

YOUR HOUSE YOUR HOME

YOUR WEEKLY GUIDE TO CENTRAL ALBERTA HOMES

JULY 12, 2019

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

16 TRIMBLE CLOSE

Prime home for growing family! 3 beds and 2 full baths upstairs with another large bed and full bath in the basement! Great open design.
\$349,900



Rob White
403-350-1070

CENTURY 21

Advantage
403-346-0021

See page 10 for more details

Secrets to
PRO HOME DESIGN **A4**

5 great reasons to
GO CAMPING **A12**

Lobster
MAC & CHEESE **A15**

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



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



39 HILL CRESCENT
Large 2 storey, 4 Bdrms up! Backing onto the trees! A must see! - Fully finished with Att double Garage!
Call Alex!



84 THOMPSON CRESCENT
This fabulous walk out home is fully finished with nice upgrades and bright up!!! Backing onto park.
Call Alex!



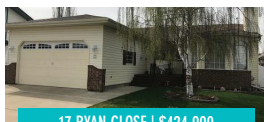
88 TIMBERSTONE WAY
Great space with 4 bedrooms and a bonus room
Call Alex!



23 STEWART STREET
Location is perfect for this fabulous fully finished Sun-nybrook home just steps to the local school and parks. Home comes with detached double garage!



4607 49 STREET
Downtown Red Deer is the place to live, work, plan and do business - charming 613 sq. ft. bungalow.
Call Alex!



Beautiful, classic large bungalow on a large lot in a quiet close. 5 beds, 3 baths, 2 fireplaces, space for RV. Over 1500 sq. ft w/ granite, hardwood floors. MLS#CA0160926



Riverfront luxury home! Custom-built Bowwood home backing onto Red Deer River and the Waskasoo Park Trail system! 6 beds, 4 baths. MLS# CA0168316



Premium bungalow in Anders. 4 beds, 3 baths, hardwood, granite and A/C. Like showroom condition in and out! MLS#CA0169507



Stunning 1520 sq. ft. bungalow with 3 beds, 3 baths, triple-car heated garage in Vanier woods. Fully landscaped, quick possession! MLS#CA0168317

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

www.geraldlore.ca



403.304.2747



IMMACULATE ADULT DUPLEX
Beautiful location, backs onto park. 3 beds, 2 baths, att. garage, super property, super price. \$279,000



JUST LISTED!
Fully developed bi-level. 5 beds, 3 baths, att. double garage. Nice neighbourhood! \$349,000



JUST LISTED!
Looking for revenue? Bi-level with 2 two-bedroom suites. Double att. garage. \$265,000



BEAUTIFUL ADULT CONDO!
Fully dev, 3 beds, 3 baths, office & double att. garage. A must see at \$329,900



HAWKCRIDGE ESTATES!
Duplex with 3 beds, 2 baths & double garage. Clean, well priced property! \$255,500



FULLY DEVELOPED BI-LEVEL
with att. double garage. Impressive close location steps from park. \$359,900

FOR A FREE MARKET EVALUATION, CALL DOUG WAGAR AT 403.304.2747



403-598-7913



174 ASMUNDSEN AVENUE
Beautiful inside and out. Open floor plan with high ceilings and top end finishes, a real must see. 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**



2101 19 AVENUE
Great starter home in Delburne, 1500 sq. ft. double wide, large lot, 3 bedrooms. CA0170860. **Only \$169,900**

CALL BOB FOR A FREE EVALUATION! www.bobgummow.net

YOUR HOUSE YOUR HOME



Bett Portelance

OPEN HOUSE: SAT, JULY 13, 1-3 PM



*120 Andrews
Close*

1149 SQ. FT.
1/2 DUPLEX
BUNGALOW, 5 BDR,
3 BATHS, ATTACHED
GARAGE.

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



Fix wet spots in the **landscape**



Grass that is greener than green coupled with perfectly manicured shrubs set the tone for impressive curb appeal. Creating such landscapes requires hard work, and while doing such work, homeowners may find they have to contend with certain issues that are adversely affecting their lawns and gardens.

