

# Davis Realty News



Jack Davis



COCONUT-ALMOND  
POPCORN BALLS

1/4 cup light corn syrup  
2 tbl butter  
1 cup confectioner's sugar  
1 cup mini marshmallows  
1 tbl water  
1/2 tsp almond extract  
pinch of salt  
12 cups popcorn  
toasted shredded coconut

Bring 1/4 cup light syrup, 2 tbl butter, 1 cup confectioners' sugar, 1 cup mini marshmallows & 1 tbl water to a boil in a large pot over medium heat, stirring. Add 1/2 tsp almond extract & a pinch of salt. Remove from the heat; using a rubber spatula, stir in 12 cups popcorn until coated. Butter your hands, then shape into balls & roll in toasted shredded coconut.

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## FEDERAL GOVERNMENT ANNOUNCES NEW MORTGAGE QUALIFYING RULES

The federal government has confirmed a new mortgage stress test that will come into effect on January 1, 2018. **The new qualifying rules will apply to home buyers looking for an uninsurable or conventional mortgage.** They will need to qualify on either the Bank of Canada benchmark rate (currently at 4.89%, updated weekly) or their mortgage contract rate + 2% - whichever is higher.

In practical terms, this means that buyers may need to qualify at an interest rate of over 5%. We ran the numbers, and purchasing power for these clients would be reduced by 20% from what it is today. If you would like to read the full blog post on the topic, you can find it at:

<http://blog.auxiliummortgage.com/new-mortgage-stress-test-to-hit-consumers-in-2018>.

THANK YOU KAM BRAR OF AUXILIUM MORTGAGE CORPORATION FOR THIS UPDATE.

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## MARKET VALUE

***It is safe to say that the "market value" is determined when the Seller accepts a Buyers offer.***

**Agents who understand this principle and know the mindset of Buyers and Sellers are able to apply the principle for the very best result no matter which side of the transaction they are representing.**

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## JOKES ONE LINERS

The older generation's dream was to pay off the mortgage. The younger generation's dream is to get one.

By the time you pay for a home in the suburbs, it isn't.

My real estate agent did such a good job describing my house in their listing that I've decided to keep it.

If you want to know where the property line is, just watch your neighbor cut the grass.

"I finally figured out how to make a million dollars in the real estate business. You start out with two million."

## LOST OR FOUND A DOG OR CAT ??

Call ROAM ~ 'Reuniting Owners with Animals Missing'

ROAM was established in March 2016 ~ We are a registered charity run entirely by volunteers. Our team of 5 founders all had experience volunteering and searching for pets with other groups but saw the need for a more cohesive, organized and professional approach to reuniting pets with their owners.

ROAM has since grown to a team of 9 administrators and well over 100 volunteers!!!

At ROAM we offer a way for owners of missing dogs and cats to post their pets on our Facebook page and, through social media, reach a multitude of people in a short amount of time. Our posts remain active until resolved.

We also work closely with all animal agencies such as the SPCA, Victoria Animal Control, CRD Pound and others to provide the best possible chance for owners to be reunited with their beloved pets.

ROAM was able to reunite a lost dog with its owners after 98 days on the run! 'Olive's' adventure.....and ROAM's.....started in Saanich then to the Westshore and out the Peninsula to Sidney and finally to Brentwood where she decided to settle and was safely caught.

We mainly focus on the Greater Victoria area, Sooke to Sidney and have provided support to out of town owners of lost pets. We understand how upsetting and stressful it is to lose a pet...that's why we're here. We have 2 phone lines available 24/7, a website and a facebook page that is constantly being updated during the search for a lost pet or a lost owner.

Both the ROAM Website and Facebook pages have links to LOST and FOUND PET forms and also a form to pre-register your pet.

**If you have moved please remember to update your pets chip, tag or tattoo with current information.**

Please 'LIKE' and follow us on Facebook...

<https://www.facebook.com/ROAMBC.org/>

or check us out on our Website...

<https://roambc.org/>

**ROAM**  
Reuniting Owners with Animals Missing



778-977-6260 or 778-977-6265

### Jack's Night Out at the Movies

**The lucky winner of this issue's "night out" is Charles & Patrice Scott.**

**They have won tickets and treats for two at the movie of their 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](mailto:jdavis@davisrealty.ca) He likes to hear from his friends & clients... anytime!**

**Thank you to all of my clients for the continued loyalty**

**JACK DAVIS**

**PEMBERTON HOLMES**

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