



Bricks & Mortar

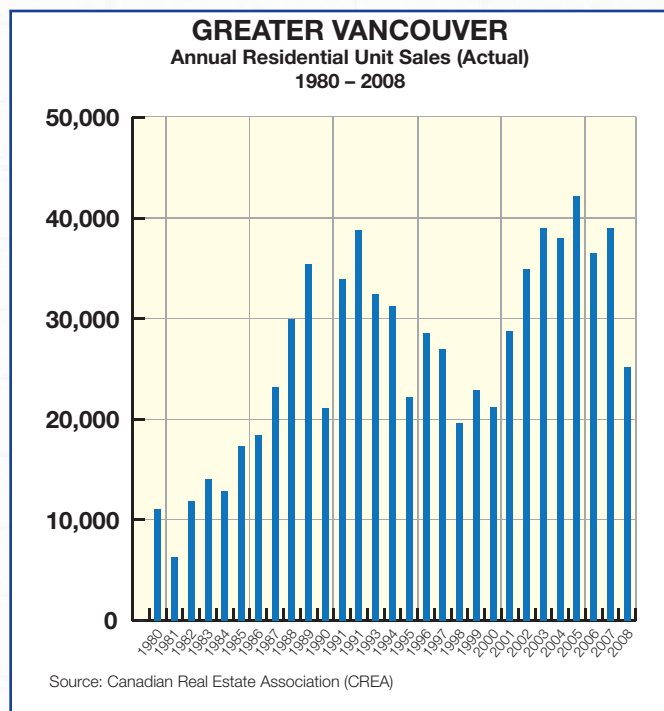
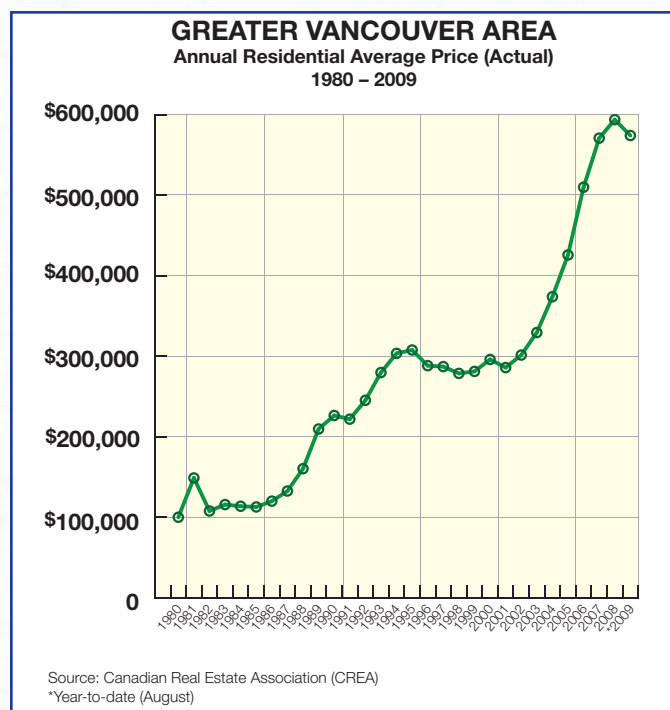
REPORT 2009

RE/MAX[®]

British Columbia

Greater Vancouver Area

Greater Vancouver's downturn in residential real estate has been a windfall to younger buyers, many of whom were priced out of the market in years past. First-time purchasers, as a result, have been the driving force behind the surge in homebuying activity, making Greater Vancouver one of the top performing real estate markets in the country. Sales are 14 per cent ahead of last year's figures for January to August 2008 at 23,158 units. Average price—while off 2008's record high—is battling back at \$574,061, down a nominal five per cent from the previous year. Entry-level purchasers make up the lion's share of activity in the city, fuelling demand for affordable product across the board. Some astute buyers are seeking inner-city properties offering lane housing, a new phenomenon, which allows homeowners to offset their mortgage payments by renting out converted garages or on-site building suites. Trade-up buyers are on the move as well, stimulating sales of high-end properties priced from \$1 million and up. Inventory levels are depleting as purchasers snap up well-priced properties in desirable locales. New listings are down approximately 23 per cent from last year, creating bidding wars at virtually



every price point. Consumer confidence is on the upswing as more and more Canadians believe that the real estate market has weathered the storm—and with prices off last year's heated pace, now is a good time to buy. Low interest rates and greater flexibility have created a window of opportunity for many. Balanced market conditions currently exist in Greater Vancouver, with purchasers and vendors on the same page for the first time in years. Limited inventory levels, however, are placing upward pressure on average price. Single-family homes and condominiums have all seen momentum build. From a historical perspective, the Vancouver housing market is dotted with peaks and valleys. Average price has dipped seven times in the past 30 years—yet despite the fluctuations, housing in Greater Vancouver continues to provide the best return on investment in Canada—with values up close to 473 per cent since 1980. Realizing homeownership remains a goal for many first-time buyers. Greater Vancouver has experienced an increase of close to seven per cent in homeownership levels, rising from 58.5 per cent in 1981 to 65.1 per cent in the last census. Sound economic fundamentals, combined with immigration, in-migration, the advent of the 2010 Olympics and the opportunity to showcase Greater Vancouver on the world stage, should bode well for residential real estate in the year ahead.

Top Performing Markets by Price Appreciation

Canada	1980 Average Price	YTD 2009 Average Price	% Increase (1980 – 2009)
Greater Vancouver	\$100,065	\$574,061	473.7%
Victoria	\$85,066	\$466,611	448.5%
Greater Toronto	\$75,694	\$385,978	409.9%
Regina	\$48,628	\$244,088	402.0%
Ottawa	\$63,177	\$301,684	377.5%
Halifax – Dartmouth	\$53,161	\$239,633	350.8%
Winnipeg	\$50,491	\$207,006	310.0%
Calgary	\$93,977	\$380,489	304.9%
London – St. Thomas	\$55,210	\$213,683	287.0%
Newfoundland & Labrador	\$52,768	\$203,584	285.8%
Edmonton	\$84,623	\$319,939	278.1%
Canada	\$67,024	\$312,585	366.4%

