

We sell real estate for food

Royal LePage Lifestyles Realty



We Sell Real Estate for 1000 Shoes!

We are off to Kenya on October 26th. One of the goals of this trip is to provide shoes for each child at a Primary School in Nehri, Kenya. This school was built with contributions from kind hearted people like yourselves through [A Better World Foundation](#). Last March we were able to give the children of another school several big hockey bags full of school supplies that was donated by the Father Lacombe and



Lacombe Composite High School. This year as mentioned the group's goal is to give each child a pair of shoes. If you would like to be part of this project please give us a shout. But please do not bring shoes, as they are too heavy to take over as we are only allowed 50 pounds per suitcase. If you find it in your heart to help out cold hard cash is best. We can then buy shoes in Kenya and transport them to the school. This also helps out their local economy. So give us a call and help us "Sell Real Estate for Shoes"



Ever get the feeling you just don't fit in? We took a break at a recent Real Estate conference and saw the [Blue Man Group](#).

\$ Ship of Fools \$

An out of town visitor was being shown the wonders of the New York financial district. When the party arrived in the Battery, one of the guides indicated some handsome ships riding at anchor. He said, "Look, those are the bankers and the investment brokers' yachts." The naïve customer asked: "**Where are the customers yachts?**" The answer of course is that the customers do not have yachts because Wall street and Bay street do not exist to make customers money first and foremost. Bankers, advisers and a whole whack of other people take their cut way before you do and they take their fees whether the customer makes or loses money. *Excerpt taken from article in Alberta Venture magazine July 2008. Author Fabrice Taylor. Moral of the story. Think long and hard when taking investment advice.*

Get into the Wheelbarrow?

As the supposedly true story is retold a man is preparing to perform a dangerous stunt—he is going to cross the Niagara falls on a tight-rope pushing a wheelbarrow. Most of the crowd thinks he is crazy. He asks the crowd if anyone believes he can do it. Several people

in the crowd raise their hands and say they believe he can. Then he asks those who believe in him if they are willing to demonstrate their faith and trust and get into the wheelbarrow while he crosses the falls. Nobody was willing to get into the

wheelbarrow. There was some belief but nobody was ready to put their belief to the test. The pastor illustrated a parallel story: A man name Jesus went around saying some crazy things like he was the Son of God etc. Most people thought he was crazy. Some people believed in him. He then asked those who said they believed in him to "get into the wheelbarrow" and put their faith and trust in him. The message—Do your actions demonstrate what you say believe? A simple story but a great story some deep self reflection.

Seniors Real Estate Specialist—Sandi Gouchie

CMHC Program Helps Seniors stay Independent—and in Their Own Homes

Many of us have someone in our family or know of someone that is a senior. With improved health care and living conditions many of these senior citizens given a choice would prefer to continue to live independently in their own homes for as long as possible. However many of the homes they currently live in are not built to meet the changing needs of the aging occupants.

Canada Mortgage and Housing Corporation (CMHC) recognized that many seniors given the opportunity would continue to live independently as long as possible if they felt safe. To help the needs of that targeted population CMHC created Home Adaptations for Senior's Independence (HASI). The program

offers funding to help low-income seniors or their landlords adapt their homes in relatively simple ways that makes it easier and safer for seniors to carry out their day to day activities. To qualify for financial assistance under the HASI program home owners and landlords must meet the following criteria: The occupant needing the adaptations has difficulty with their day to day activities and is at least 65 years of age; The occupants total household income is at or below the limits as set out for that given area; and the property the senior lives in is their permanent home.

The changes being made should be relatively minor relating to the loss of

ability brought on by the occupants aging. Some simple changes that could be made that would improve the seniors independent lifestyle may include: adding handrails down hallways; storage areas in kitchens easy to reach; installing lever handles on doors and grab bars in bath areas.

HASI forgivable loans can be requested for up to \$3500.00 and do not have to be repaid providing the home owner is committed to living in the home for at least six months. In the case of rental

units the landlord must also agree to no rent increase due to added renovations.

For further information on the above program or the Residential Rehabilitation Assistance Program (RRAP) for Person with

Disabilities visit the CMHC website at www.cmhc.ca or call 1-800-668-2642.

Remember when?.... Babysitters got paid .35 cents an hour (1973). Coke came in a glass bottle and it cost you .39 cents (1973). Your rent payment for a whole house in Edmonton was \$10 per month (1939)

“The young Indian brave said to his father who was the Chief of his tribe “In my heart there are two wolves fighting for control. Which one will win?” His father replied, “Son, the one you feed the most.” Robin Seiger

KIND WORDS INDEED!

“ Hello Sandi and thank you very much for the card and your constant communication. I really appreciate the good care you gave Dwayne and very happy for all that you have done and that you were able to get the deal together. Thank you so much, and I will for sure be happy to pass on more referrals to you in the future. “
Best regards, Jane Kelly. Royal LePage Edmonton.

Royal LePage Shelter Foundation

Our Royal LePage Tulips are now in. Give us a call if you would like some.

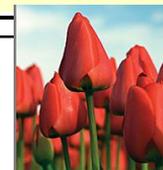
Funds raised by Royal LePage offices across Canada stay in the community, and because Royal LePage pays the administration costs, 100% of donations go to work locally. The money raised by Royal LePage helped in part to restore hope and build lives for over 30,000 women and children last year.

Why we Help?

Over a million children in Canada have witnessed violence against their mother. Every minute of every day a woman or child in Canada is being as-

saulted. Women are three times more likely than men to be injured by spousal violence and five times more likely to require medical attention. Women are five times more likely to fear for their lives as a result of spousal abuse. Police were aware of previous domestic violence in about 70% of homicides involving estranged female spouses

The **Royal LePage Shelter Foundation** raised over \$1.1 million last year to help women and children in over 150 shelters across Canada.



