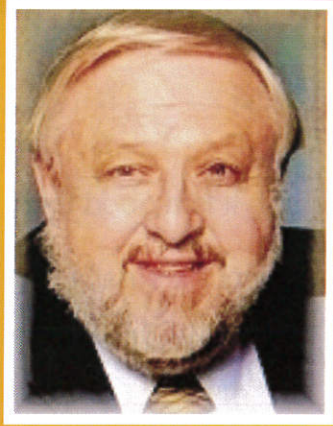


Davis Realty News



Jack Davis

FROM CAROLYN'S
KITCHEN

OLIVE ONION BISCUIT BREAD

2 cups Biscuit Mix
2 tbsp Fresh parsley, chopped
2/3 cup cold water
1 large onion, diced
2 tbsp butter
1/2 cup sour cream or yogurt
1 egg beaten
1 tsp dried dillweed
3/4 cup olives chopped
salt & pepper to taste

Preheat oven to 450 F,
Combine biscuit mix, parsley
and cold water. Spoon into a
greased 9 inch (2L) pan.
Sauté onions in butter until
golden brown, Season lightly
with salt and pepper.
Combine sour cream (or
yogurt), egg, dillweed and
olives. Add onions and mix.
Spoon over bread.
Bake 20 minutes.let cool in
pan 10 min. before slicing.

Issue 1
2013

DESIGN FOR LIVING EASY 8 STEP DESIGN BUDGET

Whether you just have a free weekend and a few hundred dollars to tackle one room or hundreds of thousands to give your entire home a new look, the following eight steps will help you make money go a lot farther.

1. **Begin Your Wish List**

Pick out design styles you'd like, and listing all of the things you would remove, change or add it you could.

2. **Identify Your Real Budget**

Come up with a realistic budget with which you are completely comfortable.

3. **Price Shop**

Look up prices of everything on your wish list and get several quotes.

4. **Prioritize**

Make a list of what you can really afford and which items are the most important.

5. **Create Your Re-Decorating Plan**

Include tasks, items to purchase, timelines and the order in which things will be done.

6. **Be Ready to Make Smart Adjustments**

Invest in big items that will last or add to the value of your home and make adjustments to the other items on your list. Don't keep stretching your budget, make trade offs instead.

7. **Plan for Overages**

Allow for 10-25% in extra expenses.

8. **Be willing to Work in Phases**

Don't run yourself ragged, break up your ideas into phases.

Jack's Night Out at the Movies

The lucky winner of this issue's "night out" is Leanne Pirro .

Leanne has won tickets and treats for two at the movie of her choice. Want to enter for the next draw? Give Jack a call: 250-598-6200 to say hello or send a quick email: jdavis@davisrealty.ca He likes to hear from his friends & clients... anytime!

Thank you to all of my clients for the continued loyalty over the years and I appreciate your referrals!

MARKET UPDATE THE FLATLINE FORECAST

JACK SAYS:

Moving from one property to another, still a very good time to do so! It is a good time to buy an additional property for revenue or investment purposes.

Moving up in value will give a small \$ gain and moving down could incur a small \$ loss. Prices will not move down noticeably but could remain level for several years. Interest rates however could climb a little in the next couple of years.

Information below taken from BCREA March 14/13

"Residential values are expected to be on a more solid footing in 2013 as lower prices, both actual and inflation adjusted, have improved affordability. Many potential buyers that stayed on the sidelines in 2012 will likely enter the marketplace over the next year as the relatively strong financial condition of BC households precludes any deflationary spiral."

The average MLS® residential price in BC is forecast to edge down nearly 1 per cent to \$510,400 this year and remain relatively unchanged in 2014, albeit up 0.6 per cent to \$513,500.

Chuckle of the day:

Have you heard about the new real estate salesman who reported to his chief that one of his clients was extremely angry because he had just discovered that his newly purchased lot was in a swamp under water.

Said his boss, "Quit thinking negatively. Go back and sell him a float home"

Absentee Home Owner. Who cares for your property while you are away?

Ron Klohn is a Certified Plumber, Certified Gas Fitter, Bonded & Licensed Electrician & an ex RCMP member.

Ron will watch over your property up to the standard requirement of your home insurance policy during your absences. If you live in the peninsula area and would like more information, please call Ron direct.

Ronald Klohn

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