Source: Canadian Real Estate Association (CREA), RE/MAX

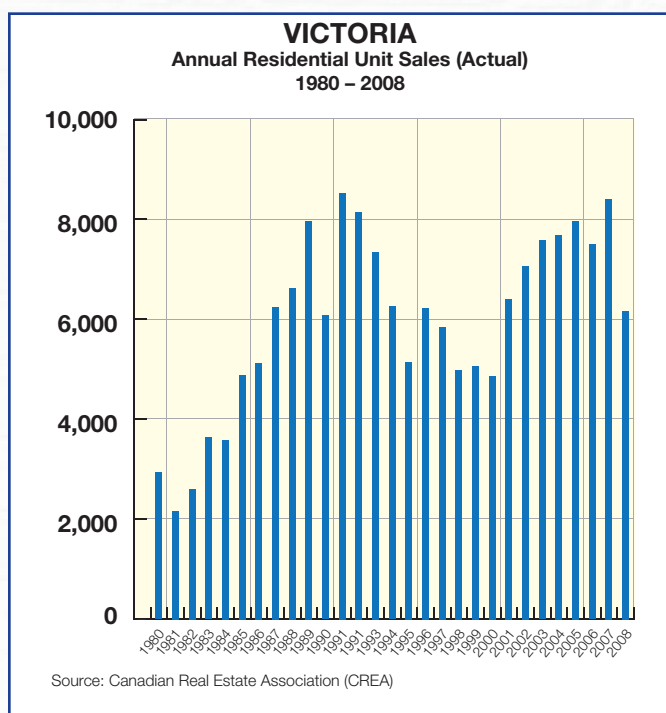
Victoria

Victoria's residential real estate market has been bolstered by in-migration, investment, and economic stability over the past thirty years. Supply and demand have played a key role in propping up average price, given the limited amount of land available for new development. As such, it comes as no surprise that Victoria takes the number two spot in Canada for the greatest rise in housing values since 1980, having realized a 448.5 per cent increase. While appreciation has been relatively robust, the number of homes sold has increased consistently throughout the 30-year period, with the exception of the latter half of the 1990s. The tide began to turn in 2001 with diversification—including the high-tech industry—and the change in provincial leadership. The real estate market has experienced significant growth ever since. Prices in Victoria have more than doubled since that time, while demand has remained strong. The fallout from the global economic recession, however, did have an impact on resale activity in Victoria in 2008 and early 2009. As signs of recovery mount, consumer confidence and low interest rates have once again ignited a flurry of home-buying activity, with all segments of the market working in tandem. Year-to-date (August) unit sales have already surpassed levels recorded during the same period one year ago by more than seven per cent. Average price

is now at \$466,611, off just five per cent from January to August 2008. Inventory levels are starting to tighten once again and multiple offers have re-emerged, particularly in Saanich East. Single-family starter homes are particularly sought after, and anything priced under \$500,000 is being snapped up at an almost unprecedented rate. The condominium market is starting



to firm up. Upper-end sales—slower to come around—are making a comeback. The western communities, including Langford and the Bear Mountain Project, have garnered greater demand and strong sales in recent years, as has the downtown core, given the affordability and appeal of condominium product. Revitalization and renovation has played a significant role in areas such as Fairfield and James Bay. Given size and land limitations, Victoria has experienced significant population growth at nearly 15 per cent from 1991 to 2006, and it continues to expand. This bodes well for the future of Victoria—the homeownership rate has already increased five per cent since 1981—as does its broader economic foundation.



Homeownership Rates Canada and Major Centres

	1981	2006
Canada	62.1	68.4
Metropolitan Areas*		
St. John's	69.5	71.5
Halifax	55.6	64.0
Ottawa	51.4	66.7
Toronto	57.3	67.6
London	58.0	65.9
Winnipeg	59.1	67.2
Regina	65.4	70.1
Calgary	58.4	74.1
Edmonton	57.9	69.2
Vancouver	58.5	65.1
Victoria	59.8	64.7

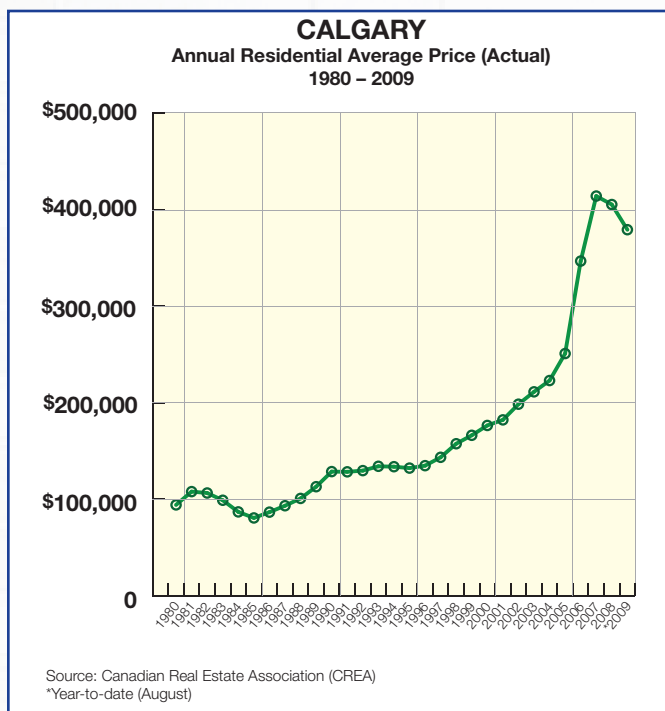
Source: Canada Mortgage and Housing Corporation (May 2008)

*Homeownership rates based on 1986 boundaries for the Census Metropolitan Area (CMA)

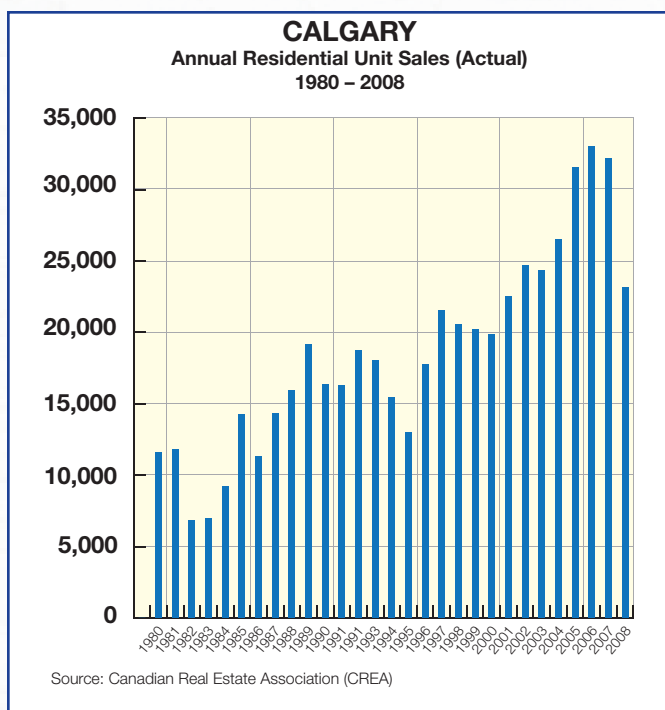
Alberta

Calgary

Demographics, opportunity, and return on investment have greatly contributed to the upswing in residential real estate activity in Calgary over the past 30 years. The vibrant dynamic of this economic powerhouse has attracted young Canadians from various parts of the country, especially in recent years. Homeownership levels have soared as a result, rising from 58.4 per cent in 1981 to 74.1 per cent in 2006. Calgary has experienced 13 consecutive years of upward momentum in terms of average price, and in spite of a setback in 2008, the residential real estate market is moving towards recovery. While concerns over oil and gas still loom overhead, unit sales are almost on par with 2008 levels. Average price is holding steady, with year-to-date values—at \$380,489—just 7.5 per cent off last year's pace. First-time buyers—many of whom were priced out of the 2007 market—are behind the push for housing. Fifty-four per cent of entry-level, single-family homes and 91 per cent of condominiums

