

RESALE HOMES COLLECTIONS

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For most people, buying a home will be the biggest investment they will make in their lifetime.

Having a trusted, experienced and knowledgeable realtor to guide you through the entire process is paramount. It will provide you with peace of mind and reduce the stress of trying to find the right home for you and your family, while helping you seamlessly navigate through the dynamic transaction.

The Avenue Realty Team located in York Region and servicing the GTA, has been successfully helping clients achieve their real estate and lifestyle goals since 1987 when Emily Fusco founded the corporation.

Today, the Team is moving forward under the direction of Christopher Fusco, the leadership team, and support associates.

Christopher became a licensed Real Estate agent in 2002, after earning his Master of Business Administration degree, and working for over seven years in the management consulting industry.

"I enjoy helping people and supporting them through all of the different processes that are involved in buying and selling a property," Christopher said of why he likes working in real estate. "I spend around 30 to 40 percent of my time working on the transaction side of the business as a Realtor, and the rest of my time supporting our Realtors. My approach to being a realtor is information and consultancy based. I really enjoy working with my clients and ensuring that I provide them with all of the information they need to feel confident that they have made an educated and empowered decision."

As a veteran and expert in the industry, Christopher will notice the little things that may affect a potential buyer's decision when purchasing a property.

"What I like is when people look at the information I provide them, and they say, 'Oh, I never thought about that,'" Christopher explained. "When you're buying property, you're not buying four walls – you're buying a lifestyle. We go above and beyond to ensure our clients put in thoughtful consideration into each decision, backed by our elevated knowledge of the market to ensure each purchase or sale aligns with their lifestyle goals for years and even generations to come."



Being one of the top real estate Teams in the GTA, the Avenue Realty Team strives to provide clients with property options that satisfy their needs from top to bottom. They achieve this through purposeful communication, innovative technology, transparency in all business dealings, and keeping on top of past, present, and future steps in a transaction.

The Avenue Realty Team has an unparalleled expertise in the markets they serve. They provide in-depth evaluations of the suitability and sustainability of a neighbourhood, make recommendations based on a historical analysis of an area, and provide ongoing information on all market trends.

All of the sales representatives at the Avenue Realty Team have a strong support system behind them. This means that every client, whether buying or selling, can be confident that all of their objectives will be understood and well-executed.

"To be a successful real estate agent, it's important to support other agents, helping to elevate the real estate industry overall, all while serving the community at the same time" Emily explained. "My reason for getting into real estate was driven by both personal and business oriented goals. Prior to entering the real estate industry I held a corporate job. I used my business knowledge and approach to build a successful Brokerage and Team. After my own experience buying a home, I felt the process should be more detailed and structured than what I had experienced – so I set out to do so. When I sell your home, I want to show you the research, statistics and all pertinent information relevant to determining the value of your property because I don't just want to sell your home, I want to provide you with an exceptional experience. I ensure all my deliverables are clearly communicated to you, to remove any of the guesswork on your end of the service you'll receive from start to finish. I think one of the most important things in real estate is establishing a relationship where you earn the trust of a client and they know that you are looking after their best interest without any hesitation."

Christopher and Emily's passion to grow their business and provide exceptional service has extended to them helping other realtors become producers. Aside from operating the Avenue Realty Team, they

also independently own and operate Keller Williams Empowered Realty, Brokerage.

As established realtors, both Emily and Christopher have an intimate knowledge of the neighbourhoods and towns in the region. As a result, they are excellent at pairing buyers who have specific needs or wants with the right location and amenities, ensuring that their buyers are purchasing in the neighbourhoods best suited for them.

Emily and Christopher are well versed with all local amenities, from schools, recreational facilities and sports groups, to the nearest medicals facilities, shopping and entertainment options, which are all important factors to consider when selecting a neighbourhood to live in. They take pride in presenting a holistic picture to each of their clients to ensure they are fully informed – pointing out all areas of consideration that may affect where their clients want to live. An example of this is future zoning of nearby properties or new developments in the area that may influence a person's decision to buy in a particular neighbourhood.

"The decision to buy or sell a home is one of the biggest decisions most people will ever make," Emily said. "It is important when you are purchasing a home that you are making the right financial decision, while also ensuring you select a property and neighbourhood that aligns with all of your wants and needs. It's both an emotional and financial decision that will impact not only your day-to-day, but your entire future and the future of your family for years to come. The process can be extremely stressful, but that's what we are here for - to alleviate any and all stressors and guide you with ease and confidence through the entire process."

