YOUR HOUSE YOUR LEGAL OF THE PROPERTY OF THE P

A WEEKLY GUIDE TO CENTRAL ALBERTA REAL ESTATE | JANUARY 26, 2018



2,324 SQ FT 2 STOREY HOME WITH 5 BEDROOMS, 4 BATHROOMS

On a pie-shaped lot in quiet cul-de-sac. Fully fenced with double heated and added features garage

\$569,000

For further info on this multiple listing service home, see page 15 or contact a member of the Red Deer Real Estate Board.



Network Realty Corp. 403-346-8900 3608-50 Ave www.networkrealtycorp.ca



403.346.8900

LOOKING FOR A REVENUE PROPERTY? PERFECT HOME FOR 1 ST TIME BUYERS!!

Townhouse on quiet close in Morrisroe! Featuring 3bdrms, 2 baths, front and back parking.



Mature neighborhood in Red Deer, 3 Bdrms, 2 Bths. HUGE YARD & DECK with Detached Garage.



Walking distance to hospital & shopping! Pets allowed with Board Approval 2 bdrm Condo, 2 balconies, granite counters, fireplace & ensuite.



403•318•3627





50 JASPAR CRESCENT







underground. Clean, tidy & ready splash, breakfast bar, pantry and 2 parking stalls. Lots of nice large community park, shopping and triple attached garage. Call a door leading to the 10x10 deck. updates in this one. Call Alex! and Collicutt centre. Call Alex



Anderson 403.350.1932



An absolute must see! Beautiful bi-level, 5 bdrm & 3 baths, basement. Newly dev, huge kitchen, island, pantry, south back yard! Shows like an 11! \$384,900



Has everything. Over 2000 sq ft, 3 br's, bonus room plus a large laundry room on the top floor! Open plan, huge kitchen & island, walk through pantry. The quality & extras are beyond compare. Covered south deck & large lot! \$587,900



Over 1500 sq. ft., 3 bedrooms, 2 full baths, open plan, tons of kitchen cabinets, huge deck off kitchen. Double attached aarage. Excellent price at \$199,900



Bright, open, family friendly plan! Gorgeous kitchen, tons of cabinets, island, 4 SS appliances plus washer & dryer. Cozy up to beautiful gas FP in great room. Incredible upgrades everywhere. \$359,900

CALL LES AT 350-1932 TO VIEW, OR FOR MORE INFORMATION ON THESE LISTINGS!

Doré 403.872.4505



Only \$674,900

m an At

28 PAYNE CLOSE

Forest privacy in the back! Moose & deer!
Large 2400+sq. ft. 2 storey w/5 beds &
4 baths, many renos, hdwd, W exposure,
covered deck, steam shower, much more



358 DRUMMOND AVE 3 beds 2 baths townhouse in quiet location, new vinyl planking floor, new paint, new appl! Gas f/p & low condo fees stalls. MLS#CA0124347



213 OVERDOWN DR Stunning renos for this 4 bed, 2 bath duplex across from a green space. Tons of parking and huge MB closet. MLS#CA0116999



19 VOISON CLOSE Loaded 1526 sq. ft. Executive bung. with A/C, triple heated gar., too many features to list! MLS#CA0116838



74 WIITSHIRF RIVD Classy 2 storey just off of the River trails close to everything! Many upgrades and perfect for the family into "Lifestyle". MLS#CA0116837



421066 RR 260 PONOKA ACREAGE Over 6 acres & 1956 sa. ft. bung. fully reno'd with a secluded location in the spruce trees. Mins to Ponoka, Lacombe and 30 min. to RD.MLS#CA0114372



Doug Wagar 403.304.2747



CLIVE! ovely cozy home, lg lot, 24x18 garage. Vaulted ceiling, underfloor heat!



BLACKFALDS! Drive a little - save a lot! Simply gorgeous 2 storey, 3 beds, 3 baths, lovely yard.



SYLVAN LAKE! Super location! 1451 sq ft bungalow. 3 beds, 3 baths, att'd dbl garage



JUST LISTED Anders spacious 2 storey duplex. Fully dev'd dble att'd garage Quiet Close. \$3



(40+) ADULT GATED COMMUNITY Fully dev'd bungalow style condo. Att'd garage

Shows Great! \$



RED DEER Fully dev'd 1788 sq ft 2 storey. 4 beds, 3 baths, att'd garage. \$254,900





















Real Estate Solutions Ltd.

5913 50 Ave., Red Deer, Alberta 403-346-7755



4808 79 STREET
MLS CA0118745 \$8.00/sqft with 7
Bays, 1 acre.
Call CORDELL: 403-318-5478



3 LEADER COVE, SYLVAN LAKE MLS CA0123101 \$775,000 Call KIM: 403-318-7178



VENU LIVING #5320, 2660 22 ST, RD MLS CA0111887 \$165,000 Call TIM: 403-350-1562



59 TRUANT CRESCENT MLS CA0123304 \$569,000 Call Ed 403-506-7171 or Gord 403-357-7720



202-56 CARROLL CRES MLS CA0118980 \$211,000 Call KIM: 403-318-7178



4527 48 AVE LACOMBE MLS CA0111925 \$830,000 Call TIM: 403-350-1562



11 REVIE CLOSE

MLS CA0123793

\$584,900 Triple garage.

