



The Ultimate **DOWNSIZING GUIDE**



*Practical guidance, emotional support,
and smart strategies for downsizing
in the Bay of Quinte and
surrounding areas.*

YOUR NEXT
CHAPTER

Starts Here.

Anette Targowski

REALTOR® | SENIOR REAL ESTATE SPECIALIST® (SRES®)



*Stress-free downsizing
starts here.*

Contents



YOUR STEP-BY-STEP GUIDE TO A SMOOTH,
STRESS-FREE DOWNSIZING JOURNEY.



PART ONE

Preparing for the Transition 3-4

Step 1: Plan Ahead

- Setting your timeline
- Defining your next move
- Financial and lifestyle planning



PART TWO

Letting Go Without Feeling Overwhelmed 5-7

Step 2: Declutter & Sort

- What to keep, donate, sell, or discard
- Decision-making strategies
- Creating a realistic decluttering schedule



ROOM-BY-ROOM GUIDE

Kitchen & Bathrooms	8
Bedrooms, Closets & Home Office	9
Kids' Rooms, Grandkids' Items, Living Room & Garage	10
Basement, Rec Room & General Household Storage	11



PART THREE

Packing, Moving & Logistics 12-14

Step 3: Preparing for the Move

- Packing strategy
- Hiring movers vs. DIY
- Labeling and organizing your move

Utilities & Address Changes	13
-----------------------------	----

Moving with Pets	14
------------------	----



PART FOUR

Moving Forward 16

Step 4: Moving Day & Settling In

- What to expect on moving day
- First-day essentials
- Getting comfortable in your new home



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A new home
isn't just a place,
it's the beginning
of what's next.



Anette Targowski

REALTOR® | SRES®



Every step you take brings you closer to a
simpler, lighter, brighter next chapter.



Plan Ahead

Preparing for a Smoother Transition

Downsizing becomes far less stressful when you give yourself time. The goal isn't perfection overnight — it's creating a thoughtful plan that allows you to move forward with clarity and confidence.



START WITH YOUR “WHY”

Understanding your reasons for downsizing will help keep you focused and motivated along the way.

Common reasons include:

- Less maintenance
- Financial freedom
- Health or mobility needs
- Simplifying life
- Being closer to family
- More time for the things you love

Your “why” will guide every decision you make.



DEFINE YOUR NEXT CHAPTER

Think about the lifestyle and environment that will support your happiness and wellbeing.



Lifestyle
& comfort



Accessibility
& safety



Community
& connection



Pets &
preferences



Hobbies &
freedom

What do you want life to feel like in this next chapter?



CREATE A REALISTIC TIMELINE

Giving yourself time makes the process smoother and far less stressful.



6-8 MONTHS
BEFORE LISTING

Plan, research,
and prepare.



4-6 MONTHS
BEFORE LISTING

Declutter, sort,
and make decisions.



2-3 MONTHS
BEFORE MOVING

Prepare logistics,
pack, and organize.



FINAL MONTH

Finalize details
and get ready for
a smooth move.



A little planning today creates peace of mind tomorrow.



“

Downsizing is
not about getting
rid of your life.

It's about creating
a lifestyle that better
supports where
you are now.



Plan Ahead *continued...*

PRACTICAL STEPS TO SET YOURSELF UP FOR SUCCESS.



CREATE A DOWNSIZING NOTEBOOK

Keep everything in one place so nothing gets overlooked. This will be your go-to resource throughout the process.

- Contacts
- Timelines & deadlines
- Measurements
- Moving estimates
- Notes & questions



IMPORTANT CONVERSATIONS TO HAVE EARLY

Open and honest conversations help reduce stress and create clarity for everyone involved.

- Talk with family members
- Discuss expectations
- Address sentimental items
- Review financial considerations
- Identify support systems



ORGANIZE IMPORTANT DOCUMENTS

Gather essential documents and store them in a safe, easy-to-access place. Let a trusted person know where they are kept.

- Legal & estate documents
- Financial records
- Medical information
- Property & insurance records
- Identification & passports



CREATE A SIMPLE BUDGET

Planning ahead financially helps eliminate surprises and keeps your move on track.

