

# RESALE HOMES COLLECTIONS

ORANGEVILLE/CALEDON  
VOLUME 4, ISSUE 12

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The holiday season is that special time of year when you reconnect with family and friends.

It is also a time for giving gifts. For many, that means giving to those who are facing challenges or have current needs.

Local realtors appreciate the communities they live in and the support they receive by giving back to local charities and organizations that support those needing help during the holiday season.

While many real estate offices contribute to worthy causes throughout the year, the holiday season inspires many to create new initiatives or expand various projects to help provide a happy holiday season for everyone.

At the Mullin Group Team at Royal LePage Real Estate in Orangeville, they have created a unique, but necessary holiday tradition.

Sheila Mullin toured local shelters and became aware that many people arrive with just the clothes on their backs. She started the 'Show you Care with Underwear' initiative that encourages people to donate new underwear that will be distributed to shelters and needy persons through the Orangeville Food Bank.

The office Christmas tree is decorated with underwear, and the holiday event has become very successful.

Many people shop on Amazon and have it sent directly to the real estate office.

At Slavens & Associates Real Estate – In the Hills, realtors Elaine Kehoe and Laura Pringle are once again supporting the Orangeville Food Bank.

Elaine and her team have food drives three times each year – at Thanksgiving, Christmas and Easter.

They accept food donations at their Mono Centre office.

They send out notices to the community letting everyone know about the food drive. To help people who want to donate – but have no way of doing so, they will be happy to come to your home and pick up your donations.

The food drives have been very successful and they have been well supported by the local community in Mono.

The office at Marg McCarthy Professional Real Estate Services in Shelburne is always a busy place, but during the holiday season they have a lot more visitors as the office becomes a drop-off location for the Shelburne Food Bank.

They receive non-perishable food items, gift cards, and hygiene products that will be delivered to the Food Bank. Staff from the office also help with sorting the items.

In addition, they help with the local Christmas Hamper program.

The office is also a place to drop off items for the local Senior Stocks program, which provides seniors in the area with items they may need.

In the lobby of the office, they have the 'giving tree.' As monetary donations come in, the tree is decorated with the donations inspiring others to give.

At Walkinshaw Partners Real Estate, an annual client appreciation party celebrates the season while providing an opportunity to donate gifts to the Salvation Army Toys for Tots campaign.

This year, toys were donated by people attending the event.

Realtor John Walkinshaw, along with his daughters, Carly and Laura, join together to organize several events throughout the year.

In addition to holiday giving, Walkinshaw Partners continues to contribute to the community in various ways all year long and encourages other small businesses to recognize that their success comes from the support of the community and asks them to also give back and support charitable organizations.

Century 21 Millennium has a company-wide effort where real estate representatives put money in a fund which is then matched by the brokerage.

In Orangeville, Century 21 made a donation to two local schools – Parkinson Centennial Public

School and St. Peter Elementary School.

Guidance councillors at the schools are aware of families that may need some extra help during the holiday season. Each family will receive an allocation per child for necessities or Christmas presents as well as food to make the holiday season a little brighter.

Rock Capital Mortgage, through a collaborative effort, raised \$10,500 which was donated to the Make-A-Wish Foundation.

The Make-A-Wish Foundation grants the wishes of children with critical illnesses, bringing joy, hope and strength to their lives.

Rock Capital Mortgage participates in various events throughout the year, and the team encourages agents to bring items for local food banks. In addition to monetary donations, paper items and feminine products were also collected and distributed to those in need.

While serving the real estate industry all year long, realtors in Orangeville make a special effort during the holiday season to give back to the community that supports them and make the season a little happier for many local residents.

– Written by Brian Lockhart

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## CENTURY 21 MILLENNIUM

# helps families through school donations

The holiday season is upon us, and the thought of giving and making the season enjoyable for someone else is in many people's thoughts and hearts.

**M**any local businesses and organizations give back to the community that supports them throughout the year, and during Christmas, they make an extra effort to help provide a happy and joyous season – especially for those who may be struggling.

Century 21 Millennium in Orangeville raises money throughout the year and provides a gift to local families with children by donating funds that can help buy food as well as toys and other gifts that will make the Christmas season a little brighter and happier.

Through their efforts, Century 21 Millennium donated a total of \$5,750 to two Orangeville schools.

On Wednesday, December 6, Teodora Holom, Broker / Manager of Century 21 Millennium on Broadway in Orangeville, and her team visited Parkinson Centennial Public School, greeted staff and students, and gave them the Christmas donation.