Wetness in a landscape is one problem many homeowners encounter. Wet areas in a lawn not only become muddy and messy, but they also can cause permanent damage to the grass. Puddles can kill the roots, while wet spots can freeze and damage the lawn. Particularly problematic spots can remain soggy for days, while some people find their yards are seemingly always wet.

Wet spots can be caused by various factors. Compacted soil may prohibit adequate drainage, as can heavy clay or less porous soil materials. Landscape grading issues may be another concern. Neighbors who have home downspouts that extend into their yards may be pushing roof water into other areas, contributing to puddles and problems. Understanding what is causing the issue makes it easier to treat.

Heavy, compacted soil can be aerated and amended with sand and compost. Tilling the soil and mixing in these soil additions may help prevent further drainage issues.

Homeowners may need to have their property professionally regraded to alleviate wet issues. Otherwise, the installation of a drainage system may be necessary. An underground trench or pipe can redirect water from wet areas to sewers. (Check with local municipalities about the legality of draining water properly.) Another potential solution is to build up low-lying areas that collect water with soil.

Homeowners who want the path of least resistance may consider embracing the wet spot of their landscape by turning it into a man-made pond. Lining a pond and installing an air pump will help circulate the water and keep it from becoming a breeding ground for mosquitoes.

Water issues in a landscape can be a tough nut to crack. But identifying the problem can help homeowners resolve soggy lawns and landscapes.

Secrets to making your home look like you hired a design pro

Photo spreads in home design magazines can be awe-inspiring. Quite often homeowners wish they could lift the looks right off the pages of magazines and transform their own homes into picture-perfect retreats.

It takes an eye for design to pull a room together — even with inspiration — and make it both functional and attractive. While hiring an interior designer is one way to go, homeowners can use some of the tricks and techniques the designers employ to do a remarkably good job of improving the interiors of their homes without such help.

Embrace texture

The colors used in a home can add impact, but designers often utilize various textures to create aesthetic appeal. A single color scheme can be enhanced by various fabrics. Consider a leather sofa made more cozy with chenille pillows next to a rustic side table. Figure out ways to incorporate a few different textures to add depth to the room.



Be careful with colour

Many high-end homes showcase neutral shades that are enhanced by pops of color. If you like a rich, royal purple, leave room for other colors as well. Add touches of purple in vases, throw pillows and other accessories.

Also, many designers work in shades of three for room colors. There may be one main color for walls, another color for larger accents, such as couches and chairs, and then a third color that pops in accessories such as flowers, pillows and collectibles. These can be any colors, but the most muted tends to be the more abundant shade.

Add a bit of bling

Glittery items and metallics can add a touch of luxury feel to any space. A shiny table lamp, mirrors, a sparkling chandelier, and the like are easy ways to produce a high-end feel. Reflective surfaces also will cast light around the room, giving the illusion of a larger space.

Choose a big statement piece

Many homeowners make the mistake of filling a room with several small pieces of furniture that only contribute to clutter. Instead, look for a statement piece, which can be a cabinet, armoire or chaise. Mix and match large and small elements for a sense of balance.

Accessorize

Finish the room with accessories and flowers. When placing and hanging knickknacks and wall art, odd-numbered groupings often look the most cohesive and interesting. Experiment with different scales and heights for even more dimension.

When inspiration hits, take some cues from interior design pros to make spaces look like they belong on the pages of your favorite magazines.

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VANIER EAST \$689,900 CA0171621 43 Veronica Close 2 Bedroom Legal Suite w/Owns Garage	HOT NEW LISTING VANIER WOODS \$679,900 CA0172002 148 Vincent Close Lots of Beautiful Upgrades	VANIER WOODS \$679,900 CA0171372 56 Valentine Crescent Has a Theatre & Sauna	JOHNSTONE CROSSING \$349,900 CA0159495 260 Jennings Crescent Spacious & Inviting!
LET ME MOVE YOU		Mitzi Billard (403) 396-4005	



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65 Lawford Avenue
\$239,900
SUPER CLEAN TOWNHOUSE, EXCELLENT LOCATION!
OPEN HOUSE: Sunday 1-3 PM!



