

# Realty in Review™

Courtesy of Dan Brown, Personal Real Estate Corporation



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## A Time for Renewal

**R**enewing your mortgage this year? Concerned about how to deal with the impact of higher interest rates? There's no one-size-fits-all solution, so it's important to start investigating all your options well ahead of your mortgage renewal date. Start by getting a handle on these questions.

**Q:** Do I have to renew my mortgage with the same lender?

**A:** No, you don't, although there can certainly be some administrative advantages to doing so. In any case, it's wise to be aware of the latest mortgage offers on the market before calling your current lender. A lender may feel they have little incentive to offer an existing client their best deal, but if you find a more competitive mortgage offer elsewhere, present it to your lender to initiate the negotiation process.

**Q:** How can I lower my monthly payments, despite the rise in interest rates?

**A:** Ask your lender for all your mortgage options, including the effects of lengthening your amortization period. Until recently, none of the Big Five banks had a significant number of mortgages with amortization periods over 30 years on their books. Today, such mortgages now account for about 30 percent of mortgages at those banks.

**Q:** Can a mortgage broker help with my renewal?

**A:** Mortgage brokers work with multiple financial institutions including banks, credit unions, loan companies, insurance companies and trust companies, and can therefore shop around to find the best options for your situation.

It's hot out there, and not just summer-weather hot — the temperature of the real estate market has risen again!

Families hoping to move before the start of the school year are urgently assessing all their home-buying options, seeking an expedient transaction. Ready to sell? The right buyer could be searching in your neighbourhood right now!



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## OKANAGAN MARKET REPORT

Second Quarter 2023

### NEW LISTINGS

5,569 | 7,525  
Q223 | Q222

### SALES

2,721 | 3,435  
Q223 | Q222

### DAYS ON MARKET

58 | 39  
Q223 | Q222

### INVENTORY REMAINING

7,065  
Q223



DETACHED

\$921,283  
in 52 days



TOWNHOME

\$658,111  
in 61 days



CONDO/  
APARTMENT

\$477,245  
in 55 days

# *In a Pickle?*



**N**eed some help organizing all the bits and pieces in your household? The solution could be as close as your recycle bin!

Glass jars are excellent containers for foods from pickles to jam, but once the jar is empty there's no reason that the same jar can't reinvent itself into another useful role. But first, you'll need to remove those stubborn food labels!

**1. Soak and slide.** Fill your kitchen sink with hot water and add a couple of

*Fit everyday minor injury requirements into an easy-to-access jar.*

squirts of dishwashing liquid and a few tablespoons of baking soda. Submerge your open glass bottles for about half an

hour, then slide the labels off.

**2. Flip the food.** You can also apply oily substances like peanut butter or mayonnaise onto the surface of any stubborn stickers. Allow the oil to saturate the paper and glue for about half an hour, then peel off the stickers and scour off any remaining glue.

**Once your jars are shiny and clean,** it's time to put them to work. There are an infinite number of ways to repurpose empty jars; here are just a few.

- **First aid kit.** Fit everyday minor injury requirements into an easy-to-access jar in the bathroom. Include antiseptic wipes, band aids in various sizes, antibacterial ointment, fine-point tweezers for slivers, some pain-relief medication, and an antihistamine to treat allergic reactions.

- **Bits and bolts.** You never think about those extra buttons that come with clothing until you lose one. The same goes for little things like safety pins, nails, and screws. House them all easily and conveniently in your repurposed bottles.

- **Food storage and display.** If you shop in bulk, simply fill small, cupboard-friendly glass jars with your spices and other essentials and then store the balance in larger bottles in the closet or pantry.

- **Light up your night.** Drop a tea light into a jar or a strand of fairy lights into a bottle to create a magical twinkle with the most basic recycled glassware.

Today's Homeowner Tip:

## Dental floss

Dental floss is essential to your dental hygiene routine, however, it is useful for so much more!

- **In the kitchen:** Use unwaxed dental floss instead of kitchen twine to tie up meat and poultry, and even to cut through cake, soft cheeses or watermelon smoothly!

- **In the garden:** Support climbing plants by tying them to wooden dowels with dental floss.

- **For crafts:** Create floral garlands, hang ornaments, and string beads, macaroni, and popcorn.

- **As a sewing saviour:** Use dental floss to sew on a button or mend a rip in your clothing.



