

Celebrating our 10th Anniversary!

milestone REAL ESTATE INC.

Fall/Winter 2016

FOR SALE

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On May 1st, 2016, we celebrated the 10th Anniversary of opening Milestone Real Estate Inc.! Some have said, "Oh, I thought you had been in real estate longer than that?!"

Well, yes, of course, I have. The first time I obtained my real estate licence was in 1979, just before I purchased my first home. At that time, I owned a company involved with the regulation of advertising. Over the years, that business (Ottawa Clearance Services) morphed into other businesses (The Clearing House and the Broadcast Clearance Advisory - both in Toronto) and all the while, I was buying and selling real estate whether privately for myself, friends and family. Real estate really began as a full time business in 2001, and since then, has been the 'other' love of my life and continues to be so!

As part of the 10th Anniversary celebration, I had new photos taken and new signs designed. We are incorporating the sky blue colour as I have always believed that the 'sky is the limit' if there is such a thing!

Milestones of which I am particularly proud is when I donated my real estate services to sell the Habitat for Humanity house in Qualicum. Another time was when I was awarded a prize for donating more to the 'Children's Wish Foundation' than any other RE/MAX Agent that year. Another was when I helped raise \$2M to build the Guest House at the Perley-Rideau Health Care Center. These things could not be possible without my involvement in real estate. Time has marched on, but there's certainly no reason to stop now! It's true that life tends to throw us curve balls, but somehow, we deal with them and carry on. The truth is, helping others buy and sell real estate is my personal therapy. I truly hope you will never stop thinking of me when it's time for you to do one (buy) or the other (sell). I honestly would appreciate the business.



Since my last Newsletter (December 2015), we have had the privilege of spending a few months in sunny warm Florida.

Even while there, with the help of technology and a wonderful associate (Cheryl) in Ottawa, I was able to manage my real estate business. Some don't believe it but I was even able to sell a house in Ottawa from Florida, *but I did!!*

The 55+ gated retirement community where we stayed in Florida was called Sun City Center, about 30 minutes from Tampa. Would you believe ... it is a Minto development built around 4 golf courses, two Club houses, and indoor and outdoor pools! Minto has a number of developments in Florida... obviously, a very forward-thinking family. We enjoyed the 20-20 Center (exercise area) where Helmut had a personal trainer, Ann Stewart. Events were numerous and the neighbours were incredibly kind and welcoming; especially Kathy and Dick Dennis across the street. They often organized a gathering of folks on their driveway! There were numerous activities always taking place—an absolutely fabulous retirement community! We were so lucky to find it!

In December, we came back to Ottawa for a week to spend Christmas with family, but were back in Sun City for New Year's Eve. We were invited to a party in a local venue and enjoyed a lovely evening with dancing! Yes, dancing! (Well, it was more like rocking back 'n forth on the dance floor, but it still was lots of fun!)

Early in January, we experienced a very sad event. And that was the passing of Oliver, our precious dog. We had placed him in a very reputable place called Camp Bow Wow when we returned to Ottawa at Christmas time. They called during the week and said he wasn't eating. When we returned to Florida and picked him up, he seemed happy to see us, but still would not eat. He had squinty bloodshot eyes, appeared bloated and was breathing strangely—like hiccups! After many visits to the Vet, it was found that he was suffering from congenital heart failure - or cancer, or both! No solution was offered. Now, he resides in our hearts and in Doggy Heaven! We miss him every day.



That said, Florida was great for so many reasons. For example, we were able to take a one-week cruise at the end of January from Tampa on the Norwegian Star.



Ports of Call included Honduras, Belize and Cozumel. Another wonderful thing that happened in Florida was our introduction to Rock Steady Boxing in Largo! We first learned about it from Helmut's personal trainer in Sun City. Boxing (vigorous non-contact) has been shown to reduce and even improve the symptoms of Parkinson's Disease.



The program we attended was provided at Bodyessy, primarily a physiotherapy group run by mom Tara, daughter Jordan and husband, Drew, all special-trained in Indianapolis.





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We signed up in January, to take their boxing classes, and twice a week, we drove 1 1/2 hrs (each way) to Largo. Our classmates and caregiver partners were wonderful and the comradery was remarkable. Our friend, Susan from Ottawa, was staying nearby in



Indian Rocks so we were able to meet for lunch every week or so until she headed back home in early March. Sometimes, we had a picnic in the park, sometimes we visited her where she stayed (seems like she's always cooking for us!), and sometimes we ate at PJ's Oyster Bar. Or other local eateries!

The classes we participated in varied

each time, and even included cognitive therapy. The certified coaches were excellent in all ways!

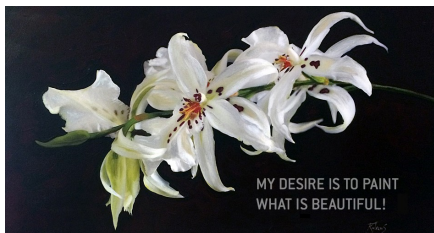
On February 2nd, a couple who lived 2 doors down from us in Sun City joined us to celebrate Helmut's 76th birthday at the local German Restaurant! Helmut even sang along to



the German songs! He has a nice singing voice!