They then travelled just around the corner to St. Peter Elementary School and provided that school with an equal donation. They enjoyed meeting the staff and some of the students and seeing the smiles on their faces.

The fundraising effort is an annual initiative Century 21 Millennium began over 25 years ago, and each branch office takes part in the holiday program.

Across the company, which has offices in Brampton, Orangeville, Wasaga Beach, Collingwood, and Thornbury, they raised a total of over \$37,000. There are over 220 real estate agents who work at Century 21 Millennium.

All of the agents at Century 21 Millennium put money into a pool for the holiday fundraiser, and the brokerage matches the pooled funds to double the impact the program will have.

This initiative was started by Century 21 Millennium founder Joanne Evens in Brampton more than two decades ago. Each branch in the company helps families that are local to their area.

When allocating the funds at the schools, the school guidance counsellor is a big help. The counsellors are familiar with the families who have children attending the school and are aware of which families could benefit from some help during the Christmas season.

This year, through the schools, eight local families, with 20 children were recipients of the Century 21 Millennium effort.

Through this effort, they are able to purchase Walmart gift cards for kids' clothing, needed supplies, and food. This ensures that every kid will have a present under the tree, a nice Christmas meal, and some nice new clothes to wear to school when the school year resumes in January.

The schools are very appreciative of the efforts of Century 21 Millennium and enjoy dispersing the funds to families who could use some help during this time of year. Each family that receives help quietly acknowledges the effort that will make their Christmas a little nicer and put a smile on their children's faces on Christmas morning.

Earlier in the year, Century 21 Millennium sent a message to the local schools letting them know that they could expect a special gift again this year.

The message said, "Entering our 20th plus, year of support for local schools and the community, we're delighted to share the exciting news that, thanks to the incredible support of our Agents this year, Century 21 millennium is able to donate Walmart gift cards to your school. We sincerely hope that this contribution will assist the children and families who need it most."

The message went on to say, "We thank you for allowing us to interact with you and the children in their day-to-day environment, share stories, connect and create special moments. We hope that we can bring the same enthusiasm this year! These are cherished memories, and the smiles on the children's faces forever in our hearts."

The message also expressed thanks to the teachers at the schools who spend every day working with and inspiring their students.

"Your dedication does not go unrecognized. You inspire these children to dream, to pursue their passions, and to believe in themselves. You are the unsung heroes of our community, working tirelessly to ensure that every child has the opportunity to shine."

As the Orangeville office continues to expand, they look forward to making the Holiday donation program even larger as more agents will be able to take part.

During the Christmas season, many people will experience difficulty, loneliness, or struggle to provide a happy holiday for their families. As local businesses celebrate the season of giving, making the effort to think about others can go a long way to helping provide a happy Christmas full of good memories that will last a lifetime.

The owners and management at Century 21 Millennium would like to thank all of their agents for their generosity with the recent holiday donation and support for other initiatives at the office throughout the year.

Anyone who would like to learn more about Century 21 Millennium can visit their website: [millennium.c21.ca](http://millennium.c21.ca) or call the Orangeville office at 519-940-2100.

They can also be reached through email at [orangeville@c21m.ca](mailto:orangeville@c21m.ca) or via their Facebook page titled "Century 21 Millennium Orangeville".

