

COFFEE NEWS:



I was searching through the internet to find a good coffee recipe to share with you and I came upon this one that seemed just right for a blustery night.

Café Canadian

INGREDIENTS:

1/4 cup plus 4 tsp. real (is there ANYTHING else!) maple syrup

1/2 cup rye whiskey

3 cups double strength coffee

3/4 cup whipping cream

Whip the cream, adding the 4 tsp. of maple syrup, until the mixture forms soft peaks.

Next pour the remaining 1/4 cup of syrup equally into 4 heated cups.

Now pour the 1/2 cup of rye whiskey equally (be fair!) into the cups.

And then the hot coffee, leaving room for the whipped cream.

Finally spoon the topping over this yummy beverage and go bravely into the evening with friends.

Makes 4 cups.

Oh, Canada!



TREND WATCH

Significant number of Canadian boomers are retiring in Victoria

Here's something I want to share with you about trends. You have probably heard various reports that talk about the number of baby boomers (generally considered those born between 1947 and 1966) who will likely retire to Victoria over the next decade. It's predicted that 10 to 15 per cent of that demographic will be headed here, but any way you look at it, that's a lot of boomers coming to town. And why wouldn't they, since we have an appealing climate in a picturesque and stable setting.

These folks will be looking to scale down and that is one of the reasons why we have seen such a surge in condo development recently. In fact, according to the B.C. Real Estate Association forecast for 2012, the projected number of housing starts for condominiums is expected to be 68 per cent greater than single family dwellings. In fact, many older boomers would already be here were it not for the fact that prices for their existing homes in most parts of the country have suffered over the past few years; they are staying put for the short term—but they will be moving.

So how does that information affect you? Well, if you are already a boomer and are thinking of your future, why not explore the condo market ahead of the pack. Prices are favourable, supply is good and with the number of developments either underway or slated to begin, the supply should get even better. Purchase your retirement condo now and rent it until you're ready to move—there are some good tax benefits.

And if your golden years are way off in the future, buying an investment condo is still a great way to invest your hard-earned money. Victoria is going remain a premiere destination and real estate is still the best and safest bet for long-term growth.



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Welcome to the tenth issue of my newsletter. The purpose of this publication is to keep you informed, enlightened and in touch with today's rapidly changing real estate market. I welcome your comments, ideas and feedback! - Patricia

Fall 2011 - Issue 10

Welcome to my autumn newsletter!

Summer almost slid right past; remember how we waited and waited for it and then suddenly it was with us and gloriously warm and wonderful well into September? Remember those (few) nights when it didn't actually cool down very much at all? Shades of Montreal! And the gardens—impossibly beautiful Victoria gardens.

Well, I've traded my cottons for woolies, and with the cooler weather, I am back at my desk once more. No more open-air festivals till next year; the cruise ships have vanished and I can actually drive along Government Street again. Thank you, tourists, for helping to boost our economy, but it's nice to have our city back.

Speaking of the economy, this season has shown a decline in housing sales which began in the summer when the number of active listings hit a 15-year high. And while it is true that we are seeing homes being offered for sale since then, it's clear that this market still belongs to buyers. With interest rates remaining low and inventory high, it's an excellent time to be thinking about purchasing—be it a first home, an investment property or a secondary smaller property for your future. You may be surprised at the good deals to be found out there right now!

My advice to sellers right now? Be realistic in pricing to make sure your home is competitive. (Prices have not budged much for the last few years.) And that means it's more important than ever to take care of any deferred maintenance items in your home, too. Buyers have a lot of choice right now; they are very well educated about the market and you want your property to leap up to the top of their list.

Declutter. And declutter again! Telling sellers that their treasures and keepsakes may actually be impeding a possible sale is a tough thing to say. (Our Victorian ancestors would have had a fit!) But putting things away is an important part of preparing your home for sale—I can't emphasize just how critical it is in today's marketplace. Buyers want clean, simple spaces. And often, sellers end up renting storage space for the duration of the listing. Have you noticed how many storage facilities there are in greater Victoria? That's a lot of treasure tucked away!

One more thing—don't forget your garden if you have one. A tidy garden (even in November) helps sell your home, and a neglected, unhappy one is a big turn-off.

Remember, buyers see your garden first and have already formed an impression before they step through the front door. And for condo and townhome owners—never discount the power of your deck or patio, believe me. Small outdoor spaces can pack a pretty big punch!

Want to talk more about real estate? I'd love to have coffee with you—it's on me! I welcome your call, and in the meantime ... stay warm and cozy!



Patricia Parkins

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Here comes winter!

Hello Friends:

Well, here comes the cold weather, and if predictions are correct, we could be in for one of the chilliest of winters in 20 years according to a U.S. weather forecasting company.

However, it is not clear whether or not we will have the impressive snowpack of last year that made skiers so happy. Sometimes La Nina sends the precipitation and sometimes she holds back. And if we're in for serious cold, then we're not likely to experience big snowfalls, as cold air doesn't hold moisture very well - like in the frigid North where they experience seriously cold weather but not tons and tons of snow.

One thing is for sure - ensuring that your home is well insulated makes good sense for both your comfort and for your pocketbook. With that thought in mind, I was doing a bit of reading and came upon some interesting ideas I'd like to share with you.

As you probably are aware, there are federally-sponsored rebate

programmers that will help offset the cost of insulating your home. You will be surprised to find out just how much LiveSmart B.C. and the Government of Canada ecoRebates will offset your initial output. The process starts with an assessment and it's well worth the effort.

