





'Helping You, Your Family, Your Friends'

905 545.1188 www.craigwatson.ca



My business continues to grow because of clients like you.

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

Thank You for your trust and continued support.

Craig

FOR SALE Getting your home ready!

Whether you're thinking about selling your home now - or in the near future, you'll want to get the best price, in the shortest period of time. Here are some hints that will ensure your home shows to its best advantage.

Declutter! This can't be stressed enough. Every room, hallway, closet, and cabinet in your home should be neat, tidy and clutter-free. Now would be a great time to pack up excess stuff - even furniture - and store it, neatly, in the garage or attic, or better yet, off site.

The white glove test. Every nook and cranny in your home should be sparkling clean! Your home needs a deep thorough clean...carpets, drapes, upholstery, walls. Attend to areas that are often ignored - the top of the fridge, cobwebby corners, cabinet interiors, the oven. Kitchens and bathrooms should be squeeky clean. Don't have time?...hiring a cleaning service is a worthwhile investment if you're interested in getting the best offer.

Get a check-up. Consider having a home inspection done now. Make any necessary repairs. Potential purchasers can examine it, noting the repairs you've made - it will go a long way in assuring potential buyers that your home has been cared for by a responsible homeowner.

Light it up! You want each room to be as bright as possible. Clean every light fixture, ensure the bulbs are the maximum wattage safe for each fixture. Clean all the windows, you'll want to open drapery and blinds so that natural light streams into each room.

Refresh and repair. A fresh coat of paint, in a light neutral colour, is a good idea. No detail is too small, take care of scuffed woodwork and trim, loose doorknobs, squeeky floorboards, sticking patio doors, leaky taps, torn or peeling wallpaper etc. Unfinished home improvement projects are a deterrent to prospective buyers so complete any projects you currently have underway.

Enhance curb appeal. Most potential buyers will form conclusions about a property from the curb. Walk out to the curb and cast a critical eye on your home's exterior. Are gutters overflowing with debris? Does the front lawn look like a missile site? Is the front door in need of a fresh coat of paint? Ensure lawns are kept mowed, prune shrubbery, turn over the soil in perennial flower beds. Garbage cans, bikes, hoses, garden tools etc. belong in the garage (or stored neatly in the side- or backyard. Add a homey, welcoming touch; a wreath on the front door, a nice doormat, potted flowers.

Odours. Give your home the sniff test. Have a trusted friend/neighbour help you identify any bad smells. Common culprits; smoking, laundry & bathroom mould or mildew, garbage cans, litter boxes, pet beds,

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musty basement. strong cooking smells. Don't mask bad smells with air fresheners or deodorizers - rid vour home of the source of the odour.

Whether you're thinking of making a move, or are just curious about Real Estate trends in the area or neighbourhood, please feel free to contact me anytime...



905.545.1188 craig@rmxemail.com

Please recycle this Newsletter by passing it along to a friend, family member or neighbour!



860 Queenston Road Stoney Creek, Ontario L8G 4A8

Get advice. Getting your home ready to sell is about deciding 'which details' to focus on to ensure your home attracts, and appeals to, buyers. Talk with your Realtor who can provide you with expert advice about getting your home ready to sell. As well as understanding market conditions, your Realtor knows which features will be of most interest to potential purchasers.

Autumn Trees

Trees are both beautiful and practical - whether you have a tiny lot, or vast acreage. Trees not only enhance the appearance of your property, they add value to your property. They also provide welcome shade in summer, wind protection in winter - and privacy. Autumn months are ideal for tree planting. Before you plant a tree, carefully evaluate your choice of tree, the space your property has available, the particular spot you'd like to place the tree and your soil conditions.

Here are a few pointers to help you select and plant a tree.

 Choose a tree that won't outgrow its location. Consider the tree's hardiness in your area, its adaptability to your soil, and its tolerance of pests, diseases, and drought. A local nursery can help you select the best trees for your area, property and exposure.

 Planting a large tree may give you instant shade, but trees shorter than 3 metres (9 feet) are much easier to work with and are quicker to establish themselves in your yard.

• Dig a hole that is equal in depth to the tree's root ball and three times as wide. The top of the root ball should line up with the existing ground level. If you dig a hole too deep, you'll have to fill it in with loose soil. This soil will then compact and the tree will sink - not good for the tree.

 Cut away the tree's container or the burlap and twine carefully so the soil doesn't crumble away from the tree's roots.

 Back fill around the root ball with the same soil you removed from the hole. After refilling the hole, water to settle the soil around the roots. Shape the soil like a large saucer around the base of the tree - this will help water reach the roots of the tree.

Leave a 'protection zone'.

A grass- and weed-free circular area, 1 metre (3 feet), around the tree's trunk will establish a buffer zone so lawn mowers and trimmers can't nick and cut the bark. String trimmers are a young tree's worst enemy. For added protection consider mulching the 'protection zone' you've established. Mulching will also help retain water and suppress weeds.

