

# Be all you can be!

The first day of school our professor introduced himself and challenged us to get to know someone we didn't already know.

I stood up to look around when a gentle hand touched my shoulder. I turned around to find a wrinkled, little old lady beaming up at me with a smile that lit up her entire being.

She said, "Hi, handsome! My name is Rose. I'm 87 years old. Can I give you a hug?"

I laughed and enthusiastically responded, "Of course you may!" and she gave me a giant squeeze.

"Why are you in college at such a young, innocent age?" I asked. She jokingly replied, "I'm here to meet a rich husband, get married, have a couple of children, and then retire and travel."

"No seriously," I asked. I was curious what may have motivated her to be taking on this challenge at her age.

"I always dreamed of having a college education and now I'm getting one!" she told me.

After class we walked to the student union building and shared a chocolate milkshake. We became instant friends. Every day for the next three months we would leave class together and talk nonstop.

I was always mesmerized listening to this "time machine" as she shared her wisdom and experience with me.

Over the course of the year, Rose became a campus icon and she easily made friends wherever she went. She loved to dress up and she revelled in the attention bestowed upon her from the other students. She was living it up.

At the end of the semester we invited Rose to speak at our football banquet. I'll never forget what she taught us. She was introduced and stepped up to the podium. As she began to deliver

her prepared speech, she dropped her 3x5 cards on the floor.

Frustrated and a little embarrassed she leaned into the microphone and simply said, "I'm sorry I'm so jittery. I'll never get my speech back in order, so let me just tell you what I know." As we laughed, she cleared her throat and began:

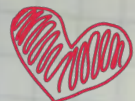
"We do not stop playing because we are old; we grow old because we stop playing. There are only four secrets to staying young, being happy, and achieving success. You have to laugh and find humour everyday. You've got to have a dream. When you lose your dreams, you die. We have so many people walking around who are dead, and they don't even know it!" she said.

"There is a huge difference between growing older and growing up. If you are nineteen years old and lie in bed for one full year and don't do one productive thing, you will turn 20 years old. If I am 87 years old, and stay in bed for a year, and never do anything, I will turn 88. Anybody can grow older. That doesn't take any talent or ability," she added.

"The idea is to grow up by always finding the opportunity in change. Have no regrets. The elderly usually don't have regrets for what we did, but rather for things we did not do. The only people who fear death are those with regrets."

She concluded her speech by courageously singing "The Rose." She challenged each of us to study the lyrics and live them out in our daily lives.

At the years end, Rose finished the college degree she had begun all those years ago. One week after graduation Rose died peacefully in her sleep. Over two thousand college students attended her funeral in tribute to the wonderful woman who taught by example that it's never too late to be all you can possibly be.







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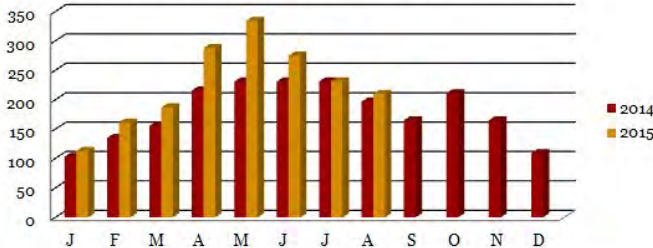
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## Headwaters Real Estate Recap: AUGUST 2015

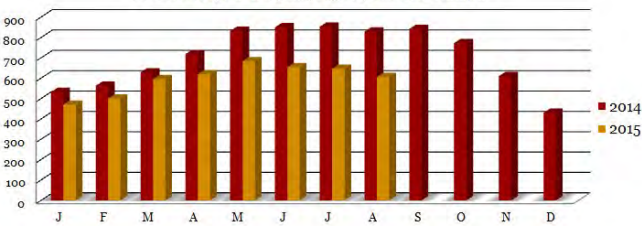
With summer holidays in full swing in August, and the great summer we've been having, it's typical for the market to cool off in August. **August sales in the Headwaters region were still ahead** of August sales in 2014, with 210 sales taking place.

**Single Family Homes SOLD 2014 vs 2015**  
 HEADWATERS REGION: Orangeville, Dufferin, Caledon and Erin, ON



**Inventory is still at a very low level**, especially in the Town of Orangeville. As of September 1<sup>st</sup>, only 56 residential freehold listings are currently available. The number of listings in various price ranges is quite interesting: 1 listing below \$300,000; 14 listings in the \$300,000s; 13 listings in the \$400,000s; 13 listings in the \$500,000s; and 15 listings from \$600,000 and up. With the **limited number of homes for sale** in the entry level market, it can be quite frustrating to be a First-Time Buyer!

**Homes FOR SALE 2014 vs 2015**  
 Headwaters Region: Orangeville, Dufferin, Caledon and Erin, ON



Now that the holidays are over, we hope to see more inventory come on during the fall real estate market, when sales will increase once again. Enjoy the last few days of summer! -Dave

For more statistics and graphs please be sure to visit our "Real Estate Recap" blog at [www.thegrimeteam.com](http://www.thegrimeteam.com).



## How to stay on budget with your HOME RENOVATIONS

Great renovations begin with a vision and clear plans! Here are some great ways to reduce costs and manage your budget.

### How to choose a contractor

- Ask the contractor to create a very **detailed estimate of costs in writing**.
- **Make sure your contract is specific** about payment schedules, delivery dates for completing different stages, the exact name and amount of materials, and if they plan on subcontracting any of the work.
- Contact at least **3 different contractors** to compare estimates and check references.
- Your contractor should be **licensed, insured, and bonded**.

### Plan for expenses

No matter how hard you plan, most projects will go over budget. **Plan for an extra 10-20%**. Set up a spreadsheet and record all of your spending.

Don't forget about the **'hidden' costs** – staying at a hotel, eating take-out food more often, extra gas money for driving around to source materials. There's also city permits, extra taxes, insurance, and inspection fees.

### Talk to the experts

Don't be afraid to **speak with other construction companies**, home renovation store staff, and other professionals to get an **idea of how to budget** your costs. Speak to your financial advisor – you'll want to know how much value your reno will add to your home, what kind of financing options are available for the work you want to do, and how to best pay for it.

### Don't be afraid to be frugal

Before you start, **see where you can scale back** on your project. Sometimes a 'must have' turns out to be an optional item. Looking for unique pieces? Before you shell out the big bucks buying new, see if you can refurbish the furniture or pieces you already have or look for these piece second-hand.

article from [www.canadapost.ca](http://www.canadapost.ca) blog

The Grime Team has had a busy July and August helping our clients buy and sell!



If you or someone you know is thinking of making a move please be sure to give us a call at 519-941-5151! We would love to help!

5 Spring St Unit 5, Orangeville  
 450 Woodward Ave, Milton  
 74 White Bark Way, Belwood  
 19 Glassford Court, Caledon  
 476235 Third Line, Melancthon  
 1 Stoney Cres, Orangeville  
 394581 County Rd 12, Amaranth

307126 Hockley Road, Mono  
 83 Burbank Cres, Orangeville  
 2 Passmore Ave, Orangeville  
 307154 Hockley Rd, Mono  
 56 Second St, Orangeville  
 429 Simon St, Shelburne  
 1 Lawrence Ave, Orangeville

80 Colbourne St, Orangeville  
 634317 Hwy 10, Mono

### Buyer AND Seller:

272161 15th Line, East Garafraxa  
 166 Broadway Unit 4, Orangeville  
 8 Fead St Unit 700, Orangeville