Ivan Busenius
403.350.8102
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22 Richards Crescent | \$299,900
BEST PRICED HOME in Rosedale. Fully developed, huge heated garage, pie shaped yard... **Come see it and bring your cheque book, Sunday 1-3 PM.**



209 - 6 Michener Blvd | \$269,900
EXCELLENT SUITE overlooking the trees and wildlife. This is an excellent adult building. Great location. Great friendly people. This could be your new home. **Call for your private viewing.**



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HOUSE
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HOME**

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**Dale
Stuart**

403-302-3107

4412 - 52 STREET, PONOKA

NEW LISTING!
SOLD

\$249,900

This is a great seniors bungalow style townhouse with fabulous decor. Features vaulted ceilings, oak cabinets and finish, laminate flooring, 2 large bedrooms, a huge sunroom, single attached garage, and maintenance-free landscaping.

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

NEW PRICE!



\$225,000

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.

"DALE OFFERS YOU QUALITY SERVICE AND A VERY COMPETITIVE COMMISSION RATE"
Call Dale Stuart at 403-302-3107



*Margaret
Comeau*

403-391-3399

Luxury Acreage



\$664,900

DEER RIDGE ESTATES

Private setting on 2.31 acres. 1292 sq. ft. bi-level with 3 beds, 3 baths and a huge open family room. Sorento Home, shop {30X40} 12X12 door; garage {26X28}.

Classic Beauty Reduced!



\$344,900

5870-41 STREET CRES

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

Year Round Lifestyle



\$329,000

23 PINE CRES. BIRCH BAY

Main level featuring living room/kitchen/dining, master bed & bath, fireplace, laundry, super deck. Upper level has large loft with 3 beds & balcony, reserve at back.

Hidden Treasure



\$260,000

56 LARNE PLACE PENHOLD

Quick possession, 5 bed bi-level, requires some TLC. Preliminary installation for 2nd full bath, stainless steel appliances, 27x27 garage, fenced yard, two layer deck.

Ann Craft
AGENT



Ann's list!



Great Value for your Dollar!

This mobile on its own lot is move in ready. Amazing yard set up for entertaining, set up for the kids & pets .R.V. parking, lots of room to build a garage. Fairly quick possession!



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.

Call for a viewing!
403-357-8628



Your Own Piece of Heaven!

This 3.5 acres is located just off pavement. 1.5 story, open loft concept home boasts 3 beds, 2 baths, dbl heated garage, close to Lacombe.



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

THINKING OF BUYING OR SELLING? CALL ANN AT 403-357-8628 FOR YOUR REAL ESTATE NEEDS

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**Peggy
Lane**

**Associate
Broker**



16 & 18 WINDSOR CRES, PENHOLD

Each side of this Beauty is looking for new owners. Both properties have unique features. Check out listing # CA0172059 and CA0172060.



Simply, "One of the Best!"

2 FOREST CLOSE

Immaculate! Fully renovated from head to toe, located in a mighty fine close. 3 bdrms, 2 baths, unique kitchen, fine dining area which offers you a serene view of the backyard and picture perfect reserve. MLS CA0168951. **\$336,000**

"SENIORS REAL ESTATE SPECIALIST" DESIGNATION!



SCOTT KEY 403-350-6817

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for more than 27 years!**

OPEN HOUSE: Sunday 1-3 pm, 196 Vincent Close, Red Deer



**Fantastic Location
Backing onto a park!**

Fully finished former show home with walkout basement. This modified bi-level offers 4 beds, 3 full baths, and loaded with amazing features including a spa-like ensuite, bamboo floors, 13' ceilings, and a chef's kitchen. **\$564,900.00**

**YOUR HOUSE YOUR
HOME**

YOUR WEEKLY GUIDE TO CENTRAL ALBERTA REAL ESTATE

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**OPEN HOUSE
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Did you know?

