

**TOM & DIANE MITCHELL**  
SALES REPRESENTATIVES



**KELLER WILLIAMS**  
REALTY CENTRES, BROKERAGE  
Independently Owned and Operated

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May 2010  
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Buy or Sell with Tom & Diane Mitchell and Use this Truck for

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\*Some conditions/restrictions apply. Subject to availability. Available to charities

## Mortgage Talk: Interested in a Fixed Rate Mortgage?



With the prospect of upcoming rate hikes looming over, many home buyers think that locking into the best fixed rate mortgage is the way to go. Does the idea of a mortgage with a fixed interest rate sound appealing?

There are mixed messages out there about when and if interest rates are going to go up. But just as important is a thorough understanding of fixed-rate mortgages and what it could mean for you and your home investment in the long run. Historically when interest rates have gone up they have gone up fast. It is not uncommon for there to be a 1% hike in a matter of months.

Here are some common fixed-rate questions you may be asking yourself.

**When are Fixed Rate Loans better?**

The advantage of the fixed rate mortgage is that the payment is the same each month. This is important especially when interest rates are unpredictable. When interest rates rise, people with adjustable rate mortgages are faced with increasing monthly mortgage payments.

A fixed-rate loan means you will always know

how much your home payment will be each month, regardless of what is happening with the economy or current interest rates.

**What's the downside of Fixed Rate Loans?**

The disadvantage is that the interest is generally a little higher than an adjustable rate. With a fixed-rate loan, you'll always pay the same amount of interest. That is great when interest rates are climbing, but if they drop below your interest rate, you will continue paying the higher amount of interest. Of course, you can always refinance a fixed-rate loan in order to get down to the best fixed rate mortgage but this may not always be an option. There may be early renewal or cancellation penalties involved. Seek the advice of a mortgage specialist.

**Should you have a Fixed Rate Mortgage?**

You should discuss your particular situation with a knowledgeable mortgage specialist. Generally, you'll find that fixed rate mortgages are the right choice if you are looking for the peace of mind that comes with a consistent interest-rate payment.

## Having a Yard Sale?

If you are planning to have a Yard Sale in June let us know and we can advertise it for you in our June newsletter and our Mitchell Team Blog at [www.TheMitchellBlog.com](http://www.TheMitchellBlog.com). You can also reserve your Mitchell Team Yard Sale signs by emailing [Admin@TheMitchellTeam.com](mailto:Admin@TheMitchellTeam.com) or phone 905-898-6300.

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# Mitchell Kids Corner

Time sure does fly, in just over a month school is finished and I can hardly wait. I am really enjoying high school, but the homework has been tough.



I am so grateful for my friend Chris. He has been an amazing math tutor. I am not looking forward to the yearend exams.

I love that spring is here because it means summer is just around the corner. I'm hoping we could spend some time at the beach this summer. I really love Sauble Beach. They have a chip truck right on the beach.

Hockey is over for the season and tryouts aren't until September. I actually aired out my hockey equipment on the lawn last weekend....man did it stink.

Megan is home from university. It was really a tough year for her. There's lots of pressure in the second year business program. I know she is really looking forward to time away from the books. She will be working with Jamie-Lee this summer running their painting business again. They start back at it full-time in May.

Jamie-Lee is home from Europe for the summer. She has been studying hard for her GMAT exam. Her car got broken into and they stole her bag with all her study notes and GMAT books. She has applied to several universities to do an international MBA. Good Luck on your Exam Sis!

My friend John and I helped my parents at the client appreciation day. We worked at the prize raffle table. There were so many people this year they used two theatres. The movie, "How to Train a Dragon", was good.

By the way, my Mom & Dad will be celebrating their 28th wedding anniversary on the 29th of May.

Well signing off for now - got to get ready for school. Have a great month!

Luke Mitchell

## How to Make Your Home Unattractive to Thieves

One thing nearly every home owner is concerned about is home security. Whether that means installing a burglar alarm, a home security camera, or simply fortifying windows and doors for a more burglar proof home.

Most thieves do not usually try to get into any home, they select their target carefully. So the trick is to make your home less attractive (or harder to get into) than someone else's.

You can make your home unappealing to a potential thief in a number of ways without the need to break your bank account. Here a few effective deterrents that you can do by yourself.

