

YOUR HOUSE YOUR HOME

YOUR WEEKLY GUIDE TO CENTRAL ALBERTA HOMES

APRIL 26, 2019

Central Alberta's
**OPEN HOUSE
LISTINGS**
inside

70 AINSWORTH CRESCENT

Exclusive Listing!

1177 sq ft Walkout Bi Level
4 bdrm, 3 Bath, Attached 22x24,
15x21 Det. garage. **\$449,900**



Bett Portelance
403-307-5581



Royal LePage Network Realty
403-346-8900

See page 3 for more details

Signs it is time for
NEW WINDOWS

A5

Early spring
LANDSCAPING TIPS

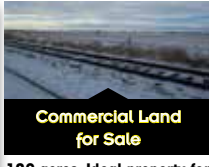
A10

How to save up for your
FIRST HOME

A15

VIEW OUR E-EDITION ONLINE AT
www.yourhouseyourhome.ca


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

NORM JENSEN
 403.346.8900

Commercial Land for Sale

130 acres. Ideal property for various types of industries requiring rail service.


Land For Sale Downtown Sylvan Lake

Excellent location with a view of the lake! Seller has plans for a 10 unit apartment.


Super Value, Business Only for Sale

Superb location on Gaetz Ave. Very high traffic area. Store includes bakery and meat counter. Very long standing profitable business.


72 Wilkinson Circle

Cozy Bi-Level in Sylvan Lake! Boasting 3 Bdrms, 3 Bths, Double Attached Garage. Great layout! Show home condition.


80 Dunham Close

Spacious Bungalow in Deer Park Estates. Boasting 4 bdrms, 3 bths, double att. garage, lots of upgrades and covered deck!

TAKE THE 3D TOUR OF MY PROPERTIES AT www.geraldldore.ca or call me at 403-872-4505

Gerald Doré
 403.872.4505

GORGEOUS BUNGALOW
NEW PRICE!
17 RYAN CLOSE
 Luxurious 1506 sq. ft. bung. w/5 beds and 3 baths on quite close. Main floor laundry, hardwood, granite, counters, MB w/ensuite. Fantastic home! \$429,900 MLS# CA0160926

WHY RENT?
7359 59 AVENUE
 MLS# CA0159068
\$229,900
ANDERS PARK
4 ANDERS STREET
 4 beds, 2 baths, many upgrades, MLS# CA0159254. Incredible value at **\$274,900!**
SIERRA GRAND
418 4805 45 STREET
 Facing south, 1100 sq. ft., 2 beds, 2 baths, 4th fl. MLS# CA0157045
\$337,500!
1464 SQ. FT. BUNGALOW
#36 - 173 AUSTIN DR.
 Adult, luxury, Lakeside Villas! MLS# CA0152296
\$574,900!
2308 12B IRONSIDE ST
 2 bed, 2 bath, 2 parking stalls. MLS# CA0161957
\$199,900!
BUNGALOW - NEW PRICE!
19 VOISIN CLOSE
 MLS# CA0153944
\$649,900!
RIVERFRONT
4756 56 STREET
 MLS# CA0153943
\$949,900!
NEAR RIVER TRAILS
74 WILTSHIRE BOULEVARD
 MLS# CA0156712
\$474,900!
CONDO ON PARK
103 5110 36 ST
 MLS# CA0154027
\$229,900!
NEW LISTING
23 JENNER CRESCENT
 Stunning newer bi-level, 4 beds, 3 baths. MLS #CA0156534
\$399,900!

Alex Wilkinson
 Follow or contact me on
 403-318-3627

\$599,000
206 - 28470 HWY 592

Fabulous updated acreage just minutes to Red Deer on pavement! 4 bdrms, 4 baths with double attached garage situated on 1.6 acres.

Call Alex to view!

\$379,888!
17 ROSE CRESCENT

 Fabulous large home on pie lot close to park. Home offers 5 bedrooms and attached double garage. **Call Alex**

\$314,888!
23 STEWART STREET

Location is fabulous for this fully finished Sunnybrook home just steps to the local school and parks. Home comes with detached double garage!


\$289,888!
48 ARTHUR CLOSE

 Fully developed and nicely updated home with attached garage. Close to all amenities! NO CONDO FEES! **Call Alex!**

5816 65 STREET #14

 Awesome one bedroom main floor condo with patio in front and back. **Call Alex!**

Doug Wagar
 403.304.2747

OPEN HOUSE SUN 2-4 PM
#75, 37535 RR 265, RD COUNTY
 Directions: E of RD on Hwy 595 to Springvale Heights sign, follow open house signs.

