

YOUR HOUSE YOUR HOME

YOUR WEEKLY GUIDE TO CENTRAL ALBERTA HOMES

JUNE 28, 2019

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

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on 1.97 acres.

\$629,900



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real estate central alberta
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See page 16 for more details

How to
PET-PROOF A HOME **A3**

A guide to ergonomic
GARDENING TOOLS **A6**

Building a backyard
FIREPIT **A12**

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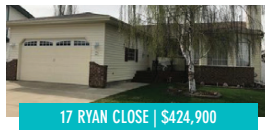
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17 RYAN CLOSE | \$424,900
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 WHY RENT?
 Only \$219,900!
 4 beds, 2 baths, many renos.
 MLS# CA0159068



#36 173 AUSTIN DR. | \$574,900
 ADULT LIVING AT ITS BEST!
 Incredible 1464 sq. ft. bung. in gated community. 3 beds, 3 baths, high ceilings, large master suite. MLS#CA0160642

FOR MORE INFORMATION ON THESE AND ALL MY OTHER LISTINGS PLEASE GO TO

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Alex Wilkinson
 Follow or contact me on
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\$449,900
39 HILL CRESCENT
 Large 2 storey, 4 Bdrms up! backing onto the trees! A must see! - Fully finished with Att double Garage!
Call Alex



\$457,000
84 THOMPSON CRESCENT
 This fabulous walk out home is fully finished with nice upgrades and bright open plan.
Call Alex!



Reduced! \$499,900
88 TIMBERSTONE WAY
 Great space with 4 bedrooms and a bonus room up!!! Backing onto park.
Call Alex!



NOW \$297,000!
23 STEWART STREET
 Location is perfect for this fabulous fully finished Sun- your toys? A workshop and nybrook home just steps to garage? This one has what the local school and parks. Home comes with detached are 5 bedrooms in total.
Call Alex!



\$540,000
75 WINDERMERE CLOSE
 2 Garages! Need room for all your toys? A workshop and garage? This one has what you are looking for! There Home comes with detached are 5 bedrooms in total.
Call Alex!



Bob Gummow
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174 ASMUNDSEN AVENUE
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 CA0165019. **\$629,900**



35358 RR 283
 Great potential land 100 acres across Hwy 11 from Alberta springs Golf, Pavement to your driveway. CA0157626.
\$1,199,900



0 RR 282
 Between Penhold and Innisfail, 4 acres, just off pavement, great place to build. Great views to the west. CA0162156. **\$269,900**



52 ARCHIBALD CRES
 Anders Park East, great family home, fully finished. Just renovated, 4 beds, 3 baths.
 CA0168905. **\$420,000**

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YOUR HOUSE YOUR HOME
 YOUR WEEKLY GUIDE TO CENTRAL ALBERTA HOMES

How to pet-proof a home

Tens of millions of households throughout North America include pets. The American Veterinary Medical Foundation reports that more than 80 million households in the United States include companion animals, while the 2014 Canadian Pet Market Outlook reported that 57 percent of Canadian households owned pets.

Pets are a big responsibility, and responsible pet owners recognize that the work begins even before pets come home. Pet proofing a home protects pets from accidents and injuries as they grow acclimated to their surroundings.

Install childproof latches. Much like children after they learn to crawl and then walk, young pets tend to be curious, and that curiosity can put them in precarious positions. Pet owners should install childproof latches on low drawers and cabinets, especially those beneath sinks where potentially harmful cleaning products are typically stored. Curious pet paws may be able to pry or pull open cabinets and drawers, but childproof latches can make that considerably more difficult if not impossible.

Close toilet lids. While images of puppies drinking from toilets may elicit some laughs, the nonprofit organization American Humane warns that chemicals in common toilet cleaners can be deadly to pets. In addition, small puppies or kittens can drown in toilets. Keep all toilet lids close when toilets are not in use.

