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Should you or someone you know be interested in buying, selling or investing in real estate, please don't hesitate to contact me. Whether you need information, honest advice or guidance, I'm only a phone call away. Planning a move to another town or province? I'd be happy to refer you to a reliable out-of-town realtor.

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THE TEMMY TIMES

Over 20 years of Exceptional Service and Assured Results

Springtime is the right time to... Say hello to a greener market

If you're looking to buy your first home or make the one you're living in more energy-efficient, the springtime sun is smiling on you. This February, both the federal and B.C. provincial governments introduced budgets that offer benefits to homeowners and prospective buyers. According to Realtorlink (www.realtorlink.ca), "for the third consecutive budget, the B.C. government has increased the Property Transfer Tax (PTT) first-time buyer exemption price threshold". This means that first-time buyers can now purchase a home priced up to \$425,000 without paying the PTT, up from \$375,000. And proportional exemptions can be claimed by those making home purchases of up to \$450,000.

For those looking to save money *and* the environment, the budget provides over \$1 billion over the next four years to encourage environmental efficiency. According to Realtorlink, this includes \$60 million for energy audits and conservation retrofits, along with related provincial sales tax exemptions.

Meanwhile, why not celebrate spring by starting a smaller-scale retrofit? An easy-entry into the realm of green-mindedness could be to replace toxic household cleansers with natural ones. Such a home-cleaning tool kit is simple and cost-effective. I've provided a list of some simple alternatives to help "clean your green".

Lest we forget the most important home we have – our bodies – the culinary theme this issue is the salad. Springtime is the beginning of salad season, and unlike the iceberg-lettuce affairs of olden times, modern salad bowls are filled with the nutrition and variety we require during this high-energy time. Spring fields yield an abundance of green, leafy stocks and vegetables, which makes it easy to grow your own salad or buy the ingredients from local farmers. If you did, you'd be reaping the many benefits of "seasonal eating" described in "Spring for seasonal eating" (page 3).

MORTGAGE RATES

Variable Prime - .60%

1 Year	5.20%
2 Year	5.50%
3 Year	5.50%
4 Year	5.95%
5 Year	5.39%
7 Year	6.15%
10 Year	6.25%

PRIME 5.75%
Rates provided by realmortgage.net
and are subject to change.

A new spring market is an invitation to explore real estate possibilities, and the 2008 market is no exception. Even if you're just beginning to think about buying or selling, a call to a knowledgeable realtor can go a long way to establishing the basis for a successful venture.

As a realtor, I offer a solid knowledge-base grounded in decades of experience. And I work with a strong, committed team which provides me with the resources I need to dedicate myself to each client.

So enjoy the new season! And for further information or inquiries, please don't hesitate to contact me.

Temmy!

2 | Doing Spring Rite

Tips and musings on an old tradition

"In the spring, at the end of the day, you should smell like dirt."

Margaret Atwood

For many people, springtime is reacquainting with the earth after winter's forced reprieve. In colder climates, this embrace of the elements links naturally to spring cleaning: a practical move to open doors and windows to the new season and purge the winter's grime. Historically, spring cleaning dates back to a number of cultural traditions, from Greek Orthodox (Great Lent, which includes Clean Monday) to Iranian (in khooneh takouni, Iranians clean the house before the new year) to Jewish (Passover, which involves a lot of cleaning).

If you're looking for inspiration when you engage in the spring cleaning ritual this year, these notions might give you some ideas about how to proceed.

