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Emerging Trends in Real Estate 2014

Canadian Findings

The stability of Canada's real estate market continues to attract positive attention from domestic and international investors. These market participants range from sovereign wealth funds to experienced local market investors. While the overall market could easily be described as "healthy," the current real estate and capital market environment requires that each investment be carefully evaluated on its own merits.

Emerging Trends in Real Estate survey participants optimistic for profitable 2014
Canada's economy is expected to continue to grow, albeit at a slower pace. Job growth is projected to be slower, but still good, in 2014. The slower economic growth is not expected to significantly disrupt the real estate market. Survey participants are optimistic for a profitable 2014.

This year's survey indicates that capital will be available. The investment market is expected to re-



main strong in 2014 as both domestic and non-domestic investors find the Canadian real estate market attractive. Any change in the investment market could see a change in the most active acquirers as different investors adjust their return expectations.

Urbanization may continue as a dominant trend in 2014 and with it generate the opportunity for redevelopment of urban locations and the rise in mixed-use projects. The retail market will see changes as a number of retailers are expected to continue to add location in the market. Development, condominiums and for-rent apartments will

again be a key topic during the year. Rising housing prices will put more focus on how the nation can continue to provide enough affordable housing to a population base fuelled by strong immigration.

Canadian real estate markets to watch

Survey respondents see the average overall rating for Canada's nine largest commercial real estate markets as "modestly good" for investment and development in 2014. Average prospects for homebuilding are rated as "fair." Calgary is their unanimous choice for "top market" for prospects in three categories: investment, development and homebuilding. Edmonton, Saskatoon and Vancouver followed, in order, to make the top four cities in Canada.

Read our survey, *Emerging Trends in Real Estate 2014* on real estate investment and development trends in Canada and the US to learn more.

Source: www.PWC.com

Why You Should Consult With Your REALTOR Before You Renovate

Source: Royal LePage

Even in a hot housing market, buyers must beware of renovations that can actually make it more difficult to sell your home and add little or nothing to the property value. Whether you're looking to sell now or in the future, careful consideration of your renovation vision is crucial **BEFORE** you start.

Establishing a relationship with your real estate agent will set you up for success no matter when you plan to sell.

"Owning a home is one of the single largest purchases many of us will ever make," said Andrew Zsolt, president/broker of record at Royal LePage Terrequity Realty in the Greater Toronto Area. "Building a relationship with an agent you can trust, and who knows first-hand what creates demand in your neighbourhood, is a smart way to ensure your renovations marry your tastes with the market in order to maximize your investment."

Zsolt recommends the following tips for owners ready to renovate:

1. Know your neighbourhood – No matter how long you've lived in the community, you will not have seen as many of your neighbors' homes as your real estate agent has. Agents specialize in areas. That means they've seen all

kinds of renos...and have had to sell them. Talk to your agent about the renovations that have returned the best value for others in your area.

2. Temperature matters – Selling in a hot market is challenging in a different way than selling in a cool one. An agent who knows your neighbourhood will be the best person to give you advice on negotiating the market variables.

3. After kitchens and bathrooms, let in the light – Homes with good natural lighting are always popular. Sometimes, the simplest solution is a glass front door to allow light into your entryway.

4. Add a room, to your outside – Despite, or perhaps because of, our winters, Canadian buyers love outdoor living spaces. A well-proportioned deck extends the living space of your home and is an attractive enticement for buyers.

5. Be room conscious – The current trend is for more open concept living with fewer, bigger rooms. But (see tip #1), if your neighbourhood is full of older, more traditional homes, a modern open-concept layout might not be as appealing to prospective buyers. When in doubt, consult your agent.

6. Bathroom bonanza – Homes with bathrooms or powder rooms on each floor are customarily hot sellers.

7. Recognize the "reasonable standards" – When renovating to sell soon, know what is expected of you to help your home meet the standards of others in your area (see tip #1). Over-renovating can sometimes backfire. Very few Buyers can tell the difference between a \$250 and a \$500 toilette.