- Movers & packing supplies
- Storage (if needed)
- Repairs or updates
- Furniture & home setup
- Unexpected expenses



MEASURE BEFORE YOU MOVE

Knowing what fits ahead of time can save you time, money, and stress. Measure key items and spaces.

- Room dimensions
- Doorways & hallways
- Furniture
- Windows & storage areas



These early steps may seem small, but they create the foundation for a smoother, less stressful transition.

You've got this!



ANETTE'S TIP



Don't try to do it all at once. Small, consistent steps will get you much further than big, overwhelming efforts.

Progress, not perfection.



YOU ARE CREATING MORE THAN A NEW HOME —
You are creating a new chapter.





Declutter & Sort

Letting Go Without Feeling Overwhelmed



Decluttering is often the most emotional part of downsizing not because of the “stuff,” but because every drawer, closet, and shelf can hold memories, stories, and decisions.

The goal is not perfection overnight.
The goal is progress.

HOW TO GET STARTED

-  Start 4–6 months before your move.
-  Choose one small, manageable area to begin (hall closet, pantry, or a single drawer).
-  Set a timer for 1–2 hours per session to avoid exhaustion.
-  **Start with the garbage first.**
It clears the space—and your mind—and makes everything else easier.
-  Be patient and kind with yourself.
This is about creating a home and lifestyle that supports your next chapter.

THE FOUR-BOX METHOD

Use this simple system to make decisions with confidence.

 KEEP Items you need, use regularly, and truly love. Ask yourself: “Does this add value to my life today?”	 UNSURE Items you’re not ready to decide on. Revisit later with a fresh perspective.	 DONATE / SELL Useful items that someone else can enjoy. Pass it forward and help it find a new home.	 DISCARD Broken, expired, damaged, or unnecessary items. Let go to create space and peace.
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Every item you release is a step toward a lighter home and a more freedom-filled lifestyle.

You’re not just clearing space—you’re making room for what matters most.



“

You don’t have to do everything today. Start small.
The rest will follow.



ANETTE’S TIP



Most families underestimate how emotional decluttering can be. Small, consistent progress almost always works better than marathon sorting days.





Declutter & Sort *continued...*

DECISIONS THAT LIGHTEN YOUR HOME AND YOUR MIND.



Letting go isn't always easy—especially when items are useful, expensive, or tied to memories. The key is to be intentional about what truly adds value to your life today.

You deserve a home that feels lighter, easier, and more you.

COMMON ITEMS TO LET GO OF

Not everything needs a new home with you.



KITCHEN

- Duplicates
- Expired spices
- Mystery containers
- Rarely-used appliances
- Chipped or mismatched dishes



BATHROOM

- Expired medications
- Dried-out makeup
- Old toiletries
- Towels that have seen better days
- Products you don't like or use



BEDROOM

- Clothes that don't fit or flatter
- Shoes that hurt or you never wear
- Clothing you keep out of guilt
- Bedding that's worn or no longer loved



CLOSETS

- Items you forgot you had
- Extra hangers
- Off-season clothes you no longer use
- Accessories that no longer suit you



If you haven't used it, worn it, or thought about it in the past year, it's probably not essential for your next chapter. 

HAVE YOU HEARD OF

"Just-in-Case Syndrome?"



It's common to hold onto things "just in case" we might need them someday.

Often rooted in past experiences of scarcity, this tendency can lead to clutter, stress, and harder moves.

Before keeping something "just in case," ask yourself:



Would I buy this again today?



Would I pack this if I had to move tomorrow?

If the answer is no... it may be time to let it go. 



ANETTE'S TIPS



- ✓ **Focus on the feeling.**
Choose items that support the life you want to live—not the life you lived 30 years ago.
 - ✓ **Let go with gratitude.**
Thank the item for its purpose, then release it with peace.
 - ✓ **One in, one out.**
A simple rule for a simpler life.
 - ✓ **Progress over perfection.**
Small steps every day create big results.
-  You're not just clearing clutter—you're creating freedom.



The items you choose to keep should earn their place in your next chapter.
Love what you have. Release what you don't. Live what matters most.