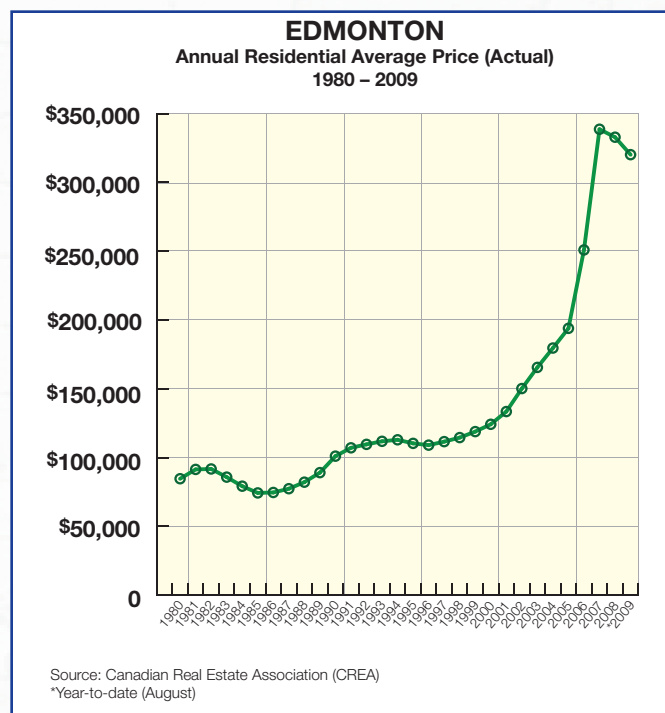


sold are priced under \$400,000. With demand for starter homes on the rise, inventory in that segment of the market is tightening. Some multiple offers are breaking out on well-priced properties, particularly in Calgary's north central and southwestern communities—with market conditions shifting in favour of the seller. Farther east, more balanced market conditions exist. Although trade-up activity remains somewhat sluggish, some of the

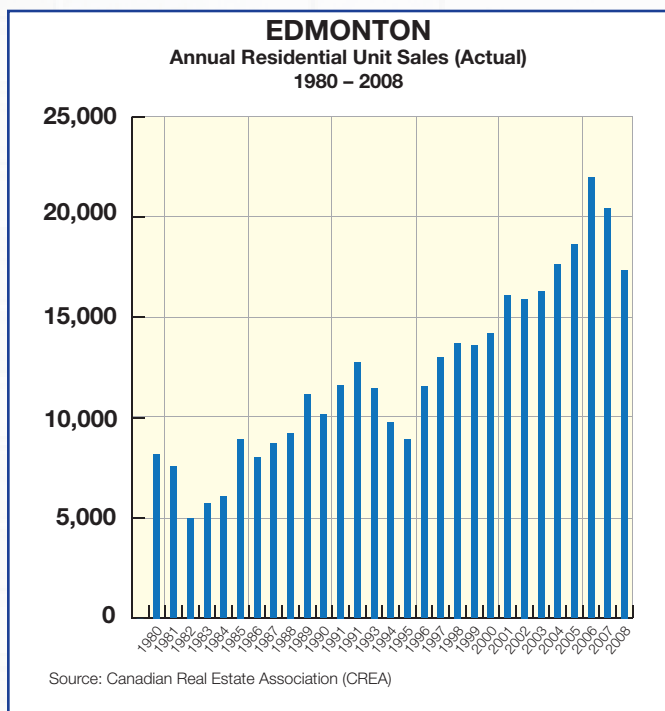


best deals can be found in the \$500,000 plus price range. The top end of the market is starting to come alive, a fact best underscored by the recent sale of two \$10 million-plus properties. Calgary has a history of phenomenal growth—with sales doubling from 1980 to 2008 (11,599 vs. 23,136). The number of homes sold in 2009 promises to be on par or ahead of year-ago levels. Housing values have also experienced strong growth, rising 304.9 per cent since 1980. With the unemployment rate among the lowest in the country and economic stability a cornerstone, in-migration will continue to be a factor propelling real estate activity and as such, the future outlook holds much promise.

Edmonton



Economic stability, rock-bottom interest rates and greater affordability have contributed to an upswing in home-buying activity in Edmonton this year. After more than a decade of serious upward momentum, home sales softened in the latter half of 2007 and came to a grinding halt in September 2008. The market braced for the impact of a global recession that never really materialized and by February/March 2009, housing began to show signs of recovery. Since that time, sales have slowly trended upward, with the number of homes sold between January



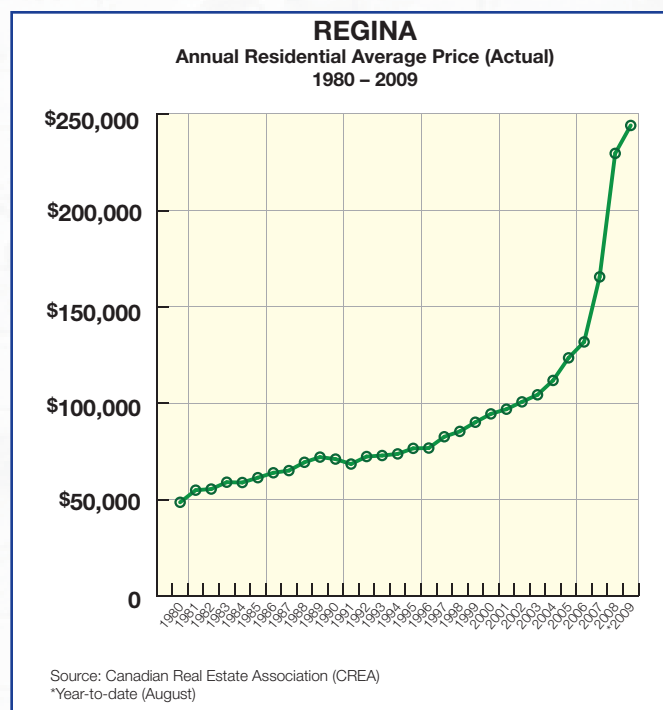
and August 2009 hovering at 13,691 units, six per cent higher than levels reported during the same period in 2008. Year-to-date average price at \$319,939 has battled back, now just five per cent off last year's pace. First-time buyers were first out of the gate early in the year, taking advantage of low interest rates, softer housing values, and record inventory. At the peak, active listings were at 11,200, almost double the estimated 6,500 homes on the market today. While a good selection of product is still available for sale, multiple offers are occurring on well-priced homes in desirable communities. Purchasers are clearly reaffirming their faith in residential real estate, as more balanced housing market conditions emerge. Net-migration continues to increase and unemployment levels remain amongst the lowest in the country. While the market is still dependent on the oil and gas industry, the economy has diversified in recent years. Consumer confidence levels have improved significantly, with both buyers and sellers adjusting to new market realities. Days on market are slowly declining, now at 48 compared to 63 in August of 2008. The sales-to-listing ratio has also improved at 60 per cent, up from 42 per cent one year earlier. Move-up activity is a factor in the marketplace, with the number of homes sold over the \$500,000 price point on the increase. Condominiums are still a force to be reckoned with, representing an ever-growing percentage of total residential sales. Renovation is breathing new life into some of Edmonton's older

neighbourhoods, as older, tired homes are replaced with brand-new construction. Projects such as the new arena and accompanying commercial development have also brought renewal to the downtown core. Home-ownership remains an achievable goal for most living in Edmonton, with levels rising from 57.9 per cent in 1981 to 69.2 per cent in 2006. Continued in-migration, population growth, job security, low interest rates, and a steady increase in consumer confidence should continue to fuel homebuying activity in the years ahead.