- **Pace yourself:** the art to any art is knowing when to stop for a breather (or take a day off).
- **Be a list-maker:** Look at each room individually, make a list of what needs to be addressed, and post it where you can see it. Organize your tools for the day and be sure to carry them from room to room to reduce time.
- **Be a serial monogomist:** For a greater sense of accomplishment, clean one room at a time.
- **Emulate the Girl Guides:** Be prepared. Organize your cleaning materials before you begin.
- **Declutter:** If you haven't used it in a year, you can probably part with it in peace. Think: Salvation Army or a good old yard sale.
- **Wipe wipe wipe:** baseboards, molding, air vents, windows, doorframes, windowsills, door thresholds...
- **Wash:** walls (start at the bottom), lamps, ceiling fans, light fixtures, windows, art.
- **Dust or vacuum:** lightbulbs, chandeliers, lampshades, pictures, upholstered furniture, shelves, and chair legs.
- **Clean:** your fireplace inside and out. If you're so inclined, be like Mary Poppins and engage in a chimney sweep. The downside to having a fireplace is that soot, debris, and creosote – a flammable tar-like substance – can accrue and increase the risk of fire or fume exposure.
- **Look beneath the surface:** that means closets, cabinets, drawers, boxes, etc.
- **A change is as good as a...** To freshen up a space, consider rearranging the décor. This can be an invigorating way to complete a spring clean-up and provide a fresh face for a space without costing any money. Organizing specialist Monica Ricci (www.CatalystOrganizing.com) suggests rotating décor: rearrange half the items and put the other half in storage, with a plan to switch them up in time for Christmas. Ricci says this is a means to declutter and an opportunity to really enjoy one's artistic selections by focussing on fewer of them at a time.
- **Be mold-resistant:** Mold can cause allergic reactions and respiratory ailments, so you don't want it in your house. The giveaway would be that musty odour and distinct colour. Look for the source of the moisture and address the problem at the root. Add ventilation and keep humidity between 40 and 60 per cent.
- **Mites not right:** Dust mites live in warm, moist places like carpets, pillows, and furniture and can trigger allergic reactions. Zip mattresses and pillows into mite-proof cases, and change your mattress if it's aged (ten years plus). Steam-clean or discard carpets. Wash beddings, rugs, and curtains in hot water, and vacuum with a microfilter system or high-efficiency particulate air (HEPA) filter.
- **Say no to (old) drugs:** Clear your medicine cabinet of anything out of date. But don't flush drugs down the toilet unless the label says it's safe to do so.
- **Coiled again!** Dust build-up can shut down a fridge by causing it to overheat. Clean the condenser coil with a long-handled bottle brush and a vacuum cleaner with a hose to remove dust and lint.
- **Where there's smoke, there's...** Replace the batteries in your smoke and carbon monoxide detectors, and remember to test monthly.

GREEN YOUR CLEAN

Protect yourself and the earth with environmentally friendly household products

In many ways, the past century encouraged us to put our faith in outside powers, products, and professionals. When we look back to the early years of this new century, one of its hallmarks might be the return to some of the do-it-yourself values of an earlier time. And one area that has seen a back-to-the-future revamp is the home venue. From Martha-Stewartism to home self-décor, people are reclaiming stewardship of this most intimate arena. Within this, there's been an increased focus on the products we use to clean our homes. Unsurprisingly, people have discovered that replacing toxic cleaners with natural ones not only serves human health and the environment – it spares our pocketbooks as well.

Here is a lexicon of some of the basic components in the natural home-cleaning toolkit:

Baking soda: a scouring powder that can be used for cleaning, deodorizing, stain removal, fabric softening, and drain cleaning.

Cornstarch: deodorizes carpets, removes greasy stains.

Lemon juice: dissolves grease and stains on mirrors, dishes, and pots.

Salt: mild disinfectant, gentle scouring powder.

Washing soda (a baking soda detergent): removes grease and stains, disinfects, softens water.

White vinegar: mild disinfectant that removes grease, prevents mould, and cleans glass.

Spider plant: natural air filter.

HOME-BASED CLEANING RECIPES

All-Purpose Cleanser: Mix 1/2 cup of pure soap (or soap flakes) with 1/4 cup of lemon juice and 1 gallon of hot water.

Carpet Cleaner: Lightly sprinkle cornstarch and/or baking soda over the carpet, rub it in and vacuum after one hour. Or combine 1/2 cup of dish detergent with 1 pint of boiling water, cool, whip into stiff foam and apply with a damp cloth. For tough stains use cold soda water or blot with vinegar and soapy water.

Drain Cleaner: Pour 1/4 cup of baking soda and 1/4 cup of salt down the drain. Add 1/2 cup of vinegar and cover the drain with a stopper. Wait fifteen minutes, then flush with boiling water.

Dusting Spray: Mix 1 teaspoon of olive oil with 1/2 a cup of vinegar and apply with a soft cloth.

Fabric Softener: Add 1/4 cup of vinegar in the final rinse cycle.

Floor Cleaner: Add 1/2 cup of vinegar with 1 gallon of water.

Furniture Polish: Dissolve 1 teaspoon of lemon oil in 1 cup of vegetable oil and apply with a clean rag.

Glass Cleaner: Mix 1/2 cup of white vinegar with 1 gallon of warm water.

Oven Cleaner: Apply a paste of baking soda and water, let it sit overnight, then remove with a soapy cloth.

Starch: Mix 1 tablespoon of cornstarch with 1 pint of cold water.