Declutter & Sort *continued...*

ROOM-BY-ROOM DECLUTTERING CHECKLIST (PART 1)



Every room holds different challenges. Use this checklist as a friendly guide to help you see what no longer serves you—and what deserves a beautiful place in your next chapter.

Be honest, be kind to yourself, and take it one room at a time.

“

A lighter home
creates space for
more of what
you love.



KITCHEN

*Clutter loves the kitchen
like peanut butter loves jelly.*

- ☐ Duplicates (3 garlic presses? Pick your fave.)
- ☐ Appliances used once a year or never
- ☐ Expired spices, sauces, and mystery ingredients
- ☐ Lidless containers and stained plasticware
- ☐ Mismatched mugs and chipped dishes
- ☐ Takeout menus (they're all online now!)
- ☐ Old or worn dish towels
- ☐ Recipe books you haven't opened in years
- ☐ Rarely-used specialty serveware
- ☐ Fast food packets, condiments and straws



Keep what you use and love. Let go of the rest.



BATHROOMS

*The place where products
go to expire in peace.*

- ☐ Expired medications and sunscreen
- ☐ Dried-out nail polish and old makeup
- ☐ Sample-sized everything (you're not opening a mini-mart)
- ☐ Half-used products you'll "totally finish someday"
- ☐ Old or unused hair tools
- ☐ Towels that have seen better days
- ☐ Toiletries you don't like or forgot you had
- ☐ Extra toilet paper, soap and cleaning supplies
- ☐ Fragrance you no longer wear



Keep only what makes you feel good and works for you.



BEDROOMS

*Your sanctuary,
not your storage unit.*

- ☐ Clothes that don't fit or haven't been worn in 9+ months
- ☐ Shoes that hurt, wobble, or make you swear
- ☐ Socks with holes and bras with broken souls
- ☐ Clothes you keep out of guilt (gifted or expensive)
- ☐ Repairs you never made
- ☐ Unused accessories, scarves, and bags
- ☐ Extra hangers and dry-cleaning wire soldiers
- ☐ Paper clutter and unread books
- ☐ Bedding you don't love (or that's secretly scratchy)
- ☐ Furniture that clutters instead of calms



Your bedroom should bring you rest, not stress.



CLOSETS

*Spoiler: if you forgot
you owned it, you don't need it.*

- ☐ Items you forgot you had
- ☐ Extra hangers
- ☐ Off-season clothes you no longer wear
- ☐ Accessories that no longer suit you
- ☐ Shoes you don't wear (be honest!)
- ☐ Purses and bags you no longer love
- ☐ Belts, ties, and items with no match
- ☐ Keepsakes or clothing you're saving "just in case"
- ☐ Costumes, uniforms, or event items from years past



A closet you love makes every day easier.



ANETTE'S TIP



Take before-and-after photos as motivation. You'll be amazed at the progress you make—and how good it feels!





Declutter & Sort *continued...*

ROOM-BY-ROOM DECLUTTERING CHECKLIST (PART 2)



Every corner, closet, and drawer matters. Use this checklist to keep making steady progress toward a lighter, more organized home.

One room at a time. One decision at a time. You've got this!



HOME OFFICE

(AKA the Paperwork Graveyard)

- ☐ Expired warranties and manuals
- ☐ Paper clutter and old receipts
- ☐ Dead pens, broken staplers, tangled cables
- ☐ Old tech, chargers, and random cords
- ☐ Unused gift cards and coupons
- ☐ Old binders, notebooks, and files
- ☐ Books you don't need or won't read again
- ☐ Unsubscribe from mail you don't need



Keep what you need. Let go of what weighs you down.



BASEMENT / REC. ROOM

Land of the Lost... hobbies, DVDs, and dreams.

- ☐ Boxes from your last move (still sealed?)
- ☐ Unused exercise gear and equipment
- ☐ Old or outdated electronics (VHS, etc.)
- ☐ Holiday décor you don't love or use
- ☐ DVDs, CDs, and media you no longer watch
- ☐ Craft or hobby supplies collecting dust
- ☐ Games and puzzles with missing pieces
- ☐ Things you keep meaning to fix or sell



If it's been forgotten, it's likely not essential.



