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PROPERTY SIGNPOST NEWSLETTER

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Every month the **Property Signpost Newsletter** will be issued to all our subscribers, filled with real estate information to help you make an informed decision, whether you are buying or selling a property.

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Developments

1. Welcome by publisher

As the year draws to a close we can once again report excellent results for the group and phenomenal growth – in spite of the general slowdown in the property market – but the outcome we are most proud of right now is that much of the group's expansion this year has been driven by existing franchisees opening additional franchises and satellite offices.

This is happening around the country as our franchisees increasingly move to expand their influence in their respective markets or take up new opportunities in neighbouring areas, and as Franchising CEO Barry Davies says, it is a strong measure of their confidence in the brand. Franchisees don't take up second and in some cases third franchise operations unless they are successful.

As a prime example of what has been happening, the Cape Town Northern Suburbs franchise added the Stellenbosch operation this year as a second franchise, Bloemfontein opened a second franchise in Mossel Bay, and the Franschhoek franchise extended its operation to Paarl and Worcester. Meanwhile in the Eastern Cape, the St Francis franchisee acquired a second franchise in Jeffreys Bay and acquired a share in the new Port Elizabeth operation.

This year also saw franchises in Umhlanga, Berea, Ballito and the Bluff opening in quick succession under the same KZN franchise holders, who have subsequently added the Westville franchise to open next year.

Gauteng offices that expanded include Centurion, which opened an additional outlet at Hartbeespoort Dam; Boksburg that opened a second office in Germiston, and the East Rand franchise which comprises four offices in Benoni, Brakpan, Springs and Nigel and is now expanding to include Heidelberg. Furthermore the Bedfordview/ Edenvale operation added a second franchise in Kempton Park and has recently taken up an option on an additional Johannesburg area.

In Mpumalanga, the Nelspruit office expanded its territory with the opening of an office in neighbouring White River, while the Middelburg franchise – a recent conversion to the brand – has already opened a second franchise in Witbank.

In addition, satellite offices in existing franchise areas are becoming a definite trend, with Cape Town Northern Suburbs having added one in Kuilsrivier this year, Cape Town Southern Suburbs having opened two in Tokai and Constantia, Bloemfontein having opened one in Langenhoven Park and more in the pipeline around Middelburg and on the Cape West Coast.

From all this, it is clear that 2006 has been a terrific year for the group – and that 2007 holds a great deal of promise. Now, though, it is time for us all to take a break, enjoy some fun with family and friends - and for me to wish all our readers and clients a healthy, happy, and peaceful holiday too.

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2. Tips to keep Christmas cheerful and accident free

Nothing ruins a holiday and dampens festive spirits faster than a child or a pet getting sick or injured – especially if the mishap could have been prevented by using a bit of common sense.

And this is especially the case during the December holidays when we are wont to put up large trees (real or replica) in our living rooms and festoon them with electric lights and an assortment of baubles. While this may look very pretty and add another dimension to the holiday experience, homeowners do need to take some safety precautions. These include:

- Keeping strings of electric Christmas lights and even strings of tinsel out of tiny of hands. Make sure they are also out of reach of pets that might get strangled or electrocuted if they chew on cables.
- Ensuring that Christmas trees, and especially large, heavy ones, are safely secured and won't topple if a child reaches for a treat or a decoration.
- Displaying all decorations with small, loose pieces that could choke children well out of their reach
- Carefully monitoring lit candles and putting them out when the room is not occupied.
- Clearing up immediately after wrapping presents. Scissors left lying around may injure children who play with them and even pretty ribbons, parcel decorations and tape can be dangerous.

And finally, spare a thought for the household pets: Don't succumb to the urge to give them 'treats' that will upset their stomachs, or even poison them – as chocolate may do. Rather stick to their normal dietary routine and reward them with a juicy bone that they can gnaw on, but not swallow.

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3. Check your windows to beat the heat

Global warming is currently the subject of intense debate and there is actually quite a bit homeowners can do to make their homes more energy efficient and so contribute to slowing down the effects of climate change.

