



Real Estate Terminology

Partially Open Mortgage – (Also called a “partially closed” mortgage.) Allows the borrower to prepay a specific portion of the mortgage principal at certain times with or without penalty.

Open Mortgage – A mortgage that can be prepaid or renegotiated at any time and in any amount without penalty.

Feng Shui in Your Children’s Bedroom

Unlike the master bedroom it’s a good idea to have family photos in children’s bedrooms. Photographs of parents and grandparents make children feel secure and “watched over” at night.

Many “hyperactive” children are sleeping in bedrooms with bright red sheets, and walls full of action figures. Calm their bedrooms by replacing bright reds, blues, and yellows with warm pastels and deep rich tones that wrap children in a cozy, tranquil embrace. Bring in serene or happy art that isn’t flying, falling, driving, or running around the room.

Children are often very sensitive to mirrors. If your kids are not sleeping well, be sure to curtain, cover, or remove mirrors from their bedrooms.

Cabin Fever –

A portion of a recent article reflecting Brad's input – Calgary Herald

With its stunning vistas and arm's length distance from Banff, the town of Canmore has been transforming itself from a sleepy mining town into a recreational haven since the early 1990's. But thanks to a dwindling supply of properties, buying a second hand home in Canmore is getting harder than spotting a grizzly bear.

Since September, 2001, the inventory of homes for sale in Canmore has dropped 50%, down from 332 to 162. Baby boomers are buying early to avoid the scant pickings expected in the next 10 years. "They're concerned that the prices are going to continue to spiral upwards and they won't be able to afford it when their retirement does come. This allows them to get a toehold into the market and a hedge against future appreciation," says realtor Brad Hawker, who has seen the mountain town grow since the 1988 Calgary Olympics.

At the moment, Canmore boasts the most expensive recreational properties for sale in Alberta. The supply of homes is also being driven down by a weak Canadian dollar, which has turned Canmore into a magnet for international buyers from as far away as Europe, England and the United States.

Statistics

	September	October	November
Listings Viewed	2661	2498	850
Virtual Reality Tour View	1317	1183	344

Mortgage Money

1 year – 4.30%

2.5 year – 4.85%

3 year – 5.10%

5 year – 5.65%

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