

Ron's Homeowner News™

Courtesy of Ron Mitchell ☞ Macdonald Realty Ltd. ☞ (604) 617-9642

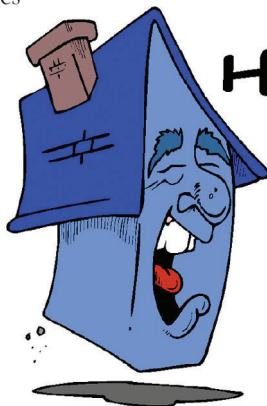
June 2011

Is Your Home Sending Out an SOS?

Homes have their own way of letting you know that they are in trouble. They do not use Morse code or messages in a bottle, but still the signals they send are often loud and clear. Ignore them too long, and both your home and your wallet could suffer. Here are some of the most common ones and what you can do about them.

Damp crawlspace or basement

This is usually the sign of poor drainage, one of the most common problems that home inspectors report. If the ground around your home slopes toward the home, the water will flow towards the foundation. No matter how well built the foundation is, the water will eventually start seeping into the home. The milder side effect is that the home will become uncomfortable due to dampness; the more troublesome side effect could be the development of mold. On the most severe end of the trouble scale, structural damage could occur due to water weakening the foundation. To remedy this problem, you should have a licensed inspector check the drain lines around the foundation, and have any required repairs made as soon as possible. It also may be necessary to correct the slope of the ground around your house so that the water flows away from it. Finally, check your gutters - if they are clogged, damaged or missing, they could be contributing to the problem too.



Spike in energy bills

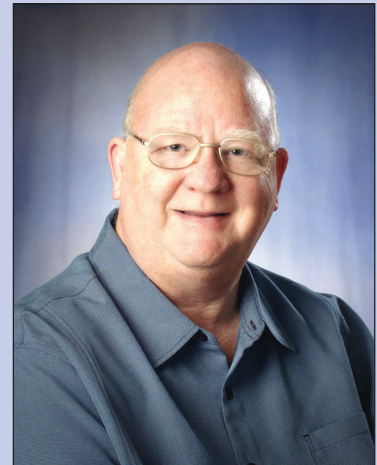
It is amazing just how much energy inefficient windows can waste. In the summer they make your air conditioner work overtime; in the winter they do the same to your furnace. The result is hundreds of dollars of your hard-earned money going up in smoke. Upgrading to Energy Star windows can solve this problem. And to make the switch even more affordable, the Government sometimes offers assistance for eligible home retrofitting, including window and door improvements - check online.

Help!

Mysterious water stains and odd smells

There are no obvious leaks anywhere, but you see water damage on walls and ceilings? There are musty smells too? These could be signs of an over-sealed home. Yes, sealing the home properly is important to save energy, but it should not be done at the expense of ventilation. Without proper circulation of air, the humidity in the home increases, and with it the moisture appears where you do not want it. One of the most common over-sealed places is the attic - too often there is no ventilation there at all! Sure those metal boxy-looking vents are not pretty, but they will decrease the humidity and heat in your attic and thus prolong the life of your roof. They help reduce the moisture of your ceilings and walls as well.

(continued, Page 2)



I have built a career on caring for my clients. And it is a huge compliment for me to get your repeat business and referrals. If you are thinking of buying or selling, or know someone who is, please give me a call. I will use my knowledge, skills and dedication to help you, or anyone you refer to me, with what's often the biggest investment of one's life. Feel free to contact me by phone or e-mail. The consultation is always free, and there is never any sales pressure.

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Should You Sell or Buy First?

Unless you are a first time home buyer, the next time you decide to sell your current home and buy another, you will face the classic real estate dilemma – should I buy or sell first? And although, as with most dilemmas, there is no simple answer to this question, I will give you some tools to help you think it through and arrive at an optimum conclusion.

Which risk is the least risky?