SPECIAL ACREAGE
 with panoramic view!
 Gorgeous 1655 sq. ft. walkout. Triple garage.
\$695,000

OPEN HOUSE SAT 2-4 PM
459 JENKINS DRIVE
ADULT 45+ FULLY DEV BUNGALOW CONDO
 3 beds, 3 baths, attached double garage, shows great!
\$349,900

WEST PARK FIXER UPPER!

 Small bungalow on 3 nicely treed lots. **\$210,000**

PENHOLD!

 Immaculate bi-level duplex with fully finished double garage on a quiet close. Shows like "new"! **\$255,500**

BLACKFALDS!

 Wonderful 4-year-old fully finished bi-level, oversized fully finished double garage, large pie lot. Priced to sell! **\$314,500**
FOR A FREE MARKET EVALUATION, CALL DOUG WAGAR AT 403.304.2747

YOUR HOUSE YOUR HOME
OPEN HOUSE

Make sure to check out the Open House Directory in the centre of the magazine and go see your new home!

Call Stephanie at 403-309-5451



Bett Portelance



70 Ainsworth Crescent

1177 SQ FT WALKOUT, BI LEVEL, 4BDR, 3BATH
ATTACHED 22X24, 15X21 DETACHED GARAGE

\$449,900.



120 Andrews Close

1219 SQ. FT. 1/2 DUPLEX BUNGALOW
5BDR, 3BATH, ATTACHED GARAGE

\$339,900.

Helping You Make The Right Move **403-307-5581**



What affects credit score?

Credit is defined as a customer obtaining services or products before payment with the trust that payment will be made in the future. Credit affords people purchasing power they would not have if they had to pay for something outright at the time of checkout. In addition, credit enables men and women to finance expensive automobiles, buy homes or furnish those homes, contributing much to the foundation of a strong economy.

A strong credit history and score is vital to personal finance. The steps people take concerning their finances can greatly affect their credit. Identifying the behaviors that may be detrimental and those that are beneficial can help customers reevaluate their habits and improve their creditworthiness in the eyes of lenders.

Payment history

The financial advisement resource Credit Karma says one of the most important factors affecting credit scoring is payment history. Having a long history of making payments on time is essential for a strong credit score. Missed payments and a reputation for paying late can drive ratings down. It can take some time to recover from late payments. Failure to recognize late or missed payments may result in bankruptcy or tax liens, which are a heavy black mark on credit.

Credit utilization rate

Credit utilization refers to the amount of credit you have available, based on credit card limits, compared to the amount of credit you're actually using by way of the balances on credit cards, advises the credit tracking company Experian. Lenders prefer to see ratios of around 30 percent or less. To calculate credit utilization rate, divide your credit card balance by your credit limit. So if your balance is \$600 and your limit is \$1000, that's a utilization rate of 60 percent.



Number of accounts

The number of open accounts you have affects your credit score. Scoring models often look back and consider how many accounts are open and if there are any outstanding balances.

Length of credit history

The length of your credit history is another factor that affects your score, according to Investopedia. Credit scoring takes into account the age of your oldest account, if you've used that account recently, as well as the average age of all your accounts, including the newest. Closed accounts can stay on your credit report for up to 10 years, but when an account closes, this will affect your credit history average. Credit scoring rubrics will determine just how the ratio of new to old accounts and frequency of use will impact your score.

Credit scores are important. Understanding them further can help people secure their financial futures.



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What is the tiny house movement?

The tiny house movement has transformed the way many people look at housing and how it can help them downsize not only their residences, but also their lives.

Living small has been embraced as an eco-friendly way to cut costs and simplify life. According to the tiny house resource The Tiny Life, the typical American home is 2,600 square feet, while the typical tiny house is between 100 and 400 square feet. Many tiny homes are smaller than the average urban apartment. Proponents of the small house movement say that living the tiny life isn't really a sacrifice, but a way to experience a simpler, fuller life that frees them from expensive mortgage payments and unnecessary clutter.

One of the advantages of tiny house living is that buyers are often able to buy their homes (whether stationary or mobile) outright, eliminating the need to finance their purchases. Tiny homes also boast much lower utility bills than more traditional homes. Outfitting tiny homes with wood-burning appliances can keep heating costs to a minimum. In some instances, tiny homes are completely off the grid, harvesting electricity through solar panels and employing rain-capturing technology to supply water.

According to the resource Living Big in a Tiny House, the

tiny house movement is eco-friendly. Small homes create much smaller carbon footprints than large homes. In addition, the resources needed to build and sustain such homes pales in comparison to those needed to build and maintain more traditional homes. Furthermore, with less interior space, residents of tiny homes are less likely to acquire items they don't necessarily need, reducing clutter and saving money.

