



**R&R** *Rest & Relax While We Do The Work!*



**RUSS & REVIE VERHAEGHE**

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*Russ, Your Real Estate Sales Representative & Revie, Marketing Specialist!*

**ROYAL LEPAGE KELOWNA REAL ESTATE REPORT**

*Compliments of "The Homes team"*

Look at the sensational headlines this past month . . . Falling markets, bank mergers, bankruptcies, credit crunch. A turn in the economic trend line brings many challenges and opportunities wrapped up in "timing". Timing isn't often predictable and crucial decisions are based on it. Is the time right for you? Long term trends indicate that if you buy your principal residence today and remain in it for more than a couple of years, you couldn't be making a better investment. The good news for homebuyers is that supply and demand are more in balance leading into a more balanced and normal market with almost twice as many residential single family homes available for sale in September 2008 (1920 residential single family listings) compared to September 2007 (1058 listings) an 81.47 increase. But watch to see if the supply begins to erode as buyers catch a break, as house prices dip, and realize it's a good time to get in.

There's been a surprise cut by the Bank of Canada to the key lending rate of 0.5%. Typically the Bank of Canada doesn't adjust their rates until the scheduled meeting date (Oct. 21st was the next one). Typically, the lenders follow the Bank of Canada by matching the interest rate cut by most lenders are only cutting their prime rate by 0.25% from 4.75% - .5%. What this means is that money to borrow is getting cheaper than it already was! Now is the time for you to invest money into real estate (i.e. investment properties) and stop listening to all the negative comments in the media! The fundamentals of the Canadian real estate market remain strong, unlike the fundamentals of the market of our neighbours to the south.

*For the latest Mortgage Market update from our in-house Centum Mortgage Brokers, please see our website at [www.TheHomesTeam.com](http://www.TheHomesTeam.com)*

SALES BY PRICE		
Year to Date		
Price Range	2008	2007
0 to \$200,000	0	8
\$200,001 to \$240,000	4	12
\$240,001 to \$280,000	25	52
\$280,001 to \$320,000	27	126
\$320,001 to \$360,000	76	322
\$360,001 to \$400,000	187	338
\$400,001 to \$440,000	241	372
\$440,001 to \$480,000	210	271
\$480,001 to \$520,000	189	204
\$520,001 to \$560,000	153	141
\$560,001 to \$600,000	117	140
\$600,001 to \$999,999	267	324
\$1 Million and over	28	39

**A FEW MORE STATS**

**Average House Price Sept., 2008**  
\$475,524

**Median House Price Sept., 2008**  
\$448,000

**Houses listed last month— 470**

**Lakeshore homes sold last mo. 4**

**Average Mobile Home Price—\$100,900**

**Dollar value of sales Sept., 2008**

\$110,672,160

**Dollar value of sales Sept., 2007**

\$201,946,928

SUMMARY OF RESIDENTIAL SALES		
Year to Date		
TYPE	2008	2007
Acreage	22	34
Acreage with house	65	96
Acreage (waterfront)	2	1
Business	20	20
Townhouse	375	604
Condo	721	1029
Duplex	88	163
Farms	9	16
IC&I	28	41
IC&Lands	20	18
Lots	126	250
Leases	68	82
Lots (waterfront)	1	6
Multi-family	1	6
Multi Plex	4	13
Mobile homes	218	232
Recreational	9	50
Residential	1529	2357
Residential (waterfront)	25	48
Timeshares	1	5
<b>TOTAL</b>	<b>3033</b>	<b>5071</b>

**ACTIVE LISTINGS**

Res.	Mobiles	Strata	Lots
1942	216	1884	619

*Know someone buying or selling? We love to pay referrals!*

# CINNAMON AND HONEY

*It has been discovered that a mixture of honey and cinnamon may be a cure for most diseases. Weekly World News, a magazine in Canada, in its issue dated 17 January, 1995 gave the following list of diseases that can be cured by honey and cinnamon as researched by western scientist.*

*A favourite email*

**HEART DISEASES:** Make a paste of honey and cinnamon powder, apply on bread, instead of jelly and jam, and eat it regularly for breakfast. It reduces the cholesterol in the arteries and saves the patient from heart attack. Also those who have already had an attack, if they do this process daily, they are kept miles away from the next attack. Regular use of the above process relieves loss of breath and strengthens the heart beat. In America and Canada, various nursing homes have treated patients successfully and have found that as you age, the arteries and veins lose their flexibility and get clogged; honey and cinnamon revitalize the arteries and veins.

**ARTHRITIS:** Arthritis patients may take daily, morning, and night, one cup of hot water With two spoons of honey and one small teaspoon of cinnamon powder. If Taken regularly even chronic arthritis can be cured. In a recent research Conducted at the Copenhagen University, it was found that when the doctors Treated their patients with a mixture of one tablespoon Honey and half Teaspoon Cinnamon powder before breakfast, they found that within a week, Out of the 200 people so treated, practically 73 patients were totally Relieved of pain, and within a month, mostly all the patients who could not Walk or move around because of arthritis started walking without pain.

**BLADDER INFECTIONS:** Take two tablespoons of cinnamon powder and one teaspoon of honey in a Glass of lukewarm water and drink it. It destroys the germs in the bladder.

**CHOLESTEROL:** Two tablespoons of honey and three teaspoons of Cinnamon Powder mixed in 16 ounces of tea water, given to a cholesterol patient, was found to reduce The level of cholesterol in the blood by 10 percent within two hours. As Mentioned for arthritic patients, if taken three times a day, any chronic Cholesterol is cured. According to information received in the said Journal, pure honey taken with food daily relieves complaints of cholesterol.