Call CORDELL 403-318-5478



107 JENKINS DRIVE MLS CA0093772 \$237,000 *Call Ed* 403-506-7171 or Gord 403-357-7720



36576 RR 285, RED DEER COUNTY MLS CA0120371 \$525,900 Call Roger 403-350-7367



27 KIRTON CLOSE
MLS CA0116134 \$499,900
Call Kelly
403-304-4061



SIERRA GRANDE 4805 48 ST #220 MLS \$298,900 Call Ed 403-506-7171 or Gord 403-357-7720



30 ACRES 10 Mins to Red Deer MLS CA0112552 Call Ed 403-506-7171



41 VANTAGE CRES OLDS AB MLS CA0116698 Call KIM: 403-318-7178



For all your real estate wants or needs. *Drop-in or Call TIM:*403-350-1562





Kelly

Cordell Kelly Nielsen Oster 318-5478 304-4061



5135 LAKESHORE DR, #101 MLS CA0121402 \$114,900 Call Ed 403-506-7171 or Gord 403-357-7720



83 DUSTON STREET
MLS CA0116355 \$365,900

Call Roger
403-350-7367



13 CHINOOK ST 5 bdrms/5 baths 2 garages MLS CA0116429 \$485,000 *Call Ed* 403-506-7171 or Gord 403-357-7720





95 VOISIN CLOSE
MLS CA0119435 \$624,900
Call Ed 403-506-7171
or Gord 403-357-7720



5021 PARK ST. BLACKFALDS MLS CA118794 \$255,000 Call TIM: 403-350-1562



608 38A AVENUE CLOSE PONO Super Location \$435,000 Call TIM: 403-350-1562





Carbon monoxide remediation

Carbon monoxide is a colorless, odorless gas that can be deadly. Because carbon monoxide is found in the fumes produced when fuel is burned, it is present in and around homes. As a result, homeowners should be aware of carbon monoxide and make every effort to detect its presence.

CO forms most readily when there is insufficient oxygen to complete combustion and produce carbon dioxide. Hot water closets, furnaces in crawlspaces, heating appliances in attics, and other contained areas are common areas where CO can form.

Thousands of people visit emergency rooms and are hospitalized because of CO poisoning every year. While CO is a risk for just about anyone, infants, the elderly, those with breathing problems or chronic heart disease, and people with anemia are most likely to get sick from CO.

CO has earned the moniker "the silent killer" because it cannot be identified without the presence of a carbon monoxide detector. If a person believes he or she is smelling carbon monoxide, that person is probably mistaking the odor for other combustion byproducts that the human nose can sense.

CO is a byproduct of vehicle exhaust, boat engines, stoves, lanterns, grills, furnaces, and fireplaces. CO is produced anytime something is burning. That is why it is essential that products designed to be used outdoors are used exclusively outside, and that indoor appliances are properly vented to the outdoors. CO can build up indoors and poison people and pets who breathe it in.

Some people may not recognize that CO is problematic in a home until multiple residents start complaining of similar symptoms. Common CO poisoning symptoms include nausea and vomiting, dizziness, chest pain, confusion, headache, and

other flu-like symptoms, advises the consumer advocacy group Carbon Monoxide Kills. Those with repeated exposure to high levels of CO may eventually develop cerebral edema, which is a swelling of the brain. CO can compress brain cells and destroy them, leading to neurological issues and death. CO poisoning is actually the result of the head and heart not receiving sufficient oxygen.

CO detectors can save lives and should be installed in all homes and apartments. The National Fire Protection Association says CO detectors "shall be centrally located outside of each separate sleeping area in the immediate vicinity of the bedrooms." Individuals should follow the manufacturer instructions regarding where on the wall or ceiling the CO detectors should be mounted. As an added safety precaution, CO detectors should be placed on every floor of the home.

Gas sensors in CO alarms have limited life spans, so they should be replaced generally every five to six years, because calibrating and testing for CO is more difficult than simply replacing the alarms.

Installing or replacing carbon monoxide detectors is an easy improvement that can help save lives.





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O'SHEA



ARIEL DAVID



IMMEDIATE POSSESSION 2 bdrm/2bath top floor corner

2 bdrm/2bath top floor corner unit with underground parking. Inglewood. **\$214,900. CALL NADINE 342-7700.**



DUPLEX - EASTVIEW Fully finished 4 bdrms/2 baths \$234,900/side. Buy 1 or both sides. **\$234,900 CALL JENNIFER 342-7700.**



NO CONDO FEES! Brand new, fully developed 3 bed, 2 bath "turnkey" townhouse. Immediate possession. \$249,900 CALL JENNIFER 342-7700.



COURT SALE bilevel 1090 sq ft 2 bdrm/2 baths. \$287,000 CALL BRAD GRANLUND 342-7700.



BRAND NEW WALKOUT bilevel 3 bdrm on main floor/2 baths Quick possession. **\$349,900 CALL BRAD GRANLUND 342-7700.**



PERFECT FAMILY STARTER Home in Laredo. 3 bdrms, 2.5 baths, this NEW cute home has quartz countertops, large verandah & 6 appliances. \$354,900 CALL NICOLE 342-7700.



