



THE **hube team**

519.624.2000

**HomesInCambridge.com**

**ROYAL LEPAGE**  
Grand Valley Realty  
BROKERAGE  
INDEPENDENTLY OWNED AND OPERATED  
4-471 Hespeler Rd., Cambridge, ON

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Royal LePage Grand Valley  
Realty  
Brokerage  
Independently Owned & Operated  
**Phone:** 519-621-2000  
**Cell:** 519-624-2000  
**Fax:** 519-621-4027  
[E-mail](#)  
[Website](#)

Welcome to the May issue of the *Real Estate Journal*, which is designed to help keep you in the know regarding Real Estate and Mortgage related matters!

I hope this newsletter finds you well... can you believe we're already halfway through spring? Hopefully you've been able to give your property a good spring cleaning and you're now finalizing plans for the summer! In this month's edition we're going to keep it light and take a look at the final step of embracing adulthood, while outlining some fabulous backyard cooking options.

Thanks again for your continued support and referrals!

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### DID YOU KNOW...

- If you are looking to buy a home in the next year, it's never too early to start working on a plan. Let's talk!
- The minimum down payment amount in Canada is 5%. However depending on your credit and employment status, lenders may require more of a down payment.
- If you are looking to purchase a property



## A Short Guide to "Adultifying" Your Bedroom

### Neutral Colors

**W**e all arrive here at different times;

Bright, edgy colors exude boldness. They're out there, and in small doses, they're perfect. But too much bold is just that; too much. Sure, go ahead and accent your space with a splash of color

over \$1M, you aren't eligible for mortgage default insurance, a 20% down payment is required.

- In order to refinance your property and access some of the equity, you can borrow up to 80% of your properties value.
- Not every mortgage is created equal, rate isn't everything, it's the features you need to pay close attention to.
- If you have any questions, I am more than happy to answer them for you! Call me anytime!

...the transition from young adulthood to adulthood; from "growing up" to "grown up". Perhaps you've just moved from a university dorm into your first apartment; or perhaps you've just purchased your first home. Either way, it's at this point that you should be embracing your newfound role someone who gets up before 10AM, drinks coffee or tea, goes to work, and sleeps in exclusively on Saturdays (and sometimes Sundays).

Part of this process includes transitioning the decor of your bedroom in order to reflect your newly established path. So, without further adieu, the following is a short guide to transforming your slightly juvenile bedroom into one fit for a full grown adult! Because there really should be a difference between the look of your bedroom and that of your teenagers room!

### **Throw Pillows/The Duvet Effect**

Nothing says "I'm an adult" like buying pillows for the express purpose of showcasing your bed; as opposed to buying them for one of their more "practical" uses, I.E- using them as padding while you sleep.

But seriously, throw pillows give any bedroom a touch of maturity. And at the end of the day, these showpieces are indeed useful for adding that extra bit of softness and comfort to any bed or couch. They're also useful for pegging your spouse or children as they walk past your open bedroom door. Just don't expect them to take it lying down; that is, unless the pillows that you've tossed are really comfortable!

Additionally, get rid of that old grimey bed cover, and replace it with a duvet; it's ultra comfortable, and it says, "I may have lots to learn about being an adult, but at least I'm not sleeping with the blankets that I used in middle school".

### **Matching Furniture**

Never underestimate the power of a matching bed/night stand combination. This simple touch can pull together a living space like nobody's business. Colors are obviously important here, but style is

(again, throw pillows work well, here); but be careful not to let your living space be taken over by a garbled rainbow of colors. Pick a scheme and stick with it.

### **Art in Moderation**

There comes a time in every person's life when he or she must take stock of that which is on display, on their bedroom walls. Certainly there was a time when more was better. When style or sequence didn't matter; when, if you liked it (even a little) it went up there for everyone to see.

It's time to rethink that strategy.

Again, accent your walls with a small selection of tasteful art; art that matches the newly established maturity of a person who has left childhood behind while embracing the joy of driving, voting, having a nice glass of wine, and having a family.

### **The Book Nook**

As we age, it's important for us to keep our minds sharp. Reading is obviously a great way to stay mentally nimble, and books are a great way to decorate any living space. Build or buy a small shelf, find a cozy chair, add a plush throw rug and away you go! By the way, no comics or picture books here, stay classy, novels only. Besides, if you collect comics, you probably already have an entire room dedicated to them, which is completely acceptable.

### **Honorable Mention: Keeping it all clean!**

All of this is for not if you can't keep your bedroom space clean. Take the time to do it right. For all you messy people out there, buy a hamper, use the hamper and (every now and again) empty the hamper into the washing machine. You'll find that a clean living space is a much more desirable living space, both for you and for your guests.

Now, if you are looking to buy your first place, or you need to find a property more suited to your current situation (with

something to consider as well. If you can, work to make sure both of these factors are taken into consideration.

a bedroom you can adultify), please contact me anytime, I can help you with a plan!

