

The Dianna Mandzuk Team

October 2009



IT'S OFFICIALLY FALL!

There's a certain nip in the air these days that means only one thing, fall is upon us and that also means that the fall real estate market is here! There is typically a brief flurry of activity in the market this time of year led by people wanting to move and be settled in a new home before the coming school year and those who want to be in a new home before Christmas.

So, if you're curious about how the market is doing, or where it's likely to be going in the near future, just give us a call or send us an e-mail. We'd be happy to update you on the latest activity and trends, and answer any questions you may have.

4 Ways to Save on your Autumn Home Repairs

Fall is a popular time for Canadians to roll up their sleeves and complete those needed home improvements before the winter sets in. Here are a few tips on how to save money on your autumn home repairs:

1. Use reclaimed materials - More contractors and developers are using salvaged fixtures and materials to complete remodeling work than ever before - and so can you. Using gently worn bathtubs, kitchen furnishings, countertops and other hardware not only saves you money, it's also better for the environment.

2. Replace old windows - If you're trying to decide between replacing your old windows or another, more aesthetic project, shoot for the window swap. New, high-efficiency windows not only give your home that newly-remodeled look, but they can save you up to 30% on heating costs this winter.

SEPTEMBER MARKET WATCH

The Durham Region Association of Realtors reported 825 sales in Durham Region in September, down .5% from 875 in August but up 9% from the 752 recorded in September 2008.

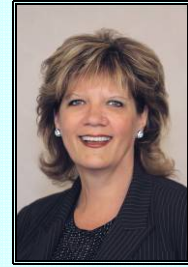
Average selling prices were up 1.4% in September, and up 5.5% from September 2008.

"This year's real estate market has been a rollercoaster ride," commented Debbie Dawson 2009 DRAR President. "With a weakened economy Durham's first quarter started off rocky. Government incentives kicked the second quarter into gear and into a Buyer's market. Now with listings well below the same time last year the market has spun into a Seller's market. In the first quarter we never would have anticipated setting any records, but with both June and September in the record books, the first quarter pessimism has come and gone with the changing seasons."

3. Earn extra rewards - Take advantage of special deals at the hardware or home superstore. Many stores offer cash back or significant discounts when you use their consumer credit programs. Just be sure to charge only what you can pay back.

4. Just do it, yourself - Some home repair projects can be daunting, but facing the challenge of do-it-yourself repairs can save you hundreds in labor costs. Try your local library or utilize experts at the hardware store to discover fool-proof tips on improving your home. Or search for DIY tips online - the internet is full of discussion boards and simple manuals that can help you with hundreds of projects.

(Continued on page 2)



Dianna Mandzuk's Profile

Sales Representative
Canadian Staging Professional
Certified Luxury Home Marketing
Specialist

With more than 2 decades as a top producing Real Estate Agent, Dianna is an experienced professional with an impeccable reputation who combines extensive market knowledge with exceptional service – as evidenced by her high level of repeat and referral business clientele. Patient and trustworthy, Dianna's professional approach and her ability to treat each and every client as important has ensured her continuing success. Dianna's clients consistently agree, work with Dianna Mandzuk..."The Results Will Move You!"


















- **Joined RE/Max in 1986**
- **Recipient of RE/Max's Lifetime Achievement Award**
- **Member of the RE/Max Hall of Fame**
- **Yearly Platinum Club Member**
- **2008 Chairman's Club Award recipient**
- **2007 Diamond Club Award recipient**
- **2006 Chairman's Club Award recipient**

These awards attest to Dianna's high level of dedication and personable style of service.

dianna@dmandzuk.ca

Pumpkin Spice Cookies

Ingredients

-  2 1/2 cups all-purpose flour
-  1 teaspoon baking powder
-  1 teaspoon baking soda
-  2 teaspoons ground cinnamon
-  1/2 teaspoon ground nutmeg
-  1/2 teaspoon ground cloves
-  1/2 teaspoon salt
-  1/2 cup butter, softened
-  1 1/2 cups white sugar
-  1 cup canned pumpkin puree
-  1 egg
-  1 teaspoon vanilla extract
-  Frosting:
-  2 cups confectioners' sugar
-  3 tablespoons milk
-  1 tablespoon melted butter
-  1 teaspoon vanilla extract

