



## Market Watch

### GTA REALTORS® REPORTING MARCH MID-MONTH HOUSING STATISTICS

TORONTO, MARCH 17, 2010 - Greater Toronto REALTORS® reported 4,353 sales through the Multiple Listing Service® (MLS®) during the first two weeks of March.

This represented a 70 per cent increase compared to the 2,562 sales recorded during the same period in 2009 when resale transactions had dipped markedly due to the recession.

The mid-month sales total was also 16 per cent higher than the previous March midmonth high reached in 2006.

"The spring-like weather in the first half of March brought the first green sprouts of the recurring spring market. Every year, monthly sales climb steadily through May," said Toronto Real Estate Board President Tom Lebour. "People are buying homes because they are confident in the current economic recovery and mortgage payments on the average priced home remain affordable."

The average price for March mid-month transactions was \$440,153 – a 20 per cent increase over 2009. New listings within the Toronto Real Estate Board boundaries were up 34 per cent to 8,540.

"Look for double-digit annual price increases to cease later in 2010, as new listings rebound from the low levels experienced in 2009," said Jason Mercer, TREB's Senior Manager of Market Analysis. "Increased listings will give buyers more choice, resulting in less upward pressure on home prices."

Source: TREB

## ANNOUNCEMENT

I am really excited to announce that I have joined the team of CENTURY 21 Millennium Inc.

As you may know CENTURY 21 is the largest real estate organization in the world. This did not happen by accident. They achieved this success one client at a time. I believe that you deserve and will receive the finest service ever offered by any real estate organization.

There's more good news! CENTURY 21 is the exclusive real estate sponsor of the AIR MILES® travel miles program. When you buy or sell your home through me, you not only get top notch dependable service, I'll be able to give you a whack of "AIR MILES®" as a bonus! This program will also make your home more attractive to potential buyers who are "AIR MILES®" collectors as well. So don't just sit there, spread the word!

I very much appreciate the support you have shown in the past and I look forward to being of service to you in the future.

-Savita Nandkishore

# WANTED

Listings urgently needed in  
Brampton/Mississauga/Oakville





## Savita Nandkishore Real Estate Newsletter



### Complete Spring Cleaning Checklist

Amid the endless piles of laundry, dishes, forgotten bills, and overdue library books, you have a house. A house you would desperately love to show off with pride. It makes you depressed even to think about how to get this mess organized. You feel your only hope now lies in the chance that one of your horrified relatives will recommend you for a cable show home makeover. While you're waiting for that lightning bolt to strike, let's try instead some simple steps and ideas to help you make your home into a place that allows cleaning and organization to be easily achievable. Who knows, you might even find the cordless phone you lost months ago!

#### Step 1: Analysis of Areas

Grab a spiral notebook and a pencil. Take a few minutes and mentally survey each room. In your notebook, jot down the problem areas in the room, putting one problem on a page. You'll need the rest of the space on that same page for the following steps. The items on the paper should be parts of the room that really bug you, or that your family finds impossible to keep neat.

For example:

Shoes in piles next to your front door; the table in the entryway piled with mail; the magazine rack overflowing with books, magazines, and pamphlets; the coats, hats, and mittens etc piled in a heap next to the entryway closet. Carefully (but quickly) analyze each room in the house in this way, making a list of the areas that need improvement.

Here are rooms or parts of your home not to forget about:

- Junk drawers
- Medicine cabinets
- Garages
- Closets
- Storage, including attic, basements, crawlspace
- Outdoors

Tip: We don't always see the disorder in these areas until we open them and try to find things.

#### Step 2: Analysis of Reasons

For each of the problem areas in a room, figure out why the disorganization and mess is happening. I find this most easily done if you are actually in the room you are surveying. All answers are acceptable here, including the fact that you live with slob. Usually there is more than one reason why an area of your home is continually unorganized.