Be alert and informed about material. Formaldehyde is used as a binding agent in many types of insulation - who knew! And as an alternative to fibreglass, which is believed to cause asthma and allergies (according to my most recent Green Agent Newsletter update of October/2011), look for cellulose, recycled materials made from natural fibres such as cotton or wool, or formaldehyde-free insulation. Apparently, blue jeans - and I bet you have some old ones in your lower drawer, you know, the one with the blown-out knee and frayed hem - are a popular cotton insulation in some places. This product is made from about 90 per cent recycled denim and 10 per cent binding materials - free of chemicals and very effective.

Loose-fill cellulose is made from recycled newsprint that is treated with natural chemicals to make it fire retardant. It has been documented that cellulose insulation has a higher fire resistance than fibreglass insulation. Spray-in foams made from natural soy are healthier and offer all the benefits of conventional spray foam without environmental hazards. Apparently, soy is something of a favourite right now within the green-building movement because it helps save energy, comes from a renewable source and is less toxic for humans.

And good old straw bale insulation is back! Straw bales are a renewable product that offer great sound and climate control and are said to give better protection from fires when they are compressed and covered in plaster, as they then become oxygen deficient.



Those are not granola bars - they are bales of straw - used for home insulation!

Here's another one - sand! Yes sand. It's a very abundant and a renewable resource available almost everywhere. Recycled glass bottles are added to natural sand to make a particular kind of insulation without harmful chemical additives.

Finally - here's my own observation. Years ago, when I was living in the Annapolis Valley, N.S., I was visiting a friend who had an early 19th century farmhouse that he was renovating. When he removed an interior wall, he found it was stuffed with old corn cobs that had been placed there for insulation. I was pretty impressed with what those early settlers discovered to keep out the worst of the weather (and, of course, a well-insulated home is more comfortable in summer as well).

Look at where innovation is taking us. True, many of the insulation options I've mentioned are not yet available here in Victoria, but we are moving forward toward cleaner and more sustainable products. Its an exciting time.

I wish you a warm and comfortable winter!



Still time to plant your spring bulbs

Late fall is also a great time for planting bulbs. An important part of winterizing your garden is preparing the soil and flower beds for the spring. Remove delicate bulbs which cannot survive the frost, and store them in a cool, dark, dry place indoors. Plant hardier bulbs while the ground is still soft enough to work so that you can enjoy their color in the spring.

It's not too late to plant tulips, which can be set in the ground from September through December. But don't dally, because tulip bulbs won't survive the winter unless they are planted. Like all new bulbs, they arrive with next spring's flower already inside in embryonic form and are all but sure to bloom if only you get them in the ground. You don't even need fertilizer.

Fall planted tulips begin to grow roots as soon as they are watered. Ideally, tulips should be planted six weeks before the first hard frost. Good root development gives them the strength to survive/thrive over winter. Even if optimal planting time has passed, plant bulbs. They won't survive unplanted and most late planted bulbs, even when planted in early winter, will still survive and flower in spring.

(Netherlands Flower Bulb Information Center photo)



AUTUMN LEAVES

Have you received notification from the city of leaf pick-up times yet? They are happy to pick up your fallen leaves - and make compost out of them for their own gardens. So why not follow that example and save some for yourselves?

Autumn leaves rot much more slowly than normal compost stuff though. They can be left to rot in a sack (or a bin liner with holes in it) along with a few lawn clippings in a lightly used bit of the garden - under a hedge, behind the compost bin/shed/greenhouse ...). It may take over a year, but the resulting mixture can be used just like compost. And beneficial garden critters will appreciate those insulating mounds of leaves as they tuck themselves in for winter.

But keep a few fabulous favourites - press them into a book for a mid winter surprise. I smile when in the middle of a dreary January, I open a page and am presented with a perfect leafy memory of last Fall, or the Fall before or maybe the one before that ...

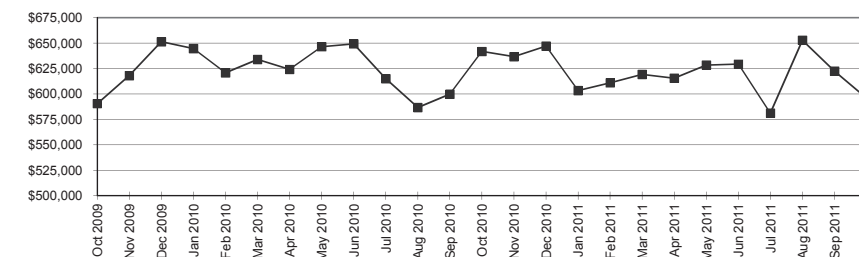
What do you do with your own fallen leaves?

Average Selling Prices

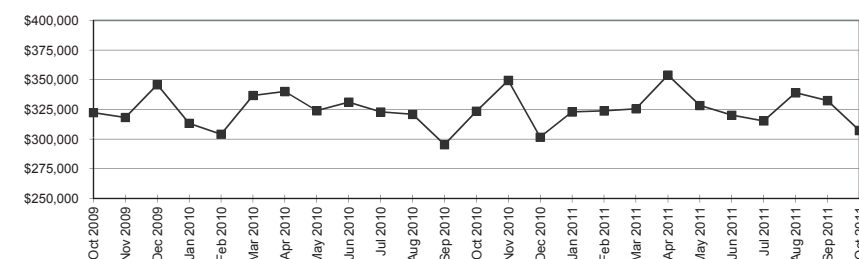
October 2011

Tuesday, November 01, 2011

Single Family Homes (Greater Victoria Only)



Condominiums (All Areas)



Townhomes (All Areas)

