



Real Estate Terminology

Foreclosure - A legal process by which the lender takes possession and ownership of a property when the borrower doesn't meet ("defaults on") the mortgage obligations.

Title Search – A detailed examination of the ownership documents to ensure there are no liens or other encumbrances on the property, and no questions regarding the seller's ownership claim.

Happy Thanksgiving – A history of Canadian Thanksgiving

In 1957, the Canadian Parliament solidified the Canadian people's folk practice of giving thanks for a bountiful harvest by declaring the second Monday in October the official day of Thanksgiving. Thanksgiving has a long history in Canada and is a holiday forged out of the Canadian people's history and desire to give thanks for all the good that surrounds their lovely land.

Canadian Thanksgiving traces its roots across the Atlantic as definitively as it is rooted in its own heartland. The original concept of Canadian Thanksgiving is traced to an old European farming custom in which farmers were known to band together to toast a plentiful harvest. The first known Thanksgiving celebration on Canadian shores was hosted by a European explorer named Martin Frobisher who enjoyed and impromptu harvest feast upon washing his ship ashore in Newfoundland around 1578. Frobisher famously gave thanks not only for the delicious feast he was enjoying, but also for his and his crew's good fortune at having avoided the many dangers found on the high seas. The third, much noted aspect of Canadian Thanksgiving's origin, is attributed to the many Loyalists (Americans who remained faithful to England) who moved north to make a new home in Canada. Loyalists brought with them many American Thanksgiving traditions that were adopted into the Canadian holiday.

The Brad Hawker Team wish you a safe, warm and abundant Thanksgiving weekend.

Change of Season – Warm up your home just in time for autumn.

Here are just a few ways to seasonally update your home and embrace the imminent “season of change”.

Living Room – Cosy floor cushions add inviting extra seating to the room. Thick, boxy floor cushions placed next to a fireplace will result in comfy, coveted seating. Light coloured throw pillows can easily be slipcovered with a more dramatic coloured fabric, like red or burnt yellow in suede, chenille or velvet.

Bedroom – Light-toned duvet and comforter covers can be replaced with warmer coloured covers and textures. Throw caution to the wind and dress your bed in corduroy – a hot decorating fabric for fall. Add coordinating pillows or throw to a bedroom armchair or chaise for a thought-out, pulled together effect.

Kitchen/Dining – A bowl of lemons on the kitchen counter or table is always a refreshing, burst of colour for spring or summer. Simply substitute with a bowl of red apples or pears for a subtle hint of autumn.

Accessories – Crisp colours such as cranberry and rust as well as earth tones offer instant warmth, whether as soft accessories like blankets and rugs or simple touches like candles or pillows. If your home is more monochromatic, use texture and play pattern on pattern to warm up the space for a slight change to fall.

(These tips and more can be found at www.house&home.com)

Statistics

	July	August	September
Listings Viewed	2516	3051	2661
Virtual Reality Tour View	1308	1548	1317

Mortgage Money

- 1 year – 4.30%
- 2 year – 4.65%
- 3 year – 4.99%
- 5 year – 5.30%

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Rocky Mountain Realty

Thank you for dealing with the Brad Hawker Real Estate Team, we are striving to keep the use of paper to a minimum, please advise us if you wish to have this info delivered via email or wish to change the frequency. They come every two weeks, quarterly or yearly before Christmas