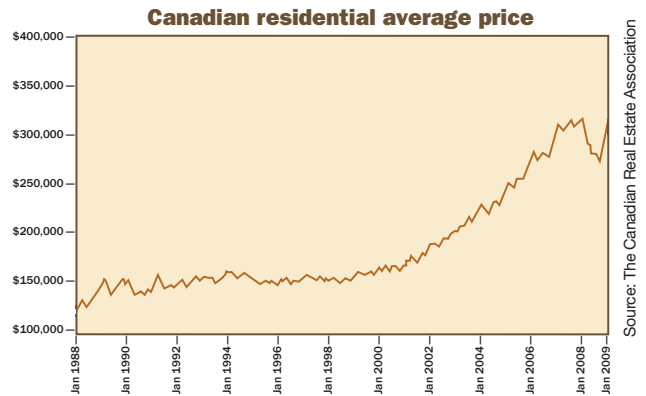


THE TRUTH

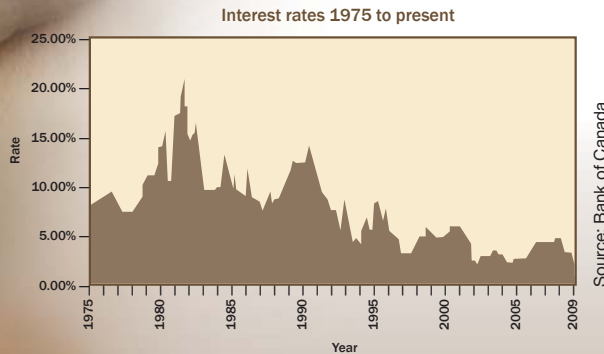
About today's market {that no one's talking about!}

It's easy to understand why you might lack confidence in buying or selling a home in today's economic climate, especially if you start your day reading the newspaper headlines and end it with the evening news. Bad news can deepen our fears and concerns about the economy. What we have to remind ourselves is that the media likes to be dramatic and it selectively reports negative news to pull in an audience (and advertisers).

FACT:
Residential values continue to increase, making home-buying a wise, long-term investment.



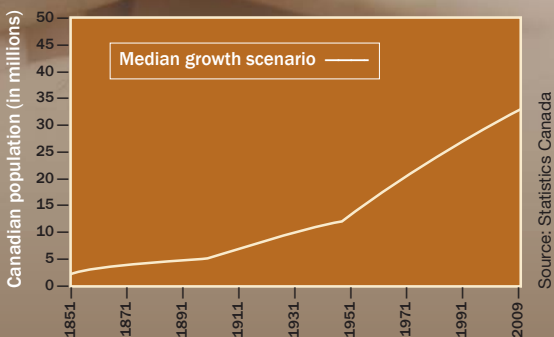
During a down economy, those that work hard and focus on taking action will most likely come out ahead when things turn around. Instead of internalizing the negativity that headlines can cause, choose to be optimistic and focus on the opportunities around you.



FACT:
Interest rates are at historical lows.

FACT:
Population continues to increase—thus, housing demand continues to grow.

The good news is that you have the choice to see yourself as a victim or as a fighter. Are there people buying and selling homes today? Of course there are. In fact, millions of people are still working, making money, eating at restaurants and even taking advantage of lower home prices, tax incentives and historically low interest rates.



FACT:
Homeownership continues to increase—the Canadian dream continues to become a reality.