Keep potentially harmful items out of pets' reach. Household cleaners beneath the kitchen sink are not the only items around the house that can be harmful to pets. Medications should always be stored on high shelves where pets cannot reach them. In addition, make sure all laundry room items, including detergent and dryer sheets, are stored out of pets' reach. Discuss human foods that might be harmful to pets with a veterinarian and make sure such foods are not left out where pets can reach them when you are hosting friends or family members. If necessary, make sure all foods are served on dinner tables or kitchen counters that are inaccessible to pets.

Conceal all wires. Today's homes are more connected than ever before, and that often translates to more wires around the house. Make sure all wires are bundled together and out of the reach and view of pets, who may be tempted to chew on them. Even wires that are out of reach may tempt pets if they can see them, so pet owners should make concerted efforts to conceal wires.

Move or remove potentially poisonous plants. Plant lovers may not have worried if their

plants were poisonous when they had no intention of welcoming pets into their homes. But prospective pet owners should research each plant in their homes to make sure they're not poisonous. Move potentially poisonous plants to places where pets cannot access them. Remove any poisonous floor plants from the home before purchasing or adopting a pet.

Pets, particularly puppies and kittens, tend to be curious. Pet parents can protect pets from their own curiosity by pet proofing their homes.



Home security for the do-it-yourselfer

Feeling secure at home is a priority for many people. Many people consider installing security systems in their homes to improve their sense of well-being. Whether one owns or rents, individuals may be surprised to learn that do-it-yourself security systems can be savvy investments.

The right system can help people protect their belongings and their families, but sorting through the various security systems on the market can be a daunting task. While full-service setups that include professional installation and monitoring are available, some homeowners may want to investigate the highly customizable DIY kits now available. Some include personal monitoring, while others are self-install technologies with professional monitoring.

Before getting started, homeowners and renters can ask themselves a few questions to help narrow down their options.

- What is your budget? Professional installation and monitoring will likely cost more than DIY kits.
- How large is the home?
- Are you tech-savvy?
- How frequently are you out of the home on vacation or extended trips?
- Do you desire emergency response?
- Do you want an entire package or just some deterrent devices?

Once men and women have answered these questions, it's time to start shopping. Here are some DIY security system items that may be of interest.

Smart home security systems

These home security systems connect to a home's Wi-Fi network so they can be monitored and controlled using a smartphone app. Others may be accessed

through an application on the internet. It is important to look for a system that has the extra security of technology that is not easily hacked.

Security cameras

Some people may only want to watch the inside and outside of their residences. It can take mere minutes to set up wireless security cameras around the house. These devices connect to a Wi-Fi network and give customers free access to a constant stream of video. Some systems make it easy for homeowners to listen in on what's going on at home and even talk to anyone within the camera's range. Others can be paired with cloud storage for recording video.

Professionally monitored

Residents who are away from home frequently or are too busy to constantly monitor security systems may like the peace of mind of professionally monitored

kits. Services like Frontpoint®, Link Interactive® and Scout® are just three that have affordable starter kits and video monitoring. Monitored alarm systems can be set to call the police or other emergency services if necessary.

Entry-level or advanced systems

Entry-level systems typically include a few door and window sensors, a motion detector and a hub that communicates with these sensors. This may be enough for someone in an apartment or small house. More extensive systems may include additional sensors, door locks, garage door openers, surveillance cameras, lights, sirens, and even water and smoke detectors.

Do-it-yourself security systems represent a new wave to safeguard one's belongings and family. Kits continue to evolve and have become more seamless than ever.



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• 403.343.3020**



Barb McIntyre

403.350.0375

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**QUIET COUNTRY
ADULT LIVING!**

Welcoming adult mobile
in Waskasoo Estates.
Fabulous upgrades,
3 beds, 2 baths.

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Ivan Busenius

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south end of Red Deer. Walking
distance to Costco...

Come see it Sunday from noon to 3 PM...



**312 - 60 Jacobs Close | \$114,900
BEST PRICED TOP FLOOR CONDO....**

Here you go, newly renovated, Immediate
possession, top floor, view of the west
sunsets and at a great price.

Call for your private viewing.



\$629,900

MY FEATURED PROPERTY!