GARAGE

Out of sight, out of mind... but not out of your way.

- ☐ Tools you don't use or duplicates
- ☐ Old paint, chemicals, and solvents
- ☐ Sporting equipment you no longer use
- ☐ Bike parts, cords, and random hardware
- ☐ Extra pots, planters, and gardening supplies
- ☐ Boxes of "miscellaneous" items
- ☐ Broken items you'll never fix
- ☐ Cars parts or accessories you no longer need



Clear space in your garage = peace of mind.



STORAGE AREAS & GENERAL HOUSEHOLD CLUTTER

The catch-all for "where did this even come from?"

- ☐ Old electronics (phones, cameras, chargers)
- ☐ Duplicate or blurry photos
- ☐ Luggage you never use
- ☐ Extra linens – two sets per bed is plenty
- ☐ Sentimental items you don't need to keep (digitize or share!)
- ☐ Hobby gear from a past life (camping gear, knitting kits, disco lights?)
- ☐ Miscellaneous items with no purpose



If it doesn't serve your life today, release it with love.

“

Clutter is not just stuff. It's anything that stands between you and the life you want to be living.



ANETTE'S TIPS



- ✓ **Set small goals.**
Focus on progress, not perfection.
- ✓ **Don't overthink it.**
You can't take it all with you.
- ✓ **Use the four-box method.**
It makes decisions simpler and more intentional.
- ✓ **Make it a team effort.**
Involve family, play music, and take breaks.



You're not just clearing clutter—you're creating freedom.



Every item you release brings you closer to the lifestyle you deserve—

simpler, easier, and more you.





Packing & Moving Logistics

Preparing for a Smoother Move



By this stage, many of the big decisions are behind you. Now the goal is to stay organized, pack with purpose, and plan ahead so moving day feels less chaotic and much more manageable.

A little preparation now = a lot more peace of mind later.



1. GATHER PACKING SUPPLIES

Having the right supplies on hand makes packing easier and protects your belongings.



Anette's Tip

Clear bins work beautifully for essentials you'll need right away after the move.

- ✓ Boxes in a variety of sizes
- ✓ Packing tape & bubble wrap
- ✓ Labels & markers
- ✓ Specialty boxes for clothing or fragile items



2. LABEL EVERYTHING Clearly

Good labels save time, reduce confusion, and help movers (and future-you!) put things in the right place.

- ✓ Write the room destination on each box
- ✓ Mark fragile items for careful handling
- ✓ Indicate priority: "Open First" or "Keep for Later"
- ✓ Use big, legible handwriting or color-coded labels



3. PACK AN ESSENTIALS BOX

Keep a box (or suitcase) with everything you'll want or need right away when you arrive.

- ✓ Medications & medical supplies
- ✓ Important documents
- ✓ Change of clothes
- ✓ Toiletries & personal care items
- ✓ Basic kitchen supplies (plate, utensils, coffee maker)
- ✓ Pet supplies (if needed)
- ✓ Chargers & small electronics



Your first night in your new home should feel comfortable—not frantic.



4. PLAN YOUR PACKING STRATEGY

Packing with a plan helps you stay organized and reduces last-minute stress.

- ✓ Pack items you use least, first
- ✓ Keep everyday items accessible
- ✓ Take your time—there's no medal for rushing



“

Future-you will thank present-you for good labels.



ANETTE'S TIP



Pack by category
AND by room.

It helps prevent overpacking, saves space, and makes unpacking much easier in your new home.



You're not just packing boxes—you're preparing for a beautiful next chapter.

You've got this! ♥





Packing & Moving Logistics *continued...*

UTILITIES, ADDRESS CHANGES & MOVING LOGISTICS



Taking care of the details ahead of time helps you avoid stress and surprises later. Use this checklist to make sure everything is updated, transferred, and ready to go.

A little planning now = a smoother move.



5. HIRE A MOVING COMPANY

The right movers can make all the difference.

- ✓ Confirm moving date, time, and details in writing
- ✓ Ask if they have experience working with seniors
- ✓ Get written estimates and compare services
- ✓ Ensure they provide insurance coverage
- ✓ Ask about packing, unpacking, and specialty services
- ✓ Read reviews and ask for references



ANETTE'S TIP: Book early! Good movers fill up fast—especially during summer months.



