



IN THIS ISSUE:

- Homes for Sale
- Secondary Housing Units
- Community Classes and Events
- Add us on Facebook & Twitter!

FEATURED BUSINESS: MORE THAN ENOUGH

Our mission is to empower you to effectively manage financial resources through teaching, coaching, planning, and accountability thus maximizing the purpose for which you were created. Together you will establish a framework for financial fitness, for LIFE!
58 Antares Drive
Ottawa, ON | (613) 520-4157
julie@morethanenough.ca

THE INSIDE TRACK

Explore real estate with the Dekker Team. Tune in Fridays at 9:30 AM CHRI 99.1. Archived video/audio shows on Dekkerteam.com

CHRISTMAS TOY DRIVE!

This season the Dekker Team is supporting the Salvation Arm's Toy Mountain in their efforts to deliver toys to less fortunate children on Christmas Day.

Please drop off your brand new toys at **5497 Manotick Main St** prior to December 12! Visit www.toymountain.ca for a list of acceptable toys!

FOR EVERYTHING REAL ESTATE

Secondary Housing Units

by Matt Mayo (McLeans Lawyers)

Imagine you are looking into the housing market you would like to upgrade to a larger home, but the ideal pick is, financially, just out of reach. You note that a new month has begun and it is the first week of January, a prime season for those who are looking for tenants for their basement apartment. For many the search for reasonable, affordable, safe and clean student housing can be a struggle. An idea presents itself: you could afford a larger place by maintaining a basement apartment. The rent payments would, at least, cover the difference in your monthly housing payments. You could start building equity in the next tier of the housing market. In addition you could provide a safe well-maintained home for a quiet, responsible student. Perhaps you could even attract a graduate of postgraduate student. This is a win-win situation, right?

It may come as a surprise that Secondary Dwelling Units, whether basement apartments, 'granny' or 'in-law suites' below ground or above are regulated. A number of conditions must exist to ensure the legality of this particular type of student accommodation. The factors that homeowners must consider before pursuing this option will come into play whether buying, selling or maintaining their current property. Secondary apartments within what would otherwise be a single-family dwelling are subject to restrictions right from construction, through operation and eventually upon sale of the property. When acting in any one of these situations it's important to be aware of the potential issues that may arise. The Dekker Team can introduce you to a team of lawyers who can advise you in these situations

Featured Event: Bethlehem Live!

Fri Dec (between 6 & 8pm) & Saturday, December 7th (between 5 and 8pm). Each guest becomes a member of a family travelling to Bethlehem to be counted in the census and to pay their taxes. Your guided journey will take approx 30 min. Dress warmly, your journey begins outside. As you enter the town you will experience the sights, sounds and smells of the marketplace. Share the joy of seeing the stable and the newborn baby Jesus. Free refreshments will end your journey. Your whole family is invited. This NO CHARGE interactive event is produced by the people of Trinity Bible Church. 4101 Stagecoach Rd, www.trinitybiblechurch.ca.

**Merry Christmas! Wishing you and your family joy, peace and love this Christmas season and always.
From all of us at the Dekker Team.**


Ottawa

| | |
|--------------------------------|-----------|
| Current Active Listings | 5406 |
| Avg Price | \$439,101 |
| Oct 20 - Nov 20, 2012 | 871 Sold |
| Avg Sale Price: | 352,396 |
| Avg Days on Market | 49 |
| Oct 20 - Nov 20, 2013 | 670 Sold |
| Avg Sale Price: | \$362,296 |
| Avg Days on Market | 59 |

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email: info@dekkerteam.com


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BROKERAGE INDEPENDENTLY OWNED AND OPERATED

COMMUNITY EVENTS AND CLASSES

Yoga classes - all welcome! Greely, Manotick, Kars, evening and daytime options. Want more stretch & relaxation? Try Thai massage. Details at www.unfoldingpath.ca, or contact Leanne 613-821-9789.

CHRIST CHURCH CATHEDRAL CHOIR OF MEN AND BOYS: Sat., Dec. 7th, 2:00 PM at St. James Anglican Church, Manotick. Christmas concert & coffee/tea reception. Tickets \$15 or \$25 per family(children under 14). Call Joan 613-692-2900 or buy tickets at Door.

