

News Affecting Your  
 Most Prized Possession  
 – Your Home!

**7 Costly Homeowner  
 Mistakes to Avoid  
 Before Selling  
 Your Home**

**Penticton** - A new report has just been released which reveals seven costly mistakes that most homeowners make when selling their home, and a Nine-Step System that can help you sell your home fast and for the most amount of money. This industry report shows clearly how the traditional ways of selling homes have become increasingly less and less effective in today's market. The fact of the matter is that fully three-quarters of homesellers don't get what they want for their homes and become disillusioned and—worse—financially disadvantaged when they put their homes on the market.

As this report uncovers, most homesellers make seven deadly mistakes that cost them literally thousands of dollars. The good news is that each and every one of these mistakes is entirely preventable. In answer to this issue, industry insiders have prepared a free special report entitled *“The Nine Step System to Get Your Home Sold Fast and For Top Dollar.”*

To hear a brief recorded message about how to order your **FREE** copy of this report, call toll-free 1-888-267-4599 and enter 3084. You can call any time, 24 hours a day, seven days a week. Get your free special report **NOW** to find out how you can get the most money for your home.

**INSIDE THIS ISSUE  
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**TIPS FOR  
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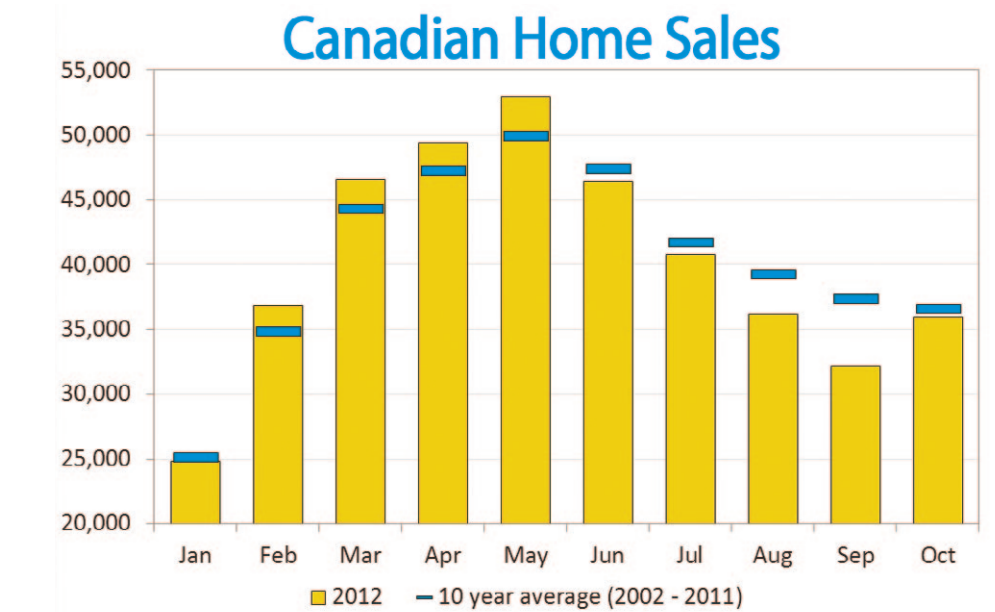


**THE MEDIA  
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**Forecast: A Stable  
 Housing Market for 2013**

**T**here has been a lot of talk about an upcoming downturn in the Canadian housing market, and although there has been evidence of slowing, it's not a significant decrease. According to the Canadian Real Estate Association (CREA), national home sales activity and average price were little changed by the end of 2012, and the numbers show an improvement in sales activity in about half of all local markets.

CREA President Wayne Moen has stated that sales data at the end of the 2012, “held steady at the national level, but we are seeing some diverging trends among local housing markets. Markets in Alberta and Saskatchewan are gaining strength, while some of Canada’s traditionally most active markets have lost steam. As always, all real estate is local, so buyers and sellers should talk to their REALTOR® to understand how the housing market is



Source: CREA

shaping up where they live or might like to live.”

Canada Mortgage and Housing Corporation (CMHC) has forecasted that both housing starts and sales of existing homes nationwide are expected to moderately increase during 2013, and forecasts the aver-

age MLS® price at \$570,400. CMHC credits economic and employment growth, low mortgage interest rates, and population growth for the upturn. Due to positive signals from the resale market and economic development, CMHC also expects British Columbia’s housing

market to move upward as builders ramp up residential construction.

Putting all the negative chatter aside, many experts agree that Canada’s continuing economic strength, immigration and low interest rates will help keep the housing market stable. ■

**Beware of Home Inspection  
 Pitfalls BEFORE You Put  
 Your Home Up for Sale**

**Penticton** - According to industry experts, there are over 33 physical problems that will come under scrutiny during a home inspection when your home is for sale. A new report has been prepared which identifies the eleven most common of these problems, and what you should know about them before you list your home for sale.

Whether you own an old home or a brand new one, there are a number of things that can fall short of requirements during a home inspection. If not identified and dealt with, any of these 11 items could cost you

dearly in terms of repair. That’s why it’s critical that you read this report before you list your home. If you wait until the building inspector flags these issues for you, you will almost certainly experience costly delays in the close of your home sale, or worse, turn prospective buyers away altogether.

In most cases, you can make a reasonable pre-inspection yourself if you know what you’re looking for, and knowing what you’re looking for can help you prevent little problems from growing into costly and unmanageable ones.

To help homesellers deal with this issue before their homes are listed, a free report entitled *“11 Things You Need to Know to Pass Your Home Inspection”* has been compiled which explains the issues involved.

To hear a brief recorded message about how to order your **FREE** copy of this report, call toll-free 1-888-267-4599 and enter 3624. You can call any time, 24 hours a day, seven days a week. Get your free special report **NOW** to find out how to ensure a home inspection doesn’t cost you the sale of your home.

**27** Tips to Drive Up the Sale Price of Your Home  
[www.QuickHomeSellerTips.net](http://www.QuickHomeSellerTips.net)

# RECO Has Some Advice for Home Buyers and Sellers

by Joseph Richer

**Q** I have been saving for years for a home and now I'm ready to take the next step but I find the process quite confusing and have many questions. I don't know where to turn.

**A:** Don't worry, you aren't alone. I remember buying my first home and how nervous I was. The best piece of advice I can give is do your homework. We know that most people will sacrifice everything—from vacations to entertainment—in order to save for a home. But what is worrisome is when we see people thinking with their heart, and not their head, when making one of the biggest decisions of their lives. It's heartbreaking when we hear about buyers who have waived home inspections or financing and it's cost them thousands of dollars, or worse.

The good news is RECO is here to help. We are an independent source of information to help educate homebuyers and sellers about the process. RECO administers the rules that govern real estate professionals, sets educational standards and investigates complaints. But our main goal is to educate so you understand the process and make informed decisions.

Your first step should be to visit RECO's website (reco.on.ca), where you'll find a host of bulletins and newsletters that address most of the information you will need. The next step is to get a trained professional to help you.

When choosing a real estate professional, ask friends or family for recommendations and take the time to find one you believe will best meet your needs. You can make sure that someone is registered and legally allowed to trade through RECO's website. Good luck.

**Q:** We bought a fabulous house but have since discovered that the water heater is leased. We didn't know we'd have that extra monthly cost.

**A:** This is unfortunate and an extra cost that I'm sure you



didn't plan for. In recent years, it has become more common to rent elements like heating units. As a result, many buyers are surprised to find out that things like furnaces, heating ducts and water heaters, which they thought were part of the house, are not included. Unfortunately, you are now stuck with the rental bills.

