

# PREFERRED CLIENT UPDATE

Working Hard to Keep You Informed

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## An expert can help

Welcome to the new year. I hope it's a wonderful 2014 for you and your family.

I'm not sure what your plans are for the coming months. Chances are, you will need to speak to an expert in a specific field at some point during the year. For example, you might ask questions of a gardening expert later this spring, or get some recommendations from a trusted investment advisor, or ask your doctor an important health question.

It makes sense to take advantage of expertise when you need it.

That's why I'm here. When you need to talk to a real estate expert – someone who is knowledgeable about the local market and considers you a valued client – know that I will be available.

So don't forget to add me to your list of experts!

All the best!

*Mary*

*think,  
act... live!*

*"Home is not where you live, but where they understand you."*

**Christian Morgenstern**

*"Luck is a dividend of sweat. The more you sweat, the luckier you get."*

**Ray Kroc**

*"Do not let what you cannot do interfere with what you can do."*

**John Wooden**

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Mary Clarke's  
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## Did you know...

Eating more bananas can save your life. Bananas contain a high level of magnesium, and research shows that this mineral can reduce your chances of having a stroke.

*If you want market statistics for your area, please call.*

**My job as your REALTOR®  
is to help you with  
all your needs –  
before, during and  
after the sale.**

## Understanding Real Estate Statistics – And How They Can Help You Now



While most people consider neighbourhoods when they choose a home to purchase, many don't realize the importance of remaining aware of what is going on in the neighbourhood in which they currently live. As a homeowner with a major real estate investment, it is a very good idea to keep tabs on the constant changing nature of your community at the present time, and in the foreseeable future. Specific facts about trends, demographics, street traffic, crime and property values can tell you a lot about where your community is going, and where your home fits into that plan. You might be surprised by what you discover about where you live.

## Keep Your Refrigerator/Freezer In Good Working Order

The latest refrigerator/freezers are great at saving energy and offering convenience, but many new features require sophisticated programming and circuitry that simply isn't built to last as long as the energy hogs of previous generations. To help you extend serviceability over time, be mindful of a few small maintenance recommendations.

Two of the most important ways to keep your fridge/freezer running efficiently is to ensure all door seals are intact, and to keep the condenser coils free of dust, debris and clutter. The fragile coils are usually situated above, below or behind the unit, often protected by a screen or grill, to provide uninterrupted access to cooler air. They should be



carefully (gently) dusted at least once a year. The third maintenance step is to make sure any water or ice dispensers are clear and free-flowing.

## Humidity, Home Health and Comfort

Homeowners concerned about the quality of the air they're breathing, as well as the cost of heating, would do well to have a close look at their home's humidity levels. In the winter, in addition to causing dry conditions and breathing discomforts, lower humidity levels can increase the need for additional heating to make us feel warm. We feel colder when artificially heated air is too dry and removes moisture from our bodies, just as in the summer we feel warmer when there is too much humidity in the air. So watch your humidity this winter: low levels can cause itchy, flaky skin, dry sinuses, cracked wood furniture, static electricity and a higher heating bill. To make your home more comfortable and less costly



to heat, consider installing a humidifier, set at approximately 50%, and adjust it as required throughout the cold season.

## Your Next Big Project: Seven Steps To Help You Prepare For A Major Renovation

If you are planning a major home renovation in 2014, it's important to build in plenty of time in advance to plan the project in order to achieve the best possible outcome. Give yourself a good head start with the following guide:

- 1) Identify the changes or additions you need for function, then add a wish list inspired by magazine articles or web resources. Don't factor in cost at this stage.
- 2) Consider how your project might affect other parts of the home (e.g. energy-efficient windows won't be very effective if adjoining rooms are leaking air).
- 3) Before planning changes in structure (e.g. walls) or utility locations (e.g. HVAC, plumbing and/or electrical), engage the advice of a trusted professional.
- 4) Interview prospective contractors and their references. Choose the one most suitable, based on ideas, itemized costing, communication skills, realistic timelines, relevant experience and references.
- 5) Define a clear, realistic and affordable budget, leaving about ten per cent for contingencies.
- 6) Insist on liability insurance, licensed trade work, industry standards and inspections, material warranties and guarantees (as applicable), as well as a contract with reasonable timelines for consultation, design, permits, material acquisition and completion deadlines – with applicable penalties if breached unreasonably.
- 7) Be flexible, but avoid changing plans mid-project, if possible.