Private Chess Lessons or Reading Tutoring (JK up to Grade 6). Grade 8 student will teach your child the basics of chess, or tutor reading. Mon, Wed or Thurs (4:30 - 5:30 pm or 5:00 - 6:00 pm). Held at Greely Public Library \$10 a session. 2 Years teaching experience, references available. Call Bruce 613-425-1133

Tutoring Makes a Difference! University and High School, especially IEP, English, History, etc. Graham Howard BA (Hons) B.Ed LLB. 613 6922996(h). 613 6083891(c)

Barrhaven 6 hand eucre - held on thursday nights at 7 pm. Prizes, refreshments, FUN. held at Southpoint Community Building, 220 Stonway Dr off Woodroffe, N of Strandherd. myrnaj@rogers.com 613 797 9442

STORY TIME WITH A TWIST - Active story time presentation geared for 3-8 year olds. Betty Large will read her ABC yoga book while children try the poses. Cost \$12, includes book. Call 692-1092 or daveandbetty.wix.com/abcyogabook#

Looking for a TUTOR? Tutoring in Math, Science, French and English for grades 1-7. Robin Kirk, age 14, in Gr9 at South Carleton High School. I love these subjects & would love to help others enjoy them too. 613-692-1092 or beanieb@gamma.ca

Join us for these workshops at Keller Williams Solid Rock Realty (1 Antares Drive, Suite 110 Ottawa) RSVP Required: info@dekkerteam.com or 613-860-4663

8 Buyer Traps
and how to avoid them.
3rd Thurs. of every month at 6-7:30 pm.

4 Major Pitfalls
Savvy investors avoid.
2nd Thurs. of every month at 6-7:30 pm.

"More than a story". Trinity Bible Church will be offering 2 Christmas Eve Services Dec 24th, 5PM or 7PM. Please join us in celebration at 4101 Stagecoach Rd, Osgoode www.trinitybiblechurch.ca

CHRISTMAS COOKIE SALE AND BAZAAR. SATURDAY DECEMBER 7th, 2013. 10AM-2 PM. ST JAMES UNITED CHURCH. 5540 MAIN STREET OSGOODE Come and purchase Christmas cookies \$8/lb, + Baked goods, + Crafts. Enjoy a light luncheon after shopping

REPORT CARDS ARE OUT. There is still time to help your children with this school year! Enroll your children in the KUMON MATH & READING Program. Classes are on Mondays and Thursdays, 3:30-7 p.m. in Kemptville. Email nelsongroening@ikumon.com or call 613-258-4924.

(ROSSS) United Way Lunch & Movie Fundraising Event with special guest, Max Keeping! Dec 11th at Prince of Wales Manor. Tickets \$20 includes lunch, movie and snacks. Help us THANK United Way for their funding support! 613-692-4697

Osgoode Township High School Christmas Concert: The Concert and Jazz Bands perform their popular annual Christmas Concert on Thurs, Dec 12 at 6:30 pm in the school gym (2800 8th Line Rd, Metcalfe). Admission at the door is \$5/person. 12 and under are free. All are welcome. Baked goods and refreshments available. A 50/50 draw will be held. Proceeds will support the school music program and band trips. The student council will also be collecting non-perishable food items for the school's annual food drive



We've got more homes for sale!
Join us on our website:
www.dekkerteam.com/listings



Steeple Hill | \$675,000

An amazing opportunity in one of Ottawa's most desired neighbourhoods. Custom built luxurious victorian home.



Orleans | \$450,000

Great curb appeal! Boasts excellent flow throughout home, includes sunroom with view of Gatineau hills!



Manotick | \$425,000

Modern meets country in this spacious 2 storey family home! Gorgeous kitchen and bathroom renovations, a must see!



Greely | \$300,000

Amazing value in Greely sitting on over an acre of mature well maintained land! Gorgeous 3 season sunroom.



Manotick | \$590,000

Deeded water access across the street. Updated kitchen with stainless steel appliances. Cathedral ceilings.



Manotick | \$425,000

Practically brand new home with great finishes including granite countertops and modern fixtures!

Visit dekkerteam.com to view all the homes we have for sale in your neighbourhood! We've got new properties coming on the market every week!



Osgoode | \$225,000

Bright and airy end unit townhouse with an open concept layout. Minutes walk from all amenities in Osgoode.



