



Get my Free Consumer Guide revealing 44 money-making secrets for "dressing" your home for top dollar. Call me at 905-302-5718...

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Oakville, ON

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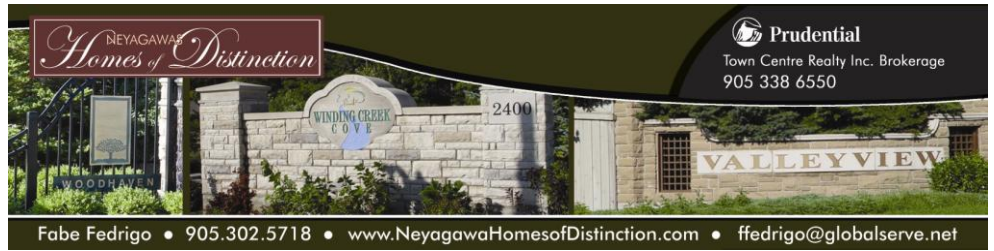
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What's Happening to the Oakville Real Estate Market?

It's hard not to follow the real estate market these days. Constant negative print headlines, news flashes and special media reports create the impression that we are headed toward a US style meltdown. I am not an economist or a statistician yet my daily dealings with buyers and sellers along with looking at our local performance numbers give me a sense of what's happening. It is not great but it's not all that bad either. The key is to understand the factors at play.

Sales mix key to our average price swings! Last year 78% of our sales were below the \$600,000 price point and attributed to 58% of the dollar volume. The remaining 22% of sales were above the \$600,000 price point and accounted for 42% of the dollar volume. One segment was particularly influential that being the \$1M plus market representing 5.7% of sales and 18.8% of the dollar volume. Therefore any dramatic volume swings in this market has a significant impact on our average price movement.

Luxury market knocks average price for a loop. Oakville's average price recorded a huge decline of 17.0% this January and February compared to last year. On closer examination the average price below the \$600,000 price segment is off by 5.4% compared to last year while the above \$600,000 price segment is down 16.2%. Based on the current monthly volume within these two categories they have 5.8 months of inventory and 23.7 months of inventory respectively.

The sales growth in the luxury market was a key factor in the growth of our average price until September 2008. At that point sales levels declined drastically and negatively impact our average price trend. Oakville's average price should continue to record a decline until about September 2009 when the impact of last year's luxury sales growth is factored out. Personally I will be monitoring sales and the average price by price segment to see what direction the market is heading. Continued on page 4...

NEYAGAWA HOMES OF DISTINCTION UPDATE

At time of printing this newsletter, there were no sales to report for 2009 in our neighbourhoods of Valleyview, Woodhaven and Winding Creek Cove.

Currently there are 6 properties for sale:

- Valleyview (2)
- Woodhaven (3)
- Winding Creek Cove (1)

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Not intended to solicit properties currently listed

Word Of The Month...

Studies have shown that your income and wealth are directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends. You may even be able to fatten your wallet!

winsome WIN-sum (adjective)

Meaning: cheerful, pleasing because of childlike charm.

Sample Sentence: Hayden's winsome smile and engaging personality endeared him to everyone he met.

Thrifty Tips

- Pam cooking spray will dry finger nail polish.
- Mayonnaise will condition your hair.
- Sunburn – Empty a large jar of Nestea into your bath water.
- Paper Cut – Crazy glue or chapstick will fix it right up.
- Burn your tongue? Put sugar on it.

Interesting Facts

- ✓ Chewing gum while peeling onions will keep you from crying.
- ✓ The roar that we hear when we place a seashell next to our ear is not the ocean, but rather the sound of blood surging through the veins in the ear.
- ✓ Dalmatians are born without spots.
- ✓ Bats always turn left when exiting a cave.
- ✓ Most soccer players run 7 miles in a game.
- ✓ Every time you sneeze some of your brain cells die.

Wisdom to Help...

- Find a way to serve others and your life will have meaning.
- Compliment three people everyday.
- Take a brisk 30-minute walk everyday.
- Be bold and courageous.
- Never underestimate the power of a kind word or deed.
- Set short-term and long-term goals.
- Take time to smell the roses.
- Improve your performance by improving your attitude.

Focus on the Health of Your Eyes



By Dr. Christine Yeung, your neighbourhood Optometrist

www.oakvilleeyecare.com

Did you know that some eye problems, if not treated right away, could damage your vision? Signs you may have an eye disorder include blind spots; blurred or cloudy vision; floaters or flashes of light; headaches; increased sensitivity to light; and red, watery, or scratchy eyes.

It's important to have your eyes examined by an optometrist who is trained and experienced in all aspects of eye health, including the diagnosis and treatment of eye diseases and disorders. With the use of state-of-the art equipment, qualified clinicians can screen for and treat many eye conditions; including cataracts, glaucoma, chronic dry eye, keratoconus, and macular degeneration.

