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Gould Team increasing accessibility this Halloween with sign initiative



October 31 is going to be much busier this year compared to 2020 – when Ontario was seeing nearly 1,000 new cases of COVID-19 each day, and Public Health officials were advising everyone to stay home that lived in hotspots. Currently, the 7-day case average is 406, and provincial Public Health officials are saying it will be safe to trick-or-treat next Sunday (October 31).

HOWEVER, when it comes to accessibility or mobility for trick-or-treating, everyone's not on equal footing. There are over 300,000 children in Ontario who have special needs, or mobility issues, according to the Ministry of Education, who may require extra assistance.

With this in mind, the Gould Team and RE/MAX Orangeville – RE/MAX (115 First St.) has distributed

200 large lawn signs within Dufferin County that read "Accessible Trick or Treating". The signs are meant to notify families of children with special needs that the homeowners have made their handing out of candy accessible. Oftentimes, this is as easy as moving the candy bowl outdoors, where it can be easily accessed and handing it out from there.

"With trick or treating happening this year... we thought it would be cool if homes that want to participate in the program would allow us to put a lawn sign saying that their home is accessible for trick or treaters," says Jerry Gould of Gould Team – RE/MAX.

"It's very simple – let's get the candy distribution centre to the foot of the driveway or beyond any obstacles."

Not only does this help get more candy to children who may have mobility issues, but it also makes the homeowner feel more involved in Halloween night.

"The homeowner gets to really feel like they're participating in the evening, they get lots of fresh air, and also it may it may prevent crowding on their stairs or in front of their doors, which often happens," Mr. Gould explains.

In addition to the accessibility signs, the Gould Team, as always, is handing out glow in the dark trick-or-treat bags, which help kids stand out in the dark, improving their safety.

For the signs, this is the first year RE/MAX has distributed them to their franchises to improve accessibility for children during Halloween. The Gould Team, however, took the initiative one step further and custom-made the accessibility signs themselves.

Since the start of the pandemic, the Gould Team has done graduation signs for high school graduates and "slow down" signs for parents of children on busy streets. Making the accessibility signs seemed like a logical next step, according to Mr. Gould.

He notes that it's an important initiative for ensuring no one in Dufferin County feels excluded from trick-ortreating due to a mobility challenge or other constraint.

"It's making sure everyone can enjoy Halloween this year because Halloween, I know when my kids were younger, was such a big thing for us," says Mr. Gould. "I think there might be a pent-up demand for it this year."

There are still a few signs left, and the Gould Team would be happy to hand them out ahead of Halloween night. To reach Mr. Gould regarding the accessibility signs, call 519-217-7653.

Apart from the sign initiative, the Gould Team is involved in sponsoring other charitable initiatives or organizations throughout the year.

When looking at their team of realtors, they are award-winning, having just received the highly coveted Career Award, which is called the RE/MAX Circle of Legends Award, for being among the top sellers of residential and commercial properties, throughout Canada and around the world.

Going forward, Mr. Gould says as we enter the fall and winter, if anyone has any questions about the current real estate market, he would encourage them to give him a call at 519-217-7653.

– Written by Sam Odrowski



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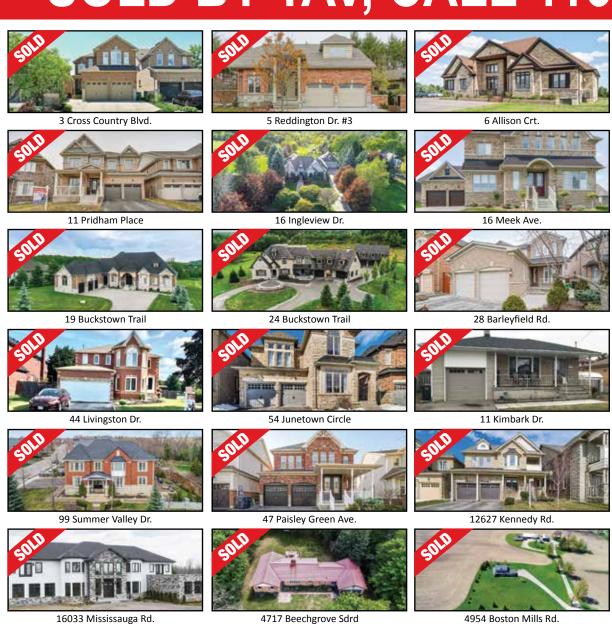
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Brace for snow by winterizing your home

(NC) It's no surprise that Canadian winter weather can be unpredictable. That's why it's good practice to ensure that you — and your home — are ready for whatever rolls in with the cold temperatures.

With the Farmer's Almanac calling for above-normal levels of rain and snow this year, make sure your home is ready by following these three tips:

1. CHECK YOUR FURNACE.

Make sure your furnace is in good working order by booking a furnace inspection before the coldest part of winter hits. Wait times can be longer as we get deeper into the season, and that's the worst time to make do without. Regular maintenance and inspections can save you money in the long run.