Directions:

1. Preheat oven to 350 degrees F (175 degrees C).
2. Combine flour, baking powder, baking soda, cinnamon, nutmeg, ground cloves and salt; set aside.
3. In a medium bowl, cream together the 1/2 cup of butter and white sugar.
4. Add pumpkin, egg, and 1 teaspoon vanilla extract to butter mixture, and beat until creamy.
5. Mix in dry ingredients.
6. Drop on cookie sheet by tablespoonfuls; flatten slightly.
7. Bake for 15 to 20 minutes in the preheated oven.
8. Cool cookies, then drizzle glaze with fork.
9. To make Glaze:
Combine confectioners' sugar, milk, 1 tablespoon melted butter and 1 teaspoon vanilla. Add milk as needed, to achieve drizzling consistency.

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These easy tips can help you save on your home repair projects this fall.

Save even more this fall with the Home Renovation Tax Credit (HRTC) which is a non-refundable tax credit based on eligible expenses for improvements to your house, condo or cottage. It can be claimed on your 2009 income tax return. It applies to eligible purchases made after January 27, 2009 and before February 1, 2010. The HRTC applies to eligible expenses of more than \$1,000, but not more than \$10,000, resulting in a maximum non-refundable tax credit of \$1,350 $[(\$10,000 - \$1,000) \times 15\%]$.

And don't forget that almost every improvement you make to your home adds value in the Real Estate market!

Where do you want to live?

Narrow down your search by making a list of neighbourhoods that appeal to you. Decide whether proximity to schools, shopping or other services are important to you.

Currently, in today's Buyer's market, with low prices, attractive interest rates and government incentive programs, this is a golden opportunity for purchasing a home. If you're sitting on the fence, why not give us a call to discuss your ideas and options?

You'll be glad you did!

We can recommend several mortgage brokers to you or a mortgage representative with most of the major banks who can help you in getting pre-qualified for a mortgage, just give us a call at **905-433-2579** and we would be happy to refer you!

Here at the Dianna Mandzuk "Green" Team, we respect the environment. Here are a few ways you can help with this newsletter!

REDUCE: Did you receive a paper copy of this newsletter? Why not sign up online to receive the pdf version by email instead? Sign up at www.dmandzuk.ca

REUSE: After you are done reading this newsletter, pass it on to a friend or family member. Dianna and her Team are experienced sales people covering many different areas, from Scarborough to the Kawartha Lakes and all points in between!

RECYCLE: Please put this newsletter in your recycling bin when you are done reading it.

FEATURED PROPERTY



886 Pincrest Rd., Oshawa

Huge 6+1 bedroom prestigious Maxwell Village home on a large lot with 20' x 40' inground pool & finished basement with nanny suite offering kitchen, living room, 3-piece, bedroom & storage. Spacious double entry front foyer, separate living room with french doors & step down to the formal dining room with wood burning fireplace. Convenient main floor office off the spacious country kitchen which overlooks the family room warmed by a gas fireplace plus walkout to patio & rear yard oasis. Convenient upper level laundry to service the 6 bedrooms, skylit hallway & updated main Jacuzzi bath with heated floors, main floor 4-piece with garage access to house. The home is heated with gas fireplaces & some baseboard electric.

For more details, please call or visit www.dmandzuk.ca/2091.htm

DRAR Housing Report • September 2009

Overview

The Durham MLS Statistics provided are compiled by the Durham Region Association of REALTORS and are based on total home sales. The statistics reflect selling prices for various property types within the Durham Region. These statistics are for information purposes only.

AREA	NAME	AVG. SELL \$	SINGLE DETACHED	SEMI-DETACHED	CONDO/TOWNHOUSE	CONDO APT.	LINK	ATTACHED ROW
E12	S. Pickering	312,471	342,831	261,000	--	--	290,000	195,000
E13	N. Pickering	313,172	363,946	323,800	220,570	205,517	270,500	267,456
E14	Ajax	310,513	350,639	266,077	200,500	168,863	260,130	265,841
E15	Whitby	296,412	341,397	190,750	194,282	223,460	274,680	241,207
E16	Oshawa	224,475	245,875	167,325	132,959	217,800	211,780	185,556
E17	Bowmanville/Courtice	252,816	284,491	171,750	165,500	149,750	232,453	204,528
E18	Whitevale/Claremont	770,500	770,500	--	--	--	--	--
E19	N. Whitby/N. Oshawa	369,868	385,235	--	--	--	--	239,250
E20	Newcastle/North	308,938	308,938	--	--	--	--	--
E21	Scugog	297,133	297,133	--	--	--	--	--

“Durham’s fall market is starting stronger than ever, with the reported 825 sales this September, it is the best selling September on record!”