Saskatchewan

Regina

Regina's residential real estate market has been characterized by remarkable stability over the past 30 years. While annual home sales have typically oscillated in the healthy range of 2,500 to 2,900 units, average price has only recorded two minor declines—in 1990 and 1991—earning the city second place among Canada's most reliable housing markets. Its exceptional performance occurred despite three significant periods of national recession. While Regina's real estate sector is not recession-proof, the city's grounding in government and



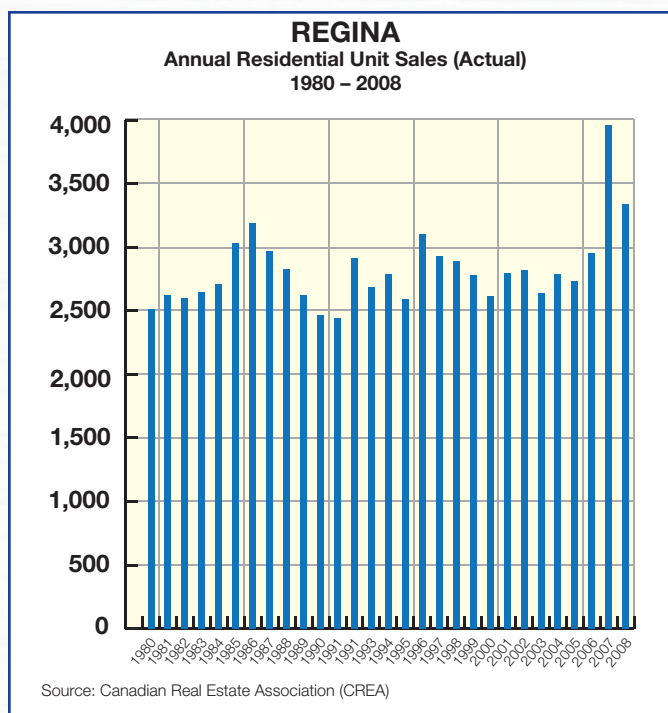
agriculture has adequately insulated it from fluctuations that are more commonplace in centres led by industry and manufacturing. Case in point: while global economic concerns hit crisis levels in the fall of 2008, Regina roared forward to record the second best year on record in sales at 3,300 units. Consumer confidence remains at near-record highs and diversification to include greater service and retail sector growth has only added to its solid foundation—not to mention its new status as a viable and significant oil and gas resource. Regina's steady footing has been a considerable boon that continues—and will continue—to drive in-migration, propping up demand for resale homes for years to come. The home-ownership rate in Regina has climbed from 65.4 per cent in 1981 to 70.1 per cent in 2006. While prices have

positive business climate in place, ongoing job creation and solid prospects in the natural resources sector, Regina is expected to remain a frontrunner into 2010.

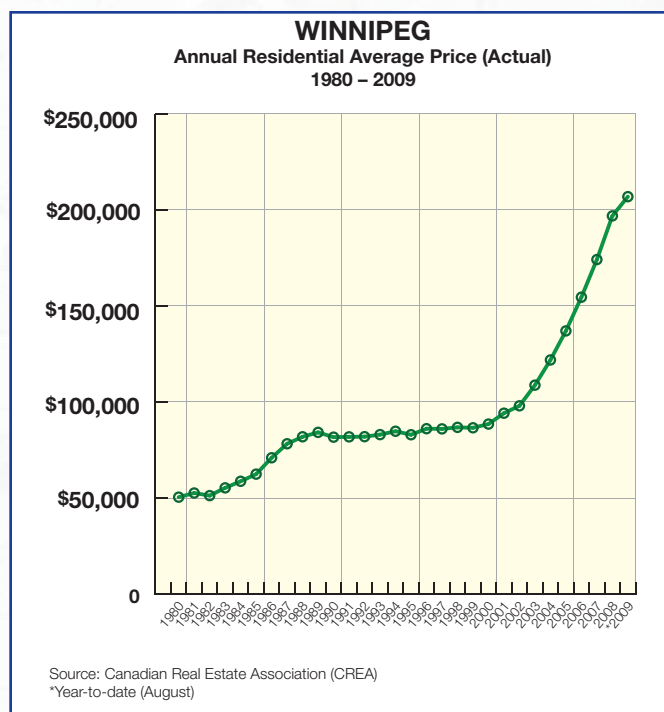
Manitoba

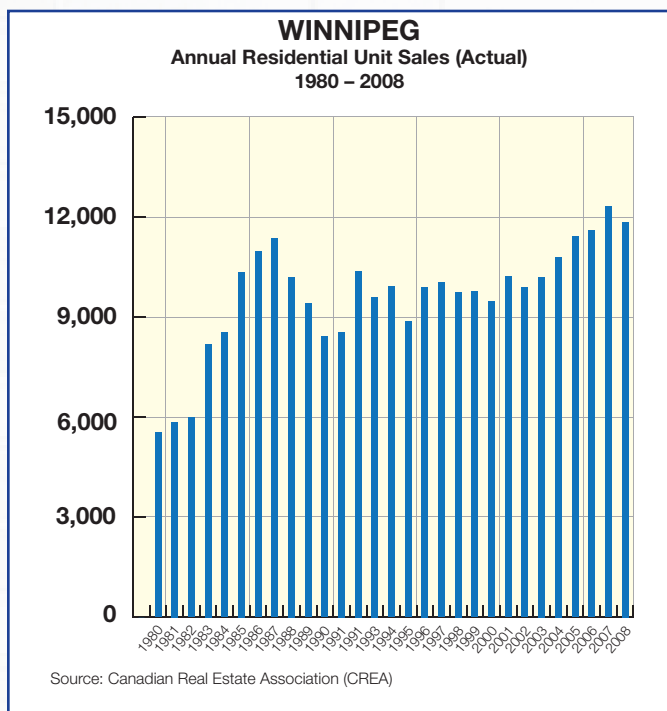
Winnipeg

Low unemployment and population growth have been the fundamentals propping up Winnipeg's real estate market and supporting stability over the past 30 years. The steady influx of new homebuyers has supported demand and prompted steady upward momentum in housing values, earning Winnipeg fourth spot among the country's most reliable real estate centres. Demand has been particularly strong during the past 10 years, and while the current recession did have a short-lived impact, Winnipeg still managed to record its second best year on record in 2008 at 11,854 units. Year-to-date (August), average price hovers near \$207,000, while sales are down a modest seven per cent at 8,175 units. The first-time buyer segment is currently firing on all cylinders, with rock-bottom interest rates and relative affordability the catalyst behind heightened demand. Inventory in the under \$250,000 price point is



experienced double-digit increases, even amid the uncertainty, purchasers—at all price points—have remained undaunted. Year-to-date residential resale activity remains on par with 2008 levels. Average price now hovers near the \$245,000 mark, and is already certain to set a new annual record—the 18th consecutive year it's done so. Regina's residents have good reason to feel secure in their homebuying decisions. The city also ranked fourth in Canada for best return on real estate investment, driving it to the country's premier spot for best performance in the two categories (ROI and stability). With a



