



# News You Can Use

Brought to you by Mary Lehto, Sales Representative  
905-929-6173 or 905-387-5992 mary.lehto@sympatico.ca

## How Smaller Resolutions Can Get You Bigger Results

On January 1st, many people pledge resolutions of titanic proportions. By the time February rolls around, about 75% of those people will have given up.

People fail on resolutions because big goals aren't realistic. So instead of making big goals, make smaller, more realistic goals that are not only doable but also rewarding. For example:

**Play More:** Get involved in a fun recreational activity like a cooking class. Try out a new hobby or rekindle an old one. That way you'll be carving out more time for yourself and doing something relaxing. Stepping away from what you normally do most of the day also makes you a more creative thinker.

**Get Social:** Find out what's going on locally. Go to local events like fairs and markets. This is a great way to meet the people in your community and strike up new friendships.

**Work on Your Body:** Instead of making a big plunge into working out, start by making a commitment to doing something active for 20 minutes each day. Even 20 minutes of stretching a day can make a big difference toward a leaner, healthier you.

**Start Saving:** Saving can be hard in tough economic times, but you can start off on the right foot by tossing all your daily change into a bowl. For an extra boost, start putting all your loonies in a savings jar. You'll be less inclined to break a big bill and will quickly save up to go on a special trip, pay off a bill or save for a rainy day.

## Thinking of Buying a Home? Get My Free Guide



Buying a home is a complex process with many factors to consider.

Prepare for the decisions you'll need to make along the way by requesting my free report, "10 Easy Steps to Buying a Home."

Just call me at 905-929-6173 and I'll send it right out to you.

## Four Ways to Get What You Want in an Active Market

The Canadian real estate market has continued to thrive even with an uncertain global economic forecast. Canadian home buyers are being driven by low interest rates and reasonable access to financing. As a result, buyers must be ready to tackle an active marketplace. Following are some tips to help you cope:

**Have Your Financial Ducks in Order:** Find a mortgage professional and get pre-approved for a mortgage. Speaking with a mortgage professional will also allow you to make sound financial decisions by giving you the basic parameters of the monthly payment you should expect and expenses that you may not have considered when deciding to buy. This will allow you and your real estate agent to structure your search by defining what you can afford to buy.

**Know What You Need in Your New Home:** Every buyer is looking for unique qualities and features in his or her new home. A buyer may want three bedrooms, two bathrooms and a garage. If these are must-haves, then there is no point in looking at a two-bedroom, one-bathroom home.

**Use a Real Estate Agent:** Finding a real estate agent to act as a buyer's agent will ensure your best interests are kept in mind during the home-buying process.

**Be Decisive:** There is a sense of urgency in many markets across the country, and buyers need to be able to act quickly. A mortgage preapproval will speed up the process. Hesitation and lengthy conditional periods may cause a buyer to lose the home he or she really wants.

In a thriving real estate market, buyers must be ready to put their best offer forward.

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## Local Market News

### Residential condominium market continues to shine.

(December 6, 2011 – Hamilton, Ontario) The real estate market in the Greater Hamilton, Burlington and outlying areas\* continued to show increases in listings, sales and average sale price when compared to the same month last year, according to Multiple Listing Service® (MLS®) statistics released today by the REALTORS® Association of Hamilton-Burlington (RAHB).

The residential condominium market saw the largest gain with an 11.2 per cent increase in the number of sales when compared to November of last year. The same market also saw a 6.1 per cent increase in average sale price over the same month last year. The 189 condominium sales were better than the ten-year average of 179 sales for the month.

In the residential freehold market, sales were up slightly less than two per cent over the same month last year and average sale price was up 8.7 per cent. Listings were up over both last year and the 10-year average in all sectors. “We are continuing to see a strong condominium market this year,” said RAHB President Ann Forbes Arndt. “Year to date, condo sales are just over five percent higher than during the same period last year, and the average sale price is 3.4 per cent higher than last for the same 11-month period.”

Other year to date figures show that while the condominium market is stronger than last year, the residential freehold market is just over one per cent lower than the same period last year. Average sale price in the freehold market, however, rose 4.8 per cent over the same year to date period last year. *(Published by the REALTORS® Association of Hamilton-Burlington (RAHB)).*

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## Tech Tips for the New Year

- Did you receive an Apple product for Christmas? Visit the Genius Bar at an Apple retail store to learn the ins and outs of your product.
- Toys and gadgets eat through batteries. When you toss them out, they can contaminate soil and water. Visit [www.call2recycle.ca](http://www.call2recycle.ca) to find out where you can recycle your old batteries.
- Don't let unwanted gift cards go to waste. Log on to [www.cardswap.ca](http://www.cardswap.ca) to sell your card for cash or a more desirable card.
- Protect your phone or laptop from theft with Prey Project software. The free-to-download program allows you to track your computer or phone remotely and trigger certain actions.

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**News You Can Use** is brought to you free by:

Mary Lehto, Sales Representative  
Panton Real Estate Broker, Brokerage  
14 Windstar Place, Hamilton, ON L9C 7H1  
Tel: 905-387-5992 Cell: 905-929-6173  
Email: [mary.lehto@sympatico.ca](mailto:mary.lehto@sympatico.ca)  
[www.pantonrealestate.com](http://www.pantonrealestate.com)

**Thanks for reading! If you'd like to tell me what you think about this newsletter, or if you're thinking of buying or selling real estate, please get in touch.**