

"New Section"
HELP FIND LOST CHILDREN
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INTER BASE



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 SALES REPRESENTATIVES
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All of the Real Estate agents in this paper are fully aware of the fees and tariffs which are reimbursed by D.N.D. and agree to charge only such fees which are permitted by D.N.D.

WELCOME TO THE MILITARY RELOCATION NETWORK "We Cover The Bases"

Organized by 75 Relocation Specialists from 47 Base towns who have been military affiliated with or very familiar with the transferring in or transferring out of military families across Canada, headed by Don Wyld, CD, of Kingston. We provide you with a professional full-time agent in the area you are leaving to help the sale of your home go smoothly and a qualified Relocation Specialist at your destination to locate and complete the transaction of that special home you are purchasing. The main aim of this paper is to give you an idea of the approximate price range of homes in the area you are transferred to, some of these homes may have been sold or are not currently for sale. If you've received your posting message, and need an evaluation of your present home or need an agent to contact you near the Base you're posted to....

Realestate

Serving the Canadian Military Family

RELOCATION SERVICE



SERVICE DE RELOCALISATION

Barrie/Base Borden ERS Roster Approved



JUNE JOHNSTON
 Sales Rep.
DONNIE CAPPLER, CD
 Sales Rep.

Re/Max Chay Realty Inc., Realtor
 152 Bayfield St. P.O. Box 580
 Barrie, Ontario L4M 4V1
 705-722-7100 (bus.) 24-hr. pager service
 705-722-6200 (res.)
 705-734-5405 (mobile)
 705-722-5246 (fax)



2 CHIEFTAIN CRES., BARRIE: \$139,900. Beautiful 3+1 bed, mature lot & trees. 2-car garage. Latest of kitchen design, formal living & dining, C/A, heat pump. Immaculate. 1,300 sq. ft.



101 BUSH ST., ANGUS: \$98,500. Dutch clean, 3 bedroom bungalow on a 80'x275 lot, eat-in kitchen, only min. to Base Borden. Value plus.



197 QUEEN ST., ANGUS: Listed at only \$157,900. 1,700 sq. ft. of multi-level family living space. 4 bedrooms, huge oversize lot, potential for severance.



124 VALLEYVIEW DR.: \$164,500. Bring your skis. Only a stone's throw from the slopes. 3 bedrooms, 2 baths, sauna, 2 FP, country size kitchen, 1,700 sq. ft. 135x250 lot. Plus much more.



336 LEAVOCK: \$200,000+ range. Executive home features size (2,400 sq. ft.), quality & appeal. 3 yr. old, 4 bedrooms, 3 baths, family room, fireplace & loads more. Outstanding house.



36 FRANCIS ST., CREEMORE: \$140,000 range. Quaint village, close to Base Borden. 80x200 lot. 3 bedroom, 2 1/2 bath, finished lower level, separate 16x20 workshop, 1,300 sq. ft.



210 MOWAT ST., STAYNER: \$122,000. This 4 year old home has it all. Ceramic flooring, 3 full baths (ensuite), superb decorating, 3+2 bedrooms (2 bed apt.), walk-out to lg. deck. Truly a lovely home.



216 LILLIAN ST., BARRIE: \$144,500. 4 bedrooms, fully finished lower level, basement walk-out to a ravine lot, many upgrades, super location. 1,550 sq. ft.

Petawawa/Pembroke



JIM HEMLIN
 MMM CD
SHIRLEY SUNSTRUM
 CRA, ERS Roster Member

Century 21, Valley Associate Brokers
 141 Lake St., Pembroke, Ont. K8A 5L8
 613-735-0103 (bus.)
 613-735-2702 (fax)
 613-687-8121 (pager)



\$115,900: Maintenance free exterior, new roof, oil & wood heat, dishwasher, whirlpool tub. Pembroke.



\$109,900: Live in one unit. Rent the other. Separate gas heating, separate driveways, all brick construction. Pembroke West.



\$149,900: Between Pembroke and Petawawa, 4 bedrooms, 1-1/2 baths, one owner, excellent condition, many extras.



\$185,000: 6.89 acres, large bungalow, quality constructed, extras include built-in appliances, fireplace, satellite dish.



\$119,900: Large family bungalow, finished up & down. 2 bathrooms, good residential neighbourhood. Pembroke East.



\$144,900: Exclusive area. 2 storey brick, 3 bedrooms up, dining, living, kitchen down, recreation room, attached garage.



\$106,900: Bungalow, 3 bedrooms, galley kitchen, recreation room with airtight wood stove, inground pool, nice Petawawa location.



\$114,900: Split level, L-shaped living/dining room, 3 bedrooms, recreation room with fireplace, attached garage. Petawawa.

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FOR INFORMATION CONTACT YOUR LOCAL



The "Military Relocation Network" commitment

As with our other national corporate clients, the Military Relocation network, with its proven track record, will stand behind our pledge: "Our emphasis is on you, the client."

The services we provide are:

- Prior to your relocation, we will forward you a personalized, comprehensive real estate information package for your destination, including maps, home listings, current interest rates, etc.
- We will obtain mortgage financing for you at the best possible terms and conditions.
- We will retain the services of a reputable lawyer and insurance company to assist with the purchase of your home.
- We will make every effort to fulfill any special home purchase requirements your family has.
- We will provide the best professional advice and service, and assist you in the purchase of a home for the best possible negotiated price.

Being well informed on current real estate market trends, prices and mortgage financing will help you make a wise real estate investment. As your Military Relocation agent we will promptly process all referral forms. Our hand-picked team look forward to serving you in Canada.

Halifax - Metro



YOLANDE MASON
Bilingual Agent/Agent Bilingue
902-435-4857 (res.)
902-456-4240 (cellular)



BRUCE CUMBERLAND CD
Sales Rep.
902-435-9124 (res.)
902-498-6900 (pg.)
Re/Max Nova
111 Hilsley Ave., Suite 200
Dartmouth, Nova Scotia B3B 1S8
902-468-3400 (bus.)
902-468-3702 (fax)



EASTERN PASSAGE: \$68,000. Tastefully decorated. 3 BR, 2 baths. Finished basement with rec room. Deck & fenced yard. 10 min. to Shearwater, 30 min. to Stad.



EASTERN SHORE: \$169,900. Country living but so close to the city. 30 min. to Shearwater, 45 min. to Stad. 14 rooms, 3 baths. On 4 acres of land.



NEW CONSTRUCTION in one of Dartmouth's newest & best subdivisions. 4 BR, 2 baths, double garage. Rec room with hearth. 15 min. to Shearwater, 30 min. to Stad. \$139,900.



EASTERN PASSAGE. Extremely affordable semi-detached, 4 years old. Great neighborhood. Oak cabinets, Jacuzzi tub. Fresh & bright. 10 min. to Shearwater, 30 min. to Stad.



PORTERS LAKE: \$83,900. Bungalow with 4 BR, finished basement. Near shopping, daycare, recreation facilities & only 25 min. to Shearwater & 45 min. to Stad. \$83,900.



DARTMOUTH, Waverly Rd. \$104,900. Close to the French Cultural center. Ideal for the active family. Bus route. Close to schools & Shubie Nature Park. 20 min. to Shearwater, 25 min. to Stad.



DARTMOUTH: \$124,000. Inside the world famous Mic Mac Rotary (which is no more!) & inches from Lake Mic Mac. Very quiet street. Open concept, vaulted ceiling. 15 min. to Shearwater, 15 min. to Stad.



COLBY VILLAGE, Dartmouth. \$125,000. One of Dartmouth's better areas. Bung. w/4 BR, 2 full baths, developed bsmt. Very quiet residential street. 15 min. to Shearwater, 30 min. to Stad.



FOREST HILLS, Dartmouth. \$109,900. Very cosy split entry home close to all schools & services. 4 yr. old. 3 BR. with rec room & wood stove. 15 min. to Shearwater, 30 min. to Stad.



HALIFAX, Williams Lake area. \$92,900. Executive semi on quiet avenue. Full finished basement. Private treed yard. 3 BR & rec room. 15 min. to Stad, 40 min. to Shearwater.



HEART OF residential Dartmouth backing on greenbelt to Maynards Lake. Custom designed open concept, ideal for young executives with no children. \$124,900. 15 min. to Shearwater, 15 min. to Stad.



FALL RIVER: \$134,900. Beautiful park-like country living cedar home. 3 BR, rec room and wood stove. 3/4 acre. Double garage, 25 min. to Shearwater, 35 min. to Stad.



SOUTH WOODSIE: \$59,900. 5 min. to Shearwater. Very affordable semi detached. Finished basement. 20 min. to Stad.



FAIRVIEW, HALIFAX: \$114,900. Letter perfect older bungalow. Garage, finished attic, & revenue basement apartment. 15 min. to Stad, 30 min. to Shearwater.



WATERFRONTAGE in Timberlea. Converted cottage. 3 BR with 60' of waterfrontage on Fraser Lake. Very affordable at \$72,900 but needs some TLC. 45 min. to Shearwater, 25 min. to Stad.



WEDGEWOOD PARK, Halifax. \$167,500. Cosy & comfortable subdivision, 15 min. from Stad. & 30 min. to Shearwater. 3 BR, 3 baths, rec room, eat-in kitchen, & garage.

Greenwood Nova Scotia



HARDY ASHLEY
Sales Rep.
DAVE ROMKEY
Sales Rep.

Re/Max Banner Real Estate
P.O. Box 1298
Greenwood, Nova Scotia B0P 1N0
902-765-2222
902-765-9140 (fax)



SUMMER home on Zwicker Lake. Asking \$49,900. Completely finished, 3 bedrooms, full kitchen, laundry and bath.



TALL RIVER subdivision \$84,900. Excellent resale area, close to CFB Greenwood. Beautiful landscaped lot, a gardener's delight.



1,408 SQ. FT. quality built home. Large eat-in kitchen, formal dining room. Great resale area. \$99,500. MLS.



JEFFERSON SUBDIVISION: Asking \$113,900. Large split entry. Matching fridge & counter top stove remain in spacious kitchen. Formal dining room with French doors to living room.



AUBURN: \$89,750. Excellent location for small business. 150' of road frontage on Hwy. #1. 30x37' post & beam workshop w/loading doors, office & showroom. + charming 1-1/2 storey home.



NICTAUX FALLS: \$76,400. Wood stove, ceiling fan to remain. Built-in china cabinet. Town sewer available at purchaser expense.