#76 39235 C & E Trail

This 2,250 sq ft ranch style home is a unique find with 1.97 acres so close to Red Deer. Has 3 bedrooms, an office & 3 bathrooms, all on main floor. Kitchen comes with eat up bar & new stainless appliances. Wide open to the dining area that has patio doors to the 36'x16' deck over looking a beautifully manicured & matured property. M/B c/w an ensuite w/a soaker tub & walkin shower. This home offers two living rooms. The garage has been totally renovated & is fully insulated and heated, has two man doors, new windows, garage doors and drain.

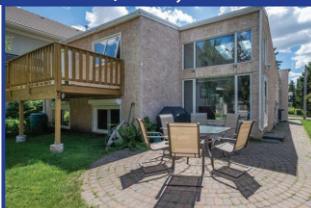


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of our city, backing onto the Red
Deer river and the Waskasoo
trails & parks!



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CA0157316

27 Irving Crescent

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CA0158425

53 Larratt Close

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\$564,900

CA0164518

188 Illingworth Close



\$689,900

CA0156489

43 Veronica Close

**36579 HWY 2 Service Road
CA0165762**



\$999,000

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Acreage or
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Mitzi Billard (403) 396-4005



A guide to ergonomic gardening tools

Gardening has a number of health benefits. It can improve your joint flexibility, increase your bone density and broaden your range of motion. However, you need to be careful not to put excessive strain on your muscles and joints. So how do you protect yourself against overexertion and injuries? One simple solution is to use ergonomic gardening tools.

What are ergonomic gardening tools?

Ergonomic gardening tools place little strain on joints, muscles and tendons. Due to the way they are designed, they conform to the natural movements of the human body and respond to each user's particular needs.

Things to look for in ergonomic gardening tools

Depending on the specific tool and on your personal requirements, consider one or more of these features when purchasing a new garden tool.

- Height or adjustability. Long-handled tools and handle extenders can help you keep your back straight. In particular, use hoes, spades and

rakes that can be adjusted to your height.

- Weight. Use tools that are lightweight but also sturdy. The heavier the tool, the more strain it puts on your muscles.
- Grip. Look for handle grips that are soft but firm and that have a comfortable thickness. Ensure they're made with non-slip and weatherproof materials.
- Assistive features. Some tools have features that reduce the amount of force needed on your part. For instance, you can get spring-loaded forks, spades or shears. Or you can get tools with forearm braces, which protect the wrist by ensuring that the larger arm muscles do most of the work.

When shopping for ergonomic gardening tools, it's best to shop offline. That way you can test the feel of the tools and ensure they're well suited to your needs.

In addition to using good equipment, wise gardeners pace themselves. This means switching tasks at least every 30 minutes and taking 15-minute breaks every hour.

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#36 369 INGLEWOOD DR



\$239,900

A well priced and great starter or empty nester home. This immaculate two storey condo offers 3 bdms (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



\$369,900

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 bdms, 3 baths, walk-in closet, underslab heat in bsmt, 22x24 attached garage.

259 KENDREW DRIVE



\$227,900

This 1/2 Duplex is a great starter home. It offers 3 bdms, 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.

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*Margaret
Comeau*
403-391-3399



\$349,900

5870-41 STREET CRES

OPEN HOUSE SUN. JUNE 30, 2-4 PM

Call and I will send a walk through 1040 sq. ft bungalow/4 bed/2 baths up dated paint inside & out;rv parking double detached;maticulous yard CALL TO VIEW



\$329,000

23 PINE CRES. BIRCH BAY

Open concept family room/ kitchen/main level master bed & laundry [18x19]loft bed. with balconywrap around deck backing to natural reserve shed



IT IS
CANADA
DAY!



\$260,000

56 LARNE PLACE PENHOLD

5 bedroom bilevel 1015 sq ft. full bath & one partly finished;newer appliances, spacious family room 2 level deck, 27x27 heated garage fully finished, quiet close



\$369,000

NEAR JOFFRE

IMMEDIATE POSSESSION {11.91 ACRES} Reduced, home updated, Great condition, 4 beds, 3 baths, family room, newer washer and dryer. Large metal barns and shop, mature trees and landscaping, two approaches.

