

the advantage of 2 team

RE/MAX

ADVANTAGE REALTY LTD., BROKERAGE  
Independently Owned and operated

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We heard someone once say that he loved to travel, but hated travelling.

He was, of course, talking about all the hassles involved in getting to his destination: the crowded airports, the heavy luggage, the inevitable delays.

In fact, travelling can be so stressful that some people prefer to stay home.

The same can be true for people thinking of buying a new home. You may want to make a move - but the thought of selling, buying, and moving holds you back.

That's where we can make a difference. If you, or someone you know is considering a new home, we can help develop a plan that will make the whole process run smoothly and easily.

Please contact us for more details.

## Monthly Recipe

### Wild Rice, Sausage, and Apple Stuffing

Source: <http://www.foodnetwork.com/recipes/food-network-kitchens/roast-turkey-with-wild-rice-sausage-and-apple-stuffing-recipe.html>

#### Ingredients

- 1 cup wild rice
- 3 cups water
- 1 1/2 teaspoons kosher salt
- 2 tablespoons unsalted butter
- 1 medium onion, chopped
- 1 cooking apple, such as a Golden Delicious, Gravenstein, or Rome, peeled, cored, and chopped
- 2 ribs celery with leaves, chopped
- 2 cloves garlic, chopped
- 1 tablespoon minced fresh thyme leaves
- Pinch ground mace or nutmeg
- Freshly ground black pepper
- 1/2 pound fresh Italian-style turkey sausage, casings removed
- 1/2 cup pecan pieces, toasted (see note)
- 1/4 cup chopped fresh flat-leaf parsley



#### Preparation

Combine the wild rice, water, and 1/2 teaspoon of the salt in a medium saucepan and bring to a boil. Reduce heat to low, cover, and simmer until the rice is tender and just bursting, about 30 minutes. (Times may vary depending on the brand of rice used.) Drain and set aside.

Adjust an oven rack to lowest position and remove other racks. Preheat to 325 degrees F.

Melt the butter in a large skillet over medium-high heat. Add the onion, apple, celery, garlic, thyme, mace, remaining 1 teaspoon salt and pepper, to taste. Cook until the vegetables soften, about 5 minutes. Stir in sausage, breaking it up with a wooden spoon and cook until it loses most of its rosy colour, but not so much that it's dry, about 5 minutes more. Stir in the cooked wild rice, pecans, and parsley into the vegetable mixture. (This can be made the day before.)

Note: To toast nuts, spread them out on a baking sheet and toast in a preheated 350

## Coupon

Compliments of



Martin McGrenere\*  
\*SALES REPRESENTATIVES  
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**Limit to one completed transaction per client**

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secondary transaction.

Must be purchasing within LSTAR.

(London St. Thomas Association of Realtors)

**Offer expires December 1, 2015**

some conditions apply\*

see [www.theadvantageoftwo.ca/seller/offer2015](http://www.theadvantageoftwo.ca/seller/offer2015)

## Your Market Update

(Click on image)



Click the image for the full press release

### Best September since... ever!

Not only did 2015 see a best June ever for real estate sales in the jurisdiction of the London and St Thomas Association of REALTORS®, now it's seen the best September ever! A total of 840 homes sold in September 2015, up 23.2% overall from September 2014. "Year-to-Date we've clocked 7,513 transactions," says Carl Vandergoot, LSTAR President. "That's an increase of 10.8%."

Listings were down 2.7% for detached homes, but up 9.4% for condos last month. Active listings end of period - inventory - were down 9.5% for detached homes and up 4.6% for condos. "This September 150 condos were sold. Given that the five year average for September condo sales is 137, last month's figures are pretty much in line with what we expected," says Vandergoot. "It's the market for detached homes that seems to be tightening. If I were thinking of selling a detached home, now is when I'd put it on the market."

September was also the best September for St. Thomas since LSTAR started breaking out that City's sales statistics in 2006. 77homes sold in St. Thomas in September 2015. The average price of a home in that City Year-to-Date stands at \$219,292, up 9.7%.

## Your Condo Lifestyle

(Click on image)

# Your Condo Lifestyle

OCTOBER 2015
WWW.THEADVANTAGEOFTWO.CA
ISSUE 37

**Q&A: What do I need to know before volunteering for the job of board treasurer?**

**Q** The board of directors has asked me to submit my name for election purposes. Our treasurer is retiring and since I have some background as an accountant, they thought I would be the perfect candidate for the position. I need to know what I should expect before I decide to volunteer. Am I responsible for the previous treasurer's errors, if any? I don't know whether I am ready to take on this challenge.

Prior to paying an invoice, it is wise to confirm the job has been completed and the corporation has been charged the correct amount. A treasurer has a very important job overseeing the daily finances of the condo property. Since you have previous experience as an accountant, you should have no problem handling this position quite successfully.

**A** It would be wise for you to request a meeting with the retiring treasurer. Discuss his or her procedures, notes and any other important information that you should be aware of before you make your decision.

Confirm that all the records are in order, up to date and that a professional audit has been completed

Source: Marilyn Lincoln, The National Post  
Contact Marilyn at: [marilyncondoguide@hotmail.com](mailto:marilyncondoguide@hotmail.com)

For more information, to provide us feedback or suggestions for upcoming newsletters please feel free to contact us, we would love to hear from you!

yearly. All the information you gain should eliminate any surprises. You are not responsible for the past treasurer's errors. However, confirm with the board that you will be protected by the corporation's liability insurance. The Condominium Act of Ontario requires that each corporation insure its directors and officers against liability if the insurance is reasonably available — but not against a liability, cost, charge or expense resulting from a failure to act honestly and in good faith.

