

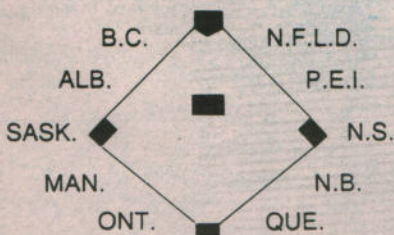


real estate inc.

pearl langen/terrie langen

300-3025 portage ave., wpg., MB R3K 2E2
bus: (204) 837-7000 - 24 hrs. res. 837-6397
fax: (204) 837-7070
toll free 1-800-361-6789

THE MILITARY RELOCATION NETWORK



"WE COVER THE BASES"

WELCOME TO THE MILITARY RELOCATION NETWORK

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.

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, please call one of these "Top Professionals" who comply with the tariffs and fees as permitted by "DND."

INTER BASE™



Realestate

Serving the Canadian Military Family

"New Section"
HELP FIND LOST CHILDREN
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DISCOUNTS ON T.D. MORTGAGES
(See Back Page)

RELOCATION SERVICE



SERVICE DE RELOCALISATION

Calgary

Registered Relocation Specialists



DUSTY HICKS
Sales Rep.
SUE FERGUSON
Sales Rep.

Re/Max Associates Realty
#159, 2515-90 Avenue S.W.
Calgary, Alberta T2V 0L8
403-251-5400 (office 24 hrs.)
403-251-6160 (fax)
403-279-7899 (res.)



\$88,500: Single family home with over 1,000 sq. ft. It features 3 bedrooms, a large country kitchen, and a large unspoiled basement.



\$112,900: Shows like new! Super 4-level split that features 3 bedroom, 2 baths and a family room with a fireplace. It's cozy and waiting for you.



\$144,900: New, never been lived in. Great family room with fireplace, oak kitchen with an island, and much, much more.



SINGLE FAMILY: \$98,900, excellent 3 bedroom home with large country kitchen, appliances included. Only minutes to the Base.



\$129,900: Solid 3 bedroom home with developed basement and a double garage. Located in mature neighbourhood.



\$159,900: Luxurious 2 storey home less than a year old. Too many extras to list them all. Located in Riverside community. A must to see.

CALGARY PRESENTLY HAS OVER 5,000 HOMES FOR SALE.

FOR A COMPLETE INFORMATION PACKAGE, CALL US NOW!

L'Outaouais Quebecois Hull, Aylmer, Gatineau

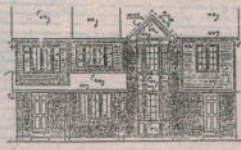


LOUISE THIVIERGE
Courtier/Broker

Re/Max Aylmer Inc.
Place Grande Riviere,
203 Chemin, Aylmer, Québec J9H 6H4
819-684-4000 (bus.)
819-684-2432 (fax)
613-762-6687 (auto)
613-594-1222 (page)



LA SEIGNEURIE: \$125,000. Bungalow high ranch, 3 chambres à coucher, sous-sol complètement fini, 2 salles de bains complètes.



HULL, MANOIR DES TREMBLES: \$111,900. Semi-détaché construit en 1993, 3 chambres à coucher, sous-sol pleine grandeur.



AYLMER, SEMI-DETACHÉ 1991: Très beau semi-détaché avec cuisine séparée de la salle à manger, 3 chambres à coucher, 1-1/2 salles de bain, chauffage au gaz naturel. \$86,500.



GATINEAU: \$129,900. Très beau secteur pour revente, 1,700 p.c., 4 papiers, foyer dans salle familiale, 3 chambres à coucher.



CHELSEA: 2,000 p.c., bungalow, 3 chambres à coucher, jamais habité, planchers en chêne, cuisine très moderne, 10 min. de l'autoroute pour Ottawa. \$179,900.



HULL, SEMI DETACHÉ 1967: Tout brique, 3 chambres à coucher, planchers en merisier, fournaise au gaz et air climatisé 1991. \$90,000.



LUSKVILLE, PONTIAC: \$123,500. Grand bungalow, 3+1 chambres à coucher, toutes les fenêtres ont été changées, sous-sol fini, garage isolé avec poêle à bois.



GATINEAU: \$97,500. Bungalow, 3+1 chambres à coucher, construit en 1976, 2 salles de bain, secteur près autobus et écoles.

CANSUREX

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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 condi-

tions.

- 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.

Saskatoon



HENRY MOULIN
Sales Rep.

Re/Max Henry Moulin Realty Inc.
200-227 Primrose Drive,
Saskatoon, Sask. S7K 5E4

306-934-0909 (office 24 hrs.)
306-242-0959 (fax)
306-933-0145 (res.)



QUIET WEST SIDE CUL-DE-SAC: If you're looking for an excellent 3+1 bedroom, 1,000 sq. ft. bungalow with superb landscaping, you have found it. Features low maintenance exterior. \$59,900. MLS.



WESTVIEW HEIGHTS: Owners have purchased and have priced this 1,180 sq. ft., 3+1 bedroom bungalow to sell. Features include U-shaped cupboards in well planned kitchen, 3 baths. \$83,500. MLS.



SILVERWOOD BUNGALOW: Quality 1,350 sq. ft., 3+1 Bedroom West Construction custom built home featuring oak eat-in kitchen with sunshine ceiling, brick fireplace. \$119,900. MLS.



LOCATION, LOCATION: Lawson Heights. Located on a quiet crescent close to schools, this 1,050 sq. ft. fully developed 4 level split features great kitchen with patio doors to deck. \$104,900. MLS.