COURT SALE 1848 sq ft 3 bdrm/bath + bonus room attached garage pie lot. \$380,000 CALL BRAD GRANLUND 342-7700.



FULLY DEVELOPED half duplex 4 bedroom 3 bath att'd garage shows like new. Timberlands. \$389,900 **CALL BRAD GRANLUND 342-7700.**



3 BDRMS ON MAIN Brand new 3 bdrm, 2 full bath bi-level, 6 appliances included, quartz countertops, Laredo. \$359,900 CALL ARIEL DAVID 342-7700.



FULLY FINISHED 4 bdrm, 4 bath modified bilevel 23x25 attached garage great location Clearview Ridges. \$494,900 CALL BRAD GRANLUND 342-7700.



LEGAL SUITE Garden Heights 1188 sq ft bilevel with 3 bdrm, 2 bath main floor suite with 22x26 att'd garage & 2 bdrm, 1 bath basement suite. **\$522,500. CALL BRAD GRANLUND 342-7700.**



NEW LISTING New Floor Plan, Stunning 2 storey, 6 appliances incl., 3 bdrms, 3 baths, upper floor laundry, fireplace, quartz & more! \$519,900 CALL NICOLE 342-7700.



BRAND NEW SHOWHOME Grab this home before its completed in Laredo, this 4 bdrm, 3 bath, w/NEW FLOOR PLAN, 6 appliances, micro office & so many extras! **\$664,900. CALL NICOLE 342-7700.**



LOCATION LOCATION! 80 acres just 5 mins south of Red Deer. 1893 sq ft Bungalow + loft. 3 bedrooms/3 baths. Detached shop, mountain view. Call for information package \$1,649,000 CALL NADINE 342-7700.

OPEN HOUSES

THIS WEEK



OPEN HOUSE SUNDAY 1-3 PM 26 STEWART STREET, RED DEER SUNNYBROOK Fully finished bungalow 3 bdrms plus den, 2 baths and a detached garage. **\$254,900.**



OPEN HOUSE SATURDAY 1-3 PM
18 SULLIVAN CLOSE, RED DEER
SOUTHBROOK 3 bdrm/3 bath fully
finished att'd garage, extensive landscaping.
\$334,900 CALL NADINE 342-7700.



OPEN HOUSE SAT & SUN 1-3 PM

BRAND NEW 3bdrm/3bath Unique Elevations 2 storey O/S garage & deeper lot. Includes all appliances. \$424,900 CALL JENNIFER O'SHEA 342-7700.

Five tips to help you stick to your budget

Drawing up a budget is great, but you have to be able to stick to it. Here are five tips to help you keep your good resolutions.

- 1. SET AN OBJECTIVE. You're more likely to stick to your budget if you have a precise project in mind. If you want to put some money aside to buy a house, put a picture of your dream home on the fridge or use it as a screen saver. Do the same thing for any project close to your heart.
- 2. PAY CASH. Does your budget really allow you to spend \$225 per week? Pay everything in cash and leave your credit cards at home. It's much easier to limit your spending when you can see your money disappearing right before your eyes.
- 3. ORGANIZE YOUR PAPERS. Sort out your papers every week. A few minutes are enough to sort bills and documents and take note of your expenses. Don't wait for the pile to grow into a mountain!
- 4. PLAN AHEAD. Create a "just in case" fund and only use it in an emergency. Any unexpected expenses, such as the water heater springing a leak or your car breaking down, will be easier to deal with and won't shake up your financial stability.
- 5. REWARD YOURSELF. Treating yourself once in a while is your just reward for sticking to your budget. A good meal out, a show, a fashionable new sweater, or a ticket to a game is a great way to motivate yourself to keep up the good work.



Should I pay off my debts or invest my money?

You just came into some unexpected money and the temptation to treat yourself to something special is very strong. Is it the best thing to do? It may be wiser to pay off your debts or invest the money. Your decision should be based on your personal, professional, and family situation, while taking into account your needs and your goals.

Before anything else, find out if you must pay taxes on the money you received, which is often the case. Money that is inherited, won in a lottery, or received as a gift from friends or family, however, is exempt from taxes.

In cases of unexpected windfalls, it is generally recommended that you start by repaying your debts. Pay off the debts with the highest interest rates first, such as your line of credit and credit card debts. By reducing your debts you will save on fees, improve your credit rating, and increase your available credit limit in case you ever need to borrow in the future.

Paying off your mortgage is also an excellent choice. However, if the money is part of your heritage and your mortgage was contracted with your spouse, you should make this transaction in writing, or even have it notarized. The inheritance belongs to you, whereas your home would be part of the family assets if you were to divorce.

Of course, you can also reduce your financial obligations and invest at the same time by allocating the money to your registered retirement savings plan (RRSP). You will then be able to use your income tax return to pay your debts.



COLDWELL BANKER 5

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TERRIFIC FAMILY HOME READY FOR IMMEDIATE POSSESSION



149 MCDOUGALL CRES

Fully developed Bi-Level with 5 bdrms, 3 full baths, and double det garage. Many upgrades over the years incl. flooring, windows, shingles, furnace, H/W tank and paint.

