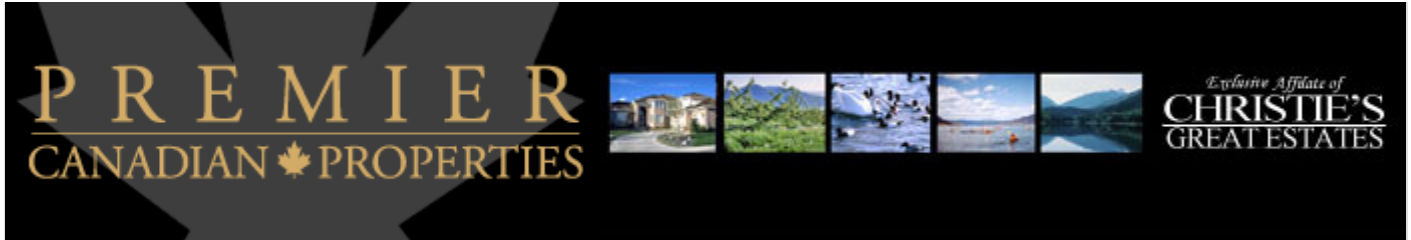


sunset

From: Bert C - Premier Canadian Properties [premierbertc@reply.eneews.inmotion.com]
Sent: Monday, December 22, 2008 10:58 AM
To: sunset
Subject: Bert's September Newsletter



Agent: Bert Chapman
Office: 6-3185 Via Centrale, Kelowna, B.C, V1V 2A7
Phone: (250) 765-0570 **Toll Free:** 1-866-765-0579
Fax: (250) 765-0577
Email: bert@pcrealty.ca
Website: www.pcrealty.ca

Featured Properties



4.86 acres-\$379,000

Beaverdell. One hour drive south of Kelowna on Highway 33. Great hobby farm, bring your horse. Fenced and cross fenced. 2 stall barn and shop.
 MLS9200939

[Email Bert](#)
[Bert's Website](#)

So How Is Your Real Estate Now?

In these difficult economic times,

When stocks drop 20% in value overnight, then rebound, only to drop again...

When the price of oil drops precipitously but the price of gasoline doesn't...

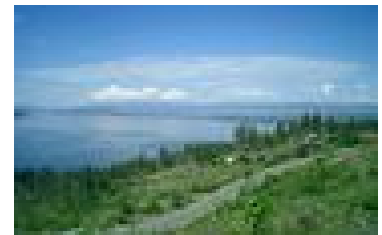
When the value of gold is measured in US dollars, so its rise in value only indicates an erosion in the value of the troubled dollar....

When governments bail out financial institutions....

What should you do?

Real Estate

You can still live in it, rent it out, borrow against it at reasonable rates, and grow veggies on it. You can still sell it if you are satisfied with a modest appreciation of 50% if you bought in the Okanagan in 2005. Or 30% if you bought in 2006. If you bought in 2007, you can get your capital back plus 5-10%.



Magnificent Lake View

5 acres minutes to downtown Kelowna. Near Bertram Creek Lakefront Park. No building time frame. Why pay \$450 or more for a view lot when you can have 5 acres with paved road, power, and water for \$599,000 MLS 9193529

That's if you paid cash.

Since most of us didn't, we gained even more through leverage. Eg: If we invested \$60,000 as a down payment in 2005 in an average home valued at \$300,000, it has gained 50% in value to \$450,000 for a profit of \$150,000. Since we only invested \$60,000 to gain \$150,000, our return on investment is 250% in 4 years.

So....what does the future hold?

I don't know for sure, but using 10 years of history as a guide in the Central Okanagan...any losses in value occurred slowly, were not of catastrophic proportions, and were followed by orderly increases to considerably higher values. The cycle since 1997 resulted in a 300% increase in average house values from \$164,500 in 1997 to \$500,000 in 2008. See graph 1 on our website: www.pcrealty.ca

In Vancouver, where stats go further back, the cycle has occurred 3x from an average price of \$90,000 in 1977 to \$808,000 in 2008 for a 900% increase. See graph 2 on our website: www.pcrealty.ca

Real Estate

In good times it sets the pace for investment appreciation in slow times it retains its value and can be rented so others can help you buy it.

Take advantage of today's financial turmoil.
Invest in some solid Okanagan Real Estate.

Remember ...Location, location, location.

In the words of **Wayne Gretzky**...

"Don't go to where the puck IS.... go to where it will be!"
That's great hockey sense and intuitive investment advice!

People want to live in the Okanagan. You should get there first and buy real estate.

More information on the web:

Premier Canadian Properties www.pcrealty.ca
Okanagan Mainline Real Estate Board www.omreb.com
City of Kelowna www.kelowna.ca
District of Lake Country www.lakecountry.ca
Real Estate Board of Greater Vancouver www.rebgv.org

Email us your particulars to request a free Okanagan Relocation Guide magazine.

[Email Bert](#)
[Bert's Website](#)



Live Big! Pay Little!

Great location, 3 km to Gellatly Bay Aquatic Park, beach, marina, and boat launch. Features 2 bedrooms, 2 baths on the main floor and 2 bedrooms, 1 bath for your guests in the daylight basement.
\$375,900 MLS 9198970

[Email Bert](#)
[Bert's Website](#)



Time is on Your Side

When you invest in the right location. 2 blocks to Okanagan Lake and beach access. 2 blocks to Kelowna General Hospital. Big 81 x 148 level serviced lot with small home and big potential.
\$649,900 MLS 9198486

[Email Bert](#)
[Bert's Website](#)

Two Locations To Serve YOU Better!

On The Golf Course

6 3185 Via Centrale
Kelowna BC V1V 2A7
1-866-765-0579

On The Lakeshore

206 1180 Sunset Drive
Kelowna BC V1Y 9W6
1-877-717-1886

Premier Canadian Properties Your Luxury Home Specialist!

All referrals are gratefully received, enthusiastically acted upon and handsomely rewarded!
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