The Avenue Realty Team are proud and active members of the community involved in several local causes and initiatives that give back to the community.

The Avenue Realty Team is located at 11685 Yonge Street, Unit A-302, in Richmond Hill.

You can visit their website to learn more, as well as view their current listings: www.avenurealty.com.

Written by Brian Lockhart

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Gorgeous Executive family home in prime demand Sharon!! Huge private treed and landscaped lot with a wonderful inground pool and lots of room for the kids to play! Renovated eat in kitchen features walkout to large deck overlooking the pool and is open to a lovely family room with fireplace! Spacious living and dining rooms feature hardwood floors and large windows, great for entertaining! Bonus feature on this floor is the separate office! 4 generous sized bedrooms upstairs and 2 full bathrooms complete this floor. Great finished recreation room in the basement with another fireplace plus an additional bedroom too! Hurry in for this one!!



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5 Closing mistakes that could derail your home purchase

Closing on a home is an exciting milestone, but it can also be a stressful process

Many first-time homebuyers, and even experienced ones, make common mistakes during the closing phase that can lead to delays, unexpected costs, or even jeopardize the entire deal. Understanding these pitfalls and how to avoid them will help ensure a smoother path to homeownership.

1 NOT REVIEWING CLOSING DOCUMENTS THOROUGHLY

The closing process involves a mountain of paperwork, and while it may be tempting to skim through or rely on your lawyer or agent to handle it all, this can be a costly mistake.

THE ISSUE: Buyers often overlook important details in the closing documents, like loan terms, contingencies, or unexpected fees. Even small discrepancies could cost you later or delay the process.

HOW TO AVOID IT: Before signing anything, take the time to read through all the documents. Make sure the loan amount, interest rate, and monthly payments match what you've agreed upon. Check for additional charges or fees, and ensure all agreed-upon repairs or credits are reflected. If anything seems unclear, ask questions—this is your legal and financial commitment, so understanding it is critical.

2 MAKING BIG PURCHASES OR CHANGING FINANCIAL SITUATIONS BEFORE CLOSING

One of the most crucial stages of the homebuying process is finalizing your financing. A significant change in your financial situation can jeopardize your loan approval, even if you've been pre-approved.

THE ISSUE: Homebuyers sometimes make the mistake of buying new furniture, upgrading their car, or racking up credit card debt before closing—thinking they're in the clear. However, any significant financial change could lead to a recalculation of your debt-to-income ratio or affect your credit score, causing your mortgage to fall through.



HOW TO AVOID IT: Avoid making large purchases or changes to your credit until after the closing is complete. It's best to keep your financial situation steady during this time. If an emergency arises and you need to make changes, discuss them with your mortgage lender first to make sure they won't affect the deal.

3 IGNORING THE FINAL WALKTHROUGH

Many buyers make the mistake of skipping or rushing through the final walkthrough of the property just before closing.

THE ISSUE: The final walkthrough is your last chance to ensure the property is in the condition agreed upon in the contract. Missing this step could result in overlooked issues—such as repairs that were supposed to be completed, appliances that weren't replaced, or other significant problems that could affect your living conditions or the value of the home.

HOW TO AVOID IT: Make sure to schedule and thoroughly inspect the property during the final walkthrough. Bring along a checklist of items from the agreement (like repairs, included appliances, or agreed-upon changes). If you find any issues, address them with your agent and lawyer before proceeding with the closing.

4 FAILING TO BUDGET FOR CLOSING COSTS

While most buyers focus on the down payment, they often overlook closing costs, which can add up to 2%–5% of the purchase price.

THE ISSUE: Common closing costs include title insurance, property taxes, inspection fees, and legal fees, but land transfer tax is often the biggest surprise. In Ontario, homebuyers pay provincial land transfer tax, and in Toronto, there's an additional municipal tax—both of which can be significant, especially on higher-priced homes.

HOW TO AVOID IT: Before closing, ask your lawyer for a detailed estimate of all closing costs, including both provincial and municipal land transfer taxes, if applicable. Use online calculators or consult with your lawyer to confirm the amounts. It's also wise to set aside extra funds for any unexpected fees.

5 NOT FINALIZING HOME INSURANCE OR TITLE INSURANCE

Many buyers mistakenly assume that home insurance and title insurance are things they can deal with after closing, but these are often required before the deal can go through.