Call DALE 403-302-3107

THIS IS A GREAT STARTER HOME FOR A YOUNG FAMILY



116 JORDAN PARKWAY

This is a great starter home for a young family. A fully dev'd bi-level with 4 bdrm & 2 full baths. Brightly decorated with light oak cabinets & all appiances. Features laminate flooring on main floor & basement. 22x22 det'd garage.

Call DALE 403-302-3107

BUILD YOUR NEW DREAM HOME!



C&E TRAIL

4.72 acres only 2 miles west of Red Deer. On the C & E Trail south. Has river frontage. Has a 1450 sq.ft. bungalow and 22×24 det. garage. (Both in need of major renovations).

Call DALE 403-302-3107

"DATE OFFERS YOU OUATITY SERVICE AND A VERY COMPETITIVE COMMISSION RATE"

IMMEDIATE POSSESSION F/FIN RAISED BUNGALOW



5514-53 AVE LACOMBE

5 bdrms, 2 full baths, hardwood floors, many upgraded & renovated features. Has a suited style bsmt with private entry. A large & nicely landscaped yard with 24x26 heated garage.

Call DALE 403-302-3107

ADULT DOWNTOWN CONDO, IMMEDIATE POSSESSION



Located near Golden Circle & Rec Centre this 2 bdrm & 2 bath Adult condo is ready for immediate possession. Has an elevator & htd U/G parking. All appliances inc.

Call DALE 403-302-3107

UPPER LEVEL CONDO UNIT IN SUNNYBROOK!!



#10 - 7 STANTON STREET

Immediate possession for this 2 bdrm condo unit. Has a large walk-in closet off the master, spacious living room, laminate flooring thruout, upgraded kitchen cabinets, all appliances included, & in-suite laundry. East facing balcony.

Call DALE 403-302-3107



Your Realtor can help you negotiate

There are many negotiating factors, including but not limited to price, financing, terms, date of possession and often the inclusion or exclusion of repairs and furnishings or equipment.

The purchase agreement should provide a

period of time for you to complete appropriate inspections and investigations of the property before you are bound to complete the purchase. Your agent can advise you as to which investigations and inspections are recommended or required.







