

News & Views



Children's MIRACLE HOME
Miracle of Success



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Our business continues to grow because of clients like you.

The referral of your family, friends, neighbours, and co-workers is important to us and we appreciate it.

Thank You for your trust and continued support.

Don, Bev
and Jim

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Location, Location, Location

...you've probably heard this adage many times but... what does it mean?

LOCATION is one of the most important aspects of consideration when establishing the value of a property. For example, two identical homes can be priced - and valued - poles apart, location being the only differing factor.

The following could affect not only how much you pay for a home, but the property's subsequent resale value.

- **Distance to work...**How long will the rush-hour commute take? House prices generally decrease as the distance from the hub-of-activity increases.
- **Recreational facilities...**Parks, playgrounds, community centres, arenas, swimming pools, baseball diamonds and soccer fields help establish ambience and a community-based neighbourhood.
- **Schools...**which schools service an area is often a high priority.
- **Shopping...**Large malls serve an entire community. Intermediate-sized plazas are accessed by commuters and pedestrians.
- **Support services...**Everyone needs a doctor, dentist and a pharmacy. Day-care centres and religious facilities also rank high.
- **Transportation...**Public transit and mature road

networks are more readily available in built-up and established areas. Projected start dates for transit routes or road construction are only educated guesses.

Potential deterrents...

Negative factors can include gas stations, railway tracks, airports, commercial developments, cemeteries, industrial parks and major highways.

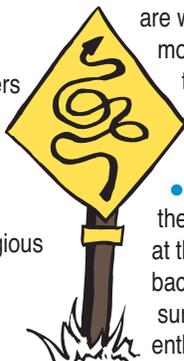
Positive attributes in close proximity can sometimes become drawbacks.

For example, being near a school is important, but, do you want a school next door or across the street?

Of Consideration...

After narrowing your choice of community and neighbourhood, focus on these factors.

- **Lot size...**Street frontage is important, but don't overlook depth.
- **Parking and garage.**
- **Corner lots...**To avoid creating a tunnel-like appearance, corner lots are wider than normal. Meaning; more grass to cut, more sidewalk to clear of snow and ice, more fencing to erect without a neighbour to share the cost.
- **Side of the street...**Homes on the west side receive morning sun at the front and afternoon sun in back. South side homes bask in the sun at the rear, ideal for backyard enthusiasts.



This Newsletter is presented by your area Real Estate Specialists...

"What a Guy!"

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● **Other factors...**What street hardware (sidewalk, fire hydrant, overhead street lamp, traffic signs, hydro transformer box, super mailbox etc.) is located on or near the lot?

Whether you have questions or need advice about buying or selling a home - or would like information about current market trends - call on your Realtor who is an expert and available to assist with all your real estate needs.



Kid Stuff

Good Ideas...

- Toss the too-small laundry hamper, and replace it with something that won't overflow in a day or two. Corral dirties in a hamper large enough for a week's

worth of clothing, and line it with a drawstring bag that's easy to tote to the laundry room.

- Keep their hard-earned trophies and well-loved artwork - just not scattered around everywhere. Display them on a shelf mounted on little-used wall space (over a window or dresser).

- Purge outgrown toys, books and clothes, but give your child a say in what stays, lest you throw away a shirt he or she still adores. Encourage participation by explaining how their donations of clothing, books, toys, games etc. can help those in need or a younger family member friend.

- Now is a good time to check that you have a calendar posted in a convenient location for school notices & activities, holidays etc. Organize your 'school papers' shelf, binder, basket or drawer. Let your children know where to leave any paperwork from school that requires your attention or signature.

Kid's budget runneth over

Many parents find themselves wrestling with financial discipline when it comes to their children. Whether it's lunch snacks, new skates, the latest gadget or an item that 'everyone at school has', it's amazing how quickly saying 'yes' can add up.

The Fix...

Rather than simply saying no to your kids' endless wish lists - which can lead to wrenching battles - protect your budget and sanity by teaching your children Money Management 101. Saying, 'you don't need that' doesn't send kids a useful message. You want to focus them on the value of things and teach them that purchases are discussed, planned or budgeted for, and frequently 'saved for' over time.

'Distract and delay' tactics work especially well for children age 6 and under. If your young daughter is jumping up and down for something she wants at the store, try focusing her attention on something else, or acknowledge what she wants and say that you can talk more about it later when you're home. You may have to endure a little complaining, but your child gets an important message about not buying things on a whim.

