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Call me right now!
780.456.6300



THE PETER
KUBICZEK
REAL ESTATE TEAM

Personal Service... Professional Results



LISTEN TO A RECORDED MESSAGE FOR EACH PROPERTY

BY CALLING 1-877-396-5200 AND DIAL THE CORRESPONDING ID NUMBER

Westview Village \$ 77,700



CHEAPER THAN RENT, 3 BEDROOMS + 1 DEN
LARGE RENOVATED KITCHEN, 1180 FT²
PRIVATE YARD W/ COVERED DECK, FRONT PAD
FOR 2 CARS, NEW FURNACE, HWT, WALK TO
ICE RINK AND PLAYGROUND **7004**

YOUR HOME ADVERTISED

ON THE RADIO
24 HRS A DAY 7 DAYS A WEEK
CALL ME TO FIND OUT
IF YOUR HOME QUALIFIES
USING THE NEWEST IN
REAL ESTATE TECHNOLOGY
TO SELL YOUR HOME FASTER
AND FOR MORE MONEY



Talking Houses Just Sell Faster

PAYMENTS OF \$ 594.69

DOWNTOWN \$ 149,900



INVESTORS DREAM NO HEADACHE NO HASSLE
UNIT IS PART OF RENTAL POOL, HARDWOOD
FLOORS, MAPLE CABINETS, CERAMIC TILE
INSUITE LAUNDRY, 5 APPLIANCES, GREAT
LOCATION CLOSE TO U of A, LRT, MacEwan
RIVER VALLEY AND SHOPPING **7008**

PAYMENTS OF \$ 1050.92

FRASER \$ 264,900



INVESTMENT PROPERTY, LONG TERM TENANTS
RENOVATED 3 BEDROOM DURELX WITH NEW
WARM TONE PAINT, DARK LAMINATE, MODERN
LIGHT FIXTURES, RENOVATED KITCHEN & BATH
FEATURES 2 BAY WINDOWS, TWO-TIER DECK,
DOUBLE GARAGE PAD **7003**

MACEWAN \$ 229,000



RELAXING LIFESTYLE AT ITS BEST
IN THIS 40+ BUILDING, SWIMMING POOL
CARWASH, EXERCISE ROOM, PARTY ROOM
LARGE KITCHEN W/ PANTRY, MAPLE CABINETS,
LAMINATE, INSUITE LAUNDRY, BALCONY,
AIR-CONDITIONING, 2007 BUILT **7001**

PAYMENTS OF \$ 908.49

**HOT NEW PROPERTIES
JUST LISTED ON THE MARKET**

CAENARVON \$ 299,999



GREAT FAMILY HOME WITH 4 BEDROOMS AND
3 BATHROOMS ON 1166 FT², PLUS DEVELOPED
BASEMENT, PRIVATE FENCED BACKYARD, DOUBLE
GARAGE, 2 FIREPLACES, JACUZZI TUB, CUSTOM
HICKORY KITCHEN, UPGRADED FURNACE, HWT
RENOVATED BATH, QUIET LOCATION **7007**

PAYMENTS OF \$ 1190.16

BELLE RIVE \$ 279,900



GREAT STARTER PROPERTY, BUILT IN 1985
3 BEDROOMS AND 2 BATHS, SEPERATE LIVING
AND FAMILY ROOM WITH FIREPLACE, RENOS
INCLUDE SHINGLES IN 2008, NEW VANITY,
LAMINATE FLOORING, UPGRADED WINDOWS
CENTRAL VAC, PLENTY OF STORAGE **7006**

PAYMENT OF \$ 1110.42

CALL ME RIGHT NOW TO SCHEDULE
YOUR PRIVATE VIEWING APPOINTMENT

780-456-6300

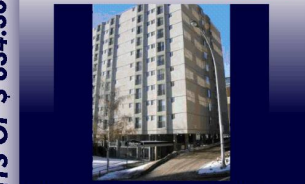
GLEN ALLAN \$ 329,900



QUIET LOCATION WITH ARCH STAIRS TO
DEVELOPED BASEMENT 4 BEDROOMS,
3 BATHROOMS, GARAGE OVER, 1388 FT²
ON MAIN, JACUZZI TUB, HARDWOOD
FLOORS, 2 FIREPLACES, DECK OF DINING
UPGRADED FURNACE & HWT **7002**