The following statistics, courtesy of The Tiny Life, paint a picture of the tiny home lifestyle:

- Sixty-eight percent of tiny house people have no mortgage, and

78 percent own their home.

- The average cost to build a tiny house is \$23,000 for do-it-yourselfers.
- Eighty-nine percent of tiny house dwellers have less credit card debt than the average person.
- Tiny house owners earn an average of \$42,038 each year.
- Many tiny home owners are age 50 or older.

Those interested in the tiny house lifestyle can find many companies that now specialize in these dwellings. Empty-nesters looking to downsize may find tiny homes are an affordable way to simplify their lives.



Signs it is time for **new windows**



Windows help regulate the temperature in a home, let in natural light and keep insects, weather and outdoor elements outside where they belong. The right windows also can add value to a property by providing aesthetic appeal and increasing curb appeal.

Although homeowners can typically get many years out of their homes' windows, ultimately windows will need to be replaced. Homes that are more than 20 years old and still have their original windows could be due for an upgrade. Aluminum- or wood-framed windows also may be ripe for changing. Here are some signs that it's time to replace windows, courtesy of Good Housekeeping, Centra® and the real estate website Redfin.

- **Drafty feel in the home:** Window frames can begin to shrink as they age, allowing air to flow from the outdoors in and vice versa. Homeowners may notice drafts when standing near windows or hear whistling on notably windy days.
- **Rising energy bills:** If energy bills are

inexplicably on the rise, then old windows could be to blame. Aging, drafty windows can make it necessary to run HVAC systems more often and at higher or lower temperatures in order to keep homes comfortable.

- **Windows are difficult to open or close:**

Homeowners may get used to the quirks of their windows, but those that are difficult to open or close may require replacement. In addition, if windows need to be propped open, it's time to replace them.

- **Water infiltration:** Warping or decaying window frames can make it easy for rain or snow to get into the home. Wood frames are particularly prone to moisture decay. If frames are warping or allowing water into the home, it's time for an upgrade.

- **Condensation on windows:** Fog or condensation buildup on windows can occur if the seal between panes is broken. In this instance, replacement windows are necessary.

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HOT NEW LISTING	LACOMBE	HOT NEW LISTING	4 CAR GARAGE
WASKASOO \$449,900 CA0162499 4758 56 Street	 WILLOW RIDGE \$385,000 CA0153753 33 Cameron Close	CLEARVIEW MEADOWS \$344,900 CA0162479 49 Cunningham Crescent	LAREDO \$1,189,900 CA0158425 53 Larratt Close
LET ME MOVE YOU		 real estate central alberta	Mitzi Billard (403) 396-4005

Get the best mortgage financing deal

Few people are able to walk into a home, like what they see and then pay for a house in cash. In the vast majority of home purchases, mortgages make the dream of home ownership a reality.

Getting a mortgage requires research and some preparation on the part of borrowers if they hope to get the friendliest terms possible.

Homes are substantial, decades-long investments, so it's smart to shop around to find the best rates and lenders available. These tips can make the process of applying and getting a mortgage go smoothly, and may even help borrowers save some money.

- **Learn your credit score.** Your credit score will be a factor in determining just how much bargaining power you have for lower interest rates on mortgage loans, according to the financial resource NerdWallet. The higher the credit score, the better. Well before shopping for a mortgage, manage your debt, paying it off if possible, and fix any black marks or mistakes on your credit report.

- **Investigate various lenders.** The Federal Trade Commission says to get information from various sources, whether they are commercial banks, mortgage companies, credit unions, or thrift institutions. Each is likely to quote different rates and prices, and the amount they're willing to lend you may vary as well. Investigating various lenders can

help you rest easy knowing you got the best rate for you. Lenders may charge additional fees that can drive up the overall costs associated with getting a mortgage. Compare these fees as well so you can be sure you get the best deal.

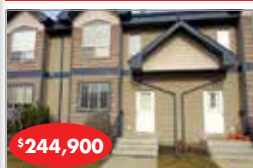
- **Consider a mortgage broker.** Mortgage brokers will serve as the middle person in the transaction. A broker's access to several different lenders can translate into a greater array of loan products and terms from which to choose.

- **Learn about rates.** Become informed of the rate trends in your area. Lower rates translate into significant savings amounts per month and over the life of the loan. Rate may be fixed, though some are adjustable-rate mortgages (also called a variable or floating rate). Each has its advantages and disadvantages, and a financial consultant can discuss what might be in your best interest.

- **Discuss points with your financial advisor and lender.** Some lenders allow you to pay points in advance, which will lower the interest rate. Get points quoted in dollar amounts so they'll be easier to compare. If you're unfamiliar with points, discuss the concept with your financial advisor.

