December 2021



4 TIPS TO SIMPLIFY HOLIDAY DECORATING A GIFT TO YOURSELF

Decorating your house for the holidays is supposed to be fun, but sometimes the admin around it can become a chore. Here are four ideas to streamline and simplify your decorating this year.

Use decorations you can keep out beyond New Year's. It can feel very laborious spending a day festooning your house knowing you'll be taking the decorations down again in a couple of weeks. How about replacing your felt Santas or Christmas baubles with less holiday-specific decorations, such as garlands of pine cones, acorns and evergreens that can stay for the whole winter season.

Bring in the flowers! Substituting flowers for the tinsel will not only give your house a beautiful facelift, it'll also help you cut down on the clutter once the holidays are over. No more boxes filling the attic, just some stems to add to your compost.

Don't put things out for the sake of it. Let's be honest: some decorations are beautiful, while others can seem tacky, generic or a little boring. Don't feel you have to put out as much as possible just because it's what everyone else does. Only choose the things you truly love having around the place or things that you genuinely find beautiful.

Resist the urge to buy new decorations if you don't truly need them. Chances are you already have plenty left over from previous years that will have been kept for a reason! Bring the festive spirit to the house by making use of what you already have.

HOMEOWNERS ARE STAYING LONGER IN THEIR HOMES

In recent years, the National Association of Realtors' historical data has revealed that homeowners are staying in their homes an average of nine years, as compared to four to five years just 13 years ago. There are several reasons for this dramatic change.

When home prices took a big dive in the mid-2000s, many owners were forced to stay in place because of little to no equity in their homes. This pushed the five-year average tenancy up.

The length of homeownership among younger families, who typically relocate about every five years, has not caught up with older generations, who live considerably longer in their homes.

The size of homes has been increasing for the last 40 years, and in conjunction with that, family household sizes have been getting smaller. As a result, the need to keep moving up to larger homes has greatly diminished. Many find that after several years of owning the same home, their needs are still satisfied.

Today, some homeowners are not anxious to give up a comfortable loan balance with a good interest rate after having benefited from good appreciation and historically low interest rates. Staying where they are is more appealing. Other homeowners who may have an interest in selling may be dissuaded by the lack of supply of homes to buy and not being able to find a replacement residence.

Today's credit standards are tighter, making qualifying for a mortgage more difficult for some of those who do wish to sell and buy another home. When homeowners are less likely to qualify for a new mortgage, they are more likely to have to stay where they are, contributing to the average length of homeownership in the market.

Many factors contribute to choosing to stay in a home or not. If you are considering buying or selling a home, call or email us today, and we can help you navigate each of them so you can make the decisions that are best for you.

GREAT IDEAS FOR QUICK, EASY FIXES THAT WILL HELP YOUR HOME SELL GET MY FREE GUIDE!

Perhaps this is the first time you're planning to sell your home or maybe you've done this a few times before, in this guide, you'll find great tips on how to get top dollar for your home.

Make it easier by requesting my Free Guide, Reach out to **647-360-6433** and we'll send it right out to you.



HOW CAN I MAKE THE MOST OF OPEN HOUSES?

Open houses can provide you with many opportunities to make your new-home hunt more fruitful. You can learn about the sellers, the neighbourhood and the details of the home. Full advantage of visiting an open house is achieved if you can time your visit when there are very few lookers roaming through the house. In a hot market, an open house may be the only time to see a property.

Walking through a home will help determine what amenities you can afford at a certain price. You can make market comparisons by visiting several open houses.

Be tuned in to the conversations of other visitors, and you will benefit from the insight of others about the home and the neighborhood. If you can get one-on-one time with the listing agent, find out all you can about the seller and the motivation behind selling the house. Get to know a prospective neighbourhood by taking a walk through it. You will be able to see the pride of ownership, learn the traffic patterns and find out more from meeting some of the neighbours.

BROUGHT TO	YOU FREE BY	THE TOWNSEND TEAM
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Sudoku instructions: Complete the 9×9 grid so that each row, each column and each of the nine 3×3 boxes contains the digits 1 through 9. Contact us for the solution!



SCAN AND FIND HOMES IN YOUR AREA

GINGER BREAD COOKIES



3 cups of flour 2 teaspoons Ginger, Ground 1 teaspoon Cinnamon, Ground 1 teaspoon Cinnamon, Ground 1/4 teaspoon Nutmeg, Ground 1/4 teaspoon salt 3/4 cup butter, softened 3/4 cup firmly packed brown sugar 1/2 cup molasses 1 egg 1 teaspoon Pure Vanilla Extract

Mix flour, ginger, cinnamon, baking soda, nutmeg and salt in large bowl. Set aside. Beat butter and brown sugar in large bowl with electric mixer on medium speed until light and fluffy. Add molasses, egg and vanilla; mix well. Gradually beat in flour mixture on low speed until well mixed. Press dough into a thick flat disk. Wrap in plastic wrap. Refrigerate 4 hours or overnight.