THE ISSUE: Homeowners insurance is usually required by the lender, and title insurance helps protect you from potential ownership disputes. Failing to secure these policies or leaving it too late could hold up the closing process.

HOW TO AVOID IT: Start the process of obtaining home insurance early in the transaction, as it may take time to compare policies and find the best rate. Similarly, make

sure you understand the title insurance requirements and have it lined up well before the closing date.

The closing stage is where many homebuyers make costly mistakes that could easily be avoided with careful attention and proper preparation. Buying a home is a big step—by avoiding these common mistakes, you'll be better equipped to navigate the final phase of the process with confidence and ease. Questions? Our dedicated team is pleased to chat with you! Call Michele directly at (416) 433-8316. We are committed to providing you with honest, reputable and top-tier real estate service; we look forward to working with you soon!



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Renovations that provide a strong return on investment

Renovations that make homeowners and residents of a home happy are always worth the investment.

Though it's certainly true that projects that create more functional, usable space and add comfort and convenience are worth the price, such renovations are even more beneficial if they provide a good return on homeowners' financial investment.

Returns are often cashed in when homeowners put their homes up for sale, and each year Remodeling magazine releases its "Cost vs. Value Report," which considers a wealth of data across the United States to determine which renovations return the highest percentage of homeowners' financial investment. According to the "2024 Cost vs. Value Report," the following are five projects that provide a strong return on investment (ROI).

GARAGE DOOR REPLACEMENT:

The average job cost for this project is slightly more than \$4,500 but the project is valued at \$8,751, providing an especially high 194 percent ROI.

STEEL DOOR REPLACEMENT:

Remodeling magazine notes that a steel entry door replacement is worth double what it was worth in 2023. This project offers a 188 percent ROI on an average investment of \$2,355.

MANUFACTURED STONE VENEER:

A manufactured stone veneer is a man-made product that appears as if it's natural stone. Many homeowners prefer manufactured stone veneer to natural stone

because of the price, as the former is less expensive and easier to install, which means lower labor costs as well. The comparatively low cost of manufactured stone veneer is perhaps one reason why it averages a roughly 153 percent ROI on an average cost of just more than \$11,000.

GRAND ENTRANCE UPSCALE (FIBREGLASS):

Few things are as awe-inspiring as an impressive entryway, and upgrading to a grand fiberglass entrance door provides a 97 percent ROI. Components of these entryways can vary, but Remodeling magazine notes the project may entail removing an existing entry door and cutting and reframing the opening for a larger with dual sidelights.

MINOR KITCHEN REMODEL:

According to the "2024 U.S. Houzz & Home Study" from Houzz Research, kitchens were the most popular rooms to renovate in 2023. There's no denying the appeal of a newly renovated kitchen, and homeowners considering such a project may be happy to learn that a minor kitchen remodel that costs an average of around \$27,000 provides a 96 percent ROI. Bankrate.com notes that minor kitchen remodels typically keep

the current kitchen design, size and layout intact, but these projects may involve painting walls, refreshing backsplash, replacing lighting and plumbing fixtures, and changing cabinet hardware and facades.

Home renovations that provide a significant ROI can make homeowners happy once a project is completed and even happier when the day comes to put a home up for sale.



What delays project timelines?

Even with the best intentions and services of qualified contractors and crews, timelines for home renovation projects can be prolonged due to various circumstances.

Each project is unique and contractors cannot predict the circumstances they will encounter once work is started. Various factors can affect the overall timeline of a project.

- Weather can impact the ability to pour foundations, do housing framing, install Belgium block pavers, or tend to roofing projects.

- The temperature outdoors and inside can affect paint drying times or how long it takes asphalt to cure.

- Getting a permit for work isn't always cut and dry. There may be delays at the permit office that can affect the remodelling process. Also, inspectors have to check that work is being done correctly, and contractors can be at the mercy of inspectors' schedules.

- Mold, water damage, insect infestation, and other issues may only become apparent once demolition begins. These issues often cannot be ignored and must be addressed before work on the actual remodel can continue.

- Changes in design after an initial plan has been established can throw off the timeline, as it may require ordering new supplies or getting new architectural drawings.

- Supply chain issues became commonplace during the global pandemic, and building materials still may be affected. A project can be delayed by certain materials being backordered or no longer available.

