

To My Valued Clients

Insurance, of course, is a necessity if you're a homeowner. But don't assume that the rate you've been paying for years is the only way to get your property insured. Here are four relatively easy ways to reduce your home insurance rates.

Bundle insurance

Many insurance providers offer discounts for bundling insurance policies as companies are eager to obtain more business. If you've already purchased an insurance policy for a vehicle, you might want to consider purchasing home insurance with the same provider, or switching your auto insurance to your home insurance provider. Savings could be up to 10 percent for bundling home and auto insurance with the same insurance group.

Install an alarm system

Home insurance providers charge higher rates for riskier properties. An easy way to reduce the risk of break-ins (and, thus, filing insurance claims for losses from the break-in) is to install a home alarm system. The discount enjoyed could be \$100 or more but be sure to check with your insurance provider if a certain type of alarm is required.

Ask for a credit check

Insurance providers believe that responsible borrowers with good credit scores are also better homeowners and have a lesser chance of filing a claim. If you're a responsible borrower, you may want to request that your insurance provider reviews your credit history which could help save you hundreds on your insurance bills.

Check for discounts

Like bundling, insurance providers may offer other discounts to help entice customers. You may be eligible for a discount through your employer or as an alumnus from an academic institution. Other discounts may be offered for being mortgage-free or claims-free as well.

As usual, your client referrals are both highly valued and greatly appreciated. Until next time, take care!

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Pearls of Wisdom



"Housework can't kill you, but why take a chance?" – **Phyllis Diller**

"I grew up with six brothers. That's how I learned to dance – waiting for the bathroom." – **Bob Hope**

"Insanity is hereditary. You get it from your children." – **Sam Levenson**

"If you think nobody cares if you're alive, try missing a couple of car payments." – **Flip Wilson**

Jane Wang's MARKET NEWS



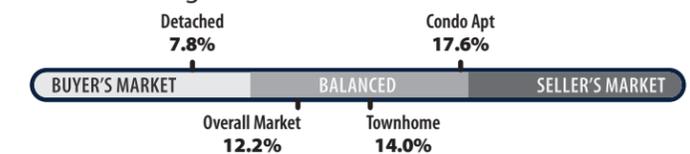
"REFERRALS ARE ALWAYS WELCOME!"

VANCOUVER RESALE MARKET SOFTNESS CONTINUES IN SEPTEMBER

MARKET HIGHLIGHTS

- September sales of 1,595 units were down by 43.5% versus last year; also 36.1% below the 10-year September average
- Despite weak volume, MLS® Home Price Index composite price for all properties is still up by 2.2% versus last year (\$1,070,600)
- That said, detached homes recorded a MLS® Home Price decline of 4.5% versus last year (\$1,540,900)
- Sluggish sales were accompanied by a further growth in supply; total listings of 13,084 units are up 38.2% versus last year

Sales-to-Listings Ratio



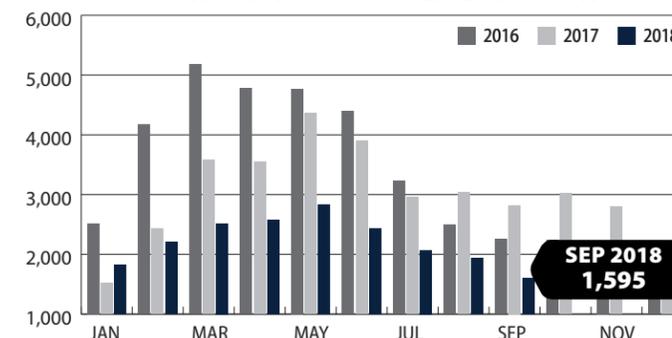
Resale Transactions



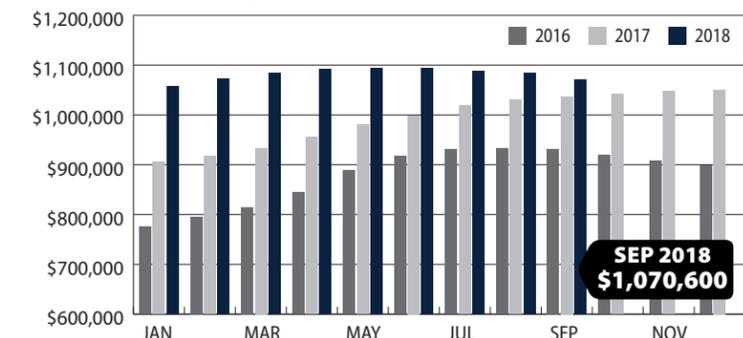
Total Inventory



Metro Vancouver MLS® Resale Home Sales



Metro Vancouver MLS® Home Price Index



for more detailed Arborlane statistics: ARBORLANE.INFO

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CONDO CORNER

THE MOST EXCITING FEATURES INSIDE CANADA'S FIRST SMART CONDO

We have smartphones, smartwatches, and smart light bulbs. Is it possible to have a smart building too?

Yes, it is. Canada has unveiled its first smart condo, a 69-storey tower located in downtown Toronto called Ten York. Developed by Tridel in partnership with SmartONE Solutions, a company with expertise in building digital communities, the tower incorporates advanced technology into its every nook and cranny.