MINT WESTVIEW BUNGALOW: Superbly maintained, fully developed 1,123 sq. ft. 3 bedroom bungalow featuring large oak kitchen with french doors to deck in west-facing backyard. \$84,900.



1993 ERINDALE SHOWHOME: Don't miss viewing this superbly designed and decorated 2 storey split featuring a magnificent oak kitchen, main floor laundry, central vac, jacuzzi tub. \$159,900. MLS.



LAKERIDGE: Come and see this superbly planned executive 1,909 sq. ft. 2 storey split featuring a large oak kitchen overlooking a spacious family room, custom oak package, brick fireplace. \$164,900.



MOUNT ROYAL, 4-LEVEL SPLIT: Extensively renovated 1,124 sq. ft. 4 level split featuring patio doors to 2-tiered deck off both master bedroom and kitchen, two 4-piece baths. \$69,000. MLS.

St. Jean/Richelieu



DIANE MARSHALL
Sales Rep.



DENIS DEPELTEAU
Sales Rep.

Re/Max du Haut-Richelieu Inc.
950, boul. du Séminaire Nord
St-Jean-sur-Richelieu, Que. J3A 1L2

514-349-5868 (bur.)
514-349-1140 (fax)



ST. JEAN: \$85,000. Construction 89. 4 chambres, sous-sol fini, secteur neuf. 4 bedrooms, finished basement. New area.



ST. LUC: Votre chance! 4 chambres, terrain clôturé de 70x110 pieds, taxes basses, à 10 minutes de la Base. \$84,000. 4 bedrooms with a 70x110' fenced lot. Low taxes, 10 minutes from Base.



IBERVILLE: \$89,000. Grande maison tout briques, 3 chambres, 2 salles de bain, sous-sol fini. Large brick house with 3 bedrooms, 2 bathrooms and finished basement.



ST. LUC: 3 chambres + 2 au sous-sol, aménagement paysager de qualité, abri d'auto, fenêtres et toit neuf. \$105,000. 3 bedrooms + 2 in the basement, exceptional landscaping, carport, new windows and roof.



ST. LUC: \$121,000. Moderne. Salle de bain luxueuse, plafond cathédral, sous-sol fini, biensitué. Luxurious bathroom, cathedral ceiling, finished basement. Nice area.



ST. JEAN: Cottage prestigieux dans un secteur haut de gamme, construction récente, 3 chambres, foyer, garage. \$149,000. Prestigious cottage in a wealthy neighborhood, recent construction, 3 bedrooms.



L'ACADIE: \$169,000. Cottage tout briques, 9 pièces, foyer au salon. 35189 pied carrés boisés à 5 minutes de la base. All brick, 9 rooms, fireplace, 35,189 sq. ft. of wooded land, 5 minutes from Base.



L'ACADIE: Tout neuf avec un style d'autrefois, 3 chambres, plancher en latte d'érable, armoires en P.U.C. La qualité vous attend. \$159,000. New house with a touch of the past, 3 bedrooms, maple floors.

Bagotville



DENIS HOULE
Courtier
Bilingue



THÉRÈSE BILODEAU
Agent immobilier
Bilingue

Re/Max La Baie Inc., 159, rue Victoria,
La Baie, Québec G7B 3M5

418-677-2293 (bur.)
418-677-2746 (fax)
418-697-0707 (rés.)



CHICOUTIMI: 622 Balzac. Bungalow 1980, 36x27, 4 chambres à coucher, sous-sol aménagé, piscine. \$89,000.



LA BAIE: 240 des Cedres. Bungalow 1976, 36x24, 3 chambres à coucher, poêle à combustion lente, remise. \$75,000.



LA BAIE: 110 des Tulipes, garage, magnifique vue sur le Fjord, 4 chambres, sous-sol aménagé. \$99,900.



CHICOUTIMI: 375 Marcel Portal. Bungalow 1988, 36x26, 2 chambres à coucher, aire ouverte, terrain clôturé. \$79,900.



LA BAIE: 273 Dr. Desgagne. 2 étages 1988, 24x28, 3 chambres à coucher, superbe propriété très luxueuse. \$112,000.



LA BAIE: 1502 St-Pascal, garage, planchers bois, fenêtres triple verre, grand luxe. \$117,500.



LA BAIE: 50 Gravel. Maison mobile 1974, 14x64, 3 chambres à coucher, \$33,000.



LA BAIE: 1290 Juliette Fortin. Jumelé, 1991, 18x30, 2 chambres à coucher, très moderne, bain tourbillon. \$69,000.

Greenwood, N.S.



GERALD KEIL
Sales Rep.



DONNA BOND
Sales Rep.

Re/Max Banner Real Estate
P.O. Box 1298,
Greenwood, Nova Scotia B0P 1N0

902-765-2222 (office)
902-765-9140 (fax)



WRITE TODAY: For feature sheet on this spacious home. Close to Base Greenwood. Large private yard. Priced right at \$105,000. Detached double garage.



GREAT STARTER: Or investment property. Quiet country area but close to Kingston. Priced at only \$46,000. Call or write today.



\$95,900 JEFFERSON S/D: Completely finished split entry with large covered deck. Airlight wood stove in family room.



MEADOWVALE: Well cared for bungalow with attached suite. Wood furnace, plus electric heat. 5 acres. \$109,900.



IDEAL GETAWAY SPOT: For the whole family on Waterloo Lake. \$45,500. Swimming, boating, fishing. Private.