The vast majority of homeowners secured a mortgage to purchase their homes. Learning about the mortgage process can help new buyers navigate these sometimes tricky financial waters.

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**Dale
Stuart**
403-302-3107
#36 369 INGLEWOOD DR

\$244,900

A well priced and great starter or empty nester home. This immaculate two storey condo offers 3 bdrms (large master with walk-in closet and vaulted ceiling), 1&1/2 bathrooms, hardwood flooring, an open floor plan, 2 assigned parking stalls.

48 ISBISTER CLOSE

\$374,900

This fully finished modified Bi-Level is located on a quiet close with a pie lot & a walkout basement. Features inc. vaulted ceilings, hardwood flooring, ceramic tiles, 3 bdrms, 3 baths, walk-in closet, underslab heat in bsmt, 22x24 attached garage.

80 DEMPSEY STREET

\$324,900

Fully dev. bi-level feat. 4 bdrms & 3 baths, vaulted ceilings, open floor plan, lrg kitchen with loads of cabinet space & pantry, with large dining area. Finished bsmt has a large family room, 2 bdrms, 4 pce bath and underslab heat. 24 x26 heated garage with 10' ceiling.

259 KENDREW DRIVE

\$227,900

This 1/2 Duplex is a great starter home. It offers 3 bdrms, 2 baths, an open floor plan, main floor laundry, and all appliances included. Has fully fenced yard, nicely landscaped, two sheds & lots of rear parking. Close to two public playgrounds, schools, and a bus route.

**OPEN
HOUSE**
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1:30-4:00 PM**
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**Margaret
Comeau**
403-391-3399
Immaculate

\$475,000
NEW CONDITION

Well maintained ;3 Bedroom on 5.86 Acres Backing onto Raven River on 2 sides (1193 sq ft) 24x24 garage. Private.

Senior Afford/Secure

REDUCED \$129,900
**56 CARROLL
CRESCENT #104**

WITH MANY Amenities; Suite has open floor plan; 5 Appliances; Beauty Salon; Dining room service optional; Craft room; Guest suite; Handy bus service weekly; Condo fee \$277.83 IMMEDIATE POSSESSION

Rare Find

\$389,000
**39310 RR 250,
LACOMBE COUNTY**

1168 sq ft Bi-level Home; 4 Beds, 3 Baths; Fully Finished; newer flooring through the main and lower level; newly painted; new furnace & water tank. Shop (49x101) has gas, metal barn (36x176) two approaches; mature landscaping; surveyed; IMMEDIATE POSSESSION

Bells and Whistles

\$364,000
**90 PINE CRESCENT,
BLACKFALDS**

NEW LISTING!
4 beds, 3 baths, open concept kitchen/living room/dining, roughed in in-floor heat, wood fireplace.

Open House Sun 3-5 pm
Don't Wait!

\$265,000
**56 LARNE PLACE,
PENHOLD**

5 Bedroom Bilevel; Spacious kitchen; Large west facing living room; Family room 11x24, Mature yard; Quiet Close, faces a green. Huge Garage 27x27; Fenced. IMMEDIATE POSSESSION

Open House Sun 12-2 pm
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Did you know?

Outdoor remodels and landscaping projects can add valuable curb appeal to homes. The National Association of Realtors and the

National Association of Landscape Professionals agree that certain projects offer significant returns when selling a home. The NAR says these are the 10 most appealing outdoor features to buyers.

- Standard lawn care
- Overall landscape upgrade
- New patio
- New wood deck
- Softscaping
- Sod lawn
- Seed lawn
- Outdoor firepit
- Outdoor fireplace
- New pool