2. INSULATE DOORS AND WINDOWS.

Keep the warmth in by installing or replacing weather-stripping or weather-strip film. When you turn your heaters on, ensure your baseboards are clean and test each one to see that they're working properly. Heat rises, so start with the basement first.

3. EMPTY EXTERIOR PIPES.

Water expands in the cold, so when severe cold snaps hit, pipes can be at risk of bursting. To avoid having your water pipes freeze and burst, empty all exterior taps, and shut off the valves until next

With these tips, you're well on your way to protecting your home. But if anything happens, insurance providers like Belairdirect will be there to support you along the way with 24/7 claims service and digital tools that make submitting and tracking a claim as simple as uploading photos. Learn more at belairdirect.com

www.newscanada.com



Lighting in a home serves both practical and aesthetic purposes. It's easy to maneuver around a well-lit home, reducing the risk of slips and falls, and the right lighting can help homeowners create their desired ambiance, which typically changes depending on which room you're in.

When choosing lighting for their homes, homeowners must walk a fine line between appearance and functionality. A fixture in the foyer that instantly impresses visitors likely won't prove as awe-inspiring if it's installed in the living room. When choosing lighting for a home, some general rules about what works in each room can help homeowners make the most informed decision.

Kitchens are often the busiest room in a home, so lighting here can be especially important. A kitchen often benefits, both practically and aesthetically, from different types of lighting. For example, pendant lighting above kitchen islands can make meal preparation easier and safer, but such lighting likely won't work in breakfast nooks and informal dining areas in the kitchen. Recessed lighting works best in such areas. In kitchens with no island, under-cabinet lighting can be used to illuminate countertops and simplify meal preparation.

FORMAL DINING ROOM

Many people enjoy the look of chandeliers in formal dining rooms, and such fixtures can be installed directly above the dinner table. The interior design experts at Better Homes & Gardens advise hanging chandeliers roughly 33 inches above the table in dining rooms with eight-foot ceilings, adding three inches for each additional foot above eight feet. Darkened dining areas may be ideal in restaurants, but homeowners may want to split the difference at home and choose dimmable chandeliers for their dining rooms. This allows homeowners to dim the lights for romantic dinners but turn them up for family gatherings with lots of people around the table.

LIVING ROOM

Adaptability also is important in the living room, where homeowners may host anything from movie nights to book clubs to parties for the big game. It can be a tall order to accommodate such a wide range of activities, and many homeowners come down to deciding between recessed lighting and track lighting. If the living room currently has neither style, homeowners should recognize that it will cost considerably less to install track lighting than recessed

lighting. Better Homes & Gardens notes that flexible track lighting provides ambient, task or accent lighting, and track lights can even be moved to change lighting schemes at any time, making them a budget-friendly option for homeowners whose living rooms are multi-purpose spaces. Recessed lighting also works well in living rooms, especially ones with low ceilings. That's because recessed lighting is installed into the ceiling, meaning it does not take up any visual space in the room. That can help living rooms feel bigger.

BEDROOM

The home improvement experts at BobVila.com note that bedroom lighting should provide enough light when getting dressed, but also be able to be toned down as residents prepare for their bedtime routines. Both portable and installed lighting can be used in bedrooms to serve these various functions. Recessed fixtures that dim can ensure there's ample light to get dressed in the morning, but they also can be dimmed at night as residents try to get ready to sleep. Portable nightstand lights can make it easier for couples sharing a bedroom, allowing one person to stay up and read while the other goes to sleep.

Homeowners have many options and many needs when choosing lighting for their homes. A professional consultation with a lighting expert or interior decorator can help homeowners find lights that provide both practical and aesthetic appeal.

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Reverse mortgage solutions have been available for decades. There are a few misconceptions that some clients have. Let me clear them up for you.

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I WILL HAVE NO INHERITANCE FROM THE HOME TO LEAVE IN MY ESTATE:

The mortgage balance owing does increase because there are no payments. The payments are added to the balance of the mortgage. Real estate values increase at a very similar level and probably at a higher level. So the equity and inheritance component can continue to increase.

I CANNOT PAY IT OFF UNTIL I DIE OR SELL.

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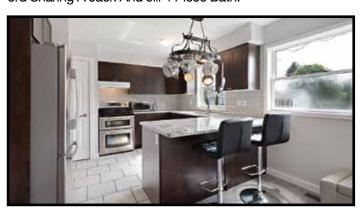




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It is still a seller's market in Dufferin County and the surrounding region, however going into the fall, things have slowed down somewhat as the traditionally less active winter market approaches.

WHILE HOMES are still selling quickly when the for sale sign is placed on the front yard, the period between placing a home on the market and attaching the 'sold' sign is taking a few days longer than in previous months.

