



Loretta & Cheryllyn

Flower

"Flower Power" Redefined



Two Generations.
One Powerful Combination.

Compliments of Loretta & Cheryllyn Flower, Sales Representatives

www.FlowerTeamRealEstate.com



We've reached the end of 2015, and what a fantastic year it was!

Remember that it's never too late to address any last real estate questions or plans you may still have before year-end.



Merry Christmas & Happy New Year

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FLIPPING ABOUT THE MARKET?

Are you looking to invest in property? Some shows about home renovating make it look fairly simple to buy a rundown house, fix it up and "flip" it for tens of thousands of dollars more. But before you begin to entertain the idea of rolling up your sleeves to make a quick buck on the market, make sure to not only investigate the property thoroughly, but also the area it's in and the comparative values of other homes in the immediate vicinity.

Your first step should be to pick up the phone and ask me for a no-obligation rundown of recent real estate activity – what is currently on the market, what has recently sold and for how much, how long they took to sell and what condition they were in.

You'll also want to get a feel for the direction the area is going in. Is it an established area or an up-and-coming one with great potential? Does it attract single people, young families with kids or an older crowd looking to downsize? Let's review these factors and more

to help determine exactly what home features would be most appealing to the next buyer, and therefore where best to spend your renovation dollars.

If you're looking to invest in a property then take the first step and call so we can go over the many factors involved. Let's touch base to discuss your expectations, work through your property-buying budget and review the realities of renovations.



10 Tips for Buying Investment Properties



Here are some tips to help you get the most out of your investment:

1. Understand your budget- Get your preapproval from the bank and factor in all the costs & monthly payments
2. Factor in the ongoing costs- calculate insurance, taxes, repairs and negotiate the best deals
3. Buy in a growth area- look for properties close to amenities that would be attractive to renters
4. Be realistic about your investment goals- look at the big picture, these investments are long term unless you are in a "boom" economy
5. Build sweat equity- Save costs and do the renos/repairs yourself. Make sure it is to code of course!
6. Don't go overboard with luxury- properties should be clean and functional. Don't get sucked in by the "bling".
7. Be Smart and don't go with your heart- Weigh the pros and cons, this is not the home you will be living in.
8. Think carefully before supplementing- Make sure you have enough cash flow in case you have to supplement the monthly cost.
9. Still paying off your own home? Not a problem, make sure you are comfortable with the debt level before making the purchase.
10. Get a home inspection- There maybe more than meets the eye! Know what you are getting into!



PANTRY PERFECTION

Your pantry, your cupboards – whatever you call that part of your kitchen where you keep your food – it’s a fixture of your daily domestic life. Make it work better for you by getting it organized – and keeping it that way.

First, let’s get you motivated by looking at how an organized pantry pays off. You’ll save money by reducing food waste and more easily identifying what you do – and don’t – need to buy. You’ll save time, finding what you’re looking for and making grocery lists quicker. An organized pantry can also help you better understand or change your eating habits and meal planning. You might even find those meals tasting better because you’re working with fresher ingredients.

Start your pantry makeover by taking everything out of it (the perfect opportunity to wipe down your shelves). Of each item, check if it’s still good. If not, toss it. Be wary of dates on packaging, though – they’re not necessarily expiration dates, and expiration dates aren’t necessarily gospel. Don’t waste money throwing out perfectly good food. On the other hand, some foodstuffs, like spices and seasonings, don’t ever spoil but do lose their potency, at which time they should be tossed as they won’t do your meals any favors. Next, check if the remaining items will be used. If you haven’t used it in the last year, the answer’s likely no. Donate the unopened items to your local food bank.

What’s left is ready to be restocked in your pantry. But how and where you put everything back is key to realizing those benefits we talked about. Grouping similar items together (e.g., condiments, baking ingredients, canned goods, and

grains) helps you find what you need faster and to see how much of an item you have available. Placing your most frequently used foodstuffs in prime pantry real estate (at eye level) saves time. Strategically placing certain items, like snack foods, where they can’t be easily seen or reached can help you with your eating habits. Ordering items by expiration date (the first to expire should be the last put away) helps reduce waste.

Having purged your pantry, you might find you now have all the room you need. But if it’s still cramped and you’re having trouble accessing or even seeing everything, take advantage of the many kitchen-organizing products available, from under-shelf storage to Lazy Susans to door-mounted racks. Take food out of original packaging and put it in stackable, square or rectangular storage containers to maximize space. If those containers are also clear and air tight, you’ll be able to see at a glance how much product you have left and your food will stay fresher longer, saving you money and making your meals taste better.

Keep your new-and-improved pantry organized by going through it on a weekly, monthly, or seasonal basis – whatever works given its size and your household’s food-consumption habits – taking out what you won’t or can no longer use, and regrouping contents. Now you’re cooking!

