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**SEAN DONLEVY**  
REALTOR®  
O: 780-431-5600  
C: 587-986-9545  
sdonlevy@royallepage.ca  
www.sdonlevy.ca

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# HOMEOWNER NEWSLETTER

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### Turkey-Vegetable Pot Pie

[www.bettycrocker.com](http://www.bettycrocker.com)

#### Ingredients

- 1 tblsp butter
- 1 tblsp olive oil
- 3/4 cup sliced carrots
- 3/4 cup cubed peeled sweet potato
- 3/4 cup sliced peeled parsnip
- 1/2 cup chopped red onion
- 2 cans (10 3/4 oz) condensed cream of chicken soup
- 1 1/2 cups milk
- 1 tsp chopped fresh thyme leaves
- 1/4 tsp salt
- 1/4 tsp freshly ground pepper
- 3 cups chopped cooked turkey
- 1 can (8 oz) Pillsbury™ refrigerated Crescent Dough Sheet
- 1 tblsp butter, melted



#### Directions

1. Heat oven to 375°F. Spray 11x7-in. glass baking dish with cooking spray.
2. In 12-in. skillet, heat 1 tblsp. butter & the oil over medium-high heat. Add carrot, sweet potato, parsnip & onion; cook 10 minutes, stirring occasionally, until lightly browned & crisp-tender.
3. In large bowl, stir together soup, milk, thyme, salt & pepper. Stir in turkey & cooked vegetables. Pour into baking dish.
4. Unroll dough on cutting board; cut into strips with fluted pastry wheel or pizza cutter. Arrange strips in lattice design over turkey mixture. Brush dough with melted butter.
5. Bake 15 to 20 minutes or until filling is bubbly and crust is golden brown.

### Mortgage Financing: The More Things Change...

The Government of Canada's mortgage rule changes took effect on October 17, 2016. The changes continued the tightening trend started by the federal government in July 2008 when mortgage insurance on a home purchase with 0% down and a 40 year amortization was eliminated. Since 2008 we have had an average of two major policy changes every year that toughened the rules.

The insured mortgage changes are pretty well known at this point. Regardless of the actual mortgage rate charged by a lender, the bank posted rate must be used to qualify a client for a mortgage. Currently the posted rate is 4.64% versus 2.39% for a typical 5 year fixed rate. The effect is roughly a 20% (or slightly less) drop in the amount a client qualifies to borrow using current interest rates.

**Conventional Mortgages** – business as usual unless the purchase MUST be insured.

The changes to the conventional mortgage rules are quite simple in the sense the government has basically just banned insurance on refinancing.

A typical conventional deal with 20% down can still be qualified at the 5 year fixed mortgage rate using a 30 year amortization. This is basically the same process we were using before the changes. The main difference is that if a lender chooses to require insurance on a purchase (for example if the property is in a remote location) then the new rules would apply.

Thus far it appears that Edmonton will adjust to these changes the same way we have over the past 10 years or so. A little activity was brought forward as people tried to qualify before the changes took effect and this will likely slow future activity by a similar number of transactions. I would expect a slightly quieter quarter or two once the current transactions are completed. This should be followed by a return to our natural level of business activity once clients have adjusted their spending and savings habits to meet the new rules.

**Information Courtesy of**  
**Vaughn Leroux,**  
**Mortgage Broker / Owner**  
**Dominion Lending Centres**  
**780-431-5600**  
**vleroux@dominionlending.ca**



Average Residential Sale Price:  
**\$373,226**

Average Single Family Sale Price:  
**\$430,257**

Average Condo Apartment Sale Price:  
**\$222,406**

Average Duplex/ Row house Sale Price:  
**\$328,197**

### CAPITAL REGION ACTIVITY

**30 Day Averages as of November 3, 2016**

Average Days on Market: **61** YTD Sales: **16,523 (-6,24% compared to last year)**

Visit us at [www.royallepagenoralta.ca](http://www.royallepagenoralta.ca) for currently listed homes in and around the Edmonton area.

