



The Four Agreements

By Don Miguel Ruiz

This little book is exceptional and something we can all benefit from. I read it a number of years ago and think of it often! This is a small capsule of its contents. It provides an inspirational code for life and a template for personal development, behaviour, communications and relationships. Hope you enjoy it. Have a safe summer.

Margorie

Be Impeccable with Your Word

Speak with integrity.

Say only what you mean.

Avoid using the word to speak against yourself or to gossip about others.

Use the power of your word in the direction of truth and love.

Impeccable means "without sin"

and a sin is something you do or believe that goes against yourself.

It means not speaking against yourself, to yourself or to others.

It means not rejecting yourself.

To be impeccable means to take responsibility for yourself, to not participate in "the blame game."

Regarding the word, the rules of "action-reaction" apply.

What you put out energetically will return to you.

Proper use of the word creates proper use of energy, putting out love and gratitude perpetuates the same in the universe.

The converse is also true.

Impeccability starts at home.

Be impeccable with yourself and that will reflect in your life and your relationships with others.

This agreement can help change thousands of other agreements, especially ones that create fear instead of love.

Don't Take Anything Personally

Nothing others do is because of you.

What others say and do is a projection of their own dream.

We take things personally when we agree with what others have said.

When we do not agree, the things that others say cannot affect us emotionally.

When we do not care about what others think about us, their words or behavior cannot affect us.

When someone yells at you, gossips about you, harms you or yours, it still is not about you!

Their actions and words are based on what they believe in their personal dream.

Our personal belief system makes us feel safe.

When people have beliefs that are different from our own, we get scared, defend ourselves, and try to impose our point of view on them.

When someone gets angry with us it is because our belief system is challenging their belief system and they get scared.

They need to defend their point of view.

Do not become angry, create conflict, and expend energy arguing when you are aware of this.

Practice forgiveness.

Forgiveness is a promise not a feeling.

Forgiveness is a promise not to use the past sin against them . . . or yourself!

Apologize.

Apologizing doesn't always mean that you are wrong and the other person is right.

Apologizing just means that you value your relationship with them more than your ego.

Don't Make Assumptions

Find the courage to ask questions and to express what you really want.

Communicate with others as clearly as you can to avoid misunderstandings, sadness, and drama.

With just this one agreement, you can completely transform your life.

When we make assumptions, it is because we believe we know what others are thinking and feeling.

We believe we know their point of view, their dream.

We forget that our beliefs are just our point of view based on our belief system and our own personal experiences that have nothing to do with what others think and feel.

We make the assumption that everybody judges us, abuses us, victimizes us, and blames us the way we do ourselves.

As a result we reject ourselves before others have the chance to reject us.

When we think this way, it becomes difficult to be ourselves in the world.

Take action, be clear to others about what you want or do not want; do not gossip and make assumptions about things others tell you.

Respect other points of view and avoid arguing just to be right.

Respect yourself and be honest with yourself.

Stop expecting the people around you to know what is in your head.



Always Do Your Best

Your best changes from moment to moment;

Your best is different when you are healthy as opposed to sick.

Simply do your best under any circumstance to avoid self-judgment, self-abuse, and regret.

Doing your best means enjoying the action without expecting a reward.

The pleasure comes from doing what you like in life and having fun, not from the reward or compensation.

Enjoy the path travelled and the destination will take care of itself. Living in the moment and releasing the past helps us to do the best we can in the moment. It allows us to be fully alive right now,

enjoying what is present, not worrying about the past or the future.

Have patience with yourself.

Be consistent and persistent with meaningful action.

If you do your best always, transformation will happen as a matter of course.



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Headwaters Real Estate Recap: JUNE 2017

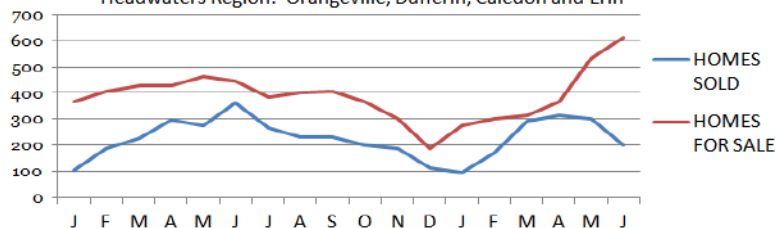
Well how the tides have turned for buyers and sellers moving into the summer months. The **Headwaters** region of Dufferin, Caledon, Erin and Orangeville has seen a dramatic increase in homes for sale since the beginning of the year. Inventory of homes on the market in the **Headwaters** region has risen from **184 homes for sale** in January to **612** at the beginning of July! As of July 7th, **Orangeville** alone has **101 homes currently on the market**, a number in the triple digits we haven't seen since the early months of 2015. **What does this mean?** The pressure has eased off buyers with selection they haven't seen for a couple years. As for new sellers, they have entered into a healthier balanced competitive marketplace where sale prices will be more reasonable than the spike during the first 4 months of 2017. The number of sales in the **first 6 months of 2017** is comparable to the first 6 months of **2016**. We shall see what the rest of the year entails!