PAYMENTS OF \$ 1308.78

DOWNTOWN \$ 159,900



INVESTORS DREAM NO HEADACHE NO HASSLE
UNIT IS PART OF RENTAL POOL, HARDWOOD
FLOORS, MAPLE CABINETS, CERAMIC TILE
INSUITE LAUNDRY, 5 APPLIANCES, GREAT
LOCATION CLOSE TO U of A, LRT, MacEwan
RIVER VALLEY AND SHOPPING **7008**

PAYMENTS OF \$ 634.36

TRADE-UP PROGRAM

READY FOR A CHANGE?
DO YOU HAVE EQUITY LOCKED
IN YOUR HOME AND WISH TO
UPGRADE OR JUST CHANGE
I HAVE AN EVER GROWING
LIST OF HOMEOWNERS WHO WISH
TO MOVE, BUT WANT TO FIND A
SUITABLE HOME BEFORE SELLING
DO YOU QUALIFY FOR THE
TRADE-UP PROGRAM.

CALL MY INFORMATION
HOTLINE AND REGISTER
CALL 1-877-396-5200
AND DIAL ID # 1007

PAYMENTS OF \$ 1368.29

EVANSDALE \$ 344,900



SPACIOUS 4 IVL SPLIT WITH 4 BEDROOMS
3 BATHROOMS, UPGRADED CARPETS, HWT,
LARGE DOUBLE GARAGE, PRIVATE BACKYARD
SECURITY ROLL SHUTTERS, DECK, DEVELOPED
BASEMENT WITH BAR, POOL TABLE
QUIET FAMILY LOCATION **7009**

* PAYMENTS ARE MONTHLY, BASED ON 35 YEARS AMORTIZATION @ 4.00%, WITH 10% DOWN, SUBJECT TO QUALIFICATION AND RATE CHANGE

RE/MAX ELITE
the place to be

REAL ESTATE REVIEW

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Look for opportunity. You can't wait for it to
knock on the door. . . you might not be home.

First quarter housing prices hover around \$350,000

Edmonton, April 2, 2009: The average* price of single family homes in the Edmonton area has hovered around the \$350,000 mark for the first quarter of this year, reported the REALTORS® Association of Edmonton. At the beginning of January the average price for a SFD was \$351,870. The price varied slightly and at the end of March the average SFD price was \$349,716, up 0.7% from the previous month. Condo prices were a little more volatile but popped up 1.6% in March to \$230,469, after a 5% drop in February. The average price of a duplex/rowhouse was \$276,776.

"With price stability, low interest rates, spring weather and pent-up demand; it appears that REALTORS® are starting to get busy again," said Charlie Ponde, president of the REALTORS® Association of Edmonton. "Our offices are reporting an increase in buyer interest. Sales in March were up 28% from the previous month."

Residential sales through the Multiple Listing Service® in March totalled 1,380 units. Total MLS® sales (including commercial and rural sales) were 1,513 units. This is a 30% increase over the previous month. Total residential sales for the first quarter were 3,185 units and total MLS® sales were 3,471 with a YTD value of \$1.1 billion.

There were 2,891 residential listings in March (down 31.7% from last March) resulting in a month end inventory of 7,476 residential properties (down from 9,464 in March 2008). The sales-to-listing ratio was 48% and average days-on-market was 56 days (down five from February).

"The market is once again operating in a normal fashion with typical seasonal fluctuations," said Ponde. "REALTORS® are prepared with daily statistics and market knowledge to help clients understand the market fluctuations and advise them on pricing and marketing strategies that help buy and sell homes and commercial properties."

Highlights of MLS® activity

March 2009 activity	Record for the month*	% change from March 2008
Total MLS® sales this month	1,513	-11.50%
Value of total MLS® sales – month	\$480 million	-21.30%
Value of total MLS® sales – year	\$1.1 billion	-29.20%
Residential ¹ sales this month	1,380	-11.40%
Residential average price	\$309,032	-10.10%
SFD ² average selling price – month	\$349,716	-9.80%
SFD median ³ selling price	\$334,000	-10.80%
Condo average selling price	\$230,469	-12.40%