A real estate attorney is an important professional to have in one's corner when buying or selling a home. The legal resource Find Law says that buying and selling a home can be one of the most significant purchases made in a person's lives. Real estate law can be complicated, and all parties involved need to ensure they are protected as they complete transactions and negotiations. That is why it is essential to have a real estate attorney in one's corner.

A lawyer trained in real estate law will review contracts and other documents like title transfers and deeds. The attorney also handles the closing. Throughout the process, attorneys will provide legal guidance and explain terminology related to the transaction. In case of a dispute, the attorney will also provide legal representation in the courtroom, if needed, or negotiate a resolution on a client's behalf. Even though a real estate attorney is another expense in the process of purchasing real estate, it is a worthwhile investment for the protection and peace of mind attorneys provide.



Sutton

Sutton Landmark Realty

460 - 500 Timberlands Drive,
Red Deer

BONNIE MEANEY 403-392-7350



\$725,000



OPEN HOUSE: SUN, 3-6 PM
27171 TOWNSHIP RD. 402 -
#13 LACOMBE COUNTY

LACOMBE LAKE ESTATES

Original owner - 2,000 sq. ft. hillside bungalow on 3.09 acres, w/triple garage & a 40'x60' shop. Fenced & treed...off 2-A between Lacombe & Blackfalds

\$239,900



BLACKFALDS

Fully developed well kept half duplex, with 4 beds, 3 baths. gas fireplace, fenced yard and single garage.

\$39,900



BLACKFALDS ESTATES

Vendor Motivated - immediate possession on this updated 2 bed, 2 bath mobile with newer shingles, vinyl windows & siding, & newer kitchen appliances

OPEN HOUSE

CENTRAL ALBERTA'S OPEN HOUSE LISTINGS

SATURDAY, JULY 13

RED DEER

7 Alton Street	11:00 - 1:00 pm	Roxann Klepper	RE/MAX REAL ESTATE CENTRAL ALBERTA	872-4546	\$625,000	Anders South
82 Caribou Crescent	12:00 - 2:00 pm	Deb Simpson	CENTURY 21 ADVANTAGE	396-0165	\$489,900	Clearview Ridge
120 Andrews Close	1:00 - 3:00 pm	Bett Portelance	ROYAL LEPAGE NETWORK REALTY CORP.	307-5581		Anders Park East
#3, 2821 Botterill Cres.....	1:00 - 3:00 pm	Nadine Marchand	RCR ROYAL CARPET REALTY	358-0546	\$369,900	Bower
68 Ironstone Drive.....	1:00 - 3:00 pm	Rick Burega	ROYAL LEPAGE NETWORK REALTY CORP.	350-6023	\$354,900	Inglewood
137 Jones Crescent.....	1:00 - 3:00 pm	Ed Katchur	MAXWELL REAL ESTATE SOLUTIONS	506-7171	\$379,900	Johnstone Park
121 Lamont Close.....	1:00 - 3:00 pm	Janice Mercer	ROYAL LEPAGE NETWORK REALTY CORP.	598-3338	\$379,800	Lancaster Meadows
69 Weddell Crescent.....	1:00 - 3:00 pm	Kim Fox	RE/MAX REAL ESTATE CENTRAL ALBERTA	506-7552	\$665,000	Westlake
66 Dobler Avenue	2:00 - 4:00 pm	Steve Cormack	ROYAL LEPAGE NETWORK REALTY CORP.	391-1672	\$449,900	Deer Park
39 Hill Crescent	2:00 - 4:00 pm	Alex Wilkinson	ROYAL LEPAGE NETWORK REALTY CORP.	318-3627	\$449,900	Highland Green
260 Jennings Crescent.....	2:00 - 4:00 pm	Mitzi Billard	RE/MAX REAL ESTATE CENTRAL ALBERTA	396-4005	\$349,900	Johnstone Crossing
63 Landry Close.....	2:00 - 4:00 pm	Roxann Klepper	RE/MAX REAL ESTATE CENTRAL ALBERTA	872-4546	\$479,500	Lonsdale