8. Be sure to replace the unsightly – Anything broken, chipped, stained or garishly coloured (like that hot pink porcelain toilet and sink combo) should be updated.

9. Love it and List it – If you aren't planning to sell immediately, you can still maximize the value of your renovation AND reflect your personal tastes. Stick with neutral finishes and let your personal style shine through accessories you love that can then move with you when you are ready to go.

10. It's my home – The hardest part about renovating your house to sell is the emotional attachment owners have to their homes. A trusted agent can give you an objective and qualified perspective that can help take the emotion out of the challenging decision-making involved in home renovations.

Bancroft and District Real Estate Board Yearly Statistics



Year:	Total Listing Activity YTD:	Total Sales YTD:	Monthly Sales Volume:	Total Sales Volume YTD:
2012	819	198 Units	\$8,438,100	\$34,509,626
2013	817	195 Units	\$9,881,900	\$36,089,269
2014	729	194 Units	\$8,038,150	\$31,599,587

What's Happening in Bancroft

July 1st: Canada Day Celebrations in Bancroft, Millennium Park.

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July 1st to July 5th: Summer Theatre, Village Playhouse.

July 2nd to July 27th: Mixed Media Works by Shelley Beach, Art Gallery of Bancroft, Recep. July 4th at 7:30 pm.

July 2nd: Mineral Capital Concert, Millennium Park.

July 4th to July 6th: Bancroft Wheels, Water & Wings, Hastings St Bancroft.

July 4th: Pig & Lamb Roast, Bancroft Curling Club.

July 4th: ANAF Barn Dance, ANAF Maynooth.

July 5th to July 6th: Rock, Gem & Mineral Show & Sale, Prince Edward Fair Grounds, Picton.

July 5th: Coe Hill Legion 21st Annual Bass Tournament.

July 6th: 110th Anniversary Service, The Old Ormsby Heritage Church,

July 8th to July 12th: Summer Theatre, Bancroft Village Playhouse.

July 9th: Mineral Capital Concert, Millennium Park.

July 9th: North Hastings Quilt Club Meeting, 580 in Bancroft, 6:45 pm.

July 11th to July 13th: Studio Tour, 1074 Little Pond Road, Cloyne & 1005 Fosters Lane, South of Cloyne.

July 12th to July 13th: Black Bear rally.

July 12th: Pike Only Catch & Keep Fishing Derby, www.clwa.ca.

July 14th: Elk Tour Nature Discovery Tours, Bancroft & District Chamber of Commerce, 9:00 am.



Get involved in your community

July 15th to July 19th: Summer Theatre, Bancroft Village Playhouse.

July 16th: Forestry Tour Nature Discovery Tours, Bancroft & District Chamber of Commerce, 9:00 am.

July 16th: Mineral Capital Concert, Millennium Park.

July 18th to July 20th: Madonna House & Barry's Bay Train Station Museum & Art Gallery, Depart from Bancroft at 8:30 am.

July 18th to July 20th: RPM Havelock, Havelock Country Jamboree.

July 18th to July 19th: Log Jam, Wilderness Tours Resort.

July 19th: Baptiste Lake Music Festival, County Fare & Inn.

July 19th: CLWA Annual Membership Meetings, www.clwa.ca.

July 21st: Chimney Swifts Nature Discovery Tours, Bancroft & District Chamber of Commerce, 9:00 am.

July 22nd: Garden Tour, Garden of Wendy Taxis at 114 Gaebel Road. 5:00 pm.

July 23rd: Mineral Capital Concert, Millennium Park.

July 25th to July 27th: 2nd Annual Meta Spiritual Gathering, 29277 Hwy 28.

July 27th: Rock, Gem & Mineral Show & Sale, Bancroft Legion..