### 1- Start with doors and window

In many homes, the most serious home security weakness is doors. A thief's job is made simpler by poor locks, breakable doors or both. Doors containing a small window or windows are the most exposed. Thieves only need to break the glass, reach inside and unlock the door. Upgrade your locks by installing dead bolt locks. Even better, double dead bolts locks (that need a key to be unlocked from the inside) provide the best security.

Patio doors and sliding windows are relatively easy to get out of their frames. A thief could do it by just lifting it up out of the frame (works just as well from the outside as it does when you lift them out for cleaning from the inside). The way to fix this problem is to drive a few screws into the top track above where the door or window sits when it's closed.

Make sure all your doors and windows are in good working condition and have strong modern locks. If you notice a broken window or lock, fix it right away. Don't think that just because a window is on the second or third story that a burglar can't figure out a way to get to it.

### 2-Make the best use of lighting

Burglars don't like to be seen, so install lights that will light up the outside of your home. Motion detecting fixtures are a great idea, just be sure to install them where a burglar can't reach up to remove or break the bulb.

Don't give burglars the opportunity to hide behind your untamed bushes and shrubbery. Keep the leafage trimmed, especially around the house, and make sure all the outdoor lights are working and are turned on during night.

### 2-Install a good home security system

Many experts maintain that alarm systems are the best deterrent if they are properly maintained and used in conjunction with all the basics. Before deciding on one, interview at least three companies, then request an onsite survey from your local police department's crime-prevention unit.

Make sure to encase all outside electrical wiring for your

security system and phone lines in a pipe at least three meters high on the wall.

Make sure all home members know how to use your alarm system properly. And don't forget to turn it on when you leave the house even if it's just for a 15 minute walk. It only takes a few minutes for a thief to plunder your property.

### 4-Start a neighbourhood watch group

One thing that is common in every neighbourhood is empty streets most of the day. But there's usually someone home in the neighbourhood. Keep an eye on your neighbours' property, ask them to do the same for you, and call the police if you hear breaking glass, see someone lurking about or notice anything suspicious. You might also consider joining a community crime-watch group. Criminals know which neighbourhoods have watch groups and they avoid them like the plague. The local police department can help you set up a program.

### 5- Use common sense

Don't advertise that there are things worth stealing in your home. If you get a new TV or computer, don't just put the box out by the curb on trash pickup day and let the bad guys know what's inside. Break down the box into small pieces, so no one passing by will be able to make a shopping list.

Finally, make sure your home has a lived in appearance. Plug interior lights and a radio into timers that turn on and off at different times so your house looks occupied. If you're going to be away for a while, make arrangements to have your grass cut (or snow cleared), stop mail and newspaper deliveries and have someone pick up those flyers that seemingly show up every day. Getting a neighbour to park a vehicle in your driveway also helps make it look like someone is there.

Keep your garage and storage sheds locked at all times. Also, make sure you don't leave a ladder laying out in your yard anywhere. Someone could use this to gain access to the second-story windows.

Use an answering machine so your phone doesn't ring unanswered, but never leaves a message saying you're not in. Say, "I'm not available right now." Put up a security system sign visible from the road. It's a proven deterrent.

Unfortunately, there's no guarantee that if you do everything suggested here that your home won't ever get broken into. However, these suggestions will definitely make it more difficult for a burglar to get into your home, and often that's enough to get him to try somewhere else.

## Seminar

### Real Estate Investor Seminar

Date: Tues., May 11th

Based on the *New York Times* best seller, *The Millionaire Real Estate Investor*,

**The Workshop** reveals proven and tested models to help you build a real estate investment portfolio.

Seminar held from 7:00 - 9:00pm at the Newmarket Public Library, 438 Park Ave., Newmarket

To Register call **905-898-6300** or email at [Admin@TheMitchellTeam.com](mailto:Admin@TheMitchellTeam.com)

*I have seen fantastic financial gains...*

*Tom Mitchell has been one of my investing mentors for over 5 years now. He advised when I moved from Aurora to Markham that if there was enough equity I should use it for the purchase in Markham and rent out the Aurora home. That was what I did and I have seen fantastic financial gains in both properties which allowed me over three years to purchase two more townhouses. All of my rental properties are in a good cash flow and the values continue to rise as the tenants are paying down my mortgages.*

*Thanks Tom  
Sincerely Mike B.*



# Market Watch Residential Resale Market Maintains Momentum

The spring market kicked off early and strong this year, possibly boosted by the unseasonably warm weather and absence of snow in March. Inventory is still lower than at this time in 2009, but has begun to increase slightly in recent months.