For example:

Why are there shoes piled up next to your doorway? You like people to take off their shoes when they come in. No one in your family wants to take their shoes all the way to their rooms, and there's not enough room in the closet for all the shoes to fit, etc.

Why are the magazines overflowing? You may realize that you have issues of Good Housekeeping from the 70's in there, or a magazine you bought only for the fudge praline cake recipe on the cover.

Continue this process for each of the problems in the room. Write down the reasons for each problem in your notebook, then move to the next room. When you're done analyzing all your problem areas go on to Step 3.

#### Step 3: Solutions

Now comes the fun part. Let's find ways we can fix the problems. Think about habits, behaviours, and tools

**Continued on page 4...**

### DINNER IDEAS...



#### Chow Mein with chicken and big shrimp - West Indian style

- |                                 |                           |
|---------------------------------|---------------------------|
| 1pk (312 g or 11 oz.) Chow Mein | 1 large onion             |
| 2 cloves of grated garlic       | 1 tablespoon sugar        |
| ¼ cup chopped green onions      | 1 tablespoon soya sauce   |
| 3 cups of water                 | 1lb bag of big shrimp     |
| 1 bunch Broccoli                | Green beans               |
| Mushrooms (optional)            | 1 tablespoon salt         |
| 1 Pack Chow Mein seasoning      | 2 Tablespoon tomato paste |
| bar-b-cue sauce                 |                           |

#### Step 1

Cut 1 ½ lbs of chicken into 1 inch pieces and wash. Heat pan with 2 tablespoon of oil, add onion, grated garlic, 1 tablespoon of soya sauce, sugar, chicken, 1 tablespoon of tomato paste, 2 tablespoon of BBQ sauce, and salt if necessary. Add 3 cups of water and half cover pot and let cook until water has gone.

#### Step 2

When chicken is halfway through cooking, half-full deep pot with water and bring to a full boil. Add pack of Chow Mein noodles to boiling water, and let boil for about 5 minutes or until grain is gone from noodles. Drain into strainer and add 3 to 4 cups of cold water, let water drain completely from noodles.

#### Step 3

Now add the mushrooms in to the cooked chicken from step 1, and keep stirring to avoid sticking to the pot on medium heat for about 2 minutes, add the green beans and broccoli and 1 lb bag of big shrimp and stir fry for about 3 minutes, now add the Chow Mein noodles that you just strained and mix together, add half the pack of Chow Mein seasoning and mix everything thoroughly.

Note: When the water level is halfway in the pot of cooking chicken, on the other stove put on your pot of water to boil the Chow Mein noodles, by doing that your Chow Mein noodles would be ready at the right time. Cut vegetables beforehand to make for easier cooking.

**MORE RECIPES AT WWW.SAVITAMALA.COM**

# Hilton Winner





### Are we there yet... Bubble

At the beginning of 2009, our US neighbors made quite an impact on Canadian Buyers and Sellers when their economy became their huge downfall. Suddenly, Canadians began hearing stories of houses undervalued in the US housing market, which in turn triggered a whole bunch of misgivings for Sellers and Buyers alike while on the other hand it created hope and opportunity for others.

The damage had truly been done as fear crept into the mindset of our Buyers and Sellers, obviously with good reason, after all, if this was happening to our neighbors this could also happen to us. Even with the all-time low interest rates coming into play, creating the irresistible temptation for Buyers to enter the Canadian Markets, they were also more than a little weary of the stigma created by the downfall of the US economy; the jack pot question on the average Canadians' mind was what if they lost their jobs.

Early in 2009, when the spring market hit, showing houses to some of my buyer clients was no easy task as I found myself caught in a position of trying to enlighten many of them as to where our Canadian market conditions stood as opposed to what the US market conditions were. People were so shaken that they refused to even acknowledge what kind of system we had in place as opposed to what the Americans had done to create this mess on themselves. There was so much fear instilled within our Canadian Buyers and Sellers, it did not matter that suddenly we had the lowest mortgage interest rates that anyone had seen for decades, the average Canadian wanted to be cautious.