Greely | \$600,000

MUST SEE! AMAZING DEAL. Incredible backyard oasis! Serene pond and waterfall. Fireplace, outdoor kitchen!



Manotick | \$600,000

Almost an acre of land on waterfront! One of the most beautiful locations in the Manotick area! Gorgeous views of the Mill!



Greely | \$535,000

Completely turn key ready! Spa like master ensuite. Gourmet kitchen with stainless steel appliances. Insulated workshop.



Russell | \$350,000

Investment potential with in a full one bedroom in law suite! Bring your creativity to this spacious family home!

At Metcalfe Holiness Church we love to sing. 1564 John Quinn Road, Greely. Everyone welcome to a special evening of Christmas Carol singing Dec. 22nd at 7:00 pm

Order your tickets for the 2014 Canadian Tire National Figure Skating Championships here in Ottawa, January 9-15, 2014. at www.capitaltickets.ca/promo, & enter promo code "metcalfe" to support your local hometown skating club athletes & programs.

Village Voices Women's Choir presents "Hear the Angels Sing" Sunday, December 15th, 2 p.m., Trinity Bible Church, 4101 Stagecoach Rd, Osgoode. Tickets \$12 advance, \$15 at door. Info: dianetim@rogers.com or 613-821-2174 www.freewebs.com/villagevoices

SERVICES: GENERAL

PHOTOGRAPHY - Professional Wedding, Family & Portrait photography. Husband & wife team. (613)-724-2154 or info@jonathankuhnphotography.com. jonathankuhnphotography.com

Singhar Esthetics present: Threading, Waxing, Manicure, Pedicure, Facial, Tinting, Contact Laila at 613-282-6904 Affordable Prices, Flexible schedule and over 7 years experience. Special: Eyebrows Wax or Thread \$ 7

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Osgoode Mini Storage available for all your household storage needs. Short and long term units available in various sizes. Competitive rates. For information please call 613-826-2511.

Anthony Laforest & Associates Construction & Renovation Specializing in pre-sale updates and home renovations. Contact us 613-406-4776 or alaforestassociates@gmail.com

Visit us at the Play Time Cafe - 1135 Mill St Unit 1, Manotick 613 491 2323, www.playtimecafe.ca

CREATTICA FAMILY PORTRAITS: We offer more than professional portraits. We capture the relationships your family will cherish for years to come. Full refund if not satisfied. View our quality work at: www.creatticaportraits.com. Ph: 613-822-1645

Looking to get your house PAINTED this winter? call 613-601-8458 or email megan_mac_paints@hotmail.ca for a free estimate. EFFICIENT WORK, REASONABLE PRICES & MINIMUM DISRUPTION!! macpaints.yolasite.com

Sunset Esthetics Inc is a home based day spa located on Sunset Blvd in Greely. Services include Manicures, Pedicures, Facials, Waxing and Relaxation Massage. Please visit my website for more information www.sunsetesthetics.com or call 613-821-0359

Client Care is our #1 Goal

Welcome New & Returning Clients!
Julie, Kaileen & Susan, David & Tanys, Julie & Mike, Violet, Nancy, Steven
Congratulations!
Penny, Arfilio, Lincoln, Crystal

THANK YOU FOR YOUR INTRODUCTIONS Thank you for trusting in the Dekker Team and introducing us to those you care about. We appreciate and value the opportunity to help you and those you introduce to us. It just makes good sense for everyone involved.

Professional Hairstylist for all your hair services, cut, color, blowdry, threading face and eyebrows at reasonable rates. For appointment please call Mitra at (613) 897-4726. Evenings & Weekends only.

Professional House Cleaner Looking for help around the house? I am a reliable, local woman, seeking clients in the Ottawa area. ~Recent police check ~Friendly & Affordable ~Weekly, Bi-Weekly and/or One Shot cleans. Call or email for an estimate! 613-327-8102

Personal Training In Osgoode. I am an experienced certified personal trainer and I will instruct you in a safe and effective routine that will provide you with the knowledge to reach your goals. One on one or small groups. Call Joelle @ 552-6673

Looking for a social media or marketing manager for your business? Visit 5656Media.com

Home Renovations We are a group of men looking for home renovation jobs whether big or small. We offer the most competitive prices and free estimates. We serve most of Ottawa but we have done work in greely, manotick, osgoode, metcalfe 613-406-3309

