RESALE HOMES COLLECTIONS

ORANGEVILLE/CALEDON
VOLUME 6, ISSUE 9

More homeowners tightening budgets ahead of mortgage renewals 3
Market Update 3
3 cost effective ways to help protect your home from floods 4
Easy home updates to help you chill out this fall 5
Boost curb appeal with winter-friendly updates 5

Account Sales Manager
HEATHER ERWIN
heather@caledoncitizen.com

Advertising Sales Representative
ERIN LUCKETT
erin@lpcmedia.ca

Advertising Sales Representative
VICKI MEISNER
vicki@lpcmedia.ca

Advertising Sales Representative
HEATHER LAWR
lawr@sympatico.ca

Advertising Sales Representative
MELINDA CRAKE
melinda@lpcmedia.ca

Art Director
SARAH DIDYCZ









FOCUS ON DECORATING

Quality products and superior service for Orangeville and the region

There is nothing quite like a new coat of paint to refresh your home and create the tone and appearance of where you live.

The colour you choose will brighten and enhance a room and reflect your personal style and taste. At Focus on Decorating, an independently owned Benjamin Moore in Orangeville, there are literally thousands of colours to choose from.

Whether you want a subtle neutral tone or a dazzling burst of colour, they can mix the shade you want in a superior quality paint that will transform any room from average to spectacular.

Store owner, Ken Eppenberger, has years of experience and enjoys advising customers on their purchase and how to correctly apply paint for the best results.

The store has been a successful business in Orangeville for 28 years. Ken's mother opened the original store and Ken took over fifteen years ago and has operated it ever since.

Ken began his working career in electronics where he received several certifications. This practical experience helped him make an easy transition to working in the paint industry.

Keeping on top of trends in both interior and exterior decor, Ken and his team are knowledgeable of popular colours and styles as well as the changes in which paint is manufactured.

They can advise you on the best application process for different types of jobs and the type of accessories you need to get the job done right.

In addition to paint, they have exterior and interior stains. Interior stains can take care of a wood floor or a piece of furniture. Exterior stains have you covered for projects like covering an outdoor deck or other wood structures you may have in the back yard.

There are a variety of types of stains which provide different levels of coverage depending on the final look you would like to achieve.

The store has a full-line of painting and related accessories, from brushes and rollers to painting tape and paint trays, and every convenience you need to get the job done.

"We sell Benjamin Moore paint as well as wallpaper," Ken explained. "We have Hunter Douglas window coverings, and we are a Maxxmar and Alta dealer as well."

Ken and his staff have a focus on superior customer service and because of that goodwill in the community, many customers return to the store every time that have a home project.

"We compete against the big box stores," Ken said. "Our advantage is the service aspect of our business. We are very service focused. We still take the time to speak with people to establish that rapport, and we try to accommodate our customers. Customers will spend literally hours going over wallpaper books, and we are here to assist them. Our staff is trained to answer customer's questions. If a customer comes in and they are doing a job, sometimes we'll ask what the job is and what they are trying to do, and we'll offer advice on the correct steps to do the job. My mom opened this store 28 years ago and we have customers that are still with us. We have repeat customers coming back because of that rapport my mom established. Our philosophy here, is we try to treat people as family – we don't look at them as numbers. Many customers we know by name, and they know us by name. I encourage my staff to have conversations with people. I always tell my staff, that at the end of the day, I may be writing your pay cheque, but the person who is really paying your salary is that customer walking in the door."

It is this superior customer service and expert knowledge Ken and his staff at Focus on Decorating that makes them a trusted local source for all your painting and decorating needs.

All Benjamin Moore stores are independently owned, and in Canada, they are Canadian owned and operated. This means shopping at Focus on Decorating supports your local community.

Ken and Focus on Decorating are proud supporters of the community and have sponsored local sports groups and other community based events.

Focus on Decorating – Benjamin Moore paint store is located at 88 First St. Unit 4, in Orangeville.

