

PENNY EXPRESS

Selling Hundreds of Homes in Kingston East

PENNY EXPRESS IS A FREE NEWSLETTER FROM REALTOR
PENNY BLAKE OF REMAX REALTY CONCEPTS.



There She Goes Again: Penny's Party is a Holiday Success

Like most of you, I find that Valentine's Day and RRSPs tend to dominate my thoughts at this time of year. Still, if I'm looking to brighten up my day, all I have to do is think back to Christmas.

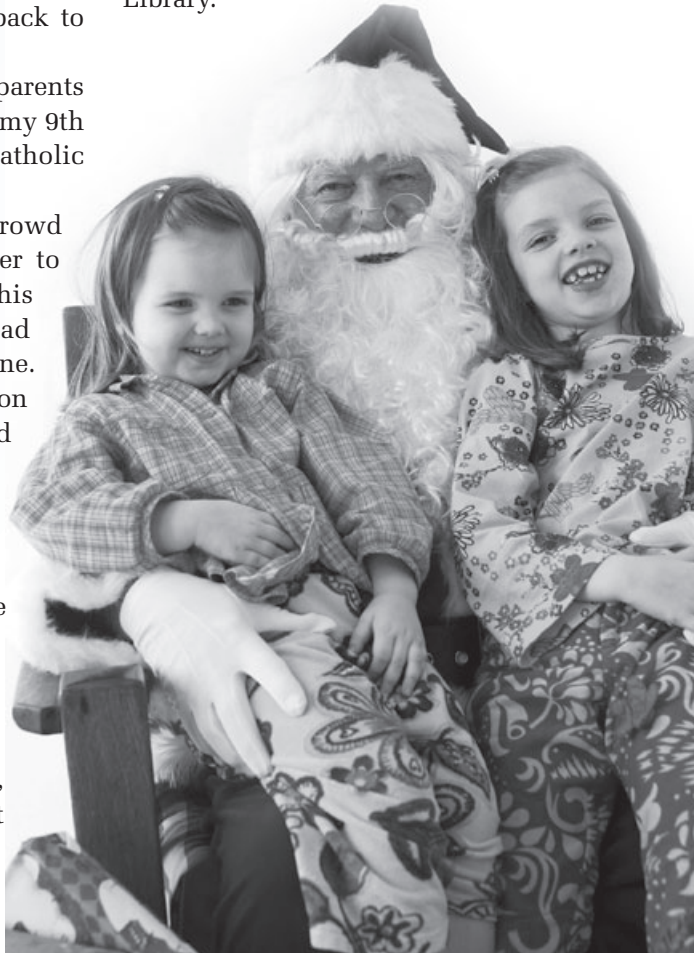
Over 300 Kingston East kids and their parents helped me get in the Christmas spirit at my 9th annual holiday party at St. Martha's Catholic School at the end of November.

Magician Rob Driscoll had the crowd roaring when he sent a brave volunteer to the guillotine, where it was off with his head. Don't worry – volunteer and head are together again and they're both fine. R.J. Smith (also known as The Balloon Dude) a professional face painter and St. Nick himself rounded out the live entertainment.

This year we had some of our best door prizes ever, all generously donated by Kingston East business people. I'd like to extend a special thank you to all of our donors: Dr. Alana Way of the Barriefield Family Chiropractic Centre, Tata's Pizza in the Barriefield Centre, in bloom Gifts and Flowers, Bawn Bons, Bryan's Guardian Drugs, Value Mart Foods in the Rideau Town Centre, Greenlees Meats, Minaker's Nursery, Barry Smith of Taggart Development and Angel's Hair Design.

I'd also like to thank all of our generous volunteers, especially Allison Smith of TD Waterhouse and Pittsburgh District Councillor Leonore Foster for their hard work selling raffle tickets and Catherine Isaacs and her helpers for orchestrating the children's craft tables.

Most of all, though, I'd like to thank everyone who came out to celebrate the season and enjoy an unforgettable afternoon. You raised an impressive \$229.00, and I kept my promise and matched that as together we donated \$458.00 to the children's book collection at the Pittsburgh branch of the Kingston Frontenac Public Library.



Vital Statistics

Name: Penny Blake

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Born and raised:

Kingston

Lived in Kingston

East: 31 years

Selling homes since

1989 - 18 years

Selling 100's of

homes in City East

Registered with DND

Relocation Services

Hundreds of military

families served

across Canada



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PENNY BLAKE

Q: Is it worthwhile to make a digital photo album when preparing your house for sale?