OPEN HOUSE

CENTRAL ALBERTA'S OPEN HOUSE LISTINGS

SATURDAY, APRIL 27

RED DEER

68 Thompson Crescent..	11:00 - 1:00 pm	Roxann Klepper	RE/MAX REAL ESTATE CENTRAL ALBERTA	872-4546	\$625,000	Timberstone
48 Arthur Close	11:30 - 1:30 pm	Alex Wilkinson	ROYAL LEPAGE NETWORK REALTY	318-3627	\$289,888	Anders
14 Chism Close	1:00 - 3:00 pm	Gord Phillips	MAXWELL REAL ESTATE SOLUTIONS LTD	357-7720	\$249,900	Clearview Meadows
#403, 5213 61 Street	2:00 - 3:00 pm	Dale Russell	RE/MAX REAL ESTATE CENTRAL ALBERTA	340-9190	\$744,900	Highland Green Estates
#207, 5213 61 Street	2:00 - 3:00 pm	Dale Russell	RE/MAX REAL ESTATE CENTRAL ALBERTA	340-9190	\$499,900	Highland Green Estates
116 Allwright Close	2:00 - 4:00 pm	Roxann Klepper	RE/MAX REAL ESTATE CENTRAL ALBERTA	872-4546	\$665,000	Aspen Ridge
49 Cunningham Cres	2:00 - 4:00 pm	Mitzi Billard	RE/MAX REAL ESTATE CENTRAL ALBERTA	396-4005	\$344,900	Clearview Meadows
71 Excell Street	2:00 - 4:00 pm	John Cloke	ROYAL LEPAGE NETWORK REALTY	741-4222	\$314,900	Eastview Estates
#14, 5816 - 65 Street	2:00 - 4:00 pm	Alex Wilkinson	ROYAL LEPAGE NETWORK REALTY	318-3627	\$119,000	Highland Green Estates
260 Jennings Crescent	2:00 - 4:00 pm	Mitzi Billard	RE/MAX REAL ESTATE CENTRAL ALBERTA	396-4005	\$359,900	Johnstone Crossing
459 Jenkins Drive	2:00 - 4:00 pm	Doug Wagar	ROYAL LEPAGE NETWORK REALTY	304-2747	\$349,900	Johnstone Park

SATURDAY, APRIL 27

OUT OF TOWN

1 Taylor Drive	2:00 - 4:00 pm	Kim Lindstrand	MAXWELL REAL ESTATE SOLUTIONS	318-7178	\$334,900	Lacombe
40 Perry Drive	2:00 - 4:00 pm	Sarah McDonald	ROYAL LEPAGE NETWORK REALTY	350-9072	\$509,900	Sylvan Lake

SUNDAY, APRIL 28

RED DEER

100 Irving Crescent	12:00 - 1:30 pm	Viviana Dal Cengio	ROYAL LEPAGE NETWORK REALTY	598-4053	\$464,900	Inglewood
14 Chism Close	1:00 - 3:00 pm	Ed Katchur	MAXWELL REAL ESTATE SOLUTIONS	506-7171	\$249,900	Clearview Meadows
15 Doherty Close	1:00 - 3:00 pm	Leanna Cowie	ROYAL LEPAGE NETWORK REALTY	506-5266		Deer Park
15 Forest Close	1:00 - 3:00 pm	Debra Kerr	RE/MAX REAL ESTATE CENTRAL ALBERTA	597-9134	\$367,000	Fairview
185 Jennings Crescent	1:00 - 3:00 pm	Tim Maley	RE/MAX REAL ESTATE CENTRAL ALBERTA	550-3533	\$229,500	Johnstone Park
107 Patterson Crescent	1:00 - 3:00 pm	Debra Kerr	RE/MAX REAL ESTATE CENTRAL ALBERTA	597-9134	\$375,000	Pines
11 Sydney Close	1:00 - 3:00 pm	Roxann Klepper	RE/MAX REAL ESTATE CENTRAL ALBERTA	872-4546	\$389,000	Sunnybrook
77 Trimble Close	1:00 - 3:00 pm	Gerald Dore	ROYAL LEPAGE NETWORK REALTY	872-4505	\$349,900	Timberlands
259 Kendrew Drive	1:30 - 4:00 pm	Dale Stuart	COLDWELL BANKER ONTRACK REALTY	302-3107	\$227,900	Kentwood
145 Dixon Crescent	2:00 - 4:00 pm	Lori Loney	RE/MAX REAL ESTATE CENTRAL ALBERTA	350-9700	\$379,900	Deer Park Estates
4742 - 53 Street	2:00 - 4:00 pm	Sandy Burton	REALTY EXECUTIVES RED DEER	358-8924	\$189,900	Downtown
71 Excell Street	2:00 - 4:00 pm	Viviana Dal Cengio	ROYAL LEPAGE NETWORK REALTY	598-4053	\$314,900	Eastview Estates
100 Irving Crescent	2:00 - 4:00 pm	George Smith	ROYAL LEPAGE NETWORK REALTY	350-7038	\$464,900	Inglewood
52 Oakdale Place	2:00 - 4:00 pm	Janice Mercer	ROYAL LEPAGE NETWORK REALTY	598-3338	\$569,800	Oriole Park West
939 Ramage Cres, #24	2:00 - 4:00 pm	Barb Munday	ROYAL LEPAGE NETWORK REALTY	598-7721	\$294,000	Rosedale Meadows
148 Reichley Street	2:00 - 4:00 pm	John Cloke	ROYAL LEPAGE NETWORK REALTY	741-4222	\$439,900	Rosedale
11 Valentine Crescent	2:00 - 4:00 pm	Roger Will	MAXWELL REAL ESTATE SOLUTIONS	350-7367	\$520,000	Vanier Woods
4758 - 56 Street	2:00 - 4:00 pm	Mitzi Billard	RE/MAX REAL ESTATE CENTRAL ALBERTA	396-4005	\$459,900	Waskasoo