Written by Brian Lockhart

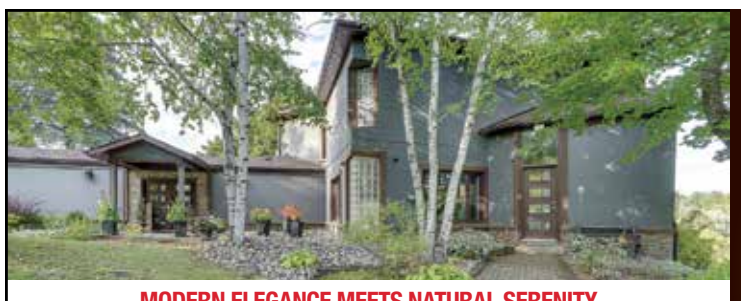






ORANGEVILLE CITIZEN • www.citizen.on.ca
CaledonCitizen • www.caledoncitizen.com

Published By: LP London Publishing Corp.



MODERN ELEGANCE MEETS NATURAL SERENITY

- Large 2 storey home with 5+1 bedroom & 5 bathrooms
- Ultra modern kitchen with pantry & massive centre island
- Granite counter tops, 2 dishwashers, double ovens
- Living room has vaulted ceiling, skylight & fireplace
- Outstanding primary bedroom with his/her 8 piece ensuite
- Finished lower level with kitchen, bedroom & 2 bathrooms
- 4.09 acres, 4 car garage, 2nd driveway & landscaping
- Private outdoor deck, patio and screened porch

21 BARTLEY DR., CALEDON $2,499,000

THE CHRIS RICHIE GROUP

905-584-0234
519-942-0234
1-888-667-8299

www.remaxinthehills.com

It's the MARKETING, the EXPOSURE, the RESULTS!



Our Award Winning agents have over 80 years of combined experience at your service! Caledon, Mono, Adjala and surrounding areas.

RESALE HOMES COLLECTIONS

Making your mortgage interest tax deductible

For US homeowners, mortgage interest is automatically tax deductible. But for Canadians, the write-off is not so straightforward. In order to make your mortgage interest tax deductible, homeowners must be able to prove that the money is being reinvested and is not being used for personal expenses.

A properly structured mortgage-centric tax strategy has several key elements – the most important of which is a multi-component, readvanceable mortgage or line of credit.

It's best to have a single collateral charge with at least two components – usually a fixed-term mortgage and an open line of credit – that can track and report interest independently. This is absolutely essential under Canada Revenue Agency (CRA) rules and guidelines.

Second, the strategy must employ conservative leverage-investment techniques – which is why a financial advisor must be involved in order to comply with federal regulations. The financial advisor should be a Certified Financial Planner (CFP) who is experienced in leveraged investing, and able to actively monitor a homeowner's portfolio on an ongoing basis.

Homeowners who opt for a tax-deductible mortgage interest plan make their monthly or bimonthly mortgage payments the same way they would when making any type of mortgage payment. The payments go towards reducing the principal amount of the mortgage and are then moved over to the line of credit as the mortgage is paid down. But in order to be tax-deductible, the funds must then be transferred to an investment bank account, which can be done automatically by your CFP.

Once the money is in an investment bank account, it can be reinvested and the money becomes tax deductible. Essentially, the homeowner is borrowing from the paid portion of the mortgage for reinvestment purposes.

On average, a typical 25-year mortgage can become fully tax deductible in 22.5 years.

If you have a rental property, you can also use this tax-reduction strategy even further. When you receive your rent, you can then use the funds to help pay down your personal mortgage. Once paid, the rental funds move to the line of credit and are then transferred to the investment bank account. They are then used to pay down the mortgage on the rental property. Using this method, it is possible to have your mortgage interest become fully tax deductible in only 3.5 years.



THE IDEAL CLIENT

Ideal borrowers for an advanced mortgage and tax strategy are typically professionals or other high-income earners who have a conventional mortgage (have at least 20% of the cost of the home to put towards a down payment) and have built up substantial equity.

As high-income earners, their total debt-servicing ratio will be quite low and they will have excellent credit (700+ Beacon scores). These borrowers are financially sophisticated homeowners that are keenly interested in establishing a secure financial future and comfortable retirement. They also have good investment knowledge.

THE RISKS

The financial benefits of tax-deductible mortgage interest are indisputable and justify the risks to the right borrower. That said, a problem can arise if a homeowner spends the funds as opposed to reinvesting them. As well, any tax refunds have to flow through the investment cycle in order to realize the benefits of paying down the mortgage as quickly as possible – and making as much of the interest payment as possible tax deductible.