Ann Craft
AGENT



Ann's list!



New Price!

2 beds, 2 baths, hardwood floors, underground parking, located in Lacombe. Immediate possession!

**THESE RARELY
BECOME VACANT!**
\$249,900



FULL DUPLEX!

Rare Find!

Full Duplex, 2 titles, amazing renters. Each unit has 3 beds, 2 baths, basement in-floor heat, fenced yard, and off-street parking.

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Character
Home**

3 bedrooms, upgrades in a very private location in West Park.

\$218,500



*Come walk
through your
new dream home!*

High Quality Customized Home with Endless Bells & Whistles. 2 Storey Walkout with 6 beds & 4 baths.

**SYLVAN LAKE
\$549,900**

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2018 A-LIST


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|--|---|--|---------------------|

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Reduce urban heat island effect with grass pavers

Are you living on an urban heat island? This scientific term refers to metropolitan areas that are significantly warmer than surrounding areas. Unfortunately, the concentration of heat negatively affects humans, animals and the environment. One way it does this is by increasing the magnitude and duration of heat waves, thereby leading to a higher incidence of heatstroke, heat exhaustion and heat-related deaths.

Urban heat islands are largely the result of how little vegetation and how much concrete there is in urban areas. It's therefore important that urban dwellers do what they can to add more greenery to the cityscape. One easy way to do this is with grass pavers.

About grass pavers

Grass pavers are paver blocks with spaces or cells that allow grass and plants to push through. They can be used for driveways, walkways, paths, outdoor seating areas and a variety of other structures. By using grass pavers instead of concrete, asphalt or stone, you're helping to reduce excessive heat retention on your property and in your town.

But grass pavers are fantastic for a number of other reasons. For instance, because



they're permeable, they reduce storm water runoff and help prevent flooding. They're also easy to install and replace. Lastly, they're stylish and charming. Use them to turn your conventional backyard patio into a European-style terrace.

OPEN HOUSE

CENTRAL ALBERTA'S OPEN HOUSE LISTINGS

SATURDAY, JUNE 29

RED DEER

| | | | | | | |
|--------------------------------|----------------------|----------------------------|--|----------------|----------------|------------------|
| 23 Stewart Street | 2:00 - 4:00 pm | Alex Wilkinson | ROYAL LEPAGE NETWORK REALTY | 318-3627 | \$297,000..... | Sunnybrook |
| 30D 32 Daines Avenue .. | 1:00 - 3:00 pm | Bob Wing | CENTURY 21 ADVANTAGE | 391-3583 | \$237,900..... | Deer Park |
| 4 Isaacson Crescent | 2:00 - 4:00 pm | Carol Donovan | ROYAL LEPAGE NETWORK REALTY | 350-5502 | \$329,000..... | Inglewood |
| 82 Caribou Crescent | 1:00 - 3:00 pm | Deb Simpson | CENTURY 21 ADVANTAGE | 346-0021 | \$489,900..... | Clearview Ridge |
| 27 Tallman Close | 2:00 - 4:00 pm | Jacqui Fletcher | ROYAL LEPAGE NETWORK REALTY | 896-3244 | \$329,900..... | Rosedale Estates |
| 52 Oakdale Place | 1:00 - 3:00 pm | Janice Mercer | ROYAL LEPAGE NETWORK REALTY | 598-3338 | \$549,800..... | Oriole Park West |
| 29 Keast Way | 1:00 - 3:00 pm | Roxann Klepper | RE/MAX REAL ESTATE CENTRAL ALBERTA | 872-4546 | \$240,000..... | Kentwood West |
| 116 Allright Close | 2:00 - 4:00 pm | Kim Fox/Hayley Lauinger .. | RE/MAX REAL ESTATE CENTRAL ALBERTA | 872-4546 | \$665,000..... | Aspen Ridge |
| 3519 Spruce Drive | 1:00 - 3:00 pm | Marina Kooman | RE/MAX REAL ESTATE CENTRAL ALBERTA | 341-0004 | \$799,000..... | Mountview |
| 2816 Botterill Crescent #74 .. | 2:00 - 4:00 pm | Wendy Hayes | CIR REALTY | 350-7555 | \$274,900..... | Bower |
| 52 Archibald Close | 2:00 - 4:00 pm | Bob Gummow | ROYAL LEPAGE NETWORK REALTY | 598-7913 | \$420,000..... | Anders Park East |