While the market, in general, has levelled off, there are still neighbourhoods and certain areas that are

still receiving multiple offers on different homes and offers that are over the asking price.

At the current time, there seems to be no real certainty as to why particular areas are hotter than others. However, rural properties and homes which have an outstanding presentation with additional amenities are definitely garnering more attention, with many out-of-town buyers taking a particular interest.

The practice of holding offers now seems to have been on the wane over the past year. Many Real Estate agents are now accepting all offers at any time.

There are still neighbourhoods that attract more attention than others. The reasons vary, but some older established areas have gained a reputation as desirable places to live and when a house does go on the market, it immediately attracts a lot of attention.

While the fall season is generally busy in terms of

real estate transactions, the market does tend to pick up after the Thanksgiving holiday and keeps busy right up to the Christmas season.

From there, the market usually softens up during

the winter months beginning in January.

In Orangeville and the surrounding area, home prices have now levelled off. The super hot market of

the previous year has cooled.

Many transactions are now going back to negotiated prices, and the turnaround time on a sale is now longer

than it was this same time last year.

When the market was at its peak, home sellers were not accepting any conditions on a sale. Now that

were not accepting any conditions on a sale. Now that has also reversed, and people are again negotiating.

With interest rates still low and inventory in the

With interest rates still low and inventory in the region also rather scarce at the current time, it is still a good market for sellers.

While there was a big rush of people from outside the region looking to buy in the area, that trend has cooled as many homeowners simply gave up after being discouraged when they were faced with bidding wars every time they tried to put an offer

However, there is still considerable interest from buyers from larger centres, especially when it comes to rural properties.

- Written by Brian Lockhart

Information provided by Jerry Gould and the Gould Team ReMax Real Estate Centre office at 115 First Street, Orangeville. Faith, Community, Experience... It's Who We Are! www.kissrealty.ca

TRICK OR TREATING: FUN FOR ALL

As the fall progresses and we get close to Halloween, the REMAX Gould Team, in Orangeville is taking part in a special program to make sure every child can participate in trick-or-treating once the annual holiday arrives and children are knocking on your door.

In Canada, there are over 40,000 children and youth who have mobility issues that make trick-or-treating very difficult.

Over the past year-and-a-half, we have been restricted when it comes to social outings. Those restrictions placed an even heavier burden on people who are already limited when it comes to movement.

The Gould Team would like to help by ensuring kids with mobility issues can still take part in the fun on October 31.

Making your home accessible does not require a lot of effort or expense.

It is a simple as relocating your candy dispensing area to the front of the driveway so people can avoid the steps on your front porch. This can also make it an extra fun night if your neighbours take part and you turn it into a real neighbourhood social event.

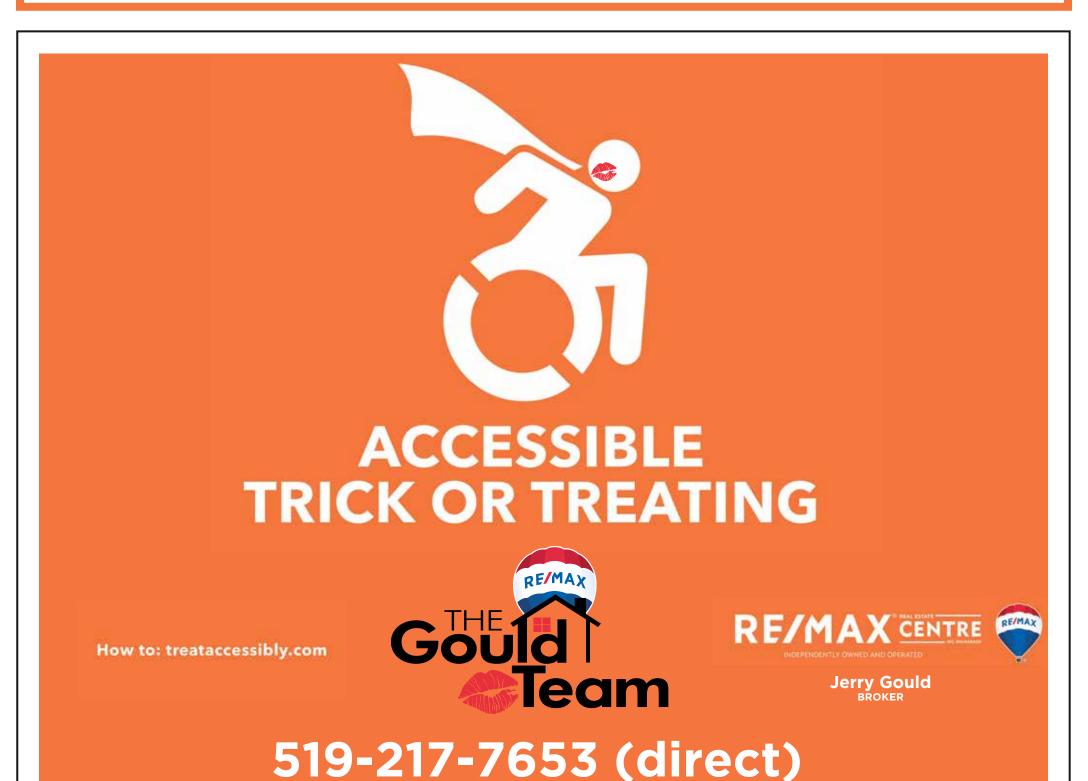
Or you can simply be willing to walk down the steps of your front porch to distribute candy.