Short-term financial risk is liquidity risk (sometimes referred to as cash flow risk). Cash flow risk addresses the possibility that interest rates will sharply drive up the cost of borrowing at the same time as markets falter, resulting in a negative client monthly cash flow for a brief period of time.

This short-term risk is typically only prevalent in the first two to four years because, after this period of time, the homeowner has stockpiled enough equity through annual tax refunds that other liquidity options exist and the risk is fully mitigated.

Liquidity risk varies widely based on the balance sheet strength of the homeowner. Highly qualified homeowners are easy to manage as these borrowers have no difficulty meeting the short-term cash flow demand should the need arise.

– Provided by Dwight Trafford

You are more than your mortgage™

As one of Canada's longest established national broker networks, The Mortgage Centre has earnedthe reputation of being a quality driven organization. Our success is attributed to our loyal and professional network of franchise owners and agents. Our strength is in our people and their commitment to us further reinforces our value proposition and is the main reason why we remain at the top of a competitive Mortgage Brokerage industry.

Talk to your Mortgage Centre professional today!



Dwight Trafford
519-942-3333

Rock Capital Mortgage Inc.
trafford.d@mortgagecentre.com
www.ontariolenders.com
Unit #7 75 First Street, Orangeville, Ontario, L9W 2E7

PRESIDENT'S ELITE CLUB 2024

Each Mortgage Centre office is independently owned and operated. Franchise/Brokerage licence: 10556

WE KNOW YOUR NEIGHBOURHOOD

THE ROSE PERDUE TEAM



ROSE PERDUE
Lead Sales Representative
416-574-2727

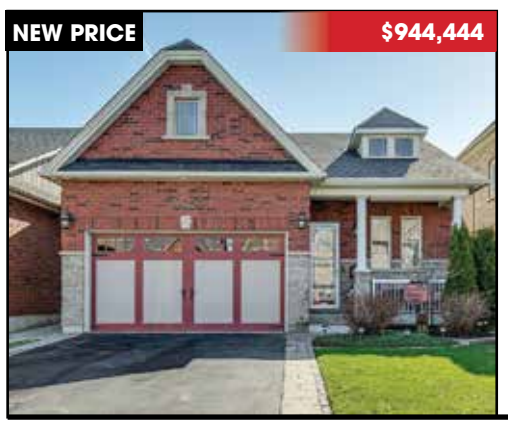
STEPHANIE PERDUE
Sales Representative
647-388-0919

RE/MAX Professionals Inc., Brokerage
Each office independently owned and operated

www.roseperdue.com

Not intended to solicit Buyers & Sellers currently under contract with a Broker.

NEW PRICE $944,444



A custom finished inside and out 2100 sq ft total living space bungalow in Alliston Shows 10+ and is a walk-in ready home has a legal apartment in the basement. Within walking distance to 2 schools, churches and west Alliston shopping complexes.

SCAN FOR MORE INFO

$1,299,900



In the TreeTops area of New Tecumseth rare custom finished by builder 2940 sq ft total finished living space two storey home with an in-law suite in basement with walkout to private patio area 4+1 bed, 4 bath is a must see. TreeTops features activity park. Elementary school, walking paths and nearby golfing.

SCAN FOR MORE INFO

$4,728,000



Farm property on the 7th of Innisfil just west of 5th side road and east of Thornton. Housing Development, Sewers, water, the improved 400 interchange at Innisfil Beach Road, the 1M sq. ft. DSV warehouse, all just around the corner, plus the new interchange announced for the 6th Line and 400 this property has investment potential. Looking for a property? Look no further.

SCAN FOR MORE INFO

NEW PRICE $830,000



A well maintained detached 3+1-bedroom, 2 Bathroom Family Ready Back Split priced at $849,000. The Kitchen dining area has a vaulted ceiling and overlooks the lower family room. The newly constructed composite deck connects the side yard to the fully fenced back yard for maintenance free living.

SCAN FOR MORE INFO



KEN PRATT
Sales Representative
705.796.6753
Ken.Pratt@century21.ca

Let me be the first to assist you on all your Real Estate goals

Each office is independently owned and operated.