– Written by Brian Lockhart



*Happy Holidays from everyone at Century 21 Millennium.*

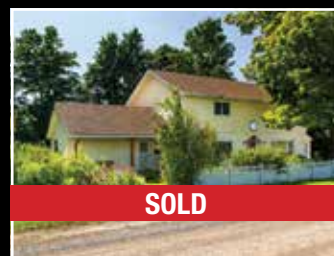
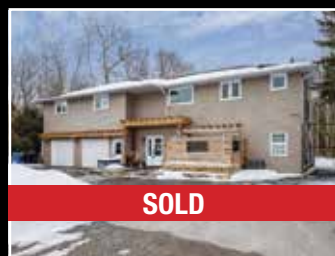
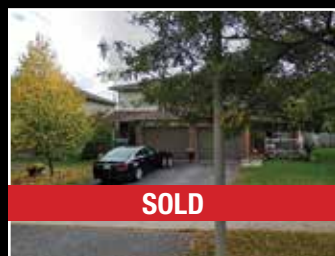
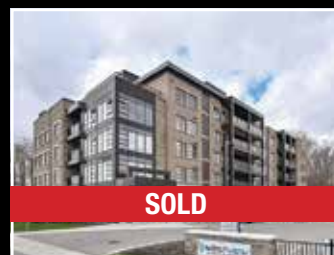
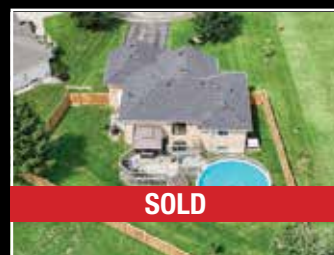
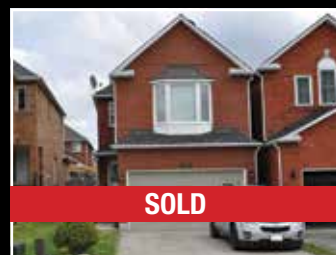
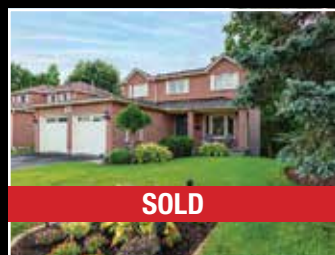
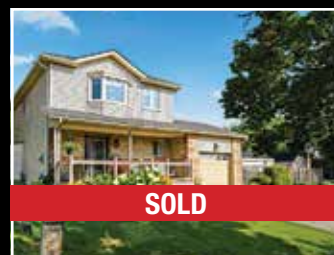
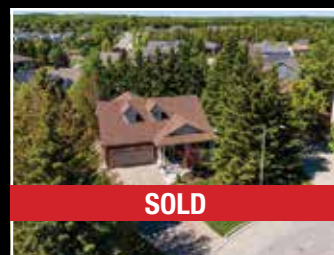
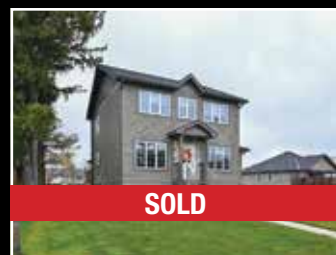
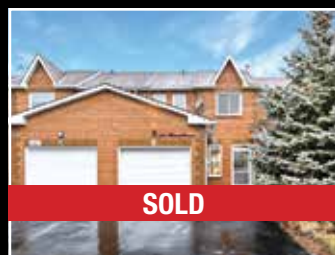
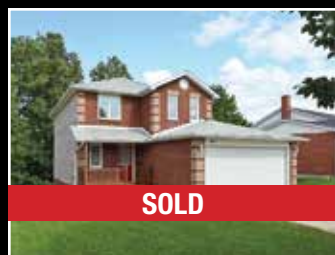
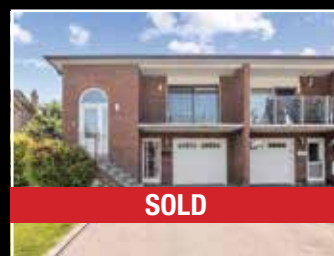
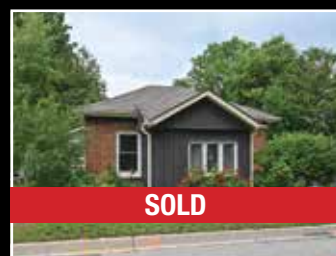
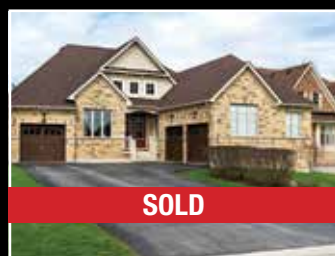
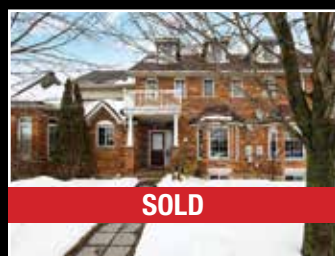
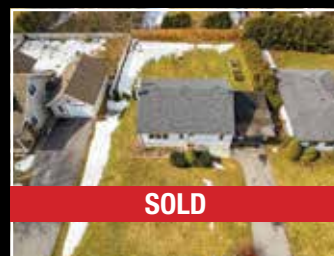
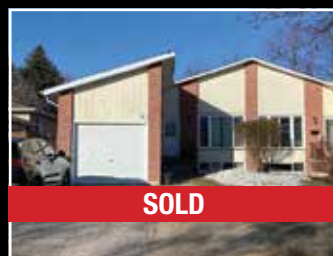
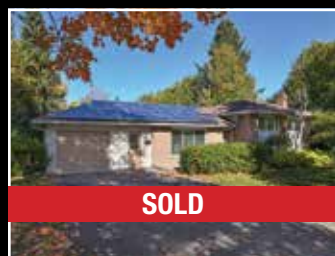
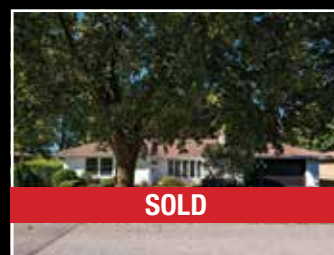
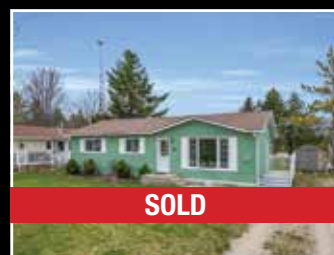
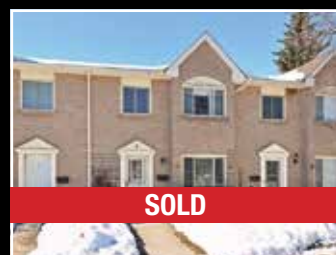
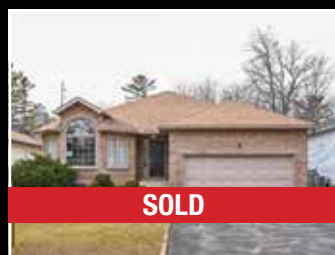
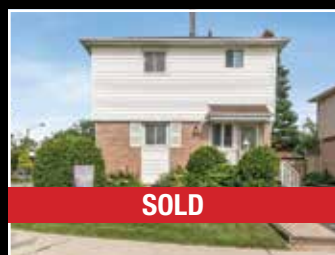
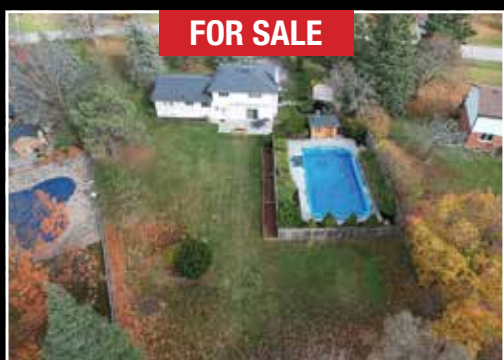
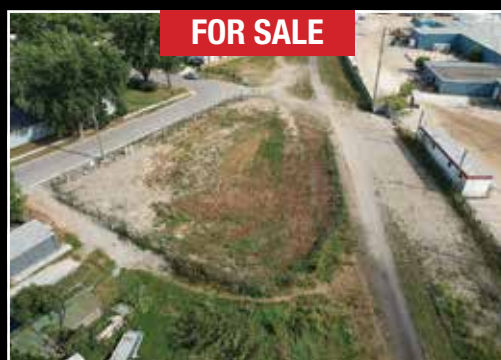
We hope your holidays will be filled with joy and laughter through the New Year.