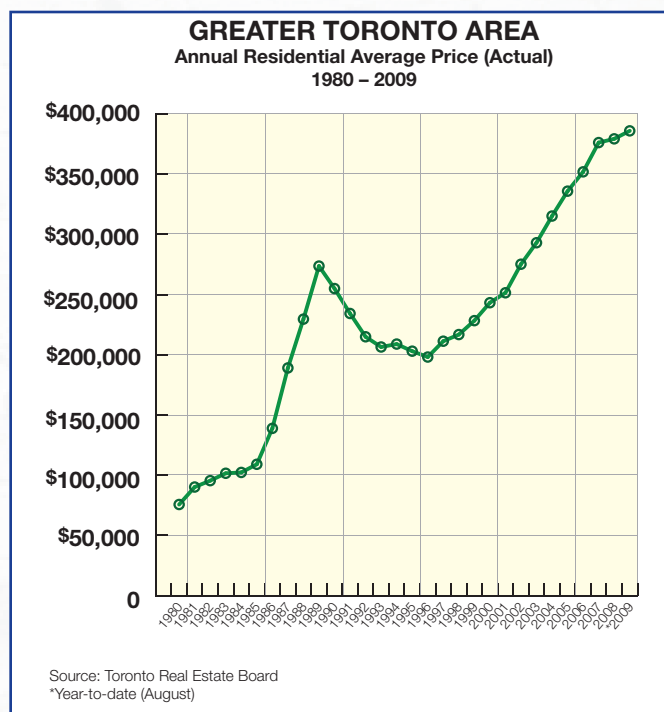


scarce. Newer construction in the outer-ring suburbs remains particularly sought-after, especially in the South Winnipeg neighbourhoods of Royalwood, Prichard Farms and Waverley West. Revitalization and rejuvenation have breathed new life into the inner suburbs over the past 20 years, with a growing number of families setting down roots in Wolseley, West End and Fort Rouge. These areas, once home to a high percentage of renters, are experiencing an upswing in ownership. Starter homes across the board have seen significant appreciation, as young purchasers take advantage of lower interest rates and reduced carrying costs. Buyers have become more aggressive in their purchasing patterns, with many offers clean and clear of conditions. Multiple offers continue to be a factor under \$250,000. Builders have not yet adjusted to this segment, and as a result, the city may end up with a surplus of mid-to-upper-end homes in the next six to twelve months. For now, however, Winnipeg continues to be one of the strongest markets in Canada, with sales expected to exceed last year's levels by seven to eight per cent if momentum continues. The result? The city may well set a new record for residential housing sales in spite of the global economic recession. Locally, a solid foundation remains in place and the future looks bright for Winnipeg. Homeownership levels are climbing, hovering at 67.2 per cent in 2006, up from 59.1 per cent in 1981.

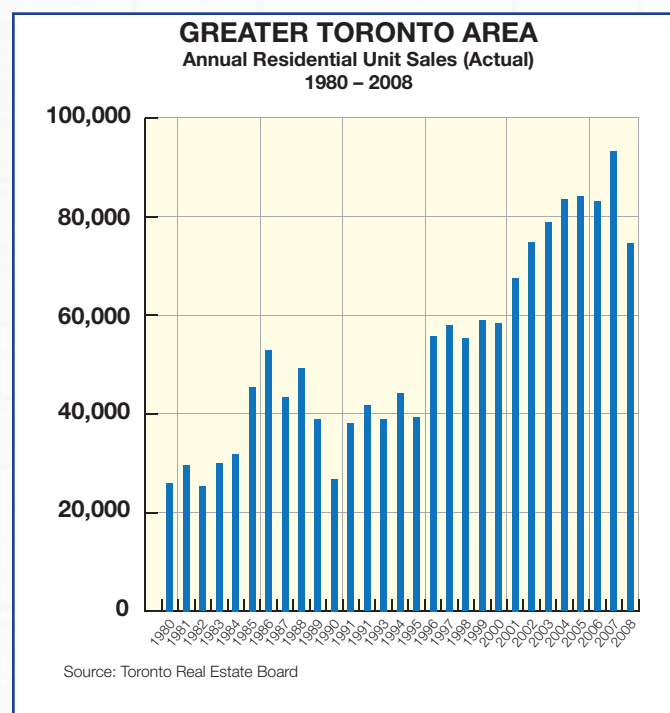
Ontario

Greater Toronto Area

Despite dire forecasts for a long and drawn-out recession, housing sales have soared in recent months in the Greater Toronto Area (GTA), with more than 58,000 properties changing hands between January and August 2009. Virtually all segments of the market are working in tandem now, with solid activity recorded at the entry-level through to the top end of the market. Multiple offers are being reported on well-priced product across the GTA—given a 37 per cent decrease in inventory from last year. Blue-chip neighbourhoods—the Beach, High Park, Riverdale, Allenby, Cricket Club, North Toronto, Leslieville, Bloor West Village—as well as peripheral areas, have seen tremendous activity in recent months. Pent-up demand has played a role, as have low interest rates and greater affordability. Condominiums remain popular with empty-nesters, retirees, young professionals, and a growing number of families, despite concerns about absorption in coming years. Multi-unit residential (condominium

