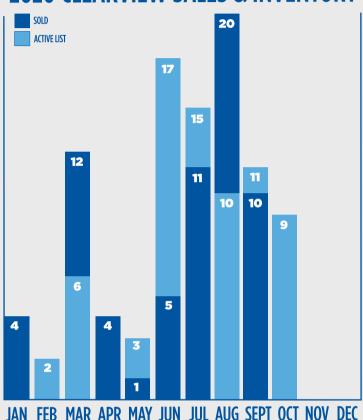
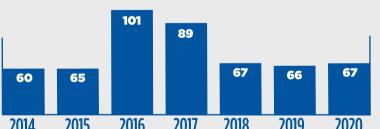
2019 CLEARVIEW SALES



2020 CLEARVIEW SALES & INVENTORY



YEAR TO DATE SALES TO SEPT 30



WHERE THEY SOLD

Sept 2020

	SALES
RENTAL	A A
\$550-\$600,000	
\$600-\$650,000	
\$650-\$700,000	
\$700-\$750,000	
\$750-\$800,000	
\$800-\$850,000	
\$850-\$900,000	
\$900-\$950,000	n
\$950-\$1,000,000	
\$1,000-\$1,050,000	
\$1,050-\$1,100,000	
\$1,100-\$1,150,000	
\$1,150-\$1,200,000	
\$1,200-\$1,250,000	
\$1,250-\$1,300,000	•
\$1,300-\$1,350,000	A
\$1,350-\$1,400,000	A A
\$1,400-\$1,450,000	
\$1,450-\$1,500,000	•
\$1,500-\$1,550,000	f
\$1,550-\$1,600,000	

CLEARVIEW LISTINGS As of October 1st

1278 WINTERTBOURNE DRIVE 1443 EDDIE SHAIN DRIVE 1340 HAZEL MCCLEARY DRIVE 2762 HUNTINGDON TRAIL	LINKLINK	2,800 2,800 2,800
2761 WYNTEN WAY2748 GUILFORD CRESCENT		.,
1100 LANSDOWN DRIVE	DETACHED	1,598,000 1,599,000



WHAT'S INSIDE

WHERE THEY SOLD

CHECK OUT THE HOMES SOLD LAST MONTH, INVENTORY OF HOMES FOR SALE AND HOW WE ARE DOING COMPARED TO THE LAST 7 YEARS

OUR LISTINGS

CURRENT LISTINGS AND PROPERTIES OUR BUYERS NEED

THE NUMBER OF HOMES KL\$ET SOLD APEL IN CLEARVIEW BY GEORGE KLOET

FALL MARKET CONTINUES TO POST SIGNIFICANT SALES VOLUME

Clearview October 2020 How do you come through a month like August, a month that set a 10-year record for volume of sales, and not think that September was a disappointment when just 10 properties were reported sold?

However, let's look at the big picture. Sales in August 2020 were up 400% from August 2019 (see 2019 CLEARVIEW SALES chart top of back page). The 10 properties sold last month was up 200% from the number of sales posted in September 2019, Very impressive for September 2020, the month when schools cautiously reopened with much uncertainty, some delays, fear and trepidation. Still buyers found the time to look at resale homes. Clearview year-to-date sales lagged the previous seven years up until about July but has rebounded and now is just slightly above last year.

Of the 10 properties sold, 5 sold over list price due to multiple offers. Many of these homes were significantly upgraded and somewhat staged to present the individual features in the best possible light. A lot is said about staging and the typical Clearview buyer clearly reacts positively to it. Some sellers think it's a waste of time, but the results are clear. The average

days on the market (DOM) was 8 days. The September newsletter had a full page on simple staging ideas that, when implemented, will attract top dollar for your home. And it's tax free money.

As we referenced several times in previous newsletters, the typical Clearview buyer is looking for a bright clean home with no visible flaws. This buyer is not interested in making immediate repairs even if the price is adjusted accordingly. This buyer wants to move in on closing day, unpack, relax and go back to work on Monday. And, he will gladly pay a bit more to buy that home. The buyer looking for neglected home to repair and resell has not been able to make it work here in Clearview.

The Covid pandemic is not yet behind us and, depending on the severity of the second wave, could well slow things down somewhat. If you are needing to sell but afraid of expanding your bubble, rest assured that RE/MAX and your local professionals, Brenda Apel and George Kloet and the entire real estate community have the proper safety protocols in place.

We are but a call or email away.





416-518-5222 renda@BrendaApel.com

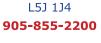


RE/MAX Realty Enterprises Inc. Brokerage 1697 Lakeshore Road West Mississauga Ontario



















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905-855-2200







TIPS FOR HALLOWEEN Assuming it goes ahead in 2020!

With Halloween just around the corner, no plans have been announced to cancel it, as yet. According to Public Health, Halloween traditions, including trick or treating, are important activities for mental and social well-being. While many look forward to participating in Halloween-themed special events or gatherings, it is strongly recommended that individuals maintain physical distance between themselves and people outside of their household or social circle.

Public Health has also offered several recommendations to provide some guidance on how you and your family and friends can safely celebrate Halloween during COVID-19. Additional guidance from the Province of Ontario is anticipated on this topic in the near future however.

Consider other ways to connect with family and friends outside of your household

- Call or video chat with family and friends instead of in-person gatherings.
- Have an online costume party or celebration.
- Send a Halloween-themed letter or card.
- Arrange for contactless delivery of spooky crafts or tricks and treats with friends and family.