~Debbie Dawson
2009 DRAR President.

The **Dianna Mandzuk Team** consists of (L-R) Lori Felix, Paula Kennedy, Doreen Hamilton*, Dianna Mandzuk*, Kim Bound* & Colleen Miller*.



Dianna Mandzuk

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- Certified Luxury Home Marketing Specialist
- Canadian Staging Professional

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Dianna Mandzuk Team
for all your Real Estate
Needs...
The Results Will Move
You!



Add to your home's curb appeal with fall mums!

One of the most popular plants for the fall season of your garden is the mum. Flowering fall mums are often called "hardy mums" partly because they are winter hardy and not difficult to grow and also require very little care. Mums come in a wide variation of colors, sizes, shape and types. Easily grown, they can be planted in

In this month's newsletter

- 4 Ways to Save on your Autumn Home Repairs
- Add to your Home's Curb Appeal with Fall Mums
- September Durham Region Housing Report
- Team Member Profile –

Dianna Mandzuk

October gave a party;
The leaves by hundreds came -
The Chestnuts, Oaks, and Maples,
And leaves of every name.
The Sunshine spread a carpet,
And everything was grand,
Miss Weather led the dancing,
Professor Wind the band.
-George Cooper, "October's Party"

garden beds or containers. They are usually disease and insect free. Mums are drought resistant and low maintenance, making them very easy to grow.

Fall mums prefer to be planted where they will receive a full day of sun, although at least a half day of sunlight will be fine. Plant them in well draining fertile soil for the best results. For optimum growth of young plants, plant them 18 to 24 inches apart, while larger more mature plants may be planted closer together, but far enough apart so not to crowd each other. If you opt for planting in above ground containers they should be planted in the ground before the hard frosts begin.

Most mums are winter hardy so keep their soil moist until winter sets in and after several good frosts and when the plants have darkened, cut them back to soil level, or they may be left in the ground and cut back when the next growing season starts.

Is now the right time for you to sell or buy? Were you thinking of waiting for the "spring market"? Give us a call to discuss the best options for YOU!

The security of our investments is becoming more and more important these days. Investors want to be able to anticipate decent returns in the stock market, but the market takes them on a rollercoaster ride that would be the envy of any amusement park. The series of highs and lows can leave you with a feeling of hopelessness, and personal fortunes are wiped out in a blink of an eye. So what else can you invest in? The answer is to invest in real estate; historically it is one of the safest investments!

Not intended to solicit properties already listed for sale nor Buyers signed under a Buyer's Agency Agreement. E. & O.E.

How do you find the Dianna Mandzuk Team?

It's not hard to do; Dianna and her Team are very accessible!!

On the net:

Learn more about Dianna, her Team & her listings at her easy to navigate website:

<http://www.dmandzuk.ca>

Get the latest news from Dianna's Team at Dianna's Blog:

<http://activerain.com/blogs/dmandzuk>

Watch virtual tours & get tips, tricks & how to videos at Dianna's YouTube channel:

<http://www.youtube.com/user/dmandzuk>

To be the first to know about a new listing, become Dianna's friend on Facebook:

<http://www.facebook.com>

Email Dianna anytime with your questions at dianna@dmandzuk.ca

Off the net:

Give Dianna & her Team a call, you'll find them very helpful 905-433-2579

Send some snail mail to 203 Bond St. E., Oshawa, ON. L1G 1B4



Did you know? Mark your calendar for Saturday, November 21st starting at 6pm... it's SANTA'S PARADE OF LIGHTS in Oshawa! Plan to spend some quality time with your loved ones. For more info on the parade visit: <http://www.oshawasantaclausparade.ca/>