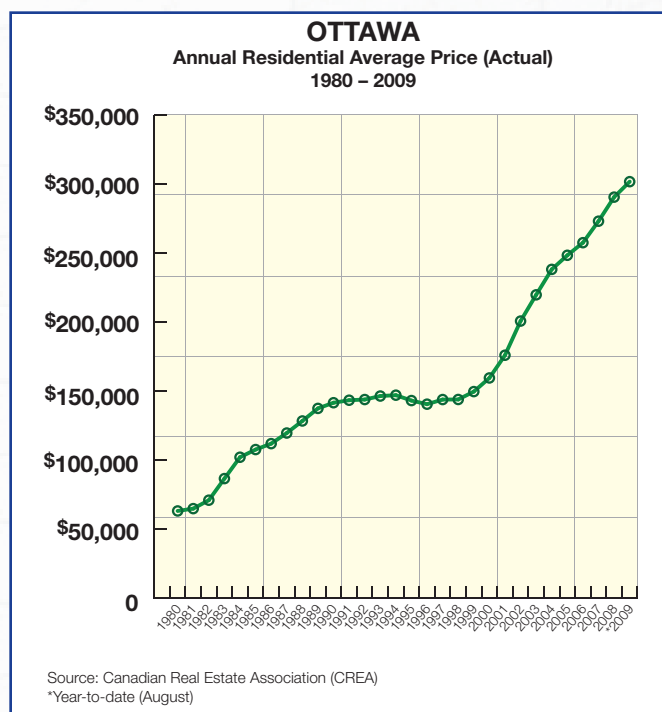


apartments and townhomes) now represents as much as 35 per cent of total residential sales and provides entry-level purchasers with affordable product in desirable locations, including the downtown core. Consumer confidence remains strong—as evidenced by luxury home sales priced over \$1 million. Even infill and renovation are gearing up again—and will continue to be a trend long into the future. Return on investment has been a major factor influencing residential housing sales in the GTA, with average price posting significant gains over the past 30-year period. Overall values have increased 410 per cent since 1980. Toronto has experienced solid upward appreciation since 1996—including 2009—with year-to-date prices at \$385,978 ahead of 2008 levels. The only decline (1975 forward) occurred in the 1990s (1990, 1991, 1992, 1993, 1995, 1996) after experiencing a run

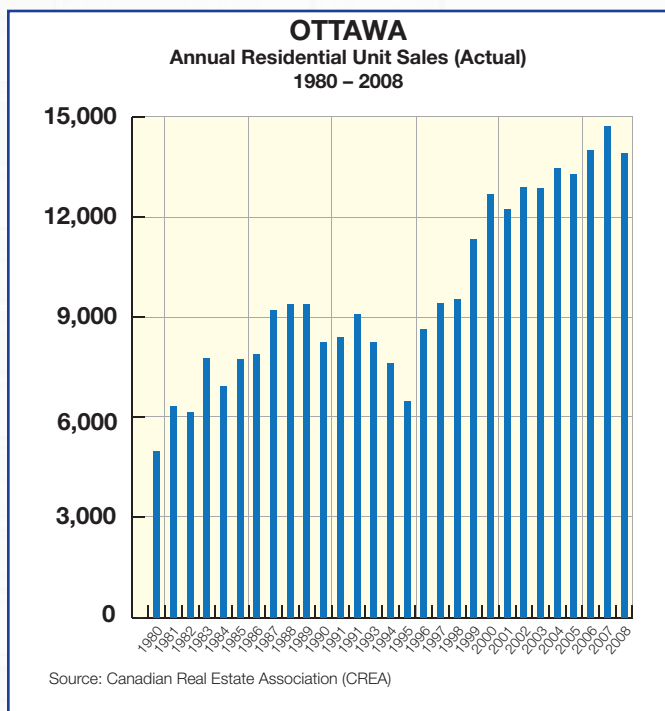


up of 97 per cent between 1986 and 1989. The threat of higher prices down the road is prompting more and more first-time buyers to enter the market. Realizing homeownership continues to be a top priority for Torontonians with homeownership levels at 67 per cent in 2006 (census data), up from 57 per cent in 1981. As such, the Greater Toronto market can expect continued upward pressure on housing values as Toronto's economic engine gets back on track and confidence is ultimately restored to the marketplace.

Ottawa



Employment stability in the nation's capital has contributed to healthy housing market conditions over the past 30-year period. Government agencies, crown corporations and related service industries have all provided a solid foundation for Ottawa's economic growth—which has been further bolstered by the introduction of high tech in the latter 1990s. The downturn starting in the Fall of 2008 was but a hiccup in an otherwise stellar real estate performance. Ottawa has experienced 13 years of consistent upward trending in terms of average price—including 2009, with a year-to-date average price of \$301,684—up 3.3 per cent from 2008. Unit sales have also increased 2.5 per cent, with January to August sales hovering at 10,830 units. Inventory levels are down approximately 15 per cent from one year ago, helping to create bidding wars in older, established neighbourhoods such as Glebe, Alta Vista, and Westboro. Overall demand is strong across the board for all types of housing, including single-family detached, townhomes, and condominiums. First-time buyers are particularly active, as evidenced by the large percentage (57 per cent) of sales under the \$300,000 price point. Revitalization is occurring in communities such as Mechanicsville that are in close proximity to the downtown core. Move-up purchasers are taking advantage of lower interest rates

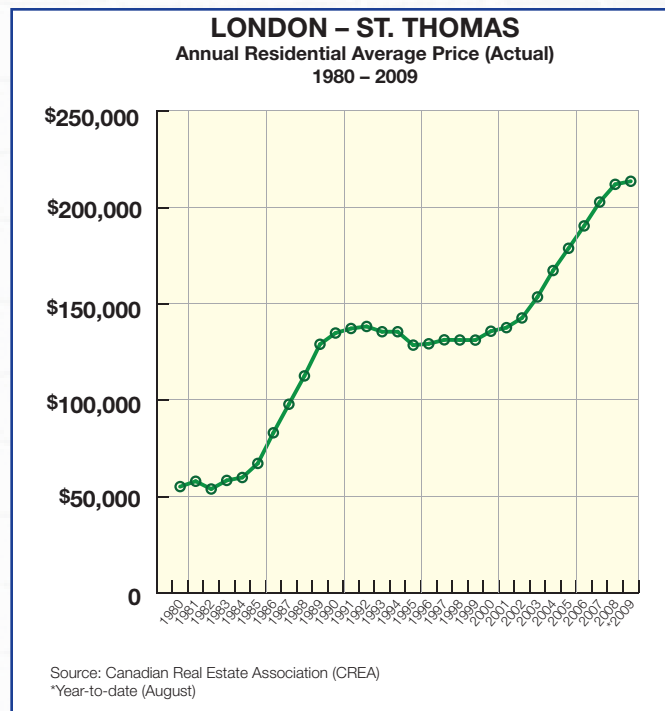


to trade-up to larger homes and/or better areas. Sales of properties priced between \$500,000 and a \$1 million have climbed 12 per cent year-over-year as a result. The condominium lifestyle remains popular with empty-nesters, retirees, and young professionals. Condo sales are on par with figures reported one year ago, while average price has appreciated 3.5 per cent to \$221,732. Homeownership levels have soared since 1981, jumping from 51.4 per cent to 66.7 per cent in 2006. The trend is expected to continue, with immigration and in-migration propping up housing activity in the future. Demographics will also play a serious role in the coming years as younger Canadians move into the area, set to replace an aging civil service sector.