You can be a part of this REMAX and Gould Team initiative by placing an Accessible Trick or Treating sign on your front lawn to let parents and kids know you are willing to take the extra effort to make sure every kid can take part in Halloween this year.

The Gould Team is also distributing glow-in-the-dark trick-or-treat bags that will make children more visible when walking in dark areas on Halloween night.

To take part in this initiative, call the Gould Team at 519-217-7653.





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.



Dufferin Statistics (excluding Orangeville) - September			
	September, 2021	September, 2020	% Change
# of Active Listings	85	99	-14.14%
# of Sales	52	78	-33.33%
Average Sale Price	\$1,180,905	\$899,010	31.36%

Dufferin Statistics (excluding Orangeville) - Year to Date

	Juli - Deptember, zozi	Jan - Jeptenber, zozo	70 Onange
# of Sales	565	507	11.44%
Average Sale Price	\$1,103,441	\$811,382	36.00%

lan - Santambar 2021 Jan - Santambar 2020

Buyers Market vs. Sellers Market

Current Number of Homes for Sale 85 Divided by Sales per Month 52 Months of Inventory

There is currently 2 months of inventory on the Market in Dufferin (excluding Orangeville). In a Buyers Market, there is normally more than 6 months worth of inventory.

September 2021 vs. September 2020

The number of active listings in Dufferin (excluding Orangeville) decreased by 14.14% in September 2021 over the same month in 2020. The number of homes sold decreased by 26 homes or 33.33% in September 2021. Average sale prices increased by 31.36%.

Year to Date 2020 vs. Year to Date 2019

The number of homes sold increased by 58 homes in September 2021 over the same month in 2020. Average sale prices were up by 36%.

FIRST IMPRESSIONS ARE EVERYTHING.

When putting your home on the market for sale, you want to give the best first impression you can when potential buyers arrive to tour the house.

Staging a home for presentation to potential buyers doesn't mean removing all your own furniture and replacing it with high-end pieces that give a showcase home appearance.

It means putting your home in its best light and giving buyers the chance to envision your home as their own.

A professional stager can offer advice and help you make subtle changes that can impress first-time viewers.

Currently, just about every home on the market will be staged, at least to some degree. Sometimes that does mean bringing in rented furniture, and other times it just means eliminating some pieces and doing a general clean-up.

A stager will work with a homeowner to use the available furniture to create a pleasing appearance and possibly give a better flow to traffic patterns in the home.

The whole idea of staging a property is to make it appeal to the widest number of viewers.

One way to do this is to de-personalize the home. This means taking out items like family photos, personal awards, paintings, and anything that puts a name to the current owners.

By doing this, a potential buyer won't have the impression they are in someone else's home, but rather look at it like it is their future home.

You want to provide a 'neutral' impression for anyone who enters through the front door.

There is however a delicate balance when it comes to eliminating furnishings. You don't want to strip too much away and give the impression of a cold

A stager will also make a recommendation about the best use for certain rooms. While you may have decided your dining room makes a better home office than a place to eat and entertain, a stager may suggest turning that back into a dining room during viewings.

Presenting a bright and airy appearance is also very important – especially at this time of year when

Before viewing, you should open the window coverings to allow as much light in as possible and turn on the lights so viewers aren't introduced to a dark house.

You should also be aware of unpleasant odours. If you know people will be arriving to see the home, it's probably not the best day to start cooking your famous cabbage soup or Boston Blue Fish chowder.

There are many subtle details you can also look at, like reducing clutter on shelves and tables. Take a look at your bathroom and make sure the countertop is clean and clear, the toilet seat is down, and towels

are hung properly and tastefully. There may be times when a stager will suggest you make some colour changes in the home. Colours can be a very personal thing, and not everyone may like the colours you have chosen to paint your walls.

While you may enjoy your hot-pink dining room that blends into a dark green living room, some viewers will be put off by such bold colours and will only think of the amount of work it will take to turn those rooms into something they will enjoy.

A stager may suggest re-painting in a neutral colour to avoid the shock of such bold colours in a room.

You can take advantage of the seasons when staging a home by decorating to reflect the time of year.

That doesn't mean you should be buying hay bales, corn stalks, and pumpkins for the fall season, but some minor touches will add a homey touch to vour home's appearance.

Staging a home will provide an appealing interior appearance, but it doesn't stop on just the inside.