This & That

The Three C's for Organizing Closets

1 Clean Out...

If you can't decide what should stay and what should go, follow this guideline: *Don't keep anything that isn't beautiful, useful or loved.*

2 Compartmentalize...

Divide your closet into sections. It's easier to find what you want if you only have to look in one area, as opposed to the entire closet.

3 Continue...

Keep it up, and adjust your system as needed. If clutter creeps back in, don't be discouraged. With an underlying system in place, it will be easy to get back on track fast.

Ideas for Mousetraps

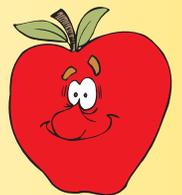


Mice don't spend all their time foraging for food. They also spend a lot of time searching for bedding materials. Instead of baiting traps with cheese or peanut butter, try cotton balls. Just tuck the cotton into the trap mechanism. While the mouse is trying to tug it free, the trap is sure to spring. You can use the trap again and again without rebaiting. Another plus, your pets will not be tempted by the cotton balls!

Disposal Bag......the only thing more unpleasant than setting a mousetrap is removing a squished mouse and resetting the trap. If you're like many, you'd prefer to throw away the trap - dead mouse and all, rather than resetting it. Here's a great idea if you don't like the thought of touching that dead mouse and trap. Bait the trap, then carefully slide it into a paper lunch bag. When the trap is sprung, you can chuck the whole mess into the garbage!

Apples

Did you know?



- The science of growing apples is called **pomology**.
- Apples are a member of the rose family.
- Apples ripen 6 to 10 times faster at room temperature than they do in a refrigerator.
- It takes the energy from 50 leaves to produce one apple.
- Canadians eat 86 apples a year on average.
- It is easier to bruise an apple than it is to break an egg.
- It takes 2.5 lbs (5.5 kilos) of apples to make one 9" pie.
- A bushel of apples weighs 42 lbs (92 kilos).
- It takes 40 apples to make 4 liters of apple cider.
- 1 large apple equals 2 cups (250mL) sliced or chopped.
- 1lb (2.2 kilos) of apples equals 4 small apples, 3 medium or 2 large apples.
- 1 medium apple contains about 2.6 grams of fibre. Some of the apple's fibre is pectin, a soluble fibre that is used to jell jams and jellies, making apples ideal for setting preserves.
- You can remove 95% of the bacteria that cause tooth decay by eating an apple after a meal.
- 40% of the apples grown in Canada are McIntosh.

Inspiration

Live as if you were to die tomorrow.
Learn as if you were to live forever.
Mahatma Gandhi

Education is not the filling of a pail, but the lighting of a fire.
William Butler Yeats

Children must be taught how to think, not what to think.
Margaret Mead

Smiles and Chuckles

A 5-year-old's version of saying Grace...

'Thank you for this bounty we're about to receive....

Mom?...Why are we praying about paper towels?'



Fall in the Garden

■ Leaves are garden gold. Put shredded leaves under shrubs & trees, over perennial beds and exposed soil. Leaves degrade into mineral nutrients; worms will turn them into fertilizer.

■ Wait until the soil has frozen before mulching autumn-installed plants. After freeze-up, a thick mulch of leaves and evergreen cuttings will keep their root balls safe from the heaving action of frost.

■ Here's an easy way to break down dry leaves and grass for mulch or to pack into your compost bin. Fill a plastic garbage can about halfway, then turn on your weed-eater and run it up and down through the material. Ensure you wear protective eye wear.

Prune in the fall?...the short answer, No.

Resist the urge to tidy up your perennial and shrub beds. Let perennial foliage die back naturally with the hard frosts of fall. Let leaves lie on flowerbeds and leave seed heads on perennials (they provide winter food for birds). And, put those clippers away! Pruning stimulates new growth, so timing is critical. Pruning and cutting back in the fall will only encourage tender new growth that will be killed by the cold weather.

Take advantage of winter dormancy to trim maples and birches (pruned in spring, they will bleed sap and suffer stress) Late in winter, prune other deciduous and fruit trees before their buds break open. Early in spring, cut back shrubs that flower in late summer and fall. Shrubs that bloom in spring and early summer, wait until they flower, then prune them immediately afterward. Midsummer, prune evergreens.

If you want to work outside in the garden, here are a couple of seasonal chores...

■ Get out your whetstone, steel wool and oil...your garden tools could use a clean and sharpen before you put them away for the season!

■ To help protect your lawn or garden beds from winter damage, install brightly coloured stakes along walkways and driveways as indicators for snow removal and salting.