July 28th to August 2nd: Summer Theatre, Village Playhouse.

July 29th to August 16th: Harvest by Ken Cameron, Bancroft Village Playhouse, 8:00 pm.

July 30th to August 24th: "Annual Juried Exhibition" East Central Ontario Art Association, Art Gallery of Bancroft, Recep. August 1 at 7:30 pm.

July 30th: Mineral Capital Concert, Millennium Park.

July 31st to August 3rd: 51st Annual Rockhound Gemboree, 63 & 103 Newkirk Blvd, Bancroft.

4 Summer Safety Tips

By: Canadian Living

Whether you're taking the kids to the pool or on a hiking adventure, find out how you can keep your little ones safe this summer. Here's how to keep your little ones safe this summer, wherever they find their fun.

1. In the water: Keep your child within reach whenever they are around water. Safe Kids Canada recommends personal flotation devices for kids under five or for those

who are weak swimmers – even when they're just near water.

2. In the great outdoors: Plan activities in the shade and teach her the shadow test. If her shadow is shorter than she is, it means the sun's rays are at their strongest and it's time to use maximum sun protection (protective clothing, sunglasses and sunscreen).

3. Along the hiking trail: Have a plant guidebook close by when in

the woods. Teaching your child how to spot poison ivy will save you an irritating visit to the doctor later on.

4. At the cottage: Put aside insect repellents that contain DEET (they can be harmful if swallowed) and try a remedy that your child doesn't need to wear, such as OFF! Clip-On Mosquito Repellent. Clip it anywhere that's out of your child's reach.

Kate's Shish-Kebobs!



Skewers

I use pork loin cut into cubes
1 green pepper cut into chunks
1 red pepper cut into chunks
1 yellow pepper cut into chunks
1 orange pepper cut into chunks
1 Vidalia or sweet onion cut into chunks

Directions:

You can anything else that is your favorite vegetable.

Marinate the meat for the day or overnight. Soak the wooden skewers in water and then thread the meat and vegetables on the skewer alternating them.

I heat up the BBQ and then turn one side to medium and BBQ the skewers about 8 minutes per side. They are sooooo good!

Enjoy!

This is an easy recipe ideal for entertaining. It is the perfect dish as you can prep it ahead of time and BBQ it when the company comes. Spend more time with your guests than in the kitchen!

Ingredients:

Marinade

1 part balsamic vinegar
1 part olive oil
Generous tablespoon of Dijon mustard
Several cloves of garlic (you can see I LOVE garlic!)

Riddle Me This...

Q1: What occurs once in every minute, twice in every moment, yet never in a thousand years?

Q2: What is always coming but never arrives?

Q3: What has one eye but cannot see?

A1: The letter m. A2: Tomorrow.
A3: A needle.

Tips & Tricks

Keep bananas fresher by wrapping the stems in plastic wrap.

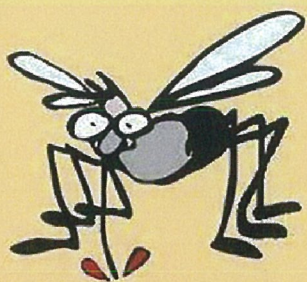
Instantly heal a paper cut by applying chap-stick to the wound.

Out of AA batteries? You can use AAA batteries by filling the gap on the positive side with a small wad of tin foil.

Keep potatoes from sprouting by placing an apple in the bag.

Rx Laughter

always the best medicine



Why can't mosquitos
SUCK FAT
instead of blood?

How do you know if you have a tough mosquito?
You slap him and he slaps you back!

What is the most religious insect? A mosque-ito!

What has 6 legs, bites and talks in code? A morse-quito!

What is the difference between a mosquito and a fly? Try sewing buttons on a mosquito!

What do you get if you cross the Lone Ranger with an insect? The Masked-quito!

What has antlers and sucks blood? A moose-quito!

Why are mosquitos religious? They prey on you!