



francis & hawthorne team

Your Realtors for Life.



Fall 2010

Our Mission:

To achieve our clients' goals in such an effective, timely, personal manner, that they feel compelled to recommend our services to everyone they know.

THE FRANCIS & HAWTHORNE TEAM is your effective Real Estate choice for the Tri-Cities area - top RE/MAX Realtors for over 30 years. Our team, licensed realtors - **Sheila Francis, Terry Willies,** and **Michelle Hawthorne,** along with dynamic administrative support, will help you with anything from listing a condo or an executive home, to finding your first new home. *We are your Realtors for life!*



HEALTHIER ALTERNATIVES TO CANDY FOR YOUR TRICK OR TREAT BOWL

A few healthier items that come in snack size packages, perfect for Halloween treats - parents and dentists will thank you!

- Applesauce cups
- Boxes of raisins
- Granola bars
- Cheese & cracker snack packs
- Sugar-free gum
- Fruit snacks
- Goldfish crackers
- Pretzels
- Fruit cups
- Animal crackers
- Fruit leather

* Or another option would be to buy small toys from the dollar store and give those out as treats!

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PLEASE HELP US BECOME REALLY GREEN...

... instead of pale green! Send us your email (even if we already have it) and enter our draw for 2 gift certificates from Brown's Social House (Newport Village) and Saint Street Grill in downtown Port Moody.

To enter: send your email address, along with your name and phone number to: team@francishawthorne.com



Above: Our team with Real Estate guru - Ozzie Jurock

We respect your privacy, If you wish to be removed from our mailing list, please let us know. You may contact us either via email, phone or fax:

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CURRENT MARKET



November 5th the Brits observe Guy Fawkes Night celebrating Guy's failure to blow up the British Houses of Parliament in 1605 - 'H.S.T. Day' anyone?! Brand new homes are suffering from buyer resistance to H.S.T.- newer, gently used/renovated homes will benefit from that over the next while as builders decide how best to make H.S.T. attractive or invisible! With interest rates remaining incredibly low, beware the danger of watching for the market bottoming out instead of watching interest rates. 1% rate increase will make \$247.49 difference in the monthly payment to service a \$450,000* mortgage and will make an additional \$74,250 payment over the life of the mortgage. \$10,000 reduction will make a negligible \$51.47 addition to your monthly payment. If you and your family would like to trade up to bigger/newer/better location NOW is YOUR TIME. While you may take less for your home, you will pay much less for your step up - timing is everything in real estate. We are here to help you - use our experience when mulling over your options.

Happy Fall & Halloween!

* 25% down - amortized over 25 years - 5 year rate.

Recipe of the Month:

By Tracey Bates, owner of Eden West Fine Foods & Gifts



Harvest Tomato Tart

This recipe is perfect for using up the last of the late market tomatoes. It is great served warm or at room temperature.

YOU WILL NEED:

- 1 pkg of frozen puff pastry (all butter)
- 1 cup of gruyere cheese grated
- 1 basket of cherry tomatoes, cut in half
- 2 cloves of garlic
- 2 Tbsp of fresh basil, finely chopped
- 2 Tbsp of olive oil
- Salt and Pepper
- Balsamic Reduction **
- 1/4 cup of fresh parmesan cheese, finely grated

Preheat oven to 375 F. Roll out pastry into a removable bottom tart pan. Blind bake for 15 mins, then remove pie weights and bake for additional 10 - 15 mins until golden brown. Cool pastry before filling. Increase oven temp to 400F. Add a light layer of cheese to pastry. Toss tomatoes, garlic, oil, basil, salt and pepper together in a bowl. Fill tart shell and bake 12 - 15 mins until tomatoes are warm and cheese is melted. Cool slightly before serving. Drizzle each plate (or entire tart) with balsamic reduction. Sprinkle with parmesan cheese and serve.

** We used Nonna Pia's Balsamic Reduction from Whistler

Tip - we like the President's Choice Brand of Frozen puff pastry available at the Superstore. It comes pre-rolled and is made with 100% butter.



Mortgage Rates from TD Canada Trust Mortgage Manager Leah Clark

6 Month Convertible	4.45
1 Year Closed	2.50
2 Year Closed	3.25
3 Year Closed	3.59
4 Year Closed	3.69
5 Year Closed	3.79

- Variable interest rate - 5 year: prime -.5
- Prime Rate: 3.00%



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* rates current as of: October 9, 2010

UPCOMING LOCAL EVENTS



October 15 - November 10 - The Westcoast Chocolate Festival at various locations throughout the Tri-Cities, www.chocolatefestival.ca

October 16 - 31 - Halloween Haunted House 6:30-9pm @ 443 Draycott Street, Coquitlam by donation to the Variety Club

October 22 - Coquitlam Foundation's 2010 Fall Gala, "Laugh Out Loud" at the Red Robinson Theatre

October 23 - Monster Mash Swim at Hyde Creek Rec Centre in Port Coquitlam

October 24 - "G2" Family Fun Run/walk at Osprey Village South Bonson Community Centre in Pitt Meadows

October 28-30 - Haunted Village - Halloween Hysteria at the Burnaby Village Museum

October 30 - 2010 Community Fireworks at Albion Fairgrounds in Maple Ridge

October 31 - Halloween

November 11 - Remembrance Day

November 20 - Crossroads Hospice fundraising event - 'Treasures of Christmas' at the Red Robinson Theatre

Fall Gardening Tips



TIP The best time to fertilize your lawn is when it's raining - but the next best thing is to put a sprinkler out to ensure the fertilizer is soaking into the soil.

- Clean up the debris of summer annuals
- Plant spring flowering bulbs
- Plant evergreen trees and shrubs
- Rake and shred leaves - then store - ready to use as winter mulch
- Divide and separate overgrown perennials

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