SATURDAY, JULY 13

OUT OF TOWN

5606 - 51 Avenue.....	1:00 - 3:00 pm	Marina Kooman	RE/MAX REAL ESTATE CENTRAL ALBERTA	341-0004	\$364,000	Clive
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SUNDAY, JULY 14

RED DEER

83 Cooper Close.....	1:00 - 3:00 pm	Janice Mercer	ROYAL LEPAGE NETWORK REALTY CORP.	598-3338	\$349,800	Clearview Ridge
22 Richards Crescent.....	1:00 - 3:00 pm	Ivan Busenius	RE/MAX REAL ESTATE CENTRAL ALBERTA	350-8102	\$299,900	Rosedale
196 Vincent Close.....	1:00 - 3:00 pm	Scott Key	COLDWELL BANKER ONTRACK REALTY	350-6817	\$564,900	Vanier Woods
174 Asmundsen Ave.....	2:00 - 4:00 pm	Bob Gummow	ROYAL LEPAGE NETWORK REALTY CORP.	598-7913	\$629,900	Anders South
145 Dixon Crescent.....	2:00 - 4:00 pm	Lori Loney	RE/MAX REAL ESTATE CENTRAL ALBERTA	350-9700	\$364,900	Deer Park
2 Rowell Close.....	2:00 - 4:00 pm	Doug Wagar	ROYAL LEPAGE NETWORK REALTY CORP.	304-2747	\$279,900	Rosedale
56 Valentine Crescent	2:00 - 4:00 pm	Mitzi Billard	RE/MAX REAL ESTATE CENTRAL ALBERTA	396-4005	\$679,900	Vanier Woods

SUNDAY, JULY 14

OUT OF TOWN

#47 - 28364 TWP 384.....	1:00 - 3:00 pm	Kim Fox	RE/MAX REAL ESTATE CENTRAL ALBERTA	506-7552	\$645,000	Mountain View Estates
49 Woodland Drive	2:00 - 4:00 pm	Steve Cormack	ROYAL LEPAGE NETWORK REALTY CORP.	391-1672	\$679,900	Lacombe
38146 Range Road 282.....	2:00 - 4:00 pm	Len Parsons	RE/MAX REAL ESTATE CENTRAL ALBERTA	350-9227	\$699,900	Red Deer County
#13 - 2717 Township Rd 402..	3:00 - 6:00 pm	Bonnie Meaney	SUTTON LANDMARK REALTY	392-7350	\$725,000	Lacombe Lake Estates

Find your **dream house** this weekend!

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**OPEN
HOUSE**

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

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 <p>146 Duval Crescent Deer Park \$349,900</p>	 <p><i>Feature Home</i> 16 Trimble Close Timberlands \$349,900</p>	 <p>5728 Park Street Blackfalds \$352,500</p>	 <p>253 Carrington Drive Clearview \$399,900</p>
 <p>117 Kennings Cres Kentwood \$359,900</p>	 <p>Sierra Grand Condo Downtown \$287,500</p>	 <p>111 Vanier Street Vanier Woods \$279,900</p>	 <p>4835 52 Street Eckville \$249,900</p>

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5 factors to consider when buying a home

Home ownership is a dream for many people. In fact, buying a home is considered by many people to be a major life accomplishment.

Various factors determine what makes a home an attractive place to live. While some considerations may overlap, others may be unique to individual buyers. Those new to the real estate arena may want to consider the following factors as they search for a new place to call home.

