

RESALE HOMES COLLECTIONS

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We made it!

We are finally
at the end of 2020.

What a crazy year!



By **Julien Laurion**
The Big Tuna of Real Estate

AS WE ALL KNOW, this has been a very hard year in so many ways. Unfortunately, some have felt the impact of the pandemic more than others. The end of each year gives us time to reflect and hope for a better New Year. There is definitely a lot that could get better! That said, many positive things came from 2020.

Remarkably, the real estate market has stayed very strong and resilient. Sellers are getting some of the highest prices for their homes. Low-interest rates continue to fuel and support the buying and selling of residential properties.

Many have stepped up to the plate in their workplaces and helped our community in more ways than what was ever originally expected of them. Many have learned new hobbies or rekindled past passions. Additionally, we have heard of so

many great stories of those in our community who are giving back and helping out those who need it most in this difficult time. A lot of us are getting to spend much more time with our families. We have also learned how important small and local businesses are to the quality of our communities. The emphasis on shopping local is at an all-time high.

Finally, and probably the best news of all. When we can finally mingle at holiday parties and gatherings again, those who are not a fan of small talk now have a plethora of things to discuss when we are feeling awkward at socials. No need to discuss the weather anymore!

Once we get to looking back at 2020 and COVID-19, we will all have lots of stories to share about the challenges we faced and how we overcame them!

Stay strong, everyone! I wish all my readers,

neighbours, friends, and family a happy holiday season and a joyous, prosperous and healthy 2021.

Julien Laurion AKA Big Tuna is a local Real Estate Sale Representative with Royal LePage Your Community Realty in Aurora. I am a real estate agent who has expertise in both Real Estate and Renovations and has been involved in this community for over 20 years. If you have a question for my monthly article or if you are considering buying, selling or leasing a home please feel free to call or email me directly at (416) 402-5530 or julien@bigtuna.ca or by alternatively visiting my website www.bigtuna.ca or Facebook page @bigtunarealty



Help make your poinsettias last longer

Poinsettias are synonymous with the holiday season. These colourful plants brighten up homes with their vibrant hues in variations of red, white and pink, making them a holiday decoration many people cannot live without.

While they're most visible during the often chilly holiday season, poinsettias prefer warm weather. Poinsettias are native to Central America and originally flourished in an area of southern Mexico. The Aztecs used the plant for decorative and medicinal purposes.

The poinsettia may have remained a regional plant if not for the efforts of Joel Roberts Poinsett, who was the first United States Ambassador to Mexico under President James Madison. Poinsett, who would later found the Smithsonian Institution, had a love of botany and became enamoured with the brilliant red plants he saw in Mexico. Eventually, Poinsett began growing the plants at home in South Carolina, and friends and others soon coveted them.

Poinsettias are beautiful and the bracts (modified leaves) can be vibrantly coloured. That signature vibrancy is why many people would like to preserve their poinsettias to last beyond the New Year, which is possible with the right care. The following are some tips, courtesy of Mother Natures Network, Habersham Gardens, Oregon Live, and Phoenix Flower Shops, to keep poinsettias thriving past the holiday season.

Start with healthy plants that have full leaves, bracts and deep colours.

Poinsettias do best when the temperature is between 18 and 24 C. Temperatures below that or drafts from cold windows can cause leaves to drop.

Position the plant in a room that gets indirect sunlight for at least six hours per day. If direct sunlight can't be avoided, diffuse the light with a sheer curtain.

Poinsettias need well-drained soil. Overwatering or allowing roots to sit in wet soil can cause the leaves to fall off prematurely. Water thoroughly only when the pot looks dry. In households with temperatures around 21 C, the plant should be watered about once a week.

Fertilize the plant after the blooming season with a balanced, all-purpose fertilizer.

Try placing poinsettias in or near a bathroom, as they prefer high humidity.

It may be possible to get poinsettias to rebloom next season. Allow the poinsettias to dry out a little more in the spring. In May, cut about four inches from each stem to produce a lush, full plant during the winter. The plants can be moved outside in June and during the summer, but keep them away from direct sunlight. Return the poinsettias indoors beginning around October. Make sure the plants get at least 12 hours of darkness per day for around eight weeks in October and November. This will help them develop a deep hue and bloom on time for Christmas.

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Keep family traditions alive

(NC) The holidays are here and while this year may feel a bit different, it's important to keep our family traditions alive.