CENTURY 21 Heritage Group Ltd. BROKERAGE

RESALE HOMES COLLECTIONS

More homeowners tightening budgets ahead of mortgage renewals

(NC) Affordable housing isn't just a problem for those trying to get into the housing market. It's a challenge for homeowners too.

A new survey from TD Bank Group revealed some of the challenges homeowners will face when renewing a mortgage this year. Nearly half of those renewing in the next year expect higher monthly payments, with 73 per cent of them saying they'll need to cut back on spending to keep up.

"From what I've seen, most of those preparing to renew their mortgage this year are leaning towards a fixed instead of a variable rate mortgage, but it's important to remember that there isn't a one-size-fits-all approach to choosing what can work for you," said Patrick Smith, vice president, product management, Real Estate Secured Lending at TD.

"There's support available for Canadians who want quick and valuable mortgage advice. A mortgage specialist can provide context to help you understand your options, and advice to help you create your strategy."

Here are some things to consider when you're facing possible higher mortgage payments on renewal:

• KNOW YOUR NUMBERS

Get clear on your current budget and spending. Take an honest inventory of your expenses and triage between the must-haves and nice-to-haves. Look at where you can cut back and direct that money to your mortgage.

• SEEK ADVICE EARLY

Speak to a mortgage specialist sooner rather than later. They can help you understand all your options to feel more confident heading into the mortgage renewal process. For example, knowing the difference between a fixed vs. variable interest rate can help you decide if you prefer your current rate type, or if you'd rather switch.



• FOCUS ON YOUR PRINCIPAL

Bringing down your mortgage principal can help lower your future payments from what they would otherwise be. This is especially helpful in a higher interest rate environment. If you have room in your budget, you might be able to start a more accelerated payment schedule, which could help pay off your mortgage faster.

Rates go up and down, and life circumstances can change—you can't always know what the future will hold. But by getting advice and having a strategy in place to manage rate increases, you can be better prepared to meet it.

www.newscanada.com

MARKET UPDATE

Orangeville Statistics - August

	August, 2025	August, 2024	% Change
# of Active Listings	162	130	24.62%
# of Homes Listed	78	76	2.63%
# of Sales	26	26	0.00%
List Price vs. Sale Price Ratio	98%	99%	-1.01%
Average Days on Market	42	34	23.53%
Average Sale Price (all types)	$759,496	$836,896	-9.25%
Detached	$845,141	$941,800	-10.26%
Semi-Detached	$578,667	$658,750	-12.16%
Freehold Townhouse	$694,600	$736,633	-5.71%

Orangeville Statistics - Year to Date

	Jan - Aug, 2025	Jan - Aug, 2024	% Change
# of Homes Listed	667	648	2.93%
# of Sales	260	304	-14.47%
List Price vs. Sale Price Ratio	98%	98%	0.00%
Average Days on Market	35	27	29.63%
Average Sale Price	$797,234	$824,364	-3.29%
Detached	$789,364	$791,078	-0.22%
Semi-Detached	$652,300	$708,074	-7.88%
Freehold Townhouse	$707,427	$740,309	-4.44%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	162
Divided by Sales per Month	26
Months of Inventory	6.2

There is currently 6.2 months of inventory on the Market in Orangeville.
In a Buyers Market, there is normally more than 6 months worth of inventory.

Peel - Caledon Statistics - August

	August, 2025	August, 2024	% Change
# of Active Listings	489	398	22.86%
# of Homes Listed	249	177	40.68%
# of Sales	65	58	12.07%
List Price vs. Sale Price Ratio	96%	96%	0.00%
Average Days on Market	34	29	17.24%
Average Sale Price	$1,139,311	$1,221,819	-6.75%

Peel - Caledon Statistics - Year to Date

	Jan - Aug, 2025	Jan - Aug, 2024	% Change
# of Homes Listed	1,966	1,653	18.94%
# of Sales	505	569	-11.25%
List Price vs. Sale Price Ratio	96%	95%	1.05%
Average Days on Market	29	28	3.57%
Average Sale Price	$1,298,810	$1,332,759	-2.55%

Buyers Market vs. Sellers Market

Current Number of Homes for Sale	489
Divided by Sales per Month	65
Months of Inventory	7.5

There is currently 7.5 months of inventory on the Market in Caledon.
In a Buyers Market, there is normally more than 6 months worth of inventory.