1: Property taxes

Property taxes can greatly affect the overall cost of living in a particular home. The real estate company RedFin says property taxes are generally levied by each county and often include taxes paid to schools, utility companies and municipal governments. Property taxes will usually be factored into a monthly mortgage payment, and how high (or low) taxes are can turn an affordable mortgage payment into something that can break a budget. When calculating payments, be sure to include property taxes in your estimates.

2: Job security/availability

The financial resource Fortune Builder says to consider your job security before taking the home ownership plunge. Before committing to an investment as substantial as a home, ensure that you are secure in your job. Similarly, if you are relocating for job prospects, verify that the new location has a thriving job market.

3: Local schools

For potential homeowners with children or those planning on becoming parents, area schools should merit significant consideration. Research

school rankings and reviews, but know that rankings can change. American Family Insurance Company says to also look at the school budget history of towns you're considering to see if residents prioritize funding for education. This can be a measure of how important education is in a given community.

4: Commute times

Home ownership involves both lifestyle and financial decisions. Calculate the time it will take to travel to and from work when considering a certain town or neighborhood. Find out if there is mass transit and what options are available for off-hour travel needs.

5: Lifestyle options

Quality nightlife, arts and history, community events, proximity to cultural centers or cities, and other factors are at play in choosing a home. Make sure your new community allows you to still enjoy the things you're passionate about.

Buying a home involves considering various factors that can affect your budget and quality of life.





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OPEN HOUSE: Saturday, July 13th at 10AM-3PM



How to cut energy costs this summer

Summer is a season of rest and relaxation. Warm air and abundant sunshine often inspire a laid back feeling that lasts until the leaves begin to fall off the trees in early autumn. But summer also can be hard on homeowners, particularly in regard to their monthly energy bills.

As summer heats up, energy bills may rise right along with the mercury in the backyard thermometer. Warmer temperatures outside compel many people to rely more and more on their air conditioners, leading to a spike in energy bills. Fortunately, there are ways to lower summertime energy bills without sacrificing comfort on hot days and nights.

Upgrade your insulation

People who own their homes can conduct an inspection of their homes' insulation to see if it can be upgraded. Direct Energy, which provides energy to more than four million home and business customers across North America, recommends sealing any drafts around windows or doors with weather stripping or spray foam. Sealing drafts can ensure cool air stays inside the home on hot days, potentially preventing homeowners from having to run their air conditioners on full blast to keep their homes cool.

Upgrade your thermostat

Homeowners who don't already have a smart thermostat can install one to help lower their energy costs. The Alliance to Save Energy notes that such thermostats can help homeowners optimize their homes' energy usage. Smart thermostats allow homeowners to control the climate in their homes remotely while also showing homeowners their energy consumption in real time. Smart thermostats can show homeowners just how long



it takes to cool a home, allowing homeowners to keep their air conditioners off while no one is home but still ensuring the home is comfortable, and that no energy was needlessly wasted to make it so, when they arrive home at night.

Reconsider how you use your appliances

Bankrate.com notes that washing machines and dishwashers consume the same amount of water and energy whether these appliances are full or not. Wait to use washing machines and dishwashers until you have full loads. This provides more bang for your buck. In addition, hand-dry dishes and hang clothes on a backyard clothesline to save even more energy.

Energy costs tend to rise when summer hits full swing. But a few simple measures can help homeowners cut costs without sacrificing comfort.

5 great reasons to go *camping*



Planning a holiday? Here are five great reasons to swap the hotel room for a tent.

You'll reconnect with nature. When was the last time you explored the woods or saw the night sky filled with stars? Leave behind the hustle and bustle of the city and rediscover the serene beauty of the natural world.

You'll spend quality time with loved ones. Camping presents the perfect opportunity for you and your fellow campers to unplug. Leave smartphones, computers and other devices at home, and make new memories with your loved ones instead.

You'll be able to bring your dog(s). Fido is part of the family too, so why not include him in this year's vacation plans? Most campgrounds welcome dogs, and your pup is sure to enjoy the fresh air and exercise.