## The Backyard BBQ: Things to Consider



**T**he summer season is getting close, there is talk of barbecue everywhere you go.

We love it, don't we? And not just because of the food aspect (although, admittedly, that's a huge factor). We love the idea of the BBQ because of the social component. It's here that we have the opportunity to welcome our family and friends into our home with the promise of a deliciously grilled feast at the centre of the festivities.

Burgers, ribs, chicken, and steaks; smothered with barbecue sauce, in your backyard, it doesn't get much better than this.

Are you a seasoned griller with an itch to upgrade your setup? This is for you. Are you a novice, or are you just now beginning the process of looking for a grill of your very own? This is for you, as well.

The following are things to consider as you look for that perfect backyard BBQ:

One of the first things you will want to figure out is your usage! Consider the number of people for which you could be cooking, and then buy appropriately. Yes, smaller models are generally available at a reduced rate, but more space on the grill (primary square inches) may prove crucial for those extended family get-togethers, summer block parties and miscellaneous shindigs. If you feel you may use the

tendency of the parts to... well... break, especially the igniters. Because of this, don't be sucked in by cheaper models; Instead, go for trusty names such as Weber and Broil King. The life of your BBQ (and your igniter) will thank you.

### Natural Gas

These grills rely on a dedicated gas line to provide the necessary heat. And while the initial startup cost may be a little bit high, over time, you will save (compared to the fuel costs associated with propane and charcoal). Just don't make the mistake of buying a natural gas BBQ if your house doesn't have the appropriate utility!

### Smoker

A smoker is not necessarily going to replace your BBQ, it should almost be considered as an addition to your primary cooker. A smoker is a unique piece in that it's designed to "slow cook" its contents, adding deep flavour and rich texture over a series of hours or days. These cookers take much, much longer to produce a finished product, however, the finished product (if done right) will be immaculate.

Three words... Big Green Egg. Described as the ultimate cooking experience, a Big Green Egg is a kamado-style ceramic charcoal barbecue cooker, and you probably need one! There are thousands of youtube channels and online communities dedicated to cooking in a Big Green Egg to help get you started or to help perfect your craft.

Warning, if you follow this link, you might

space, spend the money and get the real estate (within reason, of course).

Coincidentally, if you know for certain that you'll be grilling for small(er) groups consistently, than a smaller grill might just be the ticket. Either way, it will be important for you to consider these options before you invest.

Before you hand over your hard earned dollars, you should be aware of the differences between cookers, so here is a breakdown of the different types of cookers! Beware, the options are endless, and beautiful!

### Charcoal

This grill is a classic of our time. It's simplicity of design means that it's easy to set up and operate (with relatively few mechanical parts to get in the way). There are a few drawbacks: it can be a touch difficult to control grilling heat, and the fuel (charcoal briquettes) tends to burn fairly quickly. In spite of these things, the charcoal grill should be something to consider as you sift through the various options available to you.

### Propane

Fueled by a refillable propane tank, this type of grill is easy to use and easy to clean. Not to mention each tank tends to last a good long while (you'll find yourself refilling approximately twice a season, if you're using your BBQ on a daily basis) The downside of these models is the

get sucked into a BBQ subculture that you may never escape, [biggreeneegg.com](http://biggreeneegg.com). They even have an annual event called Eggtoberfest where thousands of people come together in Atlanta to experience food cooked on an egg.

### Brick Oven

Okay, if you want to go all out and be the envy of everyone you know... consider building a massive open fire brick oven in your backyard! Or maybe better yet, Jamie Oliver has [come out with a line of backyard brick ovens](#). This one is called the Dome 60 and according to Jamie, it will cook a pizza in 1 to 2 minutes, "it will cook a sardine in a minute and a half, crispy skin all over, garlic, olive oil, parsley, lemon zest, beautiful." Who doesn't love Jamie Oliver!

Think about it, a brick oven in your backyard could potentially change your life!

Regardless of which way you go, have a great month, get out often, and happy grilling!

On a side note, if you need a bigger backyard to accommodate your newfound passion for grilling, I can certainly give you a hand with the financing... let's talk over some BBQ!

# About

# ROYAL LEPAGE

Royal LePage is Canada's oldest and largest Canadian owned real estate company. Founded in 1913 by Albert LePage when he was just 26 years old, Royal LePage is now Canada's largest real estate company with more than 14,000 agents in more than 600 locations across the country. And we firmly believe that you can only become the oldest and largest company by being the best.

Over the years, we've learned a lot about real estate – and how to provide the best possible service for our clients. Since the mid-1990s, Royal LePage has more than tripled the size of its sales force and almost doubled its market share.

Throughout our successes, we remain dedicated to helping you through the real estate process. Our commitment to innovation and customer service is as strong as ever.

We offer all of our REALTORS® – from those serving tiny communities to those in major urban centres – strong support from our national pool of knowledge, skill and technical expertise. We regularly invest time, money and resources to develop and provide the knowledge and tools they need to best market your home, including:

- Up-to-date information about local market conditions
- Quarterly housing reports
- Creative brochures and newspaper ads to showcase your home
- Ongoing negotiation, marketing and technical training

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