

RE/MAX
Real Estate (Mountain View)
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Realtors®

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RE/MAX
Real Estate (Mountain View)



Our Knowledge Experience & Advice Works for You.

Realty *in*sights
Oct '09



DOUG MACCALLUM

CALGARY, AB T3A0Y7

Doug – Your Real Estate Connection



Hamptons N.W.

Wow super value in this 2200 Sq Foot, 5 bedroom Home in a prime location, only a block away from school. Fully developed on all three levels! Priced to Sell Quick at \$525,000.



2-Bedroom Condo S.W.

Top Floor Unit!! Looking for something special, Bright Airy and Affordable? How about Vaulted ceilings, Fireplace and a Big Deck as well? Underground parking? We have it all!



Foreclosure

Yes! We have seen it all this year, foreclosures, Bank Repos, Judicial Sales, Civil orders to sell. But here is a real good one. So nice even we could move into this Arbour Lake Trailer tomorrow!



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Real Estate (Mountain View)
Independently Owned and Operated





Dear Doug and Roz,

A Greek philosopher commented, "nothing endures but change." He was right then, and 2,500 years later it's still true. Our lives are constantly changing. And the world around us opens new opportunities and new adventures as we embrace change.

As Realtors®, we see changes every day – growing families, new jobs, new interests, kids leaving home, retirement plans and more. No matter what the "change," we help clients make the most of life's variations when it comes to their real estate needs. And we do it with a level of care and attention they always remember.

Whatever your new adventure, count on us to work with you to create a plan. And when someone you know is discussing change with a desire to find another home, please pass along our names, or give us a call so we can introduce ourselves and offer our services. We always appreciate being part of someone's "life adventure" as we bring along care and expertise.

Regards,

Doug


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Value = Knowledge + Experience = Advice

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"Change." The Constant In A Recovering Economy

Both CREA and CMHC forecasters were caught off-guard by the unexpected hyper-activity in real estate sales across most major markets. The wizard-experts have now adjusted their numbers for a healthier year. But what's ahead? In a word - "change." Key indicators such as employment & unemployment, manufacturing, and export numbers are swinging North American markets almost weekly. One certainty – the recovery is fragile.

Interest rates stay low. Both Carney (BoC) and Bernanke (US Fed) had already implemented low interest rate policies until next summer. Two weeks ago, both Carney and Bernanke re-stated that, unless inflation becomes a factor, low rates will continue beyond next July. Carney's focused on keeping the Loonie in check. A strong Canadian dollar - good for travel, bad for exports.

When a mortgage renewal is on the horizon, keep an eye on the markets. If inflation becomes a trend, look for interest rates to edge up. Otherwise – flat.

What's next? Over the next few months, we'll see what happens when some government stimulus programs end and others come on line. There's also the winter Olympics and the HST (Harmonized Sales Tax - that takes effect next July). Two factors that may reverberate across the Canadian markets.

With "change" being the constant, economic theories are being rewritten almost daily. Today, "Home is where the heart is," is more than a phrase as spending habits change to big ticket items, security and comfort.

After "Fright Night" Clocks Fall Back!

Daylight Saving Time Ends November 1st. After the "ghosts & goblins" have gone to bed, remember to set your clocks back 1 hour as we prepare for the winter season. And remember to change your smoke alarm batteries too!