KINGSTON: \$105,000. Over 2,200 sq. ft. living space, finished double garage, generous European cupboards, large formal dining room, heat exchanger, central vac.



HIDDEN VALLEY S/D, WILMOT: \$92,000. 8 rooms plus 2 baths, large landscaped lot. Ideal family home.

Greenwood Nova Scotia



GERALD KEIL
Sales Rep.
BARBARA GIFFIN
Sales Rep.

Re/Max Banner Real Estate
P.O. Box 1298
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ANNAPOLIS VALLEY: \$112,000. 200 year old farmhouse, HWSW floors, country kitchen with large pantry. 70 acres land, clear spring water.



PLANES VIEW S/D: \$129,900. Over 1,400 sq. ft. up, basement fully finished, attached double car garage, jacuzzi in main bath, sunroom of dining room. A must to see! MLS.



MIDDLETON: \$79,900. 3 main floor bedrooms, 1 BR downstairs, rec room & laundry, fridge & stove available. Quiet area. MLS.



GREENWOOD - Fales River S/D: \$91,500. Large 6 room, 2 bath bungalow, 2 fireplaces, large eat-in kitchen, close to all amenities. An excellent buy!



GREENWOOD: \$82,500. Quiet street, double lot, 4 bedrooms, 2 baths, 2 fireplaces with heatilators. Property upgraded in past 2 years. Double wide paved driveway. MLS.



GREENWOOD: \$105,000. 4 bedrooms, 2-1/2 baths, galley kitchen with generous cupboards, dinette & formal dining room. There is much more. Owner anxious! Great value! MLS.



FALES RIVER S/D: \$84,900. Choice location. Fireplace in living room & wood stove in family room. #L046



\$104,000. New 3 bedroom, split entry, attached garage, large dining room. Close to base & shopping. #3060.

"DND" reimbursable real estate purchase expenses

Claimable items:

- Assumption fees
- Appraisal fees
- Courier fees
- Deed transfer
- Hydro certificate
- Land transfer tax
- Legal fees (purchase): Ontario, local tariff rates; Quebec, as per provincial schedule
- Legal fees (mortgage): Ontario, as above reduced by 2/3; Quebec, as per provincial schedule
- Mortgage default insurance: if you were a homeowner at your previous unit in Canada; if your down payment is less than 25%; if all your present equity is transferred to your new purchase; if your premium is paid all at once, not attached to your mortgage payment
- Mortgage insurance processing fee as per above
- Photocopying
- Postage
- Property survey cost (if survey is required for title)

- Registration fees: deed, mortgage, Power of Attorney, etc.
- Search/sub-search of title
- Bridge financing
- Sheriff's certificate fee
- Short term demand loan: max \$5,000 loan; 6 month interest; must be homeowner at present unit; money must be used for deposit on house, not for closing deal
- Tax certificate
- Telephone calls
- Water certificate
- Any other expenses required to obtain good title and/or mortgage with the following exceptions:

Items not claimable:

- Mortgage finder's/broker's fee
 - Lender's commitment fee
 - Repayment of municipal taxes
- The above information is believed to be accurate, up to date information. Confirmation should be obtained from your orderly room.

Buying your new home

How to begin

The first thing to do is complete and submit the

HOME BUYING

questionnaire on Pg. 12. A qualified Military Relocation representative will contact you by phone and follow up by mailing you a helpful real estate information package.

The package will contain some or all of the following items:

- financing information - pre-approve your mortgage requirements. This is done usually at your local bank or trust company. This saves a lot of frustration, and could save you a considerable amount of money in that it allows you to deal in cash value without having to ask the vendors for time to arrange your financing.
- maps
- transportation schedules
- list of local schools
- recreational and cultural services
- current property listing
- area trends and forecasts
- local real estate

publications

- local statistical information, and
- special request items.

Go over the samples of listings received from your new agent at the destination. Select the homes that you may be interested in and let your agent know. This allows him/her to research the properties on your behalf and he/she will have the answers for you on your arrival.

Be prepared to look at 5-6 homes per day and dress comfortably, slip-on shoes are a must.

If your spouse is not accompanying you on your HHT arrange for a Power of Attorney form at your lawyers office. This will save you a considerable amount of time in the offer stage.

Contact your new agent and she/he will be more than happy to make reservations/ car rentals, and in most cases arrange to meet you at the hotel on your arrival.

All members of the Military Relocation Network have

been carefully selected and many have previous military service. We are fully aware of the requirements of the military family. We are confident you will find us efficient, professional, trustworthy and competent to provide the very best in real estate services.

Steps in buying a home

- Prepare a final needs and wants list.
 - Make appointments and start looking.
 - Never be shy about asking questions and giving feedback to your agent.
 - Narrow down your choices.
 - Select a home in a neighbourhood that comes close to meeting most of your requirements.
 - Have the agent analyze your choice for price, resale and other considerations.
 - The agent will draft an offer, sign it and include your deposit cheque.
 - A lawyer should be
- Continued on Page 5

Digby/Cornwallis, N.S.



JOHN & CHARLOTTE ENGLEHART

Brokers

Johns Real Estate, Ltd.
194 Queen St., Box 880
Digby, Nova Scotia B0V 1A0
902-245-2323 (bus.)
902-245-4252 (fax)



DIGBY: \$72,000. Freshly painted 3 BR bungalow, finished family room in basement, wood/oil heat, decks, double lot. Water view. \$72,000.



BRIGHTON: \$165,000. Executive home. Quality built, spacious 2-storey, 4 yr. old. Many extras. 3-car garage, beautiful oak kitchen, semi-spiral staircase, 11 acre lot, unobstructed water view.



UPPER CLEMENTS: \$74,900. 3 or 4 bedroom cedar exterior home, fireplace, sunken living room, rec room on lovely 1.6 acre salt water lot.



BAYVIEW: \$121,500. A lovely 3 bedroom bungalow with many, many features on 7 waterfront acres. Unobstructed view. An ideal setting. \$121,500.



MOSCHELLE: \$62,000. 3 bedroom home with 1,500 sq. ft. Den, dining room, beautiful family room in basement. Fireplace. \$62,000.



NORTH RANGE: \$65,000. 3 bedroom split with rec room, utility, deck, shrubs, birches. Excellent home on one acre lot with privacy.



DIGBY: \$61,900. Attractive 3 bedroom bungalow with partly finished basement. Large deck, large lot. Good area.



CLEMENTSVALLE: \$68,000. 3 bedroom home plus basement has large rec room, dining room, etc. Barn/shop over 2 acre lot. Dreamed of owning a hobby farm?

Gagetown/Fredericton New Brunswick



VALERIE FORWARD

Sales Rep.

Re/Max Group Four Realty Ltd.
273 Queen St.
Fredericton, N.B. E3B 1A9
506-452-9888 (bus./24 hr. answering service)
506-450-5238 (mobile)
506-452-1590 (fax)
506-450-3292 (res.)
ERS Roster Approved



OROMCTO, Lincoln area: \$50s. Mini home on its own lot in a nice secluded area, only minutes from the base. This mini-home has 2 bedrooms, good size living room & eat-in kitchen.



SOUTH WOOD PARK: \$90's. Only 10 minutes to base & all the convenience of Fredericton shopping. Lovely 3+2 bedroom home with walk-out basement, finished with 2 baths, family room, wood stove.



IF YOU LIKE SPACE: \$90's. 2 year old, 3+1 bedroom raised bungalow on 1 acre lot. Finished family room, air exchanger. 20 minutes to Oromocto, 10 minutes to Fredericton.



INGROUND POOL \$119,900. Sunporch, open family room with wood stove. 3 huge bedrooms, 2 bathrooms, prime residential area of nice homes on north side.



FREDERICTON AREA: \$114,900. View of the city, only 3 months old. Hardwood floors, 3+1 bedrooms, 2 bathrooms with master ensuite.



NEW MARYLAND: \$127,000. 10 minutes to Oromocto. Beautiful bungalow finished down with family room, oak hardwood floors, master ensuite, garage, paved drive & more.



CLOSE TO OROMCTO & Fredericton: \$90's. 4 year old split entry, pine cupboards, large bedrooms, bright living room & basement. Ready for finishing.



CUTE & COSY & priced in the \$70's. 3 bedroom, 1-1/2 baths, lovely yard, paved drive, baby barn, apple trees, raspberry & strawberry bushes.

Gagetown/Fredericton New Brunswick



GARNETT URQUHART

Sales Rep.

Re/Max Group Four Realty Ltd.
P.O. Box 177
Fredericton, N.B. E3B 4Y9
506-452-9888 (bus.)
506-450-5087 (mobile)
506-452-1624 (pg.)
506-452-1590 (fax)
506-454-1212 (24 hr. answering service)
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LINCOLN: \$117,500. Immaculate 3+1 bedroom split entry. Living room with anglestone fireplace. Lower level completely finished w/granny suite. 2-car garage. Private acre lot.



OROMCTO: \$105,000. Excellent condition, 3+1 bedroom, 4 level split. Kitchen, oak cabinets. Dining room patio doors to deck. Family room wood stove. Walk-out bsmt. at ground level.



SOUTHWOOD PARK: \$114,900. Uniquely designed 3+1 bed. side-split w/cub appeal. Lower level family room, 6" outside walls, air exchanger. Garage. Deck, well landscaped tree lot.



BURTON: \$105,000. Well maintained 3+1 bed. split entry on beautiful treed acre lot, privacy. Eat-in kitchen, separate dining room. Lower level family room, den. Quality throughout.



NEW MARYLAND: \$108,000. Super condition 3+1 bed., family oriented neighborhood. Beautiful hwd. floors in LR, DR & hall. Family room w/wood stove, games room, 2 baths, heat exchanger.



OROMCTO: \$104,900. Location! Location! Spacious living room w/fireplace, separate dining room, eat-in kitchen, family room w/2nd FP, workshop. Beautiful landscaped lot. Paved driveway.



SOUTHWOOD PARK: \$109,900. Lovely 4 level split. Spacious living, separate DR off eat-in kitchen, built-in dishwasher, 3+1 bed., family room. Tastefully decorated. Heat exchanger, central vac.



HOWORTH ACRES: \$91,900. Well cared for split level home, 4 years old. Like new condition. Separate DR, eat-in kitchen, family room. 6" outside walls, thermopane windows.