Condensed from a website of the Canadian Health Network

Spring for seasonal eating

SPRING APPLE AND CUCUMBER SALAD RECIPE

Serves six as an accompaniment, or four over salad greens as a main dish

- 1/2 cup scallions, cleaned, dried, and sliced
- 1/2 cup fresh mint, stems removed, cleaned, dried, and roughly chopped
- 1/2 cup cilantro, most stems removed, cleaned, dried, and roughly chopped
- 1 large apple, thinly sliced
- 1 large cucumber (or 3 small cucumbers), peeled, seeded, and thinly sliced
- Juice of 1/2 lemon (use more if serving over salad greens)
- 3 tablespoons olive oil + extra
- Salt and freshly-ground black pepper to taste
- 1/2 cup toasted walnuts, roughly chopped

Toss the cucumber slices with one tablespoon of salt, and let stand in a colander for 20 minutes with a bowl or plate on top to weigh them down. Rinse off the salt, drain, and squeeze out the excess water. Place the cucumber slices in a large bowl, along with the chopped herbs and sliced apple.

In a small bowl, whisk the olive oil with the lemon juice. Sprinkle a pinch of salt and pepper over the salad, drizzle on the dressing, and toss. Taste for seasoning and add more salt and pepper as needed. If you prefer the salad slightly richer, add more olive oil. If you're serving the apple and cucumber mixture over greens, season and dress the lettuce separately, then top with apple and cucumber mixture. Garnish with toasted walnuts and serve.



Those of us with home gardens know first-hand the delight of eating in sync with the season. It's true: there's nothing quite like drawing one's own salad ingredients straight from the sun-warmed vegetable patch to the table. But we don't have to grow our own food to reap the benefits of seasonal eating. And for those who haven't considered this nouveau-ancient trend, springtime is the ultimate time to begin.

First off: there's nothing new about seasonal eating. Ayurvedic and Chinese practitioners have long advocated a seasonal approach to food. The benefits are significant, both to the individual and community. By eating ripe food at the zenith of the harvest, you ensure that you're imbibing "the best of the season" – and reaping the nutritional benefits. By staying in tune with the season, you'll naturally incline toward eating – and cooking -- with diversity. You're also supporting local farmers and reducing the need for chemicals and fuel to transport and maintain produce.

Spring fields yield an abundance of green, leafy stocks and vegetables, such as lettuce, spinach, rhubarb, arugula, chard, dandelion, kale, and asparagus. Traditional Chinese Medicine (TCM) theory states that as a part of nature, humans do better when we align with the seasons. TCM practitioners suggest we assist our transition to spring by enjoying foods such as these:

- Leafy green vegetables: chard, spinach, kale, mustard greens, bok choy
- Young plants: asparagus, pea shoots, chives
- Sprouted beans and grains: alfalfa, clover, mung bean sprouts, wheat grass
- Flavourful herbs: rosemary, dill, basil
- Light teas: green, rosebud, chrysanthemum

Preparation ideas for greens include raw, steamed, or sautéed, with side-dishes of oven-roasted sweet spring vegetables like beets, onions, and parsnips. Cilantro and parsley make excellent herbal additions.

Due to their effect of bringing the body to a passive, heavy place, TCM folk suggest that in the spring, we avoid heavy meats and food that is greasy or salty. When you think about it, this seems like good advice for any season.

For more information:

Rachel Leslie, certified holistic health counselor and founder of A Cup of Life, Holistic Health Counseling (www.acupoflife.com)

La leche league international (<http://www.llli.org>)

Ara Jane Olufson, acupuncture and Oriental medicine resident, Bastyr University Center for Natural Health (seattlepi.com)

Salad Season

Springtime in a bowl

The salad has made quantum leaps in recent history. No longer relegated to the margins of a meal, the salad has evolved from a non-descript opening-act to a main stage event. These days, springtime salad recipes burst with hearty delicacies previously the sole purview of the entrée. Don't be surprised to find ham, bacon, pine nuts, feta cheese, sliced almonds, walnuts, poppy seeds, mangoes, and even seasonable edible blooms in your fancier selections.

For those who prefer life a little simpler, there's no need to sacrifice taste or variety. This Spring Apple and Cucumber Salad Recipe, courtesy of Louisa Shafia of Lucid Food (www.lucidfood.com), is a delightful example of such a seasonal offering. According to her bio, Louisa's passion for cooking is fueled by a desire to make healthful, environmentally sustainable food that is both elegant and delectable. This salad recipe certainly answers that call.