Every family has their own set of traditions that has been passed down from generation to generation, as well as new ones created each year.

Secret's out of the bag.

Secret family recipes are a seasonal staple, but at some point all recipes need to be passed down to the next generation so the traditions can live on. This year, have the keeper of those precious family recipes host a virtual cooking class to walk close family members through the steps so that everyone can still enjoy the coveted dish this year.

Keep active.

Holidaytime can be stressful and we may be eating a little more than normal, so it's important to try to maintain regular physical activity. Spending time outside with family can do you a world of good, so go build that snowman or organize a snowball fight – two great socially distanced activities. You can also bundle up for a walk around your neighbourhood to see all the twinkling lights or go skating at a local outdoor rink.

Sip smart.

With multiple virtual events planned you're likely going to find yourself enjoying foods and beverages with higher sugar content. Eggnog and other festive drinks contain more sugar than you may realize. Enjoy them, but in moderation. Have one of your favourite cocktails, then switch to sparkling water flavoured with fresh fruit and herbs, such as cranberries and rosemary for a festive touch.

If you're looking for more tips and simple ways to boost nutrition, Loblaw's registered dietitians are here to help. To book a session to learn how to eat healthier during the holiday season and into the new year visit loblaws.ca/dietitians.

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Tips for getting your home ready for *winter*

(NC) With colder weather fast approaching, it's time to get your home prepped and ready for the upcoming season. Need some tips on how to properly prepare your property? Here are a few easy ways to winter-proof your house without breaking the bank.

Inspect your roof for any needed repairs. Your roof is an integral part of your home's structure, so make sure it is intact to avoid issues such as mould or water damage. While thoroughly cleaning your eavestroughs of any dirt and debris, make sure to

conduct a roof inspection for damaged, loose or missing shingles. Also, check your attic to confirm it has sufficient insulation to help reduce heat transfer. Finally, ensure your roof vents are not blocked so you can prevent moisture buildup in the attic that could damage the roof structure.

Check your furnace. Conduct routine maintenance checks on your furnace and have it professionally serviced ahead of the winter months to avoid malfunctions or problems when you need it the most. Unexpected heating issues can easily be avoided through filter and wire inspections and routine checks, which ensure proper air flow and energy efficiency, ultimately saving you time on inconvenient breakdowns.

Shut down outdoor water systems. After a long summer of tending to the outdoor garden, it's time to disconnect your garden hose and properly

drain any remaining water. Turn off all outdoor faucets to prevent fixtures from freezing or causing long-term damage to your plumbing system. If you're closing your hot tub or pool for the winter, make sure to follow the owner's manual for proper procedure. Consider using antifreeze to help prevent broken pipes and expensive damage come springtime.

Cover your needs. Make sure you always have the best insurance coverage, as choosing appropriately is an important task of homeownership. Find the right insurance for your needs by comparing providers to find the best rate and coverage. When taking into account the coverage you need, remember to consider the value of your home in addition to its contents, and the threat of any potential risks such as theft or weather damage. For more information, check out PC Insurance at pcinsurance.ca.

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Decorate with a nose toward inviting holiday aromas

Holiday decor is as much about the sights and sounds as it is about the scents of the season.

Few things evoke the holiday spirit as much as the aroma of fresh evergreen or spicy cinnamon and cloves. Incorporating inviting aromas into holiday decor can make homes feel even more special.

Filling a home with fragrant decor takes a little ingenuity and planning. Here are some ideas to incorporate the scents of the holiday season into your decor.

- **Use a real Christmas tree.** An easy way to create a pine-like scent indoors is to select a real Christmas tree. Ask the tree farm which varieties are the most fragrant. If a fresh tree is not possible, fill a decorative basket with pine cones and evergreen boughs for that woody appeal.

- **Create a seasonal scented simmer.** Take to the stove to make a homemade air infusion from ingredients in and around the house. Simmer pine branches, citrus peels, vanilla, nutmeg, cinnamon, and whatever else can be placed in a pot or slow cooker with water. The scents will permeate the house for hours if enough water is added to the mixture.

- **Make holiday sachets.** Some of the same ingredients for the holiday simmer can be dried and sewn into sachets. Add ribbon and hang on real or artificial trees. Or tuck the pouches into various areas around the house.