- Some homeowners have to interview and hire new contractors if theirs fails to deliver on promises or is a no-show altogether.

- Homeowners whose loans or other funding fall through may have to delay further work until they are able to pay for the work at hand.

These are a few situations that can waylay a home renovation project. Individuals need to remain patient whenever they begin a remodelling project.



211 KENNEDY STREET WEST, AURORA
\$4,599,000



140 TEMPERANCE STREET, AURORA
\$3,499,000



206 CORNER RIDGE ROAD, AURORA
\$2,699,000



13 MCDONALD DRIVE, AURORA
\$749,000



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WINTER HOME PREP: Ensuring you're ready for the cold

(NC) As winter approaches, preparing your home for the colder months is essential to ensure your safety and comfort, and to help to prevent costly damage. Taking proactive steps to winterize your home can help you avoid common issues and keep your family warm and safe.

One important area to focus on is your roof. Have your roof inspected for any signs of damage, such as missing or loose shingles, cracks or leaks. Addressing these issues before winter sets in may prevent water from seeping into your home during snow or rainstorms, which can lead to structural damage and mould growth.

for pipes in unheated areas such as basements, garages and attics. If you plan to be away during the winter, keep your home's temperature at a minimum of 13 degrees Celsius (55 degrees F) to prevent pipes from freezing.

Clogged gutters can cause water to overflow and damage your roof, siding and foundation. Clear your gutters of leaves, twigs and other debris to ensure they can effectively channel water away from your home. Installing gutter guards may also help minimize future clogging and reduce maintenance efforts.

...Start by sealing any drafts around windows and doors with weatherstripping or caulking to keep the cold air out and the warm air in...

In addition to roof and gutter maintenance, creating a comprehensive winter home preparation checklist can help you address all necessary tasks. Start by sealing any drafts around windows and doors with weatherstripping or caulking to keep the cold air out and the warm air in. This simple step can improve your home's energy efficiency and reduce heating costs.

Stock up on essential supplies such as salt or sand for de-icing walkways, shovels and a snow blower. Having these tools readily available can help you manage snow and ice more effectively, reducing the risk of slips and falls.

Replace appliance filters, check for leaks around your home and make sure your thermostat is functioning correctly. Consider upgrading to a programmable thermostat to better manage your heating needs and help you to save on energy bills.

Home insurance plays a crucial role in protecting your property during the winter months. A comprehensive home insurance policy can cover damages caused by roof leaks, water infiltration and burst pipes. Review your policy to ensure you have adequate coverage and understand what is included. Find other winter home preparation tips at belairdirect.com.

Turn off the water supply to any pipes that will not be used in the winter, such as garden hoses and in-ground sprinklers, and drain the lines to prevent damage from freezing. This is particularly important

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"Raffaella helped our family purchase a new condo for my mom and sell her family home. It was not only a smooth process but a comfortable one. Raffaella is an excellent communicator and very professional. Every single detail was explained along the way, no matter what time of day, she was always available. Raffaella sold my mom's home above asking and within days of listing, she helped organize furniture, clean up leaves, and stage the home. The marketing material and newspaper advertisements were impressive! Raffaella feels like family to us, sensitive to my mother's concerns and emotions while starting this intimidating new chapter in her life. Thank you Raffaella for being the best agent we could have dreamed of and for treating us like family while getting the job done so efficiently. You've really been an angel through this whole process."

- The Zack Family

37 Willow Farm Lane in Aurora's St. Andrews on the Hill Yonge & St. John's Side Road

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Safely decorate your home exterior this holiday season

A person doesn't have to drive far or look too closely to be inspired by holiday decor come the month of December.

Enthusiastic celebrants go to great lengths to express their holiday spirit, and that typically includes decorating their home exteriors.

Home holiday decorations are a tradition in millions of households. Though the tradition helps make this special time of year even more festive, decorating a home exterior for the holidays is not without certain safety risks. Homeowners must prioritize safety when decorating their home exteriors for the holidays. These tips can ensure the holiday season is as safe as it is special.

NEVER DECORATE ALONE

The buddy system should be employed when decorating a home for the holidays. No fewer than two people should decorate a home. A second person can ensure a ladder remains steady while hanging lights and can help lift potentially heavy lawn decorations, thus reducing the risk for injury.