This newsletter is not intended to solicit properties already listed for sale.

## 5 TIPS TO GET YOUR HOME THROUGH WINTER

(NC) Cold temperatures, snow and ice may be the ideal ingredients for a winter wonderland, but winter's harsh conditions can also wreak havoc on your home. A little preventative maintenance can help lower your energy bills, avoid more costly repairs and/or increase the lifespan of your home. Addressing the following priority items will make the greatest impact:



**1. Insulation.** One of the easiest and most effective defences against heat loss is proper insulation. Prevent cold drafts from entering and the loss of heated air through basement headers, which, when left exposed, can make your furnace work harder. Look for a moisture-resistant product with high thermal performance. For this, retailers tell us that Roxul Comfortbatt stone wool insulation is a top seller. It makes installation simple—all that's needed is a serrated blade or bread knife. Cut the batt to fit the cavity and press into place. The insulation will help improve energy efficiency as soon as it's in place and provide savings over the lifetime of your home. Comfortbatt can also be used to top or replace old attic insulation. Aim for an R-value of 50 or a depth of 16 inches (41 cm).

**2. Roof and Gutters.** To prevent a future leak, inspect your roof for shingles that are warped, damaged, or missing. Use roofing cement and a caulking gun to seal joints where water could penetrate around the chimney, skylights, or vents. Make sure that your gutters and downspouts are clear of debris and securely fastened. Downspouts should extend at least five feet away from the home to prevent flooding.

**3. Heating and ventilation.** Examine your fireplace and chimney system to ensure that no soot or creosote has collected. Any cracks or voids present could potentially cause a fire. Before you turn the furnace on, replace the air filter and hire a professional to inspect the unit more thoroughly. These steps will improve the efficiency and life of your furnace and will ensure stable indoor air quality.

**4. Windows and doors.** These can be a major culprit for heat loss, if not properly sealed. To keep the warm air inside, examine and replace worn weather-stripping. Inspect structural framing. Caulk inside and out, if necessary.

**5. Yard care.** Trim overgrown trees and shrubs. Drain and shut off any exterior faucets and sprinkler systems to prevent freezing. Ensure rain or snow drains away from the house to avoid foundation problems.

## 4 NUTRITIOUS EATING TIPS FOR SURVIVING YOUR NEXT HOLIDAY PARTY

(NC) Around this time of year, eating and drinking a little too much seems like a holiday tradition, but going too wild can make it difficult to get back on track in January.

Here, Jessica Wang, registered dietitian, shares her top four tips to survive your next holiday party without falling off the food wagon.



**1. Try to go easy on the high-fat foods.** Pastries, pies, sausages, and cream-based soups or sides are delicious, but they're often high in calories or fat. Given the choice, leaner meats like turkey or chicken are good alternatives to red meat. If you're doing the cooking, you can also make some simple ingredient swaps like egg whites instead of eggs, low-fat yogurt instead of sour cream, and flour combined with skim milk instead of cream.

**2. Make smart beverage choices.** Try to alternate between one alcoholic drink and one glass of water. Just two cups of traditional eggnog may have as many as 500 calories. Stick to dry wine, low-cal beer, or spirits with calorie-free mixers like diet or club sodas. "I typically recommend having one glass of a higher-calorie beverage and then switching to something low calorie for the rest of the evening," says Wang.

**3. Stick to your eating routine and don't skip meals.** Planning your meals, getting a balanced breakfast and lunch, and snacking before you leave will help keep your appetite in check at the party. Registered dietitians at grocery stores are a great free resource to help you plan nutritious meals and snacks that will leave you feeling satisfied.

**4. Everything in moderation.** It's okay to eat seasonal sweets and indulge now and again. Whether it's those chocolate-dipped shortbread cookies or a candy cane, remember to take a responsible portion and get the most out of your favourite seasonal treats by slowing down and really savouring the taste.



"In November, the trees are standing all sticks and bones. Without their leaves, how lovely they are, spreading their arms like dancers.

They know it is time to be still."  
*Cynthia Rylant, Author / Illustrator*

