



Lakeside Living

Your Realtor in Lake Pointe and Winona Park

February 2008

■ Profile



Pauline Schuringa
Sales Representative



Realty Enterprises Inc., Brokerage
The Kloet-Schuringa Team

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Asked to describe her success as a real estate agent, Pauline stated, "A no-compromise approach for both buyers and sellers, to ensure clients get what they are looking for in terms of service, value and ultimate outcome."

Within moments of speaking to Pauline, you get a true sense of being in good hands.

Pauline graduated from Calvin College with a Bachelor of Arts Degree, majoring in business administration. Licenced since 1983, she joined the family real estate business as a realtor. During her years there, she graduated with honours from the Toronto School of Business with a certificate in Legal Secretarial Services, to enhance her real estate career.

Wisely applying her education, Pauline established and operated her own mortgage brokerage firm for two years [1991-93] employing eight consultants, returning to residential real estate in 1997 when she became affiliated with RE/MAX Realty Enterprises Inc.

Pauline partnered with George Kloet, her uncle, to form The Kloet-Schuringa Team with a team-based vision of providing full service to their clients, together with a commitment to excellence.

Since 2001, Pauline and George have been a top producing team, and their RE/MAX office is consistently a top producing office across Canada. Fittingly, both were recently guests of Newstalk 1010 CFRB and hosts Paul and Carol Mott, to share their stories on the perils of real estate.

Pauline's high standard of integrity and honesty, combined with years of experience and concise communication have realized excellent returns for her satisfied clients.

As a Lake Pointe resident in Winona Park, she and her husband have come to appreciate the small town feel to this lakeside community nestled along the Niagara Escarpment. As a kayaker, Pauline enjoys neighbouring Fifty Point Conservation Area with one of the warmest and cleanest beaches on western Lake Ontario.

Through a hard working, high tech approach to realty, 25 years of experience and strong industry networks with other top producing agents, Pauline brings results and value to all her RE/MAX clientele.

■ Housing Market 2008

After posting extraordinary gains in 2007, housing market performance will moderate in most major Canadian centres in 2008, according to a report released in October 2007 by RE/MAX. The Housing Market Outlook 2008 examined residential real estate trends in 18 markets across the country.

“By year-end, some of the most impressive gains in home sales will be realized in Ontario and Atlantic Canada. Solid economic fundamentals, including billions of dollars in capital projects, a positive employment outlook, and solid consumer confidence levels will propel markets forward. A slow and steady growth trajectory, minus the peaks and valleys experienced in 2007, is forecast for next year.” says Michael Polzler, Executive Vice President and Regional Director, RE/MAX Ontario-Atlantic Canada.

Major market frontrunners for price appreciation in 2008 include; St. John’s (12%), Regina and Kelowna-Central Okanagan (9%), **Hamilton-Burlington** and Saint John (8%) and Greater Vancouver (7%).

Leading the country in sales growth next year (2009) will be Kitchener-Waterloo (7%), followed by **Hamilton-Burlington**, London-St. Thomas, Sudbury and Halifax-Dartmouth, each forecasting a 5% gain.



- REALTORS® Association of Hamilton-Burlington (RAHB)
- The Oakville, Milton and District Real Estate Board (OMDREB)
- Mississauga Real Estate Board (MREB)
- Toronto Real Estate Board (TREB)
- Real Estate Council of Ontario (RECO)
- The Canadian Real Estate Association (CREA)

■ RE/MAX Report

An analysis of 17 housing markets, over the last 25 years, across the country suggests that price appreciation, based on a simple-interest calculation, topped 240% in 7 areas:

- Barrie, 372%
- St. Catharines, 329%
- **Hamilton-Burlington, 325%**
- Ottawa, 297%
- The Greater Toronto Area, 290%
- The greater Vancouver area, 242%
- Halifax-Dartmouth, 242%

These cities also reported increases of over 200%:

- Victoria, 229%
- London, 228%
- Calgary, 227%
- Kelowna, 211%

■ Winona Park Map

Winona Park’s boundary lines are Lake Ontario (N), QEW (S), Fifty Point Conservation Area (E) and approx. Lewis Road (W). Lake Pointe is located in Winona Park, east of Fifty Road adjacent to the Fifty Point Conservation Area. Connect to the web site noted below for an escarpment area map. www.escarpment.org/publications/Plan_Maps_June_05/plan_map2_june05.pdf

Current Mortgage Rates

Mortgage Term	Rate %
Variable Rate	3.24
6 Month Closed	6.50
1 Year Closed	5.20
2 Year Closed	5.95
3 Year Closed	5.99
4 Year Closed	5.99
5 Year Closed	5.74
7 Year Closed	6.20
10 Year Closed	6.25

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Pauline is a Winona Park resident and a member of the following:

■ Terminology Tip

Deposit: the money paid up-front (usually a cheque) by a purchaser as security for their completing the transaction. Also known as “good faith money” or “earnest money”.

DESCA DESIGN

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Marketing/Promotions
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Home Staging
Consultations Available