A: Yes, it's absolutely worthwhile, because in this day and age, buyers just expect it. I know many buyers who say that if they see a listing on the internet without a photo album, they'll just pass it by and flip to a house that has one. In fact, I'd even say it's as important as listing the price and address these days. The other nice thing about a digital photo album is that it can be done once, but it can be posted on several websites. I place my albums on the MLS website, on the Re/Max website and on my own website, www.pennyblake.com.



LORNE MATTHEWS GLASSPOOLE

Q: I just got an end-of-year bonus and now I'm torn. Should I use it to pay down my mortgage and other debt or should I just put it into my RRSP?

A: This is a great question, because your personal financial situation will likely dictate the best answer.

First of all, if you're carrying a balance on any high-interest credit card, pay that down before doing anything else. The thought of dragging a balance along at 18% interest (or even higher) is a burden you want left behind ASAP. You can then contribute the freed-up monthly cash flow incrementally to an RRSP.

As for paying down your mortgage, why not consider this: If your taxable income in 2006 was \$75,000, a \$10,000 RRSP contribution on the year would lessen your tax payable by approximately \$4,300. Provided you are up to date on taxes deducted from all income sources during the year, that's a pretty handsome tax refund. Once you receive it later in the spring, you can apply those refunded tax dollars directly against your mortgage.

This "double-bang" approach with your bonus bucks will enable you to accomplish both objectives – get your money working in an RRSP, and retire some of that mortgage. Any time you can get some of your hard earned money back from the Canada Revenue Agency to help pay down some debt it has to be a good thing.

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The People in Your Neighbourhood

What makes Kingston East such a special place to live? Some say it's the diversity: the mix of rural and suburban living, new developments and historic neighbourhoods. For me, though, it's always been the people. That's why I like to take the time to introduce you to some of the people who make Kingston East such a wonderful place to live. This issue, I'll introduce you to Erin Armstrong, who is bringing chocolate fantasies to life in her new store, Bawn Bons in the Rideau Town Centre.

Erin Armstrong – Haute Chocolate

When Erin Armstrong was searching for a name for her new chocolate shop, she turned to her grandmother for inspiration. It wasn't the first time she did that.

As a child growing up in Vancouver, Erin enjoyed visiting her grandmother at work. Of course it didn't hurt that her grandmother worked at Purdy's, the west coast's legendary 100-year-old chocolatier. Those visits gave Erin an early appreciation for fine chocolates, and when she was looking to make a little extra money in high school, it seemed only natural that she would be drawn to the chocolate business. She found a job at a Vancouver Island chocolate shop and stayed there for 10 years. "I did everything from washing the dishes to doing the taxes," she recalls.

After a few years on the less-glamorous side of the business, Erin was ready for a challenge. She asked her boss to move her into the kitchen, where she could fully immerse herself in the world of chocolate. Her new job wasn't easy. "I became very proficient in cleaning kitchens," she laughs. "Chocolate makes a big mess, and it's even messier when you're learning how to work with it."

Eventually though, all of that hard, messy work paid off and about a year and a half ago Erin was ready to start her own chocolate shop. By that time, her husband, a soldier in the Joint Signals Regiment, had been transferred to CFB Kingston, so the couple and their two young boys headed across the country to start a new business and a new life. Erin christened the business Bawn Bons, after her grandmother (Mrs. Bawn) and the tasty treats she introduced her to.

Bawn Bons began as a home-based venture. Its clients were mainly people she met on the Base. Erin spent six months working to establish her business, and then Valentine's Day came along. While February 14th is an important day for all chocolatiers, it's doubly important for Erin, because it marks the anniversary of the day her business took off. With her husband marketing her handmade chocolates around the Base, Erin's business hit

new heights last February. She hasn't looked back since then, and in October she moved Bawn Bons into the Rideau Town Centre.

That's not to say that she's moved the entire business out of her home. While she sells her chocolates out of the store, she still makes them in her basement kitchen each evening. "The night shift starts as soon as we put the kids to bed," she says. And it often continues until 1:00 or 2:00 a.m.

