



# Lakeside Living

Your Realtor in Lake Pointe and Winona Park

March 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 with a Bachelor of Arts Degree, majoring in business administration. Licensed since 1983, she joined the family real estate business. She established and operated her own mortgage brokerage firm 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 office is consistently a top producing office across Canada. Both were 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 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 real estate, 26 years of experience and strong industry networks with other top producing agents, Pauline brings results and value to all her RE/MAX clientele.

## Current Mortgage Rates

Mortgage Term	Rate %
Variable Rate	2.74
6 Month Closed	5.25
1 Year Closed	5.20
2 Year Closed	5.50
3 Year Closed	5.39
4 Year Closed	5.90
5 Year Closed	5.74
7 Year Closed	6.20
10 Year Closed	6.25

CanEquity / Mar.10.08

## ■ Tax Rebate

In December 2007 the Provincial Land Transfer Tax rebate program was expanded and made available to **first time buyers** of a re-sale home or condominium through provincial legislation.

First-time buyers of both re-sale, and newly constructed homes, will be eligible for a rebate of the Provincial Land Transfer Tax of up to \$2,000.

Effective for first-time buyers who enter into Agreements of Purchase and Sale after December 13, 2007.

The Ministry of Finance has indicated that, until the legislation is passed, first-time buyers of re-sale properties eligible for the rebate can submit their applications for the refund which will be processed once the legislation has passed. It is not known when the legislation will be passed. Buyers can consult with their lawyers should they have concerns.

The Provincial Land Transfer Tax rebate applies to all municipalities in Ontario.

When buying a home in a major Canadian centre, you will often have to pay a land transfer tax, also known as a property purchase tax.

The tax is usually calculated as a percentage of the purchase price, and the formula varies from province to province. Your real estate lawyer will calculate the land transfer tax payable upon purchasing your home.



- 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)
- Ontario Real Estate Association (OREA)
- The Canadian Real Estate Association (CREA)



2007 Housing sales and average prices weren't the only records being shattered across Canada. RE/MAX realtors also set a new benchmark in charitable giving, by raising over \$4 million for the Children's Miracle Network. The donation surpasses the realtors' 2006 contribution by more than 14%. Since 1992, RE/MAX sales associates have contributed close to \$30 million to the cause nationwide.

RE/MAX realtors generate donations through the RE/MAX Miracle Home Program®, whereby a portion of their commission earned on the purchase or sale of each home is given to Children's Miracle Network affiliated hospitals. The Children's Miracle Network supports fourteen children's hospitals and foundations across Canada. Charitable efforts undertaken by RE/MAX realtors are 100% voluntary.

RE/MAX associates have helped more than 2.5 million Canadian children in 2007 alone - that's 1 in 4 kids nationally," says John Hartman, Chief Operating Officer, Children's Miracle Network, Canada.

## ■ Hamilton Home Show

RE/MAX is the key sponsor for the upcoming **Designs for Living Home Show** to be held at the Hamilton Convention Centre, March 14 - 16th. For more information, connect to: [www.thehomeshow.ca](http://www.thehomeshow.ca)

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

# Smile CORNER

A substitute teacher injured his back and had to wear a plaster cast around the upper part of his body. It fit under his shirt and was not noticeable at all. On his first day at a new school, still with the cast under his shirt, he found himself assigned to some of the toughest students in school.

Walking confidently into the rowdy classroom, he opened the window as wide as possible and then busied himself with desk work. When a strong breeze made his tie flap, he took the desk stapler and stapled the tie to his chest.

He had no trouble with discipline for the remainder of the week.

## ■ Terminology Tip

**Amortization:** refers to the process of gradually paying down the principal of a loan. Each payment toward the principal reduces your loan by that amount. Amortization for a mortgage loan in Canada is normally 25 years, but can be as few as 5 years.

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