KINGSTON HTS. S/D: Only 2-1/2 years old with main floor laundry, oak hardwood floors, huge workshop with outside entrance to basement, 5 bedrooms, oak kitchen. Priced at \$116,000.



LAWRENCETOWN: 65 acre hobby farm with fruit trees, garden area, etc. and 1-1/2 storey, 4 bedroom home in good condition. \$95,000.



KINGSWOOD S/D \$114,000: 7-room rancher in A+ condition. 2 baths, main floor laundry, attached garage and more. Located in popular subdivision.

"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 questionnaire on Page 12. A

HOME BUYING

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
- lists of local schools
- recreational and cultural services

- current property listings
- 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 answer for you on your arrival.

Be prepared to look at five or six homes per day and dress comfortable, 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 lawyer's office. This will save you a considerable amount of time in the offer stage.

Contact your new agent and he/she 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

Kingston, Ontario Relocation Specialist



DON WYLDE

CD1, Sales Rep.
Pratt & Murray Realty Inc.
#1 Barriefield Centre,
Kingston, Ontario K7L 5H6
613-545-3333 (office)
613-384-9953 (res.)
613-545-1101 (fax)
1-800-663-0078 (toll-free)

ARE YOU POSTED TO OR FROM KINGSTON?
ONE CALL DOES IT ALL!
For a FREE Market Evaluation of your Kingston Home OR a FREE First Class Relocation Package on Kingston and the housing market, call me today.
1-800-663-0078 TOLL-FREE



POINT ST. MARK: Close to CFB Kingston and downtown. Executive style family home, approx. 2,400 sq. ft., spacious family room with fireplace, 4 bedrooms, 3 baths, million \$\$ view. \$247,000.



POINT ST. MARK: Close to CFB Kingston, minutes to downtown. Excellent family and resale area, very spacious semi-detached, 3 bedrooms up, with a large rec room on lower level + den. \$125,900.



AMHERSTVIEW: Very nice hardwood floors make this a lovely family home, 3+1 bedrooms, 2 baths, fully finished lower level with rec room, large yard, garage, excellent family area. Only \$134,500.



999 CEDARWOOD DRIVE: Very nice family home, 3 bedrooms, master with ensuite, plus a 4-piece on 2nd level and a 2-piece on main level. Eat-in kitchen, forced air gas heat, security system. Only \$129,900.



GREENWOOD PARK: Close to downtown and CFB Kingston. Immaculately maintained family home, 3+1 bedrooms, lower level completely finished with family room and fireplace, eat-in kitchen. Asking low \$180's.



GRENADEIR VILLAGE: Close to CFB Kingston and downtown. Spacious eat-in kitchen, walk-out from dining room to nice deck and fenced yard, 3 bedrooms, 2 baths, large rec room. \$137,500.



PITTSBURGH TOWNSHIP: East Kingston, gorgeous all brick, approx. 1,500 sq. ft. family home, eat-in kitchen, main floor family room with fireplace, 3 bedrooms, master with ensuite. Asking \$174,500.



875 MUIRFIELD CRESCENT: Gorgeous Dacon family home, 3 bedrooms, 2 baths, separate dining area, nicely finished rec room. Situated in an excellent family area close to amenities. \$139,900.



GRENADEIR VILLAGE: Close to CFB Kingston and downtown, spacious freehold townhouse, 3 large bedrooms, 2 baths, eat-in kitchen, L-shaped living/dining rooms, fenced yard, deck. Asking \$109,900.



GRENADEIR VILLAGE: Close to CFB Kingston and minutes to downtown. Totally renovated on the inside, all new carpet and paint. 2+1 bedrooms, large rec room, good sized deck. Asking \$119,000.



MEADOWBROOKE: Minutes to downtown and CFB Kingston. All brick, very spacious family home, surrounded by higher priced homes, eat-in kitchen, 3+1 bedrooms, rec room fireplace. Asking \$166,500.



GRENADEIR VILLAGE: Very nice and spacious family home, situated on the most prestigious street in Grenadier, 3 bedrooms, 1-1/2 baths, full unspilled basement. A pleasure to show. Only \$143,900.



CATARAQUI VALLEY: Minutes to downtown, 15 minutes to CFB Kingston. One of the nicest link-lanes that has come on the market. Spacious eat-in kitchen, lots of cupboards. Asking \$129,900.



AMHERSTVIEW: Lovely family home, approx. 1,000 sq. ft., forced air gas heat, 3 bedrooms, full finished basement with large rec room, very large yard with fruit trees, excellent family area. Asking \$117,500.



3198 BREWERS MILLS ROAD: 15 minutes to Base or downtown. Gorgeous family home, cathedral ceilings in LR and DR, 3 bedrooms, 2 fireplaces, new carpeting, freshly painted. Asking \$169,500.



119 WYCLIFFE: This unit is in truly immaculate shape. Upgraded 40 oz. carpet, upgraded kitchen cupboards, neutral decorating, sundeck with patio doors. Basement with jacuzzi. Only \$104,900.

Cold Lake, Alberta



DAWN KYREJTO

Sales Rep.
'89, '90, '91, '92, '93 #1 MLS Top Producer
Re/Max Cold Lake Tritown Realty
5402-55A Sreet,
Grand Centre, Alberta T0A 1T1
403-594-4445 (office)
403-594-4464 (fax)
403-594-6813 (res.)



IT'S A CHARMER: Eat-in kitchen, dining area off the living room. Efficient design makes use of every inch up and down, while the wrap-around deck allows you to enjoy the warm summer evenings. \$79,900.



EVERYTHING YOU ALWAYS WANTED: Is found in this completely developed 4-level split located in beautiful Brady Heights. Neutral tones throughout.