SUNDAY, APRIL 28

OUT OF TOWN

56 Larne Place	12:00 - 2:00 pm	Margaret Comeau	COLDWELL BANKER ONTRACK REALTY	391-3399	\$265,000	Penhold
28 Hanson Green	2:00 - 4:00 pm	Mike Phelps	CENTURY 21 ADVANTAGE	346-0021	\$329,900	Penhold
72 Balmoral Heights	2:00 - 4:00 pm	Kim Lindstrand	MAXWELL REAL ESTATE SOLUTIONS	318-7178	\$599,900	Red Deer County
37535 RR 265, #75	2:00 - 4:00 pm	Doug Wagar	ROYAL LEPAGE NETWORK REALTY	304-2747	\$695,000	Springsvale Heights
15 Fox Close	2:00 - 4:00 pm	Jacqui Fletcher	ROYAL LEPAGE NETWORK REALTY	896-3244	\$354,900	Sylvan Lake
90 Pine Crescent	3:00 - 5:00 pm	Margaret Comeau	COLDWELL BANKER ONTRACK REALTY	391-3399	\$364,000	Blackfalds



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CENTURY 21 Advantage
21 photos of every property

Parkland Mall,
Red Deer



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56 COSGROVE CLOSE

FULLY FINISHED, ADULT BUNGALOW. CLEARVIEW 1 bedroom + den, 2 bath, end unit in clean condition with nice oak kitchen, gas FP, MF laundry, double vaulted ceilings, finished basement, garage, covered deck with a view of the park and NO CONDO FEES!



\$229,900

405, 4522 - 47A AVENUE

ADULT CONDO IN GOOD DOWNTOWN LOCATION! This 2 bed/2 bath unit with Euro cabs and open design is right across from The Golden Circle and Rec. Centre swimming pool, walking distance to shopping, transit, etc., well built/maintained with 2 indoor parking stalls!

"SENIORS REAL ESTATE SPECIALIST" Designation!

Get ready: Early spring landscaping tips

During the cold months of winter, many people stare longingly out of the window dreaming of spring and time spent outdoors. For those with green thumbs, images of tending to the garden and other aspects of their landscapes no doubt dominate such daydreams.

Draw inspiration from those budding crocuses and daffodils pushing through the last remnants of snow and employ these tips to prepare for the upcoming gardening season.

- One of the first steps is to apply a preemergent weed killer to get a head start knocking out weeds that can plague the lawn during the growing season. Killing weeds at the roots early on can mean far fewer hassles in spring and summer, and may prevent new generations of weeds from cropping up each year.

- While it may be tempting to take a prematurely warm day as a sign that spring is in full force and purchase a bunch of annuals, it's better to know the last of the possible frost dates (check "The Farmer's Almanac"); otherwise, you may waste time and money planting flowers or vegetables only to have them zapped by another frosty day.

- Amend the soil so that it is the right consistency — just crumbling when lifting it. Soil that is too muddy after spring thaw can harden, making it difficult for plants to flourish later on. Speak with representatives at a local lawn and garden center

about which types of amendments you can add to the soil in your particular area to enrich it.

- Lawn and garden experts at The Home Depot suggest filling in bare patches of lawn now by mixing a few shovelfuls of soil with grass seed. Then apply this patch to the bare areas, water, and continue to care for the area until the spot fills in.

- Spend a day in the garage or shed tending to the lawn mower and other gardening equipment. Clean all tools and ensure that everything works, repairing parts as needed.

- Give outdoor entertaining spaces a good scrubbing, clearing away dirt and grime that may have accumulated over the winter. Use a leaf blower to blow away any leftover leaves.

- Check if the front porch, railings or decking need painting and/or staining. Tackle these projects when the weather is cooler so everything will be ready for those peak spring days.

- Think about any annuals you might want to plant in the landscape this year that will complement any existing shrubbery or perennials. Come up with a theme so that the entire yard is cohesive.

Before homeowners know it, winter is gone and it is time to once again enjoy long days spent outdoors. Get a jump start on spring lawn prep as soon as you can.

Add a pop of purple around the house



Pantone named "Ultra Violet" its color of the year in 2018, helping to create a resurgence in popularity of all things purple. As a result, homeowners who pride themselves on staying on top of the latest trends have increasingly turned to purple when designing their home interiors.

Purple influences can range from the dramatic to the subtle. Here are some ways to embrace purple in your home.

