



I went to the UN-World Urban Forum. It was very well attended. Most interesting to me was some of the models of ways to grow your own food in an urban environment. Our local governments are doing many things to increase garden space in the city. A Food Action Plan was approved by City Council in 2003. Some of their ideas include: Urban Agriculture (community gardens, rooftop gardens), Farmers Markets, the location of grocery stores, availability of free and low-cost meals, Community kitchens, Composting food waste and Institutional food purchasing decisions.

"The Closing"

Closing is the word we use to describe the transfer of title of the house from the seller's name to the buyer's. The closing procedures vary from province to province, but in British Columbia, the closing takes place at the office of an Attorney, or a Notary. In general, only the buyers attend. The seller signs separately with his own attorney who represents him and reviews all the documents relating to the sale.

The forms involved in most transactions include, The Contract of Purchase and Sale, The Loan Papers (for the buyers). Homeowners Insurance (for the buyers, but make sure as seller you keep insurance on the property until possession date.) The Land Title of the property. The Down Payment and Closing Costs (of the buyers). These include the Property Purchase tax, any property taxes already paid by the Seller for the rest of the year. The seller will have to pay out any existing mortgages. And of course, the lawyers fees. There are a few more items, so be prepared to fork out more than you thought!

From the time that the contract is ratified by all parties and you have secured an attorney, it is a good idea to keep in touch with him/her up to the day of closing. In this way, you can avoid problems that may arise on closing day or shortly before.

I give a 10% finders fee on all referrals that end in a completed sale. So tell your friends! Let's share the wealth!

This communication is not intended to cause or induce breach of an existing agency agreement

Salsa

Salsa as is eaten south of the border is relatively new in our country, though we have been eating all kinds of chutneys and relishes as they are how we preserve summer foods. Below are three salsas. Two fresh tomato salsas and one fruit. Remember, the quantities and ingredients are always optional and to taste. I just made one of vegetables, nuts and melon with lemon juice. Yum.

Salsa Fresca

About 5 Italian plum tomatoes
 1/4 White onion
 1/2 Fresh serrano or jalapeno
 Chile -- stemmed, seeded, & Mince
 1/4 c Fresh cilantro leaves - Chopped
 1/4 ts Salt -- or to taste
 sm Pinch Ground cumin optional
 Juice from two limes

Always make salsa by hand as it gets mushy if you use a food processor. I do use canned tomatoes in the winter though.

Black Bean Salsa/salad

1 lb. Dry black beans, cooked
 3 lb. Ripe tomatoes, chopped lg. for salad, sm. for salsa
 1 Large onion, diced small
 1 Red or Yellow bell pepper, diced
 1 Green bell pepper, diced
 1/4 c Olive oil
 2 tb Chili powder, more to taste
 3/4 c Lime juice, more to taste
 2 tb Salt, more to taste
 4 Jalapenos, minced
 1 Bunch fresh cilantro, chopped

Colour is all important here.

Mango Cilantro Salsa

1 ripe mango, peeled and 1/2-inch diced
 1/4 cup chopped scallion, green part only
 1/4 cup diced red bell pepper
 1 tablespoon finely diced fresh jalapeno
 1 tablespoon chopped fresh cilantro
 1 small clove garlic, minced
 1 tablespoon freshly squeezed lime juice
 1/4 teaspoon salt
 1/2 teaspoon extra-virgin olive oil

Mix together and let sit for at least an hour.