VIEW THE ROLLING COUNTRYSIDE: State-of-the-art kitchen in this brand new home nestled in the great outdoors only 13.5 miles from Grand Centre. Bathroom skylight. Oak trim everywhere. \$107,500.



1,270+ SQ. FT.: Of main floor living space including formal dining room, living room, eat-in kitchen, 2 baths and 3 large bedrooms. New, new, new!



HOME! GARAGE! WORKSHOP! And in a prime location. Great kitchen too. Vendor says sell. \$107,900.



PRESTIGE LIVING: Close to the water on a large double lot is one of the many offerings of this executive style home. To view it is to love it.



PERFECT LOCATION: For your growing family to share many happy moments and memories. Generous size rooms on both levels. Beautiful view overlooking Grand Centre. \$110,000.



1,640 SQ. FT. BUNGALOW: Situated on 5 park-like acres in the hamlet of Cherry Grove, perennials abound, even your very own toboggan hill. Hardwood

Gander, Nfld.



GAYE TURNER
Sales Consultant

HomeLife Hobbs Real Estate Ltd.
284 Airport Blvd. (Box 586),
Gander, Nfld. A1V 2E1
709-256-2100, 256-3203 (office)
709-651-2769 (fax)
709-256-3248 (res.)



4-LEVEL SPLIT: 3 bedrooms, family room off kitchen, 1-1/2 baths, wood stove. Landscaped, fenced and paved driveway. \$119,500.



BUNGALOW: With basement apartment. 3 bedrooms, living room, dining room, kitchen and bath. \$80,300.



QUIET CUL-DE-SAC: Split entry bungalow with new oak kitchen and garden doors leading to beautiful patio. 4 bedrooms, 2 baths, rec room and fireplace. \$129,000.



NEWLY DECORATED: 4-level split home with 4 bedrooms, den, rec room, living room with fireplace, large patio, landscaped, fenced and paved driveway. \$132,900.



BUNGALOW: 21 years old, 3 bedrooms, living room with fireplace, dining room, kitchen and 1-1/2 baths. Full basement, hot water radiation heating system. \$107,900.



1-1/2 STOREY: 3 bedrooms, living room, kitchen and bath. Large barn style shed. Beautiful yard with mature trees. \$92,500.



9 YEAR OLD BI-LEVEL: Living room, dining room, family room with propane fireplace off kitchen. Exquisite master bedroom with ensuite. Main bath has jacuzzi. This home is a viewing must! \$168,500.



UNIQUE 3 BEDROOM: 2 storey features large dining room, balcony from upper level overlooking living room, developed basement. \$149,700.

Ottawa



PHYLLIS KEEFE
Sales Rep.

Coldwell Banker
Canada Trust Realty Inc.
233 Metcalfe Street, Suite #106,
Ottawa, Ontario K2P 2C2
613-238-1347 (office)
613-238-3659 (fax)
613-224-0300 (res.)



CHAPEL HILL (EAST) \$252,400: Outstanding 2 storey, 4 bedroom home, numerous upgrades, ravine and parks at the back door. Professionally landscaped.



GREENBORO (SOUTH) \$119,900: 3 bedroom townhouse backing on greenspace, garage with inside entry, laundry on bedroom level, fireplace, immaculate.



HUNT CLUB PARK (SOUTH) \$139,900: Freehold townhouse, 3 bedrooms, 3 bathrooms, fireplace, garage.



BRIDLEWOOD (WEST) \$179,900: Bright urbandale home, 3 bedrooms, 3 full bathrooms, deep fenced lot, professionally finished basement with 4th bedroom and bath.



HUNT CLUB (SOUTH) \$196,500: Bright, spacious, urbandale home with dramatic floor plan, 3 bedrooms plus loft.



RIVERVIEW PARK (SOUTH) \$167,900: Charming bungalow with cathedral ceilings, fireplace, 3 bedrooms, updated, excellent location.



BLOSSOM PARK (SOUTH) \$144,000: Great value, main floor family room with fireplace, 3 bedrooms plus den, ensuite bath, garage.



BARRHAVEN (WEST) \$179,900: Immaculate home with many upgrades, 3 bedrooms, family room with fireplace, eat-in kitchen, and ensuite off master bedroom.



WEST END \$124,500: Meticulous end unit, garage, fireplace, 3 bedrooms, 3 bathrooms.



CENTRETOWN \$179,900: Spacious, bright semi, 4 bedrooms plus den, numerous upgrades, pristine condition.



EAST END \$153,900: Centre hall plan, main floor family room with fireplace, 3 bedrooms, eat-in kitchen, central air.



OTTAWA SOUTH \$179,900: Immaculate home, spacious rooms, sitting room off master bedroom, large ensuite, and main floor family room with fireplace.

Need a "Market Evaluation" on your home in Ottawa, or if you are transferred into Ottawa and require a Relocation Package, please give me a call!

Victoria/ Esquimalt, B.C.



PETER LINDSAY
Sales Associate

Re/Max Camosun
#500-2950 Douglas Street,
Victoria, B.C. V8T 4N4
604-382-2121 (office 24 hrs.)
604-380-6822 (fax)



LOCK IT AND GO: \$136,500. Spacious 2 bedroom condo, 2 sun decks, separate dining room, fireplace, in-unit laundry, 5 appliances and more. Vendor posted, act fast.



CLOSE TO EVERYTHING: \$174,000. Well kept 4 bedroom home, fenced yard, large lot, basement, easy walk to rec centre, parks, shops and Base. Ideal for a growing family.