Transition bedroom color

Purple has long been a favorite shade for adolescents who are growing up and moving away from pinks and peaches into more mature room colors. Purple looks well when accented by white, magenta and yellow.

Even though it is embraced by young girls, purple also can be used by adults who want to create soothing retreats in their bedrooms.

Create an accent wall

A purple room may intimidate people who prefer mild, more neutral design schemes. But a purple accent wall can add a pop of color, suggest the home experts at Realtor.com. When it comes time to list a home, it's easier for the next homeowner to embrace a purple accent wall than an entire room decorated in this jeweled tone.

Use accent items

It's easy to add a splash of plum or other variations of purple without making a permanent commitment. Dress up neutral decor with throw pillows, rugs, table linens, or draperies in all shades of purple. As trends change, it's easy to exchange accent items.

Modern kitchen

Homeowners can offset efficient, modern design in kitchens characterized by white cabinetry and stainless appliances with some well-placed grape focal points. A purple backsplash, purple-clad island or lavender bar stools can lend vibrancy to a space.

Purple powder room

A purple guest bathroom is the ideal place to help overnight guests feel regal. Violet and deeper shades of purple can feel warm and luxurious. Beige or cream bathrooms can be enhanced with a deep purple bath mat, shower curtain and hand towels.

Purple is hot right now and turning up in unexpected places in many homes.



Make moving much easier

It should come as no surprise that spring kicks off one of the busiest times of year in the housing market. Warm weather makes it more comfortable to see and display homes, leading to more listings and open houses.

According to the U.S. Census Bureau, the average person in the United States changes residences more than 11 times in his or her lifetime. With each move, the process of moving may become more familiar. But even the most practiced nomad can find moving to be an overwhelming experience.

Those on the cusp of moving and nervous about packing up and leaving can employ a few tricks to make moving much easier.

Research areas carefully

Buyers are advised to do their research when seeking new towns or cities to call home. There are many factors to consider, including school district ratings, proximity to shopping, distance from work/commute times, availability of transportation, climate, and crime ratings.

Before falling in love with a particular home, potential buyers can visit the area in which the home is located during a typical weekday to get a feel for the atmosphere. Check out shopping centers, observe the residents and drive by the schools and businesses. This can help paint an accurate picture that may or may not differ from that depicted in the real estate listing.

Stack the deck

Working with qualified professionals who have gone through the moving process before can make for easier work for buyers and sellers. Ask for recommendations regarding real estate

companies, real estate attorneys, home inspectors, insurance agents, and all of the other people who will assist with buying, selling and moving. Carefully vet these professionals, relying on third-party reviews as well as any information provided by the Better Business Bureau.

Secure temporary storage

It can help to put some belongings into a storage center prior to moving, and then gradually take items from the storage unit to your new home. This will free up space to make repairs to your new home and give you time to figure out decorating schemes while ensuring clutter won't get in the way of renovation projects. New homeowners also can take their time sorting through boxes and getting rid of items they may not need in their new homes.

Get estimates and verify licensing

The BBB advises consumers to verify all licensing for movers. Solicit at least three in-home estimates and get those figures in writing. Confirm insurance coverage for the company chosen, and be sure to have all agreed upon information spelled out explicitly in a written contract. Red flags to consider include movers who don't make on-site inspections for estimates and those who demand payment in advance before the move.

Have a first-week survival kit

New homeowners can pick up takeout restaurant menus and premade grocery store meals. In addition, stock up on staples such as paper plates, toilet tissue, light bulbs, and cleaning supplies in advance of the move so you won't have to unpack everything at mealtime or when you want to clean after arriving at your new home.

10 Top reasons to **Buy Real Estate** in Central Alberta

- 1.** "Buy land, they are not making it any-more" - Mark Twain
- 2.** Put \$\$ in Your piggy bank by paying down Your mortgage instead rent!
- 3.** Appreciation on the property value = You earn money as property values rise
- 4.** Hot Pink or Royal Carpet Realty purple, you can paint whatever color you like, inside & out...we like the purple FYI ;)
- 5.** Low mortgage interest rates = Great time to Buy
- 6.** Use market cycles to your advantage.


Properties are at lower prices right now, so IF you are a buyer in the market today, you are getting more house for less \$\$

7. Tiki Bar/Woodworking area/"She" Shed, options are limitless in your Own Backyard

8. Become a landlord, & let someone else pay part of your mortgage for you, & enjoy tax benefits, so YOU can retire earlier!