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OPEN HOUSE

CENTRAL ALBERTA'S OPEN HOUSE LISTINGS

## ## ## ## ## ## ## ## ## ## ## ## ##	SATURDAY, JAN	UARY 27		RED DEER
12 Pet Crescent	#158 6220 Orr Drive 1:00	– 3:00 pm Lori Loney	RE/MAX	350-9700 \$219,900Oriole Park West
33 reland Crescent 1:00 - 3:00 pm	#205 30 Carleton Street 1:00	- 3:00 pm Al Sim	RE/MAX	391-1771 \$284,900 Clearview Ridge
93 Truant Crescent 1:00 - 3:00 pm Allan Melbourne RE/MAX	52 Best Crescent 1:00	- 3:00 pmTim Maley	RE/MAX	550-3533 \$515,000Bower South
94 Truant Crescent	33 Ireland Crescent 1:00	- 3:00 pm Tony Sankovic	RE/MAX	391-4236 \$334,900Inglewood West
14 Van Slyke Way	193 Truant Crescent 1:00	- 3:00 pmAllan Melbourne	RE/MAX	304-8993 \$329,900Timber Ridge
Tastle Crescent 2:00 - 4:00 pm Bryan Wilson RE/MAX 340-9436 \$299,900 Clear view Meadows 148 Doran Crescent 2:00 - 4:00 pm Ivan Busenius RE/MAX 330-8102 \$399,900 Deer Park Village 2816 Botteriil (Fres #69 2:000 - 4:00 pm Jun Escott SUTTON LANDMARK 391-1397 \$272,400 Bower North 381 Lindman Avenue 1:00 - 3:00 pm Jennifer O'Shea ROYAL CARPET REALTY 342-7700 \$424,900 Laredo 185 sullivan Close 1:00 - 3:00 pm Jennifer O'Shea ROYAL CARPET REALTY 342-7700 \$324,900 Surinybrook South 2024 522 47A Ave 1:30 - 4:00 pm Dale Stuart COLDWELL BANKER 302-3107 \$179,900 Downtown South 156 Lazaro Close 2:00 - 4:00 pm Sayle Leasak PEGASUS BUILDERS 347-0794 \$635,000 Laredo South South 302 Sayle Crescent 2:00 - 4:00 pm Alex Wilkinson ROYAL LEPAGE NETWORK 318-3627 \$329,000 Jenstone Crossing 196 Carrington Drive 2:00 - 4:00 pm Alex Wilkinson ROYAL LEPAGE NETWORK 318-3627 \$329,000 Jenstone Crossing 196 Carrington Drive 2:00 - 4:00 pm Bill Hogg CENTURY 21 ADVANTAGE 372-3670 \$324,900 Deer Park Village 130 Daran Crescent 2:00 - 4:00 pm Bill Hogg CENTURY 21 ADVANTAGE 372-3670 \$324,900 Deer Park Village 196 Daran Crescent 2:00 - 4:00 pm Birds Morin CENTURY 21 ADVANTAGE 346-0021 \$309,900 Davenport 196 Archer Drive 2:00 - 4:00 pm Brenda Bowness CENTURY 21 ADVANTAGE 350-9509 \$838,000 Davenport 197 Archer Drive 2:00 - 4:00 pm Brenda Bowness CENTURY 21 ADVANTAGE 315-955 \$655,000 Davenport 197 Archer Drive 2:00 - 4:00 pm Brenda Bowness CENTURY 21 ADVANTAGE 336-9509 \$838,000 Davenport 197 Archer Drive 2:00 - 4:00 pm Brenda Bowness CENTURY 21 ADVANTAGE 336-9509 \$838,000 Davenport 197 Archer Drive 2:00 - 4:00 pm Lisa Suarez ROYAL LEPAGE LIFESTYLES 396-6366 \$389,000 Davenport 197 Archer Drive 2:00 - 4:00 pm Lisa Suarez ROYAL LEPAGE LIFESTYLES 396-6366 \$389,000 Davenport 197 Archer Drive 2:00 - 4:00 pm	94 Truant Crescent 2:00	- 4:00 pm Derek Mackenzie	RE/MAX	896-8319 \$499,900Timber Ridge
148 Doran Crescent 2:00 - 4:00 pm Man Busenius RE/MAX 350-8102 309,900 Deer Park Village 2816 Botterill Cres #69 2:00 - 4:00 pm Jim Escott SUTTON LANDMARK 391-1397 5274,900 Bower North 391-1397 3424,900 Laredo 18 Sullivan Close 1:00 - 3:00 pm Inding Marchand ROYAL CARPET REALTY 342-7700 3344,900 Sunnybrook South 2024 \$222 47A Ave 1:30 - 4:00 pm Dale Stuart COLDWELL BANKER 302-3107 5:655,000 Sunnybrook South 2024 \$222 47A Ave 1:30 - 4:00 pm Dale Stuart COLDWELL BANKER 302-3107 5:655,000 Laredo 50 Jaspar Crescent 2:00 - 4:00 pm Alex Wilkinson ROYAL LEPAGE NETWORK 318-3627 5:329,000 Johnstone Crossing 196 Carrington Drive 2:00 - 4:00 pm Les Anderson ROYAL LEPAGE NETWORK 318-3627 5:329,000 Johnstone Crossing 196 Carrington Drive 2:00 - 4:00 pm Hogg CENTURY 21 ADVANTAGE 372-3670 3:349,900 Deer Park Village 313 Traptow Close 2:00 - 4:00 pm Melissa Morin CENTURY 21 ADVANTAGE 372-3670 3:349,900 Deer Park Village 313 Traptow Close 2:00 - 4:00 pm Melissa Morin CENTURY 21 ADVANTAGE 318-5665 5675,000 Timberstone 410 Pummond Avenue 2:00 - 4:00 pm Dave Haley CENTURY 21 ADVANTAGE 318-5665 5675,000 Timberstone 410 Pummond Avenue 2:00 - 4:00 pm Dave Haley CENTURY 21 ADVANTAGE 350-9509 \$838,000 Anders South SATURDAY, JANUARY 27 Out OF TOWN 350-9509 S838,000 Anders South SATURDAY, JANUARY 28 OUT OF TOWN 391-3583 3185,000 Red Deer County 4011 39 Street 1:00 - 3:00 pm Eld Katchur MAXWELL REAL ESTATE SOLUTIONS 506-7171 5:485,000 Blackfalds 16:31 Waskasson Estates 3:00 - 4:00 pm Bob Wing CENTURY 21 ADVANTAGE 391-3583 3185,000 Red Deer County 4011 39 Street 1:00 - 3:00 pm Elds Suarez ROYAL LEPAGE LIFESTYLES 396-6366 3:399,000 Lacombe SUNDAY, JANUARY 28 RED DEER SUNDAY, JANUARY 28 OUT OF TOWN 330 brown on January Brown Les Anderson ROYAL LEPAGE NETWORK 372-3399 392-39900 Glendale	14 Van Slyke Way 2:00	- 4:00 pmNadine Waterfield	RE/MAX	587-877-0188 .\$339,900Vanier East
2816 Botterill Cres #69	71 Castle Crescent2:00	- 4:00 pm Bryan Wilson	RE/MAX	340-9436 \$299,900Clearview Meadows
18 Sulivar Close	148 Doran Crescent 2:00	- 4:00 pm Ivan Busenius	RE/MAX	350-8102 \$309,900Deer Park Village
18 Sullivan Close	2816 Botterill Cres #69 2:00	- 4:00 pm Jim Escott	SUTTON LANDMARK	391-1397 \$274,900Bower North