Items included with the purchase of a property are called chattel. Before you put in an offer on a property, make sure all chattel are detailed in writing. Your offer can also include a clause stating that the seller will pay any outstanding leases on the home's major systems.

Take advantage of the advice of a registered real estate

professional to ensure you have included everything you want in writing. Buying a home is a big decision so it's important that you know your rights. ■

*Ask Joe is a question and answer column by the Real Estate Council of Ontario's registrar Joe Richer. RECO oversees all real estate professionals in Ontario and it is their job is to make sure real estate professionals are registered and follow the law and code of ethics to protect consumers.*

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## Pros and Cons of Faster Mortgage Repayment

by Rob Engen

Being mortgage free is a top priority for many Canadians. According to a recent poll conducted by CIBC, current mortgage holders believe they'll be mortgage free by the time they're 55, which leaves a short window of opportunity to ramp up their savings before retirement.

To reach mortgage freedom faster, you can capitalize on today's low interest rates by accelerating your mortgage with extra monthly contributions or lump-sum payments. But homeowners should look at the pros and cons of paying down their mortgage debt quickly versus taking a slower approach and using the excess cash for other investments. Here's why:

With recent changes to mortgage rules and record low interest rates, now might be the right time to carry long-term mortgage debt while you concentrate on building up your investments.

The expected return on stocks has historically been around eight to 10 per cent. While paying off your mortgage is a guaranteed, risk-free return, the low cost of borrowing means there's potential to earn higher returns by investing in a balanced portfolio.

If you can earn two or three per cent more by investing instead of paying off debt, the compounded returns over a few decades can really add up.

We also need to diversify our investments. Real estate makes up the largest chunk of our net worth, but most of



us have nothing else to show for it. By sinking every available dollar into our mortgage in order to pay it off five or 10 years early, we're neglecting our investments for far too long.

Rather than putting all your money into one asset—your home—take a balanced approach to build up your savings and other investments.

### TO PAY IT OFF, OR NOT TO PAY IT OFF?

"This is something homeowners should ask themselves every few years as their financial situation changes," says Bob Stammers, Director of Investor Education at the CFA Institute.

The answer is different for everyone. If you have consumer debt or more pressing financial needs, you need to take care of that first. Some people are risk averse and will always be better off paying their house off faster. Others have a higher risk tolerance and feel more comfortable with investing.

I'm taking a balanced approach by putting an extra \$800 a month on top of our regular monthly mortgage payments, saving \$800 a month in our tax free savings accounts and investing \$400 a month in my RRSP. ■

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## Discover 3 Ways to Save Thousands When You Buy a Home

**Penticton** - If you're like most homebuyers, you have two primary considerations in mind when you start looking for a home. First, you want to find the home that perfectly meets your needs and desires, and secondly, you want to purchase this home for the lowest possible price.

When you analyze those successful homebuyers who have been able to purchase the home they want for thousands of dollars below a seller's asking price, some common denominators emerge. While the negotiating skills of your agent are important, there are three additional key factors that must come into play long before you ever submit an offer.

This topic has been the subject of extensive analysis by industry experts, and a summary of their findings, and a specific step-by-step purchase plan for homebuyers can be found in a new special report called "Homebuyers: How to Save Thousands of Dollars When You Buy."

This free report outlines the psychology of how a seller sets their asking price, and gives you 3 simple steps to follow, before you even set foot in a seller's home, which could help you successfully slash thousands of dollars off the price of the home you want.

To hear a brief recorded message about how to order your FREE copy of this report, call toll-free 1-888-267-4599 and enter 4734. You can call any time, 24 hours a day, seven days a week. Get your free special report NOW to find out how you can get the most money for your home.

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# TV TIME: Media Room Decorating Pointers

by Kathryn Weber

Ever since television was introduced, families have been gathering around the screen. Today's living rooms and family rooms often revolve around the TV, and with the phenomenal growth in screen size, a home media room might be a better spot to enjoy television, movies and games.

But a media room isn't just a living room with a big TV; it's a special space dedicated to television viewing, and with the right decor and organization, users will have a richer entertainment experience. Ideally, your media room ideally should be closed off from the rest of the house.

Colour is key on the decorating list. Darker hues help create a theater experience and are light-absorbing. Light or bright colours can create glare. Paint should be in a flat or eggshell finish.

Because media rooms are designed for watching TV and movies with all their high and low sounds, a good sound system is a must. Some home theater sound systems require speakers to be wired in around the room, and while this guarantees great sound, such systems can be expensive and difficult to install. A simpler option is sound bars. Placed underneath the TV or on the entertainment console, the bars often match the look of the TV. Set-up is quick and easy, and best of all, bars are available from \$75 and up. The average price for a good mid-range system would be about \$200.

As for the TV itself, as a rule, the



bigger, the better. Today's large flat screen TVs are easy to mount on a wall, but there are also options for drop down screens and large entertainment cabinets, plus an endless variety of viewing options. If your media room is small, a flat screen TV makes sense. If it's large, a drop down projection screen is an attrac-

tive option.

Make sure you account for wires and storage for DVDs, games and other items. A universal remote that handles all your players and TV is ideal. Otherwise, a small basket on a storage ottoman can corral all the remotes.

Soft, overstuffed upholstered

chairs or sofas are great for marathon viewing sessions. Include some large pillows for those who like to camp on the floor, and add some cozy throws. To keep the room from becoming too murky, balance the dark paint with light-toned upholstery and drapes. Layer window coverings so the light level

can be adjusted.

Be aware that the electronic components in the room heat up, attracting dust, so frequent cleaning is important. Use dust sprays made specifically for electronics. ■

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## ON THE HOME FRONT

# Five Tips for First-Time Home Buyers

by Krystal Yee

When I was looking at condos and townhouses last year, I knew getting into the housing market wasn't going to be easy—especially as a single female.

But it turns out I'm not alone. A recent RBC Home Ownership poll indicated that among Canadians who plan on buying a home within the next two years, women are more likely than men to take the homeownership plunge.

Marcia Moffat, head of home equity financing at RBC believes that more single women are entering into the housing market as a result of changing income levels, demographics and lifestyle patterns.

"Women are being more cautious than men," says Moffat. "[They are] weighing cost, afford-

ability and job security before buying a home." Almost half of first-time homebuyers said that affordability was the biggest reason why they had not purchased a home earlier, while 23 per cent of women and 14 per cent of men said job security caused them to delay their first home purchases.

Moffat offers five tips for first-time homebuyers:

**Figure out the true cost:** Buying a home will be one of the biggest financial decisions of your life, so you need to consider the cost of homeownership versus your lifestyle. Can you comfortably carry your mortgage, and still live the life that you want? Make sure to leave yourself with enough wiggle room to enjoy what's important.

**Get your house in order:** It is important that you understand the long-term costs and choose

the right mortgage. Before you start your search, get preapproved for a mortgage, remembering that just because a bank says you can afford something, doesn't mean that you actually can. Run the numbers to see how much home you can realistically afford.

**Budget for extra costs:** A rule of thumb is to save between 1 and 3 per cent of the purchase price, which will apply toward closing costs. But don't forget to factor in the extra expenses that we sometimes forget, like utility hook-ups, house insurance, renovations and furniture. The real cost of closing on a home might be more than you think.

**Create an emergency fund:** Repairs and maintenance—or even an increase in fees or taxes—can catch you off guard. Having an emergency fund in

place before you buy a home will give you peace of mind and the financial buffer you will need to tackle most unexpected expenses.

**Add more revenue:** You can put a dent into your mortgage if you keep an eye out for opportunities to manage housing costs.