*Even though the real estate market has been very challenging this year, we are so thankful for our clients who have worked with us throughout 2023.*

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**Giving back to  
the community  
during the**

***holiday  
season***



The McCarthy Team in Shelburne follows a list of core values that are displayed in every room at their offices.

Those values include Striving for Honesty, Integrity, Respect and Compassion, Humility, Growth and Knowledge, Excellence, Professionalism, Team Work and Being Happy. Striving to meet this, and they use Improving Lives Everyday! Team members strive to meet those goals every day as they deal with clients and the public, To Positively Impact every Interaction. Home Town Proud.

Giving back to the community is one-way Team McCarthy contributes to better themselves and the towns they do business in. While helping the community is something they do all year long, the holiday season provides a special opportunity to engage with other organizations to make Christmas a little brighter for many people by taking part in initiatives that display compassion toward their fellow citizens in this world.

Currently, food banks around the country are experiencing higher volumes than ever seen before as the economic crunch and inflation are shrinking pay cheques and forcing people to seek help just to put food on the table.

McCarthy Team members have been helping out at the Shepherd's Cupboard Food Bank in Shelburne by volunteering to collect and sort food donations.

The company office is a drop-off location for non-perishable food items, gift cards, cash, and hygiene products that will be distributed to those in need through the Food Bank.

The Shelburne Hamper Program collects needed items to support families for Christmas and will be distributed to families in the region.

The Hamper program distributes items to around 200 families and individuals annually and there is a growing number of people who could use this assistance. Volunteers from the McCarthy Team help out the Shelburne Rotary Club sort toys and set up the distribution for the applicants who have applied to receive the Christmas gifts.