6. ARRANGE FOR UTILITY TRANSFERS

A few simple calls prevent big headaches.

- ✓ Schedule shutoff dates for current utilities
- ✓ Set up services for electricity, water, internet, cable, and more
- ✓ Allow 2–4 weeks for transfers
- ✓ Confirm start dates at your new address
- ✓ Keep account numbers and confirmation numbers handy



7. UPDATE YOUR ADDRESS

Don't forget to let the important people know.

- | | |
|--|---------------------------------------|
| ✓ Banks & credit cards | ✓ Subscriptions & memberships |
| ✓ Insurance companies | ✓ Online accounts & shopping services |
| ✓ Government services
(Canada Revenue Agency, Service Canada, etc.) | ✓ Family & friends |
| ✓ Healthcare providers | ✓ Schools & daycare |
| ✓ Pharmacies | ✓ Professional associations |
| ✓ Employers or pension providers | ✓ Social clubs & groups |



Set a calendar reminder for the day after you move to confirm everything is working as it should.



8. MOVING WEEK REMINDERS

A little preparation makes a big difference.

- | | |
|-------------------------------------|---|
| ✓ Confirm final details with movers | ✓ Pack a "moving day" bag with essentials |
| ✓ Charge phones and devices | ✓ Keep important documents and valuables with you |
| ✓ Defrost fridge and freezer | ✓ Take photos of electronics setups for easy reassembly |
| ✓ Empty and clean appliances | |



Anette's Tip:
A little planning now means more peace of mind later.



DON'T FORGET

*Canada Post
Mail Forwarding*



Set up mail forwarding before your move to ensure you don't miss:

- ✓ Important documents
- ✓ Bills & statements
- ✓ Medical correspondence
- ✓ Financial mail



NEED THE FULL BAY OF QUINTE UTILITY CONTACT LIST?

Scan the QR code or visit the link in your resource section for local provider phone numbers, websites, and a quick-transfer checklist.



“

The goal is not a flawless move.
The goal is getting safely and peacefully into your next chapter.





Moving With Pets

Helping Them Feel Safe During the Transition



Moving can feel stressful for pets too. With a little preparation, patience, and consistency, you can help them feel safer and more comfortable during the transition into your next chapter.



BEFORE THE MOVE



- ✓ **Keep routines consistent.**
Maintain feeding, walking, and playtime schedules to reduce stress.
- ✓ **Introduce moving supplies gradually.**
Let them get used to boxes and changes in their space.
- ✓ **Update ID tags and microchip information.**
Accurate information helps in case they get lost.
- ✓ **Prepare a safe, quiet space.**
Set up their bed, toys, and water in a familiar area while packing happens.
- ✓ **Familiarize them with their carrier.**
Leave it out early with treats and soft blankets.
- ✓ **Get organized.**
Gather pet records, medications, food, and supplies before moving day.



“

Pets often adjust better when we stay calm too. Your energy helps create a sense of safety for them during the move.



DURING THE MOVE



- ✓ **Keep pets in a calm, secure space.**
A quiet room or a pet sitter can help reduce stress.
- ✓ **Minimize noise and chaos.**
Keep pets away from movers, open doors, and commotion.
- ✓ **Use a comfortable carrier.**
Make sure it's the right size, well-ventilated, and includes a familiar blanket or toy.
- ✓ **Plan for the journey.**
Bring water, treats, and schedule breaks for bathroom and stretching.



AFTER THE MOVE



- ✓ **Set up their space first.**
Place their bed, food, and toys in a quiet area.
- ✓ **Introduce the new home gradually.**
Let them explore one room at a time.
- ✓ **Stick to their routine.**
Consistent schedules help them feel secure.
- ✓ **Watch for stress signals.**
Look for hiding, restlessness, or changes in appetite.
- ✓ **Offer extra love and reassurance.**
Your calm presence helps them settle in.
- ✓ **Check outdoor spaces.**
Inspect fenced yards and escape routes before letting them outside.
- ✓ **Explore together.**
Take walks and let them get familiar with the neighborhood at their pace.



