



A SEASON FOR ENTERTAINING

DECORATING FOR THE WINTER CAN ADD VALUE TO YOUR HOME.

The Winter season is a wonderful time to entertain. As you make plans, why not make your get-togethers extra special with a few smart decorating tips that can also add value to your home when it comes time to sell? Here's are some examples:



REPLACE your old wobbly dining room table and buy your dream table (it's probably on sale).

ENHANCE your home with a festive vase and keep fresh flowers in it all year round.

ADD a beautiful throw rug.

REARRANGE your furniture to accommodate holiday decorations.

CREATE a welcoming environment with classic candle holders that work year-round.



If you are feeling like things are looking up in today's economy, you're in good company. Statistics Canada recently reported an increase of 213,800

jobs in October compared to the same month in 2012.

ALL GOOD NEWS FOR CANADA'S GROWING HOUSING DEMAND.

Full-time jobs increased by 156,200 when compared to the same month a year before and part-time employment saw a year over-year gain of 57,600 jobs. And on a monthly basis, employment increased in October by 13,200 jobs when compared to September 2013, a third consecutive monthly gain. It's all good news for Canada's growing housing demand.



5 TIPS FOR GREENER

WINTER LIVING

This winter, there are some simple and free ways to make your home more energy efficient – which is good for your pocketbook and the world.

1 | WEAR A SWEATER

Each degree increased on your thermostat can increase your heating bill so slip on a sweater before cranking it up.

2 | HEAT WHERE YOU LIVE

Why heat rooms you're not using, like the laundry room or the spare bedroom? Close the door for greener winter living.

3 | OPEN THE BLINDS

Pull back your curtains or blinds and use the natural power of sunlight for added (and free) warmth.

4 | POWER DOWN YOUR GADGETS

Incredibly, you could save up to 10% of your energy bill by unplugging gadgets not in use and using appliances efficiently.

5 | DO LAUNDRY AFTER DINNER

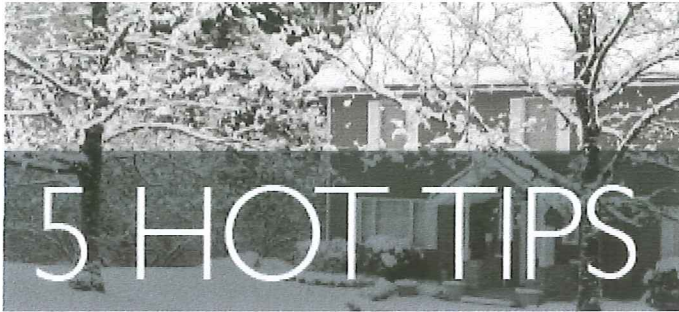
Many utilities reward home owners with lower rates during off peak times. Do your laundry and dishwashing a bit later and save!

RENEWING YOUR MORTGAGE IN 2014?

SIGNS LOOK GOOD FOR INTEREST RATE SAVINGS



In the Fall Consumer Report by the Canadian Association of Accredited Mortgage Professionals, it is noted that during the first half of 2014, interest costs will either fall or be unchanged. That's excellent news for you as a borrower and the overall health of the Canadian economy. Outcomes will depend on the choices of mortgage term and mortgage type, and of course on the extent to which mortgage rates change.



FOR SELLING YOUR HOME THIS WINTER

It may be cold outside, but that doesn't mean there aren't buyers out there. Why not take advantage of a winter market, when there are fewer sellers, and also more serious buyers?

1 | PRICE YOUR HOME TO SELL

By setting your price realistically, you will let buyers know you are more serious about selling than haggling over price.



2 | PICTURE YOUR HOME SNOW-FREE

By thinking ahead and having your marketing photos taken free of snow, you'll show your home in its best light.

3 | OPTIMIZE CURB APPEAL

Keep your sidewalks and driveway clear of snow and old fall leaves and have a nice welcome mat out.



4 | MAKE THE INTERIOR INVITING

Decluttering, removing personal photos and staging your home

5 STEPS TO STAY COZY

IT'S EASY TO WARM UP TO BEING ENERGY EFFICIENT

Making sure your home is energy efficient is not only good for your energy bill, it's also a good selling point when you choose to sell.

Here are 5 Steps to stay cozy:

STEP 1

INSULATE WINDOWS & DOORS

Make sure you have weather stripping around your windows and doors. It will help keep your interior nice and warm.

STEP 2

SEARCH FOR HEAT LEAKS

Your heat could be escaping in other ways, for example through vents, ducts, and pipes. Have an expert check out your home.

STEP 3

ADD INSULATION

Check out places like your attic or basement and do an insulation overhaul. Less heat leaks equal more savings.

STEP 4

HUG A TREE

Plant a few trees and watch them grow. In the summer they'll provide shade and in the winter they'll act as a wind break.

can ensure the home is at its warmest and most inviting.

5 | BRIGHTEN AND LIGHTEN

It may be dull outside, but by adding brighter lights throughout and having windows professionally cleaned, your home's best qualities can shine.

Works cited:

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(<http://realestate.msn.com/5-tips-to-ensure-your-home-sells-in-winter>)

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STEP 5

MAINTAIN YOUR FURNACE

Do an annual maintenance on your furnace can optimize its performance and your warmth.



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