

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: Platinum for the Second Straight Year!

There are a few things you can come to count on each year when spring gives way to summer: the days are longer, the kids are out of school and Penny Blake adds yet another award to her already impressive collection. In the two years that she's been with Re/Max Realty Concepts, Penny has earned the coveted Platinum Award – reserved exclusively for Re/Max's top sellers – both times.

So what is the secret of her success? "I like to think it comes from really listening to my clients" she says. "Selling a home is a major decision, financial and emotional, especially if you've lived there for a long time. And purchasing a home is a huge commitment, especially if it's your first time. Because it's such an important moment in people's lives, I make a point of going the extra mile for them." If you're in the market for a new home, Penny will go the extra mile for you by giving you the benefit of her 18 years of real estate experience. Because she lives and works in Kingston East, she knows the neighbourhood and is always ready to share her insight. She'll also introduce you to her network of skilled local professional partners, who can help you arrange everything from decorating and landscaping help to legal advice and financing for your home. She even has access to a network of experienced agents across the country to help you find a home anywhere in Canada or around the world.

If you're looking to sell, Penny's commitment to you starts with a complete market analysis of your home and expert advice on how to get it ready for sale. She'll produce information sheets and distribute them at her well-publicized

Sunday open houses. She'll advertise your home in weekly newspaper ads and monthly in *Home & Lands* magazine. And she'll prepare a full custom digital photo album of your home.

Right Where He Belongs

Bruce Bark may be one of Kingston's newest mortgage brokers, but he's actually been helping Kingstonians make their home ownership dreams come true for 11 years.

After earning an Economics degree from Queen's University, Bruce found a job as a financial planner at one of the big banks. "It was the kind of work I always wanted to do," he says. "I like taking a look at people's situations and helping them make the most of what they have."

That desire to help people eventually led Bruce to think about leaving the security of the bank. "I was drawn to the idea of an independent broker because they help people find better products and better prices," he explains. "The more options I can introduce, the more I can help people make the choice that's best for them."

Bruce was also looking for a chance to specialize. "At the bank I was a generalist," he says. And while he enjoyed the range of his work, he particularly enjoyed the difference he made in people's lives when he focused on debt restructuring.

This January, Bruce left the bank and joined the team at The Mortgage Professionals in Blackburn Mews. Although he's only been there a few months, Bruce feels he's right where he belongs. "I feel like this is the right place for me," he says. "I have everything I need to serve my customers well. I have more latitude, more choices, more options. At the end of the day, I feel like I'm really helping people."

See Penny For Your Thoughts... page 2

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
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PENNY BLAKE

Q: I've heard that real estate agents usually work for the seller. If I'm buying a house, how do I make sure my realtor is looking out for my interests?

A: Actually, your realtor is required to let you know who she's representing. It's true that most agents are representing the buyer. That means it's their job to negotiate the best deal possible for the buyer. If the agent is hired by the seller, her responsibility is to negotiate a sale in the best interests of the seller. Sometimes, though, an agent will end up representing both the buyer and the seller. In that case, her loyalty is to both parties and her responsibility would be to negotiate a sale of fair market value. It's perfectly legal, but only if the agent discloses her interest to buyer and seller. The best advice I can give you in any case is: don't be afraid to ask. You have a right to know who your realtor is representing.



BRUCE BARK

Q: Why should I use a mortgage broker when I already deal with a bank or a bank mortgage specialist?

A: An independent mortgage broker will make sure that you get the most suitable financing package and the lowest possible rate. The bank will only offer you the best deal they have available out of their suite of products and it will be at a price that maximizes profit for them.

Let me illustrate with an example: The other day I was dealing with clients who were looking to refinance their mortgage and they had been dealing with the same bank for many years now. I told them that before we got into a discussion about price, they should go back to their bank, ask for their best deal possible and call me back with the answer.

A few days later, they called and told me what their bank had offered. It wasn't anywhere close to the best deal on the market. I asked them to call their bank again and tell them that their mortgage broker had told them they could do better. Sure enough, they called back and still the bank wasn't offering them the best available deal. At that point I told them they had a decision to make: Did they want to continue to give their business to "their bank" (where they were supposed to be a "valued customer") or would they work with me and truly get the best deal on the market? We signed up later that same day. The moral of the story is that a mortgage broker works for you, not for the bank.

