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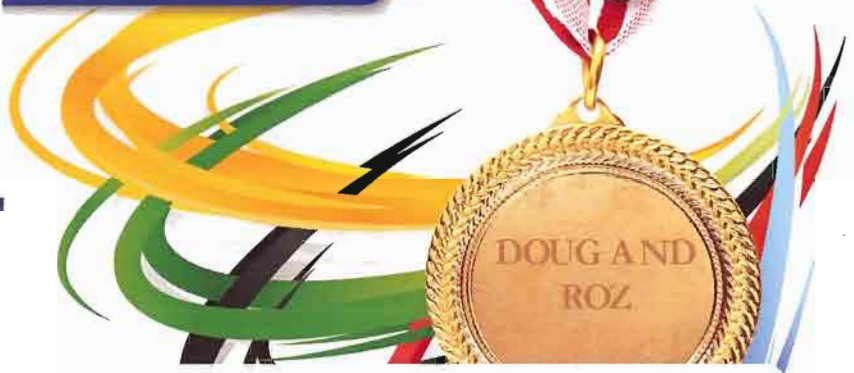
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**RE/MAX**  
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Our Knowledge, Experience & Advice Works for You.

Realty *insights*  
Jan 2010



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## Dear Doug and Roz,

Happy New Year! And what a difference it is from the start of last year. These first weeks are full of optimism and anticipation as the coming Winter Games capture our attention. For a while now, we've been watching the Torch get closer to home and we're all feeling proud as we get ready to welcome the world and go for gold.

And the upbeat mood is centred on more than next month's Games. Our economy continues to trend upwards and indications are that 2010 looks to be another exciting year for the real estate market.

Looking for an update on the real estate market? You've counted on me before, and we encourage you to continue to tap into our knowledge.

We're only a phone call away, and your introductions are always appreciated. We're looking forward to an exciting year as your "real estate resource."

Wishing you a happy and healthy 2010,

Doug & Roz

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*Value = Knowledge + Experience = Advice*

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## Energy Deregulation. Which Offer Is A Good Offer?

Have you ever had a knock on the door from an electricity or gas company sales person? They present quite the case on why you should sign up for “their” fixed rate price plan. But before you sign, do your research. Call your existing energy supplier and make sure you’re not doubling up on a current contract – that you may have to buy out or pay a penalty on.

And do a bit of homework to see if the offer at your door is really your best option. You’ll find in the deregulated energy market, the difference between the lowest and highest price can be as much as 15% to 20%. Even a 5 cent difference can mean \$150 in savings.

If you want a side-by-side comparison of deregulated energy prices and options, check out [www.energyshop.com](http://www.energyshop.com)

## In The Rearview Mirror

Just a year ago, the economic experts and wizards were predicting doom and gloom for the 2009 housing market. Back then, Forecasters had Average Residential Prices hovering at \$306,700, or lower and the number of resales coming in at 433,375. They were looking at a drawn out recession. Throughout the year, forecasts were revised upward and upward again. Make no mistake, the economic recovery is still shaky. But take a look at the 2009 numbers and you’ll see last year’s housing market has surpassed all expectations.

	2009 (Forecast)*	2009 (Revised Forecast)**	2009 (Actual)***
Residential Resales	433,375	441,300	465,251
Residential Resale Average Price	\$ 306,700	\$ 312,950	\$ 320,333

\* Forecast (SOURCE: CMHC Fourth Quarter Housing Market Outlook, 2008)

\*\* Revised Forecast (SOURCE: CMHC Fourth Quarter Housing Market Outlook, 2009)

\*\*\* Actual (SOURCE: CREA, January 2010)

## With Costs Going Up, Keep Home Insurance Premiums Low

Looking beyond the “raise the deductible limit” option, here are a few ideas for keeping your home ownership insurance rates in check:

- Pay for minor losses without claiming them.
- Combine home and car insurance to take advantage of existing discounts.
- If you have a home security system, check to see if you’re taking advantage of any discounts.
- Review the value of your possessions and adjust your coverage to match your current needs.
- Ask your insurance agent if staying with the same insurer offers additional discounts over time.
- Let your insurance agent know if there's a fire hydrant on your lot or a police station a block away.

Reviewing your coverage should be treated like every other home maintenance chore. You might be surprised at the premium discounts you may be missing.

## Know Anyone With A Condo In Their Future?

The form of ownership which we call Condominiums isn’t new. Historians suggest that the Romans used the Condominium concept as early as the 6th Century BC. In Europe, the concept has been in use for many centuries. And it has existed in South American countries for at least two centuries. It took until 1969 for the Condominium concept to come to Canada. Horizon House in Ottawa became Canada’s first high rise condominium.

Are you or someone you know looking to be free of yard work? Just want to close the door and travel? Considering downsizing? The condominium apartment lifestyle may be worth future consideration. Ready for a look? Call us. We’re your real estate resource.

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# This Year's New "R" Word – "Recovery"

Just 3 months ago, forecasters ran hot & cold about the "economic recovery." Too new. Too unpredictable. But fast forward and today it seems there's more optimism. Projections for economic growth are, almost universally, being revised higher.

According to the Conference Board of Canada, our "Economy Grade" is expected to improve—from a low "B" and 11th place in 2008 to 5th in 2010. The reason? Canada seems to be getting through the global recession better than most countries. Consumer optimism is up and Holiday Retail Sales seem to be up as well, although final numbers won't be in for a few weeks.

Except for the Reserve Bank of Australia and Norway's Norges Bank, few Central Banks are ready to raise Interest Rates. However, if the recovery continues, it's expected that the next wave of rate rises will likely come from Canada, New Zealand and the "Eurozone." These economies weathered the recession better than the US and UK.

Even if the Bank Rate goes up, it's rising from a historic low - currently 2.25%\*. We see Lenders may have already calculated a rate increase into their Mortgage Rates – a 5 year mortgage is 5.5%\*. In June 2007, the Interest Rate for a 5-year mortgage was 5.7%... but at that time the BOC Prime Rate was 4.25%\*.

The good news for home owners and home buyers - given the amount of government debt, even if BOC rates go up, look for the rate policy to remain "stimulative."

\*Source: Bank of Canada

## Report Card

Source: The Conference Board of Canada

### Economy, 2010

1	Norway	A
2	Australia	A
3	U.S.	A
4	Belgium	A
5	Canada	B
6	Austria	B
7	Denmark	B
8	Switzerland	B
9	France	B
10	Sweden	B
11	Japan	B
12	Italy	B
13	Finland	C
14	U.K.	C
16	Netherlands	C
17	Germany	C
18	Ireland	D

▼ **Doug & Roz – Your Real Estate Connection**

# New Year New Ways



It's common to begin the new year with resolutions and plans. Ready to take advantage of opportunity in this real estate market? Count on us for knowledge and skillful negotiating.

You know us for great service and we know how to deliver results for you to make this a very happy new year.

Don't keep us a secret. Offer our services to those you know.



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