Consider renting out part of your home or having a roommate to help offset expenses. You could even rent out a spare room occasionally using AirBnB, or rent out an extra parking space if you have one. ■

*Krystal Yee lives in Vancouver and blogs at Give Me Back My Five Bucks.*

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## PENTICTON Real Estate News

Impacting One of Life's Largest Investments



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# These Improvements Add *Instant* Value to Your Home



by Kathryn Weber

Even with today's real estate worries, our homes remain the single largest investments most of us make. And, regardless of the market in your area, it's always a good idea make improvements that keep your home updated and refreshed. Some home improvements can take years to return the investment, while others are simple, calling for more elbow grease than money.

### WHEN TO GO PRO

When it comes to making improvements that add instant value, such as curb appeal, it helps to bring in a professional. If a designer or architect is out of your budget, look for one on Craigslist.com or through a local university who will work on an hourly basis. Landscape designers can help you create a cohesive landscape plan -- something that helps maximize your budget and prevents costly errors. Some nurseries will provide a landscape plan, or one at reduced cost, if

you purchase the plants through them.

Another great investment is a professional home inspector, who can advise you on problems with your house, helping you prioritize improvements.

### WORK FROM THE OUTSIDE IN

To launch your home makeover, start at the front door; repaint in a color that contrasts with the trim. Give the front of your home a good cleaning and replace any dated house numbers, light fixtures and handle sets. Stain or paint porches or steps to make the house appear more polished.

Remove any trees or shrubs that are in line with the front door to boost curb appeal. If your home lacks trees or shade, invest in the largest tree possible and have it professionally installed. Other easy improvements are sod and hardscaping. If the yard is full of weeds, re-sodding is easy and makes a bit impact. Adding simple gravel or mulched walkways in the garden or from porches to the driveway instantly gives a neat look. This

is especially true of homes that lack walkways to the front door or that have trails in the backyard from pets and people.

### UPDATE, UPDATE, UPDATE

If your home has dated elements like popcorn ceilings, bright gold bathroom fittings, and old wallpaper or fixtures, tackle these next. Lighting fixtures can be changed easily and inexpensively, often without the need for a professional electrician. Strip off wallpaper in favor a neutral coat of paint. Replace dated tile with a new wood floor. Many wood floors can be laid right on top of tile.

If there's money left in the budget, go for energy savings with updated appliances that are energy efficient, and don't forget to replace your water heater; give some thought to a tankless model that only heats water when you need it. It can account for a giant cost savings over a traditional model that keeps water hot all the time. ■

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# TAXES

## Selling a Condo? Beware the Taxman

by Mark Weisleder

When you sell a property that isn't your principal residence and make a profit, half of the amount is taxable. This is the so-called capital gains tax and it's pretty straight forward, but every situation is different. It all depends on how the Canada Revenue Agency views the transaction.

Real estate agent Romano Giusti bought a condo on Richards St. in Vancouver in November 2006 and re-sold it in June 2007 for a profit of \$30,831. When he filed his tax return, he paid no tax on the profit, saying it was his personal residence.

The CRA re-assessed this return and discovered that Giusti had bought and sold seven condos in seven years. He argued that he intended to make the Richards St. condo his personal residence because of the street noise, irresponsible renters and pets in the building. So, he moved.

Giusti appealed and lost. In a case heard on January 25, 2011, Judge G.A. Sheridan found that Giusti was flipping houses and so was not entitled to the principle residence exception. He also penalized Giusti.

For most people, if you make a \$30,000 profit, you only would pay tax on \$15,000. In this case, the court found that because Romano was in the business of buying and selling homes, he had to pay tax on the entire profit.

Here are some things the court and CRA will look at in deciding whether a profit is a capital gain or income:

1. The nature of the property sold.
2. The length of the period of ownership of the property.
3. The frequency or number of other similar transactions by the taxpayer.
4. Any work done to make the property more marketable or to attract purchasers.
5. The taxpayer's motive or intention at the time he acquired the property.

The fact that Romano was also a real estate agent did not help him, since most of his business income related to commissions on real estate contacts.

The key factor in most court cases is the number of deals that you have done over the last few years. If there are not many deals, it is likely that it will be called a capital gain, so half will be tax free. Still, if you are not sure, it is better to obtain tax or legal advice before you sell any property. ■

Mark Weisleder is a Toronto real estate lawyer. Contact him at [mark@markweisleder.com](mailto:mark@markweisleder.com)

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## How to Sell Your House Without an Agent

**Penticton** - If you've tried to sell your home yourself, you know that the minute you put the "For Sale by Owner" sign up, the phone will start to ring off the hook. Unfortunately, most calls aren't from prospective buyers, but rather from some real estate agents in town who will start to hound you for your listing.

Like other "For Sale by Owners," you'll be subjected to marketing pitches from agents who will tell you how great they are and how you can't possibly sell your home by yourself. After all, without the proper information, selling a home isn't easy. Perhaps you've had your home on the market for several months with no offers from qualified buyers. This can be a very frustrating time, and many homeowners have given up their dreams of selling their homes themselves.

But don't give up until you've read a new report entitled "Sell Your Own

Home" which has been prepared especially for homesellers like you. You'll find that selling your home by yourself is entirely possible once you understand the process.

Inside this report, you'll find 10 inside tips to selling your home by yourself which will help you sell for the best price in the shortest amount of time. You'll find out what some real estate agents don't want you to know.

To hear a brief recorded message about how to order your FREE copy of this report, call toll-free 1-888-267-4599 and enter 3314. You can call any time, 24 hours a day, seven days a week. Get your free special report NOW to find out how to ensure a home inspection doesn't cost you the sale of your home.

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## A Good Time to Look for Investment Property

by Mark Weisleder

If the real estate market is headed for a correction, then it presents a historic opportunity for buyers of investment properties. The main reason is that interest rates should continue to remain at historic low levels, even as prices fall. The key thing to remember is that the property must have positive cash flow.

What I mean by positive cash flow is that after you make your down payment, the income you receive from tenants is more than what it costs for your mortgage payment, property taxes, maintenance and utilities (if not paid by your tenants). Budget an additional 10 per cent for unanticipated repairs, as these always come up.

If you're going to take a dip into commercial real estate, make sure, you must have the right team of people working with you. Who do you need? Here are some suggestions:

**The right real estate agent:** You want to find a real estate agent who specializes in this area and preferably owns investment properties themselves. They can introduce you to their contacts, such as insurance brokers, home inspectors, mortgage brokers and property managers, to protect you when making this investment.

**A knowledgeable mortgage broker:** You need someone who understands your personal financial situation in advance so that you are aware as to how much you can afford on any mortgage needed to finance any property.

**A home inspector:** You want a firm that specializes in the type of property that you are interested in. Ask for references and check them out. You need to have an unbiased opinion as to how much you may have to invest in the property itself after taking ownership.

**An experienced lawyer:** Depending on the type of property, you may need special clauses to protect you regarding verification of income, tenants or even the condition of the property. You will also need advice as to whether to hold title to the property in your own personal name, a partnership or a limited company.

**An accountant:** Besides tax advice, if there are commercial tenants involved, then you will need to be registered for HST purposes.

**Private planner:** If you are considering any changes to the property, whether it is an addition, basement apartment, to bring in more income, you need to know before you buy as to whether this is permitted under the local zoning by-laws and what applications may be necessary to get this done.

**A building contractor:** Renovations to improve your cash flow require someone experienced who can bring any project in on budget. Make sure that you check references and that a proper building permit is applied for in advance on any job. Put everything in writing so that there are no arguments later.

**An arborist:** Sometimes there are trees on the property that will have to be removed in order to do the renovations that are needed. There are many restrictive tree by-laws out there that may prevent taking down a tree. A lot depends on the diameter of the trunk of the tree. You need an experienced arborist who can advise you in advance how difficult it may be to remove any tree from the property.