The treasurer is responsible for the day-to-day expenses. He or she must maintain precise records. I strongly recommend that at least two directors are required to sign any cheque issued by the corporation.

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## Mortgage Rates

(Click on image)

## MORTGAGE WISE FINANCIAL

FSCO Lic. # 11781

CURRENT MORTGAGE RATES as of October 10, 2015

6 Months closed	3.95%	5 Year Fixed Rate	2.59%
1 Year Fixed Rate	2.29%	5 Year Fixed Rate (30 Day)	2.54%
2 Year Fixed Rate	2.09%	7 Year Fixed Rate	3.44%
3 Year Fixed Rate	2.34%	10 Year Fixed Rate	3.84%
4 Year Fixed Rate	2.54%	5 Year Variable	2.10%

Rates are current at time of posting but are subject to change without notice. All rates are based upon approved credit with the lender.

Contact me today to discuss all your financing needs at  
(226) 268-9595 [anthony.macfarlane@mtgwise.ca](mailto:anthony.macfarlane@mtgwise.ca)

and I would be happy to show you how to save thousands of dollars on your mortgage.

Anthony MacFarlane  
Mortgage Agent (M1000130)

Martin McGrenere  
Sales Representative ABR IRES  
The Advantage of Two Team

[www.theadvantageoftwo.ca](http://www.theadvantageoftwo.ca) / [info@theadvantageoftwo.ca](mailto:info@theadvantageoftwo.ca)

Oh, by the way ... if you know of someone who would appreciate the level of service we provide, please call us with their name and business number. we'll be happy to follow up and take great care of them.

Experience a level of service that will MOVE you!

## How To Be A Smart Home Viewer

Viewing new homes on the market can be a very exciting and a fast-paced experience — especially if you're also selling your current property. You see a home you like, you fall in love with some of its key features and, before you know it, you're making an offer. But, if you haven't taken the time to consider some of the details, you may wind up discovering that upon closer inspection, the home doesn't truly meet your needs.



That's a recipe for disaster.

Of course, you have to act quickly when you find a property that matches your criteria. You just need to make sure that the home really is a good fit, and that you're not being swayed by first impressions.

When you're viewing a potential new home, or checking out a property during a weekend "open house", what should you look for beyond the obvious? Here are some suggestions:

- Will the property require a lot of immediate repairs and upgrades?
- Is it in a neighbourhood that supports your family's needs and activities. (Consider commuting time to work, playgrounds for the kids, local shopping, etc.)
- Is the yard big enough?
- Is the driveway and garage space okay for all your vehicles?
- Will your furniture and other items fit the space?
- Are there enough bedrooms, bathrooms, closets and storage space? (Think about your current AND future needs.)

Avoid the temptation to focus on only the major features of a home, such as the large kitchen. Get down to the nitty-gritty details. After all, it's a major purchase. You want to get it right!

Need more tips on finding a home that has everything you need and want? Call today.

## Prepare For Window Shoppers

Retailers know that if they dress up their window displays and other outside features to make them look as attractive and enticing as possible, they bring in more shoppers. Of course, having more shoppers means more potential sales.



The same holds true when selling your home.

The more appealing your property looks from the outside – from the sidewalk right up to your windows – the more likely buyers are to become interested in your home and want to schedule a viewing.

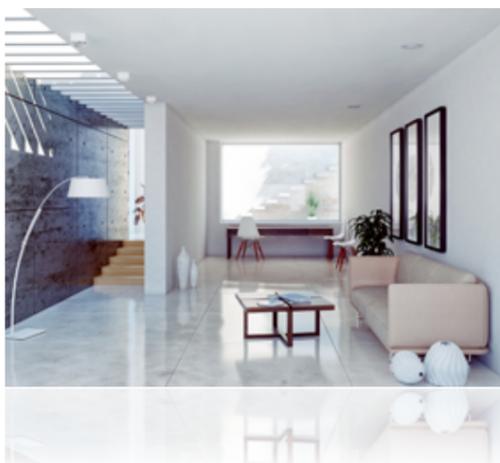
That doesn't mean you have to spend a fortune on new landscaping and window dressings. In fact, there are many simple, low-cost things you can do to make your property look significantly more inviting to home shoppers.

- Mow the lawn.
- Trim the hedges.
- Plant some flowers. Place potted plants near the entrance way.
- Make sure the walkway is clear and swept clean.
- Paint the front entrance door. (If needed.)
- Clean the windows, inside and out.
- Make sure window coverings, and all other items that can be seen from the street, look great.

Make your property look better from the outside, and more buyers will say, "Yes, I want to view that home!"

## Healthy Lighting For Your Home

Recently, researchers have discovered that lighting in the home has a much greater impact on health and well-being than originally thought. Better lighting can boost your energy, help you sleep better, and even enhance healing.



So it pays to make sure the lighting in your home is healthy.

Start by enhancing sources of natural light, such as windows and sunroofs. Study each room of your home and replace as much of the artificial light as possible with sunlight. For example, reposition a favourite reading chair next to a window.

Consider dimming the lighting in your home during the evenings. If your home is very bright when it's dark outside, it can affect your body's natural rhythms, resulting in disturbed sleep.

Avoid over-lighting, which is common in rooms where there are few windows. Over time, excessive light can cause headaches and even mood changes. Lighting that is sufficient to see everything clearly is all you need.

## notable, quotable... quotes!

*"The person with big dreams is more powerful than one with all the facts."*

Unknown

*"It is not enough to have a good mind. The main thing is to use it well."*

Rene Descartes

*"Life undergoes a change when we undergo a change in attitude."*

Katherine Mansfield

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