- **Experiment with scented candles.** Scented candles can be found at various stores during the holiday season. Select among popular holiday aromas like pine, cinnamon, apples, and Christmas cookie varieties.

- **Utilize essential oils.** Natural food stores and other retailers may sell essential oils, which can be diluted and sprayed on surfaces or into the air. Exercise caution around upholstery, or test for staining before use.

- **Spend more time in the kitchen.** Add delicious scents to the home by way of freshly baked goods or holiday meals. Nothing beats the smell of cookies right out of the oven, and the scents can linger for hours.

- **Make beeswax ornaments.** Add scented oils to melted beeswax and pour into molds. Hang these creations as ornaments on trees or in other areas of the home.

- **Craft some "gingerbread" ornaments.** A mixture of cinnamon, applesauce and glue can be used to make ornaments or gift tags that resemble gingerbread cookies, and these ornaments have more staying power than actual cookies.

- **Design a pretty pomander.** Stud an orange with cloves. Cut off the top of the orange and hollow out a place for a small tea light. The warmth of the flame will produce more scent.

Rich and inviting aromas can fill a home with the holiday spirit.

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In 2020, there were many who felt real estate sales would halt and instead, there was a steady rise in transactions after a quieter spring due to initial lockdowns and uncertainty about COVID-19. Interest rates remain incredibly low, and demand outweighed the number of homes for sale, causing home values to increase to the delight of many Sellers.

What an incredible year it's been in real estate across the Greater Toronto area. In uncertain times one thing is for certain that many need to buy and sell homes of all descriptions for a variety of reasons in any given month. First-time homebuyers still wanted to own real estate, those needing to downsize pushed that priority forward, investors continued to do so, and some took the leap to purchase their dream estate home.

Real estate professionals had to learn to become more tech-savvy if they weren't already and much more business takes place virtually. REALTORS® started adopting communication tools like Zoom,

Google Meets and more to meet with clients and share homes for sale and review documents. Live video showings bridged the gap for some shoppers unable to experience homes in person due to health and safety concerns or showing restrictions. I-Guide and Matterport technology, digital floor plans and professional video walk-throughs have been ideal visual aids to elevate the Buyers experience. Virtually staging properties has become another safer solution for some, and digital brochures have been replacing paper-based brochures to reduce touch in homes for sale experienced in person. Face to face open houses became restricted, and registrants have adapted by hosting virtual open houses.

The latest real estate accessories have become personal protective equipment consisting of gloves, mask, hand sanitizer, booties and COVID-19 pre-screening declarations before appointments.

Buyer criteria have shifted in many cases, with more people being able to work from home, making the suburbs more appealing. Travel bans

have caused others to consider cottage life across Ontario as a solution for weekend getaways and remote working settings. Many homeowners renovated their homes to love them before selling if they planned on deferring the sale to the future.

Toronto Regional Real Estate Board registrants have been meeting clients virtually and physically distanced, staying as safe as possible while learning buyer's and seller's needs and wants to help them realize their real estate dreams. Happy holidays to all, and stay safe and attentive to personal safety recommendations. Call a REALTOR® today to book a virtual consultation to discuss 2021 goals in real estate and to design an action plan custom suited to your needs.

— Written by Connie Power
Connie Power is Manager, Real Estate Sales Representative
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Real Estate Market Update – Aurora

No letting up in seller's market

An incredible flurry of home buying activity continued into November with 102 home sales of all home types in Aurora, 60 percent more homes than the prior year. There were 114 homes placed for sale in November, 142 in all of Aurora were available to purchase on December 1st. Home average pricing increased by more than 20 percent year over year at \$1,120,122. At this rate of purchasing, compared to homes available for sale, there are only two months of inventory available for purchase, and this demand tends to drive home values higher for the benefit of the Seller(s). Sellers continue to yield on average 98 percent of their asking price, and it often takes about 32 days for homes to sell.

When comparing the sales year to date, there have been 1052 compared to 914 last year at this time. If we take the highest and lowest sale from the equation of every month this year, we are left with a median home value of \$940,000, which is 13 percent stronger than last November's year-to-date calculation.

As interest rates remain low and COVID-19 safety precautions are followed, December home sales are likely to finish ahead of the prior year as well. Wishing all happy holiday wishes for safe, healthy, happy and memorable times with loved ones, whether in person or virtually gathered.