1. Residential includes SFD, condos and duplex/row houses.

2. Single Family Dwelling³. The middle figure in a list of all sales prices

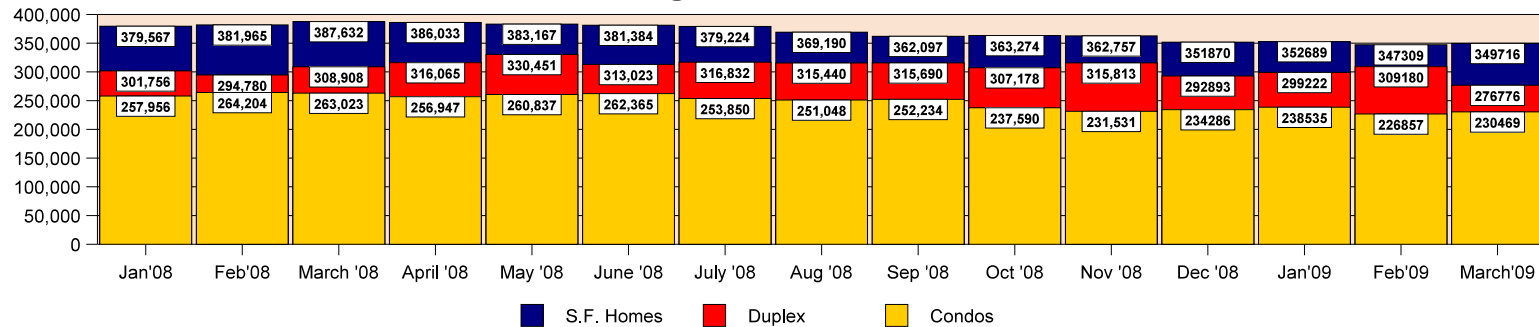
* Average prices indicate market trends only. They do not reflect actual prices, which may vary.

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Average Sale Price down as 3.6%.



Low rates not the only factor

As mortgage rates remain low, homeowners looking to renew their mortgages can get some great deals. However, those people who are hoping to secure a good rate are also likely to be assessing their own wider financial well-being, what with increasing job losses, stock-market routs and the recession.

"If you [are] in a market sector that may be subject to layoffs or you believe that your employer may have issues and may not be there for you tomorrow, you may want to adjust the amount of your payments to reflect what a reduced cash flow or revenue flow into your home might look like." This could mean looking at a longer amortization period.

Mortgage professionals suggest shopping for rates well before your renewal date.

"I would consult with a mortgage broker 120 days prior to your renewal date because we can hold a rate for you," says Heather Paterson, mortgage specialist with Invis in Toronto, an independent mortgage brokerage. "If rates go down, we can get you a lower rate; if rates go up, then we've got you protected at today's rate."

The overall mortgage rate environment in Canada is exceedingly good. You can get a five-year fixed mortgage for less than 5% ... there have been increases in the variable rate product -- it used to be there was a discount up to 1%," says Jim Murphy, president and CEO of the Canadian Association of Accredited Mortgage Professionals (CAAMP). "Today the best you can do is probably prime plus 0.6%."