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. In this issue, I'll introduce a true Kingston East institution, Dave Bennett, who has been running Bennett's Valu-Mart for almost 15 years.

Dave Bennett: Catering to the Community

"It doesn't matter who you are or what you do," says Dave Bennett, "you always need to go to the grocery store." That sage observation has guided members of the Bennett family for three generations.

The family found its calling in 1922, when brothers George and Cecil, Dave's grandfather and great uncle, opened competing grocery stores within a block of each other in Kingston's North End. By the following decade, the brothers were working together in Cecil's Bagot Street shop, which would remain in the family for another 60 years.

Cecil's children may not have embraced the grocery business, but George's son, Hugh did. He helped out in the store as a young man and took over from the brothers in the 1960s. Hugh would run the Bagot Street store for almost 30 years and introduce the grocery business to his three sons. "It was our home away from home," recalls middle son Dave. "We worked our way through high school there."

After graduation, oldest son Gary decided to continue his education at Queen's. Dave passed on university, choosing instead to educate himself in the family business.

The family decided to branch out in 1989 when developer Richard Dudar asked them to open a grocery store in a strip mall he was building in Kingston East. After arranging to install a Valu-Mart franchise in the Rideau Town Centre, the Bennetts operated two stores until the mid-90s, when they sold the Bagot Street store that had been in the family for over 70 years. While Hugh decided to call it a career, Dave took over the East End store and kept the legacy alive.

Leaving the only neighbourhood he'd ever known may have been a stretch for Dave, but he quickly made himself comfortable in his new home. "I love it out here," he says. "We're like our own little community."

The store, he believes, is a microcosm of that community. Not only do most of his customers come from the neighbourhood, most of his employees do too. Whenever a part-time job

comes available, he makes a point of hiring the children of his neighbours and customers. "It's kind of like the how the old store catered to the neighbourhood," he says.

Even amid the technological advances that Dave has so readily embraced, the store still retains that old-fashioned community centre feel. "People come in to shop and they run into someone they know and they get to talking," he explains. "You hear a lot of interesting things and it gives you a sense of what people are thinking."



Dave got a good sense of what people were thinking a decade ago, when Gary became the first mayor of the new City of Kingston. "It certainly made things interesting around here," he recalls, especially since the family resemblance is strong enough that Dave is often mistaken for his brother. "There was some resentment toward Gary during amalgamation, but since he stopped being mayor the controversy has died down," he says.

To this day, Dave remains close with Gary and younger brother Rob, who owns a gift shop in downtown Kingston. Although Dave is the only grocer among them, all three brothers have fond memories of the family business.

Still, Dave's greatest influence is his late father, Hugh. "My dad was my mentor," he says. "You grow up in the business and it gets into your blood. You listen to your dad and you listen to your customers. That's what my dad always said: "Look after your customers and they'll look after you. The business is changing every day, but it's still good advice after all those years."

Properties Currently for Sale

For details please call Penny at 613-539-3307
or visit her website www.pennyblake.com



\$229,900

532 Magnolia Drive



\$149,900

1254 Leyton Avenue



\$179,900

25 Ainsley Place



\$182,500

1352 Waverley Crescent



\$219,900

267 Ellesmeer Avenue



\$250,000

907 Jasmine Street



\$189,900

32 Barker Drive



\$265,000

1655 Abbey Dawn Road



\$289,900

543 Weston Crescent



\$379,900

234 Honeywood Avenue



\$254,700

40 Windfield Crescent



\$289,900

400 Quarry Pond Court



\$319,000

900 Jasmine Street



\$239,900

1021 Rainbow Crescent



\$274,900

450 St Martha Street



\$267,900

420 Sheila Court



\$274,900

1232 Cyprus Road



\$299,900

899 Jasmine Street



\$309,000

36 Schooner Drive



\$229,900

940 Rainbow Crescent



\$469,900

1652 Grousewood Lane



\$176,900

1006 Old Colony Road



\$234,900

966 Rainbow Crescent



\$239,900

430 Fieldstone Drive

FOR MORE DETAILS CHECK OUT WWW.PENNYBLAKE.COM