The building is located near the Toronto waterfront and boasts a total of 725 units. Construction is expected to be finished in 2019, but it has already generated lots of buzz for being called the most advanced condo community in North America. Here are some of the coolest high-tech features that can be found inside.

Every Unit Has A Digital Wall Pad

At a regular condo, tenants typically have to pick up the phone and press a button to let visitors into the building. At Ten York, they can actually see and speak to whoever is coming to visit them using the in-suite wall pad before allowing them entry.

The wall pad can also be used to adjust the temperature in the unit, set the security alarm, and receive notifications about events happening in the neighbourhood or building. Tenants can even view cameras placed in select common areas of the building, as well as have direct video communication with the concierge.

Every Suite Is Key-Free

Each unit is equipped with a digital door lock and personalized access code for entry. Tenants no longer have to carry around heavy keys. They simply program a code and use it to unlock their door. The best part is they can create multiple codes, allowing access to other people when they're not home, including friends, family, cleaners, and dog walkers. Tenants can even assign

names to each code and keep track of who has entered their unit.

Common Area Doors Open Automatically

Thanks to a personalized Bluetooth smartphone app, tenants can approach a common area door, such as the fitness centre or the media room, and the door will automatically unlock for them. No need to dig through their pockets for a fob.

Licence Plates Are Recognized

Drivers no longer have to wait for the parking garage door to open or roll down a window to tap a fob in order to gain entry. Sensors have the ability to read and identify licence plates and provide automated entry into the parking garage, whether the driver is a resident or a registered guest.

Deliveries Are Held In A Smart Locker

As more and more people order goods online, it can become a nightmare for the front desk staff to keep track of it all and ensure everyone gets notified of their shipment arrivals. At Ten York, the headache is gone thanks to a smart locker system that instantly notifies residents via a digital message when their package has been dropped off and held in the locker.

A State-Of-The-Art Network System

Tall condos tend to suffer from poor Wi-Fi connectivity, so the team at Ten York has created a sophisticated network infrastructure that ensures every tenant's connection is running quickly and smoothly no matter if they're lounging by the pool or cooking dinner in the penthouse suite.

To make it even better, the building is giving every tenant unlimited, ultra high-speed 500 mbps internet in their units, as well as high-speed internet in the common areas. It's not entirely free though; these perks are included in their maintenance fees.

HOUSE SMART



WHAT BATHROOMS OF THE FUTURE WILL LOOK LIKE



Technology has proven it can infiltrate nearly every corner of our homes and the bathroom is no exception. Here are some of the most innovative, out-of-this-world concepts that promise to make our bathroom experience a whole lot easier.

SMART MIRRORS

Morning and night routines will be completely transformed thanks to smart mirrors. Next-generation touchscreen mirrors such as the Embrace Smart Mirror not only help you look prim and proper, they can also play videos, show you the weather report, tell you the time, display your calendar, and more. They even have Bluetooth stereo speakers built in so you can control the music while you're taking a bath or brushing your teeth. In case your hands are too wet to be recognized by the smart mirror, you can still carry out commands using your voice or body gestures. With so many capabilities, you might be thinking these mirrors come with a lot of bulk, but in the case of the Embrace Smart Mirror, it's only 27mm thick and looks just like a regular mirror when it's not in use.

ARCH SHOWERS

Forget rainfall showers. The next coolest innovation to hit the bathroom is the arch shower. Developed by QS Supplies, one of the UK's leading bathroom retailers, this eye-catching shower system is unlike anything you've ever seen. Picture yourself standing underneath a semi-circle where pressure jets are strategically placed along the arch, spraying hot and cold streams from all different angles. Talk about a novel approach to freshening up.

COLOUR-CHANGING TILES

You'll feel like you stepped into another universe with tiles that change colour as you take a shower. This innovative technology was created by Moving Color, a California-based innovator of heat-sensitive building materials. The tiles are

initially black at room temperature, but once hot water comes into contact with the tiles, they begin to change through the colour spectrum, mimicking the stunning Northern Lights. As the temperatures begin to rise, the tiles will turn red, then greenish-yellow, then blue when it's extra hot.

WATER USAGE TRACKERS

Ever wonder how much water you're using in the shower? Knowing your water consumption levels might encourage you to use less of it. That's why there are several smart water trackers on the market that tell you how much water you've just put down the drain. Fluid is the name of a water tracker that clamps on to your water main and sends real-time information to your phone or tablet about the water usage levels in your home. It'll tell you what days of the week and times of the day that water is most used, so you can conserve accordingly.

If you're strictly concerned with how much water you're using in the shower, you can purchase a smart showerhead such as the WaterHawk, which tracks cumulative water usage as you shower. It'll also alert you when the water has reached the right temperature, so you're not wasting any more water than you need to.

HIGH-TECH TOILETS

Toilets haven't seen much innovation over the past few years, but it's about time they did. There are new models on the market that take our toilet time to the next level. Common in Japan, innovative toilets come equipped with temperature-controlled water sprays, heated seats and automatic dryers, which means there's no need to get your hands dirty or even reach for the toilet paper. Other cool features that are being integrated into toilets include anti-odor filters, illuminated side panels, music that can be streamed from built-in speakers, automatic opening and closing of the lid, and hands-free flushing.