202 24522 47A Ave	93 Lindman Avenue 1:00	- 3:00 pm Jennifer O'Shea	ROYAL CARPET REALTY	342-7700 \$424,900Laredo
156 Lazaro Close 2:00 - 4:00 pm Gayle Leasak PEGASUS BUILDERS 347-0794 \$635,000 Laredo	18 Sullivan Close 1:00	- 3:00 pmNadine Marchand	ROYAL CARPET REALTY	342-7700 \$334,900Sunnybrook South
Society Soci	202 4522 47A Ave 1:30	- 4:00 pm Dale Stuart	COLDWELL BANKER	302-3107 \$179,900Downtown South
196 Carrington Drive. 2:00 - 4:00 pm Les Anderson ROYAL LEPAGE NETWORK 350-1932 \$587,900 Clearview Ridge 150 Doran Crescent 2:00 - 4:00 pm Bill Hogg CENTURY 21 ADVANTAGE 872-3670 \$324,900 Deer Park Village 133 Traptow Close. 2:00 - 4:00 pm Melissa Morin CENTURY 21 ADVANTAGE 318-5665 \$567,000 Timberstone 41 Drummond Avenue. 2:00 - 4:00 pm Dave Haley CENTURY 21 ADVANTAGE 336-0021 \$309,900 Davenport 19 Archer Drive. 2:00 - 4:00 pm Brenda Bowness. CENTURY 21 ADVANTAGE 350-9509 \$838,000 Anders South SATURDAY, JANUARY 27	156 Lazaro Close2:00	- 4:00 pm Gayle Leasak	PEGASUS BUILDERS	347-0794 \$635,000Laredo
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SATURDAY, JANUARY 27	133 Traptow Close2:00	- 4:00 pm Melissa Morin	CENTURY 21 ADVANTAGE	318-5665 \$675,000Timberstone
SATURDAY, JANUARY 27	41 Drummond Avenue 2:00	- 4:00 pm Dave Haley	CENTURY 21 ADVANTAGE	346-0021 \$309,900 Davenport
13 Chinook Street	19 Archer Drive2:00	- 4:00 pm Brenda Bowness	CENTURY 21 ADVANTAGE	350-9509 \$838,000Anders South
#163 Waskasoo Estates	SATURDAY, JAN	UARY 27		OUT OF TOWN
## ## ## ## ## ## ## ## ## ## ## ## ##	13 Chinook Street 1:00	– 3:00 pm Ed Katchur	MAXWELL REAL ESTATE SOLUTIONS	506-7171 \$485,000 Blackfalds
## SUNDAY, JANUARY 28 ### RED DEER 203 Ibbotson Close				
SUNDAY, JANUARY 28 203 Ibbotson Close 2:00 - 4:00 pm Barb Munday 2 PERCENT REALTY 598-7721 \$309,000 Ironstone 51 George Crescent 2:00 - 4:00 pm Shanna Painter ROYAL LEPAGE NETWORK 872-3339 \$239,900 Glendale 196 Carrington Drive 2:00 - 4:00 pm Les Anderson ROYAL LEPAGE NETWORK 350-1932 \$587,900 Clearview Ridge 358 Drummond Avenue 1:00 - 3:00 pm Gerald Dore ROYAL LEPAGE NETWORK 872-4505 \$234,900 Davenport 26 Stewart Street 1:00 - 3:00 pm Nadine Marchand ROYAL CARPET REALTY 342-7700 \$254,900 Sunnybrook 93 Lindman Avenue 1:00 - 3:00 pm Jennifer O'Shea ROYAL CARPET REALTY 342-7700 \$424,900 Laredo 702 339 Viscount Drive 2:00 - 4:00 pm Milena Toncheva CENTURY 21 ADVANTAGE 304-5265 \$299,900 Vanier East 149 McDougall Crescent 1:30 - 4:00 pm Dale Stuart COLDWELL BANKER 302-3107 \$344,900 Morrisroe Extension 59 Truant Crescent 1:00 - 3:00 pm	#163 Waskasoo Estates 3:00	- 4:00 pm Bob Wing	CENTURY 21 ADVANTAGE	391-3583 \$185,000Red Deer County
203 lbbotson Close		•		•
Standard	4011 39 Street 10:00	am – 12:00 pm .Lisa Suarez	ROYAL LEPAGE LIFESTYLES	396-6366 \$469,000Ponoka
Standard	4011 39 Street 10:00 6 Talisman Close 1:00	0 am – 12:00 pm .Lisa Suarez – 3:00 pm Lisa Suarez	ROYAL LEPAGE LIFESTYLES	396-6366 \$469,000Ponoka 396-6366 \$389,000Lacombe
196 Carrington Drive	4011 39 Street	0 am - 12:00 pm.Lisa Suarez	ROYAL LEPAGE LIFESTYLES ROYAL LEPAGE LIFESTYLES	396-6366\$469,000Ponoka 396-6366\$389,000Lacombe
358 Drummond Avenue 1:00 – 3:00 pm. Gerald Dore ROYAL LEPAGE NETWORK. 872-4505. \$234,900. Davenport 26 Stewart Street. 1:00 – 3:00 pm. Nadine Marchand. ROYAL CARPET REALTY 342-7700. \$254,900. Sunnybrook 93 Lindman Avenue 1:00 – 3:00 pm. Jennifer O'Shea ROYAL CARPET REALTY 342-7700. \$424,900. Laredo 702 339 Viscount Drive 2:00 – 4:00 pm. Milena Toncheva CENTURY 21 ADVANTAGE 304-5265. \$299,900. Vanier East 149 McDougall Crescent 1:30 – 4:00 pm. Dale Stuart COLDWELL BANKER 302-3107. \$344,900. Morrisroe Extension 59 Truant Crescent 1:00 – 3:00 pm. Gord Phillips. MAXWELL REAL ESTATES SOLUTIONS 357-7720. \$569,000. Timber Ridge 156 Lazaro Close 2:00 – 4:00 pm. Gayle Leasak. PEGASUS BUILDERS 347-0794. \$635,000. Laredo 64 Jenkins Drive 2:00 – 4:00 pm. Ivan Busenius RE/MAX 350-8102. \$399,900. Johnstone Park 71 Castle Crescent 2:00 – 4:00 pm. Bryan Wilson RE/MAX 340-9436. \$299,900. Clearview Meadows 12 Rutherford Drive 2:00 – 4:00 pm. Kim Fox. RE/MAX 506-7552. \$449,900. Rosedale Estates 9 Caribou Crescent 11:00 am – 1:00 pm Kim Fox. RE/MAX 506-7552. \$529,900. Clearview 68 Thompson Crescent 2:00 – 4:00 pm. Kim Fox. RE/MAX 506-7552. \$650,000. Timberstone	4011 39 Street	- 3:00 pmLisa Suarez	ROYAL LEPAGE LIFESTYLES	396-6366\$469,000Ponoka 396-6366\$389,000Lacombe RED DEER 598-7721\$309,000Ironstone
26 Stewart Street 1:00 – 3:00 pmNadine MarchandROYAL CARPET REALTY	4011 39 Street	- 4:00 pmBarb Munday	ROYAL LEPAGE LIFESTYLES	396-6366\$469,000Ponoka 396-6366\$389,000Lacombe RED DEER 598-7721\$309,000Ironstone 872-3339\$239,900Glendale
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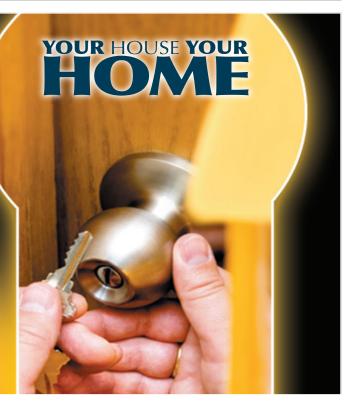
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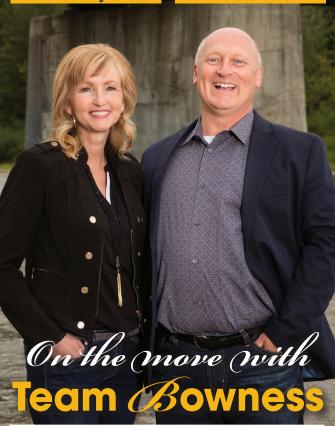
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MONEY

