

# HaltonHomes

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We hope that you find this newsletter informative and entertaining.

Please remember that we are always available to answer any questions you may have about homes in our area, or the current market value of your own home. We would be glad to hear from you!

Sincerely,

*John, Glenda, Matthew,  
Christopher & Anita*

**Johnson Associates**

REAL ESTATE LTD., BROKERAGE



Each office is independently owned and operated.

## LOOKING FORWARD TO A “BOOMING” FUTURE

There are many areas of the country where the obstacle in the real estate market isn't a lack of buyers, but a lack of inventory, specifically in the single-family home category. As discouraging as this may be to young families hoping to score a home similar to the one they may have grown up in, it's certainly no cause for despair, only a recommendation for those potential buyers to pack a little patience for the time being.

As baby boomers (defined as those born between 1945 and 1964) who own detached homes reach their later years, they often begin to recognize that there is no need for the physical space they once required for their growing families. In addition, they may find that their existing house may be costing more in time, effort and money than they're willing to devote. In fact, credit rating company Equifax says that debt loads for consumers over age 65 have climbed more than any other age group, making an estimated one-third of those boomers in the running to sell their homes to make ends meet.

Add an increased desire to travel and that can cinch the decision to downsize – good news not only for the next generation who are looking to buy single-family homes, but also for those same consumers who may need to sell their own condo or smaller home – one that would suit boomers' needs.

No matter what your age, and whether you're buying, selling, or simply wondering about the direction of the real estate market in your own area, please remember that you're always welcome to call for a no-obligation discussion.



CNSF



# SOCKET SCIENCE

Replacing your burnt-out lightbulbs has become a more confusing task of late, not just because of recent legislation that means some products will no longer be available, but because of the dizzying array of new products on store shelves. Below is a guide to help you find the right bulb for the job.

Lightbulb packaging is very informative – provided you know the lingo. Defined here are a few key terms:

- **Watts.** It may surprise some to learn that watts don't refer to a bulb's brightness, but to its energy use. The lower the watts, the less energy the bulb consumes, and the cheaper it is to use.
- **Lumens.** Lumens measure the amount of light output – the higher the lumens, the brighter the bulb. Being able to compare the lumens (brightness) of bulbs of the same wattage (energy consumption) is very handy for determining which bulb is more efficient.
- **Color Temperature.** Despite being measured in Kelvins (K), color temperature refers not to heat but to light appearance. At the bottom of the scale (2,700K to 3,000K) is "warm" or "soft" light, that yellowish glow we associate with traditional incandescents; in the middle of the scale (3,500K to 4,100K) is "cool" or "bright" light; and closer to the top of the scale (5,000K to 6,500K) is "daylight", that bluish light that's been a source of complaint for many CFL and LED lightbulb purchasers.
- **ENERGY STAR®.** Lightbulbs bearing the ENERGY STAR® logo have met strict, third-party tested and certified standards of energy efficiency; as a result, they use 75 percent less energy than standard incandescent bulbs.

As incandescent lightbulbs disappear from stores, let's look at the three basic types of bulbs you'll have to choose from for your indoor lighting needs:

- **Halogen.** These bulbs are as close as you'll get to traditional incandescents. They look the same, offer comparable light quality, are dimmer-compatible, and produce light the same way. Unlike incandescents, they use halogen gas (which isn't hazardous), making them slightly more energy-efficient. Costing more and lasting longer than incandescents, halogens are a suitable choice for ambient, general lighting. Just don't touch their glass and be warned they get very hot.
- **CFL.** Compact fluorescent lightbulbs are a significant step up from halogens in terms of cost, energy efficiency, and lifespan. Their life is shortened by frequent on/off switching, though, so they're best used where they can be left on at length. Common complaints – the bluish hue, long warm-up time, and lack of dimmer-compatibility – are being addressed by manufacturers. Containing a small amount of mercury, CFLs require special cleanup and disposal methods.
- **LED.** Slightly more energy-efficient and significantly more costly than CFLs, light-emitting diode bulbs are much, much longer lasting, making them far and away the most cost-effective option. Unlike halogens and CFLs, however, LEDs are unidirectional, meaning they cast light in only one direction; as such, they're best used where bright, focused (or task) lighting is needed. While LEDs are dimmable, many bulbs are compatible only with certain dimmers.