Inefficient, badly fitting windows can heat up your house by a whopping 75 percent in summer – and account for a third of total heat loss during winter, while adding significantly to your heating and cooling costs.

To test whether windows seal properly, light a candle on a windy day and hold it near your windows. If the flame flickers, inspect the putty that keeps panes secured and replace crumbling or missing bits without delay.

If your windows won't shut properly because the frames are bent, you will most likely have to replace them. And while the cost of doing that will probably be quite high, the savings on the electricity bill and a more comfortable ambient temperature will go some way to off-setting the expense.

What is more, window replacement may present an opportunity to give your home a facelift. In this regard, wooden window frames are a popular choice because they are strong, insulate well and have a natural appeal. They do, however, need regular exterior maintenance.

Aluminium frames are durable but do not offer the same insulation benefits as wood, while the fibreglass units that are starting to make an appearance combine the strength and stability of aluminium with the insulating properties of wood.

You should check with a builder whether it would be possible to fit your new windows over or within the existing frames. This will obviate the messy business of breaking out the existing frame and may save some money.

And for further savings, you may want to consider fitting external window shutters – like those on Cape Dutch houses - that can be closed to keep out the extreme heat of summer day or cold of a winter night.

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4. Keep your home to pay for frail-care

Making arrangements to ensure you will be able to afford frail care should you need it in later years ranks right up there with regularly updating your will – it is not something most people relish, and may seem like an odd topic for a festive season newsletter.

But for many people this is the right time of year to think about and plan for the future – and to discuss their plans and wishes with their families. And laying plans together to ensure that the costs of long-term professional care will be covered if you ever need it can relieve your children and other family members of a lot of personal and financial anxiety.

Places in old age homes, and especially those with frail care facilities, are scarce and waiting lists are normally long. These openings usually also come with relatively high costs which can be a problem for retirees living on a fixed income.

However, if it is done properly, the home you own can be used as an asset to help pay for frail care. Indeed, many people who owned large properties have sold them and put a chunk of the proceeds into policies that will pay out a monthly amount if they need frail care.

But the trouble with such schemes is that the sale of the house must first realise a really hefty sum, and that the amount available for investment is eroded if there is still a home loan to pay off.

Another option, though, is to pay off the property as soon as possible and then, if it becomes necessary, to let it and use the monthly rental income to pay for frail-care. And this situation will be even more favourable if you own more than one property.

The biggest advantage of this type of arrangement is that the property will still form part of your estate, although landlord issues, such as who will accept the rental payments, channel the money to the frail care centre, and see to maintenance of the property do need to be clarified ahead of time.

First of all, though, owners should consult their attorneys and accountants or financial planners to discuss matters such as ownership and inheritance, who would hold a power of attorney to make decisions should they fall ill, and how to take care of paperwork to reduce tax and legal liabilities – for their heirs as well as themselves.

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5. Get ready now for the new school year

School's almost out for the summer and, freed from the daily routine of lifts and extramural activities, there is much that parents can do now to smooth the dreaded back-to-school days in January.

They can, for example, temper their children's despondency at the prospect of another year in "jail" by brightening up their homework and study areas.

Regardless of the space or room assigned for the purpose, study areas should include a desk or table where students can spread out books and study materials. Enough storage spaces such as bookcases and drawers for keeping school supplies close to hand are also helpful.

Sufficient light is another important element. Placing the desk near a window for natural light is preferable, but an overhead light or desk lamp for evening homework sessions will also be needed.

And it goes without saying that the study area should be secluded enough so that the learner is not distracted by the hubbub of normal family life, including telephones, siblings and a blaring TV or radio.

Meanwhile, as students mature they often need better access to computers and especially the internet to research and complete assignments, and if family members are already competing for computer time, it may be a very good idea to spend some of the Christmas budget on an additional PC and a home network system that will enable family members to share internet access and peripheral equipment such as printers.

Finally, if one of your children is flying the nest for college or varsity, it is advisable to check how much insurance cover their belongings will enjoy in terms of your household policy while they are away from home. Also, you should know that pricey items such as computers can be included as specified, all-risk items for a small additional amount.

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