YOU MAY NEVER MOVE AGAIN: \$188,000. Attractive 3 bedroom, full basement home on a quiet street. Bright, spacious, well kept. I can't say enough about this gem.



1/2 DUPLEX: \$153,500. Immaculate 3 bedroom home, simply one of the best, approx. 1,250 sq. ft., good size yard, minutes to Base, mail, schools and parks.



FAMILY RANCHER: \$179,900. 4 bedrooms, 2 baths, hardwood floors, bright kitchen, well kept, spacious yard, quiet street. This home has it all. Going, going...



3 BEDROOM TOWNHOUSE: \$134,500. Family complex, close to Base. 1-1/2 baths, large kitchen, separate dining room, sun deck off master. Won't last - call now!

ARE YOU POSTED TO OR FROM VICTORIA? ONE CALL DOES IT ALL!

For a **FREE** Market Evaluation of your Victoria home **OR** a **FREE** First Class Relocation Package on Victoria and the housing market, call me today.

(604) 382-2121

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Nous vous offrons des taux vraiment compétitifs, une couverture de qualité, un service de réclamations rapide et juste...et bien plus!



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- ✓ Paiement des primes par délégation de solde
- ✓ Les polices peuvent être transférées si vous êtes muté à une autre base au Canada.
- ✓ **Aucuns** frais d'administration ni intérêts.
- ✓ Communication directe grâce à notre service d'appels sans frais à travers le Canada.
- ✓ L'avantage d'assurer votre automobile et votre propriété à un seul endroit.*

Le représentant de CANEX ou des Forces armées canadiennes n'est pas ou ne sera pas considéré comme étant l'agent de l'assureur.

*L'assurance est non disponible aux provinces ayant un programme gouvernemental.

APPELS LOCAUX	
Toronto	621-6333
Ottawa	742-7253
Montréal	339-5359
Halifax	457-7333
Calgary	266-2711
Edmonton	428-1095
Winnipeg	925-1500

APPELS INTERURBAINS

Ontario	
Toronto	1-800-387-3339
Ottawa	1-800-267-1833 (indicatif 613)
QUÉBEC	
	1-800-363-1500
MARITIMES	
	1-800-565-1750
MANITOBA - Appelez à Winnipeg à frais virés (204) 925-1500	
SASKATCHEWAN - Appelez à Winnipeg à frais virés	
ALBERTA, C.B., YUKON, T.-N.-O. - 1-800-661-1279	

La Personnelle
COMPAGNIE D'ASSURANCE DU CANADA

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
6%	\$19.30	\$11.07	\$8.40	\$7.13	\$6.40
6-1/4%	\$19.41	\$11.19	\$8.53	\$7.26	\$6.55
6-1/2%	\$19.53	\$11.32	\$8.63	\$7.26	\$6.55
6-3/4%	\$19.64	\$11.43	\$8.80	\$7.55	\$6.85
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	\$11.81	\$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

St. John's, Nfld.



BRIAN GRENNING
Sales Rep.

Re/Max Realty Specialists Ltd.
570 Nfld. Drive, Box 101,
St. John's, Nfld. A1A 5B1
709-726-8300 (office)
709-576-4421 (home)
709-726-4219 (fax)
709-749-8294 (pager)



14 TAYLOR PLACE: Excellent location close to Quidi Vidi Lake, 3 bedroom home features large eat-in kitchen, newly renovated bath, fireplace in living room and much more. Priced at \$107,500.



PATRICKS PATH, TORBAY: Excellent 4 bedroom home located on 1-3/4 acre lot, fully landscaped and 108' backing on recreational pond. Main floor family room with fireplace. R-2000 construction specs.



BAULINE LINE, BAULINE: Excellent value in this multi-level home features 2 full baths, living room with fireplace, laundry room off kitchen, large family room, 2-car garage with electric door opener.



2,430 SQ. FT.: The distinctive features of a Morgan style home include colonial pillars, covered front porch and richly gabled roofline. 3 bedroom, 2 storey house, spacious foyer, formal living room. \$166,400.



2,630 SQ. FT.: The "Don" is a 3 bedroom, 2 storey house with elegant living room with vaulted ceilings giving plenty of natural lighting. Spacious, yet functional kitchen with its own breakfast nook.



POUCH COVE LINE, BAULINE: If country living is for you, call now to view this multi-level home at its new price of \$89,900. This home features large living room with fireplace, 1-1/2 baths, 2.5 acres of land.



146 WATSON STREET: Immaculate townhouse in east end, features 3 bedrooms, 1-1/2 baths, new vinyl flooring in kitchen, patio door to spacious deck, full finished basement. Priced at \$68,900.



27 FORDE DRIVE: Excellent value in this 3 bedroom Cape Cod home featuring sunken living room with floor to ceiling fireplace, main floor family room, large kitchen with pine cabinets, 1-1/2 baths. \$129,000.

St-Hubert, Québec



LOUISE CHARTRAND
Bilingual Sales Rep.
Royal LePage
7250 boul. Taschereau
Brossard, Québec J4W 1M9
514-672-6450/871-9753 (bur.)
514-465-9800 (rés.)
514-672-6621 (fax)
Au service de la clientèle
militaire depuis 15 ans



GREENFIELD PARK: Seulement \$157,500 pour ce cottage 1990 dans secteur de choix, foyer, thermopompe, intérieur à aires ouvertes.



BROSSARD: Super semi-detached cottage near schools, park and bus, 4 bedrooms on same level, dining room, private backyard, good price. \$109,900.