Why not celebrate at Home?

- Host your own monster mash outdoors with those from your social bubble.
- Make your own spooky treats like clementine jack-o-lanterns, monster mix, or ghostly cookies.
- Have kids help decorate, make a Halloween playlist, carve pumpkins, paint decorations, make paper chains and take part in other crafts that are great activities for different ages.
- Set up a scavenger hunt filled with tricks and treats inside or outdoors.
- Pick out some Halloween themed books to read together.

If you do gather to celebrate, follow provincial Orders on public and social gatherings that mandate the number of people who may gather. On September 19, 2020 unmonitored and private social gathering limits were reduced to 10 people for indoor gatherings and 25 people for outdoor gatherings. Consider gathering outdoors instead of inside when possible. Indoor gathering limits apply to events that are fully or partially indoors. Indoor events and gatherings cannot be combined with an outdoor event or gathering to increase the applicable gathering size. Individuals are still required to maintain physical distancing of at least 2 metres with people from outside their households or social circles. Arrange the set-up and seating of the event to support physical distancing.

If you participate in Trick or Treating at Home:

- Set up a trick or treating station outside or just inside your garage or outside your door. Maintain a physical distance of 2 m from others, setting up a table can help with this.
- Portion treats out ahead of time to allow for touchless trick-or-treating. When trick-or-treaters arrive direct them to take a portion without handling
- Have non-food treats for children with allergies (visit Food Allergy Canada for more information on managing allergies at Halloween).
- Clean and disinfect any frequently touched surfaces often.

Going Door-to-Door: Try to maintain a physical distance from others while trick-or-treating. Choose a costume that makes wearing a mask or face covering easy. Make sure your mask fits well and covers your nose, mouth, and chin. Wash your hands before trick or treating, when you return home, and before snacking. Bring hand sanitizer with you. Consider not touching the treats collected for 24 hours. Have some ready-to enjoy favourites set aside for when you return home.

For more safety tips, videos, and resources for parents, caregivers, and drivers visit www.canada.ca/en/health-canada/services/home-safety/halloween-safety.html

TAX FREE SAVINGS ACCOUNT TIPS

One of the issues I come across on a regular basis has to do with the setup of a client's Tax Free Savings Account (TFSA). A TFSA can have a successor holder or a beneficiary. Not a big deal, just pick one right? Better think about the consequences first. Let me explain. You can set up your TFSA with a beneficiary, which means in the event of your passing, your beneficiary gets the proceeds of your TFSA. The payment will bypass your estate and not be subject to the provisions of your will. And of course, it's tax free.

But if you are married or have a common law spouse, you can have a successor holder, which is quite different. What this allows you to do is have a second TFSA. In the event of the passing of a spouse, the successor holder can have their own TFSA plus the TFSA from the deceased spouse.

Here is an example: Jack and Jill have identical TFSAs with 50K in each. Jack passes and Jill is the beneficiary. She gets a 50K check from Jack's TFSA and that's it. But if Jill is the successor holder, she gets Jack's TFSA. Now she has 2 TFSAs with a total of 100K with double the contribution room!

Bottom line – check your TFSA statement and see how it was set up! It can make a big difference down the road.

Speaking of TFSAs, did you know that you have a TFSA with unlimited contribution room and growth potential? It is your principal residence! So when you are thinking about TFSA contributions, it may be better to pay down your mortgage or upsize your home! There I did it. I found a way to introduce real estate in my TFSA discussion!

Mike Newell is a Financial Planner in the Clearview area. He has been practicing for over 10 years and has over 350 clients. With a warm smile and a plethora of bad jokes, Mike is available to answer your financial questions. The fee? A coffee at Tim's! mnewell8@bell.net

OOPS! ARE YOU MISSING YOUR NEW LISTING UPDATES?

Due to a glitch at our end, the auto-send feature that was set up for you to receive all new property listings in Clearview as soon as that property was posted on MLS, had inadvertently been disconnected a month ago. We will gladly reinstall the auto-send program to those who want to receive all new listing activity in Clearview, (or any other area) by sending an email request to either Brenda Apel or George Kloet. We have most of the emails but can't remember who was all on that list and to respect your privacy, we do not just want to send it every email in our data base.

brenda@brendaapel.com george@georgekloet.com

CLEARVIEW RESALE UPDATE AVAILABLE

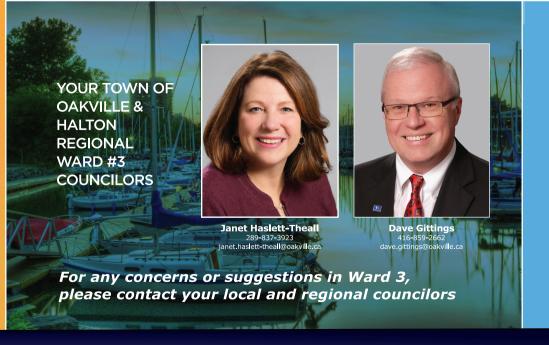
NEW MLS POSTINGS LIST

Receive details of every new property listed on MLS within hours of when that property is posted on MLS.

SOLD POSTING LIST

Receive a report once or twice a month with details of all properties SOLD in the last 15 or 30 days.

Reply to brenda@brendaapel.com and indicate that you wish to be added to these lists.





Who's ready to flip the Calendar to 2021?

We are ordering wall Calendars once again this year. If you would like one just send Brenda an email Brenda@BrendaApel.com with your address and it will be dropped off to your house.