You must also take note of the outside appearance of the house and the curb appeal. The first impression a potential buyer will get is when they pull into the driveway and see the house for the first time.

You want your lawn to be well-trimmed, your shrubs and trees, well attended, and your yard and driveway free from any kind of clutter. Make sure your porch is swept, and the kid's toys are put away.

The same curb appeal guidelines apply to your backyard as well.

When it's time to put your home on the market, properly staging and presenting your dwelling to potential buyers will make a huge difference in their impression of the home.

By providing the best first impression, your chances of a quick sale will improve dramatically.

Written by Brian Lockhart



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.

The Board fosters understanding and co-operation amongst the members resulting in enhanced professional services to the public.



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Kevin Flaherty eXp Realty

Orangeville's newest brokerage experiences rapid growth

MARKET UPDATE

	September, 2021	September, 2020	% Change
# of Active Listings	32	53	-39.62%
# of Homes Listed	62	98	-36.73%
# of Sales	47	81	-41.98%
List Price vs. Sale Price Ratio	103%	102%	0.98%
Average Days on Market	10	11	-9.09%
Average Sale Price	\$756,479	\$655,510	15.40%

Orangeville Statistics - Year to Date			
	Jan - September, 2021	Jan - September, 2020	% Change
# of Homes Listed	717	613	16.97%
# of Sales	591	482	22.61%
List Price vs. Sale Price Ratio	106%	101%	4.95%
Average Days on Market	10	16	-37.50%
Average Sale Price	\$786,698	\$634,653	23.96%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	3.
Divided by Sales per Month	4
Months of Inventory	0.

There is currently .7 month of inventory on the Market in Crangeville. In a Buyers Market, there is normally more than 6 months worth of inventory.

September 2021 vs. September 2020

The number of active listings in Orangeville decreased by 39.62% in September 2021 vs. September 2020. 36 fewer listings came on the Toronto Regional Real Estate Board in September 2021 vs. September 2020, which is an decrease of 36.73%. The number of homes sold decreased by 34 homes or 41.98%. The average days on the market decreased from 11 to 10 days. Average sale prices were up by 15.40%.

Year to Date 2021 vs. Year to Date 2020

The number of homes listed in Orangeville, year-to-date increased from 613 to 717, which is an increase of 16.97%. The number of homes sold increased by 109 homes. The average days on the market decreased from 16 to 10 days. Average sale prices were up year over year by 23.96%.

.....

	September, 2021	September, 2020	% Change
# of Active Listings	109	225	-51.56%
# of Homes Listed	155	237	-34.60%
# of Sales	113	158	-28.48%
List Price vs. Sale Price Ratio	102%	99%	3.03%
Average Days on Market	13	16	-18.75%
Average Sale Price	\$1,572,087	\$1,192,288	31.85%

Peel - Caledon Statistics - Year to Date			
	Jan - September, 2021	Jan - September, 2020	% Change
# of Homes Listed	1,644	1,565	5.05%
# of Sales	1099	896	22.66%
List Price vs. Sale Price Ratio	103%	98%	5.10%
Average Days on Market	12	22	-45.45%
Average Sale Price	\$1.431.039	\$1.084.330	31.97%

Buyers Market vs. Sellers Market

 Current Number of Homes for Sale
 109

 Divided by Sales per Month
 113

 Months of Inventory
 1

There is currently 1 month of inventory on the Market in Caledon. In a Buyers Market, there is normally more than 6 months worth of inventory.

September 2021 vs. September 2020

The number of active listings in Caledon decreased by 51.56% in September 2021 over the same month in 2020. The number of listings that came on the Toronto Regional Real Estate Board in September 2021 vs. September 2020 decreased by 82 homes or 34.60%. The number of homes sold decreased by 45 homes or 28.48%. The average days on the market decreased from 16 days to 13 days. Average sale prices were up by 31.85%.

Year to Date 2021 vs. Year to Date 2020 The number of homes listed in Caladan ve

The number of homes listed in Caledon, year-to-date increased from 1565 to 1644, which is an increase of 5.05%. The number of homes sold increased by 203 homes or 22.66%. The average days on market decreased from 22 days to 12 days. Average sale prices were up by 31.97%.

Orangeville's newest real estate office has opened with an innovative and high-tech approach to selling property and is attracting Realtors at a rapid pace.

Real estate broker, Kevin Flaherty, has established an eXp Realty Hub office to serve Orangeville and the surrounding region. We have grown from 12 Realtors to 30 Realtors in just six months, and many more are about to onboard with us said, Kevin Flaherty.

Already established in the industry, Kevin Flaherty was the overall top producing Realtor in his former brokerage for 10 straight years out of over 1,800 other Realtors. Mr. Flaherty brings over 30 years of



experience and dedication to his clients with an innovative approach to marketing called "Video Narrated 3D Animated Online Showings". While Mr. Flaherty has been providing this service for over 10 years, partnering with eXp Realty for international exposure takes his services to the next level said, Flaherty.

