



# BEVERLY CARTER

NOTARY PUBLIC

## Summer 2021 Notary News

**We are focusing on 'Breaking Out'** this month! Summer is upon us, and as restrictions begin to ease, what better time than now to start safely and responsibly enjoying the wonderful outdoor spaces Greater Victoria has to offer! Whether it be visiting your local park, enjoying a summertime picnic, or even taking a dip in the sea, let's all get out and enjoy the sun!

Happy Father's Day! |Feliz día del padre! Feliz dia dos pais! Bonne fête des pères! □□□□ □□  
Maligayang Araw ng mga tatay Chúc mừng ngày của Cha عيد أب سعيد

**KEEP READING** for information on the new mortgage stress test rules from Jen Lowe of the DLC Modern Mortgage Group, and the campaign to create Victoria's newest park! Plus, have you ever wondered what it takes to become a Notary Public? Our very own Notary in training, Vicky Helmink, has published an article on just that!

**US Consulate Update:** The US Consulate is no longer offering in-person appointments for US documents requiring Consulate authentication. After being completed by the Notary submission of documents is done through mail / courier.

**SEE BOTTOM:** 2 great "Breaking Out" giveaways! 1) Bilston Creek Farm Picnic, and 2) Palli Paddle Board Gift Passes

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**Happy Canada Day!**

Thursday July 1st: CLOSED

Friday July 2nd: CLOSED



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## Mortgage Stress Test

Canada's new mortgage stress test rules took effect June 1<sup>st</sup>, 2021. Both insured and uninsured mortgage borrowers will be subject to a stricter stress test when qualifying for their mortgage.

Interested in learning more about the changes or how this could impact you? See below for our featured article from award-winning Mortgage Professional Jen Lowe, of the DLC Modern Mortgage Group.

[Here is what you need to know about the changes](#)

## The Education of a BC Notary From a Student's Perspective

Interested in the journey it takes to become a Notary Public in BC? Vicky Helmink, who has worked with Beverly for almost six years, is now a 'Notary in training'. Read her published article in *The Scrivener* about the processes and educational experiences as she works towards her Notary Public professional designation.

[See Vicky's article here](#)

## Homeowner's Grants & Property Taxes

Reminder: Homeowner Grants are being done differently now. The B.C. government has an online portal. We also noticed that taxes were traditionally due the first business Tuesday of July, but that seems to have changed to the first business day of July. The deadline is Friday, July 2nd for taxes and homeowner's grant.

[Read Our Article on Homeowner's Grants](#)

## Mountain Road Park

### **We support Greater Victoria's newest park**

Our office has donated to the cause to create more breakout green spaces in our region. The Habitat Acquisition Trust (HAT) in partnership with CRD is acquiring 49 acres of urban forest located in Saanich. We're pleased to say they have surpassed the 89% funding goal! The final fundraising date is July 20th, 2021.



[Interested in the park? Read here](#)

**THINK LOCAL: Help Us Support Local Businesses!**

### [Bilston Creek Farm](#)



A locally owned lavender farm between forest and sea, Bilston Creek Farm blends ancient traditions with modern techniques, like 100% organic farming practices, to produce quality products that they can be proud to share. Crafting beautiful experiences and natural products for face, body, kitchen and home, their entire collection is made on their farm with their own lavender, apples and honey, locally foraged botanicals, and thoughtfully sourced ingredients. Visit Bilston Creek Farm in Metchosin, or their website below.

[\*\*Bilston Creek Farm Picnic Giveaway\*\*](#)

**Enter** for your chance to 'Break Out' with friends or family and experience

- 1) Afternoon tea for 4 (value \$150), and
- 2) Pizza Lunch for 4 (value \$120)

**\*Draw date Thursday, June 24th - 4pm\***

**[ENTER HERE](#)**

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## **[Palli Paddle Boards](#)**

Palli Paddle Board Rentals is the easy way to go for a paddle on the island. Locally owned and loved, Palli Paddle Boards has been delivering paddle boards to the shores of waterways in Greater Victoria since 2015. Whether booking a paddle, a guided tour, or an experience, Palli Paddle offers it all with easy pickup and drop-off to get you on all the gorgeous waterways of Victoria. Hassle-free! Visit their webpage below.



## **[Palli Paddle Giveaway](#)**

**Enter** for your chance to win

- 1) 4 rental Palli-Pass (value \$209)

**\*Draw date Thursday, June 24th - 4PM\***

**[ENTER HERE](#)**

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