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NEW BOOK REVEALS WEALTH BUILDING STRATEGIES IN HOME OWNERSHIP

Spend Smarter, Save Bigger Finding BIG savings in your Home, Mortgage, Vehicles, Insurance and Investments By Margot Bai, B.A. Honours Psychology

(Toronto, ON, March 30, 2007) With the busy spring real estate season upon us, many Canadians are preparing to buy or sell a home. Walk through any neighbourhood and for sale signs are everywhere. In her book, SPEND SMARTER, SAVE BIGGER (White Knight Books, November 2006), author Margot Bai helps consumers focus their search on homes that will meet their needs while building their wealth.

Buyers should look for an affordable home in a desirable, up-and-coming neighbourhood with good appreciation potential. A townhouse or semi-detached home is an affordable alternative to a detached house, that allows you to pay your mortgage faster while saving on interest, property taxes and utilities. Rather than locking in for 5 years, buyers can save on mortgage interest by choosing a shorter term or even an open variable mortgage.

New construction is often sold at a discount compared to a similar resale home and appreciates quickly. Putting a deposit on a newly constructed home allows buyers to secure a home at this year's prices while having more time to save up the rest of the down payment. Newer homes in neighbourhoods with fire hydrants offer significant savings on home insurance compared to older, country properties.

In a refreshing analysis, SPEND SMARTER, SAVE BIGGER provides a blueprint for BIG savings on all of life's biggest expenses. By understanding the options and making the right choice, consumers can save thousands when buying homes and vehicles, arranging mortgages and insurance, and choosing investments. Easy to read, each chapter contains a story that highlights a financial truth in an entertaining way. Already a favourite among Canadian financial bloggers, Bai reveals the secret savings available to average Canadians by making smarter financial decisions on all their biggest expenses.

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Spend Smarter, Save Bigger **Finding BIG savings in your Home, Mortgage, Vehicles, Insurance and Investments**

By Margot Bai, B.A. Honours Psychology
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www.spendsmarter.ca

About the Author

Margot Bai graduated from the University of Guelph with a B.A. Honours Psychology and is currently working as a licensed insurance professional with a major insurance company. Ms. Bai began writing **Spend Smarter, Save Bigger: Finding BIG savings in your Home, Mortgage, Vehicles, Insurance and Investments** five years ago with the goal of inspiring Canadians to make smart decisions that would lead to financial freedom! Using stories to bring financial principles to life, she also incorporates her own personal experiences to show Canadians the best ways to save on their biggest expenses.

For more information or to book an interview with Margot Bai, please contact Shannon Cosby, Publicist at (416) 203-9307 or via email at shannon@meisnerpublicity.com.