The same couple, Bill & Lynn invited us to spend a day with them at Epcote Center in Orlando. Since Lynn worked their for 10 years prior to retirement, everything was FREE! We went on a number of rides - in one pavilion sponsored by Chevrolet, we each were able to design our own car. Mine was fastest and we even screamed like a bunch of crazy kids as we careened around the corners. And, of course, we had lunch at the Bavarian Pavilion - sausages, sauerkraut & beer! A great day!

A few days later on February 14th, we celebrated our 12th Wedding Anniversary ... but both of us seemed to have the flu for 3-4 days at that time ... we stayed home and opened a bottle of champagne!



After one of our Thursday afternoon boxing

classes in March, we drove to Naples (about 3 1/2 hrs south along the coast). We visited Katherine Jeans at a local art gallery where she was Artist in Residence for three months!

Her talents amaze me; if you are not familiar with her work, check it out: www.katherinejeans.com

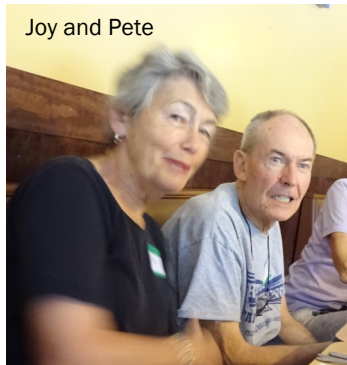
That evening, we had dinner at Roy's on the Bay with another Ottawa friend, Sylvia Marin. We stayed the night near Naples and on our way back to Sun City the next day, we visited our favourite spot for clam chowder - Finn's next to Sharky's in Venice. Delicious!

Before leaving Florida, I had a burning desire to stay 'on the beach' for a few days; otherwise, Florida (although warmer) just didn't seem like a holiday to me! So we packed our bathing suits and stayed at the Sirata Resort on St. Pete's Beach for 3 days. They gave us a ground floor suite so I was able to walk door on to the beach each day! The sand was like white powder! I loved it!

On April 30th, it was sad to see the end of our visit to Sun City as we had made so many good friends, especially those we met in the neighbourhood



Joy and Pete



and at Rock Steady Boxing. A luncheon was held our last week where we had a chance to say 'so long' to all those who had made our stay so beneficial. The Rock Steady Boxing program and meeting the other participants truly did improve the quality of life for both of us!

The night before we left Sun City, the neighbourhood - coincidentally, had a

party on the street. Again, sad to say goodbye.

Once our bungalow was cleaned, and the car loaded, we decided to take the I-75 straight from Tampa to Detroit (and then the 401 to Ottawa). This allowed us to stop about 2 hours from Simpsonville, SC where some friends of Helmut's live (Paul & Judy Freys). We met them at the Holiday Inn Express in Athens, and enjoyed a lovely dinner together. The last time we saw them was on our wedding cruise in 2004! It was great to catch up!



Since returning home in early May, we have both been busy ... what with doctor's appointments and a good spring/summer real estate market. Most have asked "How is Helmut?". Well, he's about the same as he was a year ago; recent tests don't show any change. He tires easily, but is still feeling no pain (except his back occasionally), is in good spirits, and thinks he's fine. His balance is still a problem, and he has some memory/cognitive issues (don't we all!), but overall, we both are doing well! Hope you are too!

Ottawa's Housing Outlook - Fall - Winter - 2016-2017

So far, 2016 has seen a busy real estate market. There are lots of good listings and buyers who want to buy them. In other words, it's a balanced market!

A recent article from Bloomberg News states that "Canada is in one of its weakest expansions ever, and only the housing boom keeps it from getting worse." Currently, "real estate and financial services



account for 20 percent of the economy, levels not seen in the data since the early '60s." It also states that "real estate has become the country's biggest industry, at 12.3% of GDP." The two hot spots are Vancouver and Toronto and "Canada's economy is almost completely reliant for growth on bank lending and these two markets." In addition to the Land Transfer Tax we all pay when we buy a property, a 15% tax has been imposed on foreign buyers in Vancouver. Note: Don't listen to the panic

mongers! This only applies in the metro area of Vancouver! However, in the coming months, Toronto may follow suit. These types of taxes instill fear in all buyers, but it will not affect in Ottawa at all unless you are a foreigner and buying in Vancouver.

Since May 2014, Canada's economy has expanded only 1.2 per cent. It's the slowest 2-year pace outside a recession in at least six decades (according to Stats Canada.) That's not good news, but as a result, the Bank of Canada is holding steady on interest rates for the foreseeable future. That's good news for homebuyers.

I'm often asked, "is it a good time to buy?" Yes! In my considered opinion, we live in the best city in Canada and as far as I am concerned, there is never a bad time to invest in real estate ... they are not making any more of it ... so the old saying holds true ... just make sure you buy in a great location and you can't go wrong!



