



thesinghalreport

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Welcome to this month's issue of **The Singhal Report** – our monthly real estate newsletter courtesy of The Singhal Group. We bring you this newsletter in hopes that you find it informative and useful. If you're thinking of making a move or have a general real estate related question, please don't hesitate to contact us. We're here to help in any way we can and we would love to hear from you. Be sure to visit our website regularly for up-to-date information on our current listings and to download an electronic copy of this newsletter.

Best Regards,

Niraj Singhal



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STAY CALM, AND CALL YOUR REAL ESTATE PROFESSIONAL

The Internet is a wonderful invention, allowing anyone with a computer or smartphone to instantly research everything from medical issues to home repairs. But just like how you might use your online findings to start a conversation with your doctor or your contractor and not actually operate on yourself or build your own house, it's important to recognize the Internet doesn't provide the personal and professional support you need to help you through your own individual circumstances. The same can be said for the process of researching homes online versus connecting with your own, personal real estate sales representative.

Today's ever-changing market is throwing both homeowners and would-be-homeowners into a conundrum of buying and selling uncertainty. For example, a recent poll discovered that 41 percent of Canadian homeowners with plans to sell say they are more inclined to cash in and "sell to reap a profit," while 62 percent planning to sell say the high price tag of buying another house is making them "reluctant to sell" their current home.*

The same poll showed a divide in where respondents thought the price of housing would go in the next five years: 54 percent of Canadians surveyed expected housing prices to continue to rise, while 40 percent thought housing prices would drop in that time period.

Let's sit down and review your housing plans to work out a solution that fits your needs both now and in the future, and in whichever direction the market takes us.



* <http://www.newswire.ca/news-releases/to-sell-or-not-to-sell-hot-housing-market-makes-it-a-tough-decision-for-many-canadians-cIBC-poll-618830624.html>

CNSFH

Terminology Tip

GIFT LETTER

This is a letter stating that the gift giver, typically an immediate family member, is making a gift of a specific amount to the gift receiver for purpose of a down payment on a home.

Check with your lender for their specific requirements, but typically the letter must state the amount of the gift, the subject property address, the relationship of the gifter to the giftee, and a note that the receiver is not required to pay back the gift at any time. Persons wishing to gift money should check with their accountant or financial adviser to verify any gift limits and tax implications of their financial contribution.





TIME TO TOSS!

The longer we live in one place, the more “stuff” we tend to accumulate. Attempting to declutter and reorganize your whole household all at once can be an overwhelming task, so take a deep breath and break it into manageable chunks. Decide what makes sense for you; either tackle one room at a time, or one category at a time.

Here are a couple of common clutter categories, with suggestions on how to thin them out.

TOYS: While an original 1959 Barbie doll has an estimated worth of \$8,000 and has been known to sell for over \$27,000, chances are the Barbie with the permanent marker tattoos and jagged haircut inflicted on it by your then-eight-year-old isn't worth the dusty box it's stored in. The same goes for your one-eyed Mr. Potato Head who's missing key components of his anatomy, and the games and puzzles that are short “only” one piece.

If you want, take a picture of any toys with sentimental value, then send the worse-for-wear toys themselves on a one-way trip to the dump. Toys in good condition can be enjoyed again if sold at a garage sale or donated to an organization like Goodwill, posted on the free section of websites like Craigslist, Kijiji, Facebook Swap & Buy, or Freecycle, or even forwarded to women's shelters — just make sure they're cleaned properly before they're donated.

Conversely, retro toys, comics and collectible cards in pristine condition, especially those in their original packaging, are worth setting aside so you can check their value and perhaps turn them in for cash.

OLD BEDDING, TOWELS: The quick solution to ridding yourself of worn, torn and otherwise forlorn sheets, blankets and towels is to simply toss them out. But before you make a trek to the trash, consider these ways to give them one more life:

- Summertime means picnics and beach days. Repurpose clean bed sheets into outdoor tablecloths and picnic blankets.

- Wrapping a large or unwieldy gift? Save money by replacing yards of disposable wrapping paper with a patterned sheet. Use pinking sheers to edge the sheet nicely, place the gift in the middle of the sheet then gather up the edges of the fabric and tie them together with a bright ribbon for the finishing touch.
- Instead of clearing out your linens in preparation for a move, why not use them in your move? Old towels, blankets, sheets and pillowcases are useful to protect breakable and delicate belongings that you're bringing to your new place, and you'll save on buying packing materials like paper and bubble wrap.
- Planning on doing some renovations or painting? Use old sheets as drop cloths.
- Want to extend the life of your plants and vegetable garden when the cool fall air blows in? Simply protect them from the chill by draping old sheets over them at night.
- Every household needs rags. Why buy them when you can simply cut old material into squares, for use as dusting and cleaning cloths.
- If there's an animal shelter nearby, they will most likely welcome your old linens. Flat sheets and blankets can be used for bedding, and old towels for grooming and cleaning up around the shelter.

