

## Julie's Scoop...

### Happy New Year!

Don't you love the holidays? It seemed they fell on just the right days this year to get maximum benefit leading to the weekend, and extra time off for everyone! Mary and I spent Christmas in a very SNOWY Vancouver with family including my Mom Brenda (who many of you remember) and stepfather Jay Banks. Earlier in the month we hosted our annual Christmas party. It was a great opportunity for us to invite friends into our new house, celebrate the season and collect toys for less fortunate kids as a wonderful way for us all to give back a little.

Jen P also mixed a little Christmas cheer with a toy collection for kids at her annual party. KJ spent his holidays with his wife Tori Wright and beautiful girls Cassidy & Charlotte in the city and with family in Kingston. I'm sure many can relate to the magical fun with kids at Christmas and the inevitable colds and flus as well! Jen spent the holidays with her dogs and family in Toronto as well as up at her "hacienda" in Belfountain. Holly got away to be with her family in London Ontario.

The whole team is starting to get ready and fit for the Ride To Conquer Cancer with our strategies on the fundraising plan and the training schedule. The June bike ride is 200 kilometers with a commitment to raise a minimum of \$2500 per rider for Princess Margaret Hospital. Stay tuned for updates, we're going to need your help!

There was something more to the holidays this year. Everyone seemed more than happy to take a rest from the stream of economic bad news and fill it instead with a focus on family and friends. It was uplifting and reminded me of how powerful a simple shift in focus can be on one's mindset. Being the New Year of course it got me thinking about the achievements of 2008 and the goals for 2009.

In 2008 the JK Team was honoured once again with the Chairman's Club Award. This distinguishes our team as the top 1% in sales for Royal Le Page Canada. We moved up the ranks once again and are now # 18 in Canada out of 14000 realtors and #4 in Toronto and #1 in our office.

For us there is great significance behind this achievement. We are a team that relies primarily on referrals and life-long relationships as our source for growth. Our marketing engine is based on having happy clients that see the value in what we do. Thank you for your ongoing trust.

With that in mind it seems appropriate in 2009 to focus more specifically on value. In our newsletter and on our website look for our Competitive Advantage series. The series will showcase elements of the business such as the website, video feature sheets, media contacts, expert negotiating, trusted advisors and strong agent relationships Canada wide. The showcase for this month is on the competitive advantages of working with a top team.

Cheers, Julie

PS. My latest print interview is included here – check out the powerful article about the advantages of buying in this new marketplace, found in the December issue of ReSale Homes & Condos.

### Market Watch

While the article below reflects the changes in the housing market to keep things in perspective it's important to keep in mind that December 2007 saw record breaking growth.

TORONTO - Friday, January 9, 2009 -- TREB Members reported 2,577 sales in December 2008, compared to the 4,646 recorded during the same month in 2007, and the 4,447 recorded in December 2006, TREB President Maureen O'Neill announced today.

"Sales for the whole of 2008 were 74,552, compared to the 93,193 recorded in 2007, and the 83,084 recorded during 2006."

The City of Toronto (416) recorded 1,105 sales in December, compared to 2,302 in December 2007 and 1,827 in December of 2006. For all of 2008, there were 29,878 sales, compared to 39,052 in 2007 and 34,404 in 2006.

The average price in the city was \$387,482 compared to the \$425,842 recorded in December of 2007 and the \$350,139 recorded in December 2006. For all of 2008 the average was \$410,271. In 2007 the comparable figure was \$412,480, and in 2006 \$378,776.

Excerpts of a Toronto Real Estate Board news release. For full details go to [http://www.torontorealestateboard.com/consumer\\_info/market\\_news/](http://www.torontorealestateboard.com/consumer_info/market_news/)

**Quote of the day...** "I dream my painting and then I paint my dream" -- Vincent Van Gogh

### chit chat ....

- Client and talented jewelry designer Wendy Burton has recently launched [www.orangejuicejewels.net](http://www.orangejuicejewels.net). Wendy's work is in a few stores, as well as selected art shows at this point - visit her website today, the pieces speak for themselves.
- Are you looking to renovate your house...but having a hard time finding a trust worthy, reliable and hard working person to manage the job? Thomas at **4th Wall Design and Build** is a full service contractor with years of experience. 4th Wall Design & Build [tk@4thwalldesignbuild.com](mailto:tk@4thwalldesignbuild.com), Office: 416-203-6110.