ST-HUBERT: Seulement \$96,900 pour bungalow à quelques minutes de la base, cuisine spacieuse en chéne, 2 salles de bain, s-sol bien fini avec foyer.



BROSSARD: Bungalow tout brique à moins \$110,000, intérieur tout renové, grand terrain avec piscine, secteur établi, taxes basses.



ST-HUBERT: Super cottage in A-1 condition, near Base and all facilities, very spacious rooms, pool, modern and functional, reasonable price. \$114,900.



BOUCHERVILLE: Cottage en excellent état à moins \$123,500, cuisine moderne, salle à manger séparée, piscine, plaira aux plus exigeants!



LAPRAIRIE: Vous cherchez une propriété moderne (1989) dans un secteur jeune et recherché, mais à un prix raisonnable (\$109,000) avec des taxes très basses? LA VOICI!



BROSSARD: Only \$89,900 for this semi-detached, ideally located near main facilities, good condition. 5% cash only.

Comox/Courtenay



DAVE PROCTER
Sales Rep.

Re/Max Ocean Pacific Realty
282 Anderton Road,
Comox, B.C. V9M 1Y2
604-339-2021 (office)
604-339-6814 (res)
604-339-5529 (fax)



BRADENDWEST: 2 bedroom split level with room to grow with an unfinished basement. Under construction. \$129,900 incl. GST.



PIERCY AVENUE: Strata duplex in central Courtenay, 3 bedrooms, 1-1/2 baths. Priced to sell at \$109,900.



BEAT THE LANDLORD: Live up in this recently upgraded home with 2+ bedrooms and rent the basement 2 bedroom suite to help pay the mortgage. \$179,900.



MURRELET: 2 bedroom blevel with unfinished basement and garage, concrete driveway. Priced at \$129,900 includes GST.



ARBOR VILLAGE: The Comox Valley's finest townhome development, 3 bedroom with 1-1/2 baths. \$104,900.



EXECUTIVE RURAL: This lovely home boasts all the extras. From the formal dining room to the family room attention to detail has not been overlooked. \$265,000.



INVESTORS TAKE NOTE: Let us show you this large city home in Courtenay sitting on a Commercial Zoned Lot. Call for the fine details. \$199,000.



BETTER THAN NEW: This 4 bedroom split level has 2-1/2 baths, oak cabinets, skylight, family room. Outside there's a fenced yard. Underground sprinkler system. \$169,900 or new one at \$159,900.

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
 \$ _____ - \$ _____ X 100 = _____%

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

Gagetown/Fredericton



GARNETT URQUHART

Sales Rep.

Re/Max Group Four Realty Ltd.
 Garnett Urquhart Realty Ltd., P.O. Box
 177, Fredericton, N.B. E3B 4Y9

506-452-9888 (office)
 506-450-5087 (mobile)
 506-452-1624 (pager)
 506-452-1590 (fax)
 toll free 1-800-267-4880



LOT 92, 19 COLLINS ST. \$138,900: Oranoceto area. New subdivision, newly constructed 3 bedroom split entry home. Eat-in kitchen with built-in appliances, separate dining room. 1 acre lot. Private backyard.



166 SUNRISE ESTATES DR. \$134,900: New Maryland, newly constructed 3 bedroom bungalow, living and dining room with hardwood floors, kitchen with oak cabinets. Private treed backyard.



131 KINGSTON AVE. \$99,900: New Maryland, well maintained 3 bedroom bungalow, living room with fireplace, dining area with patio doors to deck. Venmar air exchanger. Extra large lot.



LOT 1, COUNTRY SQUIRES \$103,500: Spacious 1,544 sq. ft. 3 bedroom bungalow, only 1 year old, dining room with garden patio doors, kitchen with oak cabinets, central air exchanger, 2-car garage.



116 WOODLAWN LANE \$159,500: New Maryland, custom built ranch style 3 bedroom bungalow, quality materials and craftsmanship. Living room with cathedral ceiling, dining room, eat-in kitchen.



44 WOODLAWN LANE \$156,900: New Maryland, new construction, 2 storey 4 bedroom home, spacious living room, formal dining room, large eat-in kitchen with oak cabinets, sunken family room.



16 BEACONSFIELD \$99,900: Super condition, 2+2 bedroom split entry home, newly painted throughout. Eat-in kitchen, built-in dishwasher, family room, 1-1/2 baths, beautiful treed lot, deck, storage shed.



117 TIMOTHY \$104,900: New Maryland, 3+1 bedroom raised ranch, living room with floor-to-ceiling fireplace, dining room with patio doors to deck, kitchen with built-in dishwasher, family room.

North Bay

North Bay's Husband & Wife Real Estate Team's Ready For You!!



NONA PATTERSON
 Assoc. Broker

DAVE WYLIE
 Sales Rep.

Re/Max Legend Real Estate Inc.
 1267 Fisher Court, North Bay P1B 2H2
 705-476-2510 (home)
 705-495-4555 (office)
 705-495-1922 (fax)



219 LABRECHE DR.: Gas heated, 1,700 sq. ft. semi, 3 bedrooms, 2 baths, jacuzzi, fenced yard, open concept. Asking \$131,900.



RIVERS, ROAD CALLANDER: 3-level side-split, gas heated, country home, 150x300' landscaped lot, minutes to the mall, double wide driveway. Asking \$152,000.



324 PARK AVE.: Comfortable 1,200 sq. ft. bungalow, gas heat, finished basement, close to school and shopping. Asking \$114,900.