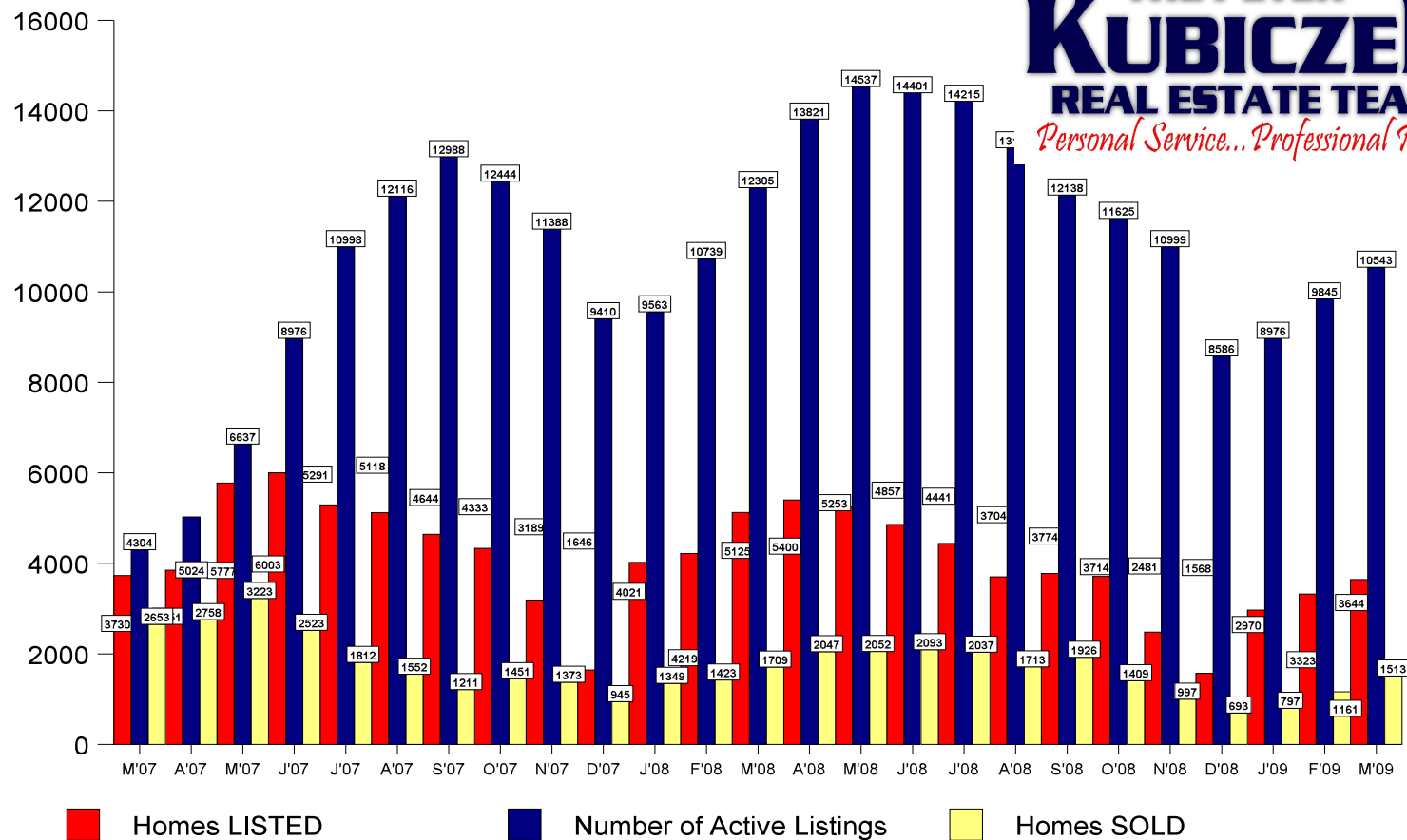
This means that as the prime rate has fallen, variable customers could be looking at a

"The difference in those rates is really the insurance premium for peace of mind you're going to get by locking in your rate," Mr. Veselinovich says. "I like to call it the insomnia factor ... if you're going to be concerned that ... any material movement in interest rates could reflect a payment that you could no longer afford ... then you should be looking at a fixed-rate mortgage."

Many economists expect rates to continue to decline.

"Going into the second half of this year, we will start to see a lower mortgage rate," says James Marple, economist in economic forecasting at TD Economics. "Going into 2010, we're starting to see signs of an economic recovery ... We start to see inflation picking up and we will see short-term interest rates rise."

Mr. Murphy says it is crucial to ask lots of questions and not only about the rate. If you are thinking of moving house in the near future, check whether your mortgage is portable without penalty if, for example, you move to another province. Most national lenders will be happy to do this but some smaller regional institutions may not be able to. Each mortgage deal has many varied aspects, so analyzing it in detail is crucial. For example, many have penalties associated with early repayment or early exit from the deal.



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Economists forecast interest rates will remain lower at least for the coming

Under current conditions, only after you think about what house prices, your credit rating and your employment status will be down the line should you worry about where interest rates will be in one, three or five years. Economists expect rates to remain low for a year or so, then rise 2% to 3% as the effect of stimulus packages cause an increase in the consumer price index. A major aspect of the fixed-variable decision has always been risk management, which, in the past, meant figuring out how much risk were you willing to take on so savings in the short-term would outweigh possible increases later. "Risk management is a collection of issues. The problem, especially in the United States, was wanting to get everybody in a house. But there might be certain people who might be better off renting," says Moshe Milevsky, finance professor at York University and executive director of the Individual Finance and Insurance Decisions Centre.