The McCarthy Realty office has a Christmas tree, called The Giving Tree. When people bring in gift

cards and cash donations, the envelopes are placed on the tree. Toys and items are also welcome. This serves as an inspiration for others visiting the office to consider donating.

Those donations will be used to purchase needed items for the Hamper Program that will put a smile on someone's face who may otherwise have a bleak holiday season. While young children appreciate a toy, older children are harder to buy for.

**...food banks around the country are experiencing higher volumes than ever seen before as the economic crunch and inflation are shrinking pay cheques...**

Those financial donations allow the purchase of gift cards for older children so they can get something more suitable and needed for their age.

Another initiative the McCarthy Team likes to support is Seniors' Santa Christmas Stockings - Dufferin County. The program collects needed items and small

gifts for seniors in the community who live in retirement homes and nursing homes, as well as individuals who live on their own and may not have family in the area.

The stockings are filled with items and then delivered for Christmas Day. Not only do seniors appreciate receiving the stockings, but many are delighted to have a visitor for the holiday and may otherwise spend the day alone.

There is a needed supply list available, and members of the public can purchase items and drop them off at the McCarthy Realty office. A member of the Stockings for Seniors program will make sure they are distributed to seniors in the area.

As many of these local programs don't have an actual location because they exist only during the holiday season, the McCarthy Realty office serves as a convenient collection space to gather both gifts and monetary donations.

Items and monetary donations for Stockings for Seniors, The Shelburne Hamper Program, and the Shepherd's Cupboard Food Bank can be dropped off at the McCarthy Realty office, Monday to Friday, from 9:00 a.m. to 5:00 p.m., at 110 Centennial Rd. in Shelburne.

- Written by Brian Lockhart

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From our home to yours, we wish you  
all the best of the Holiday Season.

Peace, Joy & Prosperity for 2024!  
Merry Christmas,  
Doug & Chris




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\$1,297,000



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**AREAS WE SERVE**

Members of the Orangeville & District Real Estate primarily serve, but are not limited to, the following areas: all of Dufferin County which is comprised of the rural townships of Amaranth, East Garafraxa, East Luther, Melancthon, Mono, and Mulmur as well as the communities of Grand Valley, Orangeville and Shelburne. The members also serve the Township of Adjala, the Town of Caledon and the Township of Erin.

# Interest rates hold steady – for now

Potential new home buyers at least have an idea of what's in store if they are thinking of buying after the Bank of Canada announced interest rates will not be changing.

The announcement was made on December 6, and the rate remains at 5 per cent.

However, future hikes in the rate are still possible, even as market watchers look for rate cuts in 2024.

The announcement was the final rate announcement of 2023.

In Canada, economic growth stalled during the middle quarters of 2023, and higher interest rates are clearly holding back spending. Business investment has been essentially flat over the past year.

The slowdown in the economy is reducing inflationary pressure over a range of goods and services prices.

However, shelter price inflation has picked up, reflecting faster growth in rent and other housing costs along with the continued contribution from elevated mortgage interest costs.

So how will this all affect people who are considering purchasing a home?

Traditionally, December is one of the slow months in the real estate market. People tend to put home-buying plans on hold as they focus on holiday celebrations, including travelling out of town.

However, this year, the December market in the region is enjoying a rather robust amount of interest and transactions.

This may be the result of consumer confidence and the fact that interest rates have stabilized, and some experts are predicting that rates may actually go down in 2024.

On top of that, the market slowed and houses dipped in price over the last year and still remain lower than they were just a year ago.

Bond rates have also been dropping and this can have an effect on the entire financial situation.

With interest rates where they are currently, potential home buyers have a good idea of what they will be able to afford if they buy now. This inspires confidence in people who are considering getting into the market.

The financial experts who are predicting rates will go down are saying it will be a gradual decline over the course of a year heading into 2025, probably at a quarter of a percent at a time.

While new buyers can benefit from the current rate, the downside will be for homeowners who locked in at a lower rate a few years ago and have mortgages that will be coming up for renewal in the next couple of years. Some owners may see a significant increase in their monthly payments if they have to renew at a few points higher than they currently have.

The key to success is to get your financial situation in order before placing an offer on a home.

You should know how much you will be paying on your mortgage each month and how much leeway you have, if in a few years rates rise again.

Buying a home requires due diligence when it comes to planning ahead and being ready to make adjustments when necessary.

An informed consumer can make sound financial decisions and be ready in case your mortgage is changed due to an increase or decrease in the interest rates.