Through its cloud-based system, eXp Realty is changing the way real estate is bought, sold, and marketed to potential customers.

This new way of doing things eliminates the old brick-and-mortar franchise-style brokerage model and moves the real estate industry into a modern, more efficient system.

eXp Realty is a global, cloud-based brokerage and is a publicly-traded company that is operating in 18 countries. eXp Realty has created an agent-centric model that takes out all the unnecessary expenses. Doing this allows the company to give back to its agents in various ways such as offering health care options, retirement options, ownership in the company, 5 ways to make money, high-end tools such as KVcore, over 40 hours of live high-end training per week by highly successful "Icon Agents"

in an online 3D world and much more.

Just as companies like Netflix, Airbnb, and Uber have moved online, eXp Realty has now taken real estate online. eXp Realty is not a franchise and utilizes advance technology to keep its agents connected in a virtual 3D world. Flaherty says it is like being on a university campus with a virtual avatar that looks like you. You can walk around and go to lecture halls or into offices where over 600 staff members also appear as avatars and are there to help you. Unlike other brokeragesthatare "independentlyownedandoperated" Flaherty says he can now collaborate with any of the over 67,000 eXp agents in 18 different countries who all work for the same company.

However, eXp Realty recognizes that many brokers and agents still want office space for when it is necessary. eXp agents, therefore, get a free global membership to Regus shared office space who has numerous offices throughout the GTA however didn't have one in the Dufferin/Caledon area. Mr. Flaherty opened the Orangeville eXp Realty Hub office to cover this area for agents who partner with him at eXp Realty.

Their system for online showings makes it easier for potential buyers to understand the exact layout and features of a home without leaving their own abode. This cuts down on unnecessary showings from buyers who are not interested while at the same time giving the home more exposure to buyers who are, said Flaherty. The program also details the homes surrounding area and highlights the benefits of the location.

Kevin Flaherty and eXp Realty are here to provide superior service, expertise in the industry, and help you get your home sold quickly and for top dollar. Sellers can see a sample of a Video Narrated 3D Animated Online Showing and learn more about what marketing their home will get at www.flaherty.ca/sellers Realtors who would like to learn more about what eXp Realty can do for them and their clients visit www.PartnerWithFlaherty.ca

The new eXp Realty Hub office is located at 170 Lakeview Court, 3A in Orangeville.

- Written by Brian Lockhart



MOVING TIPS to make your life easier

(NC) Fall is a popular season for moving, and many people across Canada have decided to relocate or find a new home that better meets their needs during the pandemic. Whether you're planning a move across the country or down the street, follow these tips for a smooth experience:

DECLUTTER EVERYTHING.

A new home is a fresh start, so why not take inventory of all your stuff to see what you really need? The fewer things you have, the less you need to pack, move, unpack and find a new place for. Well before your move, clear out old clothing, digitize family photos and have a garage sale for unwanted items.

CREATE AN ESSENTIALS BAG.

After a long day of moving furniture and boxes, the last thing you want to do is launch a search party for the things you'll need for your first night.

So, pack a bag with the essentials like pyjamas, fresh clothes for the next day, toiletries, medications and snacks. Make one for each family member.

SWITCH YOUR PROVIDERS.

Find out who your utility, cable and internet provider will be and make the switch early for a seamless transition. Remember to check with your new telephone provider to see if you can keep your current phone number. Depending on where you're moving to, you may be able to keep your number if you transfer services from landline to landline, landline to mobile, mobile to

To keep your phone number, don't cancel your service before switching. Tell your new provider that you want to keep your number and they'll take care of the transfer for you — they'll ask for some personal details to set up your account and ask you which services you want to keep, remove or change. This is a great time to shop around for a better deal.

If you simply want to cancel, know that you don't need to provide 30 days' notice before cancelling your phone, mobile, internet or TV services.

INVEST IN THE RIGHT TOOLS.

It can seem like a smart idea to pack and move everything yourself, or to get old boxes from the grocery store. But at the time, the stress and headaches of boxes falling apart on the go, or debating the best way to load your vehicle mean it might be worth it to pay the cost for hiring movers or buying sturdy



packing boxes and supplies. Do your research early and decide what will help you most on the day.

Find more information on switching providers at crtc.gc.ca/move.

www.newscanada.com



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RESALE HOMES

CHASING GHOSTS: The lost town of Ballycroy

A town where a quick fist and liquid courage provided nightly entertainment

While thousands of commuters pass through the intersection of Highway 9 and 50 every day, few realize that on top of the hill on the northwest corner of the crossroads was once a thriving little town with a colourful cast of wild-west type characters and a rather dark history if you look deep enough past the written archives.

It was called Ballycroy – named after the hometown in Ireland of the original settlers who found it a good place to start a mill in the 1820s.