PROVIDED BY
ROYAL LEPAGE
RCR Realty, Brokerage
Independently Owned & Operated



4075 The Grange Sdrd, Caledon

Escape to a serene sanctuary on nearly 8 acres, where a meandering river and timeless beauty create the perfect retreat. This luxuriously restored 1846 3+1 bedroom home blends exposed logs, wide plank hardwood, and stone fireplaces with modern elegance. Gather in the great room flowing to the kitchen and dining area, or work in the inspiring office with fireplace and walkout to nature. The primary suite is pure indulgence with spa-like ensuite, dressing room, and sweeping views. A finished basement adds gym, wine cellar, steam shower, and guest space. Outdoors, enjoy stylish entertaining, strolls to the river, and peaceful living just minutes from Devil's Pulpit, amenities, and Pearson.

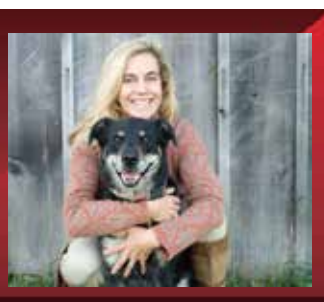
$3,999,000



SARAH ASTON
LIVE THE HEADWATERS LIFESTYLE

sarahaston.ca

519.217.4884



SARAH **ASTON**
Sales Representative

SUTTON - **HEADWATERS REALTY INC**
Town and Country Properties

Benjamin Moore®

FOCUS ON DECORATING
88 First St. Unit #4A
Orangeville, ON L9W 3J6
519-942-8171
focusondecorating.ca

We're grateful for our customers each and every day.

Happy Thanksgiving from our family to yours!





The best just got better.

Benjamin Moore set out to do the impossible and make AURA® Interior paint even more beautiful, more durable and longer-lasting. Benjamin Moore elevated this ultra-premium paint, which was already in a class by itself for deep, rich colour that lasts.

Benjamin Moore®
AURA®

Offer valid for $20 OFF manufacturer's suggested retail price per 3.79L can of up to five (5) 3.79L cans if Benjamin Moore® premium, AURA® products. Redeemable only at participating retailer. Limit one per customer. Subject to availability. Retailer reserves the right to cancel this offer at any time without notice. Cannot be combined with any other offers. Offer expires 10/31/2025.

©2020 Benjamin Moore & Co. Aura, Benjamin Moore, Gennex, and the triangle "M" symbol are registered trademarks licensed to Benjamin Moore & Co. Color accuracy is ensured only when tinted in quality Benjamin Moore® paints. Color representations may differ slightly from actual paint. 6/20

RESALE HOMES COLLECTIONS



3 cost effective ways to help protect your home from floods

(NC) Flooding is Canada's most common natural disaster, affecting hundreds of thousands across the country. With the increase of frequent and severe rainfalls, the government of Canada cautions that flooding can happen anywhere, at any time—and the results can be costly.

Research from the Intact Centre on Climate Adaptation at the University of Waterloo shows the average price to repair a flooded basement is $53,000. There are preventative maintenance steps you can take to reduce the risk of flooding in your home, and many can usually be completed in less than a day. The centre offers many tips to help protect your home from flooding.

REGULAR MAINTENANCE

The first place to start is with simple maintenance. At least twice a year, remove debris from around storm drains and culverts and clean out your eavestroughs. This keeps the way clear for water to flow freely. Inside your home, test your sump pump, clean out the backwater valve and remove obstructions from around floor drains.

SIMPLE UPGRADES

Outside of the house, simple changes will help direct water away from your home. Start by disconnecting downspouts and capping the foundation drains. Then, extend the downspouts and sump discharge pipes to direct water at least two metres away from the foundation, about the length of a standard dining table. Next, consider installing window wells that sit 10 to 15 centimetres above ground, about the height of a smartphone, along with window well covers where fire escape requirements allow.

For inside your home, store valuables and hazardous materials that are kept in the basement in water-tight containers. These items should be kept at least 30 centimetres off the floor, or the height of a standard ruler.

A flood alarm is another low-cost item that can be installed to notify you quickly of any issues that could be missed while at work or on vacation.