You'll share invaluable life lessons. Teach your kids essential skills such as how to pitch a tent, start a fire and generally not perish without Wi-Fi. Camping is also an ideal time to teach them how to catch and cook a fish, be safe around wildlife and use a compass.

You'll get plenty of exercise. Hiking, biking, swimming and canoeing are just a few types of exercise you can enjoy when camping. That said, if you're envisaging sitting back and relaxing, there's nothing stopping you from getting some well-deserved rest.

Camping is an affordable and low-key way to spend your summer holiday. You don't need to venture far to have an awesome experience, and you're sure to make memories that will last a lifetime.

CENTURY 21 Advantage

4747 67 Street, Suite 905 | 403.346.0021 | Advantage@century21.ca



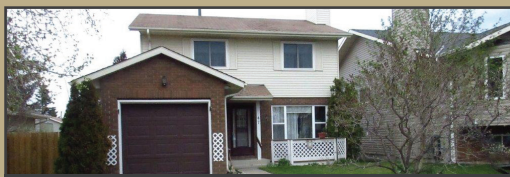
**BOB
WING**

403-391-3583

CENTURY 21 Advantage

21 photos of every property

Parkland Mall,
Red Deer



ONLY \$232,900!

47 GOODALL AVENUE

DON'T LET THE PRICE FOOL YOU!!

This attractive, 3 bed/3 bath, 2 storey in Glendale on a quiet street has vinyl windows, main floor laminate, attached garage, fenced yard and near schools, parks, transit and brand new Northside Community Center!



\$237,900

30D, 32 DAINES AVENUE

GORGEOUS DEER PARK CONDO ... WITH A VIEW!

Absolutely spotless unit in a quiet, friendly location overlooking the park with 2 roomy bedrooms, 2 full baths, open design with lots of natural light, heated floors, attached garage, spacious - come and see!!

SENIORS REAL ESTATE SPECIALIST (SRES)

3 factors to consider when choosing a mortgage lender

A home is the most significant purchase many people will ever make. Perhaps because of that, many buyers, particularly those purchasing a home for the first time, are understandably nervous about the home-buying process. The decision regarding which home to buy warrants ample consideration, but so, too, does the buyers' choice of lender.

Mortgage lenders can be found all over the internet, and the sheer volume of lender options can make it hard for home buyers to find the right fit for them. Couple that with lending-related terminology that many first-time buyers may be unfamiliar with, and it's easy to see why prospective homeowners can feel overwhelmed about the process of borrowing money to buy their homes.

When looking for a mortgage lender, prospective homeowners should never forget that the choice of lender is, in most cases, entirely theirs to make. When making that decision, a host of variables should be considered. The following are three such factors that, upon ample consideration, may help buyers rest easy knowing they did their due diligence when looking for lenders.

1. Reputation/recommendation

Just like other businesses, lenders have reputations, and oftentimes those reputations can be determined via some simple online research. Peruse online reviews to determine what past buyers felt about a given

lender. If possible, ask friends, family or colleagues who they worked with to secure a mortgage.

2. Fees

Fees vary from lender to lender. Fees should not be mistaken for interest rates, which change daily and are typically dictated by the financial industry and prospective buyers' credit history and financial standing. When speaking with potential lenders, ask for a rundown of their fees, and the services those fees include, and closing cost estimates in writing, then compare and contrast fees and costs of various lenders before making a final decision. Some lenders may charge considerably more in fees than others, so buyers should put in the effort necessary to comparison shop.

3. Personal interaction

Buyers, especially those who have never before purchased a home, will likely have lots of questions. This is where personal interaction with a prospective lender should be noted. Securing financing for a home purchase can sometimes seem like an impersonal process, but it doesn't have to be, and many lenders are happy to answer buyers' questions. Lenders who answer questions quickly and clearly can make buyers more comfortable about the home buying process. Buyers may want to avoid lenders who seem evasive or unwilling to answer questions in writing.