“The strong rebound in the existing home market was one of the initial drivers of economic recovery,” said Toronto Real Estate Board President Tom Lebour. “While we don’t expect to see the same rates growth moving forward, GTA households will remain confident in ownership housing as a quality long-term investment, especially as economic recovery expands across all industries.”

Most major banks raised their fixed mortgage rates in late March and the Bank of Canada has warned that interest rates will rise again after the second quarter. Many buyers are hurrying to lock in rates and find a home before the more stringent qualification requirements for mortgages come into effect on April 19.

## Ontario - A Record First Quarter Sales

**Toronto, April 6, 2010** - Greater Toronto REALTORS® reported 10,430 sales through the Multiple Listing Service® (MLS®) in March, pushing total first quarter 2010 sales to 22,418 – the best result on record under the current Toronto Real Estate Board (TREB) boundaries. The average price for March transactions was \$434,696.

The annual rate of growth for new listings continued to accelerate in March. The number of new listings grew by 42% compared to March of 2009.

“The average home price in the GTA will continue to grow this year, but the pace will slow as we move through the spring,” said Jason Mercer, TREB’s Senior Manager of Market Analysis. “As growth in new listings starts to outstrip growth in sales, buyers will experience more choice, resulting in more sustainable single digit rates of average price growth.”

# The History of Mother’s Day

Origin of Mother’s Day goes back to the era of ancient Greek and Romans. But the roots of Mother’s Day history can also be traced in UK where a Mothering Sunday was celebrated much before the festival was celebrated in North America. However, the celebration of the festival as it is seen today is a recent phenomenon and not even a hundred years old. Thanks to the hard work of the pioneering women of their times, Julia Ward Howe and Anna Jarvis that the day came into existence. Today the festival of Mothers day is celebrated across 46 countries (though on different dates) and is a hugely popular affair. Millions of people across the globe take the day as an opportunity to honour their mothers.

Source: <http://www.mothersdaycelebration.com/mothers-day-history.html>

### What is a Mother?

*A heart that can hear every unspoken need,*

*Wisdom to know*

*when to quietly lead,*

*Hand that reach out,*

*always helping and sharing—*

*A mother is caring!*

*Eyes that reflect every joy that you find,*

*Arms to encircle,*

*but never to bind,*

*A talent for making the most out of living—*  
*A mother is giving!*

*A voice that can sooth or inspire or delight,*

*A smile that keeps shining*

*when things don’t go right,*

*An angel God sends us*

*from Heaven above—*

*A mother is nothing but*

*caring, giving and love.*

# Meet the Award Winning Mitchell Team

*Our highly skilled team takes customer service to new levels*

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Tom Mitchell\*



Nicolette Lesperance\*



Jennifer Mitchell\*



Christine Burns\*

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Diane Mitchell\*  
Team Manager



Sandra Bailey\*  
Client Care Administrator



Stephanie Mulvina  
Business Administrator



Rita Nordine  
Marketing



Chris Bower  
Interior Designer



Don MacDonald  
Courier

\* Sales Representative

# Mitchell Team Market Watch

Aurora - N06	2009	2010
Sales	119	235
Listings	394	394
Average Price	\$408,261	\$477,044
% of Asking	96%	99%
Avg Days on Market	50	26

East Gwillimbury - N15	2009	2010
Sales	38	71
Listings	118	144
Average Price	\$317,974	\$436,327
% of Asking	97%	97%
Avg Days on Market	57	39

Newmarket - N07	2009	2010
Sales	227	362
Listings	560	585
Average Price	\$335,188	\$374,585
% of Asking	97%	99%
Avg Days on Market	50	19

West Gwillimbury - N18	2009	2010
Sales	66	103
Listings	204	227
Average Price	\$270,924	\$323,068
% of Asking	97%	98%
Avg Days on Market	50	42

YTD as of March 31st, 2010

Our Service Will Move **You!**

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**Additional Photos Online [www.TheMitchellTeam.com](http://www.TheMitchellTeam.com)**



**Approx. 25 Acres...**

Gracious Estate Living on gorgeous 25 acres property. Minutes to lake. Spacious Open Concept with large principal rooms. Renovated eat-in kit w/ctr island. W/O large deck . Large garage w/workshop. Metal roof. Too much to mention- you won't be disappointed.