Bagotville, Quebec



DENIS HOULE
Courtier

THÉRÈSE BILODEAU
Agent Immobilier Bilingue

Service Inter-Agence
Re/Max La Baie Inc.
159, rue Victoria, la Baie, qc, G7B 3M5
418-677-2293 (bus.)
418-677-2746 (fax)
418-677-2103 (res.)



1394 VICTOR GUIDMOND: 82,000\$. Intérieur superbe. 3 chambres à coucher, cuisine et salle de bain rénovées, impeccable. Terrain paysager et clôturé.



166 PLACE DES HIRONDELLES: 39,000\$. 2 chambres à coucher. Prince Caravane 14x68. Vendu avec terrain 45 x 90. Libre



1622 ST-PASCAL: 99,000\$. 3 chambres à coucher, construction 1990. Avec garage. A paliers, intérieur superbe. Terrain clôturé, plafond cathédral, verrière, combustion lente.

265 DES CEDRES: 79,000\$. Pas de voisin à l'arrière, secteur recherché. 4 chambres à coucher, sous-sol aménagé.



1720 ALEX SIMARD: 105,000\$. Magnifique vue sur le Fjord du Saguenay. 4 chambres à coucher, foyer, garde-robe en cèdre, chambre froide, beaucoup d'extra.



310 ST-STANISLAS: 89,900\$. Construction 1986, 5 chambres à coucher, 26x44, terrain 9,034 p.c. Garde-robe de cèdre, chambre froide. Garage, sous-sol très bien aménagé.



1831 DES FRENES: 105,000\$. 3 chambres à coucher. Construction 1969 selon les normes R-2000, fenêtres en PVC, plancher en érable. Armoires nombreuses en Irène.



32805 CHEMIN ST. LOUIS: 62,000\$ Terrain 20,952 p.c., 1-1/2 étage. Bain glissoir 3 personnes, sauna, poêle Légaré, 2 chambres à coucher, terrain clôturé.

St-Jean, Quebec



DIANE MARSHALL
Bilingual Agents

DENIS DÉPELTEAU
Bilingual Agents

Re/Max St. Jean Iberville Inc.
939-C, Boul., Séminaire Nord
St-Jean-sur-Richelieu, Que. J3A 1B6
514-349-5868 (bus.)
On base 83-621-3011 ext. 7629
(sans frais - free from Base)
Or 514-358-7687 (base)
514-349-1140 (fax)



ST-JEAN: \$96,000. Près de tout! sous-sol fini. Near everything! Finished basement.



ST-JEAN: \$79,900. Située l'autre côté, de la rue de la base. Thermopompe. Just across the street from the base and it also has a thermopump.



ST-LUC: \$149,000. La luminosité y fait son charme. 8 grandes pièces. Luxury at its first with 8 large rooms.



ST-JEAN. Des pièces bien éclairées en toutes saisons, 3 chambres. Construction 88. There is always a sunny spot in this 88 construction, all year round. 3 bedrooms on the same level.



ST. JEAN: \$129,500. Beau cottage 4 chambres, garage, foyer boisé à l'arrière. Nice cottage. 4 bedrooms, garage, fireplace, wooded area behind the yard.



ST-LUC: \$79,900. 4 chambres, terrain 70x100 tres privé à 10 minutes de la base militaire. 4 bedrooms, lot 70x100. Private site 10 minutes from the military base.



ST. LUC: \$114,000. 3 chambres, armoires en chêne, garage. Terrain tout auenage. 3 bedrooms, oak cupboards, garage. All the landscaping is done.



IBERVILLE: \$86,500. Semi-detached 3 bedrooms, all brick, large carport. Low taxes. Semi detache 3 chambres, tout brique grande abri d'auto. Taxes basses.

Valcartier

Ancienne-Lorette/Neufchâtel



DENISE VALLIÈRE
Bilingual Agent

DIANE D. GAGNÉ
Bilingual Agent

Re/Max Le Carrefour (1988) Inc., courber
10125, boul. l'Ornière, Neufchâtel, Que
418-843-0846 (bur)
418-843-0293 (fax)



ANCIENNE-LORETTE: 127,500\$. Grand bungalow de 4 chambres, planchers bois franc, garage 19x26, revenu 4-1/2 au sous-sol de 410\$/par mois.



VAL-BELAIR: 83,000\$. Reprise de finance, 3 ans, 2 chambres, armoires mélamine, aires ouvertes, porte-patio avec patio.



NEUFCHÂTEL: 99,000\$. Jumelé cottage de 3 ans, 2 grands chambres à l'étage, bain tourbillon, terrain aménagé et clôturé, secteur près de tous les services.



VAL-BELAIR: 72,000\$. Bungalow conventionnel de 3 chambres, sous-sol aménagé avec salle familiale, chambre et salle d'eau.



VAL-BELAIR: 96,000\$. 5 ans, 3 chambres à l'étage, terrain aménagé avec patio, sous-sol à finir à votre goûté, très beau secteur.



VAL-BELAIR: 95,000\$. Joli moderne, aires ouvertes, sous-sol très bien aménagé, 3 chambres, 2 salles de bains, à voir.



NEUFCHÂTEL: 93,000\$. 3 chambres en parqueterie, sous-sol semi-fini avec combustion lente, terrain de 67x105 pieds, près de tous les services.



BEAUPORT: 88,000\$. Tout brique, 3 chambres, terrain de 65x100 pieds, terrain aménagé avec piscine et patio.

St. Hubert, Quebec



NICOLE SICOTTE
Bilingual Agent

GUY RICHARD
Bilingual Agent

Re/Max St. Hubert, Inc.
5955 Payer St.
St. Hubert, Quebec J3Y 6W6
514-678-3150 (bus.)
514-443-1157 (Canex)
514-923-1098 (res.)
514-678-0128 (fax)



BELOIEL: 82,500\$. 3 bedroom bungalow, fireplace in living room, finished basement, with garage. Many extras!



ST-AMABLE: 54,000\$. maison mobile dans un beau secteur, près d'un parc, terrain 15,000 pc et plus encore!



ST-BASILE: 114,000\$. split level, family room with fireplace, 3 bedrooms, etc., etc. Quiet neighbourhood.



CHAMBLAY: 74,900\$. superbe condo 2 chambres, cuisines moderne. A voir. Come and see it!



ST-HUBERT: 90,000\$. bungalow, tout brique, entièrement rénové, 6,000 pc. de terrain. Faut le voir!



ST-HUBERT: 99,000\$. split entrance bungalow, finished basement, fireplace, 3 bedrooms. Super deal.

NOUS SOMMES AU
COME AND MEET US

CANEX

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IN-A

"ST. HUBERT"

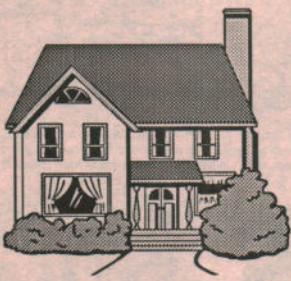
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Pourquoi vous assurez avec La Personnelle?

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Buying

Continued from Page 3

consulted if required.

• Proceed through the negotiating period to a successful conclusion.

• **Congratulations! You have bought a home.**

• Revisit your mortgage lender to finalize the financing.

• Visit your lawyer, fully discuss and understand what is required.

• Visit your insurance company or broker.

• Your agent should cross reference all necessary information with all parties concerned (mortgage and insurance company, and lawyer).

• Establish a bank account.

• Locate transportation routes to work, etc.

• Inquire about schools.

• Your agent and others will contact you if they require additional informa-

tion from you or contact them if you have questions.

• Make sure you set up your own file on the home you have purchased.

• Travel home safely, and we will see you on your return.

• You may in the near future have to contact some of the participants to make final decisions.

Note: Depending on the city or area you will be relocating to, and the real estate agent you will be dealing with, some of the suggestions and sequence of procedures in this paper may be changed, expanded or deleted in order to benefit and serve you.

New homes

If you buy a new home, be aware: check into the builder's reputation, ask to see some of his finished products. Check to see if his

construction carries the 5 year (HUDAC) New Home Warranty (which covers only structural defects, but not cosmetic defects). Allow for extra expenses because the base price rarely covers the quality you expect, (ie. carpet upgrading, minor changes, etc.). Ensure that everything that could be a point of contention is entered in your contract. In Ontario, some builders will put dispute clauses into their contracts. This will state that, if at anytime before or after closing a purchaser has a dispute with the builder, the builder reserves the right to complete the purchase to sell the property back at the same price and if applicable less 10-15% of the price per year as rent. Before signing such a contract you would be wise to have your lawyer check out your contract before you sign or pay anything to the builder.

Continued on Page 7

Mortgage Payment Table/Cost per \$1,000

This table tells you how much each \$1,000 of mortgage will cost per month. For example, if:

- Your amount available for monthly principal & interest is: \$650/month
- And mortgage rates are 10%
- And your amortization period is 25 years
- Then, your cost per \$1,000 per month is \$8.94
- You can (technically carry \$650 + \$8.94 x \$1,000, or \$72,707

Mortgage Interest Rate %	Amortization Period				
	5 years	10 years	15 years	20 years	25 years
7%	\$19.75	\$11.56	\$8.93	\$7.69	\$7.00
7-1/4%	\$19.87	\$11.58	\$9.07	\$7.84	\$7.16
7-1/2%	\$19.98	\$11.61	\$9.21	\$7.99	\$7.32
7-3/4%	\$20.10	\$11.94	\$9.34	\$8.13	\$7.47
8%	\$20.21	\$12.06	\$9.48	\$8.28	\$7.63
8-1/4%	\$20.33	\$12.19	\$9.62	\$8.43	\$7.79
8-1/2%	\$20.45	\$12.32	\$9.76	\$8.59	\$7.95
8-3/4%	\$20.56	\$12.45	\$9.90	\$8.74	\$8.12
9%	\$20.68	\$12.58	\$10.05	\$8.89	\$8.28
9-1/4%	\$20.80	\$12.71	\$10.19	\$9.05	\$8.44
9-1/2%	\$20.92	\$12.84	\$10.33	\$9.20	\$8.61
9-3/4%	\$21.03	\$12.97	\$10.48	\$9.36	\$8.78
10%	\$21.15	\$13.10	\$10.62	\$9.52	\$8.94
10-1/4%	\$21.27	\$13.24	\$10.77	\$9.68	\$9.11
10-1/2%	\$21.38	\$13.37	\$10.92	\$9.83	\$9.28
10-3/4%	\$21.50	\$13.50	\$11.06	\$10.00	\$9.45
11%	\$21.62	\$13.64	\$11.21	\$10.16	\$9.63
11-1/4%	\$21.74	\$13.77	\$11.36	\$10.32	\$9.80
11-1/2%	\$21.86	\$13.91	\$11.51	\$10.48	\$9.97
11-3/4%	\$21.98	\$14.04	\$11.66	\$10.65	\$10.14
12%	\$22.10	\$14.18	\$11.82	\$10.81	\$10.32
12-1/4%	\$22.22	\$14.32	\$11.97	\$10.98	\$10.49
12-1/2%	\$22.34	\$14.46	\$12.12	\$11.14	\$10.67
12-3/4%	\$22.46	\$14.59	\$12.28	\$11.31	\$10.85
13%	\$22.58	\$14.73	\$12.43	\$11.48	\$11.02
13-1/4%	\$22.70	\$14.87	\$12.59	\$11.64	\$11.20
13-1/2%	\$22.82	\$15.01	\$12.74	\$11.81	\$11.38
13-3/4%	\$22.94	\$15.15	\$12.90	\$11.98	\$11.56

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Aylmer, Québec J9H 6H4
819-684-4000 (bus.)
819-684-2432 (fax)
613-762-6687 (auto)
613-594-1222 (pager)



AYLMER: 94,500\$. Bung. en excellente condition sous-sol complètement fini. Piscine creusée et clôturée. 2+1 bedrooms bung. 2 bathrooms, pine floor in basement. Close to bicycle path & marina.