And through *routine* eye examinations, an optometrist will monitor your eye health and put preventative screening measures in place to detect problems early before damaging results occur.

So don't delay – if you or a family member are currently suffering from any of the above symptoms, schedule a vision health screening with an optometrist right away. Make the health of your eyes your primary focus!

Call 905-829-3229 to make an appointment with Dr. Christine Yeung

If You Enjoy This Newsletter, Why Not Share It With People You Know?

I love helping people and I hope you enjoy reading my newsletter each month. If you'd like your friends, co-workers, relatives, business-acquaintances, etc. to receive a FREE subscription...just call me at 905-302-5718 and I'll make sure they receive a free subscription.

I'll also send them a note with their first issue letting them know that you were the thoughtful person who suggested they receive this newsletter. It's that easy!

How to Cover Your Tracks When Surfing the Internet

Your tracks can be easily traced on the internet—and you may not even know it! When surfing the Internet, you leave an easy map to follow as you travel around the web. Here are some steps to take to protect your privacy:

When using Internet Explorer:

- Under "Tools," select "Internet Options" and then "General."
- Under "Temporary Internet Files," click "Delete Files."
- Under "History, click Clear History." Set the number box marked "Days to keep pages in history" to one, and it will delete your history list every 24 hours.

When using Netscape:

- Select "Edit," then "Preferences." Double click on "Navigator."
- Click "History" and then "Clear History."
- Set the number of days to keep history to 1.
- Double click "Advanced," then click "Cache." Click "Clear Memory Cache" and Clear Disk Cache."

Now your privacy will be protected when you're not there!

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Not intended to solicit properties currently listed

Brain Teaser...

I start with the letter E, and I end with the letter E. I contain only one letter, yet I am not the letter! What am I?

(answer on bottom of last page)

Save Your Life Foods!

- **Apples** reduce your risk of cancer, stroke and heart disease. Harvard researchers found 20% less heart disease in people who ate apples.
- **Eggplant** cuts cholesterol and reduces artery blockages. Eggplant is jam-packed with chlorogenic acid, an antioxidant that fights bacteria, viruses, cancer and cholesterol.
- Drinking one cup of **cranberry juice** three times a day reduces urinary tract infections in women by 50%
- Seniors who ate **fish** high in omega-3 fats (sardines, salmon, tuna, herring) monthly had 60% less Alzheimer's disease.

You Should Learn To Be More Polite

One day, Bill and Tom went to a restaurant for dinner.

As soon as the waiter took out two steaks, Bill quickly picked out the bigger steak for himself.

Tom wasn't happy about that: "When are you going to learn to be polite?"

Bill: "If you had the chance to pick first, which one would you pick?"

Tom: "The smaller piece, of course."

Bill: "What are you whining about then? The smaller piece is what you want, right?"

Words To Live By...

If you let your head get too big, it will break your neck. *(Elvis Presley)*

A friend is one who walks in when the rest of the world walks out. *(Walter Winchell)*

Drug Patches...Are They Safe?

Today, many drugs are available in drug patch form. What are drug patches? They are transdermal drug-delivery systems. And are they really safe? Yes, according to researchers at the Mayo Clinic. They have fewer side effects because they allow for lower doses and a steady dose of medication. Patches bypass the liver and intestines and directly deliver the drugs into your bloodstream, which actually reduces side effects and liver damage.

Currently, drug patches are available for testosterone, estrogen, progesterone, narcotic painkillers, anti-nausea drugs for motion sickness and chemotherapy related nausea, nitroglycerine (for angina), and nicotine (to help people quit smoking).

There are some downsides however. Some people have reported hives where the patch has been applied; other patients have experienced some allergic reaction. The good news—researchers are developing drug patches for diabetes, Parkinson's, depression and asthma that will one day be available for use.

Please Welcome New Clients Into Our Real Estate Family...

I'd like to take a moment to personally introduce and welcome a few of my newest clients. And special thanks for everyone who thought of me with your referrals!

Fatima & John Raposo referred by Gail Schiassi
Steve Walker & Tina Beaumont
Marcia Lewis

Soft Addictions: Are You Hooked?

Has the time you spend watching TV gotten out of hand? Do you find yourself spending hours surfing the Internet? Or, maybe you're like many people who are addicted to shopping...even when they don't have the money! These are "soft addictions"—activities that zap your energy, and keep you from living a purposeful and passionate life.

Soft addictions may not threaten your health or your job like the big ones do. We all know that drugs, alcohol and gambling can ruin lives. (Although excessive shopping can put you at financial risk.) But soft addictions can cause family and marital stresses and leave you feeling disconnected.

