



**Andrey  
Sterniczuk**  
Sales  
Representative

**Royal LePage  
Realty Centre  
Brokerage**



2150 Hurontario St  
Mississauga, ON  
L5B 1M8

**Office Phone:**  
905-279-8300

**Office Fax:**  
905-279-5344

**Cell:**  
416 435-7205

Hello! Here is the December issue of my real estate newsletter. Home prices were higher in November than a year ago with more sales taking place.

Christmas and Holiday Season is just few days away. I wish you all the best during that time. Thank you very much for your business and all referrals you have sent me this year.

**Merry Christmas! Happy, Healthy and Safe Holidays!**



### This Month

- **Market Watch & Current Interest Rates**
- **Take your Winter Garden from Drab to Fab**
- **Free Cruise Offer**

#### **Market Watch – Healthy Fall Market Continues in November**

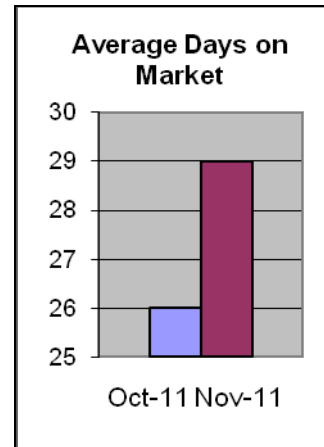
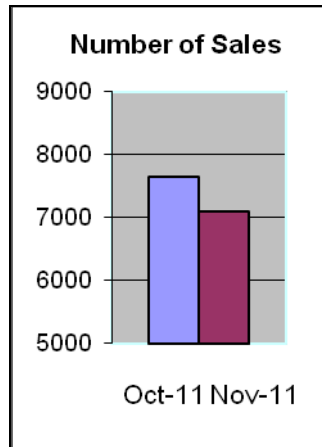
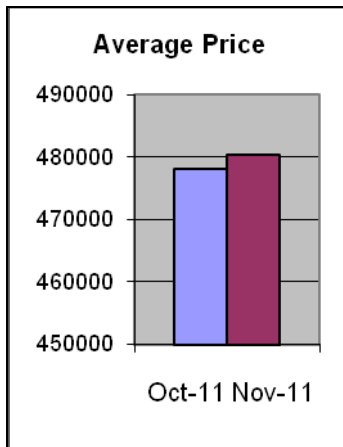
*December 6, 2011* -- Greater Toronto REALTORS® reported 7,092 residential transactions through the TorontoMLS® system in November – up 11 per cent in comparison to November 2010. At the same time, the number of new listings was up by 14 per cent in comparison to last year.

“We have seen strong annual sales growth through the 2011 fall market. The increase in transactions has been broad-based, with strong growth across low-rise and high-rise home types throughout the Greater Toronto Area,” said Toronto Real Estate Board (TREB) President Richard Silver. “The market has also become better supplied, with annual new listings growth outstripping that of sales. As this trend continues into 2012, we will see more balanced market conditions.”

The average price for November transactions was \$480,421, representing an increase of almost 10 per cent in comparison to \$437,494 in November 2010.

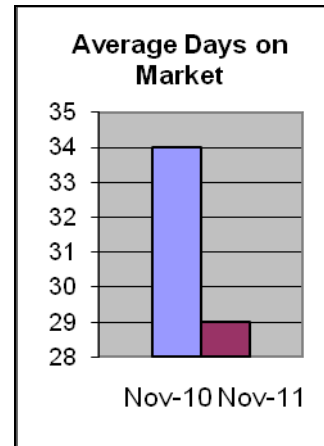
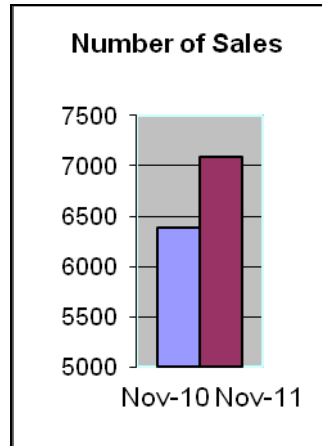
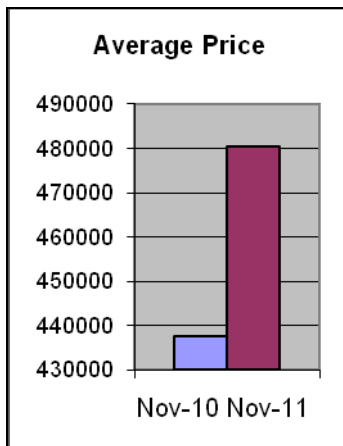
“Despite strong price growth this year, the housing market remains affordable in the GTA,” said Jason Mercer, TREB’s Senior Manager of Market Analysis. “The correct method of assessing affordability is to consider the share of the average household’s income that is dedicated to mortgage principal and interest, property taxes and utilities. Currently, this share remains in line with generally accepted lending guidelines. Given this positive affordability picture, average price growth is forecast to continue in 2012, albeit at a more moderate pace.”