• Your tree needs extra attention throughout its first year.

Keep the area around the tree free of grass and weeds so the tree does not have to compete for water and nutrients. Water deeply every 3 to 4 weeks - and ensure the tree is watered just before the ground freezes for winter.

 It's usually not necessary, or even desirable, to support young trees with guide wires and stakes. Forced to hold itself erect on its own, a young tree develops a stronger trunk and root system. However, extra support is needed if you locate a newly planted tree in a windy spot or you want to correct a persistent bend. If you do decide to stake the tree, be sure to protect the tender trunk from the wires with short lengths of old garden hose.

Remember...check with your local utility companies before you dig!

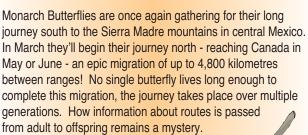
Nature's Lungs

Neither people nor animals trees and plants that cover almost all ecosystems. sunlight, water and leaves and stems are a plant's the food-making process of absorbed light energy (from the sun)

can live without plants. The our planet play a vital role in Plants make their food from carbon dioxide. The green food-making factory. During 'photosynthesis', plants use to convert carbon dioxide from the

air, and water (from the soil) into a sugar called glucose. Oxygen is released as a by-product in the process of photosynthesis. One mature healthy tree will absorb almost 12kg (26 pounds) of carbon dioxide annually and release enough oxygen for a family of 4 to breathe.

Monarch « Butterflies



Facts and Trivia

The Monarch butterfly was named in the 17th century for King William of Orange. Historical nicknames; King Billy, the milkweed butterfly, the wanderer and the storm king. Loss of breeding habitat, changing



environmental conditions, and factors of human population growth all pose serious threats. In Canada the Monarch remains on the Species At Risk list (although their numbers doubled in size compared to historical lows hit in 2010).

Monarchs depend on milkweed. The females lay eggs on leaves of various milkweed species. The leaves of the milkweed also help protect monarchs from bird predators because they contain a poison (which is eaten by the larvae and passed along to the adults) that makes birds sick.

Herbicides kill both the milkweed needed by caterpillars and the nectar-producing wildflowers needed by adult butterflies.

Milkweed is currently considered a noxious weed in most areas of Canada (some species are poisonous to livestock), but common milkweed, one of the least toxic milkweed species, grows in many areas not used by livestock.

omposting

By following these few steps your composter can survive a long harsh winter and you can Freap the benefits of good rich soil come spring!

- Locate your composter close to the house and ensure that it has soil contact and good drainage.
- Place the composter on the south side of your home to feel the full effects of the sun and to be better protected from the northern winds.
- Keep your bin as warm as possible, wrap it with dark plastic or surround the bin with leaves or snow to act as insulation. From time to time throughout the winter, add handfuls of leaves and soil to help accelerate the composting process once the warmerweather arrives.
- Don't worry about the cold weather or even if the pile freezes. The freezing action breaks down the fibres in organic material which aids in composting once thawing begins. As soon as the weather turns warmer, the composting process will become active.
- In early spring add a couple of shovels of soil from your garden and mix it with your compost material.



This That

Fall in the Garden Should I 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 few 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.

Pumpkin Panache

When cutting a lid, insert the knife at a slight angle toward the centre of the pumpkin so the outside of the lid is larger than the inside. This will keep the lid from falling into the pumpkin.

Prolong the life of the cut-out areas by applying a thin layer of petroleum jelly to the edges.

If your pumpkin won't stand straight, cut off the bottom. This provides a stable base - and makes it much easier to clean out the inside too.

Scoop out the seeds and flesh with a large spoon or ladle. The inside rind should be about 1 inch thick.

Don't cut the features on a jack-o'-lantern too close together or too large. The area may weaken and collapse.

A carved, lit pumpkin smells a lot better if you sprinkle a little cinnamon and nutmeg on the skin inside around the candle.

Spice it up!

Try these spices to boost the flavour of your meals.

Pumpkin pie spice Sweet and nutty, with a hint of heat at the finish. A mixture of cinnamon, ginger, nutmeg and allspice. Try it stirred into whipped topping or over ice cream, as a garnish for cakes or pies.

Cumin Strong, hot and slightly bitter. Toasting whole seeds brings out the flavour - ground is more widely available. Try adding a touch to chicken or turkey salad or when cooking chicken or turkey pieces.

Ingredients.

- 250 gram (8oz) pkg.....medium noodles 125 gram (4oz) can.....sliced mushrooms 500 mL (1 pint).....sour cream 1 package.....onion soup mix 500 mL (2 cups).....turkey, cubed 30 mL (2 Tbsp).....cheddar cheese, grated 30 mL (2 Tbsp).....butter or margarine
- 125 mL (1/2 cup).....milk

125 mL (1/2 cup)......celery, coarsely chopped - Garnish with parsley and serve.



