

Giving back to the neighbourhoods where we live and work.



The Royal LePage Shelter Foundation is helping break the cycle of violence and restore hope for families in our community. Royal LePage offices across Canada are raising money for their local women's shelters and funding long-term solutions to end family violence. Since 1998, we have raised over \$14 million to help 30,000 women and children each year.

Agent commission donations and other fundraising stays locally to fund a variety of shelter programs. This funding has made a significant difference.

Examples of the types of programs that have been funded include:

- Art therapy and play therapy for children
- Gardens and playgrounds for families to enjoy a safe outdoor space and renovations to bedrooms and common areas to serve more women and children
- Employment training and job placement programs
- Emergency transportation
- ...and meeting the most critical needs such as food, housing, therapy, childcare and other support.

"The Royal LePage Shelter Foundation has been a dedicated partner of Interval House in ending violence against women. The commitment of Royal LePage agents is inspiring and buoys our spirits as we work together to help women and children rebuild their lives after experiencing abuse. Through the support of our friends at Royal LePage, Interval House has been able to purchase and renovate our existing shelter, build a garden sanctuary for peaceful reflection and healing, and transform our Children's Playroom into a bright, cheerful space. But most importantly, the Royal LePage Shelter Foundation has helped thousands of women and children transform their lives and break the cycle of violence for good."

-- Ashleigh Saith, Interval House, Toronto, ON

How to help Women's Shelters during the Holiday Season

Shelters help women and children by providing a support network and by filling in as extended family members. Shelters can only do so much on their own; they still need your support. You can help by:

- Providing canned goods
- Donating gift cards for grocery and retail stores
- Volunteering at your local shelter
- Giving new presents for children and women
- Make a financial contribution - every little bit helps.

To find the women's shelter in your area, contact us at shelterfoundation@royallepage.ca
For more information, www.royallepage.ca/shelter

Royal LePage Shelter Foundation Charitable registration number: 88253 1304 RR0001



Helping you is what we do.™

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The Homeowner



Helping you is what we do.™



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"A Realtor you can trust"

I hope you find this newsletter informative and entertaining.

Whether you are making a move or curious about the real estate trend in your area, please feel free to contact me at the number below. I am always happy to answer your real estate needs.

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Canadian Home Prices Edge Up While Activity Softens

The Royal LePage House Price Survey released in October showed the average price of a home in Canada increased year-over-year between 1.8 and 4.8 per cent in the third quarter of 2012.

Survey findings indicated that the average standard two-storey home in Canada increased 4 per cent year-over-year rising to \$403,747, while detached bungalows rose 4.8 per cent to \$366,773. Standard condominiums witnessed an increase of 1.8 per cent to \$243,607. Most cities in Canada experienced modest price appreciation in the quarter, but fewer homes were sold compared to the same period in 2011.

"A drop in the number of homes trading hands typically precedes a period of softening house prices. Where there is reduced demand, those who want to sell their homes adjust their asking price to stimulate interest. During the third quarter, unit home sales were positive in July, fell 9 per cent year-over-year in August and we are expecting September to show a decline as well," said Phil Soper, president and chief executive, Royal LePage. "We had predicted this cyclical change early in the year, a natural market reaction after a period of strong expansion. Changes to mortgage regulations, which took effect on July 9th, accelerated the correction."

In July, the Minister of Finance announced that the maximum amortization period for insured mortgages would be reduced to 25 years from 30 years. This was the fourth intervention in the mortgage market in just four years and the most impactful. Potential first-time buyers, which in a typical market represent one third to one half of all purchase transactions, felt the changes immediately.

"While hard-hit in the short-term, first-time buyers will adjust to tougher mortgage qualifications. The dream of homeownership is very much alive among young Canadians. They may remain renters for sometime as they save; some will opt for less desirable neighbourhoods and some will purchase smaller homes," added Soper. "In the meanwhile, we will feel their absence in national sales statistics."

Canadian consumers were bombarded with troublesome economic news from around the globe during the period, particularly in the early weeks of the third quarter. While this has been a drag on the nation's housing market and contributed to a slowing in home sale transactions, consumer confidence appeared to rebound in September, which should support activity in the important fall market.

"Policy makers in Canada and the United States have confirmed that the current period of very low interest rates will continue, likely through 2013. This is very supportive of housing market activity and any downward pressure on home prices should be minimal," said Soper. "And for the first time in six years, sustained positive news from the American housing market should leave Canadians more confident about our continued economic prosperity."