### Babies

- Sonja Hickl-Szabo and Carlo Locchi are thrilled to announce the birth of their third baby- Angelica Mathilda Lilia was born in Lugano, Switzerland on October 1/08 - a new little sister to Giuliana (5) and Saverio (2). Everyone is happy and well at home in Italy.
- Simon Giggs and Hanne Jakobsen-Giggs now have 3 munchkins. Mathilde (pronounced Matilda) was born on October 27th, 2008. Kristoffer Thomas and Oskar have adjusted well to their new sibling although poor old Gracie (the dog) keeps getting pushed down the pecking order.
- On Saturday, November 8, 2008 Tamara Kolber and Nicholas Lagopoulos were thrilled to welcome their first child, son, Ilios Harold Lagopoulos.
- Natalie and Taylor Coburn happily welcomed their second son Nicolas in October. Big sister Sophia is thrilled.
- Aldona Armstrong is happy to be coming back to the land of the living after her first 8 weeks of motherhood. Despite the lack of sleep she couldn't imagine life without baby boy Aidas Armstrong.
- Congratulations to Nancy Crump and Jay Kea and big sister Julia who welcomed baby Alison Olive Kea on December 31, 2008. Their tip – avoid selling your house within two weeks of giving birth!!!

### Are you feeling like Giving Back?

Charity of the month - Sky Works [www.skyworksfoundation.org](http://www.skyworksfoundation.org)

Sky Works Charitable Foundation is a non-profit documentary organization, making films that deal with contemporary social issues. They use the documentaries as community development tools with local, regional and national groups to create strategies for change.

One of our clients, Jackie Garrow is a member of Skyworks. They are passionately working on their new documentary HOME SAFE, connecting audiences who may have become overwhelmed and desensitized to the economic suffering of others, to the human face of poverty in Canada. Through this film they will meet children under the age of 14 who have been forced into shelters by extreme poverty, the housing crisis and escape from international conflict zones or domestic violence.

### New Year/New Home - "Real Simple. Real Life"

Expert Jodie Watson's Hints to Clear the Clutter for a New Year/New Home

**Kitchen** - Get rid of duplicate or broken kitchen items. Check that all the lids fit all the containers or pots & pans and throw away any that aren't a match. You'll be amazed at how much more efficient & functional your kitchen will become by letting go of items that you seldom, if ever, use.

**Pantry** - Pull everything out of your pantry. Check each item and keep only those that comply with the "use by" date. Group items by category i.e. soups, pasta, vegetables and put the most used groups on eye level shelves. Consider giving excess or duplicate items to a local food bank.

**Bathroom** - Select the items that you use daily or at least once a week and discard any old, dried out or unused cosmetics, toiletries and lotions. Avoid overstocking bathroom items. Aim to have the product you are currently using plus one replacement for when it runs out.

**Closet** - Streamline your closet by gathering items categorically first. Then eliminate all the items that you have not worn in at least one year, are out of style or don't fit. These items can be donated or given away.

**Kid's Toys** - Sort through your kids' toys and purge any they have outgrown, are broken or have missing pieces. Categorize the remaining toys and place them in labeled bins or boxes. For younger children, it can be fun to draw representative figures on the labels. New toys that the children received over the holidays will hold special places in these arranged bins.

**Paper** - Start by pre-sorting the papers into broad categories such as: *Financial, Work, House, Kids, etc.* Once you have completed sorting through each category, deal with the papers right away -one category and one pile at a time. Each piece of paper you have sorted will need to either have action taken on it, be tossed, shredded or filed. Going forward, handle paperwork on a daily basis as soon as it comes through the door. Open your mail over a trash can and immediately discard or shred anything that is unnecessary. Go to [www.dmaconsumers.org](http://www.dmaconsumers.org) or [www.catalogchoice.org](http://www.catalogchoice.org) to permanently opt out to reduce the amount of unsolicited mailings you receive.

**Garage** - Here is a space you can really let go in. It's a pretty good sign that if you relegated something to the garage, you don't really need it. Baby clothes, old furniture, archaic tools or sporting goods need to go. Rent a dumpster if you need to and call the Salvation Army or other pick up services to come and collect the items that can be donated. The garage can be a challenge, but it's also an area where you can make significant changes.

Source: [www.SupremeOrganization.com](http://www.SupremeOrganization.com).

**The Julie Kinnear Team**  
Top 1% in Canada - by referral only™

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# What they got!

A continuing column of the Julie Kinnear Team's sales...



**306 Garden Avenue  
Roncesvalles**  
Asking Price: \$599 000  
Selling Price: \$609 000



**329 Logan Avenue  
Riverdale**  
Asking Price: \$545 000  
Selling Price: \$537 500



**274 Wychwood Avenue  
Hillcrest**  
Asking Price: \$639 000  
Selling Price: \$623 000

[www.juliekinnear.com](http://www.juliekinnear.com) - your online resource for Real Estate info in Toronto.

