

Choosing Smart Renovations

Many Canadians are interested in the “smartest” household renovations to make in order to receive a good return on their investment.

Although there are many variables that affect the value of a home, the Appraisal Institute of Canada (AIC) offers these general tips to Canadian consumers.

1. Choose improvements with long life expectancy.

Roofing, energy-efficient heating and cooling systems, and windows can provide homeowners with worry-free home improvements for as long as 10 to 15 years. But remember... regular maintenance is as important as the initial investment.

2. Invest in modern updates for high-traffic areas.

Update the core rooms of your home such as the kitchen and bathroom. This can be as simple as changing door knobs, resurfacing cabinets, or replacing fixtures and countertops.

3. Don't underestimate the value of inexpensive updates.

A fresh coat of paint, modern lighting fixtures, light landscaping or gardening, or upgraded switches can

give your home an updated look and feel - and it doesn't have to cost a lot of money!

4. Be careful of over-improvement.

Consider your neighbourhood and the expectations of buyers in your area when planning your next renovation project. Investing in an expensive



project may be an over-improvement for a home in a particular market, and the investment may only be partially recognized by homebuyers.

5. Think about your personal needs.

How much you spend on improvements will depend on how long you plan to live in your home. If you're thinking shorter term, smaller and less expensive improvements may be your best bet to recover your investment.

6. Be sure to get a building/renovation permit.

Be sure to take the time to obtain the proper building permits from your municipality or appropriate authority. This is a good step in ensuring that the renovation work complies with building codes. This can be an important factor to a buyer when it comes time to sell your home.

7. Hire a professional

Talk to a designer, architect or contractor, when you start planning your renovation project. They can help you draw up a plan, provide renovation advice, or assist with construction. This will add to the quality of the renovation and go a long way in preventing cost overruns.

8. Consider unique features with care.

Unique designs or improvements that are uncommon for a particular market may impact the resaleability of a home. This is where the expert advice of a property appraiser can provide an objective perspective on the marketability of your property.

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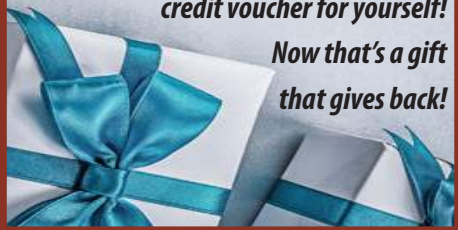


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Holiday Stress Relievers

Whether Thanksgiving, Hallowe'en, Christmas, Hanukkah or other customs, holidays are a time for traditions and family. But when you're juggling jobs, relatives and an ever-evolving to-do list, things can seem overwhelming. Here are some helpful strategies.

- Set limits on your holiday preparations by giving yourself a deadline. After that date, surrender, and just enjoy the season and your family.

- The holidays are a time for traditions, so why not create a new one? Set aside some family time during the busy season. It could be a day outdoors in the pumpkin patch, attending a special holiday event together, tickets to a special theatre production or an evening of holiday music, or a drive to Niagara Falls to see the Festival of Lights.

- Make holiday baking easier by whipping up a few batches of dough at once and freezing them for use later. Label each package with the baking time and oven temperature to save rummaging through your recipe files when it comes time to pop them in the oven.

- Going somewhere? Take pictures

of your passports, VISAs and travel insurance and email them to yourself, in case you lose them. Travel documents should be kept in a safe and secure place while you travel. But if the worst happens and

hardly straightforward. Cloud-based software can easily become your best friend for this purpose. Smart TV's and various streaming devices have made it so you don't have to spend an hour waiting for Aunt Florence to hook up her slide projector.



- Online shopping is a great timesaver, especially if you have family spread across the country. Many retailers offer the option of gift wrapping and will deliver directly to your loved one. Visit the websites of your favourite "brick and mortar" stores to see what they offer. If all else fails – Amazon is always a good bet.

- Instead of exchanging gifts with friends, make a date to spend quality time together when the holiday rush is over. Agree to meet for a special dinner out, or just a pot-luck dinner and games night.

- Giving cash to someone younger? Make it fun by sticking the money in a balloon. Enclose it in a card with instructions to blow it up and pop to receive their gift; it's a little less predictable than the box-inside-a-box thing.

something is lost, it is better to have back-ups than nothing at all!

- PSA – When it comes to taking photos, smartphones have been a blessing because they include excellent, easy-to-use cameras that people carry everywhere. The downside is that sharing large batches of digital photos among multiple relatives is

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