Written by Brian Lockhart

**Dufferin Real Estate Market Update**

Dufferin Statistics (excluding Orangeville) - November			
	November, 2023	November, 2022	% Change
# of Active Listings	216	205	5.37%
# of Sales	25	22	13.64%
Average Sale Price	\$1,134,468	\$949,723	19.45%

Dufferin Statistics (excluding Orangeville) - Year to Date			
	Jan - November, 2023	Jan - November, 2022	% Change
# of Sales	382	402	-4.98%
Average Sale Price	\$1,081,781	\$1,171,203	-7.64%

**Buyers Market vs. Sellers Market**

Current Number of Homes for Sale	216
Divided by Sales per Month	25
Months of Inventory	8.6

There is currently 8.6 months of inventory on the market in Dufferin (excluding Orangeville). In a Buyers Market, there is normally more than 6 months worth of inventory.

**November 2023 vs. November 2022**

The number of active listings in Dufferin (excluding Orangeville) increased by 5.37% in November 2023 over the same month in 2022. The number of homes sold increased by 3 homes or 13.64% in November 2023. Average sale prices increased by 19.45%.

**Year to Date 2023 vs. Year to Date 2022**

The number of homes sold in Dufferin (excluding Orangeville), year-to-date decreased from 402 to 382, which is a decrease of 4.98%. Average sale prices were down by 7.64%.



Members of the Orangeville & District Real Estate Board (ODREB) are also members of the Canadian Real Estate Association (CREA), the Ontario Real Estate Association (OREA), and the Toronto Real Estate Board (TREB), and, as such, adhere to a high standard of professional conduct and a strict Code of Ethics.

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As we near the end of 2023, we find ourselves extremely proud of the value and commitment we provided to our clients this year. For those who continue to advocate on our behalf by sharing our name to family, friends and colleagues - YOU are appreciated!

The relationships we have amongst our community and clients is truly an honour!

We look forward to being counted on for step-by-step advice on buying and selling properties in order for your 2024 real estate dreams to come true.

Wishing everyone good health, laughter and joy - ALWAYS!

*Rose + Stephanie*

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**RESALE  
HOMES  
COLLECTIONS**

John Walkinshaw, and daughters, Laura and Carley, show some of the toys that were donated at the annual Walkinshaw Partners client appreciation party, held at Drysdale's Tree Farm on December 3. Around 100 toys were donated to go to the Salvation Army's Toys for Tots program.

WALKINSHAW PARTNERS  
REAL ESTATE

# gives back to the community all year long

Walkinshaw Partners Real Estate believes that their success comes from the support they receive from the community.

They choose to pay that support forward by volunteering and donating back to causes and organizations in the community to help make someone else's life a little better.

Walkinshaw Partners, John, and daughters Laura and Carley work as a team to get things done throughout the year, and this includes participating in several charitable events and initiatives both at home and abroad.

On December 3, Walkinshaw Partners held their annual client appreciation Christmas party at Drysdale's Tree Farm in Essa. While the party celebrates a successful year and thanks clients for their support, it also serves to contribute to a good cause.

"This was our client appreciation party," John explained. "We had a really great event and one of the

things we asked is for people to bring toys for the Salvation Army's Toys for Tots program. That program is one where the parents can go into the Salvation Army and choose toys for their kids for Christmas morning so that every child gets to have Christmas. We ended up collecting 100 different toys for the day, from the ones that people brought and those we donated. We also had donations as well which go toward gift cards. The older kids typically get gift cards."

As part of their company culture, Walkinshaw Partners donates to and sponsors multiple charities throughout the year.

"That's the way it should be," John believes of the way he thinks businesses should offer support. "More and more, the governments don't have the funds to support different charitable organizations. Small businesses and communities need to step up and support

them, especially at the local level. All of us volunteer at different organizations throughout the year and support financially, different charitable organizations."

John is the Board Chair, of Youth Unlimited. They operate The Door Youth Centre which has locations in Shelburne, Orangeville, Alliston, and nine other locations in Ontario. The Door offers a safe place for youth up to 18 years old to socialize in a mentoring environment.

John has been on the board of The Door Youth Centre for 25 years.

"We sponsor their golf tournament and other golf tournaments, and other different events," John said.

At the international level, Walkinshaw Partners supports an organization called 'New Story' which builds homes for people in places that have been ravaged by a natural disaster or war.

"We support them, and they build in either really economically depressed areas or war-torn regions," John explained. "They build houses for people. Right now our contributions are going toward a build in Mexico. They can actually build a home for around \$6,000."