USE THE APPROPRIATE DECORATIONS AND TOOLS

The American Red Cross urges individuals to use only decorations designed for outdoor use when decorating their home exteriors. Indoor lights should never be strung outdoors, even on small spaces. In addition, the Red Cross recommends homeowners who intend to use nails or hooks to hang decorations first confirm they are insulated, which can help to avoid electrocution and reduce fire risk.

PLUG DECORATIONS INTO THE CORRECT OUTLETS

The energy experts at FirstEnergy note that outdoor lights and inflatable decorations should be plugged into circuits protected by ground fault circuit interrupters

(GFCIs). Older homes may not be equipped with such outlets, particularly on their home exteriors. Replacing existing outlets with GFCIs is a quick and relatively inexpensive job that a professional electrician should be hired to handle before decorating for the holidays.

UTILIZE A TIMER FOR EXTERIOR LIGHTS

Lights should be not kept on overnight, which can be costly and pose a safety hazard. Utilize a timer so lights come on at night and turn off around bedtime, if not earlier.

INSPECT DECORATIONS

Exterior string lights and other plug-in decorations should be inspected at the beginning of each season to ensure there are no frayed or cracked wires. Damaged wires pose a significant fire hazard, so any damaged strands should be discarded and replaced.

PICK THE RIGHT DAY TO DECORATE

Consult the weather forecast prior to decorating the exterior of a home. Pick a day when efforts to decorate won't be compromised by wind, rain, snow, or other inclement weather. If it's already snowed, avoid decorating until the snow has melted, as there could be ice lingering beneath the snow. It's also unsafe to work on a snow-covered roof. Decorate on a day with ample daylight and pause decorating if weather takes a sudden, unexpected turn for the worse.

It can be fun to decorate a home's exterior for the holiday season. But homeowners must prioritize safety and take every step necessary to reduce their risk for accident or injury.



MARKET UPDATE – OCTOBER 2024

AURORA

AVERAGE SALES PRICE

\$1,381,537

AVERAGE 42 DAYS ON MARKET

NUMBER OF SALES

71

164 NEW LISTINGS

SALE TO LIST RATIO

99%

YEAR OVER YEAR % CHANGE

1.67%

KING

AVERAGE SALES PRICE

\$2,304,075

AVERAGE 58 DAYS ON MARKET

NUMBER OF SALES

32

101 NEW LISTINGS

SALE TO LIST RATIO

94%

YEAR OVER YEAR % CHANGE

-4.90%

*The statistics provided were obtained from the Toronto Regional Real Estate Board's Market Watch OCTOBER 2024; Summary of Existing Home Transactions for All Home Types, OCTOBER 2024 + Focus on the MLS Home Price Index for Composite, OCTOBER 2024 for York Region's Aurora and King

With the most recent interest rate decrease, we have seen some stimulus back in the market. Offers are more active than they have been over the earlier months of the fall. With the timing of the market, we are negotiating longer closers so there is balance for those moving up or downsizing. With this in mind, Sellers need to ensure their pricing strategy is competitive to be positioned strongly "in" the market and not just sitting "on" the market, as we approach the holiday season. In addition to making sure their homes present best both online and in person. Working closely with your real estate advisor to strategize is integral. In an evolving market, Key Advantage is your trusted partner for insight and support, to help you make informed decisions with confidence. If you are thinking of buying or selling in 2025, now is the time to connect to talk strategy.

– Provided by Key Advantage Team Royal LePage RCR Realty
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\$2,148,888

3934 RICHVIEW ROAD, BIG BAY POINT



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\$1,888,888

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\$1,198,888

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11 STATELY DRIVE, WASAGA BEACH



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RESALE HOMES COLLECTIONS

How to prepare a fireplace for the winter

As hours of daylight shorten and fall gives way to winter, thoughts shift from fall foliage to spending time cuddling under warm blankets and being cozy indoors.

A fireplace can improve the ambiance of any room and help to create a warm and welcoming gathering spot.

Home fireplaces typically are wood-burning or gas. Though maintenance for these fireplaces differs, certain preparatory steps must be taken to prepare a fireplace for winter.

CLEAR THE CLUTTER
Items can accumulate in areas that are not in use, and a fireplace is no exception. Take a few hours to remove any belongings from in front of the fireplace and clean the mantle thoroughly.

HAVE THE CHIMNEY CLEANED
Hire a professional chimney cleaning company to inspect the chimney and clean it thoroughly before winter. According to BobVila.com, a chimney should be cleaned once a year, or after about every 80 fires. The National Fire Protection Association says failure to properly clean chimneys is one of the leading contributors to home fires. That's due to creosote, a highly flammable residue that builds up in the flue that lines the chimney.