AYLMER: 138,500\$. immense bung. sans s.sol. à la champagne - planchers de bois franc. Cuisine moderne. Huge stone bung., double car garage. 4 bed., family room w/FP. 20 min. from Hull & Ottawa.



AYLMER: 94,500\$. Bung. 3+1 chác, s.sol fini-abri d'auto, rue tranquille. Grand terrain toiture neuve. Bung. w/caport. Bath completely renovated. Close to Champlain Bridge for downtown Ottawa.



GATINEAU: 92,000\$. Bung. 4 côtés briques. 3 chác, air climatisé central, piscine creusée. S.sol non fini. 3 bedroom bung. Fireplace in living room. Close to buses & highway. Good price. Built in 1974.



GATINEAU: 87,000\$. Maison en rangée avec garage, frais peint, tapis neuf, 3 chác, foyer salon. Garden home built in 1986. New carpet thru-out the house, large master bedroom.



GATINEAU: 89,500\$. Bungalow built in 1969. New roof & furnace. Mature trees. Bung. 3 chác, 25x42, s.sol pleine grandeur, situé dans secteur touraine.



HULL: 142,000\$. Condo en rangée. Const. 1976. Renové de la cave au grenier. Situé à quelques minutes du pont Champlain. Garden home condo. 4 bed. 2,251 sq. ft., 4 baths. Close to all amenities.



HULL: 99,500\$. Manoir des trembles. Semi-détaché avec garage. Sous-sol aménagé. Terrain clôturé avec haie de cèdre. Semi-detached 3 bed., walk-in closet in master w/ensuite. Close to Champlain Bridge.

Ottawa, Ontario



PHYLLIS KEEFFE

Sales Representative
Canada Trust Realty Inc., Realtor
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Ottawa, Ontario K1H 3N6
613-523-5850 (bus.)
613-523-8152 (fax)
613-224-0300 (res.)

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OTTAWA SOUTH: \$88,000. 3 bedroom garden home with fireplace, 1-1/2 baths, carport, outdoor pool. 5 minutes to Uplands Air Base.



EAST END: \$144,900. 2 storey, 3 bedroom home with 2-1/2 baths, huge country size kitchen, finished recreation room, private fenced yard.



WEST END: \$174,900. Great value. 2 storey, 4 bedroom home on very quiet street. Hardwood floors, fireplace, finished recreation room, central air +!



RUSSELL VILLAGE: \$134,900. 1,232 sq. ft., new construction, 3 bedrooms, 1-1/2 baths. 5 year new home warranty. Builder will custom build \$109,000 to \$159,900.



OTTAWA SOUTH: \$145,900. Nearly new freesthold townhouse with finished recreation room, fireplace, 2-1/2 baths, 3 generous size bedrooms, garage.



DOW'S LAKE: \$125,900. 3 bedroom semi in desirable neighborhood. Family size kitchen, living room, dining room. Many recent improvements.



METCALFE VILLAGE: \$144,900. Custom built 3 bedroom bungalow on 3.5 acres. Also small barn.



EAST END CONDO: \$118,900. Low condo fee. 3 bedroom garden home within walking of schools, shopping & buses. Attached garage, 2-piece ensuite. Finished basement.

Ottawa, Ontario

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MIKE HANLON, CO & EDNA HANLON

Sales Representatives
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Ottawa, Ont. K1V 6P9
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613-824-3013 (res.)
613-837-7493 (fax)
1-800-461-3406



\$182,500: Elegant, immaculate & spacious 3 bed in Embrun. 30 min. SE of Ottawa. Sunken family room, lg. eat-in kitchen, double attached garage, master w/3-pc. ensuite, sep. dining & much more!



\$109,000-\$129,000: New 3 bed. high ranch bung. in Morewood area, 35 min. south of Ottawa. 1/2 acre lot. Choose carpets, paint, cupboards & vanity, 1 yr. builders warranty, 5 yr. HUDAC new home warranty.



OTTAWA SOUTH (Windsor Park): \$109,000. 3 bed. garden home. C/V, C/A, fully decked backyard 19x12. fin. rec room w/bar, lg. eat-in kitchen, plenty of cupboards, neutral decor, good flooring.



CUMBERLAND: \$147,900. Beautiful decor, 3 yr. old, 3 bed., 2 storey by Medallion Homes. Prof. fin. rec room, bright eat-in kitchen, patio doors to private garden. European cupboards & carpet. C/V.



\$122,500: 3 bed. garden home, underground parking, inside entry, heated outdoor pool, backs onto Sheryl Park. Bmnt. fin. rec room & computer room. Many more features. South end between Uplands & NDMC.



\$199,000: Duplexed bung. in Orleans, fully rented. Garage w/water & light, leased out at \$225/mo. Total income \$1,520/mo. Vacant lot adjacent to property. Brick bung., quiet cres., walking distance to amenities.



\$105,900: Ensuite, huge walk-in closet, FP, garage w/inside entry, galley style kitchen w/eating area, combined L-shaped living & dining rooms, plenty of cupboards, much more. In Fallingbrook.



FALLINGBROOK: \$102,900. 3 bed. garden home w/FP, single garage w/inside entry, 2-pc. on main floor, galley style kitchen w/eating area, generous room sizes & closets, located 30 min. to downtown.

The cost of living ... how much can you afford each month?

Without question the most important consideration when thinking about making a change in where you live is considering how much it will cost and how much you can realistically afford.

It's important that you are honest with yourself. If you want something better, it may put a strain on your

budget and you may have to change your lifestyle to adapt. An average family should not spend more than 24% to 40% of its gross income on housing.

The following form will help you to calculate the maximum amount you should be spending on accommodations each month.

What is your current income?

Gross monthly income\$ _____
 Gross monthly income (spouse)\$ _____
 Other income.....\$ _____
 Total \$ _____

Total Monthly Expenses \$ _____
 Total Gross Monthly Income \$ _____
 Percentage of Income Now Paid for Housing
 $\frac{\text{Total Monthly Expenses}}{\text{Total Gross Monthly Income}} \times 100 = \text{Percentage}$

What percentage of your gross monthly income are you spending on housing?

25% to 30% 30% to 35% 35% to 40%
 Excellent to Good Acceptable Average

How much are you willing to pay in the future?

Estimated Total Monthly Expenses	Total Monthly Income	Percentage of Income Willing to Pay
\$ _____	\$ _____	X 100 = _____ %

What percentage of your gross family income are you willing to spend on housing in the future?

25% to 30% 30% to 35% 35% to 40%
 Excellent to Good Acceptable Average

Kingston, Ontario



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Sales Rep.

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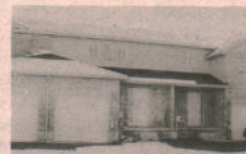
SELKIRK ROAD: \$109,000. Well maintained all brick family home, original owner, lg. eat-in kitchen, 3 bedrooms, nice treed, fenced yard. Low heat costs. Close to shopping, schools, etc. 15 min. to base.



WINDFIELD CRES.: \$149,900. Inground pool, main floor family room w/FP, 4 bedrooms. Very nice yard. Ceramic tile foyer, very well located. Close to schools, churches, downtown & 5 min. from CFB.



GRENADE DR.: \$122,900. Very well maintained family home, spacious eat-in kitchen, 2 baths, neutral tones thru-out, fenced yard, upgraded cushion floor, close to shopping, schools, 5 min. to base.



ROSE ABBEY DR.: \$121,900. Gorgeous freehold townhome surprisingly spacious, colonial trim & doors, oak railings, 3 bedrooms, 2 baths, garage, close to schools, shopping & 5 min. to base.



GRENADE DR.: \$145,000. Very nice family home with upgrades. 3 bed, master w/3-pc. ensuite, eat-in kitchen, rec room on lower level. Good landscaping, fence, yard, paved drive, inside entry to garage. 5 min. to base.



JEAN WORRELL CRES.: \$93,900. Super spacious family home. Open concept, quiet cul-de-sac, patio doors to deck, landscaped w/cedar privacy hedge. Lower level rec room. Spotted. 10 min. to base.



GREENWOOD PARK: \$174,900. Well maintained, recently painted, 1,728 sq. ft., 4 levels, family room w/gas FP, walkout to deck, fin. basement rec room & 4th bedroom. 3 baths. Garage. 5 min. to base.



GRENADE VILLAGE: \$187,500. Ranch style split entry bung. Upgraded. 3+2 bedrooms. Large family room w/heater FP, walkout to inground pool. New soffits & fascia. 5 min. to base.

Trenton, Ontario



JERRY SIMZER
Sales Associate

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 Trenton Town Centre
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 Trenton, Ontario K8V 5R7
 613-392-6594 (bus.)
 613-394-3394 (fax)
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MOBILE HOME: \$49,500. Spacious 2 bed, w/eat-in kitchen, lots of cupb., sundeck off kitchen, F.A.E. heat, some new carpets, fridge, stove, all window dressings, family room w/patio doors to sundeck.