The team also supports Compassion Canada, which supports children in countries that are impoverished.

The Walkinshaw team believes in the power of giving through the holiday season, but they continue giving throughout the year to help make the community a better place.

- Written by Brian Lockhart

*Wishing all our, clients, family and friends a very Merry Christmas and a Happy New Year!*

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# RESALE HOMES COLLECTIONS

## MARKET UPDATE

### Orangeville Statistics - November

	November, 2023	November, 2022	% Change
# of Active Listings	76	64	18.75%
# of Homes Listed	72	42	71.43%
# of Sales	37	22	68.18%
List Price vs. Sale Price Ratio	97%	96%	1.04%
Average Days on Market	31	28	10.71%
Average Sale Price	\$784,578	\$732,027	7.18%

### Orangeville Statistics - Year to Date

	Jan - November, 2023	Jan - November, 2022	% Change
# of Homes Listed	731	882	-17.12%
# of Sales	389	476	-18.28%
List Price vs. Sale Price Ratio	99%	105%	-5.71%
Average Days on Market	19	16	18.75%
Average Sale Price	\$827,145	\$916,251	-9.73%

### Buyers Market vs. Sellers Market

Current Number of Homes for Sale	76
Divided by Sales per Month	37
Months of Inventory	2.1

There is currently 2.1 months of inventory on the Market in Orangeville.  
In a Buyers Market, there is normally more than 6 months worth of inventory.

### Peel - Caledon Statistics - November

	November, 2023	November, 2022	% Change
# of Active Listings	286	224	27.68%
# of Homes Listed	147	151	-2.65%
# of Sales	49	56	-12.50%
List Price vs. Sale Price Ratio	94%	96%	-2.08%
Average Days on Market	28	24	16.67%
Average Sale Price	\$1,506,143	\$1,389,267	10.00%

### Peel - Caledon Statistics - Year to Date

	Jan - November, 2023	Jan - November, 2022	% Change
# of Homes Listed	2,005	1,976	1.47%
# of Sales	720	764	-5.76%
List Price vs. Sale Price Ratio	97%	101%	-3.96%
Average Days on Market	24	17	41.18%
Average Sale Price	\$1,396,607	\$1,449,989	-3.65%

### Buyers Market vs. Sellers Market

Current Number of Homes for Sale	286
Divided by Sales per Month	49
Months of Inventory	5.8

There is currently 5.8 months of inventory on the Market in Caledon.  
In a Buyers Market, there is normally more than 6 months worth of inventory.

### Simcoe - New Tecumseth Statistics - November

	November, 2023	November, 2022	% Change
# of Active Listings	158	127	24.41%
# of Homes Listed	84	75	12.00%
# of Sales	26	43	-39.53%
List Price vs. Sale Price Ratio	98%	95%	3.16%
Average Days on Market	35	31	12.90%
Average Sale Price	\$835,127	\$840,012	-0.58%

### Simcoe - New Tecumseth Statistics - Year to Date

	Jan - November, 2023	Jan - November, 2022	% Change
# of Homes Listed	1,180	1,469	-19.67%
# of Sales	550	632	-12.97%
List Price vs. Sale Price Ratio	99%	103%	-3.88%
Average Days on Market	26	19	36.84%
Average Sale Price	\$903,687	\$1,017,263	-11.16%

### Buyers Market vs. Sellers Market

Current Number of Homes for Sale	158
Divided by Sales per Month	26
Months of Inventory	6.1

There is currently 6.1 months of inventory on the Market in New Tecumseth.  
In a Buyers Market, there is normally more than 6 months worth of inventory.

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**RESALE  
HOMES  
COLLECTIONS**

# EASY Holiday CENTREPIECE IDEAS

The holiday season is a great time to make any home a bit more merry and bright. Most individuals let their personalities show through their home decor, and holiday decorating is just as personal as decorating throughout the rest of the year.

**The** main living areas of a home get the most decorating attention, with a Christmas tree or menorah taking a prominent position in the front window. Garlands, candles and other accoutrements also may dress up spaces. However, when it comes to holiday hosting, attention also should be given to the dining table — which can benefit from a festive centerpiece.

Premade centerpieces are undeniably attractive, but adding a homespun touch can be a fun creative pursuit and become a family tradition. Explore these eight simple ideas to dress up your holiday table.

**FROSTED PINE CONES:** Take advantage of a crisp winter's day to venture into a forest or park that is rich with evergreen trees. Gather pine cones from the forest floor and, if possible, a few evergreen boughs.