**A local property manager:** You do not want phone calls in the middle of the night to fix something on the property. You need to hire an experienced manager with local ties to where the property is to make sure that your investment is well cared for and that all tenants are properly qualified in advance. Again, ask for references and check them out. Budget approximately an additional 10 per cent of your total expenses to pay for the manager.

By having the right team assembled, you can do the homework you need to do in advance of making such an important investment decision. ■

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# Baby Boomers

## Risk "Retirement Stress" by Buying Bigger Homes as Nest Eggs

by Susan Pigg

**M**ortgage broker Steve Garganis sees more and more baby boomers adopting what he calls "the 10-year plan."

It consists of buying up—not down—into the most expensive house they can afford in their 50s, even if the kids are gone, with the notion of cashing out as they ready for retirement.

"They're pulling away from other investments that have not performed well and they're saying let's look at real estate, but from a long-term perspective with record low-interest rates.

"They're thinking even if there is a downturn in the market, they'll ride out the ups and downs over the next 10 years but they'll build up equity faster."

That nest-egg notion of home ownership could create a new kind of "retirement stress" among baby boomers who've largely abandoned the concept of a house as simply Home Sweet Home, warns a new report from the Bank of Montreal Retirement Institute.

It found that 40 per cent of Canadians surveyed, all of them over the age of 45, aren't confident they'll be able to save enough for retirement. Some 41 per cent said they see their house as "an alternative source of funding," with one-third saying they've either sold their house or plan to sell to help bankroll the retirement they envision.

Some 87 per cent of boomers have seen their homes skyrocket in value, nearly half reporting gains of 50 per cent or

more, especially in cities like Toronto, Vancouver and Calgary, the report notes.

But it also warns that demographics and economics could work against boomers and that home equity could shrink if the market softens, as some economists are predicting.

Just as the rush of boomer buyers helped drive house prices up over the last few decades, there's a good chance they could drive prices down as they try to unload big, expensive houses that are simply out of reach of most younger buyers, especially when interest rates start to rise.

"The rally in house prices has given people the false sense of security that investing in a house is safe and an option to fund their retirement," says Marlina Pospiech, a retirement strategist with the Retirement Institute, an arm of BMO Financial Group which offers financial advice and strategies.

"Baby boomers are facing unique challenges that previous generations did not that could impact house prices."

Ottawa's tighter mortgage lending rules are likely to hurt far more than just first-time buyers, the report notes. They could reduce the number of buyers deemed eligible for financing on those bigger, boomer homes, force more buyers to opt for smaller, less expensive houses and leave many unable to buy at all.

Yet despite these serious risks, "more and more Canadian boomers are approaching retirement with some level of debt, even though a growing number of them are uncomfortable about carrying debt in retirement."

Household debt remains at record levels and insolvency rates have been rising among Canadians over 55, says BMO.

"While Canadians have enjoyed a stable housing market and increased home values, this should not reduce the role that personal savings play in retirement preparedness," says the report.

Mortgage broker and financial counsellor Ross Taylor says he's got several clients in their 50s who have bought bigger homes because they see real estate as the best chance to make the gains needed to compensate for the lack of adequate pension plans.

One couple didn't consult with him before taking on a bigger mortgage a few years ago and, while he was alarmed, they saw the value of their home grow by almost \$300,000. His biggest concern now is that they have no plans to sell and realize their gains, despite fears the market is softening.

"Many people would say there is something wrong with (buying up at a time when you should be shedding debt), but I would disagree, especially for those who don't have a pension plan.

"Of course you hope people get out of debt, but a good percentage of people don't have hundreds of thousands of dollars to set aside for retirement. I have several clients who have done this and it's working for them." ■

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# White Dinnerware



## *Lets Food Shine*

by Stacy Downs

**B**lank dishes are the blank canvases at restaurants. Like bright-hued brushstrokes, menu items stand out like an artistic composition on each white plate. Salads look so green, carrots so orange, cranberries so red and, well, you get the picture.

"You notice the food, not the plate," says chef Renee Kelly of Renee Kelly's Harvest. "That's why white dishes are synonymous with restaurants. They just work."

For similar reasons and beyond, white dishware is a practical choice for the home, especially when entertaining.

It's easy to find. Every store that carries housewares carries a wide array of basic white dishware. Some have an entire aisle or section dedicated to white.

Unusual pieces save it from being dull. In serving pieces, swooping oval bowls reminiscent of mid-century modern tableware are available at IKEA; Crate & Barrel; and Pier 1. They also sell white small plates for hors d'oeuvres and tapas.

It successfully mixes and matches. If you're low on plates or serving pieces, guests can supplement with their pieces for Thanksgiving so the meal presentation doesn't look like a mishmash. Just be sure your guests' names are taped to the bottom of the dishes: That's how well they blend in.

### HOW TO WARM UP WHITE

Choose linens in a different colour. White dishes with white napkins and a white tablecloth can come off as intimidating on Thanksgiving when cranberries and gravy are being passed around. Renee Kelly often uses tea towels as napkins with white dishes when she entertains at home. "It makes white more approachable."

Add chargers or placemats. Their texture and patina can soften white. Gold, out of fashion for years, is making a comeback and gives white a glow.

Mix in vintage. White dishes, even if they're a few decades old, can look new and a bit severe. Kelly will use heirloom glassware in different colours with white. "It looks beautiful, and there's a family connection." ■



# Colin and Justin Play Some Parlour Games

by Colin and Justin

Do any of you, reading today have an old Scottish grannie or a maiden aunt who hails from the Highlands? If you do, and if you've ever visited her at home, then chances are you're familiar with the concept of "best room."

"Don't go in there," she probably chided as you twisted a door knob and endeavoured to enter the secret, shadowy world. "That's my best room and it's only used on Sunday. I don't want your grubby fingers all over it, thank you."

Quite why so many older Scottish homes contain these furtive hallowed places remains a mystery. For us, every room should be used and enjoyed. Our parents didn't believe in locked doors or standing on ceremony. Our homes were built to enjoy. Our friends, too, were welcome and virtually nothing was considered off limits.

Our maiden aunts, however, had different ideas and we clearly remember lost weekends in their strict charge. They'd obsess about us breaking a piece of cherished Lladro, or perhaps spilling tea on a favourite rug. And they'd protect their "no go" zones like mother hens defending their chicks. One of our aunts, God bless her, even ran silicone seal around the best-room door to deter overzealous uninvited guests. This hermetical barrier would be broken—with some ceremony, we might add—when visiting "dignitaries" (posh family members, for example, or the local minister) called by.

What we've learned, since discovering Canada, is that best rooms aren't an exclusively Scottish preserve. Cue the "secret world" of Susan and Neil. Contained within a typically spacious suburban bungalow, it bore more than a passing resemblance to a chapel of rest. With floral wallpaper redolent of the 1980s and pink carpet boasting all the allure of a maximum security twilight home, it really needed our help. OK, so its door hadn't been sealed by some stern-lipped, never married, mastic gun-toting 60 year old, but the room was definitely, by our clients description, reserved for, ahem, "best" use.

To cut a long story short, we fell in love with the style-troubled pair. They couldn't have been any lovelier and purred their trust in our work in time to their heartbeat. Fortunate enough to have a primary living zone at the other end of the house, they revealed a dream, nonetheless, for a casual dining and seating area where anyone who wanted to chat (rather than watch TV) could convene. With their—for the most part clear—instruction we moved ahead.



Our plan was to create a modern take on the parlour, a term that derives from the French word parler, "to speak." Having entered the English language at the turn of the 13th century, the world described a special place set aside for verbal interface in an "audience chamber" and, over the years, the world parlour was born.