After a good run of around 55 years, the town was, for the most part, abandoned.

The main street is now overgrown and mature trees stand where businesses thrived.

If you know where to look, you can find remnants of where some of the buildings once stood, but for the most part, Ballycroy only exists as a footnote in Ontario history.

The only original building still standing and occupied is the general store and post office along with a barn on the property.

It was a thriving business in its day with a second-floor meeting and dance hall and the main house that also served as a hotel.

The business prospered, as more people moved into the town, it became a bustling little community.

By 1870, there were two churches, two general stores, a mill and complementary businesses, a millinery shop, post office, doctor, veterinarian and a blacksmith.

It had all the trades and skills you needed to keep a town running. There was also a small race track and fairground, but most notably, there were four hotels and a liquor store – a lot of alcohol for a town of 200 people.

The thing about Ballycroy that stirred up resentment among its residents was that most, if not all, of its residents, were Irish.

That in itself was typical of early 18th century immigrants to Ontario. But when you have a town that is filled with Irish of the Catholic faith and throw in a bunch of the Protestant faith, well in those days it could spell trouble - and it did.

The fact that the Protestant side decided to build an Orange Lodge in the middle of town did little to heal any local bad feelings that might have already brewed among the local populace.

The Fehely Hotel was one of the more notorious establishments in town.

It was more of a flophouse than a hotel as it contained a second-floor single room where imbibers could sleep off the effects of a night of drinking rather than try to stagger their way home on a freezing winter night. The current landowner had to tear the old place down several years ago when it just got to the point of being beyond repair. "It wasn't much of a hotel," he said. "It was a saloon."

You could see the years of wear on the floorboards of the hotel except for one long stretch at the end of the room that still had the original finish – and that was where the bar had been.

On nights when the Orange Lodge held their meetings, the Lodge members would make the trek as a group for security reasons. The Fehely patrons would keep an eye out for any stragglers, and if you were unlucky enough to be caught alone on the street and of the wrong religious affiliation, you'd better be prepared to use your fists.

There were several legendary brawls on the streets of Ballycroy, no doubt fueled by the hooch served in the hotels.

The other main hotel in town was the Small Hotel, owned by proprietor Peter Small. It was more of an upscale establishment known for its fine dining, liquor and the famous 'January Ball' that attracted people from as far away as Toronto for a mid-winter soiree.

Mr. Small also operated the race track that featured betting and horse-trading.

Tragedy struck on April 29, 1875, when the Small Hotel caught fire and burned to the ground along with a couple of nearby out-buildings.

Mr. Small and his family escaped the flames, but three young women who worked as milliners in the hotel perished in the flames and are buried in the cemetery at St. James Roman Catholic Church in Colgan.

You would think one fire is bad luck, but two fires within a couple of months might make you more than a little nervous when you blew out the candles and went to bed.

When the hotel was destroyed, Mr. Small and his family moved to another building on the property.



That building also went up in flames two months later with the family again making a narrow escape.

The family remained in Ballycroy until 1879 when Peter finally decided it was best to leave town while they were all still healthy. They moved to Toronto, where Small operated another hotel before becoming a Divisional Court Bailiff later on.

A third fire in 1878 at the Beamish hotel was no accident as it was discovered that it was set with some kind of incendiary device.

Although the blaze was extinguished before it could cause major damage, owner Richard Beamish figured it would be best to sell and get out of town before an arsonist had a second chance.

When fire destroyed Ballycroy's Small Hotel and several other buildings in April of 1875, it also destroyed much of the heart of the small but bustling frontier town.

The cause of the fire was never determined, but arson was considered, especially given that local entrepreneurs were known to be protective of their competing businesses.

When it was discovered that Peter Small held \$21,000 in mortgages on the hotel – a huge sum of money at the time – the rumour mill went into overtime

time – the rumour mill went into overtime.

Mr. Small finally decided to leave town two years later, never to return. Local stories still pass on the

tragedy of the three girls who perished in the hotel fire.

They were milliners – hat makers – who lived on top of Peter Small's hotel. Except that they were hardly girls.

Mary Fanning was 32 years old, Bridget Burke 28, and Margaret Daly the youngest at 24.

You have to read between the lines of this story for a more historical take on this tale.

In the 1870s, most pioneer women were already married and had children by age 20.

Mary, at 32, would have been considered an old

spinster in her time.

Why a town of only 200 people required three hat makers, all living above a hotel leaves open a few other questions - but those answers are lost in time.

The three women were buried in St. James cemetery in Colgan with the grave marker easily located behind the church.

Not everyone in Ballycroy had a rough and tumble time making a living. In fact, many businesses prospered. Businessman John McClelland opened a successful

general store and ran the post office.

Apparently, he got along with all of his neighbours regardless of religious affiliation.

His large home featured an upstairs dance hall and meeting room and also doubled as a hotel. It is the only standing building left of the town and is easily identified by its large frontier-style facade.