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I want to buy a new-build home from a builder, but I don't want to work with the builder's representative. I want to work with my own agent, is that allowed? Will it cost me more money?

Yes, you're allowed to work with your own agent. The builder's representative is representing the builder's interests, and your real estate professional will represent your interests in negotiations with the seller (builder).

RECA always recommends having your own representation when buying a property, whether it's a new build, resale, a condo, or even a commercial or rural property. While builders can't stop you from having your own representation, it is possible you'll come across one that wants to deal with you, as the buyer, directly. If that's the case, your real estate professional can offer you advice and guidance behind the scenes but they won't be dealing directly with the builder or the builder's representative.

When you hire a real estate professional to represent you, you're required to enter into a written service agreement. The written service agreement sets out the roles and responsibilities of your real estate professional, and your obligations to that individual. It also sets out how your real estate professional will be paid.

Typically, buyer's representatives are paid through a portion of the commission the seller pays. Some builders, however, do not offer commission to buyer's agents. If this is the case, your real estate representative won't be paid in the usual manner.

Your agreement may contain a clause that states you will owe compensation to your agent if the agent does not receive a portion of commission from the seller's agent's commission. This compensation could end up being an out of pocket expense for you. You may come across builders that have programs to pay commissions to real estate professionals who introduce a buyer to the builder, but this is not the same as having representation from a real estate professional throughout the process. In these cases, the builder is willing to pay commission to a real estate professional who introduces you – but then the builder expects to deal directly with you as the buyer, and you may not have the benefit of advice from your real estate professional.

RECA recommends carefully reviewing the fee portion of your written service agreement before signing it.

If there is no mention of how your real estate representative will be paid in the event the seller or seller's brokerage is not offering commission to a buyer's representative, you need to talk about it with your real estate professional. If you have concerns about a possible out of pocket expense in terms of compensation for your real estate representative, have a conversation with them right away.

"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.



SUMMER EATS

Dining made easy

Lobster Mac and Cheese



Take advantage of lobster season with this high-end take on the ultimate comfort food: mac and cheese!

Start to finish: 45 minutes
Servings: 6 to 8

The macaroni in this recipe can be substituted with any short pasta including fusilli, penne or shells.

Ingredients

- 500 grams macaroni
- 2 cups milk
- 3 tablespoons butter
- ¼ cup all-purpose flour
- 1 teaspoon nutmeg
- 1 teaspoon garlic powder
- 1 teaspoon mustard powder
- 1-½ cups grated Gruyère cheese, divided
- 1 cup grated sharp cheddar cheese, divided
- Salt and pepper to taste
- 500 grams cooked lobster meat, diced
- ¼ cup breadcrumbs
- Fresh parsley

Directions

1. Cook the macaroni in salted boiling water for 2 minutes less than indicated on the package. Drain and set aside.
2. Heat the milk in a small pot over low heat. Take care not to let it boil.
3. In a large pot, melt the butter. Add the flour and then cook over medium heat for 2 minutes, whisking constantly. Add the milk and continue whisking until it reaches a thick and creamy consistency (about 5 minutes).
4. Add the spices, 1 cup of the Gruyère and ½ cup of the sharp cheddar to the mixture and stir well. Add salt and pepper to taste. Mix the remaining cheese together and set aside.
5. Remove the cheese sauce from the heat. Add the lobster meat and macaroni. Stir well to combine. Adjust seasoning as desired.
6. In a small, non-stick pan, toast the breadcrumbs until golden. Watch carefully to prevent burning.
7. Put the macaroni mixture into an oven-safe dish. Spread the remaining grated cheese on top, covering the whole surface. Dust the breadcrumbs on top of the cheese.
8. Set your oven to the lowest broil setting. Place the dish in the oven for 5 minutes or until the cheese is melted and nicely browned.
9. Garnish with a sprig of parsley and serve.



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