HOME PROJECTS

Whether it's planting a rain garden to collecting stormwater or converting paved areas into vegetation to absorb more water, investing a little extra time and money in flood protection can help save you more in the long run. Check with your local municipality to find out if they offer subsidies and rebates for flood protection measures.

Learn more ways to reduce your home's risk at intact.ca/protection.

www.newscanada.com

The Mortgage Centre
We work for you, not the lenders.
Turnbull Financial
The Mortgage Centre - Lic. #12569



SHANNON TURNBULL
PRINCIPAL BROKER - M08002878
shannonexpert@mortgagecentre.com

An independent member of the Mortgage Centre Network

Tel: 905-951-0234
Cell: 416-985-0234
Toll Free: 888-951-0234
www.shannonturnbull.com

hilarymatthews.com

HILARY & CO.



✓ Full Service Real Estate Listing Process
✓ Home Renovation Contractor Services
✓ Custom Marketing

647.354.9506
DIRECT

HARVEY KALLES
HILARY MATTHEWS
REAL ESTATE BROKER

OPEN HOUSE
Thursday, September 25th 11-2 and Saturday, September 27th 12-2









128 Haines Drive, Bolton
ASKING PRICE
$2,799,000.00



JASMINE XUEREB
Real Estate Broker
Sutton Group Elite Realty Inc,Brokerage
Cell: 416-305-7825
www.jasminexuereb.com

Jasmine Xuereb
BROKER

Not intended to solicit those already under contract.

$1,199,000



Raised Bungalow.
Approx. 1/2 Acre Lot
in Caledon East. Updated
& Renovated. No rear neighbours.
Multiple patio areas. Landscaped
gardens. Mature Grounds.
Meticulously maintained.
Peace & privacy.
Pride of ownership.

15 VALEWOOD DR. CALEDON

$1,199,000



Stunning Church Conversion
w/ Sep. Studio Apartment!
Gourmet kitchen Perfect
for entertaining.
Studio apartment for
in-laws or rental income.
A must-see for those seeking
something extraordinary!

63011 DUFFERIN COUNTY RD 3. EAST GARAFRAXA

$559,000



3 Bdrm Townhouse w/ Modern
Updates & Prime Location near
Bramalea City Centre & the hospital.
Modern & functional, S/S
Appliances. New Hdwd Flrs.
Gas BBQ Hookup. Backing onto a
serene parkette. Sought-after location.
Don't miss this opportunity
to make it your new home!

475 BRAMALEA RD #195 BRAMPTON

$1,599,000



Fieldstone Community All-Brick
Bungalow Showcases True Pride
of Ownership. 4 Bdrms & 4 Fully
Reno'd Baths, Hdwd Floors T/O,
Updated Gourmet Kitchen w/ all-new
SS Appliances, Open-Concept
Living Space & Much More... Lrg Patio,
3-Car Garage, Lrg Drive & Close to
Amenities. Move In & Enjoy.

33 STONEGATE AVE. MONO

KIM WINSTONE
Sales Representative
direct 647-280-3468
Win when you buy,
Win when you sell,
Be a *Win*ner with Kim *Win*stone



RE/MAX realty SPECIALISTS BROKERAGE
INDEPENDENTLY OWNED AND OPERATED

kim@kimwinstone.com
www.kimwinstone.com

RESALE HOMES COLLECTIONS



Easy home updates to help you chill out this fall

(NC) With the change in season, it's time to tackle your home maintenance checklist. From safety precautions to appliance upkeep, here are tips to help you breeze into fall.

CLEAN YOUR FURNACE FILTER

Dirty filters mean your furnace must work harder. Regularly changing the filters in your central air and heating system can significantly improve their efficiency and longevity. Change filters monthly throughout the heating and cooling seasons, and have your furnace serviced annually by a professional to ensure it's working properly.

INSTALL HOME SAFETY

The Canadian National Fire Information Database reports that 80 per cent of fire deaths occur in homes without working smoke alarms, often due to missing batteries or expired alarms. Proper smoke alarm placement, regular maintenance and alarm replacement are essential to keeping everybody protected, so be sure to install alarms on every level of your home, including the basement, and in every bedroom. Replace batteries at least every six months, or make maintenance easier with a 2-in-1 smoke and carbon monoxide alarm such as the First Alert 10-Year Battery Combination alarm, which also eliminates battery chirps and replacements for a decade.