London – St. Thomas

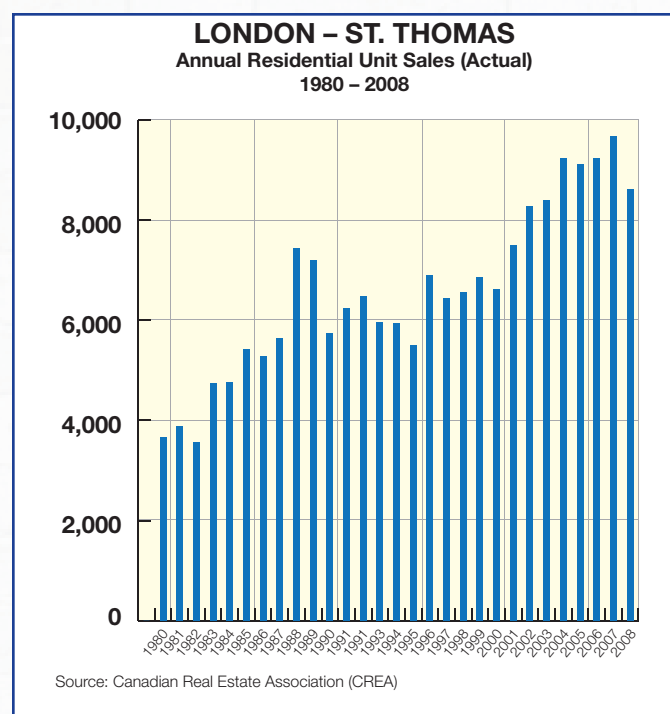
Low interest rates, solid affordability levels, in-migration and immigration have helped buoy London's real estate market over the past 30 years, earning the city fifth place among Canada's most stable markets when it comes to price appreciation. In fact, the city has grown a remarkable 20 per cent from 1991 to 2006, as purchasers from across the Golden Horseshoe and across the globe (new Canadians) recognize its position as an attainable centre for homeownership. The city's expansion

and economic diversification have also heightened its rising status among homebuyers. London has further bolstered its profile by attracting investment in manufacturing, retail, and in the local college and university, in addition to its own spending on revitalization, infrastructure and capital projects. Its strong ties to manufacturing, however, was cause for considerable pause among homebuyers as news of the global economic recession hit in 2008. Yet, as conditions improve nationally,



consumer confidence has been largely restored. Residential sales have quickly rebounded and supply is tightening once again, with inventory down considerably over last year's levels. Demand is strongest for starter product, with sales from \$150,000 to \$220,000 particularly robust. This has already begun to place upward pressure on pricing, especially in the city's east end. Bidding wars are occurring once again. The upper end of the market has exhibited phenomenal strength despite economic concerns. Year-to-date sales over \$500,000 have doubled compared to the same period one year ago. Buyers are truly recognizing this as an opportune time to move up in the market. St. Thomas has become the real Cinderella story of the 2008 recession, coming out virtually unscathed, as its value—even compared with London—has convinced many that it's worth the additional 20-minute commute. Sales are up five per cent over

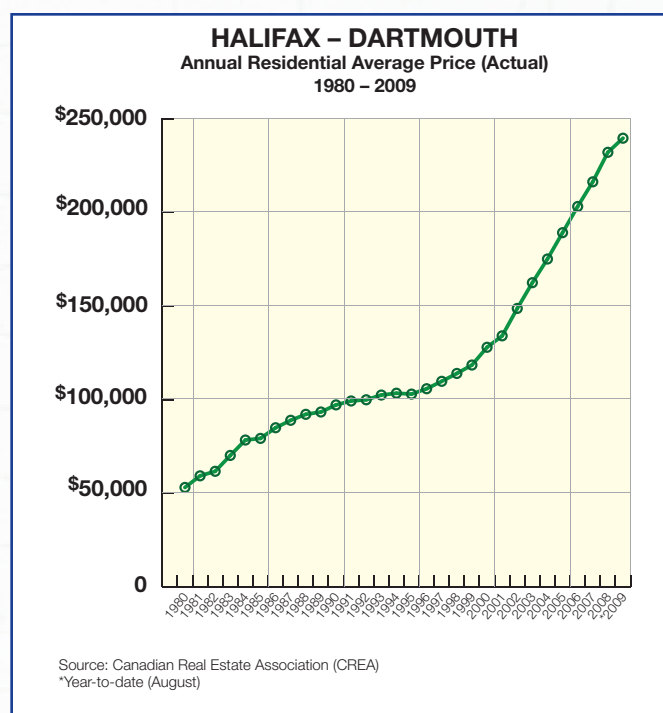
2008 levels in St. Thomas at 468 units, while prices have risen to \$181,000 from \$179,000. London's year-to-date average price now hovers at \$213,683, up slightly from one year ago. Sales remain off last year's pace by 10.6 per cent, but the gap will continue to close through to year-end. London's reputation as a slow but sure market has prompted a steady rise in homeownership levels. According to 2006 census figures, the rate now hovers near 66 per cent, an increase from 58 per cent in 1981. The face of the city has changed tremendously over the period, expanding into a thriving centre with all the amenities of the big city, at half the carrying costs. New subdivisions continue to spring up, but resale has been strongly favoured in recent years. Rejuvenation of the downtown core and the city's east end has also had a positive impact on housing demand. The forecast for London remains vibrant, given its ongoing evolution and rising status as an up-and-coming economic centre.



Nova Scotia

Halifax – Dartmouth

Having only recorded one price dip of \$470 in 30 years, Halifax-Dartmouth has garnered the number one spot as Canada's most stable real estate market. The city's solid economic foundation has been the cornerstone proping up decades of robust residential housing activity. Expansion in the 30-year period has been remarkable, as resale transactions have quadrupled from 1,604 units in 1980 to 6,400 units in 2008. The greatest stimulus



