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No Slowdown on Horizon for Housing Market: Royal LePage

Its quarterly survey of house prices shows correction is over and prices continue to climb

By: Susan Pigg

It's the debate that's destined to keep raging through 2014: Is Canada's housing market too hot to touch, or set to keep climbing with no ceiling in sight?

"Talk of a 'soft landing' for Canada's real estate market in the new year is misguided," says one of the country's biggest brokerages, early out of the 2014 gate, in its quarterly Royal LePage House Price Survey.

"We expect no landing, no slowdown, and no correction in the near-term."

In fact, price gains are likely to average 3.7 per cent nationally in 2014 as buyers who've put purchases on hold the last year or two, expecting a major correction, have watched sales rebound and prices take off again, says Phil Soper, president and chief executive of Royal LePage.

"In the absence of some

calamitous event or material increase in mortgage financing costs, we expect this positive momentum



to characterize 2014. In fact, we expect a market tipped decidedly in favour of sellers

for the first half of the year, after which we project a shift to a more balanced market."

For the full article please visit TheStar.com.

Scammers Target Private Sellers

By: Grainne Burns

You rent your property online easily, so why can you not sell it as well? That is the reasoning for many private sellers, and especially those who think they are saving a lot of cash through this process.

However, as more sellers are discovering, it is not that easy. An Ottawa-based private seller revealed this week that she found her house for sale on

another site at almost half the listed price. Interested buyers, primarily international, are sent official looking legal documents and encouraged to lodge a deposit for a 'quick sale.'

"There are new financial and real estate scams turning up all the time, but I have not seen an overall increase in scams in the past few years. However, the creativity and sophisti-

cation of scams do seem to get better and better," says Claude Boiron, author and broker at Coldwell Banker Terrequity Realty.

Tracking the scams is difficult as many of the service providers are not based in Canada, with Boiron advising online sellers to be extra vigilant and cautious.

Source: *Canadian Real Estate Wealth Magazine*.

Congratulations Jim Knight and Kathy Tripp!

Jim and Kathy have both received awards from Royal LePage Frank Real Estate due to their hard work and success in 2013. They will be attending the award ceremony in Bobcaygeon on February 21st. Here's to hoping that 2014 will bring you both as much success! Keep up the good work.



The threshold level required to attain the Sales Achievement Award is the top 21st-25th percentile of each residential market's sales representatives' earnings.



The threshold level required to attain the President's Gold Award is the top sixth-tenth percentile of each residential market's sales representatives' earnings.

Royal LePage Frank is a large real estate brokerage with 15 offices from Durham Region to the Kawarthas with approximately 220 Sales Representatives.

Ice Dams — Avoiding Winter Property Damage

An ice dam is a wall of ice that forms at the edge of the roof. When heat from inside melts the snow on the roof, water runs down and re-freezes at the roof's edge. Eventually, the ice builds up and blocks water from draining off the roof. This, in turn, forces the water into your home and can cause thousands of dollars of damage.

Take these steps to avoid this type of trouble:

Clean out gutters. Remove leaves, sticks and other debris, so melting snow and ice can flow freely.

Install gutter guards. They prevent debris from entering the gutter.

Make sure your attic is well ventilated. If the attic is

cold, there will be less melting and refreezing on the roof.

Keep the attic floor well insulated to minimize the amount of heat rising through the attic from within the house.

Install a water-repellent membrane under your roof covering.

Source: TD Insurance

Ice Dams—We aren't talking about a creative seasonal cussing

Bancroft and District Real Estate Board Yearly Statistics



Year:	Total Listing Activity YTD:	Total Sales YTD:	Total Sales Volume YTD:
2012	84	21 Units	\$3,269,900
2013	99	19 Units	\$3,262,400
2014	161	18 Units	\$2,204,400

What's Happening in Bancroft

February 4th: Join the Fight Recruitment Night, Bancroft Public Library, 6:30 pm.

February 5th to March 1st: "For the Love of Yellow & Van Gough" Anita Murphy, Art Gallery of Bancroft, Reception Friday, February 7th 7:30 pm.

February 6th: Thursday Morning Coffee Club at the Chamber, Bancroft Railway Station, 8:30 am to 10:00 am.

February 11th: North of 7 Film Fest: Amour, Bancroft Village Play-

house, 4:15 pm & 7:00 pm shows.

February 13th: Thursday Morning Coffee Club at the Chamber, Bancroft Railway Station, 8:30 am to 10:00 am.

February 14th to February 16th: Bancroft Think Snow! Activities, Bancroft area, details to follow.

February 15th: Annual Trappers Workshop, Bancroft Fish and Game Club, 10:00 am doors open.

February 20th: Thursday Morning Coffee Club at the Chamber, Bancroft Railway Station, 8:30

am to 10:00 am.

February 21st to February 27th: Apsley Winter Carnival, Apsley.

February 22nd: Firearms Restricted Course, Phone: 613-332-0729.

February 26th to February 27th: FREE Service First Workshop, Loyalist College Bancroft Campus, 8:30 am to 4:30 pm.

February 27th: Thursday Morning Coffee Club at the Chamber, Bancroft Railway Station, 8:30 am to 10:00 am.