SATURDAY, JUNE 29

OUT OF TOWN

| | | | | | | |
|--------------------------|-----------------------|---------------------|---------------------------------|----------------|-----------------|---------------------------|
| 53 Warbler Crescent..... | 12:00 - 3:00 pm | Gord Phillips | MAXWELL REAL ESTATE SOLUTIONS.. | 357-7720 | \$797,000 | Half Moon Bay Sylvan Lake |
|--------------------------|-----------------------|---------------------|---------------------------------|----------------|-----------------|---------------------------|

SUNDAY, JUNE 30

RED DEER

| | | | | | | |
|----------------------------|-----------------------|-----------------------|--|----------------|----------------|------------------|
| 78 Ivany Close | 2:00 - 4:00 pm | Shanna Painter | ROYAL LEPAGE NETWORK REALTY | 872-3339 | \$414,900..... | Inglewood |
| 336 England Way | 1:00 - 3:00 pm | Barb McIntyre | RE/MAX REAL ESTATE CENTRAL ALBERTA | 350-0375 | \$129,000..... | Waskasoo Estates |
| 939 Ramage Crescent #24 .. | 2:00 - 4:00 pm | Barb Munday | ROYAL LEPAGE NETWORK REALTY | 598-7721 | \$289,900..... | Rosedale Meadows |
| 121 Waskasoo Estates | 12:00 - 3:00 pm | Ivan Busenius | RE/MAX REAL ESTATE CENTRAL ALBERTA | 350-8102 | \$109,900..... | Waskasoo Estates |
| 5870 41 Street Crescent .. | 22:00 - 4:00 pm | Margaret Comeau | COLDWELL BANKER ONTRACK REALTY | 391-3399 | \$344,900..... | West Park |

SUNDAY, JUNE 30

OUT OF TOWN

| | | | | | | |
|-------------------------------|----------------------|----------------------|--|----------------|----------------|----------------------|
| 41-27121 Township Road 402 .. | 1:00 - 3:00 pm | Roxann Klepper | RE/MAX REAL ESTATE CENTRAL ALBERTA | 872-4546 | \$694,000..... | Lacombe Lake Estates |
| 40012 C&E Trail | 1:00 - 3:00 pm | Kim Fox | RE/MAX REAL ESTATE CENTRAL ALBERTA | 506-7552 | 725,00..... | Lacombe County |

MONDAY, JULY 1

RED DEER

| | | | | | | |
|---------------------------|-----------------------|---------------------|--|----------------|----------------|---------------|
| 7 Michener Boulevard..... | 2:00 - 4:00 pm | Kim Fox | RE/MAX REAL ESTATE CENTRAL ALBERTA | 506-7552 | \$489,000..... | Michener Hill |
| 1029 20 Street..... | 11:00 - 2:00 pm | Mitzi Billard | RE/MAX REAL ESTATE CENTRAL ALBERTA | 396-4005 | \$279,900..... | Spruce View |

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Advantage



146 Duval Crescent
Deer Park | \$359,900



16 Trimble Close
Timberlands | \$349,900



5728 Park Street
Blackfalds | \$352,500



55 Little Close
Larado | \$849,000



Kentwood bungalow
NEW LISTING



Sierra Grand Condo
Downtown | \$287,500



111 Vanier Street
Vanier Woods | \$289,900



4835 52 street
Eckville | \$249,900

Free Home Evaluations | Details at www.robwhiterealestate.com

3 reasons to hire a professional landscaper

Do you want to turn your yard into a personal oasis? How about boost the curb appeal and market value of your home? Landscaping can do all this, but unless you have ample time, stamina and expertise, it's probably best to hire a professional landscaper to do the job. Here's what you can expect.