The challenge you face is really a choice between two risks: If you buy first, you face the financial risk of owning two homes and having to pay two mortgages at the same time. If you sell first, you face the logistical risk of having no home at all.

If you can handle the financial burden of owning two homes at once, buying first may be the option with the least risk. However, if you need the proceeds from the sale of your current home to help pay for the next one, buying first presents the greatest risk. (It may be impossible to do at all if the seller is unwilling to accept an offer that is contingent on the sale of your current home.) Avoiding pressure to sell quickly will lessen the pressure to sell for less than your home is worth.

Then there's the risk of being homeless. What if I sell first and have to move out before I can move into a new home? Many people loathe the idea of having to move twice, first into a short-term rental and then again into a new home. On the other hand, there may be less stress in that circumstance because you would have cash in your pocket and be an attractive buyer to a seller.

Who has the upper hand in the current market?

In a buyer's market, selling is generally more difficult, and may take longer than buying. In this

circumstance, selling first may be the way to avoid being stuck with two mortgages. Conversely, in a seller's market the opposite holds true, so you would be more likely to sell your home quickly so the risk of having two mortgages is lessened.

Picture a scale. Take a look at the factors that weigh on the side of buying first and those that weigh on the side of selling first. Check off those that apply to you. Which side has more weight?



Factors for Selling First:

- I need the money from the sale to pay for the purchase.
- The market favors buyers.
- I don't mind having to move twice.

Factors for Buying First:

- I can afford two mortgages.
- The market favors sellers.
- I don't want to have to move twice.

As with many things in life, the answer to this vexing question will come down to weighing these and other factors, choosing a path that works best for your circumstances, and walking it safely through this classic dilemma.

(continued from Page 1)

Lots of sneezing at home

Do you have allergy-like symptoms when indoors? If so, then you might have an increased level of dust and the accompanying dust mites in your residence. The most common culprit is the dirty air filter in your heating and air conditioning, followed by dirty or damaged ducts. Not only does this create an unhealthy living environment, but it also costs you money through the reduced efficiency of your furnace and air conditioner. The solution is simple – replace the air filter regularly (experts advise to check it every month), and get your ducts inspected and cleaned. And do not forget to air out your home often by opening your windows!

Sandy mounds below down spouts

Uh-oh, it could be that your roof is approaching the end of its useful life. Asphalt shingles are made of paper saturated with asphalt for waterproofing, and topped with sand-like ceramic particles. When the roof starts to age, the adhesive properties of asphalt degrade, and the ceramic "sand" starts falling off. The rain carries it to the gutters, then down the spouts, creating the little sandy mounds you see. Check your roof – do you see bare blotches on the shingles? If so, the roof might need to be replaced very soon.

**Free
Special
Report
Available!**

The Seven Expensive Mistakes Buyers Frequently Make is the special report no buyer should be without! If you are thinking of buying a home soon, arm yourself with the knowledge that can help you avoid expensive mistakes too many people have made. Request this report today at no cost or obligation:

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Grill Tips Just in Time for Summer

One of the great joys of summer is getting your family and friends together for some tasty backyard grillin'. To make your grilling efforts easier, I offer you the following tips:

Marinate meats in the refrigerator, not at room temperature. The reason for this is simple - bacteria like warm environments and dislike the cold. And, speaking of bacteria, if you plan to use some of the marinade for basting or dipping later, separate it in advance (don't reuse marinade where raw meat has already been).

Trim fat from your steaks to prevent flare-ups. About 1/4 inch is plenty to enhance the taste of the meat; anything more will likely cause flare-ups and an additional mess that you will need to clean up later.

When using charcoal, go easy on the starter fluid. It can impart its "flavor" on the meat. And, if you are out of starter fluid, you can use regular cooking oil instead: place some paper under your charcoal, sprinkle with cooking oil, light as usual.