Happy Summer Holidays!!

Dave

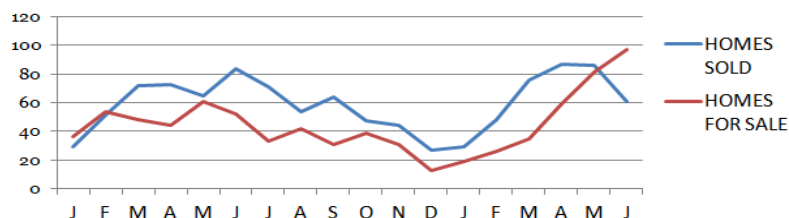
Headwaters Market Performance 2016 - 2017

Headwaters Region: Orangeville, Dufferin, Caledon and Erin



ORANGEVILLE Market Performance

2016 - 2017



Location: Island Lake Conservation Area
673067 Hurontario St. Orangeville, ON
GPS coordinates - latitude 43.929569,
longitude -80.087261

REGISTER NOW:

Contact: bob@rundufferin.com

5K

The 5th annual **Island Lake Classic 5K** run/walk takes place in picturesque Island Lake Conservation Area. Groomed trails, boardwalk, and more challenging woodland trails guarantee an enjoyable event. The park setting, a **FREE CHILDREN'S FUN-RUN**, and post race BBQ mean that you can make this a day out for the entire family.

10K

Run the **10K Lakeside Loop** to fully experience this beautiful trail. Work creating the trail that circumnavigates the Lake was completed in July 2015. The **10K** run follows the 5k route for the first 1.2 kilometres before proceeding around the lake on bridges, boardwalks, and groomed trails. Beautiful vistas of the Lake if you have time to look up.



The kids' fun run is 250 metres on grass with ribbons and prizes for all, sponsored by The Grime Team - ROYAL LePAGE. A great BBQ following the main event and during the awards makes this day into a family picnic kind of day. Thanks to Sobey's & Foodland

RACE DETAILS LABOUR DAY SEPTEMBER 4, 2017

- \$40 in advance, \$50 race day, children's fun-run FREE
- Chip timing, results posted at finish & online
- Custom medal for all finishers
- Post race refreshments for runners & walkers
- 8:30-9:30 day-of-registration & bib pick up
- 9:30 am sharp, children's fun-run followed by treats
- 10:00 am sharp, 5K & 10K start
- BBQ lunch post race
- Stay, enjoy the park
- Souvenir race t-shirt available for sale—\$10

7 Steps to a Budget Made Easy



Is the economic downturn causing you to consider your personal financial situation? Want to avoid a potential personal financial crisis? Get back to basics with a budget you can stick to.

Here's how to start:

Step 1: Set Realistic Goals

Goals for your money will help you make smart spending choices. Ask yourself: What do I want my finances to look like in one year? Decide what's important to you and start there.

Step 2: Identify your Income and Expenses

You probably know how much you earn each month - but do you also know where it all goes? Find out by tracking what you're spending. Spend as you normally would, but for a few weeks, jot down every cent you spend. It's easy and you might be amazed by what you find out.

Step 3: Separate Needs and Wants

Ask yourself: Do I want this or do I need it? Will spending this money get me closer to my financial goals or further away? Can I live without it? Set clear priorities for yourself and the decisions become easier to make.

Step 4: Design Your Budget

Make sure that you are not spending more than you make. Balance your budget to accommodate everything you need to pay for.

Step 5: Put Your Plan into Action

Match your spending to when you receive your income. Decide ahead of time what you'll use each pay cheque for. Ask yourself: Have I allocated money for my necessities (housing, food, utilities, transportation, etc.)? Have I put money aside for my debt payments, unexpected expenses, savings and the fun stuff? This will protect you from going into debt further because you won't rely on credit to pay for your living expenses.

Step 6: Seasonal Expenses

You know that things will "just come up" - school expenses, new shoes or an annual membership. Set money aside to pay for these expenses so you can afford them without going into debt.

Step 7: Look Ahead

Getting on track with a budget can take a month or two. You've lived all this time without a spending plan, so give yourself time to adjust.

Not intended to solicit properties currently listed for sale or buyers under contract. *Licensed Assistant **2016 based on commission earned.

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