1. Great ideas

A beautifully designed yard begins with a well thought out plan. Landscapers, also called landscape designers, can help you create a great design from scratch or embellish on ideas you already have. They'll evaluate your property and use their in-depth knowledge of terrain and design principles to make recommendations specific to your yard. They'll work with you to form a plan that suits your vision and budget.

2. Horticultural expertise

Landscapers are deeply versed in horticulture. They have extensive knowledge of plant life and understand how terrain and climate impact vegetation. You can therefore count on them to know which plants, flowers, trees and shrubs will thrive in your yard and what each one will require in terms of soil, sunlight, water and general care.

3. Superior execution

An experienced landscaper will have successfully completed a large number of projects and you can be confident that they'll achieve good results with your yard too. They'll bring industry expertise to the job and know



where to find the best talent and resources. Plus, they're familiar with the different problems that can occur and the pitfalls that should be avoided.

If you'd like to hire a landscaper, look for one who's experienced, certified and has liability insurance. Get ready to love your yard like never before!

Real Property Reports (RPR)

According to the Alberta Land Surveyors Association a Real Property Report is defined as a legal document that clearly illustrates the location of significant visible improvements relative to property boundaries.

Some important points to consider in determining if you have a current RPR as described in section 10.2 of the Alberta Residential Purchase Contract

- All fences in urban areas must be shown on an RPR if they appear to define a boundary, regardless of who constructed the fence or whether it is actually on the property line.
- A photocopy of an RPR is acceptable so long as it shows everything that would be shown on the original RPR
- The removal of an improvement does not necessitate an update of the RPR
- If an improvement has been altered or replaced since the date of the RPR, then the RPR would not be considered current, even if the replaced improvement is in the same location as the old improvement.

What happens if the seller cannot provide an adequate RPR?

1. The buyer can choose to delay possession,
2. The buyer can choose to take possession as tenant at will and be responsible for rent in the amount of mortgage rate interest, or
3. The buyer and seller can agree to a holdback amount which will not be released to the

seller until the updated RPR with compliance can be provided

a. How much is the holdback for an RPR?

It depends on what type of improvement is not shown on existing RPR and the level of risk if there is an issue. For example, if there is an existing RPR and it needs to be updated because a fence was built since the time the original RPR was drafted, you would consider the likely cost of moving or rebuilding the fence if required. If the missing improvement was something of great value, such as a garage, then you would have a much higher holdback amount or, alternatively, you may decide to wait until the updated RPR is available as the risk could be too high if an issue was found.

What is Title Insurance?

Title insurance protects your ownership interest (i.e., title) of your property from losses incurred as a result of unknown title defects or other covered matters that exist at the time of your purchase, but are unknown to you at that time.

What does Title Insurance Cover?

Title insurance provides coverage for losses arising from, but not limited to:

- Someone else claiming an interest in your title
- Fraud, forgery and false impersonation affecting the validity of your title
- Existing liens against the title including realty tax arrears and municipal utility charges

• Violations of municipal zoning by-laws

• Many forms of encroachments onto the property or adjoining land

• Existing work orders

• Lack of legal access to the property

• Unmarketability of land due to adverse matters that an up-to-date survey/Real Property Report (RPR)/Building Location Certificate would have revealed.

What is not Covered by Title Insurance?

Please note the standard exclusions and exceptions from coverage contained in all title insurance policies. These include:

- Title or other defects created, allowed, or agreed to by you
- Title or other defects known to you prior to the policy date
- Environmental matters
- Native land claims
- Matters that result in no loss to you
- Matters disclosed in home inspection or building inspection reports obtained by you

Please feel free to contact Christopher Stephan directly if you have any questions regarding Title Insurance and Real Property Reports. I am always happy to chat with you about any of your Real Estate legal needs.

Phone: 587-272-2050
cstephan@jdlaw.ca

**The information provided on this page respecting Title insurance is based on excerpts of literature provided by Stewart Title*



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T4N 1V1



Things to consider before building a firepit in your backyard

A firepit can make your backyard a welcoming place for people to gather and allows you to take advantage of your outdoor living space well into the evening. Here are some things to consider if you're thinking about installing one on your property.

