

Cherri and Sandra's

News You Can Use

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FRASER VALLEY HOME BUYERS TAKE ADVANTAGE OF GREATER AFFORDABILITY

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Crediting low interest rates and reductions in house prices, Fraser Valley REALTORS® had their fourth busiest June on record. The Fraser Valley Real Estate Board's Multiple Listing Service® (MLS®) processed 1,982 sales in June, an increase of 40 per cent compared to the 1,418 sales in June 2008 and 32 per cent higher than sales in May 2009. June's numbers were comparable to sales achieved during the same month in 2006 and 2007 during the strongest real estate cycle in the Lower Mainland's history.

"The combination of historically low interest rates and sellers reducing their asking prices has created greater affordability," Board President Paul Penner said. "Buyers are looking at monthly mortgage costs that are 20 to 25 per cent less than they were a year ago. For a home in Fraser Valley, that translates into hundreds of dollars a month in savings."

A recent market poll conducted by the Board confirms that first-time homebuyers and people 'buying-up' are taking advantage of the current market conditions. The survey, looking at buying trends, was issued to Fraser Valley REALTORS® who completed a sale during the first two weeks of June. Results show that 32 per cent of buyers were first-time homebuyers and 22 per cent were buyers moving from an apartment or townhouse to a detached house. Penner observed, "We're essentially seeing two markets right now. Sellers have the advantage when it comes to more affordable homes, but buyers hold more sway with higher-end properties."

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Be Smart in the Sun: 3 Tips to Help you Glow, not Burn

It's important to remember the very real benefits to be derived from the sun. In addition to a healthy glow, vitamin D and gentle levels of UV radiation are associated with everything from hormonal regulation to antibacterial properties. Make the most of the sun this summer without having to swim in an ocean of sunscreen.

Dress Right

Wearing a simple hat, a lightweight shirt and basic protective clothing is the first step in staying safe and comfortable when working or playing outdoors. Don't scrimp when it comes to comfort clothing, and always bring extra shirts, shoes and hats when at the beach. It's a lot easier to wash an extra outfit than soothe sunburn for the next few days.

Start Slow

Skin builds up a slow tolerance, so be especially cautious the first few times you are out in the sun. Children, the elderly and those with fair skin are especially prone to sunburn early in the season. Make it a priority to keep track of the time and avoid the hottest part of the day.

Ask about Medications

Many medications – including common over-the-counter drugs – can cause sun sensitivity even among people who rarely burn. Ask your physician or pharmacist about sun exposure for any medications you may take.

BUYERS ARE LOOKING FOR HOMES!! LISTINGS ARE NEEDED!!

Please contact Cherri or Sandra for a free market evaluation of your home.

Plus, don't forget our Referral Program! We believe in giving back to our valued contacts! If you refer our services to a family member, neighbour or friend who is looking for a Realtor in the Fraser Valley, we will say "thank you" by rewarding you with our Referral Bonus of **\$500** (this lead must result in a completed sale).



TREELAND REALTY

Why Now Might Be the Time to Get Into the Housing Market

Rising unemployment, sluggish real estate values and uncertain economic times may not seem like criteria for buying a home, but upon closer inspection it could prove to be the winning combination. Here's why.

Tightening Credit Standards

Credit isn't as easy to come by as it once was, and it's expected to get even worse as banks remain nervous about lending. Even if home prices remain stable in Canada, rising interest rates could add hundreds of dollars to monthly mortgage payments.

Consider locking in prices by obtaining a low fixed-rate mortgage before rates rise. It's one of the best ways to protect your family from an uncertain economic future.

Taxes and Insurance

The lower price of a home benefits buyers in more than one way: taxes and insurance expenses are also lower.

In fact, buying in an area that caps tax increases will likely lead to savings for years to come as you fix the cost associated with home ownership.

Better Negotiation

It's a buyer's market in many parts of Canada, so sellers are more likely to entertain flexible options or other creative ways to make a deal work.

Distressed homeowners are searching for ways to seal the deal. Lowball offers are increasingly entertained by sellers in some circumstances.

Exercise Tips for Busy People

If you are like most people, time isn't always on your side, especially when it comes to exercise. Learn how to stay in shape without making a major time commitment with these easy tips:

Bring It Home: Traveling to the gym only adds to the inconvenience. Instead, start an exercise routine in the privacy of your own home and dedicate the time you would have spent traveling to extend your routine. Examples of easy-to-implement exercise ideas include flexibility and stretching, free weights and even spinning.

Multitask: Make the most of walking the dog or spending quality time with your spouse by getting out in the fresh air. Jog, walk or bike to add some much-needed cardio while catching up on the events of the day. It's not only good for your heart but helps keep you close to the ones you love at the same time.

Play to Win: A little competition never hurt anyone, so why not make it a win-win proposition by joining a team or just getting together with friends and family for a little wholesome competition? Baseball, basketball or other team sports help keep you active and fit, with the added benefit of being fun for everyone.

Choose These Foods for a Long, Deep Sleep

Diet plays an important role in regulating sleep patterns. If you are one of the millions of people who suffer from insomnia or other sleep-related problems, try out these tasty tips to help get a good night's sleep.

Milk: It's not merely an old wives' tale - milk contains tryptophan, which is believed by many to encourage sleep. However, if you are short on milk, try other dairy products or turkey instead. Even if the amount of tryptophan isn't high enough to bring on the z's, chances are the warm memories associated with a glass of milk before bedtime will be enough to set the stage for a calm and cozy night.

Melatonin: Meat is one food that contains melatonin, a naturally occurring hormone that helps regulate the normal circadian rhythm associated with sleep. Every person and creature on earth has a natural sleep/wake cycle that is very sensitive to disruption. Unfortunately, modern life often conflicts with the natural rhythm of the body. Melatonin can be added to the diet in the form of a supplement for those in need of additional help.

Cut the Caffeine: Coffee, chocolate, cola and other products that contain high levels of sugar or caffeine often interfere with sleep cycles. While you are at it, be sure to eliminate all other stimulants at least four hours prior to bedtime and replace with slow stretching exercise or a relaxing walk to help work off excess energy.

Don't Drink and Sleep: It's also a good idea to reconsider alcoholic beverages. Although they may initially relax both mind and body, the high sugar content and metabolic effects often cause insomnia later in the night or early morning.



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