**\$1,200,000** ID#636N



**Vivian Forest – Approx. 10 Acres...**

Quiet country living at it's best...this 2 storey home boasts lrg eat-in kit w/w/o to gardens , 4 bdrms, master bed with 4pc ens., hardwood floors, L/R w/frpls. Prof fin rec room w/frpls and games rm has sep entrance. All on Approx. 10 acres "In the Heart of Vivian Forest" WOW!!

**\$775,000** ID#619N



**Lovely Home in Family Neighbourhood...**

Move-in ready, nothing left to do! 4 Bdrms, Master w/large w/in closet & 5-pcs ensuite. Great Family sized eat-in kit w/w/o to fenced yard. Hrdwd & parquet throughout. Fin bsmt w/5th bedroom w/Murphy bed. A Must see!!

**\$499,900** ID#623N



**Glenway Estates...**

In the heart of Glenway Estates sits this beautiful executive home w/main fl den, hrdwd flrs., spacious eat-in kit. w/w/o to large deck. Fam rm w/woodburning f/p. I/G sprinkler and nicely landscaped. WOW!!

**\$479,900** ID#615N



**Boasts Charm & Character...**

Wonderful wrap around porch!! This 3 bdrm home is sure to please you. Large premium lot with pond, fin bsmt w/rec rm. Family room w/gas frpls. Eat-in kitchen w/walk-out to large 2 tier deck. Main fl laundry w/access to garage. Quiet country living at its best in a great family neighbourhood!!

**\$479,900** ID#628N



**Families Look No Further..**

A truly magn. 4 bdrm home in a wonderful family neighbourhood on a quiet child safe cres !! Large eat-in kit w/w/o to large 2 tiered deck w/gazebo. Fam rm w/gas fireplace. French Doors in L/R & D/R. Cali Shutters. Mstr bed w/w/i closet. Fully Fenced A Real Gem!!

**\$469,900** ID#639N



**Beautiful Premium Lot...**

Enjoy the privacy that this mature, premium lot (99x184ft) on a quiet cres. has to offer. Cozy bungalow on tree-lined street, Newer Hardwood Floors, Part Fin Bsmt w/4th bed & 3 pc bath. Cottage Living in the City !! Walk to schools & shopping

**\$409,900** ID#635N



**Love at First Sight...**

Charming Bungalow On A wonderful huge lot for all your plans and dreams. Immaculate Home W/Fireplace, Custom B/I Shelving, W/O To Large Deck, Part Finished Bsmt W/Recreation Rm, 4th Bdrm & Laundry Rm! Backyard W/Mature Trees!

**\$359,900** ID#632N



**Wow, Simply Gorgeous...**

Meticulously maintained home, close to hospital, schools, shopping & transit, situated in a great family neighbourhood, full of character, some upgraded windows, furnace (09). W/o to deck overlooking stunning gardens. Home is ready to move in and enjoy !!

**\$329,900** ID#640N



**3 Bedroom Townhome...**

Gorgeous 10+ interior, from heated entry & powder room to huge family room O/L newly fenced yard. Crown Moulding, upgraded baseboards & lighting thru-out, recently painted. You will not find a better quality unit. Truly a Showpiece !!

**\$309,000** ID#637N



**Want Something Special...**

Lots of character and charm in this delightful family home featuring large principle rooms, kit w/greenhouse window, pine wainscoting in L/R, D/R & Kit. Master bed w/3 closets. Oversize garage for the hobbyist. Just Delightful!!!

**\$269,900** ID#629N



**Don't Miss This Opportunity...**

Stunning Townhouse On Edge Of Town, Min To Hwy.#400 , 3 Lrg Bdrms, Small Enclave Of Homes Backing Onto Forest Well Main. quiet Complex, Min To All Amenities, School. Quiet Priv. Yard, Extra Bath In Lower Level With Rec Room.

**\$229,900** ID#627N

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