Housing options broaden for buyers in February

VANCOUVER, B.C. – March 4, 2008 – The Real Estate Board of Greater Vancouver (REBGV) reports that residential attached, detached and apartment property sales totalled 2,676 in February 2008, a decline of 6.4 per cent from the 2,859 residential sales recorded in February 2007, and a decline of 9 per cent compared to the 2,941 sales in February 2006.

New listings for detached, attached and apartment properties rose 26.2 per cent to 5,260 in February 2008 compared with February 2007, which had 4,167 units listed. New listings this February rose 21.2 per cent over new listings figures from February 2006.

“We continue to see the market rebalance, particularly with detached properties, where listings climb and sales either hold or decline slightly,” says REBGV president Brian Naphtali. “This shift increases buyer options and allows people more time to make decisions when purchasing a home.”

Sales of detached properties declined 11.2 per cent to 995 from the 1,121 detached sales totalled over the same period in 2007. The benchmark price, as calculated by the MLSLink Housing Price Index®, for detached properties rose 14.1 per cent from February 2007 to \$761,342.

Sales of apartment properties in February 2008 declined 5.7 per cent to 1,197, compared to 1,269 sales in February 2007. The benchmark price of an apartment property increased 12.7 per cent from February 2007 to \$387,032.

Attached property sales in February 2008 increased 3.2 per cent to 484, compared with the 469 sales in February 2007. The benchmark price of an attached unit increased 12.9 per cent between February 2007 and 2008 to \$472,147.

For more info please feel free to contact me anytime.

MARKET STATS

Statistics are for the month of February 2008 compared to February 2007

APARTMENTS

1,199 sales Down 5%
\$424,839 Up 15%

ATTACHED PROPERTIES

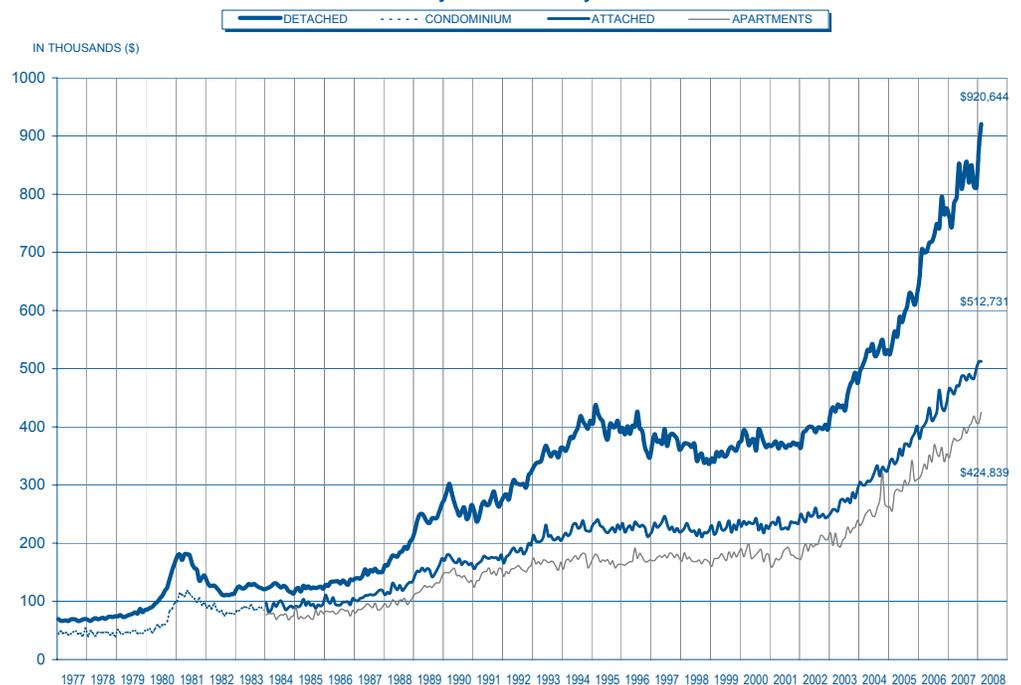
484 sales Up 3%
\$512,730 Up 10%

DETACHED PROPERTIES

1,000 sales Down 11%
\$920,643 Up 23%

Source: REBGV

Real Estate Board of Greater Vancouver Average Price Graph
January 1977 to February 2008



NOTE: From 1977 - 1984 condominium averages were not separated into attached & apartment.