4 LEVEL SPLIT: \$135,900. 3 bed, den, 1-1/2 baths, sep. dining room, patio doors to sundeck, full fin. bsmt., forced air gas heat, fenced yard, close to high schools, excellent subdivision.



HI-RANCH: \$139,900. 4 bed, 2 baths, gleaming hwd. floors, sep. dining room, patio doors to sundeck, wall to wall FP in family room, attached garage, fenced yard, close to public school. Immediate possession.



BUNGALOW: \$148,500. 3 bed, 2 baths, meticulously kept R2000 home, over 1,500 sq. ft., energy eff. forced air gas, heat recovery system, main floor family & laundry room, patio doors to deck, garage, dining.



BRICK BUNGALOW: \$99,900. 2 or 3 bed., immediate possession is available on this home. Some hwd. floors, full basement, forced air oil heat, 32x20 garage, paved drive, nicely treed lot w/veg. garden.



SPLIT ENTRY: \$154,900. 4 bed, 2 baths, just west of Trenton, 1,425 sq. ft., sep. dining room, gorgeous kitchen w/oak cupboards, open concept home, cathedral ceilings, full bsmt., 45 acres w/horse barn.



BRICK BUNGALOW: \$119,900. 4 bed, 1,300 sq. ft., sep. dining room w/patio doors to 20' deck, large rooms, FP in LR, full fin. bsmt., new roof, garage & carport, nicely treed lot, early possession.



NEW HI-RANCH: \$119,900. 3 bed., 1,150 sq. ft., forced air electric heat, open concept, patio doors to sundeck, attached garage, 3/4 acre lot, choice of colours & carpets.

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Jack W. Chong
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Plain Language Forms

Our mortgage forms are designed to ensure our obligations and yours are spelled out in words and phrases which are as clear and simple as we can make them.

Buying

Continued from Page 5
Older homes

When buying an older home, it is often a good idea to have a building inspection escape clause in your offer. This will allow you to bring in a building inspector or contractor of your choice to check out the building's structural soundness. If there is a point of contention and you and the vendor cannot come to satisfactory terms the offer then becomes null and void and your deposit is returned.

Private sales

It is a popular misconception that private sales are better bargains than those listed with a realtor. Sometimes this is true that the person selling is offering their property at current market value less the 5-6% realtor's commission. (Note: The buyer does not pay the commission, the vendor does.) Most times the owner of these properties will find out the current market value for the house and sell at that price. In such a situation, be sure that you are fully aware of the area's property values so that you do not overpay and end up losing when you are ready to sell.

Trailer purchase

Financing may be more difficult. Normally 25% of the purchase price is expected as down payment. Insurance premiums will be at least double the cost of a home. Resale value is good but not

as profitable as a home. Many mobile home parks require approval of tenants and may have a rule that once the trailer is sold it must be moved off the lot. Insist on having signed authorization to have the trailer remain on the lot after closing.

Rental of trailer park lots average between \$125-\$150 per month. New mobile homes will have extra costs: setting up, and skirting.

Making the offer

Before your agent actually drafts up the offer, there is a very important question to answer — How much is the home worth? In most cases, the asking price of a house falls in line with other comparable homes in the same neighbourhood. Your real estate agent can usually verify the asking or selling price in a particular area or street, from historical data in recent sales books or through computer services available from most real estate boards. The procedure for determining fair market value is part of our regular routine when drafting an offer.

Depending on a number of market conditions (supply, demand, specific activity on a home), there will usually be 3 to 5% flexibility in the asking price for negotiating purposes, but don't count on this in a brisk selling market. (Markets usually become brisker in the spring.) If two or more offers are received by the vendor at the same time you may have to pay full asking price. This is when you'll be grateful for the advantage of a cash offer. (A

cash offer either means paying all cash or having a pre-approved mortgage.)

The offer is more properly referred to in Ontario as the Agreement of Purchase and Sale. This is a standard form document drafted by lawyers, approved by local real estate boards, and used by registered real estate agents belonging to that board. The offer is usually drafted by the real estate agent with input from the lawyer if required. Once all terms and conditions in the offer are agreed on and the document is signed by both the vendor and purchaser, a legally binding agreement is in effect.

The offer is fairly straightforward, with the following points to consider. A deposit cheque of between \$500 and \$5,000 accompanies the offer as a sign of good faith to the vendor (usually \$1,000 is adequate). This cheque will be returned to the purchaser if the final terms and conditions cannot be agreed upon. If both parties have agreed on the terms and conditions in the accepted offer, then the deposit cheque, made payable to the listing broker, will be cashed and held in the listing broker's trust account. This deposit makes up part of your down payment, and is credited to the purchaser on the closing date (possession date).

The purchase price and the closing date, both of which are negotiable items by both parties have to be indicated on the offer. It has been our experience that the purchase price is probably the most negotiated item in an offer.

Various standard and

conditional clauses pertaining to the sale will be typed into the blank portion of the agreement. The standard clauses pertaining to the balance of down payment, adjustments on closing, such as taxes, hydro, etc., are common unconditional clauses. Conditional clauses are conditions imposed either by the purchaser or vendor (usually the purchaser) to complete or perform a certain act within a specified time limit. An example would be a purchaser making the offer conditional for 5 days in order to obtain mortgage financing.

Most vendors will indicate on the listing information sheet what they plan to leave with the home (built-in appliances, drapes, etc.) as well as what is not included in the sale (decorative curtain rods, dining chandelier, etc.). All these included or excluded items should be noted in the agreement.

On all offers you will find irrevocable (valid) time and date. This means your offer has to be considered by the owner prior to expiry of that time, and any negotiations should occur within that time frame unless a time change is agreed upon to allow additional time for either party to consider the offer. The irrevocable time limit can be as short as two hours, or a more commonly accepted time of 24 hours. Once again, rely on your agent to advise you on the common practice and strategy he or she prefers to use.

All Agreements of Purchase and Sale are drawn up for real estate boards by lawyers,

and all real estate lawyers will be very familiar with this document. If you feel uncomfortable with any unusual clauses that appear in the offer, your real estate agent will gladly contact your lawyer to verify the legality for your protection. A call to your lawyer is a safeguard, but do not let it interfere with you getting your offer in as quickly as possible, especially when the owner will be receiving more than one offer. Rely on your agent's advice in this matter.


So you put in an offer; what's next?

Your agent has delivered your offer to the listing agent who is bound by law to bring all offers to the vendor. The listing agent presents the offer to the vendor by discussing with the vendor all the terms and conditions contained in the offer. The vendor at this time has three options:

- Accept the terms and conditions of your offer as is, by dating and signing the agreement and returning copies to your agent. (If the offer had no conditions in it, congratulations! You now own a home.)
- Refuse or reject the offer outright. (A courtesy would be to write 'rejected' across the offer and initial or sign it.)
- The most common option if some of the terms and conditions are not acceptable, is the vendor may change them, initial the changes, date and sign the document in the appropriate areas, and return it for your

Continued on Pg. 9

North Bay, Ontario
ERS Roster Approved



NONA PATTERSON Broker/Owner
DAVE WYLIE Sales Assoc./Owner

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BayDynamic Realty
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North Bay, Ont. P1A 2A5
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705-494-7311 (fax)
705-476-2510 (res.)



247 GREENHILL AVE: \$124,900. 5 bed, brick bungalow, 1-4, 1-3, 1-2 pc. baths, 1,300 sq. ft., rec room 12x22 w/wood stove. Lg. comfortable home on lg. treed lot.



55 ROSEDALE: \$114,500. Nicely maintained bungalow semi with carport, fenced rear yard and main floor sunroom. 3 bedroom unit with family room on quiet cul-de-sac.



1465 CASSELLS: \$116,900. Old world downtown charmer with main floor family room & private rear yard. Gas heat with a wood fireplace.



OXFORD: Priced from \$151,900. Cloverbrae Cres. Over 1,620 sq. ft., above grade, 2-car garage, cathedral ceilings, 3 bedrooms, covered patio deck.



CHATAM: Priced from \$149,900. Cloverbrae Cres. Over 1,700 sq. ft., above grade, 1-car garage, 3 bathrooms, main floor family room.



JAMESTOWN: Priced from \$166,900. Over 2,100 sq. ft., above grade, 1-car garage, 4 bedrooms, 3 bathrooms, main floor family room.



STANFORD: Priced from \$164,900. Over 2,050 sq. ft., above grade, 1 oversized single garage, 4 bedrooms, 3 bathrooms, main floor family room.



JOCKO POINT: \$89,900. Lake Nipissing beauty. Lg. deck on lake side, wood stove in living room & cathedral ceiling. Lots of windows. Deck off master. Lease signed until 1994. \$500 transfer fee.

Winnipeg, Manitoba



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204-895-9036 (res.)
ERS Roster Members



CHARLESWOOD: \$74,900. An attractive, well maintained 1,020 sq. ft., 3 bed, side-by-side, large pie shaped lot, good sized LR, dinette off kitchen, great rec room, bed, & bath downstairs. Near all amenities.



WESTWOOD: \$147,900. A traditional 1,900 sq. ft., 6 room, 4 bed, 2 storey, prestigious location. Main floor family room w/FP, dinette off kitchen, 3-pc. ensuite, walk-in closet, C/A, inground pool.



CHARLESWOOD: \$124,900. Spotless 1,500 sq. ft., 4 bed, 172' deep treed lot, oak kitchen cabinets, patio doors off DR, large LR, super rec room & laundry, C/A, quiet neighborhood.



RIVER HEIGHTS: \$92,900. Gorgeous older 2 bed, widebule detached garage, good size LR & DR, eat-in kitchen. Lovely rec room, 3-pc. bath & laundry down. C/A. 120' lot near bus & shops.



CRESTVIEW: \$94,900. Immaculate 3 bed, w/main floor family room, updated kitchen, patio doors off DR to sundeck. Super rec room, hwd. floors thru-out. Large 120' lot. C/A. Near schools & bus.



CRESTVIEW: \$87,900; Neat 1,085 sq. ft., 3 bed, bungalow on lg. irregular lot backing on kiddie's park. L-shaped LR & DR, lg. kitchen, gleaming hwd. floors in bed., lg. rec room, bed, & 3-pc. bath down.



LINDEN WOODS: \$149,900. Custom built energy efficient, 7 rooms, 3 bed, 6 yr. old, 1,720 sq. ft., 2 storey, 115' lot. Main floor family room w/FP, 3-pc. bath off master, walk-in closet, C/A.