Visit www.royallepage.ca/shelter

In the above picture we are planting tulips as part of the Shelter Foundation campaign. One of the ways we support the foundation is by buying Royal LePage Tulips each fall and giving them to our clients.

Will U.S downturn impact Canadian market

As the Canadian real estate market enters more balanced conditions, consumers will be interested in whether the real estate market in Canada will experience a similar downturn to the U.S. Here are seven reasons why the Canadian housing market is not likely to follow the U.S pattern of decline.

- 1) Home prices in Canada did not experience the same run up as in the U.S. and homes are not generally viewed as being substantially overvalued
- 2) There is little evidence in Canada of widespread speculative home buying, which often accompanies the late stages of a housing boom
- 3) Canada's real estate market is not overbuilt
- 4) Households, for their part, are not overleveraged (nor are our governments)
- 5) Overall mortgage quality is sound as our mortgage financing practices are more conservative in Canada and not tax-deductible
- 6) Interest rates were not hiked as much in Canada
- 7) Affordability indexes, while climbing, are still at reasonable levels.

Information taken from the Royal LePage Leading Edge Summer 2008 publication

Time Share Weeks

- We have some time share weeks available for \$500 per week. If interested please give us a call or email for locations and details.

Mortgage Broker—Michael Gouchie—Advance Mortgage Inc.

With all the craziness of the US mortgage market, housing crisis, banks and insurance companies going under, corporate giant AIG needing bankruptcy protection and an estimated 1 Trillion dollar US government bailout it is no wonder the Canadian consumer confidence has been shaken and most Canadians are waiting for the mortgage market to shrink just as the average Canadian is waiting for the housing market to crash. While the Canadian Government has responded by tight-

ening lending criteria particularly aimed at first time buyers just as in the Real Estate market the Mortgage market in Canada is based on many of the faulty principles our neighbors to the south have been caught with. As of October 15th, 2008 CMHC (Canadian Mortgage and Housing Corporation) has ended the practice insuring of Zero down mortgages. Another belt tightening step was to stop insuring 40 year amortizations. This move mainly affects first time buyers that may not have

a real solid financial base and will have to save and put a larger down payment towards their purchase. Other than that it is business as usual in the mortgage business. That being said all of the Canadian lending institutions have taken a long look at the US Banking woes and have taken steps to ensure their lending criteria are based on solid fundamentals and not the wild west freewheeling that landed the US in trouble. Call Michael with any of your mortgage needs.



A great big thanks to the people of Lacombe. Once again our humble little town has risen to the occasion and contributed over 1600 pounds of food and \$3000.00 in cash to help the Lacombe Food Bank in the Lacombe Rotary Clubs 2nd annual "Stuff a

Rotary Corner

Bus" campaign. Part of the success has to go to the fantastic support given to the cause by SUNNY 94. What a great community leader our local radio station has proven to be. Also thanks to the support of our local grocery stores, CO-OP, Sobeys, and Extra food for allowing us to park the bus outside their stores. If you would like to be part of a great



community service club give Michael a call. The Rotary meets each Friday at noon for lunch.

Royal LePage Lifestyles Realty

5014 - 50th Ave
Lacombe, Alberta
T4L 2L1

Phone: 403-782-3171
Fax: 403-782-7003

E-mail: michaelgouchie@royallepage.ca or
sandigouchie@royallepage.ca



Please note the above contact information that was missing from our last newsletter. This was pointed out to me by a long time friend who took great pleasure in my marketing gaffe. I should mention I had to tie his shoes and remember his phone number and address for him throughout elementary school. Not that that matters.



On A Personal Note.



Time marches on and there have been several major changes in our families lives since our last news letter. For starters Danielle has now graduated from the RCMP Depot in

On the lighter side!
Are you as good as your dog?
If you can start the day without caffeine, If you can get going without pep pills,
If you can always be cheerful, ignoring aches and pains, If you can resist complaining and boring people with your troubles, If you can eat the same food everyday and be grateful for it, If you can understand when your loved ones are too busy to give you any time,
If you can overlook it when those you love take it out on you when, through no fault of yours, something goes wrong, If you can take criticism and blame without resentment, If you can



ignore a friend's limited education and never correct him, If you can resist treating a rich friend better than a poor friend,
If you can face the world without lies and deceit, If you can conquer tension without medical help, If you can relax without liquor, If you can sleep without the aid of drugs, If you can say honestly that deep in your heart you have no prejudice against creed, color, religion or politics....

Then, my friend, you are almost as good as your dog.

We never seem to get much Real Estate news in these newsletters but you can view Real Estate market reviews that we publish weekly in the Lacombe Globe. Visit our website at www.homesinlacombe.com and click on Market updates. There you find all kinds of Real Estate stats facts and figures.

Regina on September 29th. On October 7th she started her first day on the job in Pincher Creek. Erica has moved to Montreal and is enjoying the city and her classes as she is in the Political Science program at Concordia College. Alyssa is working up a storm now that she is in the work force full time but she is getting time off to go to Africa with us on October 26th. Although her minor hockey playing career is over Alyssa is now helping coach the girls Bantam hockey team. Noelle has started grade 11 and is now working part time for some spending money of her own and is playing Midget Hockey. Sandi and I are

staying busy and finding our home empty more often as the girls come and go. For myself, I finally took the plunge (literally) and was baptized on October 4th. A very special day in my life indeed. Sandi is very busy sitting as a Director for the Central Alberta Real Estate Association and as the Director of the Female Hockey program in Lacombe. It keeps us busy but we know we are extremely blessed and proud of our girls. We are also very excited to be heading back to Kenya with **A Better World** to help with several humanitarian projects.

You can follow our progress with blogs at www.a-better-world.ca.