## October 2011 – November 2011 Comparison



Average price was up by > \$2200, number of sales was down by 550, and time to sell was longer by 1 day.

## November 2010 – November 2011 Comparison



Average price was up by almost \$43,000, number of sales went up by > 700 homes, sold faster by 5 days.

## Current Interest Rates

Terms	Posted Rates	Discounted Rates
6 MONTHS	4.45%	4.40%
1 YEAR	3.50%	2.75%
2 YEARS	3.55%	2.84%↓
3 YEARS	4.05%	2.99%↓
4 YEARS	4.79%↑	3.19%↑
5 YEARS	5.29%	3.39%↓
7 YEARS	6.35%	3.99%↓
10 YEARS	6.75%	4.49%↓
Variable		2.80% (closed)
Prime	3.00%	

Rates quoted by Invis Canada are subject to change without notice.

For up to date rate comparison visit my website [www.buyorsellwell.com](http://www.buyorsellwell.com) under mortgage centre/mortgage rates button

## Quote of the Month

We must act out passion before we can feel it.

*-Jean-Paul Sartre-*

### Take your Winter Garden from Drab to Fab

A garden is our little piece of paradise, a place to appreciate nature in its changing seasons, and winter is no exception. With a little planning you can go outside and enjoy the fresh air and exhilaration of your garden right through the winter.

**Create colour** by incorporating some evergreens into your garden setting, including pine, fir and holly. Leave tall grasses or plants untrimmed as they'll look sensational dusted with snow, especially red dogwood. Add more visual interest with bright bird houses, bird baths and statuary. Condo owners with balconies can create a mini garden: put winter kale and branches in a planter and surround with your favourite green boughs, which can last up to three months.



**Sit outside** on your garden furniture and soak up some sun out of the wind. By treating and protecting your wood or metal furniture it can be left outdoors so you have a front row seat to winter's wonder. Take the chill off the air with an overhead patio heater, which will keep you warm and comfortable and also provide light for night-time. If permitted in your municipality, a fire pit adds an extra glow, especially when you sit around it with your favourite people toasting marshmallows, or sipping cups of hot chocolate.

**Winter lighting** adds an extra dimension to your garden or balcony. Solar lights provide a soft glow to a snowy landscape, or simply wrap a small tree or bush with a string of white LED mini lights. Lights add an element of wonder to dark winter nights.

Too tired to go outside after a long day at work? A hot tub in your garden is a perfect place to unwind and **wash your troubles away**, or to soothe aching muscles after shovelling mountains of snow from the driveway. Picture yourself immersed in hot bubbling water as snowflakes fall around you.

Taking time to sit and relax is good for you, and the quiet serenity of a winter garden is perfect for reflection or meditating. Take your camera outside and capture the sights of a Canadian winter in all its wonder. Snow has a way of making everything look magical so don't miss out on the special experience of being out and about in your own winter wonderland.



Buy and Sell with Andrey in 2011 and go on a

**FREE\* Cruise for Two**

5-day cruise from Port Canaveral, Miami or Los Angeles  
Have Fun!

If you're **not planning to move** this year, but **recommend my service** to 2 clients, who will buy or sell with me in 2011, **you'll still go on a FREE\* Cruise for Two.**

\*Airfare and port charges are not included. Some conditions apply.