WHYTE RIDGE: \$132,900. 6 yr. old, 1,480 sq. ft. energy eff. 3 bed, w/main floor family room, FP, Super kitchen, European cabinets, 3-pc. ensuite, walk-in closet, insulated barmt., C/A.

Selling your home — First impressions are important!

Let your home welcome buyers

With a little effort you can make your home ready to sell more quickly and at a better price.

First impressions are important!

Remember, when prospects come to look at your house, the first thing they will see is

your front door. Be sure it is fresh and clean. Be sure your lawn and landscaping are well manicured and trim looking. Be sure your yard is free of refuse and leaves. If it snowed, be certain that you've removed the ice and snow from the walk and steps.

What you show is what

you get

Faded walls and worn woodwork will reduce the appeal of your home. Why try to tell a prospect how your home could look, when you can show him or her with a reasonable amount of redecoration? A quicker sale at a higher price will result. Invest in paint where

required. It will pay dividends for you.

Let the sun shine in

Open those drapes and curtains all the way so the prospect can see how bright and cheerful your home is.

Fix that leaky faucet

Dripping water discolours sinks and suggests faulty or worn-out plumbing.

Little things mean a lot

Take a few minutes to make sure your doors don't stick or have loose knobs. Don't forget your windows and cabinet drawers. Get the minor flaws fixed since they detract from your home's value.

Safety first and always

Continued on Pg. 9

Winnipeg, Manitoba



PEARL LANGEN

Sales Associate
Re/Max 100% Club - Hall of Fame
300-3025 Portage Ave.
Winnipeg, Manitoba R3K 2E2
204-837-7000 (bus. - 24 hrs.)
204-837-6397 (res.)
204-837-7070 (fax)
ERS Roster Approved



CHARLESWOOD: \$139,900. 1,450 sq. ft., 3 or 4 bedroom bungalow, 2-1/2 baths, family room, fireplace, patio doors.



CRESTVIEW: \$104,900. Pool size lot on quiet crescent. 3 bedrooms, hardwood floors, good family home.



WESTWOOD: \$92,500. \$4500 lot lease. Oak kitchen plus dining room, 4 bedrooms, 1-1/2 baths, park-like yard.



SILVER HEIGHTS: \$88,900. Den could be fourth bedroom, newer furnace, roof, kitchen, central air, single garage.



NORTH KILDONAN: \$89,900. Just move in! immaculate 3 bedroom bungalow, oak kitchen, rec room, extra bath & garage.



ST. VITAL: \$88,900. 3 years new, European kitchen, gas fireplace in living room, 2-pc. ensuite, minty!!



CRESTVIEW: \$92,900. 1,680 sq. ft. of space, 4 bedrooms, rec room with fireplace and extra 2-pc. bath. Garage.



CRESTVIEW: \$109,900. 4 bedroom bi-level with oak kitchen, 2 fireplaces and baths, french doors to deck! Garage.

Shilo, Manitoba



GERRY ANDERSEN

Sales Associate
Re/Max Valley Realty
1040 Princess Avenue
Brandon, Manitoba R7A 0P8
204-729-3555 (office)
204-729-8290 (fax)
204-726-8714 (home)



UNIVERSITY AREA: \$99,900. Uniquely renovated 3 bedroom home w/hwd. floors, spiral staircase to den, main floor family room w/fireplace, lower level rec room w/fireplace, double garage & much more.



NORTH HILL: \$129,000. This 3 bedroom home has a great view of the city. It offers 3 bedrooms, 3 baths, formal dining room, family room & is situated on a mature lot with sprinkler system.



PARKDALE: \$87,900. Nicely decorated & maintained home offering 2+1 bedrooms, 2 bathrooms, family room with fireplace, outside entrance to backyard from lower level & situated close to all amenities.



SPRUCEWOODS: \$92,500. Outstanding 2 year old home. 1,226 sq. ft., beautiful kitchen, formal dining room, huge master bedroom w/walk-in closet & 4-pc. bath. Full acre lot, close to CFB Shilo.



LINDEN LANES: \$69,900. Immaculate condition home offers 3+1 bedrooms, 2 baths, family room w/fireplace & wet bar, exceptional landscaping, 2 sheds & 1 block from elementary school.



RIVERVIEW \$79,900: Well maintained 1,050 sq. ft. home with 3 bedrooms, 2 bathrooms, L-shaped living room & dining room, & family room. Home is situated on a large lot.

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- PERSONAL LINE OF CREDIT

Calgary, Alberta



SUE FERGUSON DUSTY HICKS

Sales Associates
Re/Max Associates Realty
159, 2515-90 Avenue S.W.
Calgary, Alberta T2V 0I8
403-251-5400 (bus. - 24 hrs.)
403-251-6160 (fax)
403-279-7899 (res.)



TOWNHOUSE: \$88,900. Excellent & affordable 3 bedroom home. Taxes are only \$760 a year. Located only minutes from base.



TOWNHOUSE: \$82,900. 3 bedrooms and completely renovated. New carpet, kitchen & paint. Appliances included. Located in lovely S.W. neighborhood.



\$104,900: Super 4-level split developed on 3 levels with many extra features. 2 baths, fireplace, family room & large lot.



\$108,900: Great 3 bedroom home with suite in basement. This property features a double garage and large lot.



LAKE COMMUNITY: \$114,900. Nearly 1,400 sq. ft. developed in this 4-level split. Located close to lakes, park and river.



\$124,900: Gleaming hardwood floors highlight this excellent 3 bedroom home with fireplace, garage, developed basement, located in mature S.E. neighborhood.



\$127,000: Vacant 1,250 sq. ft. bungalow on quiet street with large heated garage. Lots of oak and upgrades.



\$132,900: Totally upgraded bungalow with garage and developed basement. Located in mature neighborhood 2 minutes from base.

Medicine Hat, Alberta



JOHN MACLAREN

Sales Representative
Re/Max Medalta Real Estate
2805-13 Ave. S.E.
Medicine Hat, Alberta T1A 3R1
403-529-9393 (bus.)
403-529-9660 (fax)
403-529-9660 (res.)



PREMIUM HOME: \$139,900. Super clean 2 year old split level. 2x6 construction. 4 bedrooms, 3 baths, fireplace. Double attached garage & double detached garage/workshop. Loaded with extras.



MATURE AREA: \$111,900. Completely redone 4 bedroom home, skylight, sauna, main floor family room c/w fireplace, beautiful modern decor. Heated garage & RV parking. Value shows!



PRICED RIGHT: \$114,900. Close to schools. A-1 condition thru-out. 5 bedrooms, family room with fireplace, main floor den, country kitchen plus dining room. Wow!



THE PERFECT HOME: \$126,000. Large bungalow loaded with extras. Near school. Summer porch off kitchen, main floor utility, hot water heating and central air.



WHAT YOU CAN BUY ... for \$61,900?? Would you believe a solid 2 bedroom bungalow with fully developed basement, appliances, garage. Nice yard. Taxes \$757.



FABULOUS: \$127,500. Luxurious 1,750 sq. ft. 2 story with oak trim thru-out. Main floor family room with fireplace, main floor utility, 3 baths. Bright and cheery. You'll love this one!!



SUPERB: \$187,500. Unique home in exclusive new area of city. Truly a dream home with 2 person jacuzzi ensuite, dream kitchen for Mom, main floor family room with marble fireplace. Seeing is believing!



VALUE PACKED: \$55,900. Located in Redcliff, this completely developed bungalow has newer neutral carpets, central air conditioning, 8' satellite dish & a garage. A Re/Max 'best buy'!

Buying

Continued from Page 7

reconsideration. This is called a counter offer.

The purchaser can reject the counter offer or, as the vendor has done, make the necessary changes, initial them, and return the offer to the vendor for reconsideration. This is a counter-counter offer. The usual conclusion to all these negotiations between the purchaser and the vendor is the agreement to all terms and conditions finalizing an accepted offer by both parties.

Now that you have purchased a home there are a few final important steps that must be arranged:

- revisit your mortgage lender,
- meet with your lawyer, and
- meet with your insurance company or broker.

Impressions

Continued from Page 8

Keep stairways clear and clean to avoid injuries and avoid detracting by distracting.

From top to bottom

Display your attic, basement and other utility space including crawl spaces by removing all unnecessary articles. A coat of paint can do wonders if your basement is dark and dreary.

Big closets

Make the closets look bigger by having them neat and well organized to show that your home has ample closet space.

Bathrooms sell homes

Make these rooms sparkle! Check and repair any damaged or discoloured caulking in the

bathrooms and showers, and be sure that the towels and area rugs are bright.

Bedrooms shouldn't sleep

Keep bedrooms bright and cheerful. Remove any excess furniture and be sure to use attractive and colourful bedspreads and fresh curtains.

Shine on

Your home's illumination can be a welcome sign to that prospective buyer. Turn on all your outside and inside lights when showing your home at night.

Music soothes the savage beasts

(But not the potential buyer.) When showing your home, turn off that blaring radio or television. Let your Relocation Specialist and buyer talk freely and not be distracted.

Curb your dog

A dog is man's best friend, but now when showing your home. Keep all out of the way and not under foot.

Silence is golden

Be courteous and friendly, but don't try to force conversation with a potential buyer. He or she is there to inspect your home.

Be it ever so humble

There's no place like your home. Never apologize for the appearance of your home. If any objections or derogatory comments are offered, let the experienced Relocation Specialist answer them. That is his or her job.

Stay in the background

Your Relocation Specialist knows the buyer's needs and

desires, and can better emphasize the virtues of your home when you're not present. If there are any questions, he or she will call you.

Don't put the cart before the horse

Trying to sell the prospective purchasers any of the furniture or furnishings which you are not taking with you, before they've purchased your home, can often lose the sale.

A word to the wise

Let your Relocation Specialist discuss the selling price, terms, possession and other factors with the customer. He or she has been trained and has the experience, so leave it to your agent to bring your negotiations to a satisfactory conclusion.

Cold Lake, Alberta



DAWN KYREJTO
Sales Associate

Re/Max
Cold Lake Tritown Realty, Realtor
5120-55A Street
Grand Centre, Alberta T0A 1T0
403-594-4445 (bus.)
403-594-4464 (fax)
403-594-6813 (res.)
403-671-9851 (pager)
ERS Roster Approved



ONLY \$22,500. Much to enjoy & affordable. 16x72 mobile home w/ large addition & enclosed sunporch. Immaculate inside & out. Why rent when you can own this energy efficient home.