Fall window cleaning experienced, low cost window cleaners looking for some fall window cleaning jobs anywhere in Ottawa and surrounding areas. We offer \$200 for a complete package, 613-809-2354 for more info. We also do outside house jobs

Affordable RV/AUTo Storage Osgoode - Indoor \$15/ft, Motorcycle \$80. Available Oct to late Paril in new building with gravel base. Owner on site. Limited outdoor space available also available. 20 min south of Airport. 613 826 1956. smith.family@xplornet.com

LAW OFFICE OF G. TODD BARNEY-Personal Injury Law. 20 years experience. Medical malpractice, motor vehicle accidents, slip & falls. Call 613-491-9200. Serving Manotick, Riverside South, Greely and surrounds, conveniently located on Manotick Main St.

GREELY TREE SERVICES, all aspects of tree work undertaken, by a local fully insured company. Storm damage and emergency call outs call Paul on 613 574 0247

PET SITTING in my home. Heidi's Haven . Dogs and cats. No crates 10 years experience. Call Eileen 613-692-2055

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SERVICES CONTINUED...

MOT Construction Inc. Residential renovations and new construction. Commercial fit-up - property maintenance, insurance repairs, free consultation, liability WSIB insured. 'Come view our model home in Manotick' 613 749 0209. mot666@rogers.com

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Osgoode Mini Storage for all your household storage needs. Short and long term units available. Competative rates. 24-7 access. Car, boat and RV storage also available both indoor and outdoor. For more information please call 613-258-6379.

TRAUMA, ADDICTION, ANGER, ANXIETY, DEPRESSION / Mike Taylor, M.S.W., RSW / Psychotherapist. 2141 Thurston Dr., Suite 208, at Conroy Rd. Ottawa, On. Individual and Group Therapy, Flexible Appointment Times. meftaylor@hotmail.com 613-860-1111

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Look beautiful for the holidays! 10 % off all dermal fillers and Botox for the month of December, 2013. Now offering hyperhidrosis treatment for excess sweating with Botox! Dr. Faruqi at cosmeticveinclinic.ca 613 826 2502

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Boat & car storage available at Osgoode Storage. Dry concrete floor and steel walls. Only a few spots left! Call 613-826-2511!

See a home that catches your eye?

No need to wonder about the price. No need to call a high pressure sales agent who will make you feel obligated. We can set up a search for you quickly and easily that will send you information for any house, listed or sold, anywhere in Ottawa and area. Just ask us how!
Call 613-860-4663 Today!

CHILDREN'S DAYCARE

Kindertime : A preschool learning centre for 3 & 4 year olds. Focusing on learning skills such as the alphabet, phonics, math readiness skills, colors, shapes, with creative activities such as arts and crafts, stories, singsong, all in a fun, positive environment. Tuesday and Wednesday mornings 9a.m. - 11 a.m. For more info. Sherry @ 613-826-0360 Join Anytime!

child care provider with 28 yrs experance has openings for full or part time care hrs are 7 to 5 lots of out door play all home cooked meals ref available cpr certified there is a dog but she loves children come and check it out 613-821-3736

BABYSITTER - Craig Kirk – 12, Red Cross babysitting certified, lots of experience with young children & infants, 3 years helping with CanSkate program, loves playing and being active with kids. 692-1092/monkeyman@magma.ca

Daycare provider with 12 years experience has spaces available in Osgoode. Includes meals, snacks, reading, crafts and games. Healthy, smoke-free environment. Flexible schedule. CPR certified. References provided. Please call Nichola. (613) 222-3198. (nicki.howarddodds@gmail.com)

WANTED

Looking to team up with Women who want to increase their finances and still have time for their family. Absolutely NO risk, No inventory and No selling. Free training and support for this simple business you can do from the comfort of your home. Must have good customer service skills and be self motivated. Email wellnessmomsteam@gmail.com for all the details.

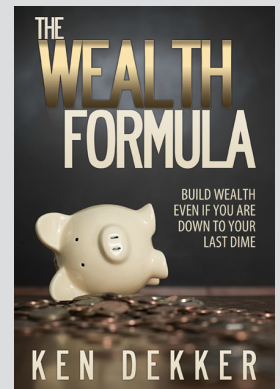
Wanted: Guitar stand in good condition; call (613) 821-7979

What people are saying about the Wealth Formula,

"This is the best book that I have read on financial management... I will insist that both my children read it - if they apply the lessons contained in this book early on it will save them a lot of trouble later in their lives." - Wayne S.