CHECK YOUR ROOF AND CLEAN YOUR GUTTERS

Rapidly changing temperatures and humidity can wreak havoc on roofs. Water damage can cause deterioration to insulation, wood and drywall, making electrical, plumbing and HVAC systems vulnerable to damage. Inspect for missing and loose shingles, replacing them as needed, or have a licensed, certified roofing professional check the condition of your roof. Clear your gutters of leaves and debris, flush them with water and make repairs if necessary. You may also consider replacing old or damaged gutters with new ones that have built-in leaf guards.

TEST FOR RADON

Radon is an invisible, odourless gas that can seep from the soil through cracks in the foundation. After smoking, radon is the second-leading cause of lung cancer, according to Statistics Canada. A simple DIY test kit can be purchased from most hardware stores to determine

www.newscanada.com

Boost curb appeal with winter-friendly updates

(NC) Let's face it, winter can be dark and dreary. Whether you're setting up your house for sale in the colder months, want to impress your guests or you simply want a more cheerful place to come home to, here are some upgrades you can tackle any time of year.

BRING LIGHT TO THE DARK

Outdoor lighting serves as a safety precaution to prevent falls and discourage thieves, but it also adds undeniable flair and drama to your home's exterior. Go for classic warm white to be most inviting – though fun holiday décor is also encouraged. There are plenty of solar-powered lighting options you can find in your local hardware store or go for battery-operated lanterns or a fully integrated system for corners short on sunshine.

PLANT WINTER-READY GREENERY

Nothing spruces up a front yard quite like some eye-catching landscaping. It may be too cold and inhospitable to plant directly in the ground, but some rich and colourful greenery in pots on your porch or lining the walkway can add instant impact. Go for miniature potted evergreens, elegant winter roses, red-berried wintergreen, or hearty decorative grasses. Consider planting them in your garden come spring to enjoy them for winters to come.

REVAMP THE FAÇADE

It may not be the first update you think of, but with the right materials you can update your faded siding safely in colder weather – and get it done before guests arrive for Christmas, Hanukkah, or Lunar New Year. Stylish and long-lasting mortar-free stone veneer such as Fusion Stone offers a high-impact DIY exterior that won't succumb to freeze-thaw cracks or require time to dry, so you can apply it rain or shine.

Find more information at fusionstone.ca.

www.newscanada.com





Protect your mortgage with the right life insurance

By: Desjardins Agent John Brown

If you're thinking about selling your current home this winter to upgrade to something a little bigger or better, it's important that you take time to consider how you will pay off your new mortgage if something unexpected happens to you.

While it's often tempting to opt for standard mortgage insurance, many people don't know that the right life insurance policy can offer this same protection alongside several additional benefits - including:

You name your own beneficiary. This means that, in the event something happens to you, your beneficiary can decide how the death benefit payment will be allotted. A typical mortgage insurance policy names the financial institution as the automatic beneficiary for the amount due.

You have more choice. When selecting your life insurance coverage limit, you can choose any amount subject to policy limits. Traditional mortgage insurance has fewer options in terms of both the amount of coverage you can choose and the length of the coverage period.

Your coverage does not decrease. Traditional mortgage insurance policies only offer a decreasing benefit for the length of the policy's term – so just enough to cover the remaining balance of the mortgage itself. A life insurance policy would provide you with the full value of the death benefit – regardless of what you still owe.

You can add additional coverage options. If you opt to protect your mortgage through a life insurance policy, you can take advantage of many additional coverage options. A disability waiver of premiums, for example, is a type of coverage that helps preserve your policy in the event your income is affected by an unexpected disability.

Buying a home is a big and often-intimidating process so it's important to ensure you're well-prepared. Be sure to consult an insurance and financial services professional to confirm you're on the right track and determine the best mortgage protection option for you.