The Monarch Butterfly

The chill of fall in the air means Monarch Butterflies are once again gathering for their long journey south. Butterflies born in August & September fly south to the Sierra Madre mountains in central Mexico. In March these same butterflies - now 7 months old - begin the journey north. Monarchs head north from Mexico to breeding grounds in the southern U.S. They continue to travel north - flying up to 100 kilometres a day - and in a succession of generations; they travel for awhile - lay eggs, then die. In a month eggs develop into new Monarchs who then continue the journey north reaching Canada in May or June. In summer Monarchs live only 2 to 6 weeks. Monarchs flying south however, usually survive the entire journey.



The annual migration of the Monarch butterfly is still a mystery - continuing to perplex scientists and enthusiasts today.

Applesauce Cake

Keeps well in the fridge for up to 4 or 5 days ~ Makes 8 servings

INGREDIENTS

1/2 cup	118mL	shortening
1 1/2 cups	355mL	brown sugar
1	1	egg
1 cup	235mL	raisins
1 cup	235mL	nuts (or more raisins)
1 cup	235mL	thick cold applesauce
1 3/4 cups	415mL	white flour
1/2 tsp	2.5mL	salt
1 tsp ea	5mL ea	baking powder, nutmeg and cinnamon
1/2 tsp	2.5mL	allspice

DIRECTIONS

- **Mix together all the dry ingredients.**
- **Beat the shortening, egg and sugar together well.**
- **Add the dry ingredient mixture to the shortening/ egg/sugar mixture, alternating with the applesauce and raisins/nuts.**
- **Oven bake in a 9x12 greased pan at 325°F (165°C) for 1 1/4 hours to 1 1/2 hours.**

Patience

Patience is about compassion and acceptance, qualities that benefit us all. Impatient people lead tense lives, and their bodies suffer as a result, from headaches and stomachaches to elevated blood pressure and a compromised immune system. It is possible to develop more patience... it's like a muscle that needs to be exercised.

Time it...next time you're on hold or sitting in traffic, time how long you actually wait. Chances are it'll be much less than it feels. Then ask yourself: what difference will an extra 5 -10 minutes make in my day anyway? Probably not a lot.

Interrupt the fight-or-flight response. The moment you feel yourself getting impatient, stop the release of cortisol (a stress hormone released when you feel anxious) by paying attention to your body. First, breathe deeply. Then roll your shoulders forward, up and back. Repeat. This interrupts your body's negative physical reaction so the blood flow can go back to your brain and you can think more rationally.

Turn a problem into an opportunity. Caught in traffic? Use the time to play a book on tape, or really listen to a favourite song. Stuck waiting for an elevator? Get some exercise by climbing the stairs.

Follow the golden rule. The next time you want to honk at a driver who's driving slowly or yell at an airline agent because your flight is late, ask yourself this: *If I were in that person's shoes and doing the best I could under the circumstances, how would I want to be treated?* Extend grace, and it will always come back to you.

Think Spring

❖ Autumn is the only time to move clematis or honeysuckle vine to prevent shock to growth: both vines begin extending leaves and shoots while frost is still in the spring ground. If the vines are large, cut them back by half, and they'll leap forward next spring.

❖ Autumn is a good time for planting evergreen trees and shrubs. An evergreen's root system pumps water all winter, so be sure to water them well before the ground freezes.

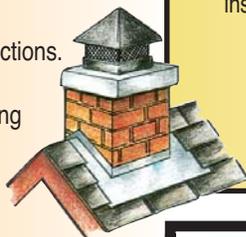
❖ Pick up or rake diseased leaves from under roses (blackspot) and crabapples (scab) and dispose of them in the garbage, not the compost pile. Left on the soil all winter, they'll reinoculate the plants with disease spores the following spring.



Safe CHIMNEYS

✓ Inspect and clean your chimney regularly - at least once a year. An annual chimney inspection by a professional chimney sweep can ensure that both your chimney system and venting system are working properly and safely. Your chimney could have a problem you can't see.

✓ Check stovepipes and connections. Ensure screws are located at every joint and check for leaching (dark staining or white powder) at every joint.



✓ Check for creosote. It can form quickly and is a major cause of chimney fires. Check chimney, damper and flue pipes often and clean when necessary - never let creosote or soot build up.

✓ Check the walls for excessive heat. If the wall is very hot, it could be sign of improper installation or maintenance of the chimney or stove pipe.