INSPECT THE INTERIOR
The interior of a wood-burning fireplace is likely lined with fire bricks. Check for cracks and loose joints. Hire a professional mason to make any repairs, as special materials are needed to withstand the heat of fires.

INSTALL A CHIMNEY CAP AND SCREEN
According to Family Handyman, a chimney cap is a protective covering that goes over the top of the chimney. It is made of steel or copper mesh with a cap on top. This protects the chimney from rain and downdrafts and keeps animals and debris from getting into the chimney.

PRUNE OVERHANGING BRANCHES
If there are trees close to the home and the chimney, cut them back, as they can be a fire hazard. Branches and leaves also can restrict the proper draft of the chimney.

ASSESS THE OUTDOOR VENT
Gas fireplaces typically emit exhaust through a vent in the home. Remove any blockages from the vent, including leaves, cobwebs and debris.

CHECK GLASS OR OTHER COVERINGS
The glass or face of the fireplace helps regulate carbon monoxide exposure and protects people from the flames. Be sure the glass covering is intact.

CLEAN CERAMIC LOGS
Gas fireplaces use ceramic logs, rocks or beads that can become dusty. Clean them prior to use. Dirty ceramic logs can be a fire hazard and produce an unpleasant burning smell.

CHECK THE BLOWER AND PILOT
If the fireplace has an electric blower, clean and dust it so it doesn't become clogged. Inspect the pilot light for any wear and tear that includes wiring or structural issues.

It takes several steps to prepare fireplaces for cold weather seasons when they're most likely to be used with frequency.



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A Home for the Holidays: The Santa Under the Stars adventure



By Julien Laurion
Real Estate

The streets of Aurora were alive with holiday cheer as the Santa Under The Stars Parade prepared to roll down Yonge Street. Snow fell in fluffy flakes, the scent of roasted chestnuts filled the air, and somewhere in the crowd, Olivia was on a mission.

“MOM, if we don’t get to the front, Santa’s never going to see me!” she declared, tugging on Stephanie’s coat.

Stephanie, juggling a thermos of hot chocolate in one hand and Olivia’s scarf in the other, sighed. “Olivia, Santa’s been doing this for centuries. I’m pretty sure he’s got the whole ‘seeing kids’ thing down.”

“But what if this is the year he forgets?” Olivia said, her eyes wide with faux panic.

From behind them, Julien, Olivia’s dad and Aurora’s go-to guy for all things homes, chuckled. “Olivia, you’re

too unforgettable for Santa to miss. Plus, Dino and I have something planned that’s going to steal the show.”

Stephanie raised an eyebrow. “Oh no. What did Dino talk you into this time?”

DINO’S DIY HOLIDAY DREAMS

Down the street, Dino was pacing around the float he, Julien and Erica had spent the last two weekends building—or rather, improvising. He was wearing a Santa hat, a tool belt, and a jacket dusted with fake snow. Beside him, his wife Erica looked on with a mix of pride and concern.

“I told you, Julien,” Dino said, gesturing to the float, “the giant gingerbread mansion was the way to go. It’s festive, it’s eye-catching, and—wait for it—it’s a metaphor.”

“A metaphor for what?” Erica Green asked, skeptically.

“For homes!” Dino exclaimed. “Holidays aren’t just about presents and parades. They’re about creating spaces where memories are made. Just like Julien does with ‘All About Homes.’”

Erica crossed her arms. “You’re going to get sentimental now, aren’t you?”

“Absolutely,” Dino said, wiping an imaginary tear. “Now help me attach this candy cane chimney before the parade starts.”

CHAOS BEFORE CHRISTMAS

As the parade began, Stephanie and Olivia finally found a spot near the front. Stephanie pulled out her phone to snap some pictures, only to see Julien’s float come into view.

“Oh no,” she muttered.

“What?” Olivia asked, craning her neck to see.

There, rolling down the street, was a life-sized gingerbread house covered in twinkling lights, with Dino hanging out the window like a car salesman at a holiday clearance sale.

“Step right up, Aurora!” Dino called through a megaphone. “Looking for a holiday home? Need a sweet deal? Come see Julien Laurion—‘All About Homes!’ We’ve got charm, we’ve got character, and we’ve got candy canes!” Stephanie buried her face in her hands. “I can’t believe I’m married to him.”