Give thanks for a little and you will find a lot.

As we express our gratitude, we must never forget that the highest appreciation is not to utter words, but to live by them. John F. Kennedy

Gratitude turns what we have into enough.

Humour

How to put more laughter into your life.

I Practice self-effacing G humour. Share something funny that happened to you. Start your own collection of audiotapes or CD's that

tickle your funny bone and keep them in your car. When traffic backs up, load up some humour.

Keep a humour journal. Jot down funny things people say and amusing observations you make.

① Escape voice mail jail. Keep a file folder next to your phone filled with materials that amuse you - cartoons, quotes, cards, photos - anything to keep your blood pressure down. • Keep a humourous prop handy. Maybe it's a water gun, a squishy ball or a clown nose. One of my favourite Directions...

Cook noodles, drain.

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 Saute celery & mushrooms in margarine or butter. Stir in onion soup mix and sour cream, add the milk to the mixture.

2nd Time around

- To the mixture, add noodles & turkey cubes.
- Pour mixture into a 2-litre (2-quart) casserole dish, top with grated cheese.
- Preheat oven to 175°C (350°F) bake covered for 30 minutes. Remove cover and brown.

Be thankful for what you have. It will make you content. And when you find contentment with your life you'll find happiness.

If the only prayer you said in your whole life was, thank you, that would suffice. Edward Sandford Martin

Be kind be thoughtful be genuine but most of all be thankful.

lapel buttons reads: 'Stop me before *I become my mother!*' I like a magic wand for those days when people make impossible demands. Toys aren't just for kids!

① Create a play list. Remember fun? It might include games, playing with your kids or dog, going skating, bowling, playing in the pool, watercolouring, getting

out that long neglected yo-yo - anything that reduces anger and stress. Lighten up your environment. Display funny pictures and posters baby photos, pet moments, humorous birthday party snap-shots, any image that recalls laughter moments. Learn and practice the humour pledge. 'I don't want to live my life crabby, I'd rather be healthy and happy. So I'm pledging to find humour...I'll make sure fun people and tools surround me ... when there's a humourous chance I'll grab it!'



Around the

Try some of these clever design strategies to create a cozy ambience...

Choose calming colours. Butter tones and earthly textures warm the eyes and the spirit. Painting woodwork white draws attention to even pale pastel walls.

Plan comfortable gathering spaces. Open rooms provide ample space for large and small get-togethers. Choose furnishings that look and feel comfortable.

Cook in company. Plan as many 'landing' spots for family and friends – it invites visitors (and helpers) for the cook.

Create nature-inspired focal points. The use of natural materials like wood, stone, sisal or grasscloth conveys an appreciation for nature.

Plan quiet, cozy places. The front porch, the back screen porch, a master bedroom sitting area can all provide havens

for privacy and solitude.

Photo Arranging

There are some formulas for hanging pictures on a wall that always seem to work. Here are some tried-and-true arrangements for you to experiment with.

Classic...this type of arrangement includes photos mounted side by side or stacked in pairs or trios - mounted vertically in a narrow space or horizontally on a larger wall. In this type of arrangement the frame size should all be the same. For a formal, matched look, the frame style, and colour, of each picture should be the same or closely related.

Regimented... this style is basically a classic arrangement expanded to create large, geometrically precise positioning, such as one long horizontal or vertical row of shots all the same size, or two or more rows arranged next to, or on top of, each other. This style can make a powerful statement in a room and become a striking focal point that lends a sense of order or draws attention away from other elements you may not want to emphasize. In a stairwell, stagger a row of shots (or a double row of shots) on the wall to reflect the flow of the steps.

Asymmetrical...this type of arrangement is useful when you want to create a grouping of pictures and/or frames that differ in size, shape, and colour. It is the most challenging type of arrangement to hang. Lay them out on the floor first and move the photos around to achieve the right balance between all the shots and frames before hanging.

Are you dreaming about a renovation for your Home?

If you're thinking about remodeling your home, your first task will be to create a realistic budget. But that involves some careful pre-planning. *Before you begin to budget*, here are some suggestions from the pros.

Imagine...the new space and make sketches. It's easier to plan something you can see.

Explore. Talk to homeowners who have undertaken a similar renovation. Read books, magazines, check out websites, watch instructional videos. Make notes about what you like - list any questions you may have. Planning ahead. Is this renovation intended to add

value to your home because you plan to sell it next year?...if so, you'll want to pay special attention to assessing the value of the house and the neighbourhood, as well as the 'value' of your intended reno. Or, is this reno intended to add comfort or pleasure for your family?... or,

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accommodate a growing or shrinking household? If you plan to stay for at least 10 years, almost any renovation will be worth its cost.