Want a copy? Order online at wealth-formula.com for \$26.95 or pick up a copy for \$20 at 1 Antares Dr, Suite 110 or 5497 Manotick Main St.

Not convinced? Read the first two chapters FREE at www. wealth-formula.com.



FOR RENT

Farmhouse for rent December 1st. Large 4 bedroom, 2 bath home for rent. \$1300. + utilities. Double attached garage, large mudroom, 3 season porch, Fridge and stove available if required. For more information please call 613-826-2511.

House for rent in Osgoode village 3+1 bedrooms 2 bathrooms close to park and school private yard \$1200 amonth plus utilities, references required, please call Angie at 613-692-1940 or 613-294-2005

ITEMS FOR SALE

Oster Blender, 10 speed, \$10 / Sunbeam Food Slicer, \$15 / Sunbeam Mixmaster, 6 speed handmixer, \$20 / Kitchen/Dining light fixture, flat opal glass, \$20 / Pinch-Pleated White sheers, two panels, plain, size of each panel 46" by 86", smoke free, \$30.00 / White sheers with some embroidery at the bottom, four panels, pinch pleated, size of each panel, 42" by 86", smoke free, asking \$35.00 for two panels / Photos are available. email: 310espinheights@hotmail.ca

4 grey metal swivel bar stools with back. 26" high, round seats in dark burgundy vinyl (\$50).- 48" Hampton bay ceiling fan with double stained glass light fixture. Walnut blades. oil rubbed metal finish (\$50). Pick up required. Bedroom set - whitewashed finish with maple tops. Double slat headboard, dresser, end table and bookshelf, (\$150). Oriental style, dark cherry wood coffee table. Square with curved legs. Matching end table (\$100) photo avail. lonsmos@rogers.com

Dehumidifier \$50, vaporizer \$8, Moulinex deep fryer \$20, folding picnic table \$25, white pedestal fan with 3 speed/tilt/oscillating \$15, antique travel trunk circa 1920 with leather and wood \$100, antique looking metal birdcage \$200, Eddie Bauer 2in1 car seat for 22-80lbs very clean \$50, baby sled \$8, Safety First bed rail \$15, Lite Brite \$5, Little Tykes bubble mower \$10, boys 14" bike with training wheels \$30, smoke/pet free home 826-3677

Coffee coloured professionally made drapes size 42 x 86 (per panel) - fully lined and triple pleated. \$100 OBO, 2 blue 5 pin bowling balls with bag and mens bowling shoes size 8 1/2 --\$70 for both . Please call 613-692-2719 during the day.

Traditional style, Queen Ann Oval Coffee Table and Matching End Table. With Drawer-has brass pull-Mahogany. Good Condition. Can Send Photo By e-mail. Call (613)821-7588 or e-mail silver.allthatglitters@gmail.com

Wheelchair Concept 45 model. Valued at \$4000. Excellent condition. Asking \$500. Vintage Pool table Brunswick Snooker table 6 x 12. Excellent condition, comes with all accessories. \$2500. 613 826 1468.

Firefly Junior Snowboard - 51 inches long, Bindings, & Size 2 Firefly Boots \$145/ Outdoor Play House - Step 2 - \$45 Little Tikes Picnic Table \$10 / Pink Glee Watch (with case, like new, only worn once, giftable) \$5 / (photos available) 613-425-1133

In time for CHRISTMAS. Vintage 1958 Encyclopedia Britannica complete set 24 Volume(A-Z includes Index and Atlas)Excellent condition, non smoking home. Asking \$950. Same on Ebay was \$1,044.49 + \$125 shipping so you are getting a great deal. 613-821-7723

Antique Singer treadle sewing machine with bobbins, book, etc good condition. \$150.00. Call 613-692-3902

Solid wood country dining set with custom-cut glass in excellent condition. Include: Table with 6 chairs (2 captain chairs); Glass: 5 feet by 40" thickness: 5mm (3/16"); 2 table extensions and 6 seat cushions. \$500 613-4910731

For Sale: 4 Uniroyal Tiger Paw Ice and Snow tires 215/60R16 on 5 holed-aluminum rims \$200; call (613) 821-7979

Light oak bedroom set - single bed with headboard and 3 built in drawers, 6 drawer dresser with mirror and 4 drawer desk with light. Lots of storage! Mattress included. Pics available upon request. \$400 negotiable. contact Natalie (613)821-2068

Harvard Foosball (soccer, pool, bumper hockey, etc) game table \$80; Ladies "PowerTrip" motor cycle jacket like new Size XS (C34-36, W27-29, S31.5) Red w/white strip \$90; GAM girl skates size 1.5 \$35; Cat scratch post \$5; CCM girl skates Size 1 \$25.