FIRST-NIGHT COMFORT KIT



- ✓ Food & water
- ✓ Medications
- ✓ Favorite toys
- ✓ Bedding or blanket
- ✓ Waste bags & litter (if needed)
- ✓ Treats
- ✓ Leash & collar



ANETTE'S TIP



Give them time. Every pet adjusts differently, and a little patience goes a long way.



Home isn't just a place for us — *it's a feeling for them too.*





Moving Day & Settling In

Creating Comfort in Your New Chapter



Moving day can feel emotional, exciting, exhausting, and overwhelming all at once. Remember: your new home does not need to feel perfect immediately. Give yourself time to settle in gradually and create comfort one step at a time.

You've done the hard part. Now it's time to enjoy your new beginning.



1. MOVING DAY REMINDERS

A little preparation helps the day go more smoothly.

- ✓ Be present to guide movers and furniture placement
- ✓ Keep important documents and valuables with you
- ✓ Do a final walkthrough before leaving the home
- ✓ Take breaks, hydrate, and pace yourself

Anette's Tip

Take photos of cords and connections before disconnecting electronics—it makes set up so much easier!



2. SET UP THE ESSENTIALS FIRST

Focus on comfort and the basics.



BEDROOM

A made bed makes a new house feel like home.



BATHROOM

Stock with toiletries and essentials.



KITCHEN

Set up basic cooking items and a coffee maker.



PETS

Don't forget food, water, bedding, and favorite toys.



COMFORT ITEMS

Photos, a cozy blanket, and familiar things bring ease.



“ A made bed and a cup of coffee can make a new house feel much more like home. ”



3. UPDATE YOUR INFORMATION

Don't forget to let the important people and places know.

- ✓ Post Office (mail forwarding)
- ✓ Banks & credit cards
- ✓ Insurance providers
- ✓ Social Security, pensions, and government benefits
- ✓ Doctor's office and healthcare providers
- ✓ Subscriptions and memberships
- ✓ Family & friends



A quick update now prevents missed mail and interruptions later.



Your new home doesn't need to be perfect right away.

It just needs to feel like a place where your next chapter can unfold.



BREATHE. YOU DID IT.

You're exactly where you need to be.





Moving Day & Settling In

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KITCHEN

Start with basic cooking items and a coffee maker.



PETS

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COMFORT ITEMS

Photos, a cozy blanket, and familiar things bring ease.



MEDICATIONS

Keep all medications accessible and organized.



A made bed and a cup of coffee can make a new house feel much more like home.



3. UPDATE YOUR INFORMATION

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- ✔ Banks & credit cards
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- ✔ Social Security, pensions, and government benefits
- ✔ Doctor's office and healthcare providers
- ✔ Subscriptions and memberships
- ✔ Family & friends



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4. MEET YOUR NEW COMMUNITY

Connection turns a new place into a new home.

- ✔ Introduce yourself to neighbors.
- ✔ Explore local grocery stores, pharmacies, and essential services.
- ✔ Visit nearby parks, cafes, and community spaces.
- ✔ Join clubs, groups, or activities that spark your interest.
- ✔ Check out community centres, churches, libraries, and events.
- ✔ Volunteering is a wonderful way to connect and feel at home.



Remember:

Small steps lead to big connections. Give yourself time—relationships grow naturally.



5. GIVE YOURSELF TIME TO ADJUST

It's okay to take your time.

- ✔ Emotional ups and downs are normal during a big transition.
- ✔ It's okay if it doesn't feel like "home" right away.
- ✔ Focus on one day, one room, or one task at a time.
- ✔ Routines bring comfort—create new ones that support you.
- ✔ Stay connected with friends and family.
- ✔ Celebrate the little wins along the way.



Downsizing is not just a move. It's a major life transition—and transitions take grace.



ANETTE'S TIP



Give yourself a 30-day grace period.

Set small goals each week and celebrate your progress.



Your Next Chapter Starts Here

A smaller home does not mean a smaller life.
Less Stress ♥ More Freedom ♥ More Time ♥ More Peace
Take this transition one step at a time—
and remember, you do not have to do it alone.



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stress-free
 Downsizing
starts here,
with me and my team!