Mr. McClelland's son eventually took over the store.

Over the next 100 years, it was bought and sold many times.

When the railways of the 19th century started connecting the nation in a way that was never before possible, the decision was made to run the line being built between Hamilton and Allandale south past Ballycroy to Palgrave.

That decision forced many businesses to leave Ballycroy to take advantage of the opportunities the railway offered.

From there, the town slowly disappeared.

The Orange Lodge was finally declared dormant in 1943, and the post office closed in 1951.

All that is left of the main street is an overgrown path that slopes gently down through a wooded area and a single sign with the town's name that lets visitors know that this place once existed.

- Written by Brian Lockhart







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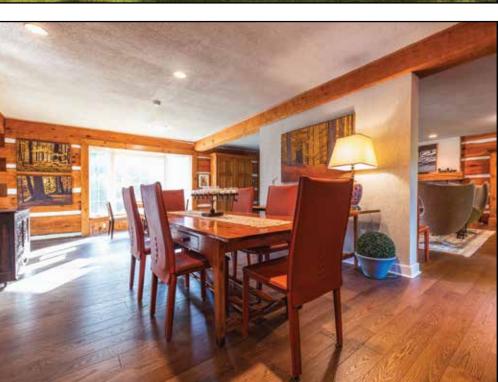


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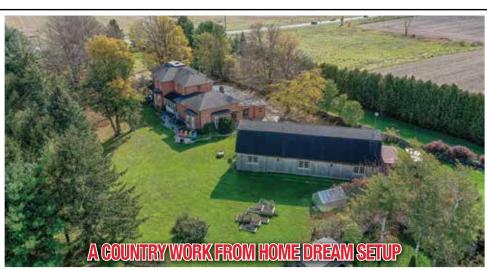
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3+1 bedrooms, 2 baths, finished lower level with separate entry, built in 2 car garage, workshop, newly paved driveway, all this in a raised bungalow. The home as been upgraded inside & out! In the last few years: new roof, new kitchen, new lush broadloom (with hdwd underneath) Generator, windows, new well & septic field too! Beautiful large all season sunroom directly off the renovated kitchen gives you wonderful amounts of room for the entire family. The lot has gardens, large grassy area for kids to play & towering pine forest with trails all around. Secondary exit at the back of the lot which leads to a sideroad. Great work & play scenario with a separate entry to the office downstairs. A well cared for & immaculate home like this only comes around so often. MULMUR \$1,409,000





SOLD IN 5 DAYS FOR \$500,000 OVER ASKING PRICE!!!! BUT WILL IT CLOSE???

Sounds impressive doesn't it. You might have seen a few ads boasting the similar types of results (This Brokerage included!) The real estate market continues to soar. And the big questions continue to be asked: When will it slow down? Will there be a crash? To the first question, the answer is quite simple. It will slow down when the inventory of homes for sale becomes balanced to meet the Buyer demand. Beyond that, its guesswork at best. In past discussion, the topic of the World's best economists predicting the burst of the Real Estate market has shown that the most experienced and sage will say all the right words yet still be out to lunch. But what if there is a down turn? In 2017, the Fiery Real Estate Surge of the spring was quickly doused by the Ontario Governments Introduction of the Foreign Investors Tax and the tightening of lending rules. Many real estate transactions did not close during that downturn, and if you experienced that or if you have ever experienced problems with a real estate closing, you can attest to the fact that it is extremely stressful. Now, please understand that for the most part, most deals close! Generally, people abide by the contract they signed. But sometimes... Things happen. I can hear it now "what things?" Usually it's financing, or more precisely the buyer's lack of finances in time for the closing. There are many variables that may affect the financial ability of a Buyer to close a transaction.

Did the financial Institution appraise the property for an amount that was within the parameters of the Buyers equity position? Has something changed in the Buyers financial position since the agreement was signed? In fact there are many reasons that a Bank may decide to not finance a transaction. This is where the expertise and knowledge of two professions become integral: Your Real Estate Lawyer and a Mortgage Broker. A Good Lawyer will act on your behalf, advise you on your rights and the options at hand. More often than not, people only think about the Mortgage Broker from the perspective of the Buyer, but in this situation a Mortgage Broker for you as a Seller can be just as important. Perhaps you bought a home with the idea of using all the funds from your house sale and now that sale is not happening in time or at all. And in times when prices are rising so rapidly,

> as a Buyer and a Seller you should have a Mortgage Broker on your side, keeping you apprised of your financial situation. But what can Sellers do? What would happen if the Buyer does not show up on the Closing day? Is there anything that can be done to protect them? It's a question that every seller should ask their Realtor. After 30 years of helping to buy and Sell Real estate in this area, with a team of combined experience of over 90 years in the Real Estate Industry, The Chris Richie Group is here to help you! When it's time to sell your most valuable asset, give us a call.

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