As summer approached, a different tune began to play as without warning, almost overnight there was an unexpected change with market conditions suddenly booming. Low mortgage interest rates continued and could not be ignored. Buyers began flooding the market whether it was first time buyers deciding that it was about time they stopped paying huge rents and get a place of their own with such an affordable mortgage or our investment friends that saw an opportunity too sweet to miss.

As the tables were turned and it became a Seller's market, the shock of bidding wars became abundantly clear, by the end of August, 2009, the realization of what was taking place had crept up so swiftly and unexpectedly leaving everyone in awe of a market unexplained and unpredicted. A hot new listing entering the market for sale could end up being sold for way more than asking within that said day or within a few days. Many an agent and their clients, including myself found ourselves in the position of no less than 3 offers on a home, including anywhere up to 10 offers on some homes. It was no wonder that lots of buyers found that their financing was not being approved as Lenders were doing their due diligence even more diligently to prevent themselves from ending up in the same situation as the US.

With the drastic change in market conditions, the next question would naturally

be whether we were creating a bubble, the blood rush of veins cheering on the bidding wars, even if it was unintentional. According to Economists' reports at the end of 2009 we were not in a bubble as yet, were that the truth or simply a way of stopping a next burst of commotion.

Common sense would tell us if Buyers overpay for a property, it is bound to definitely backfire at some point. Here is a few questions that all of us should be asking ourselves:

Should the buyers have been asking themselves — was it worth it to overpay by 30 to 40 thousand for a home that they simply had to have - or would it have been better to wait it out - would that not come back to haunt you (the buyer) if for any reason you had to end up selling within the next few years.

Should Sellers have been asking themselves – did they miss out on the sweet opportunity of making some money for themselves – when they had buyers lined up to overpay and yet they did not list their property for sale.

When contributing to such a year, we all need to stabilize our market, the fact is most of 2009, there was a lack of inventory which created the situation of people overpaying for a commodity that was not readily available. As of the beginning of this year 2010, January has still seen the lack of inventory of houses in the market. To avoid this bubble, Sellers need to list their homes as it is expected to still have a flood of buyers as long as we have the bait of the low interest rates. This could most definitely resolve buyers overpaying for houses and stabilize our markets for a better 2010 and beyond. Even now at the end of February we are still seeing lack of inventory and several offers on one property.

It was an incredible and interesting 2009, and all I can say is that if you are a Seller now is the time to Sell, don't wait for the spring when consumer confidence returns as is predicated by the Toronto Real Estate Board and more inventory floods the market. And Buyers take advantage of what you currently know, which is low interest rates are still around. As long as low interest rates are available, it's time to take advantage.

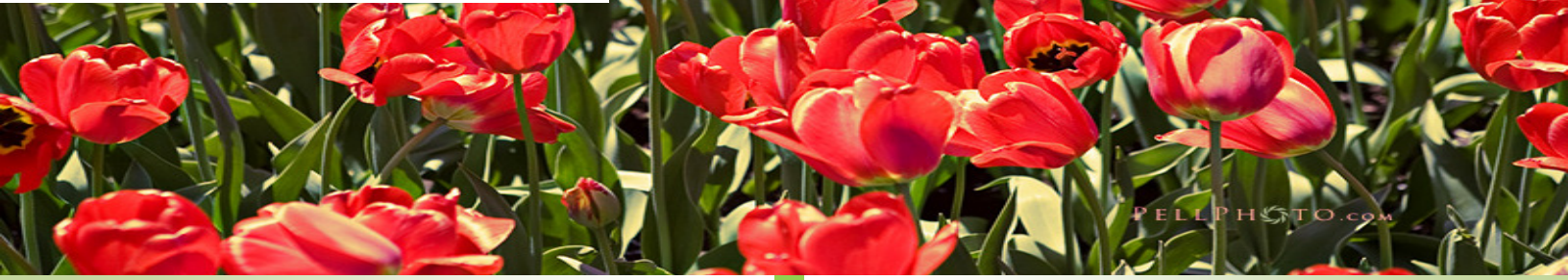
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that can make those messes disappear.