Know the difference between direct and indirect cooking. The direct method is when you place the food right above the heat source, cooking it quickly with high heat. This is a good method to use for smaller cuts of steak, thinly sliced chicken and smaller fish. When using the direct method you may want to flip more often to avoid drying out the meat.

The indirect method is a better choice for larger pieces of meat, fish and poultry, as well as potatoes. When using a charcoal grill, move the coals over to one side and place the food above the "coal-less" part. When using a gas grill, turn off one burner, and place the meat over that one. With this method you want to keep the lid on, and flip less frequently.

Keeping the lid on has several advantages: your food will cook faster, it will retain more of the smoky flavor, and you will have fewer flare-ups. Each time you remove the cover you are increasing the cooking time by about 10 minutes, so don't be impatient by checking to see if it's done every couple of minutes.

If flare-ups do occur, don't use water on your gas grill! Instead, move the meat temporarily to the side of the grate until the flare-up subsides.

Is it done? Using a meat thermometer is the easiest way to determine if the food is ready to be taken off the grill. Also, look for visual clues - are the juices clear (not red)? Using a timer is another good idea, especially if your recipe specifies how long the dish will take to cook.

Don't stab the meat, unless you like meat that's tasteless and hard to chew. To turn the meat over or to remove it from the grill, use tongs, not a fork. Punching holes will let all the flavorful juices out and you don't want that to happen.

Thick sauces, especially those containing sugar or tomatoes, burn easily. If you plan on adding such sauce to your meat, add it at the end. For example, if the meat you are preparing takes

30 minutes to cook, then cook it for 25, add the sauce and cook for 5 more. This will ensure not only that the sauce doesn't burn, but that it also sticks to the meat.

Fresh, fragrant herbs can be added instead of (or in addition to) wood chips to enhance the flavor of any meat. Try basil or thyme, but keep in mind that spices burn fast, so you'll need to add them a few times to really get the flavor.

Clean your grill right after use. Let it burn for 5 minutes or so, then use some crumpled aluminum foil to scrub the grate. Actually, it's also a good idea to do this before grilling - after your grill has warmed up, but before you place the meat on it.



Q: What exactly is a PITI?

A: The abbreviation PITI refers to the total monthly payment for a home loan, and consists of the mortgage Principal, Interest, Taxes and Insurance. The Principal portion of the payment goes directly to pay down the mortgage balance; the Interest is what the bank earns by lending you the money; Taxes refer to the property taxes paid to the local government, and the Insurance is usually both the property insurance premium plus the mortgage insurance if applicable. If you pay a PITI payment to your lender, the first two components (Principal and Interest) are kept by the lender, and the second two components (Taxes and Insurance) the lender places in a separate trust account to pay those costs on your behalf when due.

Have a tough real estate question that you need answered right away? That is what I am here for - just a phone call or email away!

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Greater Vancouver housing market holds steady and favours sellers in May

Home sales remained at typical springtime levels on the MLS in Greater Vancouver in May. New listings for properties in Maple Meadows totalled 394 in May 2011. This represents an 11.9 percent decrease compared to May 2010 when 347 properties were listed for sale on

the MLS, which was the second highest total for May on record. Last month's new listings increased 9.7 per cent compared to April 2011. "We're seeing more activity at the high end of our market this year than we did one year ago. This is causing today's average prices in the region to be less reflective of the total activity occurring in the marketplace."

Sales of detached properties on the MLS® in May 2011 reached 96, an increase of .08 per cent from the 89 detached sales recorded in April 2011, and a 13.5 per cent decrease from the 111 units sold in May 2010. The benchmark price of a detached property increased 3.6 per cent from May 2010 to \$498,750.

Sales of apartment properties reached 23 in May 2011, a 11.5 per cent decrease compared to the 26 sales in April 2011, and a decrease of 14.8 per cent compared to the 27 sales in May 2010. The benchmark price of an apartment property decreased 4 per cent from May 2010 to \$212,000.