How can you reconnect? First, turn off the TV and unplug the Internet. If this sounds too painful, start by doing this for one day and build up to three days. If you are addicted to shopping, cut-up all but one credit card and promise to use it only for emergencies. Try this for one week... you'll be glad you did!

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Thanks for Thinking of Me!

Did you know I can help you or any of your friends, family or acquaintances save time and money when buying or selling a home? Thanks for keeping me in mind with your referrals...and spreading the word!

VALLEYVIEW OPEN 2009



Gentlemen, please mark Saturday, June 20th at 1:00pm on your calendars at Glen Abbey Golf Course. Dinner will follow with spouses in the main dining area. Don't miss out on the fun.

The Oakville Hospital Foundation will again be the Charity for the 2009 VVO. All donors will receive a tax receipt equal to the fair market value of items donated to the VVO auction items, signage, hole sponsorship etc.

Hole sponsorship will be \$200 for 2-17 and \$500. for holes 1-18, please make cheques payable to the Oakville Hospital Foundation.

If you can't make it, please consider items for the auction or hole sponsorship.

For more information please contact:

Brad Purkis at 416-982-2515
or
brad.purkis@tdsecurities.com

Brain Teaser Answer:

An envelope

THANK YOU for reading my Service For Life![®] personal newsletter. I wanted to produce a newsletter that has fun content and is valuable and beneficial to you. Your constructive feedback is always welcome.

AND... whether you're thinking of buying, selling, or financing real estate, or just want to stop by and say "Hi," I'd love to hear from you...

Fabe Fedrigo

**Prudential Town Center Realty Inc.,
Brokerage
905-338-6550**

ffedrigo@globalserve.net

www.fabefedrigo.net

www.nevagawahomesofdistinction.com

Key Market Indicators

Price Category	Sales 2008	Percent Contrib.	YTD Feb 09. Ave. Sales/Mo.	Sales % Chg. 2009 vs 2008	YTD Feb 09. Ave. Price	Inventory Mo. Supply
Under \$250K	255	8.8%	13.5	-35.7%	\$208,824	4.0
\$250-\$299K	233	8.1%	14.5	-9.4%	\$273,552	3.8
\$300-\$349K	443	15.3%	24	-21.3%	\$322,365	3.6
\$350-\$399k	389	13.5%	14.5	-56.1%	\$374,786	7.0
\$400-\$449k	302	10.5%	11	-57.7%	\$423,386	7.7
\$450-\$499k	241	8.3%	10.5	-38.2%	\$477,643	8.3
\$500-599K	396	13.7%	14.5	-54.7%	\$546,261	10.6
\$600-\$699K	223	7.7%	10	-39.4%	\$649,833	9.5
\$700-\$799K	111	3.8%	4.5	-50.0%	\$761,278	14.4
\$800-\$899K	89	3.1%	3	-64.7%	\$844,917	16.0
\$900-\$999K	42	1.5%	0.5	-50.0%	\$915,000	72.0
\$1M Plus	164	5.7%	3	-82.9%	\$1,726,597	57.3
Oakville	2888	100.0%	123.5	-45.6%	\$450,027	8.5

Economic factors impact all market segments. Consumer confidence at this moment is low fueled by the entire news media blitz on unemployment, the US housing market, banking/stock market crisis and the worldwide economic instability has impacted all buyers. Many are waiting to see if prices will decline further.

The stock market and banking crisis impacts everyone, with the top end of the market probably more so as these buyers may have looked to capital gains and profits to finance their purchases. The impact of this lack of confidence is very evident in the percentage change in sales this year compared to last year. Also the month supply of current inventory levels provides a key insight into how the market is absorbing the current inventory within each price category.

On the other hand, mortgage rates are exciting with rates at their lowest level in decades and looking to stay there at least for this year. Banks have not changed their mortgage lending criteria but they are more stringent in applying every aspect of their criteria. Market players such as first time buyers, move up buyers and investors can take advantage of this financial bonanza.

Buyer & Seller strategies. No matter whether you are a first time buyer, investor or a move up buyer, today's mortgage rates are a financial incentive that shouldn't be overlooked if your financial foundation is sound. As a buyer today you have choices, time and leverage on your side. Use them to your advantage.

As a seller look at the chart above and see which price category fits your home to determine the segment's competitiveness. If you do not have to sell at this time I would recommend that you stay out of the market until conditions improve. Either buyer activity increases or inventory levels are more in line with demand for your price category. If you have to sell make sure that your home is priced right for your market, creates all the right emotional impressions for buyers, if it don't you won't get them back. Be ahead of the curve, don't let other sellers set the mark, you can do that by being the first to sell.

For more information contact Fabe at 905-338-6550.

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