SUMMER TIP: NATURAL SOLUTIONS FOR MOSQUITO BITE RELIEF

Mosquitoes don't time their meals according to when you've had time to protect yourself with bug repellent, so if you find yourself bugged by bites, look no further than your kitchen for natural relief:

- **Ice:** An ice cube or ice pack will temporarily soothe and numb the skin, while reducing inflammation.
- **Baking soda or oatmeal:** Make a paste with a tablespoon of either of these plus an equal amount of water, and place it on your bite for about ten minutes before rinsing away.
- **Honey:** Let the anti-bacterial and anti-inflammatory properties of honey soothe your bite.
- **Basil:** Crush some basil leaves and apply them on your skin.
- **Black tea:** Place wet, cold tea bags on bites to draw out toxins, lessen pain and reduce swelling.



CONTRACTING QUALITY

Your home is likely the most significant purchase you will make in your lifetime. When it's in need of repair, and when there are projects to be done to improve it, you want to be sure you're placing your home in the right hands. So when on the hunt for a quality contractor, keep the following advice in mind:

- Ask for referrals from your friends, relatives, neighbors and co-workers. Also ask your realtor or local lumberyard if they can recommend a good contractor.
- Place a phone call to any contractors you're considering hiring. If the call goes well, and you're impressed with what you hear, set up a meeting.
- First impressions count. If a contractor doesn't act or dress professionally, that's a bad sign. If they don't wipe their feet or take their shoes off when they enter your house, chances are they'll track dirt and mud through your home while the project is being completed. Have a look at their vehicle. Is it clean and in good order? Sometimes how they maintain their truck will tell you something about where they set their standards.
- Don't rush the hiring process. Take the time to interview at least three candidates. Visit their place of business. Get some references and ask their previous clients if they're happy with the work the contractor did for them.
- Don't take on contractors who solicit door-to-door, ask for cash up front, want payment for the whole project in advance, try to intimidate you into signing a contract with them or who try to talk you into spending your money on temporary repairs.

~ Monthly Musing ~

"A perfect summer day is when the sun is shining, the breeze is blowing, the birds are singing, and the lawn mower is broken."

~ James Dent



IS YOUR HOME GOING TO THE DOGS?

If you, like a high percentage of our population, enjoy the companionship of a special pet, you may already recognize that when it comes time to move that Fido or Fluffy may be the one who's making you "sit" and "stay!" This is because of the potential difficulty in finding a home that will suit the both of you. In fact, a recent study concluded that 31 percent of animal owners will refuse to put in an offer on a home if the home is not ideal for their pet.*

Looking for a pet-friendly area to move to? Pet owners – specifically those moving with a dog – need to make sure they're not barking up the wrong tree by confirming the potential new home's proximity to these conveniences:

- A dog-friendly park or walking path
- A pet supply store
- Animal grooming and kennel facilities

Here are some more important features that, while nice to already have included in your new home, can always be added to the home once you move:

- A fenced yard
- A dog-door
- Laminate flooring
- An animal wash station
- A kitty litter closet

Of course, if you're looking to move into a condo, the very first question you'll want to ask is about their pet policy. Are pets allowed at all? If so, what types of animals are permitted? What are the restrictions on the number and size of the pets?

If you're prepping your current home for sale, make sure you include all your home's pet-friendly features and facilities in your own listing.

* <https://www.nar.realtor/Reports/remodeling-impact-animals-in-homes>



NO-BAKE Berry Tart



INGREDIENTS

Crust:

Use either a pre-made crust or make your own no-bake graham cracker crust with these ingredients:

- 1 c. graham cracker crumbs
- 5 oz. almonds, ground fine to equal ½ c. almond crumbs
- 6 Tbsp. butter, melted

Filling:

- 1 c. heavy whipping cream, chilled
- 8 oz. cream cheese, softened to room temperature
- ¼ c. white sugar
- 1 ¼ tsp. almond extract

Topping:

- 2 c. mixed fruit: Strawberries, blueberries, raspberries, etc.

DIRECTIONS

1. If making crust: In a medium bowl, thoroughly combine all crust ingredients. Press the crumbs into the bottom and up the sides of a greased 9-inch round tart pan. Chill in freezer for 15 minutes.
2. In a cold bowl, add the cold whipping cream. Using a stand-up or hand mixer, beat the cream until soft and fluffy.
3. In a second bowl, beat together cream cheese and sugar until creamy. Stir in almond extract then gently fold in whipped cream to complete filling.
4. Spread the filling evenly into the crust, then arrange the fruit on top.
5. Chill tart in the refrigerator for at least two hours, right up until ready to serve.

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DRIVE**



**SOLD IN
STONEBRIDGE**

**27 CALDERWOOD
WAY**



**SOLD IN
STONEBRIDGE**

122 CULLODEN



**SOLD IN
STONEBRIDGE**

95 LOTTA AVE



**SOLD IN ST. CLAIRE
GARDENS**

4

Notes:
