

Smart Moves

with **Kaushansky** **Brown**

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Winter 2014

Your Community Real Estate News

Market Watch

TORONTO, Feb 5th, 2014 – Greater Toronto Area REALTORS® reported 1,287 transactions through the TorontoMLS system during the first two weeks of 2014. This result was down by approximately 8% compared to the 1,396 sales reported during the same period in 2013. New listings entered into the system were down by 20% year-over-year. By the end of the month, total sales reached 4,135 representing a 2.2% decrease in comparison to January 2013. New listings entered into the system by end of month edged up slightly, but were still down by 16.6 % from last year to a total of 8,822.

The expectation is that home sales through the TorontoMLS System will be up in 2014. This is because the cost of purchasing an average priced home, including mortgage payments, property taxes and utilities, will remain affordable for a household earning the average income in the GTA,” said Toronto Real Estate Board President Dianne Usher. “Aside from the fact that January sales from year-to-year tend to be volatile, the dip in sales during the first two weeks in January was likely due in large part to a lack of new listings. Quite simply, some would-be home buyers could not find a home that met their needs” continued Ms.Usher. She also added that “it is possible that strong price growth, and therefore an increase in home equity, will act as a trigger for more households to list their homes for sale [earlier in the year rather than the traditional spring market]. This is especially the case for households whose lifestyles are changing, including those with an expanding family looking for a larger home or empty nesters looking to downsize”.

By the end of January 2014 the average selling price was \$526,528 – up by more than 9% compared to \$482,080 in January 2013. “The average selling price in the GTA will continue to trend upward in 2014. Listings will remain below the pre-recession peak and sales are expected to increase over 2013. This means that we will continue to see substantial competition between buyers for some home types and in some areas of the GTA,” said Jason Mercer, TREB’s Senior Manager of Market Analysis.

Updates From Our Office

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The Kaushansky/Brown Team is going green! Our family and office are now “Powered by Bullfrog”, meaning that we have offset the use of energy from non-renewable sources with energy created by totally renewable ones. Here is a look at this emerging trend. Bullfrog Power's vision is a future powered by 100% renewable energy. Their mission is to provide Canadians with easy and practical 100% renewable energy solutions for their homes, businesses, and transportation.

Bullfrog’s mission is founded on a belief that consumers have a unique power to change the world, and that it is important to make clean energy choices available so that consumers can exert their influence. Individuals have the opportunity to take action and reduce their own environmental footprint. As more and more people choose renewable energy, green solutions become increasingly affordable both as a result of the technology being improved and through economies of scale. And, collectively, our demand helps to increase the amount of renewable energy being generated and injected onto the energy systems. **See insert for more info on Bullfrog Power**



Irene Kaushansky B. Sc., A.S.A. & Philip Brown B.S.W., A.S.A.

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Your Email Inbox is About to Get a Little Less Cluttered

As of this year, the Federal Government will be enforcing new Anti Spam Legislation that dates back to 2010. Below is an overview from the Feds website.

What is spam?

Spam can be defined as any electronic commercial message sent without the express consent of the recipient(s). Spam is also used as the vehicle for the delivery of other online threats such as spyware, phishing and malware. The intent of the new law is to deter the most damaging and deceptive forms of spam from occurring in Canada.

Spam includes more than unsolicited commercial messages. It has become the vehicle for a wide range of threats to online commerce affecting individuals, businesses and network providers. It can lead to the theft of personal data to rob bank and credit card accounts (identity theft); online fraud luring individuals to counterfeit websites (phishing); the collection of personal information through illicit access to computer systems (spyware); and false or misleading representations in the online marketplace. Businesses are victimized by the counterfeiting of business websites to defraud individuals and businesses (spoofing)



Network providers—recognizing that spam represents 75 to 90% of all email traffic—are forced to invest ever-increasing resources to prevent spam from entering their networks. Once established, spam slows networks down, and spam-borne viruses and other malicious software (malware) are used to operate networks of "zombie" computers (botnets) without their owners' knowledge. These network attacks threaten the stability of the Internet and online services.

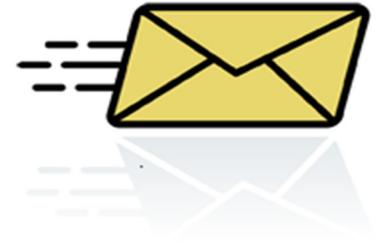
What can individuals and businesses do to protect themselves against spam and related online threats?

To serve Canadians, this law will provide for a national coordinating body, which will synchronize public education and awareness, track and analyze statistics and trends, and lead policy oversight and coordination.

This initiative will also facilitate the setting up of a non-government agency, a Spam Reporting Centre, which will receive reports of spam and related threats, allowing it to collect evidence and gather intelligence to assist the three reporting agencies (the Canadian Radio-television and Telecommunications Commission, the Competition Bureau and the Office of the Privacy Commissioner) with the investigation and prosecution of offences.

I'm a legitimate business owner who uses bulk email to reach my customers. How will I be affected by these new anti-spam measures?

Legitimate businesses that use email to market their products to Canadians should not be negatively



impacted by this law. The regime to allow for email marketing is based on a consumer opt-in approach, which stipulates that businesses must get consent prior to sending commercial email or have a pre-existing business relationship with a consumer.

What about text messages or "cellphone spam"? Is it covered?

Yes. With the new law's technology-neutral approach, all forms of commercial electronic messages can be treated the same way. That means that unsolicited text messages, or cellphone spam, is addressed.

Are there exceptions, such as the Do Not Call list for political parties and charities?

Canada's anti-spam legislation (CASL) does not apply to non-commercial activity. Political parties and charities that engage Canadians through email are not subject to CASL if these communications do not involve selling or promoting a product. There are also further exemptions for situations where such organizations engage in commercial activities with people who have made a donation or gift in the last 18 months, volunteered or performed volunteer work in the last 18 months.

2013 Investments in Review

Zoomer Magazine published a great article on some of the interesting happenings in the world of investing last year. As you plan your investing goals for 2014, a little reflection may go a long way. This article originally appeared in the Internet Wealth Builder, a weekly e-mail newsletter that provides timely financial advice from some of Canada's top money experts: **this is from Gordon Pape, January 2nd, 2014**

2013 In Review: A Year of Surprises

Gordon Pape looks back at some of the year's high (and low) lights:

Nothing ever goes as predicted and 2013 has had more than its share of surprises. Following are what I believe to have been the most significant developments:

Interest rates rise. This was the year's number one shocker. The sudden spike in interest rates in May caught everyone off guard. It was triggered by speculation that the Federal Reserve Board was preparing to wind down its quantitative easing program, which has been keeping rates artificially low. That hasn't happened yet but the fear was enough to set off a chain reaction.

It started when yields on 10-year U.S. Treasuries jumped a full percentage point within a few weeks – an almost unprecedented move. Bond prices were hit hard as a result because when yields rise, prices fall. Many economists believe that those few weeks marked the end of 30-year bond bull market. The ripple effect was widespread. The jump in rates hit prices of interest-sensitive securities such as REITs, preferreds, and low-growth dividend-paying stocks like utilities. For investors, this is probably the most important development of the year and it signals the need for a basic change in strategy.

U.S. and overseas indexes surge. It's been a banner year for stock markets almost everywhere but here. All the major New York indexes are showing strong double-digit gains but the big story has been Japan where the Tokyo Nikkei has surged after many years in the doldrums. European markets have also been strong with London, Frankfurt, and Paris all posting double-digit gains. These are astounding results in a slow-growth year.

TSX stumbles. By comparison, the TSX has been very weak – in fact it is one of worst-performing markets in developed world. We've been dragged down by continuing low commodity prices with the weakness in gold being a major factor. Don't expect a big rebound in Toronto until the resources sector recovers

BRIC countries falter. The main reason why resource prices are so low is the slowdown in economic growth in the BRIC nations especially India and China. This has reduced demand for raw materials, thereby putting a damper on prices. We probably won't see a bounce-back in resource prices until these countries regain some momentum.

New crisis in Washington. The world had to suffer through a replay of the 2011 debt ceiling crisis as the Tea Party wing of the Republican Party again tried to hold the U.S. economy for ransom in an effort to derail President Obama's health care plan. The last time this happened, S&P lowered the U.S. credit rating. That could still be a consequence of the latest debacle.

Europe muddles through. There were no screaming headlines from Europe this year so no new crisis for the euro. That's good news. Chancellor Merkel easily won re-election in Germany – that's more good news. There is still a long way to go before Europe gets back on track but the calming of the situation is beneficial

Canada-EU trade deal. Although we still don't know much about the details, the Canada-EU trade agreement has the potential to be a major game-changer in the future. We probably won't feel effects of it for a couple of years although there is talk of activating some of the provisions even before the ratification process is complete. But the psychological impact of this deal should not be underestimated in terms of shifting some of our trade focus away from the States.



Super Service Professional Directory

Our clients are consistently asking for referrals for trades and services. Many businesses promise high quality service and advice but then fail to deliver! When we take on new clients in our real estate practice, we promise them a high level of service. Please give us any feedback, positive or negative (we need to be certain they are consistently providing service), when you use any of these services and make sure to tell them Irene and Philip sent you!

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We're always interested in hearing your success stories from experiences you've had with service and trades people. Please let us know if you think someone you've worked with in the past would be a good addition to this directory.

Our 5th Annual Family Day Skating Party



Hosts: Irene Kaushansky and Philip Brown

Location: Mastercard Centre for Hockey Excellence
400 Kipling Avenue, Toronto, ON M8V 3L1
Rink 2, Leaf Pad

When: Monday, February 17th, 2014

Time: 2 - 4pm

The Kaushansky/Brown Real Estate Team invites you, your family and friends to join us for our fun filled 5th Annual open skate on the Toronto Maple Leafs personal practice rink at the MasterCard Centre.

Located at 400 Kipling Avenue, the MasterCard Centre has ample free parking on site, and is easily accessible by TTC from Kipling Station buses or the Lakeshore streetcar.

We're geared up for every age and skill level, including non-skaters and novices.

Say goodbye to the winter blahs and come on out to skate and snack, refreshments will be served.

Please RSVP prior to the 14th of February, and let us know how many skaters you'll be bringing along.

Hope to see you there,

Irene Kaushansky, Philip Brown and Bridgette Leonetti
Keller Williams Neighbourhood Realty, Brokerage

What is Bullfrog Doing?

To achieve our vision, we provide a 100% renewable energy choice to Canadians.

Bullfrog's green electricity comes from a blend of wind and low-impact hydro power sourced from new Canadian renewable energy facilities, with at least 50% sourced directly from your region.

Sourced from a unique, ground-breaking methane-capture project situated on one of Canada's thousands of landfills, Bullfrog's green natural gas is a climate-friendly alternative to conventional, polluting natural gas. Through this innovative technology, biogas is captured, cleaned up, and injected onto the national natural gas pipeline, displacing fossil-fuel based gas and reducing CO2 emissions into the atmosphere. Through our *Bullfrog Builds Renewable Accelerator* program, we also provide critical financial support to new renewable energy project development across Canada.

We are active in the electrification of transportation using renewable electricity. It is important that electric vehicles, as they become more common, run on renewable electricity in order to ensure that the pollution does not move from the vehicle's tailpipe to a polluting electricity generation facility. Through partnerships with our Bullfrog powered customers like Mitsubishi Canada and Nissan Canada, we are raising awareness of the important link between renewable energy and EVs. In early 2012, we made our biggest leap yet in this area by partnering with Chevrolet Canada to launch the Chevrolet Volt Bullfrog Power Edition, Canada's first EV to come with emissions-free, renewable electricity.”

Bullfrog has also committed to donate 10% of after-tax operating profits to organizations that support environmental sustainability.



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