## Bug Off!

**W**e're in the height of patio season and we're aiming to enjoy every free moment outside. But what happens when pesky bugs decide to invade our space?

Imagine this scenario: It's a perfect summer evening, your patio is comfortably set up, all the food and drinks are laid out, and you and your friends are settling in and looking forward to a fun summer social. But then the sun goes down and the mosquitoes start showing up. Between the heat and the bugs, you're all sweating and swatting ... not the summer patio party you envisioned!

The best solution is sometimes the simplest one — simply blow away the uninvited invaders! Set up electric fans that will not only provide cooling comfort for your two-legged guests but send the winged ones on their way. For a longer-term deterrent, draw on Mother Nature to provide green solutions that will beautify your outdoor areas, provide a convenient kitchen herb garden, AND discourage bugs. Place pots of common herbs around your outdoor patio or seating areas. Mosquitoes will know they're not



welcome at your party when they pick up the scent of basil, peppermint, and lavender, while ticks and fleas will flee as you pinch off sprigs of rosemary to add to your cocktails. Marigolds can add a pop of colour to your patio pots while also dissuading the mosquitoes, and even catnip discourages the bothersome biters, although you may find you've traded in the mosquitoes for all the neighbourhood cats!

**Enjoy the great outdoors, naturally!**

*Quote of the Month:*

***“The secret of getting ahead is getting started.”***

~

***Mark Twain***



## Cool Summer Tips

**C**ount on your freezer to be your cool best friend throughout these sweltering summer days!

- Your potted and garden herbs are no doubt flourishing at this time of year. Many herbs will continue to grow as you cut them, so preserve the cuttings

by chopping them, placing them in ice cube trays, adding water and/or olive oil, and freezing them. Pop out the herb cubes when they're frozen and place them in labeled freezer bags for bursts of fresh flavour in future soups, stews, and other savoury dishes.

- Similarly, preserve seasonal fruit and produce in freezer bags now, while the flavours are at their peak and the price is right.
- Never waste leftover wine! Instead, freeze it in ice cube trays for use in cooking, or to chill a glass of wine or sangria without watering it down.
- Crying over your onions? Here's a tear-free solution: Simply peel and partially freeze your onion before chopping it up.
- Easily grate soft cheeses like mozzarella and feta, and even fresh ginger too, by partially freezing them first.
- If you're sautéing food and it starts to stick, prevent it from burning by placing an ice cube into the hot pan.
- Ice cubes are handy outside of the kitchen too: If you forget your clothes in the dryer overnight, simply toss in an ice cube and turn on the dryer for about 10 minutes. The steam from the melting ice cube will help to remove the wrinkles from your clothes.



*Home Cooking:*

# Summery Spring Rolls

**INGREDIENTS: Spring Rolls**

- 8 spring roll rice wrappers
- 1 c. torn lettuce leaves
- 1 c. red cabbage, thinly sliced
- 2 carrots, cut into matchsticks
- 1 cucumber, cut into matchsticks
- 1 red or yellow pepper, thinly sliced
- 1 avocado, thinly sliced
- ¼ c. green onions, thinly sliced
- ¼ c. fresh cilantro, chopped
- 1 c. small, cooked shrimp (optional)

**INGREDIENTS: Peanut Dipping Sauce**

- ¼ c. creamy peanut butter
- 2 Tbsp. soy sauce
- 1 Tbsp. toasted sesame oil
- 2 Tbsp. rice vinegar
- 1 Tbsp. honey or maple syrup
- 2 cloves fresh garlic, minced

**INSTRUCTIONS: Spring Rolls**

1. Fill a round pie pan with about an inch of water. Lay one rice wrapper in the water until it feels pliable — about 10 seconds. Remove from water and lay the wrapper on a clean, lint-free tea towel.
2. Lay a piece of lettuce on the wrapper. Sprinkle a pinch of each filling on top.
3. Fold lower edge of the rice paper up over fillings, roll upwards, tuck in the short sides, and place spring roll on a plate, seam down. Repeat with balance of wrappers.

**INSTRUCTIONS: Peanut Dipping Sauce**

In a small bowl, whisk all ingredients together. Stir in some water if the mixture is too thick.

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*Agent's Corner*



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are always  
appreciated.*

*Thank you for  
your trust and  
confidence.*

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*Dan Brown*

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