— Written by Connie Power

Connie Power is the Manager, Real Estate Sales Representative
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*The statistics provided herein were obtained from the Toronto Regional Real Estate Board; Summary of Existing home Transactions for all home types for November of 2019, 2020 and the Regional Housing Market Tables for York region, Aurora November 2019, 2020

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Get the best mortgage financing deal

Few people are able to walk into a home, like what they see and then pay for a house in cash. In the vast majority of home purchases, mortgages make the dream of homeownership a reality.

Getting a mortgage requires research and some preparation on the part of borrowers if they hope to get the friendliest terms possible.

Homes are substantial, decades-long investments, so it's smart to shop around to find the best rates and lenders available. These tips can make the process of applying and getting a mortgage go smoothly, and may even help borrowers save some money.

Learn your credit score. Your credit score will be a factor in determining just how much bargaining power you have for lower interest rates on mortgage loans, according to the financial resource NerdWallet. The higher the credit score, the better. Well before shopping for a mortgage, manage your debt, paying it off if possible, and fix any black marks or mistakes on your credit report.

Investigate various lenders. The Federal Trade Commission says to get information from various sources, whether they are commercial banks, mortgage companies, credit unions, or thrift institutions. Each is likely to quote different rates and prices, and the amount they're willing to lend you may vary as well. Investigating various lenders can help you rest easy knowing you got the best rate for you. Lenders may charge additional fees that can drive up the overall costs associated with getting a mortgage. Compare these fees as well so you can be sure you get the best deal.

Consider a mortgage broker. Mortgage brokers will serve as the middle person in the transaction. A broker's access to several different lenders can translate into a greater array of loan products and terms from which to choose.

Learn about rates. Become informed of the rate trends in your area. Lower rates translate into significant savings amounts per month and over the life of the loan. The rate may be fixed, though some are adjustable-rate mortgages (also called a variable or floating rate). Each has its advantages and disadvantages, and a financial consultant can discuss what might be in your best interest.

Discuss points with your financial advisor and lender. Some lenders allow you to pay points in advance, which will lower the interest rate. Get points quoted in dollar amounts so they'll be easier to compare. If you're unfamiliar with points, discuss the concept with your financial advisor.

The vast majority of homeowners secured a mortgage to purchase their homes. Learning about the mortgage process can help new buyers navigate these sometimes tricky financial waters.



**6 steps
to organize
your home office**

Remote working has become popular in recent years, but the working-from-home economy bloomed exponentially as the world was forced to confront the COVID-19 pandemic. According to Stanford economist Nicholas Bloom, as of summer 2020, 42 percent of the United States labour force was working from home full-time.

The need for home office spaces has increased as more people work from home. Many people have retrofitted various spaces around their homes into areas to get work done. More organized home workspaces can increase productivity. Individuals can follow these guidelines to create effective, organized home offices.

BEGIN WITH THE DESK

The desk is the primary spot where work will take place. The right desk accessories can provide visual appeal and also serve practical purposes. Have cups for holding pens and pencils, baskets and bins for

larger items, and store whatever you can elsewhere so it does not lead to clutter on the desk. Store wireless printers in a cabinet or even on a bookshelf so it doesn't take up real estate on the desk.

CREATE A PRINTING STATION

While you're moving that wireless printer elsewhere, designate a space to serve as the central printing hub. This way children who need to print assignments for school will know where to go as well. Printer supplies like extra ink cartridges and printer paper can be kept in decorative storage boxes nearby.

INCREASE YOUR SHELVING

Shelving can help keep items organized and off the desk in home offices without closets or drawers. Look for shelves that blend in with decor but are sturdy enough to be functional.

ORGANIZE PAPERWORK

Figure out a system that works for you to help tidy up papers you choose to save. While some papers can be

scanned and stored as digital files, colour-coded file folders can organize statements and other important documents. This makes it easy to find the folder you need when looking for certain documents.

ESTABLISH A CHARGING STATION

Repurpose certain items, such as a desk organizer, into an easily accessible electronics charging station where phones and tablets can charge at one time.

MAKE ESSENTIAL BINDERS

HGTV suggests making binders that can store the most important papers for easy access even in an emergency. Set up a binder for automotive paperwork, including repair receipts, a medical binder where key medical records are kept, a binder for manuals for devices in the home, and one to store financial planning documents.