Housing starts post surprise jump

Home construction rose unexpectedly in March, led by Ontario and Quebec, Canada Mortgage and Housing Corporation said Wednesday.

here were 154,700 housing starts on an annualized basis during the month, up from a revised 136,100 units in February, the government agency said.

Many economists had expected housing starts to dip to 130,000 units in March. "While the multiples segment experienced the largest increase, the overall boost in starts was broad based, encompassing the singles segment as well." Urban housing starts were up 17% to 127,900 units in March, the agency said. Urban multiple starts rose 28.3% to 81,500 and urban single starts were 1.3% higher at 46,400.

"New home construction is now at a more sustainable level after having been exceptionally strong over the past seven years, exceeding 200,000 units per year," CMHC said. Millan Mulraine, economics strategist at TD Securities, said the report "suggests that new housing starts activity pickup aggressively in March after six consecutive monthly declines."

Protect your home - and your investment!

Spring home maintenance tips

A regular schedule of seasonal maintenance can help you protect that investment for years to come, and help keep your home – and your family – healthy, safe and sound all year round. This spring, Canada Mortgage and Housing Corporation (CMHC) has a short checklist of simple inspections and repairs that can help you put a stop to the most common and costly problems before they occur, in as little as a few minutes a week, including:

- Check your furnace, air exchanger and air conditioner filters, and clean or replace them if needed.
- Check and clean your range hood filters on a monthly basis.
- Make sure all indoor and outdoor air vents (intake, exhaust and forced air) are clear of snow and debris.
- From the ground or any overlooking windows, check your roof for missing or damaged shingles. Have any damaged ones repaired.
- Check the condition of caulking around windows and doors. Replace as necessary.
- Test ground fault circuit interrupter(s) on electrical outlets each month by pushing the test button, which should cause the reset button to pop up.
- Consult your hot water tank owner's manual and follow its recommendations for testing the temperature and pressure relief valve to ensure it isn't stuck. If you are unsure, consult a plumber.

- Shut down and clean the furnace humidifier, and close the furnace humidifier damper on units with central air conditioning.
- Have your fireplace or wood-stove and chimney cleaned and serviced
- Clear all drainage ditches and culverts of debris.
- Check smoke, carbon monoxide and security alarms, and replace their batteries.
- Clean all windows, screens and window hardware. Repair any holes in screens or replace them if necessary.
- Open the valve to the outside hose connection once danger of frost has passed.
- Examine the foundation walls for cracks, leaks or signs of moisture, and repair them if required.
- Repair and paint fences as needed.
- Make sure your sump pump is operating properly before the spring thaw sets in, and ensure the discharge pipe allows water to drain away from the foundation.
- Re-level any exterior steps or decks which may have moved due to frost or settling.
- Clean any debris from eavestroughs and downspouts, reattach any sections that are loose, and make sure they are securely attached to your home and that the flow of water discharges away from your foundation.
- Have well water tested for quality, and test for bacteria every six months.
- Carry out any spring landscaping and, if necessary, fertilize young trees.

For more information or a free copy of the "About Your House" fact sheet Home Maintenance Schedule and other fact sheets on owning, maintaining or renovating your home, ask CMHC at 1-800-668-2642 or visit our website at www.cmhc.ca.

Baked Ham with Maple Glaze

PREP TIME 15 Min , COOK TIME 1 Hr 30 Min , READY IN 1 Hr 45 Min

(INGREDIENTS Nutrition)

- 2270 g fully-cooked, bone-in ham
- 60 ml maple syrup
- 15 ml red wine vinegar
- 30 ml Dijon mustard
- 9 g dry mustard



DIRECTIONS

1. Preheat the oven to 325 degrees F (165 degrees C). Trim excess fat off the ham and score in a diamond pattern with a sharp knife, making shallow cuts about 1 inch apart. Place in a roasting pan.
2. Roast for 30 minutes in the preheated oven. In a small bowl, mix together the maple syrup, red wine vinegar, Dijon mustard and mustard powder.
3. When the 30 minutes are up, brush 1/3 of the glaze over the ham. Bake 20 minutes, and repeat twice with remaining glaze. Let the ham stand for 10 to 15 minutes before carving.

Price Ranges of Recorded Sales for APRIL 2009