Olivia, on the other hand, was delighted. “Mom, Dad’s float is awesome!”

SANTA SAVES THE DAY

As the float passed, Dino spotted Stephanie and Olivia in the crowd. “Hey, Steph! Olivia! You want in on the gingerbread house market? It’s hot right now!”

Julien leaned out from behind him, laughing. “You can thank Dino for this one. He said we had to ‘bring the business to the people.’”

Stephanie groaned. “I hope Santa gives you both some restraint for Christmas.”

Just then, the crowd erupted into cheers. Santa’s sleigh appeared, his booming “Ho, ho, ho!” echoing through the night. Olivia waved with all her might, and to her amazement, Santa turned right to her.

“Olivia!” Santa called. “Merry Christmas!”

Her jaw dropped. “Mom, did you hear that? He said my name!”

Stephanie blinked. “How on earth...?”

Julien smirked. “Let’s just say Santa and I had a little chat during float setup.”

WRAPPING UP THE NIGHT

After the parade, the gang gathered by Julien’s float for hot chocolate. Dino was still basking in the glory of his gingerbread creation.

“Admit it,” Dino said, pointing a marshmallow-topped stick at Stephanie. “The float was genius.”

Stephanie rolled her eyes but smiled. “It was... memorable. Just like every other project you two take on.”

“Memorable is good,” Julien said. “That’s what we’re all about—creating homes and memories that last. Whether it’s real estate or ridiculous parade floats.”

Olivia hugged her dad. “Dad, I think your float was the best.”

“And that,” Julien said with a wink, “is why I’m ‘All About Homes.’ And occasionally, gingerbread houses.”

They all laughed, toasting their hot chocolates under the twinkling Aurora stars, where homes—and the holidays—felt just a little brighter.

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The facts about insulation and home efficiency

Insulation can go a long way toward making a home more comfortable. Insulation reduces the transfer of heat from indoors and outdoors so homes stay more comfortable in both the winter and summer. Insulation also can block exterior noise.

A PROPERLY INSULATED HOME is a must, particularly in the wake of rising energy costs. Insulation will help a home be more energy efficient.

Insulation is easily taken for granted. The following are some facts about insulation and home efficiency that illustrate how much homeowners can benefit from upgrading their insulation.

- Insulation is made from a variety of materials, including fiberglass, wool, cellulose, and spray foam.
- Unless damaged, insulation lasts for the life of the building. Some settling of insulation may occur, particularly with loose-fill type insulation, and gaps can be filled in.

• During the Middle Ages, walls of homes were stuffed with straw and mud to help keep out the cold. It is one of the first documented types of insulation.

• According to the U.S. Environmental Protection Agency, insulation saves more than 600 times more energy each year than compact fluorescent lights, Energy Star Appliances, and Energy Star windows combined.

• For every Btu consumed in the production of insulation each year, 12 Btus are saved by the use of insulation, says A+ Insulation of Kansas City.

• An insulating material's resistance to heat flow is measured in terms of its thermal resistance, or R-value. The higher the R-value, the greater the insu-

lating effectiveness. An insulation contractor can let a homeowner know how much insulation and what R-value is recommended for his or her climate.

• Manufacturers continue to experiment with insulation materials. Environmentally friendly options include recycled cotton denim, paper or plant cellulose, and sheep's wool.

• Large pieces of insulation are called batts. Traditionally they are made from pink fiberglass, which is extremely fine woven glass. It's important to realize fiberglass insulation can release small particles or fibres in the air when disturbed, so respiratory protection and gloves should be used when handling to reduce risk of irritation.



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The most likely spots where mold will grow in a home

Mold is a type of fungi that is found both indoors and outdoors. When mold grows inside, the health of people who spend time in the home or business where it grows can be in jeopardy.

According to the Centers for Disease Control and Prevention, moldy environments may cause stuffy nose, wheezing, red or itchy eyes, and even skin conditions. The Institute of Medicine reports there is sufficient evidence to link indoor exposure to mold with asthma symptoms, as well as hypersensitivity pneumonitis in certain individuals. Certain molds are toxigenic, meaning they can produce toxins, says the CDC. Though there are very few reports of toxigenic molds found inside homes, when present, they can cause rare health conditions.