So, a lot of work—and conversation—to fashion a bright new world? Well, let's just say our before shot resembles, to all intents and purposes, a spartan backdrop to some 12-part, wobbly set World War II TV drama. Hmm. Our fight against bad taste continuing, here's our latest battle cry!

## Drum Up Some Shade

The cream drum-shaped lamp shades and pendant lights gently diffuse light, thereby producing soft, flattering illumination. Because we mixed overhead and surface lamps, our clients can now adjust the mood of their smart new room: overhead for family gatherings or low level to create an intimate and altogether cozier feel. With an eye, as usual, trained firmly on budget, we embellished inexpensive shades with grosgrain ribbon (applied with fabric glue) to add a little extra designer flair.

## Shine at Home

Blimey! The dated pink carpet had to go. In its place, we installed polished lumber laid front to back to elongate the feeling of space. Had we needed to visually "widen" the room, we could just as easily have selected to arrange the boards from side to side. Little tricks like this make all the difference. The reflective finish bounces

light and, as it does, lends an altogether pristine appearance underfoot. Imagine the old carpet as dependable—if rather weary—slippers and the replacement floor as a pair of shiny new shoes. Which would you rather wear when dressing for dinner? Enough said.

## Time Travels

Traditional and modern pieces easily combine to create an individual—and very personal—look, so, this in mind, don't be afraid to mix a little past tense with a spot of future perfect. Here, for example, an X-framed glass dining set up, a mirrored console and a circular two-tier coffee table bring a degree of modernity that contrasts perfectly with traditional armchairs and a pair of Parsons dining benches.

## Hotel Chic

Just as designer hotels create comfy seating zones that feel intimate and special, so too can you, with careful planning, achieve similar results at home. As part of this project, we replaced the old sofa with four Bergere chairs positioned to create a circular parlour-style seating area that's perfect for conversation and sharing. Imagine spilling into this zone for a relaxed, post-prandial nightcap to get the gist of the mood we hoped to create.

## Wall Panels

Adding features adds value; we've long since advocated this principal and, even in a small room like this, you can still make a big impression. The wall panelling has a stately feel but we scaled it to fit so it doesn't dominate the space.

Achieved with just \$300 of ogee-edged timber DIY store stripping and picture rail, the soft cream painted lumber works well against the green walls to give the newly reworked space a quiet sense of quality and style. Illusions of grandeur or what?

## Smart Stripes

For our custom dining benches and tailored window blind, we used striped fabric to further bolster schematic grandeur. Banded patterns are gender non specific and appeal to all age groups so they're perfect for family homes. It's also worth noting that striped fabric is much more forgiving than plain when it comes to dirty finger marks so the project will look better for longer.

Work complete, Susan and Neil are thrilled with their lovely new parlour. They still call it their best room, yet now it's a best room that everyone can enjoy—on a daily basis—without fear of familial reprisals or social banishment. No locks on the door, no sealant to prevent entry . . . and not a grim-faced maiden aunt in sight. ■

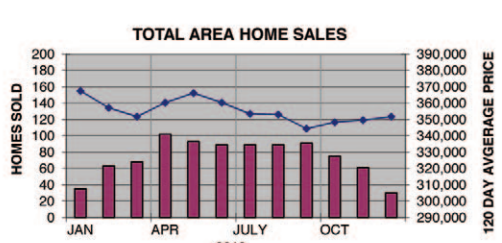
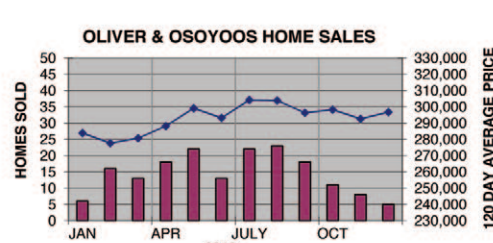
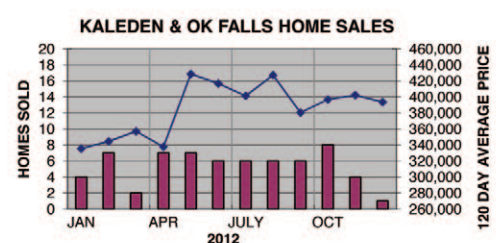
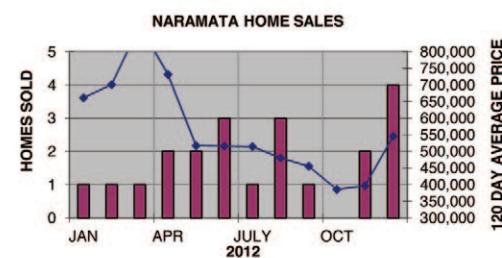
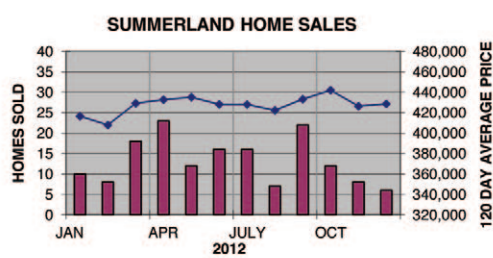
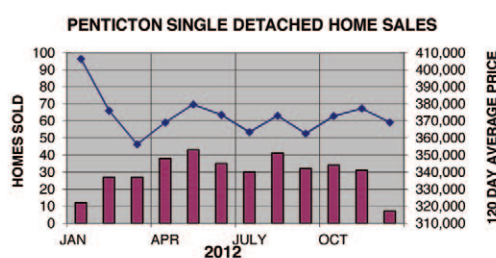
Colin McAllister and Justin Ryan are the hosts of HGTV's *Colin & Justin's Home Heist* and the authors of *Colin & Justin's Home Heist Style Guide*, published by Penguin Group (Canada). Follow them on Twitter @colinjustin or on Facebook (ColinandJustin). Check out their new candle and room spray ranges at [candlehome.co.uk](http://candlehome.co.uk). Contact them through their website [colinandjustin.tv](http://colinandjustin.tv).

## RESOURCES

- **Hardwood:** *Beyond Tile & Stone*, [beyondflooring.com](http://beyondflooring.com)
- **Building supplies:** *Rona*, [rona.ca](http://rona.ca)
- **All paint finishes:** *ICI Paints*, [icipaints.com](http://icipaints.com)
- **Light fixtures:** *DVI Lighting*, [dvcanada.com](http://dvcanada.com)
- **Drapery panels:** *Bouclair*, [bouclair.com](http://bouclair.com)
- **Curtain pole:** *Levolor*, [levolor.ca](http://levolor.ca)
- **Occasional table:** *Bowring*, [bowring.com](http://bowring.com)
- **Benches and Parsons chairs:** Custom made to our specification by *NShape Designs*, 416-742-7323
- **Coffee table:** *Elite*, [elite.com](http://elite.com)
- **Table lamps:** *Living Lighting*, [livinglighting.com](http://livinglighting.com)
- **Artwork:** *Posters International*, [postersinternational.net](http://postersinternational.net)
- **Dining Table:** *Casalife*, [casalife.com](http://casalife.com)

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## PENTICTON AND AREA HOME SALES



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## FOREIGN CORRESPONDENCE:

# This *Australian Adventure* Includes Outdoor Bath tub

by John Bordsen

**W**hat's it like to live in a far-off place most of us see only on a vacation? Foreign Correspondence is an interview with someone who lives in a spot you may want to visit.

Pat Kent, 42, is originally from Mount Isa in northwest Queensland—the Australian Outback. He and his wife, Sally, manage Kingsford Homestead ([www.kingsford-homestead.com.au](http://www.kingsford-homestead.com.au)), a high-end resort in South Australia's Barossa Valley wine region.