These organizational tips can help remedy common problems around a home office.



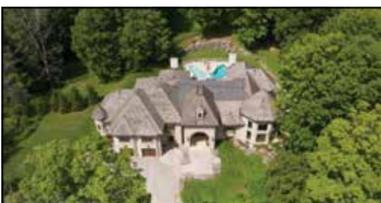
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4 ideas for family game night



FAMILY GAME NIGHTS can be a great way for families to disconnect from their devices and spend quality time together. Much in the way that family dinners can facilitate conversation and closeness, game nights can spark companionship and hours of fun.

Game nights are easy to organize and are particularly handy on those nights when there's not much to do or when the weather makes outside activities impossible.

To get started, use these game ideas as a catalyst for fun.

1 STICK TO THE CLASSICS. Certain games remain tried and true family favourites. These include Monopoly, Trouble, Risk, Clue and Scrabble. Adults who had a favourite game growing up can play it with their children and see who outsmarts who.

2 LEARN CARD GAMES. From War to Spades to Gin to Uno, many card games have withstood the test of time. This is a great way to bridge gaps between grandparents and grandchildren. The older generation can teach these familiar games to children, and everyone can join in the fun.

3 STRENGTHEN DRAMA SKILLS. Charades is a game in which teams must act out a word or phrase based on certain categories and have others on their side guess what is being mimed. Charades often lead to lots of laughs and stumped participants.

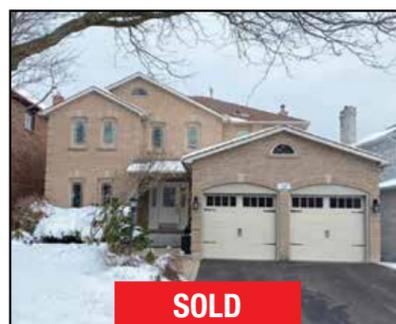
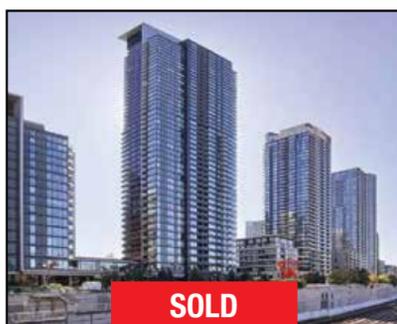
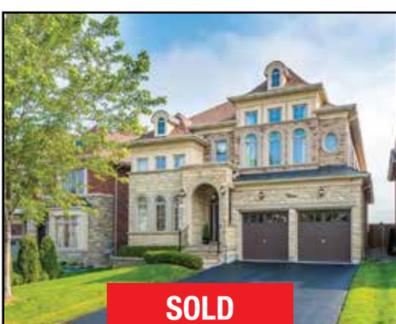
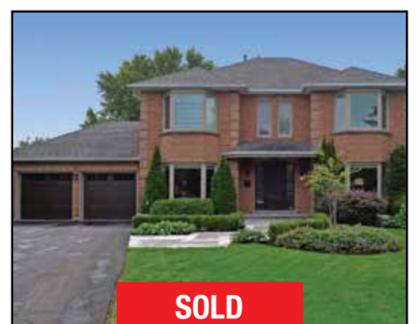
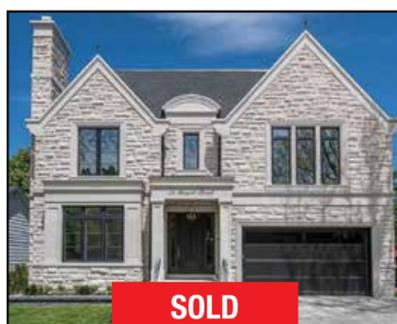
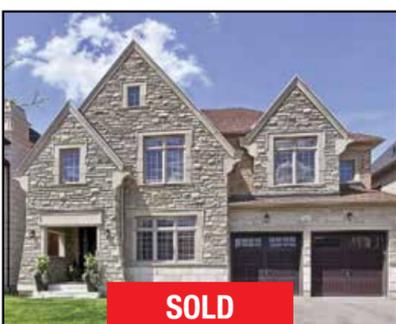
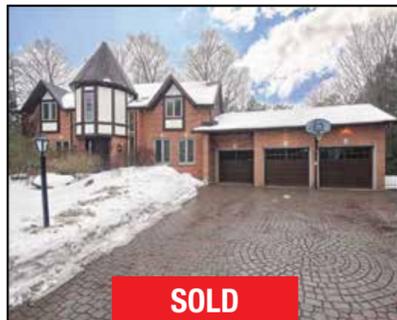
4 SHOP FOR NEW FUN. Take a family trip to a toy store or another retailer and browse the games aisle. Let each family member pick out a game that appeals to them and then include them in your family game night rotation.