9. Animal Lovers? You want 6 dogs & 8 cats, 1 fluffy bunny & 4 chickens...go for it!

10. Central Alberta is Affordable, Beautiful & a great place to call HOME!



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Ownership or the
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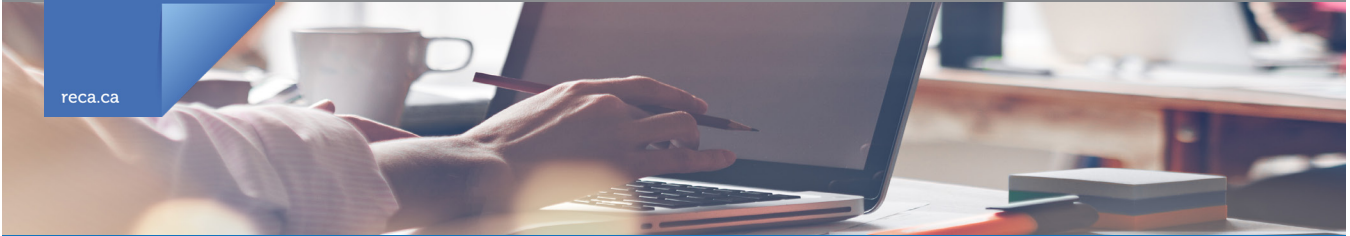
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My elderly mother passed away at home. We are now selling her home, do we have to disclose that she died in the property?

Simply put, you are not required to disclose her death to potential buyers.

Sellers are required to disclose certain defects to potential buyers, but a death occurring in a home is not a defect.

When a death occurs in a home, the property may be considered a "stigmatized property." A stigmatized property is one that has an unfavourable quality that may make it less attractive to some buyers. That quality, though, is unrelated to the physical condition or features of the property.

As a seller, you are not required to disclose stigma to potential buyers. Stigmas are different from material latent defects, such as un-remediated hidden flood damage or mould, which sellers are required to disclose. Some stigmas include:

- a suicide or death occurred in the property
- the property was the scene of a major crime
- the address of the property has the wrong numerals
- reports that the property is haunted

Potential buyers' different values, perceptions, and backgrounds will affect the significance of a potential "stigma." Some buyers won't care about a death occurring in the property, while others may be completely put off by it.

Although you are not required to disclose stigma to potential buyers, because some buyers may have concerns about stigmas, those buyers can ask their real estate representative to ask your representative about possible stigmas. You don't have to answer their questions, but if you choose to, you must do so honestly.

If you decide not to answer, a buyer has to decide if they are comfortable proceeding without an answer. Remember that not answering may turn the buyer off of your property more than simply responding honestly; it will depend on the specific buyer, their particular concerns, background, and perceptions.

"Ask Charles" is a monthly question and answer column by Charles Stevenson, Director of Professional Standards with the Real Estate Council of Alberta (RECA), www.reca.ca. RECA is the independent, non-government 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.

How to save up for your **first home**



Home ownership is a dream for people across the globe. Many people save for years before buying their first homes, squirreling away every dollar they can with the hopes they can one day become homeowners.

But thanks to factors beyond their control, even the most devoted savers can sometimes feel like their dream of home ownership may never come true. According to the Pew Research Center, American workers' paychecks are larger than they were 40 years ago, but their purchasing power is essentially the same. Things aren't much different in Canada, where analysis from Statistics Canada and the Bank of Canada has shown that, since 2015, wage growth in Canada has been weaker than in the United States.

Various challenges can make it difficult to buy a home. However, some simple strategies can help prospective home buyers build their savings as they move closer to the day when they can call themselves "homeowners."

- **Determine where your money is going.**

If you're finding it hard to grow your savings, audit your monthly expenses to determine where your money is going. Using exclusively debit or credit cards can simplify this process, as all you need to do is log into your accounts and see how your money was spent over a given period. If you routinely use cash to pay for items, even just to buy

coffee on the way to work, keep a notepad handy so you can jot down each expense. Do this for a month and then examine how you spent your money. Chances are you will see various ways to save, and you can then redirect that money into your savings account.

- **Become a more savvy grocery shopper.**

Another great way to save more money is to alter something you already do each month: grocery shopping. If you haven't already, sign up for discount clubs at your local grocer. This is a largely effortless way for shoppers, especially those buying food for families, to save considerable amounts of money. Shopping sales at competing grocery stores also can save money.

- **Dine in more often.** The U.S. Department of Agriculture says that Americans spend, on average, 6 percent of their household budgets on food. However, the USDA also notes that Americans spend 5 percent of their disposable income on dining out. If these figures mirror your spending habits, you can nearly cut your food spending in half by dining out less frequently. That might be a sacrifice for foodies, but it can get you that much closer to buying your own home.

Saving enough money to purchase your first home is a worthy effort that can be made easier by employing a few budget-friendly strategies.



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