✓ Install a rain cap. A rain cap should be installed on top of all metal and masonry chimneys. If you have a spark screen around the chimney cap, check it regularly for blockage.

✓ Inspect and maintain your chimney flashing (the seal between the chimney and the roof).

✓ Watch for smoke coming into the room. This could indicate a blockage in the chimney, creosote buildup or a faulty damper control mechanism. Anytime you have smoke backing up into the room...determine the cause and rectify any suspected problem **immediately!**

✓ Protect floors and walls from heat and sparks. Keep combustibles safely away from your appliance. Always use a properly fitting screen for your fireplace.

✓ Regularly check for signs of problems. Your appliance, flue pipes and chimney can deteriorate over time. Look for corrosion or rust stains on the outer shell of a metal chimney. Check for bulges or corrosion in its liner. Brick chimneys may develop loose bricks, crumbling mortar, loose liners, dark stains or white powder. Have any of these repaired immediately by a qualified pro.

✓ Install a carbon monoxide detector to warn if harmful gases are entering your home because of a blocked or damaged chimney.

Carbon Monoxide

Carbon monoxide is a by-product of combustion. It is a colourless, odourless gas. When you inhale carbon monoxide it gets absorbed into our body the same way that oxygen does. It replaces the oxygen in the hemoglobin in your blood which deprives your body of oxygen. One of the major causes of carbon monoxide buildup in the home is poor draft for fuel-burning appliances.

This means that the products of combustion are not being safely carried outside; instead, they are backing up into the house. In addition to having your fuel-burning appliances inspected once a year, you should install carbon monoxide detectors on or near the ceiling in each room where there is a fuel-burning appliance.

If a detector goes off, open doors and windows immediately to ventilate the house.

Call the fire department and evacuate everyone from the house.

Because carbon monoxide is colourless and odourless never ignore an alarm even if you feel no adverse effects.

BORING *but it has to be done!*

Cool autumn breezes are a reminder that its time to get your home ready for winter! There are many, many chores to do before the cold and freezing temperatures of winter set in.

◆ Choose a dry sunny day to open up and air out the basement and crawl spaces. This prevents mold and mildew from growing in the basement areas of your home.

◆ Before the cold weather sets in and your heat is turned on, have your furnace and humidifier serviced by a qualified professional. Ensuring maximum furnace efficiency through effective maintenance and filter replacement could save as much as 10% on your fuel bill. Areas around the furnace should be cleaned to eliminate dust and dirt. Where applicable, exhaust fans and heating recovery ventilators should be checked and oiled according to manufacturer's instructions.

◆ Now is a good time to replace your furnace filter - and ensure you have enough filters on hand for a once-a-month change throughout the winter months. If you have electric baseboard heaters - vacuum to remove dust. Remove the grilles on forced-air systems and vacuum inside the ducts.

◆ Windows and doors should be examined for gaps allowing air infiltration. You can stop cold drafts from entering by applying weather-stripping around doors and windows and ensuring that the seal is snug.

◆ Check exterior finishes. Look for signs of moisture penetrating wood siding. Watch for paint that is blistering and peeling. If left unresolved, this problem can lead to water seeping into the interior of your home.

◆ When inspecting outside window finishes, check the caulking for signs of deterioration. If caulking it is wearing down, remove and



recaulk with a good quality caulking compound to protect against both moisture and cold air entering.

◆ Vents, louvers and chimney caps should be checked for birds' nests or animal intruders. If you use a

wood-burning stove or fireplace, make sure your chimney is clear...that means checking for a buildup of creosote in the chimney. Creosote can form quickly and is a major cause of chimney fires. You may be able to see *up the chimney*, or you could try *looking down from the roof*. Either way, if you see any buildup of creosote, have it removed. Like your furnace, it is a good idea to have your chimney cleaned and checked, by a professional, once a year.

◆ Drain and store hoses, don't forget to close the valve and drain the spigot!

◆ Eavestroughs, gutters and down-spouts should be cleared of any obstructions; leaves and debris. If eavestroughs are clogged or leaking, you can end up with serious water damage over the winter - damage that can be hard to deal with in cold weather. And, since you've got the ladder out you may want to consider putting up your Christmas lights!

◆ Check all outdoor electrical outlets to ensure they are clear of debris and operational. Check and clean all outdoor light fixtures, if you used the 'yellow' bug-friendly light bulbs in your outdoor fixtures this summer, replace with a brighter bulb.

◆ Remember... its time to reverse the direction on all ceiling fans.