This winter, the couple has been burning the midnight oil, getting ready for their busy season. With one successful Valentine's Day



under their belts, they had a good idea of what their customers were looking for. Erin put in long hours churning out hundreds and hundreds of chocolate hearts: hearts on a stick, hearts filled with Oreo bits, hearts decorated with edible transfer patterns and her biggest seller, heart-shaped boxes filled with handmade truffles.

Now that the Valentine's rush is over, Erin is back to her regular line-up of truffles, chocolate barks, homemade peanut butter cups and other sweet treats. In addition to the chocolates, she also serves up pastries and espresso-based coffee drinks. She favours products that are organic, fair trade and - whenever possible - local. The pastries come from the Bread & Butter Bakery on Bath Road and the coffee is courtesy of Hillside Coffee in Sydenham. The only thing she imports is the chocolate. All of Bawn Bons' chocolates are made from 100% Callebaut chocolate, all the way from Belgium. Erin plans to round out the menu with another local delicacy -- a line of homemade gelatos -- this spring.

Properties Currently for Sale



\$379,900

409 Briarwood Drive

WONDERFUL FAMILY HOME IN AUDEN PARK OFFERING 4+1 BEDROOMS, 4 BATHS, SPACIOUS LIVING ROOM WITH FORMAL DINING ROOM, OPEN CONCEPT KITCHEN/FAMILY ROOM WITH FIRE PLACE. PATIO DOORS OPEN TO MULTI-TIERED DECKING WITH HOT TUB AND INGROUND POOL, 140' LOT IS FENCED AND PRIVATE.



\$239,900

532 Magnolia Drive

BRIGHT AND SPACIOUS 3 BEDROOM HOME 2 FULL BATHS, OPEN CONCEPT KITCHEN, FAMILY ROOM WITH GAS FIREPLACE, DOOR TO DECK AND VERY LARGE FENCED YARD. LOWER LEVEL OFFERS AN ABOVE GRADE REC ROOM, BEDROOM AND BATH. GLEAMING HARDWOOD FLOORS, VAULTED CEILINGS, WALK-IN CLOSET. A MUST TO VIEW.



\$239,900

430 Fieldstone Drive

LOCATED IN CITY'S EAST END RIVERWALK, THIS 3 BEDROOM HOME OFFERS 1455 SQ FT, 3 BEDROOMS, 2 1/2 BATHS, MASTER BEDROOM HAS A FULL ENSUITE, MAIN FLOOR OPEN CONCEPT GREAT ROOM WITH VAULTED CEILINGS, LARGE BRIGHT WINDOWS OVERLOOKING A FENCED YARD, LARGE DECK OFF DINETTE AREA. FINISHED REC ROOM.



\$239,900

1021 Rainbow Crescent

"A JEWEL!" PRISTINE CONDITION. BEAUTIFUL DECOR, THIS 3 BEDROOM HOME OFFERS GENEROUS USE OF HARDWOOD FLOORS AND CERAMIC. MAPLE KITCHEN WITH EATING BAR, PANTRY AND BUILT IN DISHWASHER, MICROWAVE, PATIO DOORS. PRIVATE FENCED YARD. 2ND FLOOR LAUNDRY, FINISHED REC ROOM, LOWER LEVEL STORAGE.



\$269,900

919 Rainbow Crescent

THIS 3 BEDROOM FAMILY HOME OFFERS OAK HARDWOOD FLOORS THROUGHOUT ENTIRE HOUSE, BEAUTIFUL OAK STAIRCASE, SPACIOUS ENTRANCE, OPEN CONCEPT KITCHEN AND LIVING ROOM. MANY UPGRADES. FULL 4PC MASTER ENSUITE. BRIGHT AND SPACIOUS BEDROOMS, CUSTOM 12' X 18' DECK, GAS BBQ HOOKUP, FENCED YARD.



\$309,000

406 Conservatory Drive

WONDERFUL SPACIOUS FAMILY HOME, MAPLE CABINETRY, MAPLE FLOORS AND CERAMIC TILE. FORMAL DINING ROOM, 9' CEILINGS ON MAIN FLOOR. FAMILY ROOM WITH FIREPLACE, PATIO DOORS OPENING A LARGE DECK AND A PRIVATE PARKLIKE YARD-PREMIUM SIZE. 3 GOOD SIZED BEDROOMS, MASTER OFFERS VAULTED CEILINGS AND SPACIOUS ENSUITE.



