

RE/MAX  
Real Estate (Mountain View)  
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# Doug + Roz MacCallum

Realtors®

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**RE/MAX**  
Real Estate (Mountain View)



Our Knowledge, Experience & Advice Works for You.

As always, the holidays passed far too quickly and likely there's now a focus on new activities for 2012.

At least in the near term, the economy and real estate will continue to dominate headlines. Looking for clarity? You've counted on us before, and we encourage you to continue to tap into our knowledge when you or someone you know has questions about buying or selling a home.

If a move is on the horizon, let's take advantage of this time of year to get to know what's available in neighbourhoods of interest, as well as what's for sale and sold right here.

We're only a phone call away, and your introductions to friends and family are always appreciated.

All the best for 2012!

*Doug & Roz*

*Value = Knowledge + Experience = Advice*

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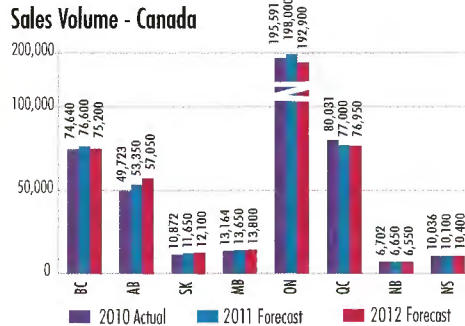
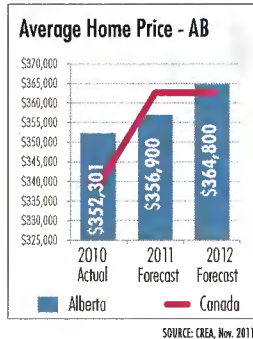


SCAN ME!

## Housing Market Strength Continues in 2012

New Year always brings out the crystal ball. CREA predictions for the 2012 Alberta housing market point to a 2.2% upswing in home prices and a 6.9% jump in sales volume. While other parts of the country are seeing sales and price moderations, CREA expects continued strength here in Alberta.

CREA forecasts reflect expectations that interest rates will remain low until well into the year. Across Canada, Home Sales Activity over the past months, especially a seven per cent jump in November, suggests buyers are confident that the Canadian economy will remain relatively unscathed by global economic risks.



## Fresher Air... Without Opening Windows

Today, homes are built so "tight" that the air can actually get stale – and that can be a problem. Of course, you could just open a window, but that would let out the air you've paid to heat. There's a new innovation for residences - it's a vent fitted to the furnace that periodically opens and closes an "exterior damper" feeding fresh air to the furnace. Installing the control is not a do-it-yourself project – costs vary, but are likely in the range of \$300 to \$500 installed.

## Seasonal Reminders

Check the air conditioner cover to ensure it's still properly in place. A secure cover will prevent damage from water getting into the delicate fins - freezing, expanding and causing costly, yet preventable damage.

Clean or replace the furnace filter to keep the furnace working efficiently. Keeping the furnace performing at its peak means more even heat distribution and lower operating cost.

If you have a wood-burning fireplace, save the ash. Wood ash can be mixed into a compost heap to create a valuable soil addition providing nutrients for the spring garden. Or keep slugs and snails out of the garden by spreading the ash around garden beds.

## Is Your Home Empty-Nester Ready?

As the baby-boomer generation ages, sights are set on a different type of home. What's grabbing the attention of these now-getting-older homebuyers?

- Wider doorways
- Non-slip floors
- Lighting, with even distribution
- Easily accessible electrical outlets and light switches
- Door levers rather than door knobs
- Bathroom supports and grab bars in tubs and showers
- And a big one today, in-house elevators.

**YES...**today some newly built and/or homes undergoing an extensive renovation are having spaces as small as 5'x5' set aside as a roughed-in elevator shaft, for future use. When you'd like to know more about the current housing trends, call us.

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## RRSP Season Is Here

It's a leap year and that means the RRSP contribution deadline happens a day sooner, OR later depending on your sense of humour. YES, February 29th is the last day to take advantage of RRSP deposits and savings for the 2011 Tax Year. When selecting how to invest your contribution, think Security, Rate of Return, and Fees.

**Contribution Room.** Find out how much contribution room you have by looking at last year's Canada Revenue Agency Notice of Assessment. If there are any unused RRSP contributions from previous years - consider "topping up."

**"Park" the Money.** Keeping a contribution in cash for the short term may mean the money isn't growing. But, parking money in a safe haven is an option as the contribution deadline looms and financial markets bob up and down.

**Tax Refund?** Include any expected tax refund into your overall financial plan. Even with a high rate loan, making an RRSP contribution first could generate a tax refund, that can then be used to pay down a loan.

Consider putting a refund toward next year's RRSP contribution and take advantage of a year of investment growth – tax free. Or make a lump-sum mortgage pre-payment.

## ecoENERGY Grants End March 2012

There's still time to take advantage of the ecoENERGY Retrofit - Homes Program for making energy-efficient renovations.

Only products purchased on or after June 6, 2011, and installed after a pre-retrofit evaluation, are eligible for an ecoENERGY grant. Funds are limited and all energy retrofits as well as the post-retrofit evaluation, must be completed before March 31, 2012.

You'll find additional details at <http://oee.nrcan.gc.ca/residential/6551>

# Realty *in*sights

Jan 2012

H A P P Y N E W Y E A R



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

## **New Year starts... Our great service continues.**

You know all about our personal service and smart negotiating.  
When someone you know is buying or selling this year,  
please recommend us with confidence.

We'll always go above and beyond to take care of your family, friends & colleagues.



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Although we start off 2012 exactly like 2011 for sales and Supply, there is more optimism in todays market