**COLDS:** Those suffering from common or severe colds should take one tablespoon Lukewarm honey with 1/4 spoon cinnamon powder daily for three days. This Process will cure most chronic cough, cold, and clear the sinuses.

**UPSET STOMACH:** Honey taken with cinnamon powder cures stomach ache and also clears Stomach ulcers from the root.

**GAS:** According to the studies done in India and Japan, it is revealed that if Honey is taken with cinnamon powder the stomach is relieved of gas.

**IMMUNE SYSTEM:** Daily use of honey and cinnamon powder strengthens the immune system and protects the body from bacteria and viral attacks. Scientists have found that honey has various vitamins and iron in large amounts. Constant use of honey strengthens the white blood corpuscles to fight bacteria

and viral Diseases.

**INDIGESTION:** Cinnamon powder sprinkled on two table-spoons of honey taken before food Relieves acidity and digests the heaviest of meals.

**INFLUENZA:** A scientist in Spain has proved that honey contains a natural 'Ingredient', which kills the influenza germs and saves the patient from flu.

**LONGEVITY:** Tea made with honey and cinnamon powder, when taken regularly, arrests the Ravages of old age. Take four spoons of honey, one spoon of cinnamon powder and three cups of water and boil to make like tea. Drink 1/4 cup, three to Four times a day. It keeps the e skin fresh and soft and arrests old age. Life spans also increases and even a 100 year old, starts performing the Chores of a 20-year-old.

**PIMPLES:** Three tablespoons of honey and one teaspoon of cinnamon powder paste. Apply this paste on the pimples before sleeping and wash it next morning with Warm water. If done daily for two weeks, it removes pimples from the root.

**SKIN INFECTIONS:** Applying honey and cinnamon powder in equal parts on the affected parts Cures eczema, ringworm and all

types of skin infections.

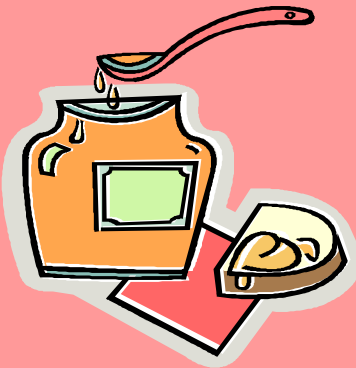
**WEIGHT LOSS:** Daily in the morning one half hour before breakfast on an empty stomach and at night before sleeping, drink honey and cinnamon powder boiled in one Cup of water. If taken regularly, it reduces the weight of even the most obese person. Also, drinking this mixture regularly does not allow the fat to accumulate in the body even though the person may eat a high calorie diet.

**CANCER:** Recent research in Japan and Australia has revealed that advanced cancer of the stomach and bones have been cured successfully. Patients suffering from these kinds of cancer should daily take one tablespoon of honey with one teaspoon of cinnamon powder for one month three times a day.

**FATIGUE:** Recent studies have shown that the sugar content of honey is more helpful rather than being detrimental to the strength of the body. Senior citizens, who take honey and cinnamon powder in equal parts, are more alert and flexible. Dr. Milton, who has done research, says that a half Tablespoon of honey taken in a glass of water and sprinkled with cinnamon powder, taken daily after brushing and in the afternoon at about 3:00 P.M. When the vitality of the body starts to decrease, increases the vitality of the body within a week.

**BAD BREATH:** People of South America, first thing in the morning, gargle with one teaspoon of honey and cinnamon powder mixed in hot water, so their breath stays fresh throughout the day.

**HEARING LOSS:** Daily morning and night honey and cinnamon powder, taken in equal parts restore hearing. Remember when we were kids? We had toast with real butter and cinnamon sprinkled on it!



# SENIOR WISDOM

The older we get, the fewer things seem worth waiting in line for.

Some people try to turn back their odometers. Not me! I want people to know 'why' I look this way. I've traveled a long way and some of the roads weren't paved.

When you are dissatisfied and would like to go back to youth, think of Algebra.

You know you are getting old when everything either dries up or leaks.



One of the many things no one tells you about aging is that it is such a nice change from being young.

Ah, being young is beautiful, but being old is comfortable.

Long ago when men cursed and beat the ground with sticks, it was called witchcraft... Today, it's called golf.

**Lord, Keep Your arm around my shoulder, and, Your hand over my mouth!**

## THE BLONDE ICE FISHING

A blonde wanted to go ice fishing. She'd seen many books on the subject and, finally getting all the necessary tools together, she made for the ice.

After positioning her comfy footstool, she started to make a circular cut in the ice. Suddenly, from the sky, a voice boomed, "THERE ARE NO FISH UNDER THE ICE."

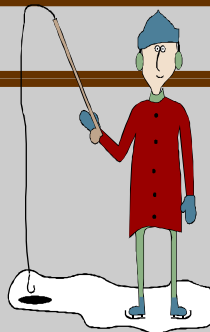
Startled, the blonde moved farther down the ice, poured a thermos of cappuccino and began to cut yet another hole. Again from above the voice bellowed, "THERE ARE NO FISH UNDER THE ICE."

The blonde, now worried, moved clear down to the opposite end of the ice. She set up her stool once more and tried again to cut her hole.

The voice came once more, "THERE ARE NO FISH UNDER THE ICE."

She stopped, looked skyward, and asked, "IS THAT YOU, LORD?"

The voice replied, "NO, THIS IS THE MANAGER OF THE SKATING RINK."



## ANGER MANAGEMENT . .

**Husband asks, "When I get mad at you, you never fight back. How do you control your anger?"**

**Wife Answers, "I clean the toilet."**

**Husband— "How does that help?"**

**Wife— "I use your tooth brush."**





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*Pictures and detailed information regarding  
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[www.TheHomesTeam.com](http://www.TheHomesTeam.com)*



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5 Yr Variable	4.75%

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