WASI ROAD, MINUTES FROM NORTH BAY: 1,200 sq. ft. bungalow, 2 acre lot, gas heat, 3 bedrooms, full basement, quality built. Asking \$129,000 GST included.



166 SABLE CR.: Beautiful Birchaven location, 40x100' lot, master with ensuite, jacuzzi, double garage, loaded with extras. Asking \$209,000.



LITTEDOWN LANE: 4 bedrooms, 3 baths, classic 2 storey colonial, economical gas heat, double garage, custom dream kitchen. Asking \$229,000.



607 TACKABERRY DR.: 4 bedrooms, 2 baths, forced air gas heating, comfortable west end location, paved driveway. Asking \$136,000.



DENIS BLANCHARD
 B.A. M.Ed.
 Assoc. Broker

705-494-8283 (home)
 705-495-4555 (office)



DAVID SEE
 Inspector / Owner

103 GREENLEES DRIVE, KINGSTON, ONTARIO, CANADA K7K 6R2
 Main Line: 613•546•9585 Long Distance: 800•363•4012
 Fax: 613•546•0983 Cellular: 613•530•0246

Each company made independently owned and operated

Jack W. Chong
 B.A., LL.B.
 Wendy A. O'Neill
 B.A., LL.B.

Jack W. Chong
 Barrister and Solicitor

195 Clarence Street
 P.O. Box 1382
 Kingston, Ontario
 K7L 5C6
 Telephone 613-549-1225
 Fax 613-549-3882



REAL ESTATE

MORTGAGES

WILLS

FAMILY LAW

Switch to Scotia

If you already have a residential first mortgage on your home at another approved lender, you can switch your mortgage to us with a Scotia Approved Mortgage at no cost to you. Simply ask the staff at any Scotiabank branch to assist you.

You Can Also Save With Our Weekly/Bi-weekly Payment Options

You can arrange to make mortgage payments weekly or bi-weekly instead of monthly. Ask us to show you how much interest you won't have to pay with our weekly or bi-weekly payment options, as opposed to monthly repayment.

Contact your nearest Scotiabank branch for details.

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 PRE-
 APPROVED
 MORTGAGE**



Commitment to Customer Service

We understand that with the many mortgage options and features available, you may have questions as to which ones best meet your needs. At Scotiabank, we are committed to fully explaining all of our mortgage options so that you may choose those that best suit your individual requirements. We also understand that fast answers can be important. As part of the Scotiabank quality service commitment, our mortgage specialists can often arrange the approval you need within hours.

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

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 Page 8

Chilliwack, B.C.



TERRY SWYERS CD
Sales Rep.

BOYD McMILLAN
Sales Rep.

NRS Chilliwack Agencies Ltd.
#104-8615 Young Road,
Chilliwack, B.C. V2P 4P3

604-792-8551 (office)
604-856-6771 (direct line)
604-792-1402 (fax)



9485 YOUNG ROAD: Custom kitchen with built-in dishwasher, all window coverings, n/gas fireplace, patio, attached garage. Clubhouse: swimming pool, whirlpool, etc. Furnished guest suites.



45211 OLIVER CRESCENT: Close to CFB, schools, public transit. Quiet Sardis area. 3 appliances, built-in vacuum, built-in china cabinet, wood cabinets, island counter, all double windows, single carport, fenced.



9610 HAZEL: Eat-in kitchen, some window coverings, 3 appliances, built-in vac, new fireplace insert in living room, new gas hot water heater, double windows, single carport with attached shed.



46652 ARBUTUS AVENUE: Nice quiet area of Chilliwack, 3 appliances are 1 year old, all window coverings, fanlights in 2 bedrooms and living room, glass doors in main bath tub, sundeck, fully fenced.



46815 ADANAC AVENUE: Super clean redecorated home, great view of the mountains. Country kitchen with southern exposure, laundry room on main floor, full basement, partially finished, single car garage.



9594 WINDSOR STREET: Workshop wired for 220 volt, garage door opener, gas fireplace in family room, hardwood flooring all rooms except kitchen and bath, electric hot water tank, 3 appliances.



UNIT 310, 45660 KNIGHT ROAD: Gorgeous southeastern exposure, largest unit in the building, close to all amenities, walk to the malls. Storage locker in garage, workshop. All window coverings.



9538 WILLIAMS STREET: Vacant, ideal for a young family, central location, recreation, shopping and schools nearby. Completely renovated, new carpets and linoleum, sundeck, paved driveway, high fences.

Greenwood, N.S.



HELEN MILLS
Sales Rep.

DAVE ROMKEY
Sales Rep.

Re/Max Banner Real Estate
P.O. Box 1298,
Greenwood, Nova Scotia B0P 1N0

902-765-2222 (office)
902-765-9140 (fax)



NEW CONSTRUCTION, BOWBY S/D: \$94,900, GST included. Back grade level, finished family room and oil furnace.



PARSONS TRAILER PARK \$45,800: 1 year old mini home. 5% down can buy this one! Nice private lot, cathedral ceilings and more.



DND PARK: Move into this 3 bedroom mini home, over 1,100 sq. ft., 2 baths, skylights, cathedral ceiling, fridge, stove and dishwasher, just to name a few features. Asking \$58,300.



WILMOT: \$59,900. Cozy 2 bedroom bungalow, wood stove in living room, fenced yard, large lot.



COUNTRY LIVING: Greenwood area, 3 bedroom split entry. Fireplace in living room. Attached garage, 1 acre lot, \$111,900.



\$137,900 NORTH KINGSTON: Completely remodelled home on 12 acres. Fruit trees and outbuildings. Ideal hobby farm.