What young Canadians should know about RRSPs

WHAT IS AN RRSP?

A Registered Retirement Savings Plan (RRSP) is a type of savings account that you can set up with a financial institution such as a bank and that's registered with the Canadian government. There are special rules relating to how you and the government can treat money contributed to this kind of plan.

WHAT IS IT FOR?

An RRSP is meant to encourage you to save money in the long term by earning interest on the money you've contributed. If you contribute money from your salary to your RRSP, that money can also be deducted from the income taxes you file yearly. Furthermore, the money you put in an RRSP isn't subject to taxes until you withdraw it, so it grows faster than in other types of accounts.

WHY IS IT A GOOD IDEA?

Because of the special tax exemption rules, an RRSP is typically considered to be a safe and steady way to grow your money over a long period of time. If you're far in your future, you may want

to consider a higher-risk account, like a Tax-Free Savings Account (TFSA), in addition to an RRSP. Once you get closer to retirement and value security over growth, the RRSP is a more reliable choice.

An RRSP is just one of many strategies that can make your money work for you. The sooner you start investing in your own future, the sooner you'll be able to feel secure in your financial life.



Some things Canadian seniors should know about their finances

No matter how old you are, planning for your financial well-being as a senior is a good idea. Whether you choose to continue working or to retire, your relationship to your money will inevitably change as you get older. It may not be the most exciting topic, but your financial plan will be the foundation for many of your decisions in years to come. Here are two important issues to consider about financial planning:

DECIDE WHO WILL HAVE POWER OF ATTORNEY

It's important to consider who should be given power of attorney in case something unforeseen happens that renders you unable to manage your finances. It's essential to have a plan in place to ensure that your wishes will be honoured and to prevent confusion amongst your loved ones.

Choosing who will be responsible for your finances is a serious decision, and there are many different ways to divide responsibilities. Be sure to weigh all your options and consult with a professional before

MATTERS making this decision.

CONSIDER A JOINT BANK ACCOUNT

If you're interested in sharing only some of the burden of financial management with a loved one, you can also consider setting up a joint bank account and dividing certain financial responsibilities between yourself and someone you trust to look after your interests.

Mixing family (or friends) and finances can be tricky. No matter how much you trust someone, always prioritize your own best interests and take every precaution that you would with a third party.



Ask Charles

I've recently been laid-off from my job in Alberta's oil and gas industry. How do I know if a career in real estate is right for me?

I am sorry to hear you're out of work. You're certainly not alone in that situation.

I commend you for considering other employment opportunities. As you may know, the Real Estate Council of Alberta (RECA) is licensing and regulatory body for real estate, mortgage brokerage, property management, and real estate appraisal professionals in Alberta. To work in any of those industry sectors in Alberta, you require a licence from RECA – and before you receive that licence, you have to complete pre-licensing education through RECA.

In terms of whether a career in real estate is right for you, I encourage you to think about a few things.

First things first, real estate is first and foremost a people business. You need interpersonal skills and business acumen. Are you respectful and positive? Are you socially comfortable meeting new people and prospecting for clients? If you have these skills, real estate can be a good career choice.