**Q:** What kind of property is this?

**A:** Kingsford is a luxury country retreat on the western edge of the Barossa Valley, 45 minutes from Adelaide. It's an 1856 heritage-listed homestead that opened to the public July 1 with boutique accommodations.

It's named after Stephen King, who crossed the North River at the ford here. He was a wealthy man from

Lincolnshire, England, who purchased 3,500 acres, built a sandstone Georgian home station and set up a sheep station—what you'd call a ranch. The sandstone is from Scotland; it came over as ship ballast.

It's a grand, two-story building with a formal lounge, dining room and library and an amazing cellar we converted into a 14-foot dining room; there's a wine cellar as well. The upstairs has been converted into suites, all with a French Provincial-modern kind of thing and with incredible views.

We've had a good wet winter, so spring (autumn in North America) is looking fantastically picturesque at the moment. As well as the vineyards and the rolling hills of wheat and barley and peas and beans.

**Q:** But vineyards are what put the valley on the map.

**A:** It's Australia's premier shiraz wine district, one of the most famous wine-growing districts of the world.



*Pat and Sally Kent host visitors at their high-end retreat, Kingsford Homestead.*

We don't have grapes on the property—we have Black Angus cattle on our 225 acres—but the nearest grapes are five miles away, at

the Pindarie vineyard.

There are at least 50 to 100 wineries within a half hour of us. We can take people on wine tours or organize tours

with experts. We can even organize tours by helicopter.

**Q:** What are your favourite wineries?

**A:** Pindarie, Hentley Farm and Yalumba.

I like Pindarie because it's closest to us and is in a beautifully restored old barn and has a big wine verandah that looks over the valley. The winemaker there spent 15 years with Penfolds and makes unpasteurized Mediterranean-style wines like tempranillo.

I like Hentley Farm because they just built a new restaurant from an old barn. It's one of the nicest places in the valley and has beautiful wines to go with it.

I like Yalumba's fantastic heritage—it's an old family winery.

**Q:** And your place?

**A:** Our property is all about beautiful walking trails and the cattle. And we have a signature offering—a claw-foot bathtub in a hidden corner of the grounds. It has

total privacy and hot and cold water for an al fresco experience. We set people on the decking with towels and bath salts and let them have an hour or two de-stressing and getting back to nature.

**Q:** Does nature there include kangaroos?

**A:** Yes, as well as beautiful birds, like red-ruffed and ring-necked lorikeets and the Adelaide Rosella parrots. There are plentiful water birds on the river that runs through the property.

**Q:** How much does it cost to stay there?

**A:** \$790 Australian dollars (about \$820 U.S.) per suite per night. It's all-inclusive—meals, open bar and the signature riverside bar.

**Q:** Riverside bar?

**A:** That's where the bathtub is. ■

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# The *4 Best and Worst* Home Improvement Projects for Your Money

by Luke Mullins

**B**efore you get started on that family room addition, take a moment to consider its potential return. Each year, *Remodeling* magazine's "Cost vs. Value Report" provides a fascinating look at the percentage of a home improvement project's costs that are likely to be recouped at resale. The report finds that not all home remodeling jobs are created equal.

## The 4 Best

**1. Steel entry door replacement:** Homeowners who install a steel front door recoup, on average, nearly 129 percent of the project's cost when they sell the home, according to the report. Sal Alfano, the editorial director of *Remodeling* magazine, says that's in part because a steel door is less expensive than the alternatives. A fiberglass front door replacement project, for example, costs about three times more than a steel door replacement, according to the report. But a steel door can still be attractive enough to boost your home's curb appeal. "A brand new door makes a big first impression on somebody who is looking at the house," Alfano says.

**2. Attic bedroom:** Homeowners who turn their dusty old attic into a functional bedroom recoup, on average, about 83 percent of the project's cost when they sell the home, according to the report. At around \$49,000 a job, converting an attic into a bedroom is certainly more expensive than replacing your front door. But when it comes to adding new livable space to your home, building an attic bedroom is often easier on your budget than the alternatives. A family room addition, for example, can run around \$83,000.

**3. Wood deck addition:** Homeowners who add a wooden deck to their properties recoup, on average, nearly 81 percent of the project's cost when they sell the home, accord-



ing to the report. Celia Kuperszmid Lehrman, deputy home editor at *Consumer Reports*, says the wooden deck's appeal is linked to today's more thrift-conscious consumers, who are looking to save money by spending more time at home. "Since they are staying home they want to enjoy their exterior, they want to enjoy their outdoors," Kuperszmid Lehrman says. Lipford, meanwhile, highlights another key benefit of building a wooden deck.

"That's not heated and cooled space, but it is an opportunity to make you feel like you have a lot more space in your home than you actually have," Lipford said.

**4. Wood window replacement:** Homeowners who replace their wood windows recoup about 77 percent of the project's

cost when they sell the home, according to the report. Zuch notes that window replacement projects can be appealing because they can make the home more attractive while increasing its energy efficiency. "Not only does it add value but it reduces your energy bills," Zuch says. At the same time, homeowners who make certain window replacements can qualify for federal tax credits.

## The 4 Worst

**1. Home office remodel:** Property owners who remodel a home office recoup about less than half of the project's cost when they sell the home, according to the report. That's because even though more people are working out of their homes these days, not all buyers want a space dedicated exclusively to

work.

**2. Sunroom addition:** Homeowners who add a sunroom to their house recoup, on average, about 51 percent of the project's cost when they sell the home, according to the report. Like the home office, the sunroom represents an inefficient use of interior space, Zuch says. "If you are going to add a room, what people are looking for, especially now, is [perhaps] a mother-in-law suite with a universal design," Zuch says. "[Or] for a family that is growing, they want a nursery on the first floor [because] they don't want to climb stairs."

**3. Bathroom addition:** Homeowners who build a bathroom addition recoup, on average, only about 60 percent of the project's cost when they sell the home, according to the report. Lipford says the project's relatively low return on investment reflects its cost of around \$39,000. "When you are talking about a bathroom, you are talking about a footprint that has lots of plumbing, you still have your air conditioning, heating, you still have your electrical concerns, and you are putting in fixtures," Lipford says.

**4. Garage addition:** Homeowners who build a garage addition recoup, on average, about 62 percent of the project's cost when they sell the home, according to the report. Lipford argues that the limited versatility of a garage doesn't necessarily justify its high cost, which can average more than \$58,000. A garage addition project is a labour intensive effort, often requiring builders to pour a slab, construct walls and build a roof, among other things." ■

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## At Home With *Transitional Style*

by Kathryn Weber

**I**f you asked most people what kind of style their home is decorated in, you'd most likely hear "transitional." That's because transitional style lends itself to interpretation. Most homeowners have a home that's acquired, meaning that they've added to their decor with time, and as their budget allowed. But that's not really the best definition of transitional—one of America's favorite styles today.

### STRONG ON TRADITION

Transitional style borrows heavily from traditional style but uses a modern interpretation, particularly where color is concerned. While traditional style incorporates color, transitional leans heavily toward neutrals for a cleaner, leaner, lighter-feeling room. Yet, the bones of traditional are still there.

Some call transitional style a lighter traditional, but that's not accurate. Transitional isn't just lightening up an old favorite; it's about incorporating neutrals and making a nod to another popular decorating style.

### COOL CONTEMPORARY

While transitional can be mislabeled as traditional light, it can also be mislabeled as a heavier contemporary. But transitional does borrow quite a lot from contemporary, such as avoiding fussy accessories or frills on fur-

niture. The use of simple neutrals and leaning heavily toward a singular color is one of the ways transitional relates to contemporary. It also borrows from the gender-neutral qualities of contemporary styles, but it's a warmer, more inviting decor than contemporary due to the heavy use of textured and graphic fabrics.