# BALANCING ACT

Buy before selling or sell before buying? That's the dilemma every homeowner must eventually face. The former choice is often the more problematic one for the following reasons.

- First and most obviously, you'll be saddled with two mortgages to pay. Few people can afford to carry that burden for even a short period of time. Even fewer can handle it indefinitely, which leads us to the next problem...
- The market could cool down. If there's a downturn after you buy your next home, and you still have a property to sell, you could be on the hook for two mortgages for weeks, or even months longer than you'd bargained for.
- Prices could drop. If they do, the property you still need to unload could sell for significantly less money than you'd anticipated or were counting on – an especially precarious position to be in when you've already purchased your next home.
- Buying before selling can weaken your position as a buyer. Given a choice, sellers typically would rather not deal with a buyer whose money is tied up in another property or whose offer is conditional upon first selling their home.
- Buying before selling can weaken your position as a seller. Unless you can afford to carry those two mortgages, you'll need to sell fast; under pressure of deadline, you may need to accept an offer you otherwise wouldn't consider.

Dealing with a home sale and a home purchase can be a difficult juggling act. For help keeping all the balls in the air, talk to your real estate representative and loan representative – they're there to discuss your options and figure out which make the most sense for you.



## ON THE MOVE

Once you've settled on where to move, you'll need to decide how to move. Do it all yourself? Let movers take care of everything? Or a compromise between the two?

The DIY approach makes sense for those on a budget, or who like having control – some people just aren't comfortable entrusting other people with their belongings and prefer the process to be hands-on. On the other hand, moving by yourself is more disruptive, stressful, and time-consuming, and you risk sustaining (or exacerbating) an injury.

Having professionals handle your move is more expensive, but less disruptive, as packing won't drag on for months as it often does when we do it ourselves. It's significantly less time-consuming and stressful (though some would argue that last point), and your belongings may be safer, as movers have the best materials, equipment, and know-how for packing and transporting them.

What some people may not realize, though, is that "no service" and "full service" aren't the only options. Moving consists of packing, loading, driving, and unloading; you can distribute these tasks between you and moving professionals as needed. Take driving, for example: this is a particularly costly aspect of long-distance moves, so if you're going far, you can have movers load up your rental truck before taking the helm yourself. Do you have a lot of special items – particularly awkward or fragile ones? Then leave the packing to the pros. If you pay for nothing else, consider having movers do the loading and unloading – this is the really difficult, exhausting, and potentially injurious part of the move, so why not let somebody else do the heavy lifting?

# SAFE SUMMER FUN

Whether you're outside spending quality time with the kids or entertaining friends, make summer fun at your house safer for your family and your guests with these tips.

- **The grill.** Keep it at least three feet from anything flammable; ensure propane-tank fittings aren't loose, rusty, or cracked, and that there's no leak in the hose; shut the gas valve off after every use.
- **The pool.** Prevent accidental drownings by enclosing the pool with non-climbable fencing, secured by a sturdy lock; using a pool cover; and/or installing a pool alarm that detects splashes.
- **Tools.** Don't leave potentially dangerous equipment – hammers, nails, saws, rakes – laying around, and make sure tools with blades – pruning shears, lawnmowers, weed trimmers – aren't accessible to children. Turn power tools off and unplug all electrical equipment after use.
- **Chemicals.** They can help beautify your landscaping and clean the pool, but they're poisonous if ingested, so ensure children and pets can't access weed killers, plant and lawn fertilizers, and pool chemicals, for example.
- **Decking.** Check that connections are secure, especially where your decking attaches to your house. Look for sagging; loose, warped, splintering, or rotting boards; railings that wiggle; sinking footings; and protruding nails.
- **Playground equipment.** Ensure that hardware isn't loose or rusty; ropes aren't frayed; wood isn't rotting or splintering; legs are securely anchored; and platforms and hand guardrails are sound.

Of course it's important to remember that none of these tips are a substitute for supervision, so get outside and enjoy the good weather with these tips in mind!



**Johnson Associates**

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The Spring market is hot! Let the Halton Homes team help you make the most of it! Call us for information on the current market activity, and our FREE market evaluation of your home.

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