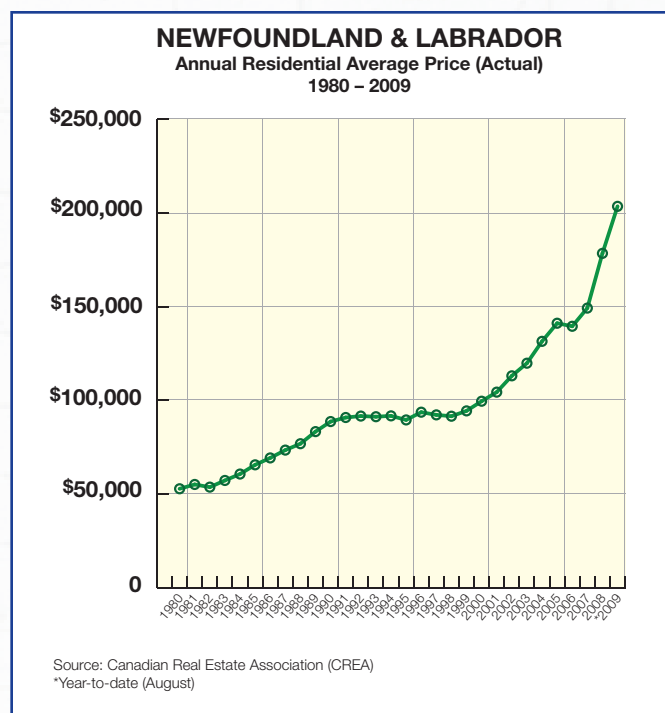
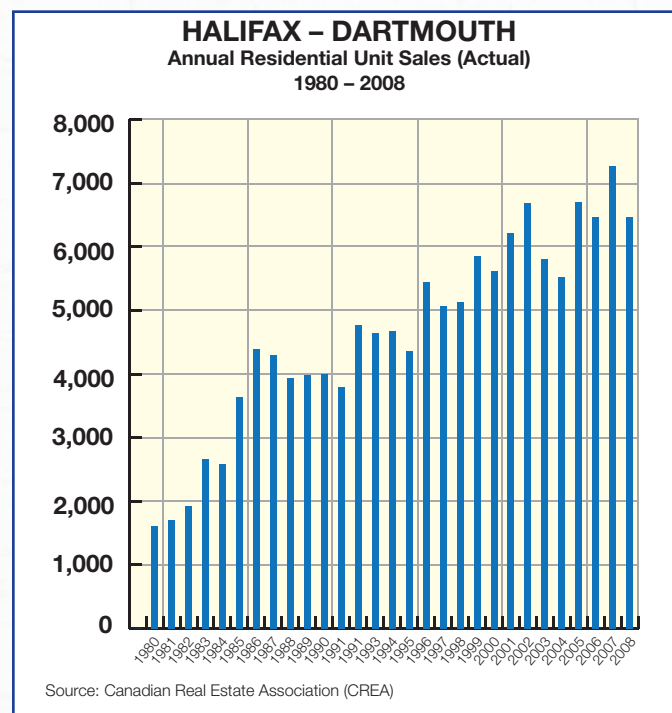
during the period, without question, has been the emergence of the oil and gas sector as a source of economic growth, job creation and a catalyst supporting in-migration. The solid underpinning earned Halifax a very respectable sixth place for housing return on investment since 1980 at 351 per cent. Despite its strength locally, Halifax-Dartmouth has not been impervious to the effects of the current global recession, which prompted buyers to take a step back in the Winter of 2008/2009. Steady signs of national recovery, combined with rock-bottom interest rates, have quickly moved homebuyers off the sidelines, with late Spring and Summer sales bounding back to life. Buyers are now slightly more cautious in their pursuits. Price reductions and conditional offers,

contingent on the sale of an existing home, are still prevalent. While year-to-date (August) sales remain off last year's pace by 13.8 per cent, the gap is closing and renewed confidence is building. Average price now sits at \$239,633, up 3.5 per cent. Inventory levels, down approximately 10 per cent from one year ago, are presenting some challenges, particularly at the lower price points, as evidenced by the recent return of the multiple offer scenario. Quality, newer resale product is moving quickly. Some areas have held up better than others, with more established communities near the city's core experiencing strong perennial demand. New hot pockets have also emerged over the 30-year period. Among the most heated at present are Kingswood, Westwood Hills, Fall River Village and St. Andrew's Village. There has been a shift in the mindset of purchasers over the past three decades. Most notably, there's been rising demand for more compact homes with higher quality finishings, given the downsizing among baby boomers and smaller family sizes. Townhomes, semi-detached homes and condominiums are gaining favour, although detached homes still account for the lion's share of sales. Whether urban or suburban, starter product or upper-end, one thing in Halifax is clear—homeownership has become the preference among residents. In 1981,

just 55 per cent owned a home. In 2006, that number stood at 64 per cent and rising. As the country's most dependable market, the growing confidence in homeownership has proven well placed.

Newfoundland & Labrador

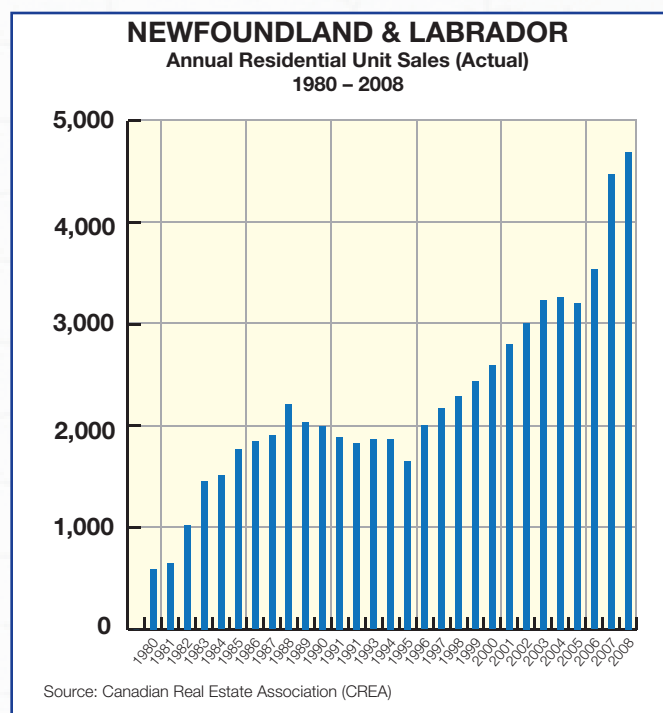
St. John's



Even before the offshore oil industry changed the foundation of the local economy, Newfoundland was a real estate market characterized by considerable stability. Although sales fell moderately, and then plateaued in the early 1990s, Newfoundland has experienced steady growth since 1980. Activity has, however, exploded with the success of the oil sector. The industry has been the single largest economic contributor to Newfoundland in recent years, transitioning it into the country's newest "have" province. Growth has been extraordinary, illustrated by the significant upswing in real estate activity. In fact, sales in the province's real estate sector have increased nine fold since 1980 (from 592 units to 4,695 in 2008). Average price has recorded significant appreciation—

doubling in the past 10 years alone—now hovering at \$203,584 year-to-date (August), up a substantial 18 per cent. While Newfoundland's resilience limited the impact of the global economic recession, the market did take a very brief dip in January and February, and quickly rebounded. Unit sales remain off last year's pace by close to 11 per cent, although 2008 was the best year on record for sales in the history of the province. Activity is particularly strong in St. John's, which has benefited tremendously from steady in-migration and a stable employment market. It has remained very robust—insulated from the downturns felt in smaller centres of the province such as Labrador City, Grand Falls and Cornerbrook. The population of St. John's rose by 10,000 people from 1991 to 2006—considerable for a small city and it continues to expand. The suburbs have grown, with areas that offer greater affordability taking off in recent years. Case in point is the Town of Paradise, which has flourished since the construction of the Outer Ring Road, making it a viable option for commuters looking for value. The downtown core has experienced extensive revitalization in recent years and resurgence in demand. The east end of St. John's remains most sought-after. Quality product continues to move quickly. Average length on market is now 30 – 45 days—a considerable change from last year when some product was listed and sold in 48 hours. Conditions have improved for purchasers in 2009. Inventory levels have increased considerably and multiple offers are now the exception. Builders have been operating at and beyond capacity for several consecutive years, with buyers increasingly deterred by the wait for new construction.

This continues to place pressure on the resale market, driving up pricing as a result. With interest rates and affordability expected to remain quite attractive well into 2010, combined with the prospects for Hebron, Long Harbour and Lower Churchill, the future looks exceedingly bright for Newfoundland. Homeownership levels remain among the highest in Canada at 71.5 per cent, buoyed by strong consumer confidence.



RE/MAX® Bricks & Mortar Report 2009

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