### TOTAL TRANSITION

If you want to create a transitional decor in your home, a good starting point is color. Chances are, you can create a transitional style in a room simply by using what you have. Think of color as a paint swatch from a home center. Typically featuring six shades of a single color, the paint chip is divided by intensity of color.

Gather together furnishings that would work like individual shades of paint on a paint chip. This will keep all your items in the same color family. Choose pieces that are amply-sized yet have clean lines. Next, select textiles or upholstered items that are very textural, such as a nubby chenille or fabric with a bold pattern, still in the same color family.

When it comes to accessories, look for items that have similar coloring to your furniture and look for just a few distinct accents, such as a bubble crystal lamp or a mirrored chest. These work like neutral exclamation



points in the room—a hallmark of transitional style.

When pulling together accent pieces and accessories, items like glass tables and metallic accents add lightness and elegance. Pull in a plant, such as a simple potted orchid or a single large silk tree to round out your look.

Transitional is a style that has a cool sophistication that's still warm and welcoming. Adding some graphical wallpaper can help you create a transitional space quickly. You'll be rewarded with a room that exudes comfortable sophistication. ■

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# HAPPY VALENTINES DAY!



### ARTIST'S INFORMATION

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Age: \_\_\_\_\_

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# RECENT PENTICTON AREA SALES

## Stable Market Ahead

December was a cool month in the Real Estate market in the South Okanagan, however all evidence points to a stable market in 2013 and into 2014, with little change to what we experienced in 2012.

According to the BC Assessment Authority, the average value of a single family home in Penticton dropped 4.59% to \$375,000, while the average apartment style condo dropped 3.47% to \$223,000. The average price of the homes sold across the entire South Okanagan in December was actually 2.56% higher than they were

in December of 2011. With the continued moderate demand for housing due to lack of well paying jobs in the region, and the decrease in inventory of single family homes, (down 16.04% across the South Okanagan and down 37.45% in Penticton), the softening of selling prices is likely to come to an end. Interest rates will, in all likelihood remain relatively close to where they are today, however there is only one direction they can move, and that is up! This slow rise in mortgage rates is expected to start in late 2013 and continue into 2014.

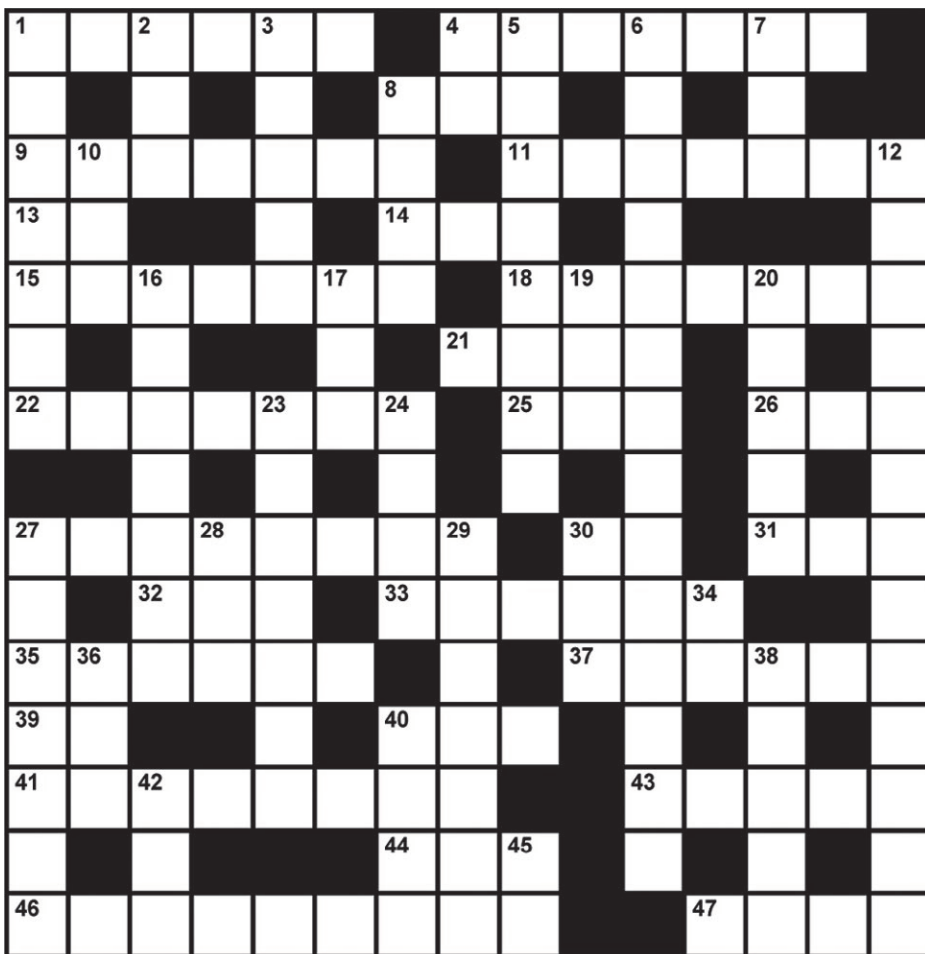
### December 2012 Activity

Area	# Homes Sold	% Change Last Month	vs. Year Ago	120 Day Average Price	% Change Last Month	vs. Year Ago
PENTICTON	7	-77.42	-65.00	dn to 369,147	-2.16	-7.60
SUMMERLAND	6	-25.00	-40.00	UP to 428,672	+0.52	+9.69
NARAMATA	4	+200.00	+400.00	UP to 545,428	+37.46	+7.36
KALEDEN/ OK FALLS	1	-75.00	0.00	dn to 393,604	-2.15	+7.69
OLIVER/OSOYOOS	5	-37.50	-70.59	UP to 296,765	+1.43	+6.16
TOTAL AREA	30	-50.82	-42.31	UP to 351,738	+0.60	+2.56

FOR MORE INFORMATION ON RECENT PENTICTON AREA HOME SALES, CALL 250-492-1011 OR VISIT WWW.GILSZABO.COM

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# CROSSWORD PUZZLE



## JUST FOR FUN

### ACROSS

- Impressive residences
- Plans for the house
- Turn over the garden
- Crossed strip work
- Rain escape routes
- Agricultural, for short
- Help request
- Replacement for the patio? (2 words)
- Construction gear (2 words)
- \_\_\_ circle
- Elevate in excellence
- Constellation
- Spa fluid
- Wood is one
- "\_\_\_ I ruled the world...." song
- Sport for the slopes
- Ball of material
- Flower

### DOWN

- Ornamental drapery
- Shed light
- Animated
- British princess
- Between matt and gloss
- The look of the inside of the house (2 words)
- Name before married word
- Work furniture
- Comes before beauty

- Modern receiver (2 words)
- The view comes through them
- Column, for short
- French for soul
- Hanging places
- Long narrow beds
- Eternities
- Cloth materials
- Fine wood
- They should have doors
- \_\_\_ been looking a buying a new home....
- Temperature control, abbr.
- Chair feature sometimes
- It's on the plus side of the ledger
- Celtic singer
- It is sweet in the garden
- You and me © 2012

## PUZZLE answers



4	5	2	6	7	1	8	3	9
6	1	9	3	2	8	7	5	4
7	8	3	9	4	4	5	2	1
9	4	5	1	8	6	3	2	7
8	2	1	7	3	9	4	8	1
3	7	6	2	2	5	4	9	8
1	3	8	4	6	7	5	9	2
5	6	7	8	9	2	1	4	3
2	9	4	5	1	3	8	7	6

