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Does Real Estate Have Anything Left to Give in 2014? By: Garry Marr

At some point, there has to be a housing correction. Right?

Some argue there was a correction in 2013, based on declining sales activity. But prices never really followed and by September the market was roaring as consumers raced to buy homes in a climate of fear based on mortgage rates rising in response to the U.S. Federal Reserve easing its bond purchasing activity.

The push helped real estate stage yet another comeback. By November, year-to-date sales for the entire country were up 0.2% from the previous year with 433,678 transactions, said the Canadian Real Estate Association. Prices climbed 5% over the first 11 months of the year from the same period a year earlier to an average of \$382,111.

Organized real estate seems to think the worst is over. Though few are predicting the heady numbers of the past few years, CREA expects sales to climb 3.7% in 2014 with prices jumping a modest 2.3% to an average of \$391,100.

Even the real estate companies have gotten a little tepid in their forecast for 2014, not quite buying into the roaring comeback in housing we saw in the fall of 2013. Re/Max is predicting a modest 2% increase in sales for 2014 Canada-wide while prices will rise 3% with Quebec City the only major market expected to show a decline in sales price.

Phil Soper, chief executive of Royal LePage Residential Services, says his company won't be releasing its formal predictions for 2014 until January but he says it's important to note Canada has had corrections during this boom.

"We just finished in August the most significant market correction since the 2008-2009 correction. It wasn't of the same magnitude of the global economic crisis but it was a significant downturn," said Mr. Soper, adding it was something his company had predicted.

Mr. Soper says the

strength the market has shown since the fall will continue into the spring of 2014 with both sales



Helping You Is What We Do—Royal LePage FRANK Real Estate

and prices "considerably higher" in the first two quarters of the year.

His caveat is that mortgage financing costs don't rise considerably in 2014. "Our forecast is based on that," said Mr. Soper, adding changes to rules for government-backed insured mortgages probably haven't had as big an impact on the market as people have suggested.

The big change will occur when the cost of money starts to rise and that won't happen in 2014.

To visit the full article please see the Financial Post's website at www.financialpost.com

Save Money & Keep Warm: Winter Efficiency Tips

Turn down the thermostat. You can save 2-3% in energy costs for every degree you lower your thermostat around the clock. Lowering the heat from 22°C to 18° for eight hours per day can save you as much as 10% on annual heating costs. Try lowering the heat as everyone leaves for the day and just before going to bed. Or use a programmable thermostat; it will automatically turn the heat down and then have the house warm for you when you need it.



Look for this label to save!

Drafty windows? If you have functional windows, it makes more financial sense to improve them than to replace them with energy-efficient windows. Caulk any gaps and cracks around window frames. Be sure that windows are fully shut. Put up interior window plastic, available in kits at hardware stores. If you don't have storm windows, have them made. Also, for drafty doors, use weather-stripping and door sweeps.

Keep your furnace or boiler in shape. Oil-fired systems need annual maintenance. Gas systems and heat pumps typically need a checkup every two years. Spending a little on a new filter will go a long way toward maintaining the efficiency of your furnace and decreasing your energy bills.

Close dampers when you're not using the fireplace. An open fireplace damper pulls warm air (air you've paid to heat) from the house, even when there is no fire. Close dampers after ashes have gone cold.

Let the heat reach you. Dust or vacuum radiators, baseboard heaters, and furnace duct openings often and keep them free of obstructions like furniture, carpets, and drapes.

Keep the cold out and warmth in. A typical house has many places where air can move between living spaces and the attic, and between the basement and outdoors. The result is colder rooms and higher heating bills. The solution is to seal

gaps and then put in sufficient, well-installed insulation. The most effective, energy-saving solution is to hire a professional.

Save electricity. Replace your incandescent light bulbs with ENERGY STAR® compact fluorescent light bulbs, which use up to 75% less energy. Also, be aware that many kinds of home electronics and office equipment use power even when off. You can control this ongoing energy waste by plugging devices into a power strip and just turning it off when you're not using the equipment. Or ask at your hardware store about a new, advanced power strip that automatically shuts off power to any idle equipment you want.

Look for the ENERGY STAR label. Whether you're planning to purchase a new heating system, appliances, or home electronics, look for the ENERGY STAR label to find the most energy-efficient models on the market.

Source: Efficiency Vermont

Bancroft and District Real Estate Board Yearly Statistics



Year:	Total Listings	Total Sales	Total Sales
	YTD:	YTD:	Volume YTD:
2011	1337	526 Units	\$73,472,687
2012	1300	472 Units	\$74,031,026
2013	1708	466 units	\$74,176,719

What's Happening in Bancroft

January 14th: North of 7 Film Festival, Bancroft Railway Station, 4:15 pm & 7:00 pm shows.