- Do you need some sort of a tool for organization to help your problem?
  - Is the problem a habit that just needs to be enforced and practiced?
  - Is it a combination of containers or tools and habits that need to be changed?
- Many of the problems you will encounter will require organizational tools and behavioural changes. Keep in mind that the best organizing system of shelves, hooks, and labels does no good if it isn't utilized.

For Example:

The junk mail is piling up on your table. Do you need a sorter directly on the table? Maybe the person going through the mail initially needs to be responsible for sorting out the junk (which is 98% of the mail at my house). If you have a lot of different people in your home that receive mail, try giving each person in the house their own mail organizer in their rooms. Older children could then be responsible for their own mail, thinning out the amount you have to go through. What about switching your family to automated bill paying? Many utility companies today allow your utility bills to be deducted from your checking account automatically. You may still receive mail concerning receipt of payment, but at least these can be filed easily without worry that you'll forget to pay.

Don't forget about tools that may aid you in organizing problem areas. What if you put an over-the-door shoe organizer in the entryway closet? Do you need extra coat hooks? Would a bowl on the entry table specifically for keys eliminate the chances of having to dash around the house for 15 minutes in search of them every morning? Try to come up with brainstorm ideas for each problem.

Find solutions to the problems that annoy you most. Check the detailed room links on this website and the general links provided to find some solutions. Call your friends and ask them what they do to combat the problem. Enlist your family's help to find out what would enable them to organize more effectively. If you hold a family meeting where everyone has a voice, you may find that those slovenly family members actually have good ideas. Make decisions about what you are going to try in your own home. Write down the solutions you've decided on.

### Step 4: Implementation.

If when you went through your home you had only a few problem areas, then you're lucky and you can probably implement all of your changes immediately. Begin by making a list of the tools needed from your lists of solutions (Step 3). Buy the tools that you need and set them up in their new home. Warning: organizational tools will not help if you don't use them! You must also start to implement the behaviour changes associated with keeping the mess clean.

Force yourself to remember to put your keys in the new bowl. Enlist your family's help. If they see dad's keys on the kitchen sink, have them take the keys and put them in the key bowl. You may find that initially some family members (I'm not naming names) find it annoying that their routine of keeping their things wherever they happen to throw them down is being interrupted. Be patient. The relief of always knowing where these items are will win them over in the end.

Keep yourself and your family honest by reviewing the room with your list in hand once a day. It may be best to do this at the same time each day. If it was done right before dinner, the family could then discuss problems or successes over the meal. Have you kept up with the changes needed? Have others? Evaluate yourself daily until the room suddenly seems to have removed itself as the source of your frustration.

If you have substantially more work to do, do not expect that you will be able to instantly do the changes that you desire, especially if your solutions involved hundreds of dollars of organizing equipment. It may be necessary for you to pick one room at a time to overhaul. Follow the same steps for the overachievers above who are already almost perfect. If you have a lot to do in one room you may have to set aside a Saturday to put together and install shelves, racks, etc. Try to involve your family as much as possible. Add other rooms and areas of your home as you see how you and your family maintain the ones that you've begun. If you are diligent there may actually be a day when someone says, "Have you seen my..." and you'll be able to answer, "Yes!"

From: <http://housekeeping.about.com/cs/organizing101/a/BeginOrganizing.htm>

**savitamala.com** – more than just a real estate website! you'll find local grocery flyers, dinner ideas, monthly contest and much more...



Monthly Contest



Dinner Ideas

Latest Grocery Flyer

# Referrals

**ALWAYS LOOKING FOR YOUR REFERRALS FROM YOUR FRIENDS & FAMILY**