HOLIDAY ENERGY HELPERS



Save energy – and money! – with these simple holiday energy-saving tips:

1. Lights:

- Put holiday lights on a timer, or at least unplug them during the day and when you’re not home to enjoy them.
- Reduce the size of outdoor lighting displays: Less lights = less energy used.
- Switch to LED lights to save energy immediately.

2. Cooking: Maximize oven capacity by cooking several items at one time, leaving enough room around each dish for heat to circulate. For smaller dishes, utilize smaller appliances, such as slow cookers, toaster ovens, microwaves, electric skillets and even the BBQ!

3. Heating: Keep the heat low when entertaining; rely on body heat – or maybe “ugly holiday sweaters” – to warm up your party!

A QUESTION OF ETIQUETTE

Viewing prospective properties can be a minefield of unwritten rules. Answered here are buyers' most frequently asked questions about open house and private showing etiquette.

- **Can I bring my kid(s)?** Of course! But should you? Unless you're serious about a property, consider leaving them behind. You'll get more out of the viewing since you won't be distracted, and you won't risk your child(ren) possibly doing damage to the seller's property or hurting themselves.
- **Can I open closets, cupboards, and drawers?** Closets? Yes, absolutely! Cupboards and drawers? That depends. Are they permanently affixed to the property (e.g., kitchen cabinetry)? Then yes! Are they attached to belongings the seller will take with them (e.g., dressers, armoires)? Then no. Rummaging through their contents? Never.
- **What if I have to use the bathroom?** If you can hold it, do. But if it just can't wait, ask permission first – the seller may have designated a specific bathroom they'd prefer guests use. And if you do go, make it quick and leave everything exactly as found!
- **Is it OK to take pictures or record video?** Until it's sold, that property you're wandering around is still someone's private residence. So the rule here is the same as for the bathroom: ask permission first. Understandably, some sellers have security concerns and may prefer you didn't take images.
- **Do I have to take my shoes off?** If asked to do so, whether by a sign, a seller, or a salesperson, it's just good manners to comply. Always be prepared for this request by wearing good socks or stockings under shoes you can easily slip off and on.



HOLIDAY SALE

Thinking about pulling your home off the market during the holidays or waiting until they're over to sell? Hold that thought while you consider these reasons why the holidays can be a great time to sell.

- Buyers who are out home hunting during this busy time of year tend to be serious, motivated buyers. January is a popular time to start a new job, for example, so maybe they're under a deadline to move; there are a number of reasons buyers may need to close on a new home before the end of the year.
- Because most people do wait until after the holiday season to put their homes on the market, you'll have less competition from other sellers if you sell during the holidays. What happens when there's less available inventory for buyers – serious buyers – to choose from? Prices go up, which is good news for those looking to sell.
- The emotional quotient. Dressed up in the sights and smells of the season – twinkling lights, greenery, and freshly baked goodies – your home may never look and feel quite so appealing as it does at this special time of year, allowing you to capitalize on buyers' emotions at a time when they're already running high.
- Depending on your local market activity, selling your home now could mean being much better positioned as a buyer come spring. Your offer will be more attractive to sellers as it won't be conditional on selling your home first, and you can close quicker – crucial advantages for a buyer when the market picks up steam in the spring.

Contact your real estate sales representative today to discuss whether putting your property on the market this holiday season is the right move for you.

~ Monthly Musing ~

“Feeling gratitude and not expressing it is like wrapping a present and not giving it.”

~ William Arthur Ward



Spinach, Bean & Artichoke Dip

Ingredients

- 8 oz. pkg. light cream cheese
- 2 Tbsp. mayonnaise
- 1 c. cooked/canned white beans, drained and rinsed
- 2 garlic cloves
- 6 oz. jar marinated artichoke hearts, drained & chopped
- 10 oz. pkg. frozen chopped spinach, thawed and squeezed dry
- ¼ c. grated Parmesan cheese
- ¼ c. shredded mozzarella cheese, divided
- hot sauce, salt and pepper to taste

Directions

1. Preheat oven to 350°F.
2. Spray a shallow baking dish with non-stick cooking spray and set aside.
3. In a food processor, pulse cream cheese, mayonnaise, beans and garlic until smooth.
4. Scrape into a bowl and stir in the chopped artichoke hearts, drained spinach, Parmesan cheese and half the

SOLD IN 1 WEEK!

See what our clients have to say about us:

"Throughout the whole process of buying and selling, Loretta and Cheryllyn were truly amazing! Not only did they answer all of our questions and concerns but they actually anticipated them, answering them before we had a chance to ask. The pictures and video of the house were amazing and having a stager work with us showed Loretta and Cheryllyn's attention to detail. The care and commitment that they showed us made us feel more at ease during such a stressful time. I don't even mention Cheryllyn's negotiating skills made all the difference in us getting the home we really wanted! Thanks so much for all your hard work, we really appreciate it!"

Julie & Mark Volino



crackers to dip.
738 Briar Crescent

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