Families can engage and converse over entertaining games that bridge generations.



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Incorporate
eggnog
into your

holiday BRUNCH

Food is a big part of the holiday season. Big meals are typically the focal point of holiday gatherings with family and friends. Seasonal beverages also have a special place at holiday dinner tables and parties. This holiday season, hosts can incorporate a beloved beverage into their holiday brunches by whipping up the following recipe for Baked Eggnog French Toast with Cranberries and Apples, courtesy of Betty Rosbottoms Sunday Brunch (Chronicle Books).



Baked Eggnog French Toast with Cranberries and Apples

Serves 6

GLAZED CRANBERRIES AND APPLES

- 2 cups apple cider
- 6 tablespoons light corn syrup
- 2 tablespoons light brown sugar
- 8 tablespoons unsalted butter, diced
- 3 Golden Delicious apples (about 1 1/4 lb), peeled, cored and cut into 1/2-inch cubes
- 2 cups fresh or frozen cranberries (see note 1)
- 1/2 cup granulated sugar, plus more if needed

1 For the Glazed Cranberries and Apples: Whisk together the apple cider, corn syrup and brown sugar in a large, heavy saucepan over high heat. Boil until reduced to 1 cup, about 15 minutes. Whisk in 4 tablespoons of the butter until melted. Remove from the heat and set aside.

2 Melt the remaining 4 tablespoons of butter in a large, heavy frying pan over medium heat until hot. Add the apples stirring, for 2 minutes. Add the cranberries and granulated sugar, and stir until cranberries begin to pop about 2 minutes. Stir in the reduced cider mixture and cook until the mixture has reduced to a syrup-like consistency,

about 6 minutes. Taste and stir in more sugar, if desired. (The cranberries and apples can be prepared 1 day ahead; cool, cover and refrigerate. Reheat, stirring, over medium heat.)

3 For the Eggnog French Toast: Arrange the bread slices in a 9-by-13-inch shallow baking dish. Whisk together the eggnog, nutmeg and cinnamon in a medium bowl. Pour the mixture over the bread. Cover the pan with plastic wrap and refrigerate for 6 hours, or overnight.

4 Arrange a rack at center position and preheat the oven to 450 F. Butter a large, rimmed baking

EGGNOG FRENCH TOAST

- 1/2" thick (3/4-inch) bread slices, cut on a sharp diagonal from a day-old baguette (see note 2)
- 2 1/2 cups purchased eggnog (see cooking tip)
- 1/2 teaspoon freshly grated nutmeg
- Pinch of ground cinnamon
- 3 tablespoons melted unsalted butter
- Confectioners sugar

sheet with some of the melted butter. Using a metal spatula, transfer the bread slices to the baking sheet. Brush the bread with the remaining melted butter.

5 Bake for 10 minutes, and then turn and bake until golden brown on the outside and still soft inside, 5 to 6 minutes more. Watch carefully so they do not burn.

6 Arrange 2 slices on each of six dinner plates and mound the warm fruits on top. Dust generously with confectioners sugar and serve.



NOTE 1: If using frozen cranberries, defrost and pat dry.

NOTE 2: You also can use a good, crusty sourdough bread; cut 3/4-inch slices from it, and if they are large, cut them in half.

COOKING TIP: If eggnog is not available at the supermarket, whisk together 4 egg yolks, 1/2 cup sugar and 2 cups light cream to blend. Then proceed with the recipe.

FEATURED PROPERTY

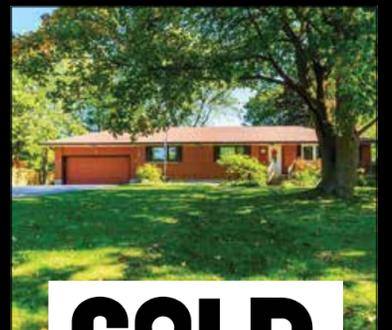


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