For Sale - 2007 Nissan Versa SL very low mileage (79K), Great condition, Very clean inside & out, safetied & e-tested. Oil sprayed regularly. Dual 12V power plugs, AM/FM/CD radio, A/C, power windows, intermittent wipers. Also includes: Bug deflector, set of winter tires on rims, tow rope, tire pressure gauge, GPS, trunk protector, two sets of keys with remote locking. Good on gas. (7L/100km) combined. 613-821-1384.

Blinds horizontal - oak colour - 2 inch slats - 72 x 72 - new in box - never used \$45.00 / Work shoes - steel toe - black leather lace up - new size 9 1/2 narrow - Irving Rivers \$25.00 / Wine fridge - Magic Chef - no shelves - capacity 6 bottles \$20.00 / Sled with Xmas balls - 14 in high x 23 in long - \$10.00 plus 2 boxes of balls - new \$5.00 each / Playpen - Gracco Pac N Go - blue - excellent cond \$25.00 / Punch Bowl - 12 cups & ladles \$10.00 / Rims - winter - 15 x 16 - 4 bolts hole - 4 1/2 inch apart - new \$10.00 each (4) 613-733-2289

8 place settings of fine china. Sweetheart Rose. Books - Lowell Green, 50 Shades of Grey, Cardio Free Diet. All Books \$5/ Please call: 613-692-5007

MOT Construction Inc. Residential renovations and new construction. Commercial fit-up - property maintenance, insurance repairs, free consultation, liability WSIB insured. 'Come view our model home in Manotick' 613 749 0209. mot666@rogers.com

Cracked corn for sale. 60lb bags for \$8. Could be used for deer feed etc. Call 613-821-5141.

LAYETTE FOR BABY, by "Original Kids Clothing" Osgoode; never used, includes Quilt, Pillow, Bib, Bumper Pads, Sheet, Crib skirt ~ all in matching drawstring bag. Value: \$300, Sell: \$150 or b.o.

613-258-5558.

Faux Fur Coat, Black, Size 20-22, 3/4 length, worn only twice, Value: \$220, Sell: \$125 or b.o., 613-258-5558.

Vaporizer \$8, Moulinex deep fryer \$20, folding picnic table \$25, white pedestal fan with 3 speed/tilt/oscillating \$15, antique travel trunk circa 1920 with leather and wood \$100, antique looking metal birdcage \$200, Eddie Bauer 2in1 car seat for 22-80lbs very clean \$50, baby sled \$8, Safety First bed rail \$15, Lite Brite \$5, Little Tykes bubble mower \$10, boys 14" bike with training wheels \$30, smoke/pet free home 826-3677

dog's coats and buy him a bigger one: tan suede with fleece lining sz L \$20, green/black camouflage sz S \$10, and tow-toned blue quilted sz M \$5

6ft artificial xmas tree with stand good condition no lights \$25, black 4pc fireplace tools with wood handles \$45 and wood holder \$15 sell together as set \$50. Call 613-491-0024

wood oblong coffee table with fold-down sides \$100, round mushroom wood coffee table used for office magazine table \$70, unisex 10/12 ski jacket/hood blue/green/blk \$55, girls 12/14 2pc winter jacket zipoff hood blk/pink \$50 both new cond. 613-4910024

WE'RE FEELING SOCIAL!

We'd love for you to join us.



Facebook: Yetta Dekker and The Dekker Team, Twitter: @dekkerteam, YouTube: www.youtube.com/dekkerteam

FREE Submissions to the Bearer • Space is limited • Deadline is December 19th for the January issue
Please go to www.dekkerteam.com/bearer to submit an ad or **Call** 613-860-4663 **Fax** 613-366-2588