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



Get involved in your community

5 Tips to Ensure Your Home Sells in the Winter by Jerold Leslie

Here are five things homeowner must do if they want to heat up the chances of selling a property this winter:

1. Set a realistic price House hunters expect discount prices in the winter, because they know that any homeowner who lists a property during the period really needs to sell. It is recommended that sellers list their homes at realistic prices to begin with without any extra "air" for haggling.

2. Advertise with snow-free pictures If possible, you or your agent should commission your home's advertising photos before it snows. If that's not feasible, make arrangements to have a photographer come out the first time the snow melts, even if it's just a brief winter thaw.

3. Maximize curb appeal You always want your home to have good "curb appeal" but winter snow and gloom make that tough. Keep

your home's driveway and paths free of snow and ice and put a nice, clean doormat in front. Your home might not have the same beautiful landscaping that it does in June, but you can at least make sure the property looks halfway decent.

4. 'Stage' the interior for winter

A good real-estate agent or professional home stager can help you make your home's interior look warm and friendly no matter how dreary it is outside. You should start by decluttering the home, putting as much stuff as possible away (preferably in offsite storage) to make your home look clean and roomy.

Also remove all family photos, sports memorabilia and the like so would-be buyers can picture themselves, not you, living in the home.

Additionally, make sure to fix broken windows, squeaky doors or anything else that needs repair long before any showings.

*It's not peak selling season
but these smart strategies
will help you make sure
your home looks good even
when the weather is dreary.*

5. Have good interior lighting

You always want your home to look as bright as possible to potential buyers, but sparse winter sunlight can make that a real challenge. Maximize all avail-

able lighting by having your home's windows professionally cleaned, inside and out, before you put your place on the market. Also consider replacing 40-watt bulbs with 75- or 100-watt versions and put all lights on before every showing.

For the full article please visit TheStreet.com

Parmesan Chicken Wings



Here is another recipe that is a favourite of mine. I have made it for friends and family and they could not get enough! It is simple and so delicious.

Ingredients:

1 cup grated Parmesan cheese
1 tsp. parsley flakes
1 tsp. paprika
1 tsp. salt

1/4 tsp. pepper
1/4 tsp. garlic powder (I always use more!!!)
2 lbs chicken wings or drumettes
1/2 cup butter, melted

Directions:

Put first 6 ingredients into small bowl. Mix well. Dip each drumette into butter. Dip into cheese mixture until coated. Arrange in single layer on greased foil-lined baking sheet with sides. (I use parchment paper). Bake in 350°F oven for about 45 minutes until tender and no longer pink inside. This recipe makes about 16 drumettes or 24 wings.

Bon appetite!

Brain Teasers

Q1: Take away my first letter, and I still sound the same. Take away my last letter, I still sound the same. Even take away my letter in the middle, I will still sound the same. I am a five letter word. What am I?

Q2: What gets broken without being held?

A1: Empty
A2: A promise

Tips & Tricks

Use a lint roller to clean the bottom of a handbag or knapsack.

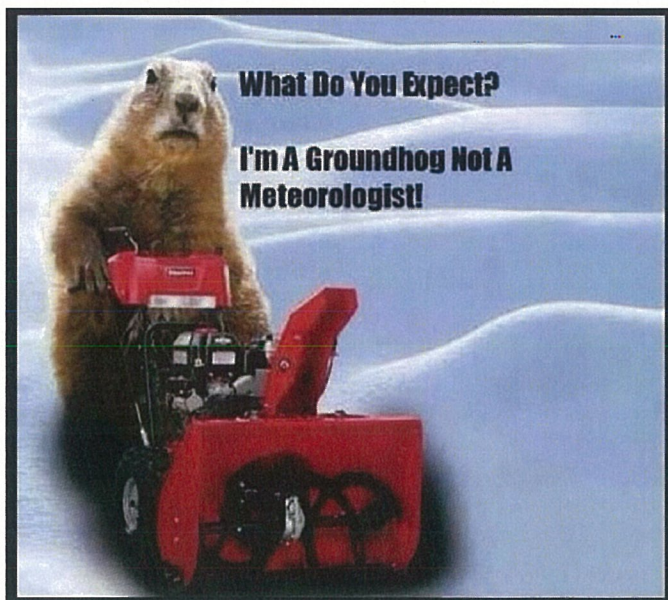
Use ice cubes to lift out indentations made by furniture on your carpets.

Place a rubber band around an open paint can to wipe your brush on and keep paint off the side of the can.

Store bed sheets inside their pillowcases for easy storage and access.

Rx Laughter

always the best medicine



An elderly woman lived on a small farm in Canada, just yards away from the North Dakota border. Their land had been the subject of a minor dispute between the United States and Canada for years. The widowed woman lived on the farm with her son and three grandchildren.

One day, her son came into her room holding a letter. "I just got some news, Mom," he said. "The government has come to an agreement with the people in North Dakota. They've decided that our land is really part of the United States. We have the right to approve or disapprove of the agreement. What do you think?" "What do I think?" his mother said. "Sign it! Call them right now and tell them we accept! I don't think I can stand another Canadian winter!"