For more information, please see the Royal LePage Survey of Canadian House Prices at www.royallepage.ca.

If you are wondering what your home is worth in today's market, please contact me and let me put my expertise to work for you!

Survey of Canadian Average House Prices in the Third Quarter 2012

	Detached Bungalow		Standard Two Storey		Standard Condominium	
	2012 Q3 Average	Annual Change	2012 Q3 Average	Annual Change	2012 Q3 Average	Annual Change
Halifax	\$293,000	8.9%	\$311,000	3.7%	\$202,000	3.1%
Charlottetown	\$172,000	3.6%	\$205,000	3.5%	\$127,000	1.6%
Moncton	\$147,900	-6.4%	\$134,600	-2.8%	N/A	N/A
Fredericton	\$205,000	2.0%	\$220,000	5.8%	\$158,000	0.6%
Saint John	\$186,034	0.4%	\$272,591	-1.0%	\$153,000	1.0%
St. John's	\$264,167	9.9%	\$357,000	8.2%	\$281,333	9.2%
Montreal	\$287,500	4.5%	\$387,786	5.5%	\$236,989	0.3%
Ottawa	\$389,583	5.1%	\$392,167	4.9%	\$261,833	6.1%
Toronto	\$558,900	5.9%	\$660,115	5.4%	\$359,673	2.7%
Winnipeg	\$294,625	6.6%	\$319,250	6.5%	\$188,714	8.3%
Regina	\$335,000	5.8%	\$359,500	9.8%	\$210,750	6.4%
Saskatoon	\$348,000	3.9%	\$373,500	4.1%	\$252,333	7.4%
Calgary	\$434,267	6.5%	\$431,544	4.1%	\$249,167	-2.1%
Edmonton	\$335,429	7.5%	\$356,714	1.5%	\$202,714	-0.6%
Vancouver	\$1,013,500	-0.9%	\$1,125,750	-1.5%	\$498,000	-3.0%
Victoria	\$450,000	-6.3%	\$455,000	-2.2%	\$275,000	-0.7%
National	\$366,773	4.8%	\$403,747	4.0%	\$243,607	1.8%

Shelf Life

How Shelves Can Help Declutter, Organize, and Beautify Your Home

Shelves are the ultimate multi-tasker. They can help save you space, minimize clutter, and make a room more functional. Best of all, shelves and bookcases can add subtle style and personality to your home, making it more appealing and enjoyable for your family, and for visitors. Here are a few tips for getting your shelves working for you:

Make More Space

Shelves are space savers and decluttering devices. Floating shelves are a perfect fit for your entryway where they can organize things that tend to clutter up your hallway such as keys, mail, schoolbooks, and dog leashes. To keep your countertop clear, build a single shelf over your kitchen sink and store your dish soap, gloves, and scrubbers. Build shelves at the bottom of closets for storing shoes and off-season clothing in baskets and containers.

Divide and Conquer

If you're looking to provide a little separation in a larger space, consider using bookcases. Forget about a big reno, a tall bookcase can divide a large living room and create an office space away from the TV or other distractions. Or keep an open, airy feel by opting for a long, horizontal bookcase no more than 75cm high. Tall or short, bookcases give you enough separation to let you focus on work, the computer, or a good book.

Just Display It!

Shelves and bookcases aren't just for books anymore. They are the perfect place to display sculptures, collectibles, and keepsakes. Personalize these pieces with pictures of your loved ones, children's artwork, or family heirlooms.

Think Outside the Bookcase

Bookcases boring? Standard shelves uninspiring? Time to get creative. Instead of shelves, try mounting reclaimed wood, vintage drawers, or even old open suitcases to the wall. Stack books on a L-shaped wall brace to give the illusion of an invisible shelf, or add geometric interest with a "Tetris" bookcase containing different shapes, angles, and colours. For a country kitchen, repurpose a wooden ladder and use the rungs for hanging dishtowels, recipes, or magazines.

Up the Style Bracket

Extend the shelf life of your shelves with style and flair. Cover your books with plaid paper or patterned cloth for visual appeal. Alternatively, turn books around so pages face out, giving you a creamy-textured backdrop against which you can create displays or artwork. To add intrigue, paint your shelves the same colour of your wall for that "floating" look. And for a refreshing alternative to traditional bookcases, choose a modern, industrial-style shelving unit with beveled glass, steel brackets, and sleek angles.