January 16th: Thursday Morning Coffee Club at the Chamber, Bancroft Railway Station, 8:30 am to 10:00 am.

January 16th: "Destination Bancroft" Community Consultation, Club 580

January 18th: North Hastings Alzheimer Society 4th Annual Walk for Memories,

North Hastings High School.

January 23rd: Thursday Morning Coffee Club at the Chamber, Bancroft Railway Station, 8:30 am to 10:00 am.

January 25th: Apsley Minor Hockey Spaghetti & Meatball Dinner & Loonie Auction, North Kawartha Community Centre Banquet Hall, Apsley.

January 25th: Robbie Burns Roast Beef Dinner, Royal Canadian Legion, Apsley, 5:30 pm.

January 28th: Blood Donor Clinic, Bancroft Legion Hall, 12:30 pm to 6:30 pm.

January 30th: Thursday Morning Coffee Club at the Chamber, Bancroft Railway Station, 8:30 am to 10:00 am.

January 31st to February 2nd: Hastings Cup Snowmobile Oval Racing, Highway 62 & Y Road.

For more information or to see other upcoming events visit the Bancroft & District Chamber of Commerce website:

www.bancroftdistrict.com



Get involved in your community

Royal LePage: Celebrating our Canadian history

Royal LePage is a leader in Canadian real estate since 1913.

Founded by Albert LePage when he was just 26 years old, Royal LePage now has nearly 14,000 agents across the country. And we firmly believe that you can only become a leader by being the best.

For over 99 years, Royal LePage has led the real estate industry. We helped found the Toronto Real Estate Board and Ontario Real Estate Association, and set the standards for all other real estate companies to follow. We have expanded across

the country so that wherever you want to live, you will find a Royal LePage agent ready to help. We have added new services to help our clients realize their dreams and secure their future.

And we remain steadfastly and proudly Canadian. We have never forgotten our roots.

Albert LePage was a pioneer whose innovation and belief in customer service helped transform the real estate industry. He built a company based on professionalism, principled conduct and the highest moral and

ethical standards. And those principles still guide us in everything we do.

Today, Royal LePage has approximately 14,000 real estate agents and REALTORS® in more than 600 locations across Canada. Over the years, we've learned a lot about real estate and how to provide the best possible service for our clients. Since the mid-1990s, Royal LePage has more than tripled the size of its sales force and almost doubled its market share.

Exciting Opportunity!

Start the New Year with a change! We are currently seeking a Sales Representative for our Bancroft office. Whether you are a newly licensed Realtor wanting to sell properties or an experienced Realtor looking for a change look no further!

Join a dynamic organization and one of the most respected brands in the industry, Royal LePage Frank Real Estate.

Please contact Kathy Tripp or Jim Knight for further information. We

can be reached by phone at (613) 332-2110 or by email at info@royallepagebancroftarea.com.

We look forward to speaking with you!



Homemade 'Pizza' Kathy Tripp Style



Ingredients:

- 1 Eggplant
- 1 to 1-1/2 cups Parmesan cheese
- 2 eggs, beaten

Directions:

Slice eggplant into ¼" to ½" thick slices. Dip in beaten egg and then in parmesan cheese. Fry in olive oil until crispy. Arrange slices of eggplant on baking sheet and top with your favorite toppings. I use green peppers, tomatoes, green onion, red onion and grated cheese. The 4-cheese Italiano brand is delicious! Bake at 400°F for 15-20 minutes until bubbling.

Makes a great appetizer or dinner, enjoy! Goes great with a glass of wine too!

Here is a recipe I created myself because I am trying to stay away from wheat and "bad" carbs. I love pizza! I used to make this pizza with tortillas and just put the toppings on but I tried this instead and it turned out pretty good. So give it a try and happy eating!

Brain Teasers

Q1: What 9 letter English word is still a word each time you take away a letter?

Q2: What can you catch but not throw?

Q3: What question can never be answered, "Yes?"

A1: Starting, starting, starting, starting, starting.
A2: A Cold.
A3: Are you asleep?

Tips & Tricks

Use unscented dental floss to cut cakes, cheese and other soft solids perfectly.

Put a stocking over the end of a vacuum to find tiny items like earrings.

Use a bread tab to hold your spot on a roll of tape.

A frozen, saturated sponge in a bag makes an icepack that won't drip all over when it melts.

Rx Laughter

always the best medicine

A bit of Winter humour

Q: When are your eyes not eyes?

A: When the cold Arctic wind makes them water!

Q: How do you keep from getting cold feet?

A: Don't go around BRRfooted!

Q: What did the icy Arctic road say to the truck?

A: "Want to go for a spin?"

Q: What did the big furry hat say to the warm woolly scarf?

A: "You hang around while I go on ahead."