Preheat oven to 350 degrees F. Roll out dough to 1/4-inch thickness on lightly floured work surface. Cut into gingerbread men shapes with 5-inch cookie cutter. Place 1 inch apart on ungreased baking sheets.

Bake 8 to 10 minutes or until edges of cookies are set and just begin to brown. Cool on baking sheets 1 to 2 minutes. Remove to wire racks; cool completely. Decorate cooled cookies as desired.

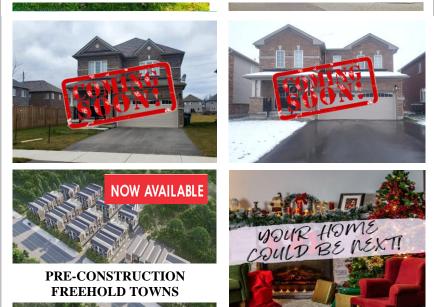
WEALTH BUILDING CORNER



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WHAT THEY ARE SAYING ABOUT THE TOWNSEND TEAM!

Working with Roger and his team was an amazing experience. They're very professional and will do everything and anything to make sure that they clients sell their property and find a house. They put their clients need first

I will recommend this team to anyone who is looking to buy a home or sell a property. Using this team you will have the best service experience ever. So again this is the best agent for either buying or selling your home-*Yvette Piggot*

Marsha was a pleasure to work with while my family was not only selling but also buying a house. She was patient and took the time to get know us based on our reactions from viewing different homes. This allowed her to provide impeccable detail towards narrowing a search for our new home. Her attentiveness, quick responses and passion for her job made it an all around good experience.- *Aniesha Piggot*

I lost out on several bids and was hard mentally to stay in the game. Anthony subtly kept me interested and went miles upon miles (literally several hundred) to show me homes that I was interested in. He understood what my likes and needs were and focused on those listings that we had a good chance of winning. He looked for the features and faults in homes and pointed them out - things I didn't think of. He provided me with price guidance on my bids and eventually, Viola! I am very happy in my new (older style) home. - Darran Pitterman

WORTH READING



Playlist:RetroHolidayFind Your Delight

Every year, on every radio station and in every shopping mall, restaurant or bar, we usually hear the same few holiday songs being trotted out. Sometimes it brings festive nostalgia, while other times it can drive you mad. Thankfully, Find Your Delight has compiled a playlist of more "vintage" Christmas hits, lesser-known versions of the classics and underthe-radar anthems to help usher in the festivities. More:

https://tinyurl.com/worth1221a



11 Tips for a Sustainable Holiday Season EarthHero

As we move into an age of growing public consciousness surrounding the environment and the need for sustainability, many of us are wondering how we can do our bit to cut down on the energy and waste generated by the holiday season. EarthHero is on hand to share some ideas for how to have more sustainable holidays this year,

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Instant update when your neighbours are selling!

Want to know when your neighbours are selling & for how much, we'll tell you as soon as its goes on the market.



NOT READY TO CALL ME? Text your address to 647-360-6433 to find out what your home will sell for *today*. You will get no phone call, just a text!

IN CASE YOU MISSED IT... BROUGHT TO YOU FREE BY THE TOWNSEND TEAM

WE CAN'T MAKE THIS STUFF UP!

Residents of Upper Marlboro, Maryland, were left baffled after witnessing three zebras casually grazing in their neighbourhood. The animals escaped from a private farm at some point in August and have now been corralled into a field to feed.

Someone claiming to be a time traveller from the year 2714 has been posting mysterious updates on TikTok warning us of upcoming global events. Among their messages are predictions of hurricanes, alien invasions and ... talking chimpanzees.

A store clerk's mistake when printing lottery tickets has led to a Maryland man winning \$100,000. The cashier accidentally printed two tickets instead of one, so the man decided to buy them both.

Two British rail enthusiasts have tied the knot on a moving train. After a champagne reception at London Euston station, the train-mad couple held their wedding on a West Coast Main Line service from London to Glasgow in a carriage decorated with flowers.

REFER YOUR FRIENDS, NEIGHBOURS, ASSOCIATES OR FAMILY MEMBERS CONSIDERING MAKING A MOVE:

You can text **647-360-6433** and include the name and contact info of someone you know considering a move and we will follow up with them.

You can pass along our business card to them. We have enclosed one here for that purpose.

You can go to www.SeeTorontoAreaHomes.com and forward the link to someone you know is considering a movie

Of course you can call us directly at 647-360-6433