**SCRABBLE BRAND** [G2] [R1] [A1] [M3] [S1]

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RACK 1: E1 U1 R1 D2 H4 D2 S1

RACK 2: A1 E1 O1 S1 S1 H4 C3

RACK 3: A1 I1 Y4 M3 R1 R1 P3 (Triple Word Score)

RACK 4: E1 O1 U1 L1 L1 B3 V4 (2nd Letter Double)

RACK 5: A1 E1 O1 T1 H4 K5 C3

PAR SCORE 265-275  
BEST SCORE 345

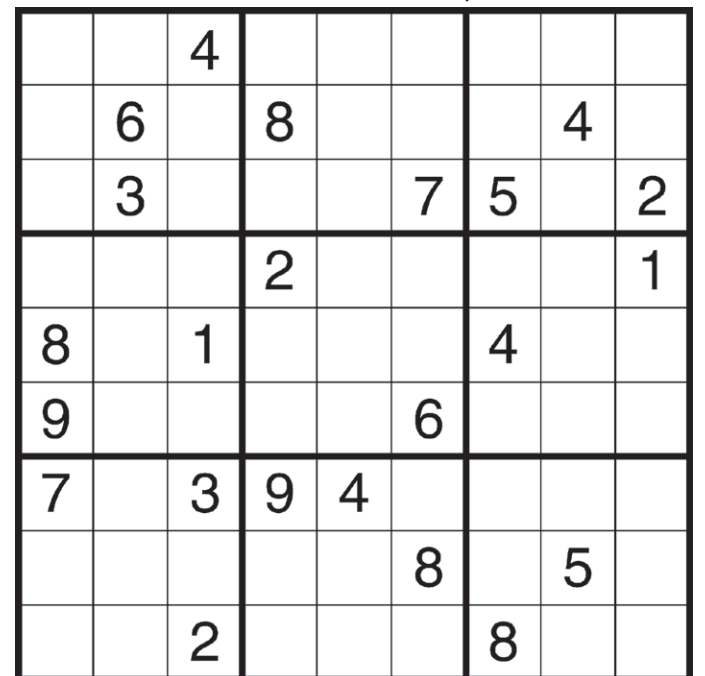
FIVE RACK TOTAL  
TIME LIMIT: 25 MIN

DIRECTIONS: Make a 2- to 7-letter word from the letters in each row. Add points of each word, using scoring directions at right. Finally, 7-letter words get 50-point bonus. "Blanks" used as any letter have no point value. All the words are in the Official SCRABBLE® Players Dictionary, 4th Edition. SOLUTION TOMORROW

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**ID# 4673** - A stunning departure from the ordinary, this beautiful lakefront home will wow you with every detail, from the soaring vaulted ceilings and skylights, to the gorgeous lake and mountain views.



\$209,000

**ID# 4688** - Located on a quiet street two blocks from the beach and steps from school, this awesome townhome has a beautifully landscaped, enormous child safe fenced yard for the kids to play in safety within view from the entire home.



\$208,900

**ID# 4664** - This marvelous condo consists of an open floor plan with plenty of room to relax, roomy kitchen, deck access and underground heated secure parking.



\$219,900

**ID# 4693** - Located in a family neighbourhood only a few short blocks to the beach. The lot is very deep and has lane access. This home has had some upgrades including newer roof, furnace and vinyl windows throughout most of the home.



\$349,900

**ID# 4683** - At the end of a No-Thru Road, this fantastic family home has perfect privacy, fully fenced back yard and spacious living areas flooded with natural light. This home has been partially updated and will require little to no work.



\$143,900

**ID# 4645** - Not a single stair in this entire home! This beautiful townhome offers a roomy living space and is complimented with tons of natural light. Downtown is only steps away or enjoy a stroll in the stunning central garden courtyard.



\$539,900

**ID# 4684** - Located on a cul-de-sac in a tranquil rural neighborhood, this exceptional ranch style home has been partially updated and has the feel the world is a million miles away while being only minutes to town.

## FIXER UPPER These homes need work!

Bargains, lowest prices

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\$154,900

**ID# 4689** - This bright spacious updated townhome is located in a much sought after development. Move right in, and soak up the views over the park and mountains out your back door.



\$519,900

**ID# 4686** - Overlooking the full beauty of the Okanagan vineyards and lakes, this park-like setting features a large exquisite home. Decorated immaculately, this former 4.5 star bed and breakfast offers the peaceful calm you are looking for.



\$294,900

**ID# 4677** - \$65,000 below assessed value!! This dazzling executive ranch style home sits on a large private lot with massive deck and is within walking distance to town. Perfect for the active retiree to enjoy the warm Okanagan sun.



\$129,900

**ID# 4666** - Wonderful condo located only a block to the beach. This bright, spacious corner unit offers views to the East and North and has a security entrance and elevator.



\$399,900

**ID# 4669** - The possibilities are endless with this multi level home nestled on a quiet no thru street! This unique home showcases spacious rooms, an In-Law Suite and offers plenty of room for the growing family.

## EXPIRED

Where to turn when your home doesn't sell the first time

FREE REPORT reveals  
4 CRITICAL ISSUES to ensure  
your home sells FAST for  
TOP DOLLAR

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\$429,900

**ID# 4652** - Beat the Okanagan heat with this bright and spacious home, showcasing a dream kitchen illuminated by the overhead skylight, private balcony, cabana-style BBQ area and above ground swimming pool.

## DISTRESS SALES AND BANK FORECLOSURE HOTLIST

FREE List of Distress  
Sales with Pictures

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If you have a combined family  
income of \$100,000, ask for report #1



\$599,900

**ID# 4685** - The sheer value of this one in a million home is clearly evident with spacious rooms, gorgeous rear yard, fully enclosed sunroom and two garages; just a few of the many benefits this home has to offer.



\$389,900

**ID# 4690** - Breathtaking 20 acres with stunning views over the city and lakes. Parcels of bare land of this size so close to town rarely come available and especially at this price.



\$74,900

**ID# 4691** - Bright, open doublewide w/ partial updates incl. laminate floors and new vinyl windows. 3 bedrooms and 2 full baths. Only a few steps to the lake and plenty of recreation. Perfect for a family or retirees.



\$179,900

**ID# 4674** - Beautifully updated, bright and spacious townhome has an awesome floor plan with updated flooring and paint and has a private deck off the master bedroom overlooking the forested area behind.



\$459,900

**ID# 4696** - Suite potential! The home offers 5 bedrooms, 4 baths and a fabulous, flowing, bright and spacious floor plan. This awesome family home has been partially updated and provides plenty of space for the growing family.



\$289,900

**ID# 4695** - Steps to KVR Trail, this awesome 4 bedroom, 1 bathroom home has been updated top to bottom, furnace and air-conditioning was replaced 3 years ago, tons of potential and is a tremendous value at the asking price today.



\$324,900

**ID# 4679** - Situated a few short steps from public parks and the lake, this exceptional half duplex is located in a quiet, family neighborhood and is close to all transit and all amenities.



\$449,900

**ID# 4682** - A Must See! This Incredible partially updated lakeview home overlooks the golf course, lake and valley, is bright and cheery with low maintenance landscaping that won't have you working evenings and weekends!



\$167,500

**ID# 4692** - This spectacular, south-west corner condo resides in a small strata building of eight units and offers an enormous, bright open floor plan. This wonderful home has been lovingly updated with new flooring throughout and the two skylights provide an additional feeling of spaciousness.

All properties MLS, unless otherwise noted.



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CALL US TODAY!  
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