Where you'll put it

Firepits should be kept at a minimum of ten feet away from anything flammable. Rethink your plans if your yard doesn't allow you to provide this kind of clearance.

The fuel you'll use

Most people think of wood when it comes to firepits,

but there are other options available. You can choose to have it run on propane, natural gas or ethanol fuel.

What style you want

Firepits come in many different styles. You can select a traditional ring of stones, a rustic brick fireplace or a modern piece that doubles as a coffee table.

Before you purchase or build a firepit, be sure to check your municipal bylaws. Some cities have strict rules concerning backyard fires, and you don't want to spend time and money building a firepit only to find out you're not allowed to use it.



Backyard fire-safety tips

- Never build a fire outside of your firepit's enclosure
- Clear the area of flammable materials before lighting a fire
- Keep a fire extinguisher nearby
- Don't put garbage or garden waste into the fire
- Never leave a fire unattended
- Make sure the fire is completely extinguished before going inside
- In the case of a wood-burning firepit, allow ashes to cool completely before safely discarding them

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7 tips for keeping your home without an air conditioner

During the hottest days of summer, it can be difficult to keep your home at a comfortable temperature. Here are seven tips to stay cool without an air conditioner.

1. Keep sunlight out. Close your blinds and curtains during the day to prevent the sun's rays from heating up your home.

2. Circulate the air. Set up a network of fans to keep the air in your home moving. You can also make a DIY air conditioner by placing a bowl of ice or an ice pack in front of your fans to create an icy breeze.

3. Open your windows at night. Open your windows when the sun goes down to let the cooler evening air in.

4. Use a dehumidifier. Humidity can make your house uncomfortably warm. Run a dehumidifier

to evaporate the water in the air.

5. Cook outdoors. Using the stove or oven will make your home even hotter. Instead, cook your meals on the barbecue.

6. Use appliances wisely. Wait until the sun goes down to run your dishwasher, and hang dry your clothes in the sun. Being careful about how you use appliances will prevent you from adding more heat into your home.

7. Use your exhaust fans. Turn on your bathroom and kitchen fans to draw hot and steamy air out of the house.

In addition to keeping your home cool, you may also want to wear loose-fitting, light-coloured clothes, drink lots of cold beverages and avoid physical activity during the hottest parts of the day.



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My real estate agent gave me a comparative market analysis when we set the listing price for my home, but now a buyer's lender wants an appraisal done on the property. What's the difference?

That's a good question. There are some very important distinctions between a comparative market analysis (CMA) and an appraisal.

A CMA is a method of property valuation real estate professionals use to estimate the value of residential properties; a CMA provides a range of value. This helps sellers set a listing price for their property. CMAs examine the prices at which similar properties in the same area have recently sold.

A real estate appraisal, on the other hand, is a formal, impartial estimate or opinion of value, usually in writing, of a specific property, as of a specific date, which is supported by the presentation and analysis of relevant data pertinent to a property. Appraisals provide a defined value for the property, rather than a range as in a CMA.

Real estate appraisers in Alberta need a licence as an appraiser from the Real Estate Council of Alberta. They require special training and experience before they become full appraisers. Their methods for providing an appraisal go beyond using the sold prices of similar properties to arrive at an appropriate listing price.

When a real estate professional provides a CMA to a seller or potential seller, they need to ensure the seller understands the following: it hasn't been prepared by a licensed real estate appraiser; it doesn't comply with appraisal standards; no one should rely on it as an appraisal; and, it can't be used for financing, civil proceedings, income tax purposes, or financial reporting purposes.

The only thing a CMA is supposed to be used for is to help set a listing price. That's why a buyer's lender may want to do an independent appraisal on a property. Simply put, the lender wants to make sure the property is worth what the buyer is paying for it. Just because other homes nearby have sold for a similar amount, it doesn't mean a lender will be satisfied the home is worth what the buyer is paying for it.

If the buyer were to default on the mortgage and the property were to go into foreclosure, the lender wants to make sure it can recoup the money it has lent on the property. The lender will be more confident in its lending by reviewing an appraisal for the property.

"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.



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