Attached property sales in May 2011 reached 65, a 16 per cent increase compared to the 56 sales in April 2011, and a 96.9 per cent increase from the 33 attached properties sold in May 2010. The benchmark price of an attached unit increased 2.3 per cent between May 2010 and 2011 to \$302.00

June 2011

ARCHITECTURE CORNER

THE LASTING APPEAL OF THE CRAFTSMAN HOME

The Craftsman style developed in a way as an antidote to Victorian architecture characterized by heavy ornamentation, strong visual contrasts and colorful facades. The Arts and Crafts movement "rebelled" against such visual excesses, and longed for simplicity, natural beauty and usefulness in the design.

The movement started in England in the 1860's by a small group of poets who set out to create wallpaper, tapestries, and furnishing materials in natural colors and textures. The idea quickly spread to Canada where it was popularized by such magazines as *House Beautiful* and *Craftsman*. Soon Arts & Crafts house plans began being published, and many architects and builders jumped on the bandwagon.

The main idea behind homes built in Craftsman style was that they should be connected to their surroundings on a physical and spiritual level. They were often built using locally available materials left as close as possible to their natural state. When paint was used, it would be in natural colors. The style was further characterized by exposed structural elements (especially eave brackets and rafter ends), roofs with broad overhangs, recessed porches and entrance ways, and decorative details crafted of wood or stone. The interiors featured spacious, open rooms, decorated with natural woodwork. A stone or brick fireplace was almost always present, as were large windows to maximize natural light.

The architectural style of the home was only part of the overall design. Furniture, wallpaper, carpets and accessories all played an important part in achieving the complete look. Building plans for these homes often included lists and pictures of "suggested" furniture and decorations.

While the Arts and Crafts movement ended in the late 1910's, many architects, most notably Frank Lloyd Wright, developed their own styles that were rooted in the A&C movement. The style is still popular across the country, and today many Craftsman homes can be found in our area as well.



Cornmeal Fried Chicken



PREPARATION TIME
10 minutes



COOKING TIME
20 minutes



PERFECT PARTNER
buttermilk biscuits



After frying the chicken, strain the oil to remove food particles; cool thoroughly. Place the oil in a covered container and store in the refrigerator for up to 1 month for the next time you fry chicken.

SHOPPING LIST

• chicken • buttermilk
• cornmeal

ON HAND

• flour • salt • pepper • oil

Cornmeal Fried Chicken

INGREDIENTS

- Vegetable oil for frying
- 1/2 cup yellow cornmeal
- 1/2 cup all-purpose flour
- 1 teaspoon salt
- 1/4 teaspoon pepper
- 4 skinless, boneless chicken breasts (4 ounces each)
- 1/2 cup buttermilk

SERVES 4



- Save on cleanup time by draining chicken on a wire rack lined with paper towels. Also, spread paper towels underneath the rack to catch drips.
- If you rarely use fresh buttermilk, keep dried buttermilk powder on hand. It will take 1/8 cup dried buttermilk plus 1/2 cup water to yield the 1/2 cup buttermilk needed for this recipe.

Make Ahead

Double the recipe to have extra fried chicken on hand for a cold picnic lunch. Wrap chicken in paper towels, then loosely in foil to keep it crispy and not soggy.

VARIATION

Spice up this never-fail traditional recipe by adding 1/2 teaspoon cayenne pepper to the batter in step 2.

1 Pour 1/4 inch of oil into a large heavy skillet. Heat over medium-high heat to 350°F or until a cube of white bread dropped in oil browns evenly in 1 minute.



2 Combine cornmeal, flour, salt and pepper in shallow dish; mix well. Dip chicken in buttermilk, turning to coat.

3 Roll chicken in cornmeal mixture, coating evenly. Place in hot oil. Do not allow pieces to touch.



4 Fry chicken, turning several times, for about 20 minutes or until golden brown and crisp. Drain on a wire rack. Serve immediately.