



Total  
Talk



**1%**  
commission

\* GST, admin and minimum fee applies.  
Licensed Agent REAA 2008

**November/December 2015**

*Keep Safe this Christmas!*

**With Christmas only a week away I'm sure you will agree that this year has flown by! Please have a wonderful and safe Christmas.**

Us Kiwi's love our summer BBQs. Below is a list of safety tips for BBQ use this summer

- Ensure you regularly check and maintain BBQ fittings and connections.
- Ensure there is adequate clearing around the BBQ.
- Supervise children at all times when using the BBQ.
- Remove all excess fat from BBQ after each use.
- Garages and sheds often contain fire safety hazards.
- Have flammable liquids and other products stored in appropriate containers.
- Keep the shed secure and locked.
- Ensure your shed has adequate ventilation.
- Gas and air form an explosive mixture.
- Ensure you are aware of where gas isolation valves are located in your home.
- Have all gas appliances serviced according to manufacturer instructions.



OCR cut another 0.25%

On Dec 10th, the Reserve Bank cut the official cash rate (OCR) by another 25 basis points down to 2.5 per cent. This equals the lowest level the OCR has been during the 3 year period from 2011 to 2014. The reserve bank signalled that the cost of borrowing could fall even further, depending on future economic conditions.

The 0.25% drop means those people with a floating rate mortgage of \$300,000 would save \$750 per year in interest, while those with a \$500,000 mortgage would save \$1,250 per year.

The reduced cost of borrowing will support the housing market as buyers can afford to pay more and have more confidence in future servicing costs, especially if they fix their mortgage at the record low rates currently being offered. For example some banks are offering a 5 year fixed rate as low as only 4.99% per annum.

Many of the major bank's economists are predicting further OCR rate cuts in 2016, with some picking the OCR to go as low as 2% by the end of 2016.

It is certainly interesting times for the housing market, as record immigration has pushed up the market beyond the affordability of many buyers. A reversal of this trend could quickly change the market dynamics.



## 1% Myths Exposed

**Definition of 'Myth':** "an invented story, idea, or concept"

Myth 7: "1% agents rely on high turnover to make a living and their service is compromised..."

**THE TRUTH:** No. The reality is that many other agents sell so few properties that they need to charge nearly 4% in order to make a living. Did you know that the average agent in Christchurch for 2015 only sold one home every 2 months? This is in far contrast to Total Realty's sales figures, and means our agents have more selling experience on average and see a greater variety of homes than many in other companies. Think about this: would you choose a surgeon who performs 1 operation per week or 10? The same applies when choosing a real estate agent. Additionally every client of ours is surveyed at the end of the sale and 95% to date have rated our agents as 'exceptional' in their service. We think this is something to be VERY proud of..

## Brain Workout - Sudoku

Can you crack this  
"Hard Christmas  
Sudoku"?



		1	5	8				
	3				6		5	4
		7			1			
9				4		2		1
			8		5			
3		4		2				8
			3			4		
2	6		4					9
				5	8	6		

## Laughter is the best medicine

Q: What do you call an elf who sings?  
A: A wrapper!

Q: Why is Christmas just like your job?  
A: You do all the work and the fat guy with the suit gets all the credit.

Q: Whats the difference between the Christmas alphabet and the ordinary alphabet?  
A: The Christmas alphabet has Noel.

Q: What do you call people who are afraid of Santa Claus?  
A: Claustrophobic.

Q: What do you call an obnoxious reindeer?  
A: RUDEolph.

Q: Why was Santa's little helper depressed?  
A: Because he had low elf esteem.

Q: What nationality is Santa Claus?  
A: North Polish.

Q: What do you call a kid who doesn't believe in Santa?  
A: A rebel without a Claus.

Q: What do you call Santa's helpers?  
A: Subordinate clauses.



"Thinking of selling? Call us today!"

**Rachael Cone**, AREINZ  
Business Owner / Principal  
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# Stats

- FROM THE -

# Street

## Median Sale Prices

Nov 2015 (vs Nov 2014)

National (+0.8%)	\$459,500
Christchurch (-0.3%)	\$445,500
Rangiora (+5.6%)	\$470,000
Timaru (+0.3%)	\$297,750
Nelson (+3.8%)	\$381,500
Richmond (+11.9%)	\$526,000
Dunedin (+13.0%)	\$305,000

## What people are saying about us

"Thanks so much for the fastest sale ever... we got a price that far exceeded our expectations and we couldn't be happier.

Our agent is the most professional agent we have ever dealt with, and his warmth and integrity made the whole process a pleasure rather than a stress. We wouldn't use anyone else!!"

**E & J Godfrey**