## The JKT - A few of our Favourite things:

### Staying active in January...

**Jen** - is staying active by cross country skiing in Caledon. Not only is it a great workout which includes the upper body (for a change), but you're outdoors checking out the scenery and giving the dogs an extra good workout as well!! Caledon in only 1 hour out of the city and has many provincial parks and trails that people can enjoy.

So that Jen can do her active stuff first, she loves her latest obsession - her PVR! If she's not around to watch her favourite shows, she just PVRs it! No stress about being in home in time to see who's kissing who, or who's missing, or what chef got sent home! She skips the commercials, and even PVRs a movie to watch it at her leisure!!

**KJ** - Thursday Night Spin/Yoga Journey at Energia on the Danforth. This is an intense 30 minute spin class followed by a 50 minute yoga class. You can find classes like this all over the city, in the West end there is Spynga on Bathurst (near St. Clair)

**Holly** - Holly has discovered something better than spinning! The compu-trainers at Absolute Endurance. There is a big screen that displays the route, distance travelled, speed, power, calories burnt the distance between each participant by racing each other and their placing. One session 7 participants did one loop of Ironman New Zealand. There were two elite Ironman triathletes in the session and after two hours they were at least 20km ahead of her! It was fascinating to see all that data on the screen and a nice distraction from her burning legs. Great training for the Ride to Conquer Cancer!

**Julie** - Julie's favourite is working out at Good life - I go to the one that used to be the Kingsmill club at Islington and Bloor - nice small exercise rooms, so I don't have to hang out with the "big guy" weightlifters if I choose not too. Friendly staff, free parking and nice change rooms. Get a bunch of friends and colleagues and you can get a better annual membership price.

## COMPETITIVE ADVANTAGE

### Is there value in working with a top team??

In this industry credentials play a big role. When you're buying or selling a house the most important thing to have is trust and confidence in your Real Estate advisors. This is true in any market but even more so in a changing market with more unpredictable variables. As top producing agents we handle a high volume of deals. Collectively as a team we provide clients with a tremendous amount of day to day experience & success in the Toronto market. The benefits of experience filter into everything we do for our clients.

#### And the value this provides our clients...

- Extensive database of strong relationships with agents, sellers and buyers
- Market foresight
- Sharp and sound negotiating skills
- Confidence that your Real Estate advisor is focused and tuned into market opportunities
- Endless support & information supplied before, during & after the transaction
- 30 years combined experience as full time agents

#### A few noteworthy JK Team accomplishments...

- The JK Team has steadily moved up the ranks amongst Royal LePage agents in Canada. We were #93 in 2005, #79 in 2006, #32 in 2007 and #18 in 2008 (keep in mind this is out of 14000 realtors!)
- #1 in the West end
- #4 in Toronto
- #1 in our office

The best part of our story is that we have accomplished all this while maintaining a style that is friendly approachable and fun! *We think it's our winning formula.*

## DID YOU KNOW...

That 'tankless' or 'on demand' hot water systems have been used in Europe and Asia since the Second World War, but are only now coming into common use in North America.

According to Mike Holmes "They are super efficient, space-saving products that — when installed properly — will last almost forever, cut your energy bill and supply unlimited hot water to your home."

[www.LovelyTorontoHomes.com](http://www.LovelyTorontoHomes.com)

your online resource for  
Real Estate info in Toronto.

Please let us know if you wish to be removed from our mailing list.

## Curious George



See a For Sale Sign/Sold you were wondering about? We are happy to let you know about houses in your neighbourhood

feel free to contact us at:  
[office@juliekinnear.com](mailto:office@juliekinnear.com)

## MORTGAGE RATES

From Carrie Davidson of  
Dominion Lending  
[cdavidson@dominionlending.ca](mailto:cdavidson@dominionlending.ca)

Terms	Bank	Dominion
6 Months	5.90%	5.89%
1 Year	5.60%	4.35%
2 Years	6.25%	4.99%
3 Years	6.25%	4.95%
4 Years	6.09%	4.85%
5 Years	6.75%	4.99%
7 Years	7.20%	5.80%
10 Years	7.35%	5.95%

CURRENT VARIABLE RATE IS 4.30%  
CURRENT PRIME RATE IS 3.50%

## Julie's GEMs

GEMs are ...  
Genuine Evidence of Merit

"We sold our house with Julie on December 17th...key to our success was pricing our house within a band of the MLS price ranges that we felt would attract the most interest. Given the current economic environment and housing market in Toronto, we went lower than what we initially anticipated, but it generated the activity we were looking for. We did not take the first offer, but finally accepted the fourth offer which was not as big of a low ball offer as the previous 3, and close to our reduced price. Thank you to all the Julie Kinnear team members for helping us through this experience.

- N. Crump

To read more client comments about working with Julie's Team, check out [www.juliekinnear.com](http://www.juliekinnear.com)

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Guiding you home