No one wants mold in their homes, as it's not only unhealthy, but also unsightly. The Environmental Protection Agency says there is no practical way to

eliminate all mold and mold spores in an indoor environment. Certain rooms and spaces warrant careful inspection since they are more vulnerable to mold growth. Mold spores take root in areas where there is ample moisture. Controlling moisture indoors is key to controlling mold. Here are some mold-vulnerable spots that merit some extra attention on the part of homeowners.

BATHROOMS

Bathrooms generate a lot of moisture through showering and bathing. Bathrooms need to be vented to the outdoors with an exhaust fan. If there is no fan, one should be installed. If that's not possible, open a bathroom window to air out the room after bathing. Wipe down surfaces in the bathroom to dry them and keep mold at a minimum.

LAUNDRY AREA

Clothes dryers are moisture-generating appliances that should be properly exhausted to the outdoors. Homeowners also should make sure that washing machines and utility sinks are working properly and there are no leaks that can cause mold growth behind or underneath the structures.

KITCHEN

Mold also may grow in kitchens. Look under the sink and by the dishwasher for any leaks and areas

susceptible to mold. Ventilating cooking areas can help reduce moisture in the area as well, says the CDC.

BASEMENT

Homeowners who have basements or crawl spaces could be breeding mold down there unknowingly, particularly if the areas are unfinished. Moisture, warmth and darkness are prime conditions for mold growth. A dehumidifier can be utilized in the basement to help reduce the moisture saturation in this space. Also, check for leaky pipes or windows that may contribute to mold growth. Humidity levels in a home should be kept between 30 and 50 percent to help limit mold formation.

ATTIC

Although an attic may not be a spot homeowners frequent regularly, it's a good idea to get up there and look for potential mold problems. According to the North Carolina Department of Health, in the winter when buildings are heated, mold often grows in cold, uninsulated exterior walls where building surfaces are relatively cold compared to the indoors. Attics without proper insulation could be vulnerable to mold growth. Roofs also may be compromised by weather, causing leaks into the attic.

Mold can be found anywhere in a home, but is more likely to grow in certain spaces.

Warning signs a bathroom needs work

Homeowners know that the work involved to maintain a home is never done. Fortunately are the homeowners who get to choose when to begin a renovation project, but it's far more common that homeowners spot an issue and then realize it's time to renovate. When it comes to bathrooms, homeowners can keep an eye out for various signs suggesting the room needs a remodel.

- MOLD AND MILDEW:** Mold and mildew is perhaps the most glaring sign a bathroom needs to be renovated or remodelled. Mold and mildew pose a notable threat to human health, as the United States Environmental Protection Agency reports that molds can cause allergic reactions. Individuals sensitive to mold may develop symptoms that mimic reactions to outdoor allergens like pollen, including sneezing, runny nose, red eyes, and dermatitis (skin rash). Mold also can trigger asthma attacks in people allergic to mold who have the condition. Mold can grow in poorly ventilated bathrooms, such as those without a fan or ones in which fans are not working properly. Mold and mildew will return if it's merely scrubbed away, so the underlying cause of mold must be addressed to prevent its return.

- SMALL SIGNS OF FADING:** Stains, peeling paint, cracked paint, and gaps in grout are small signs of fading that indicate a bathroom is in need of renovation if not a complete remodel. These issues also can serve as warning signs of larger issues, such as water issues and structural problems, so they should not be merely written off as minor problems or eyesores.

- RISING WATER BILLS:** If water bills are rising significantly and do not align with price increases or an uptick in water consumption, homeowners may have leaking pipes. Such pipes might be beneath a bathroom sink or behind tiled walls. Discolouration on the walls, peeling paint or wallpaper and/or a musty odour may indicate leaks inside a bathroom wall. If coupled with rising water bills, these signs could be indicative of a significant issue that requires immediate attention.

- ISSUES WITH TILES:** Cracked or damaged tiles in the shower and bathtub or even on the floor are unsightly and also pose a safety hazard. Cracked floor tiles can lead to slips and falls, which can be especially harmful to older residents. And cracked tiles within the shower and tub area can indicate water problems behind the walls or general disrepair. Such issues should be addressed before they escalate into something larger.

- A DATED VIBE:** Of course, some issues affecting a bathroom are not necessarily health or safety hazards but more an affront to homeowners' grasp of current styles and trends. If walking into a bathroom unintentionally feels like stepping backward into a bygone era, then it's probably time to consider a renovation or remodelling job.

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