will be away, make your home appear lived-in and maintained (e.g., mail brought in, lights on at night (timers are helpful for this)). Consider having a trusted family member or friend house sit, as well as a smart home security system if you don't have one, to monitor your home from your phone.
- Avoid placing wires under carpets or furniture, as they may overheat and be a tripping hazard.
- Use back burners when possible and heat oil slowly to avoid burns. In the event of a grease fire, immediately turn off the heat and cover the flames with a lid or cookie sheet; never use water.

With a little precaution, you can keep your holidays joyful, safe, and stress-free. Here's to a happy and hazard-free holiday season!

Notable, Quotable, Quotes!



“Self-reflection is the school of wisdom.”

Baltasar Gracià

“Forethought spares afterthought.”

Amelia E. Barr

“Self-care is not selfish. You cannot serve from an empty vessel.”

Eleanor Brownn

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