TIPS for DOWNSIZING ... published in The Associated Press

It helps to keep your eyes on the prize, experts say. Envision how great it will feel to be unburdened by excess and achieve your goal of living happily with less, in a smaller but comfortable space, says Stephane Sisco, home editor for Real Simple magazine. Here are five suggestions to make downsizing easier:

Don't guess: Measure your new space to determine exactly what will fit (and what won't), and precisely where each piece of furniture should go. Draw a floor plan onto graph paper so that each square represents a foot, with furniture pieces cut out from Post-its and placed appropriately on the grid.

Prepare: Start paring down by making a list of everything you don't love or need so you can start selling or giving it away. Identify charities. "Before you start a big purge, it's good to know where you want to donate your items like books, clothes and furniture. Do a little research," says Sisco.

Plan ahead: Begin the process of discarding your possessions by tackling the least sentimental first, so you don't get bogged down, says Sisco. Start with the laundry room or pantry, for instance, and work your way up to things like photos or mementos, the toughest things to get rid of.

Get help: "It really helps having someone by your side, helping you stay focused," Sisco says. It could be someone from a moving company, a friend, a neighbour or family member. It's important to have support making the many decisions that come up before, during and after a move.

Keep it quick: Unpack quickly to keep your new home from feeling cluttered. Get all boxes out the door within days. "If you've done things right in the planning stages, the resettling part should be ... easy," says Diana Zagariello, owner of Caring Transitions of Long Island, based in Merrick, N.Y.


Real Estate can support your Retirement plan

If you can comfortably live off your assets and pensions, you can hold on to your home and use it as a safety net. You may want to consider a home equity line of credit or a reverse mortgage, which allows seniors to take out up to 50 percent of the value of their homes as a non-taxable lump sum or monthly income stream. The interest charges are about 1.5 per cent higher than those on a regular mortgage or line of credit, but the debt doesn't have to be repaid until the property is sold.

Trading in a roomy empty nest for a cozy *pied-à-terre* could yield a helpful financial bump. But first, do the math. If you're still paying a mortgage, it's smart to scale down your debt. However, selling your \$400,000 house and buying a \$300,000 condo may not be the savvy-

est move. "Unless you can get a huge differential, it's not worth doing," says Lise Andreana, author of *Financial Care for your Aging Parent*. "Consider how much income you need and how long you need it for" and, she adds, don't forget to factor in as much as 10 % of the value of your home for transaction fees.

If you want to avoid tying up your assets in real estate, consider a rental. "It can free up a lot of cash to do the things you want in life," says Lee Helkie, a Toronto-based certified financial planner. That said, experts caution that your housing costs, whether you're a homeowner or a renter, should not exceed 30 per cent of your pre-tax income.



"The best and most beautiful things in this world cannot be seen or even touched. They must be felt with the heart."

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Vichyssoise ... a cold soup on a hot summer 's day ... yum!

- 4 cups peeled and coarsely chopped potatoes
- 3 cups thinly sliced leeks (white part plus 2 inches of green) or substitute 3 cups thinly sliced onions
- 2 quarts chicken stock, fresh or canned, or substitute water or a combination of chicken stock and water
- 1 teaspoon salt
- freshly ground black pepper
- 1 1/2 cup heavy cream
- 3 tbsp. fresh cut chives



In a heavy 6-quart saucepan or a soup kettle, simmer the potatoes, leeks, chicken stock and salt partially covered for 40 to 50 minutes or until the vegetables are tender. Force through a food mill or sieve into a mixing bowl and then pour back into the pan. Season with salt and stir in 1 1/2 cups of heavy cream. (Do not use a blender; the mixture will be too smooth.) Chill the soup until it is very cold. Serve it garnished with finely cut fresh chives. Enjoy!



Old Folks are Worth a Fortune!

Old folks are worth a fortune. With silver in their hair, gold in their teeth, stones in their kidneys, lead in their feet and gas in their stomachs! I have become a lot more social with the passing of the years, some might even call me a frivolous old gal. I'm seeing five gentlemen every day!

As soon as I wake, Will Power helps me get out of bed. Then, I go to see John. Then Charlie Horse comes along, and when he is here, he takes a lot of my time and attention. When he leaves, Arthur Ritis shows up and stays the rest of the day. (He doesn't like to stay in one place very long, so he takes me from joint to joint.) After such a busy day, I'm really tired and glad to go to bed - with Ben Gay. What a life!

P.S. The Preacher came to call the other day. He said that at my age, I should be thinking about the hereafter. I told him I do - all the time. No matter where I am - in the living room, upstairs in the kitchen or down in the basement - I ask myself, "Now, what am I here after?" - Author unknown

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Whenever you find yourself doubting how far you can go, just remember how far you have come. Remember everything you have faced, all the battles you have won, and all the fears you have overcome.

- Unknown

It's probably no coincidence that "listen" and "silent" are built from the exact same letters. - Shelagh Rogers

"You'll miss 100% of the shots you don't take." - Wayne Gretsky



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