John Brown Insurance and Financial Services Inc.
John Brown, Agent
1b-21 Parr Blvd
Bolton, ON
905-857-8018
insurancewithjohn.ca
john@insurancewithjohn.ca

Desjardins Insurance

CST-1408

This column, written and published by Desjardins Agent John Brown, presents general information only and is not a solicitation to buy or sell any insurance products.
All mortgage insurance plans are not the same. This is a general comparison only and may not be applicable to a specific mortgage insurance policy.
Desjardins Insurance refers to Certas Home and Auto Insurance Company, underwriter of automobile and property insurance or Desjardins Financial Security Life Assurance Company, underwriter of life insurance and living benefits products.
Desjardins, Desjardins Insurance and related trademarks are trademarks of the Fédération des caisses Desjardins du Québec, used under licence.

THE CHRIS RICHIE GROUP

905-584-0234
519-942-0234
1-888-667-8299
www.remaxinthehills.com



It's the MARKETING, the EXPOSURE, the RESULTS!

Our Award Winning agents have over 80 years of combined experience at your service! Caledon, Mono, Adjala and surrounding areas.



CHARMING 3 BEDROOM BUNGALOW

- Minutes to Tottenham & Bolton on 1.37 acres
- Set well back from the road for privacy
- Rural living with easy access to commuter routes
- 2 bathrooms, combined kitchen/dining areas
- Partially finished basement with rec room
- Det 2-car garage + attached heated shop
- Plenty of room for hobbies, projects, or storage
- Family-Friendly Lot with Tree House

1290 County Road 50, Adjala $999,000



REBUILT 1.5 STOREY HOME WITH CENTURY CHARM

- 3 bedrooms, 2 bathrooms, 5 scenic acres
- Every essential home system has been updated
- Completely rebuilt from the studs in 2008-2009
- Reclaimed wide plank floors, vaulted ceilings, screened porch
- Solid wood doors, stylish light fixtures, oversized windows
- Geothermal heating, high efficiency wood stove
- Rare blend of historic character with modern comfort
- Located on one of Caledon's most scenic roads

2651 Forks of the Credit Road, Caledon $1,298,000



OVER 8 ACRES OF PICTURESQUE USABLE LAND

- 1.5 storey home with 4 bedrooms & 2 bathrooms
- Open concept kitchen/living areas, main floor laundry
- Main floor primary bedroom & laundry room
- Soaring beamed ceilings, exposed logs, wood floors
- Beautiful stone exterior, heated detached 3 car garage
- Gated entry plus second driveway access
- Country living with all the modern connivances
- Just minutes to Orangeville or Alliston

6 Shell Crescent, Mono $1,399,000



SET ON 50 GENTLY ROLLING ACRES

- Bungaloft, 4 (2+2) bedrooms & 3 bathrooms
- Customized Normerica post-and-beam home
- Soaring ceilings, expansive windows, open concept
- Main floor primary bedroom with 3 pc. ensuite
- Finished walk-out lower level with 9' ceilings
- 3 tier pond with waterfalls, extensive decking
- Spectacular views to the east & west over the valley
- 5 stall barn, 30'x72' drive shed & Quonset hut

954461 7th Line, Mono $2,549,900









THANK YOU, ORANGEVILLE!

What an incredible day at Rotary Park!

On Sunday, September 14th, the Chris Richie Group and the Vetere Team had the privilege of hosting our **Community Appreciation Event**, and we're still smiling from all the joy, laughter, and connection we witnessed.

We want to extend our heartfelt thanks to **everyone who came out to support**-your presence made the day truly special. From families and friends to new faces and long-time neighbours, the energy was full of positivity and hope, and it reminded us why we love this community so much.

A huge shout-out to the **staff of the City of Orangeville** and our amazing volunteers-your help behind the scenes kept everything running smoothly.

Special thanks go to:

- **Fairytale Face Painting,** Orangeville's own, for adding a touch of magic and delight to the day.
- The **incredibly talented Emilie Jagt,** whose creativity and warmth lit up the park.
- And of course, the **legendary Chef D,** who grilled over **200 hamburgers and 100 hot dogs in just 3 hours**-absolutely amazing!

We also want to recognize Mark and Jeff Vetere of the Vetere Team. Your commitment, effort, and enthusiasm in helping bring this event to life was truly inspiring.

If you couldn't make it this time, we hope to see you at the next one! This community has helped us achieve some of our greatest milestones in real estate, and **giving back is our way of saying "THANK YOU."**

From all of us at the **Chris Richie Group,** thank you for being part of what makes Orangeville so special.