\$113,500. 1,600 sq. ft. + custom development. This 4 level split is only 1-1/2 years old. Open concept floor plan provides maximum family living space. You'll be green with envy for this one.



A STEAL AT \$66,500. Fully developed semi-detached close to beach and all amenities. Great family room & guest bedroom on lower level. Spacious main floor kitchen & comfortable living room.



\$120,500. Subtle hues of grey & delicate pastels grace this customized 4 level split. Cathedral ceilings, quarry tile entranceway, fireplace & lots of natural sunlight will catch your eye!



\$99,900. Did you say location? This is it! Excellent family-oriented Brady Heights location. Mature landscaping & fully fenced. A world of your own. 4 bedrooms, fireplace, 2-1/2 baths & more.



\$129,900. Relax in the 6-person hot-tub after a hard day at the office. Or curl up to a good book in front of the airtight fireplace. Enjoy cooking in a gourmet style kitchen. Nothing overlooked or undone. 3 bed. bung.



A MUST SEE AT \$102,900. Back to the beach! Comfortable bungalow offers formal dining room, fireplace, spacious bedrooms, magnificent backyard decorated with an abundance of perennials.



\$139,900. When you say country, this 1,700 sq. ft. log bungalow says it all. Tranquil, 160 rolling acres. Wild game abound. Lg. triple car garage, machine shed & pole shed + bonus crop revenue. Close to base.

Edmonton/St. Albert, Alberta



ROB & SYLVIA ROBERTSON

Re/Max Real Estate
Sales Associates
100 Professional building
#7 St. Anne St.
St. Albert, Alberta T8N 2X4
403-458-8300 (bus.)
403-458-6619 (fax)
403-459-9152 (res.)
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EDMONTON, Kensington: \$89,800. Starter home, 1,060 sq. ft. bungalow. Needs work. Basement partially finished. Carport.



MORINVILLE: \$105,000. 1,600 sq. ft., 4 level back-split. Newer carpet, all draperies, landscaped and fenced, double detached insulated garage.



EDMONTON, Castledowns: \$112,500. 1,050 sq. ft. bi-level, like new, finished basement. Large pie-lot and double garage.



CARDIFF ECHOES: \$117,900. 1,900 sq. ft. split level, new hardwood oak floors, sunken living room, 4 bedrooms, large pie-shaped lot backing onto park.



ST. ALBERT, Forest Lawn: \$89,900. 1,200 sq. ft., 3 bedroom condo with fridge, stove, dishwasher, built-in vacuum & single detached garage.



ST. ALBERT, Akinsdale: \$124,900. 1,360 sq. ft. bungalow. Vaulted ceilings, new carpet & lino, new oak cabinets in lg. kitchen, 3-pc. ensuite. Fully developed basement, football size yard.

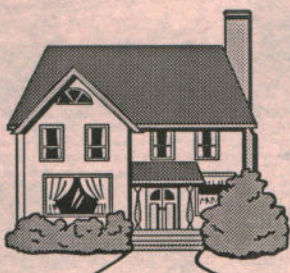


ST. ALBERT, Lacombe Park: \$119,900. Charming 4 level split, sunken living room with fireplace, 3 bathrooms, fully finished, double detached garage.



LEGAL: \$84,900. Excellent acreage hobby farm set up. 45 minutes from Nampa. 1,040 sq. ft. bungalow, metal clad barn with horse stall, hay shed, on 2.99 acres.

CANEX



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GST and your new home

When you buy a newly constructed home, condominium or townhouse, the entire purchase price including land is taxable. If the property is to be rented to tenants, the full 7% GST is charged on the purchase price. However, if the home is going to be your primary place of residence, it may qualify for a partial GST rebate, depending upon the sale price.

For homes costing \$350,000 or less, you will receive a rebate of 36% of the GST paid, to a maximum of \$8,750. That means you pay approximately 4.5%

GST (not 7%) on the purchase price.

New homes selling for \$450,000 or more do not qualify for a GST rebate.

If you buy a substantially renovated home from a builder who supplies both the land and the house as a single transaction, the same GST rebate conditions described above apply. Your Relocation Specialist can explain how the Federal Government defines "substantially renovated."

GST and land

Buyers who purchase land separately may have to pay GST on the sale price depending on the previous use of the land. When you build a new home on your land, then you will pay GST on the construction costs of the house, less any applicable rebate.

GST and the resale home

You don't have to pay GST on the purchase price of a used residential home. In other

words, the purchase is "exempt" from GST.

Revenue Canada defines "used residential property" to include an owner-occupied house, condominium, apartment, summer cottage, vacation property or non-commercial hobby farm. They refer to "used" as residential property that has been occupied as a residence before you bought it.

Used property can also mean a recently built house that is substantially complete and has been sold at least once before you buy it.

As with most taxes, there are exceptions to the GST rules regarding resale housing. Contact your Real Estate agent or Revenue Canada for additional information.

GST and the real estate transaction

GST applies to most of the services provided in completing the real estate transaction. For example, 7% GST is applied to the commission a Real Estate agent charges for facilitating a sale.

Additional Base Locations

CFB St. John's, Newfoundland
Judy Bugden
Re/Max United
860-866 Topsail Rd., St. B, Box 9568
St. John's, Newfoundland A1A 2Y4
709-364-8848 Fax 709-364-8915

CFB Gander, Newfoundland
Gaye Turner
Hobbs HomeLife
191 Airport L., Box 586
Gander, Newfoundland A1V 1W6
709-256-2100 Fax 709-651-2769

CFB Chatham, New Brunswick
Pauline D. Sweezy
330 Pleasant St., Box 518
Newcastle, New Brunswick
506-773-7003 506-622-1617
Fax 506-622-5117

CFB Meaford, Ontario
Verna Mullin
Re/Max Four Seasons Realty
325 Ykes St. North
Meaford, Ontario N0H 1Y0
519-538-4020 Fax 519-538-5295

CFB London, Ontario
Dave Haydon
Re/Max Forest City Realty
334 Wellington Rd.
London, Ontario N6C 4P6
519-679-2000
Fax 519-672-3381

Sudbury, Ontario
Alfred (Fritz) Grotoli
Alfred Grotoli Real Estate
470 Paris St.
Sudbury, Ontario P3E 3B2
705-674-4887

Portage La Prairie, Manitoba
Ed & Nancy Painter
Re/Max South Central Realty Inc.
2-110 Saskatchewan Ave., W.
Portage la Prairie, Manitoba R1N 0M1
204-239-5400 Fax 204-239-1826

CFB Moose Jaw, Saskatchewan
Debbie Cowan & Brenda Michel
Re/Max of Moose Jaw
54 Stadocona St. W., St. 3
Moose Jaw, Sask. S6H 1Z1
306-694-5766 Fax 306-692-6464

Prince Albert, Saskatchewan
Terry Mason
Re/Max Prince Albert Realty
2727 2nd Ave. West
Prince Albert, Sask. S6V 5E5
306-763-1133 Fax 306-763-0331

CFB Penhold, Alberta
Sheila & Dick Handley
Re/Max Real Estate Central, Alberta
4823 49th St., St. 210
Red Deer Alberta T4N 1T8
403-343-3020 Fax 403-340-3085

Wainwright, Alberta
Valerie Moroz
Stalco Realty Inc.
409 10th St.
Wainwright, Alberta
403-842-5327

Vancouver, British Columbia
Darlene Much
Re/Max Real Estate Services
650 West 41st Ave., St. 410
Vancouver, B.C. V5Z 2M9
604-263-2823 Fax 604-263-1057

Coquitlam, British Columbia
Sheila Francis
Re/Max All Points Realty
1020 Austin Ave., St. 101
Coquitlam, B.C. V3J 1S5
604-936-0422 Fax 604-936-2751

Nanaimo, British Columbia
Ken Brown
Re/Max Bowen Realty
6631 Island
Nanaimo, B.C. V9T 4T7
604-390-3223 Fax 604-390-2431

Questions to ask when searching for a new home

Neighborhood

1. Is the neighborhood quiet, safe and clean?
2. Are the streets well lit at night?
3. Are the streets and sidewalks well maintained?
4. Does the type of residential zoning meet your present and future needs?
5. Are there active community and cultural associations?

Schools

1. Are there schools located conveniently in the area?
2. Is there public transportation to these schools?
3. Are there adequate daycare facilities?

Place of work

1. Is the home you are considering located within travelling distance of your place of employment?
2. Is there public transportation available?
3. Is there alternative employment available in the area?

Transportation

1. Is the neighborhood served by convenient, reliable public

transportation?

2. If you own a car, can you afford to use it to travel to work each day and are roads and highways properly maintained?

Recreation and shopping

1. Is there a shopping center or grocery store nearby?
2. Will you have easy access to other shopping facilities?
3. Are there playgrounds in the neighborhood?
4. Are the playgrounds supervised?
5. Are there recreational and cultural associations in the area?
6. Do you have relatives or friends close by?

Place of worship

1. Does the community have your chosen place of worship within easy reach?

* If you have answered "no" to several of these questions you would be wise to consider other properties that do have the services and facilities that more closely meet your family's needs.

Chilliwack, B.C.



TERRY SWYERS, CD
Sales Rep.
National Real Estate Service
#101-8615 Young Road
Chilliwack, B.C. V2P 4P3
604-792-8551 (bus.)
604-792-5721 (fax.)
858-9926 (res.)

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SARDIS: \$179,500. View corner lot, near schools. Spacious 5 bedroom, 3 bath family home. Developed basement, sundecks, RV parking & many special features.



YARROW: \$245,000. 5 acre hobby farm. Partially remodeled 5 bedroom, 2 bath family home & a guest house with current revenue income. Garage, sheds and fruit trees.



SARDIS: \$179,500. 3/4 basement family home. 3+1 bedrooms, 2-1/2 baths, 2 FP, quality finished basement. Beautifully landscaped backyard w/rock garden, creek, footbridge & floodlights.



CHILLIWACK: \$139,500. Charming & affordable. 3+1 bedroom home. Developed basement with family room. Updated kitchen. In quiet central area on dead end street.



SARDIS: \$189,900. Executive 3 level split. In desirable Sardis area. 4 bedroom, 3 baths, formal living, dining & family rooms. Large kitchen. Security kitchen. Lot backs onto large field.