\$319,000

900 Jasmine Street

TRULY CUSTOM 3 BEDROOM HAMILTON HOME, JACUZZI ENSUITE WITH SEPARATE SHOWER, OPEN DINING ROOM, MAIN FLOOR LAUNDRY, CUSTOM KITCHEN BY CATARAQUI CABINETS, EXTRA HIGH BASEMENT, INSULATION PACKAGE, 9 FOOT CEILINGS, EXTENSIVE USE OF HARDWOOD AND CERAMICS. HIGH EFFICIENCY GAS HEAT, HRV, CENTRAL AIR, 2 CAR ATTACHED.



\$289,900

543 Weston Crescent

THIS 1 YEAR OLD FOUR BEDROOM CUSTOM 2,135 SQ FT WINDSOR MODEL OFFERS CHERRY CABINETS IN A SPACIOUS, BRIGHT KITCHEN, 3 BATHS, MAIN FLOOR FAMILY ROOM, FORMAL DINING ROOM AND LIVING ROOM WITH FIREPLACE. MASTER BEDROOM HAS FULL ENSUITE AND 3 MORE BEDROOMS. \$3,000 CASH BACK ON CLOSING TO BUYER.



\$299,900

899 Jasmine Street

VALUE PACKED ON THIS CUSTOM BUILT 1492 SQ.FT. 2 BEDROOM BUNGALOW IN GREENWOOD PARK, FULL JACUZZI ENSUITE WITH SEPARATE SHOWER, MAIN FLOOR LAUNDRY, EXTENSIVE USE OF HWD AND CERAMIC, HARDWOOD STAIRCASE, R20 WALLS, GAS FP IN LR, LOW E WINDOWS, CENTURY STONE FRONT, COLONIAL TRIM.



\$279,900

1232 Cyprus Road

1680 SQ FT BUNGALOW, 3 BEDROOMS, 2 FULL BATHS, 5 PC ENSUITE, GENEROUS USE OF HARDWOOD FLOORS, 9' CEILINGS, STAIN GLASS WINDOWS, UPGRADED LIGHTS, NUTMEG CABINETS AND PANTRY WITH STAINLESS KNOBS, EATING BAR, HRV, C/A, CENTRAL VAC. FINISHED REC ROOM 23'X15'



\$499,000

1652 Grousewood Lane

SITUATED ON 3.5 ACRES OF BEAUTIFULLY TREED ESTATE LOT IN GROUSEWOOD ESTATES. ONLY MINUTES TO DOWNTOWN. IN PRISTINE CONDITION THIS HOME OFFERS A SERENE SETTING. FORMAL LIVING ROOM AND DINING ROOM GREAT FOR ENTERTAINING, LARGE BRIGHT KITCHEN AND FAMILY ROOM.



\$204,900

3614 Accommodation Road

THIS 3 BEDROOM BUNGALOW IS IN PRISTINE CONDITION. SITUATED ON A 1.13 ACRE LOT. WITH YES, A GARAGE MOST MEN DREAM ABOUT - OVERSIZED, HEATED WITH SEPARATE POWER LINES. HOUSE OFFERS NEWER FURNACE, ROOF, WINDOWS, CENTRAL AIR, BEAUTIFUL HARDWOOD FLOORS, BASEMENT HAS A FINISHED REC ROOM. A PLEASURE TO VIEW. JUST MOVE IN.



\$379,900

234 Honeywood Avenue

STUNNING PARENTEAU, OPEN CONCEPT, 1825 SQ.FT. BUNGALOW, KITCHEN OFFERS DESIGNER CHERRYWOOD CABINETS, FORMAL DINING ROOM. MASTER OFFERS FULL ENSUITE AND WALK-IN CLOSET, 2 ADDITIONAL BEDROOMS WITH PALLADIUM WINDOWS. GLEAMING HARDWOOD FLOORS ON MAIN, CERAMIC, CALIFORNIA SHUTTERS... AND MUCH MORE!



\$58,900

22 Hermes Road

"DO THE MATH"! BUYING IS DEFINITELY LESS THAN RENTING. HOME OFFERS 3 BEDROOMS, 1 BATH, MANY IMPROVEMENTS, CHECK OUT THE VIEW FROM YOUR OWN BACK YARD. PLUS \$3000. CASH BONUS TO BUYER. LAMINATE AND VINYL FLOORING. MUST BE MILITARY TO PURCHASE HOME.

FOR MORE DETAILS CHECK OUT WWW.PENNYBLAKE.COM