Whatever shelving units suit you, an interesting mix of sizes, styles and textures will give you lots of storage while still maintaining a clean and uncluttered look.

Give Your Home an Energy Audit

Winter is approaching and there is no better time than now to give your home the energy audit it needs. A careful examination of your home can result in great savings, as heating comprises about 60 per cent of your home's energy bills during the winter months. Not only can you make your home more energy efficient and save money by doing a thorough inspection, but you can also contribute to a healthier, greener planet.

Among others, here are some simple steps to follow when trying to increase your home's energy efficiency:

1. Replace or clean furnace filters once every three months. Darren Voros, the national manager of The Home Inspection Network says: "Dirty filters restrict airflow and increase energy use. Keeping your furnace clean, lubricated and properly adjusted will reduce energy use, saving up to five per cent of heating costs."

2. Check for exterior wall cracks and seal them. Cold air can enter your home through cracks around windows, and through holes created for ventilation, such as dryer and bathroom vents. Inspect these areas thoroughly to make sure that they are fully sealed.

3. Fill cracks where your baseboards and floorboards meet. Cold air easily enters your main living areas through these cracks, especially if you have an unfinished basement. Keep your feet warm and reduce the overuse of baseboard heating by filling these cracks with latex caulking.

4. Check your fireplace flue and dampers. A faulty fireplace damper could mean that warm air is exiting your home without you knowing it. Check your damper to make sure that it fully

Cold Weather Curb Appeal

How to Make Your Home Even More Welcoming this Winter

Winter is all about welcoming. Welcoming cold weather, welcoming long nights, and welcoming people into your home for the wonderful holiday season. That's why winter is the perfect time to make your home even more inviting, and it starts at the front door. Here's some tips for adding a little cold-weather curb appeal to your home:

Light the Way

Greet your guests and amaze onlookers with stunning lights. Liven up the night with holiday lights in classy colours such as white and blue and wrap them around trees, bushes, or pillars. Icicle lights provide bright, beautiful illumination around windows, doors, and the rooftop. And to evoke a cozy, dreamlike feel, use red or green uplighting on the façade of your home or in front of trees.

Say Welcome with a Wreath

Wreaths are a great way to welcome visitors while adding décor to your door. A traditional evergreen wreath left bare with a red bow is simple but elegant, and can be complemented with cuttings and holly berries around window boxes. For a shimmery stunner, hang a wreath made of glass tree ornaments in different colours and sizes. An assortment of artificial fruit with a frost-tinge will also help show off your festive spirit.

Go Green

Nothing quite contrasts the snow and cold of winter like lively plants and vibrant flowers. Use metal buckets or barrels as flowerpots, and fill them with dried rosehips or



willow branches for instant foliage. Go for ravishing red with poinsettias or by mixing rosy pomegranates with winterberry and dogwood branches. Bring out the green with winding ivy, or opt for a pot filled with evergreens, berries and pinecones coated with silver frosting.

Charm with Accessories

Simple winter accessories can help your home say "hello." Hang snowshoes or skates on your front door for that chic chalet look. Old skis and ski poles look great in plant pots when mixed with branches, foliage, or even lights. To really showcase your holiday spirit, bring your tree and wrapped empty boxes outside, complete with lights and stockings.

With the right décor, you'll be wowing your guests and neighbours this winter. And when it's time to pack everything away and get ready for spring, make it a family affair and serve hot chocolate. Don't forget to take pictures first!

closes when your fireplace is not in use. Use a flashlight to inspect the interior of the fireplace for holes or gaps that require fireproof sealing.

5. Use weather stripping on your doors. As your doors are constantly opening and closing, it is important that they move smoothly. By the same token, it is equally important that they are sufficiently sealed to keep warm air in. There are a variety of types of weather stripping to choose from and consulting a professional is the first step in finding the best fit for your doors.

6. Run your ceiling fans in reverse. Turning your fan in a clockwise direction during the winter can recycle up to 10 per cent of your home's heat. It takes any warm air sitting near your ceilings and pushes it back down into your living areas.

There are many ways to make your home more energy efficient and increase your savings. Start with these simple steps and watch as your energy costs decrease and your home becomes a greener living space.