DOWNTOWN CHILLIWACK: From \$116,500-\$139,900. Luxurious condo units. Walking distance to all facilities. Level entry, no stairs, 2 bed, F/P, 5 major appliances. Security, underground parking.

C.F.B. Comox, B.C.



BRIAN WILLIS
Sales Rep.
Re/Max Ocean Pacific Realty
282 Anderton Road
Comox, B.C. V9N 7A1
604-339-2021 (bus.)
604-339-0520 (fax.)
604-339-0520 (res.)



\$149,900: Horse lovers pay attention. 3.76 acres with 3 bedroom home, barn/workshop (48x35). Fenced & cross fenced. A real nice mini ranch. See to appreciate.



\$189,900: Highly recommended. Located in beautiful area of Courtenay. Oak staircase in entranceway, french doors to formal DR, oak & marble enhancing the living room fireplace.



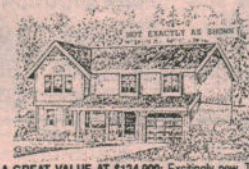
\$115,900: It's family approved. 2,200 sq. ft. of living space Central Comox, close to all levels of schooling. 4 bedrooms, room for a 5th bedroom, large family room. Hydro plus & radiant heat.



\$129,900: New! Not used! Add your personal decorating touch. This great home to be built in a fine area of Comox, will include a garage & family room.



ONLY \$179,900. Owner transferred. 6 skylights, 2 southern exposure sundecks, 5 bed., bonus room over double garage, close to schools & shopping. Mature landscaping, .22 acres.



A GREAT VALUE AT \$124,900: Excitingly new! This classy looking home will be built on a spacious Comox lot & featuring 3 bedrooms, eat-in kitchen, dining room & an enclosed garage.



\$41,500: Sweetheart of a deal! Immaculately kept, nicest mobile park in Comox Valley. Great layout. 3 bedrooms and price includes fridge, stove, garden shed & lawn mowed. Make this special home yours.



ONLY \$93,900: Your money couldn't buy more. Great little home on the outskirts of Comox. Treed 90x200 lot. A little work and this home could be a gem. Imagine, Comox Peninsula for only \$93,900.

Borrowing for your home — A special report

When the federal government announced in the February, 1992 budget that Canadians could borrow up to \$20,000 from their RRSPs for the purchase of a home, it created a dilemma which people are still trying to sort out.

Housing prices in many parts of the country, particularly central Canada, were at their lowest levels in several years. Mortgage rates had fallen dramatically. It seemed like a great opportunity to buy, particularly for first-timers who only a few years before had despaired of ever owning a home.

But potential buyers, nervous about the economy and the unemployment situation, sat on their hands. So the government, anxious to stimulate the housing industry, made a bold move. It announced a temporary program which, for the first time, allows people to make use of their RRSP funds in a tax-advantaged way for a purpose other than retirement.

Before I get into the question of whether or not it's a good idea, here are the main points of the program:

Term: You have until March 1, 1993 to reach an agreement to buy or build a home. The deal must close by September 30, 1993.

Eligibility: Anyone with an RRSP.

Maximum withdrawal: \$20,000 per RRSP. If a couple each has a retirement plan, they can take out up to \$40,000 between them. You may also make withdrawals from a spousal RRSP without penalty, even if you've made a contribution to the plan within the last three years.

Interest: None. This is an interest-free loan to yourself.

Withholding tax: None. These withdrawals come out of your RRSP tax-free.

Repayment: A minimum of

one-fifteenth of the amount withdrawn annually, starting in 1994. Repayment may be made to any RRSP you hold, not necessarily to the one from which you borrowed the money.

Penalties: Any payments not made on time will be treated as taxable withdrawals in the year they were due. You'll be assessed tax on the amount that should have been repaid at your marginal rate.

RRSP deductions: If you use the plan, you may not claim an RRSP deduction for the 1992 tax year for any contributions made after February 25, 1991. However, you may carry forward your 1992 deduction entitlement and use it in 1993.

Qualifying home: It must be in Canada, a principal residence, and never previously owned by you or your spouse. It does not have to be a first home. Existing and new homes are eligible, as are condos and even mobile homes. However, you can't use the money to pay down an existing mortgage or to renovate your present home.

Application procedure: Very simple — this program has a minimum of red tape attached. Ask for form T1036, *Home Buyer's Plan — Withdrawal Application*, at your District Taxation Office.

Before you go ahead with the plan, there are a number of things to consider. For starters, does your RRSP have the cash? Your total assets may be worth several thousands of dollars, but can you get at them? If the money is tied up in locked-in guaranteed investment certificates, perhaps not.

You'll need to have a discussion with the company holding your RRSP to determine how much cash is available for the program. Some financial institutions will

allow participants to cash in GICs early, but there are often conditions attached. In some cases, this privilege is only available if you place the mortgage with the financial institution which holds your RRSP. Other companies may charge a penalty for early withdrawal.

Once you've determined the cash is available, the next question you have to address is the hidden cost involved in using the plan.

As with every financial decision, you'll be making a trade-off. In this case, you'll sacrifice future retirement income for the benefit of owning a home right now.

The younger you are, the greater the impact on the future value of your RRSP. If you're a 25 year old who plans to retire at age 65 and your RRSP money earns ten percent a year, the final value of your plan will be reduced by over \$26,000 for every \$1,000 you borrow towards your home, assuming you reimburse your plan according to the government's schedule.

But if you're a 35 year-old, the reduction in the value of your plan at age 65 is only about \$11,000 for every \$1,000 borrowed. That's because you're giving up fewer years of tax-sheltered compounding.

At a seminar last summer, a 71-year-old woman who was living in a rented apartment asked if the plan made sense for her. It certainly does. She had to wind up her RRSP by December 31, 1992 in any event. This plan enables her to take \$20,000 out immediately to buy a home, while deferring taxes on part of that amount until well into the next century. At one stroke, she gets access to a large amount of cash and eliminates her exposure to

rising rental costs. Since she will not have an RRSP when repayments are due to start in 1994, she'll pay taxes on 1/15 of the amount she borrowed each year until 2008. In her case, it's a great deal.

But what if you're younger? Is the cost too high?

Certainly, your RRSP will suffer. But the reduction in retirement income may be more than offset by a combination of mortgage interest savings and appreciation in the value of your property over time. It depends on how conscientious you are.

Let's go back to the 25-year-old, who will see the value of his or her RRSP at age 65 reduced by over \$26,000 for every \$1,000 borrowed. We'll make the following assumptions: house value of \$100,000, a 25 percent down payment made possible by the RRSP loan, a 25 year amortization on the \$75,000 mortgage, average interest rate of 10 percent throughout, and an average annual increase in the value of the property of two percent.

At first glance, most people might assume the annual increase in property value would offset the loss in RRSP funds. But it doesn't work out that way.

Capital appreciation on the property will be modest unless the housing market in the community undergoes an inflationary surge in value. At two percent annual growth, every \$1,000 invested in a home will be worth about \$2,200 in equity after 40 years. If the property were to increase in value at a six percent annual rate, every \$1,000 invested initially would grow to about \$10,300 in equity over that time. Even that isn't enough to offset the loss in RRSP growth.

The key to making up the difference is by reinvesting your

savings on the annual carrying costs of the property. For every \$1,000 paid up front, annual interest and principal payments in our example are reduced by about \$107. If that money were regularly reinvested in a tax-sheltered environment at an average 10 percent return (which you may be able to achieve in a mutual fund RRSP), it would grow to about \$10,500 after 25 years. If the balance were left to compound after that at the same rate of return, the money would grow to almost \$44,000 by the time the homeowner reaches age 65 — more than offsetting the loss to the value of the RRSP by using the government plan.

If you want to make up for the loss to your RRSP, it's therefore essential to reinvest your savings on the mortgage cost. If this is not done, the whole scenario breaks down. Unfortunately many people who use this plan will not have the self-discipline to maintain such a rigorous reinvestment program over 25 years.

An alternative is to set up a mortgage within your RRSP. This will only work if you have a lot of cash in your plan or deal with a lender like FirstLine Trust that is willing to put up part of the necessary funding. Also, these plans carry relatively high fixed costs that you'll have to take into account.

Of course, there are considerations beyond the purely financial. Many people want the comfort and stability of their own home, and are prepared to make sacrifices to achieve that goal. In this case, current need outweighs future objectives.

The bottom line is that it is possible to have your cake and eat it too by using the government's plan. All it takes is some strong self-discipline on your part.

Victoria/Esquimalt, B.C.



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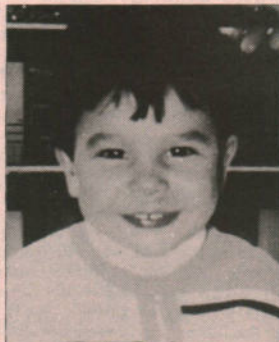
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As a serviceman/woman, government employer or just someone who cares, we keep our eyes open in our neighbourhoods. Somewhere out there is a missing child and there is someone who hurts very deeply who is looking for that child. It is for this reason that the "Military Relocation Network" has dedicated this space in our "Inter Base Real Estate" newspaper.

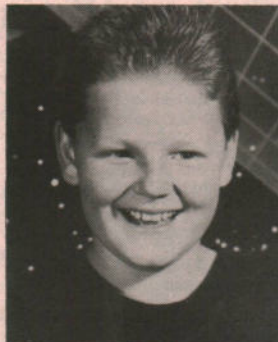
Thanks for caring,
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Born: 9/88 Missing: 8/91



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Born: 3/80 Missing: 12/90



Andrea Lynn King
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Born: 12/73 Missing: 1/92



Meadow Brooke Perry
Wenatchee (Republic) Washington, U.S.A.
Born: 8/79 Missing: 8/87



Dawn Summer Perry
Wenatchee (Republic) Washington, U.S.A.
Born: 6/81 Missing: 8/87



Amber Potts-Jaffary
Etobicoke, Ontario
Born: 7/72 Missing: 12/88



Amber Potts-Jaffary
Photo-Age December 1991

If you do spot one of these children — DO NOT APPROACH a child or suspect, but call the police at one of the numbers below. They know what to do. We are not asking you to actively become a super-hero or dedicate time in this cause. Just keep your eyes open and keep your "Inter Base Real Estate" paper handy. Call 1-800-387-7962, office 306-955-0070, fax 306-373-1311.

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