Give the pine cones a touch of winter whimsy with a little faux snow in a can or even white paint. Nestle the boughs and pine cones into a wide-mouthed vase or bowl in the centre of the table. Individual pine cones can later be turned into place cards for seating guests.

**HOLIDAY THANKS:** Cut many strips of paper roughly 6 inches in length from various coloured pieces of paper to match the holiday theme. When guests arrive, ask them to write a favourite holiday memory or two, or what they're thankful for. Twirl the paper strips around a pencil to curl them, and then place the curls into a decorative bowl in the centre of the table. Later in the evening, the host or hostess can read some of the sentiments.

**MAGICAL FOREST:** Use green and silver conical party hats to turn a table or sideboard into a veritable

evergreen forest. Arrange them on a blanket of faux snow or white confetti.

**FRESHLY CUT:** Select attractive flowers in vibrant holiday hues from a florist or even the supermarket floral section. Cut the stems and place them into an unusual display container, such as holiday-themed mugs or a punch bowl.

**GLASS BAUBLES:** Who says ornaments should be exclusive to the tree? A crystal or glass cake stand can be transformed into an icy delight when topped with silver and clear glass ornaments.

**BIRCHWOOD:** The crisp white colouring of birch bark is right at home with holiday decor. Go stark with pieces of cut wood in varying heights intermingled with white candles that mimic the shapes and scale of the wood.

**FRUIT AND VEGETABLES:** If guests are coming over and the race is on for a fast centerpiece, look no further than the kitchen. Lemons, artichokes, pears, or pomegranates look festive in a bowl interspersed with some greenery and baby's breath.

**CORNUCOPIA:** The Horn of Plenty can be customized for any holiday. Purchase a horn in wicker or woven grapevine and fill it with flowers, fruit and greenery, or even painted gourds or miniature pumpkins.

Holiday hosts and hostesses should not neglect the dining table when they decorate. Festive centerpieces can be handmade without much effort on the part of hosts.



## Mortgage Team raises over \$10,500 for Make-A-Wish and supports local food banks

In a heartwarming display of generosity and community spirit, the team members and management of Rock Capital Mortgage have once again come together to make a difference in the lives of others. This year, their collective efforts have resulted in a remarkable donation of over \$10,500 to the Make-A-Wish Foundation.

The Make-A-Wish Foundation is a non-profit organization that grants the wishes of children with critical illnesses, bringing joy, hope, and strength to their lives. The funds raised by Rock Capital will go towards fulfilling the dreams of these brave children, providing them with unforgettable experiences and cherished memories.

But the giving doesn't stop there. Rock Capital also recognizes the importance of supporting local communities, particularly those in need. At various events throughout the year, the team encourages agents to bring items for local food banks, ensuring that those facing food insecurity have access to essential supplies.

Last year, Rock Capital Mortgage made significant contributions to both the Barrie Food Bank and the Mississauga Food Bank. In addition to monetary donations, paper items and feminine products were also collected and distributed to those in need. These items were generously given at the company's spring conference and annual golf tournament, demonstrating the team's commitment to making a positive impact in their community.

The dedication and compassion shown by Rock Capital Mortgage and its members are truly inspiring. Their efforts not only provide immediate assistance to those in need, but also serve as a reminder of the power of collective action and the importance of giving back.

As we enter a new year, let us all take a moment to reflect on the incredible impact that acts of kindness and generosity can have on individuals and communities. Whether it's a small donation or a significant contribution, every effort counts and has the potential to make a lasting difference.

Rock Capital Mortgage serves as a shining example of how businesses can use their resources and influence to create positive change. Their commitment to supporting the Make-A-Wish Foundation and local food banks is a testament to their values and their dedication to making the world a better place.

Let us applaud the team members and management of Rock Capital Mortgage for their outstanding efforts and encourage others to follow in their footsteps. Together, we can make a profound difference in the lives of those in need and build a stronger, more compassionate society.

— Provided by Dwight Trafford



### The Mortgage Centre




## The Power of Giving in 2024

In a world that often feels divided and uncertain, the act of giving has never been more important. As we step into 2024, let us remember the profound impact that our generosity can have on others. Whether it's donating to a charitable cause, volunteering our time, or simply offering a helping hand to those in need, giving has the power to uplift, inspire, and create positive change.

By embracing the spirit of giving, we not only make a difference in the lives of others, but we also cultivate a sense of compassion, empathy, and unity within ourselves and our communities.

*Let us make 2024 a year of giving, and together, let's create a brighter future for all.*



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