Now, let's just say you know you're a people person – comfortable in any social setting, and love prospecting for clients, that's great. That could make real estate a really good fit, but there are still other skills that you'll need to be successful:

- Mathematical skills you're going to need these skills to estimate value of properties and calculate property sizes, among other things
- Negotiation skills you know all the ads that you see for real estate professionals who say they can get their clients top dollar for their home sale? Well, on the other side of each transaction is a buyer who doesn't want to pay "top dollar." Make sure you have the negotiation skills to get the deal done in the way that best serves your client.
- Marketing skills promoting your business, your services, and your listings is largely up to

you. Do you have the marketing skills to stand out from your competition?

I also want to touch briefly on the irregular income that's associated with a career in real estate. It's an important consideration. Real estate careers vary and income can be very unpredictable. Real estate sales is typically commission-based and there will be times that are slower in the market. As a new real estate professional, all of this is even truer. You need to have sufficient financial resources at the outset to cover your personal and business expenses while you build your business.

I'm sure I have given you a lot to think about. I encourage you to contact RECA if you have any additional questions. We also offer a "Real Estate Career Information Session" online, free of charge, to individuals considering a career in real estate. You can check it out through www. reca.ca. Good luck.

"Ask Charles" is a question and answer column by Charles Stevenson, Director of Professional Standards with the Real Estate Council of Alberta (RECA). RECA is the independent, nongovernment agency responsible for the regulation of Alberta's real estate industry. We license, govern, and set the standards of practice for all real estate, mortgage brokerage, and real estate appraisal professionals in Alberta. To submit a question, email askcharles@reca.ca.



Lori



ΑI Sim 403.391.1771

Tim Loney Malev 403.3<u>50.9</u>700 403.<u>550.353</u>3

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- south hill condo steps from the hospital
- south fill condo steps from the hose 2 bedrooms and an upper level loft insuite and laundry
 fireplace and perfect condition Call Tim Maley 403-550-3533

86 Oaklands Crescent

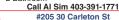
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RED DEER LISTINGS IN PRICE ORDER *******



\$299.900

71 Castle Crescent

SUPER FAMILY HOME! Fully developed 1,092 sq. ft. bilevel. Spacious kitchen/ dining room. Living room has a feature brick

faced fireplace. 3 bedrooms up and 3 down. Cozy family room with gas fireplace. Most of the windows have been upgraded plus some flooring. Bright south facing backyard with 8' X 22' deck, great landscaping and a 24' X 26' garage. Stop by and have a look! Your host: Bryan Wilson 403-340-9436 (cell)



OPEN HOUSE • SAT. JAN 27, 2-4 P.M.

\$309 900

148 Doran Crescent

IMMACULATE ADULT HOME, in like new condition. Original owner home built by Deer Run

Homes, priced right. You must see this home. Ivan Busenius 403-350-8102, www.ivanb.ca



\$334,900

33 Ireland Crescent

SUPER **CLEAN** Fully features done bi-level sq ft with 4 beds, 1006

2 baths and a 24x24 detached garage. Come take look, you'll be glad you did!! Further details at www.tonysankovic.com or to set up your personal showing call/text 403.391.4236.

Say, "I saw it in Your House, Your Home"



\$399,900

64 Jenkins Drive

IMMACULATE HOME, fully developed in Springfield crossing and in show home condi-

Come see this fantastic adult home, no snow shoveling, no grass cutting, just enjoy this terrific community. Ivan Busenius 403-350-8102, www.ivanb.ca



\$569,000 43 Armitage Close

2,324 SQFT W/5 BEDS/4 BATH 2 STOREY HOME on a pieshaped lot in quiet cul-de-sac.

Fully fenced w/double heated

& added features garage, Int. Features: central air, upper flr laundry, gas F/P, 20' ceilings. Gas stove & stone sink w/tumble marble full backsplash & central island in kitchen. Lg en-suite made for relaxation & comfort. Lovely home in an ideal location! CA0118593. Contact Gord Ing 403.341.9995 for a private viewing.

•• SYLVAN LAKE ••



\$99.990 4621 46 Street

LARGE DOUBLE LOT In great location close to schools, shopping and downtown Sylvan Lake. Home & garage have

no value and will be sold "as is where is." Further details at www.tonysankovic.com or to set up your personal showing call/text 403.391.4236.

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5606 49 AVENUE \$339,900 MLS CA#0119272



20 HUMBER CLOSE \$309,000 MLS CA#0113815



43 PICKWICK LANE \$499,900 MLS CA#0115455



4007 39 STREET \$339,900 MLS CA#0120315





21 IRON WOLF BLVD \$339,900 MLS CA#0116785



5627 53 AVENUE \$315,000 MLS CA#0115290



37 ERICA DRIVE \$635,000 MLS CA#0111281



41512 RANGE RD 255 \$325,000 MLS CA#0112748



422013 RANGE ROAD 20 \$349,585 MLS CA#0119996



2 GREYSTONE WAY \$699,900 MLS CA#0114562



\$125,000 MLS CA#0103058





HERE!



4714 48 AVENUE \$499,900 MLS CA#0121565



\$1,185,000 MLS CA#0118644

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TODAY!

WONDERING