\$110,000 GST INCLUDED: New construction, Kingston. Oak kitchen cabinets, colonial trim, finished family room and more.



GREENWOOD AVENUE: Over 1,200 sq. ft. bungalow with 4 bedrooms, 2-1/2 baths, hardwood floors in living room and dining room, fireplace in living room. Large lot, \$99,900.

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.

Questions to ask when searching for a new home

Neighbourhood

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

Schools

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

Transportation

1. Is the neighbourhood 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?

Place of Work

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

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.

Winnipeg



PEARL LANGEN
Sales Assoc.

TERIE LANGEN

Re/Max Real Estate Inc.
300-3025 Portage Ave.
Winnipeg, Manitoba R3K 2E2
204-837-7000 (bus.), 204-837-7070 (fax),
204-837-6397 (res.) or 1-800-361-6789
(toll-free anywhere in Canada)



CHARLESWOOD: \$164,900. Custom built, over 1,680 sq. ft. bungalow, main floor family room with fireplace. Double garage, immaculate condition and loaded.



WESTWOOD: \$116,500. Unique 4-level split with family room plus rec room, energy efficient furnace and central air, cathedral ceiling and single attached garage. Excellent location for schools.



WESTWOOD: \$92,900. Cozy 3 bedroom bungalow, close to Assin. River. Garage, workshop, plus breezeway, 2 extra bedrooms down and spacious rec room. Close to schools and transit.



WEST CRESTVIEW: \$139,500. Contemporary and neutral decor throughout, over 2,000 sq. ft. on both levels, double garage, fenced pool and hot tub area, walkout basement. Lot is 175' deep.



NORTH END: \$39,900. Terrific starter, 2 bedroom bungalow, upgraded insulation, wiring and plumbing, on 30'x100' lot. Eat-in kitchen, insulated front porch.



SILVER HEIGHTS: \$84,900. Delightful 1-3/4 storey, over 1,300 sq. ft., country size kitchen, newer carpet, main floor bedrooms could be den/office. Well landscaped.



SOUTH HEADINGLEY: Country living, within easy commuting distance, beautifully landscaped 100'x34' property. Approx. 2,400 sq. ft. Large deck off back entrance, spacious master bedroom. \$119,900.



COUNTRY CLUB AREA: Great 4 bedroom family home, family room opens to patio and 16'x36' inground pool. Professionally landscaping, 3-piece ensuite, over 2,000 sq. ft. plus rec room.

Trenton



JERRY SIMZER
Sales Rep.

YVON CLOUTIER
Assoc. Broker

Re/Max Trent Valley Realty Ltd.
266 Dundas St. E., P.O. Box 735,
Trenton, Ontario K8V 5W6
613-394-6594 (bus.)
613-394-3394 (fax)
24-Hour Pager



IMMEDIATE OCCUPANCY: \$112,500. Freshly painted throughout, newly carpeted bedrooms and hallway, gleaming hardwood floors, 4 pc. and 2 pc. bathrooms, forced air gas heat, rec room. TR-401.



PRIME COUNTRY LIVING: \$112,900. This 3 bedroom bungalow is in maintenance free condition. Located on 1 acre lot, new oak kitchen cupboards, newly renovated bathroom, large bedrooms. TR-439.



FOR THE COUNTY FAMILY: \$131,900. 4 bedroom hi-ranch located on Trenton's west side on nice landscaped lot completely fenced, large kitchen, patio door to deck, central air, rec room. TR-430.



WEST END BEAUTY: \$139,900. Gorgeous 1 owner home, quiet crescent, 66'x122' lot, oak kitchen cupboards, 2-way bathroom with jacuzzi tub and skylight, neutral colors throughout. TR-404.



AFFORDABLE AND COMPLETELY RENOVATED: \$92,900. 3 bedrooms, 4 pc. bath, new European kitchen cabinets, new windows, new roof, nicely carpeted, spacious dining room. TR-498.



RENOVATED BUNGALOW: \$75,900. Affordable 3 bedrooms on a large town lot in Frankford, forced air oil heat, nicely carpeted and decorated throughout, 1,350 sq. ft. of living space, kitchen. TR-555.



SPACIOUS HOME ON PARK-LIKE SETTING: \$149,900. Large family home on very private 9.2 acre setting, south of Trenton, 4 bedrooms, 2-1/2 baths, 3 piece ensuite in master bedroom. TR-522.



SPACIOUS AND GORGEOUS RANCHER: \$179,900. Over 2,600 sq. ft. of living space, 4 bedrooms, 4 pc. and 3 pc. baths, huge kitchen with centre island, custom floor, fireplace. TR-527.

**Halifax/
Dartmouth, N.S.**



YOLANDE MASON
Sales Rep. / Bilingual

Sutton Group-Professional Realty
100 Main St., Westphal Plaza,
Dartmouth, N.S. B2X 1R5
902-462-5552 (bus.)
902-462-0123 (fax)
902-435-4857 (res.)
1-800-263-4663 (toll-free)



PORTERS LAKE: \$96,500. Better than new. Unique 3 bedroom home and den, located only 15 minutes from Metro. Family room, European cabinets and quality throughout.



14 DRUMMONDAL: \$61,900. Halifax. 3 bedrooms, rec room, upgraded carpet in living room, bright eat-in kitchen with bountiful cupboard space. MLS. D5120.



SACKVILLE: \$86,900. Ideal place to start. 3 bedrooms, family room, garage.



150 PONDEROSA DRIVE: \$79,900. Lake Echo. Great beginnings! 4 bedroom Lake Echo home. New carpets, upgraded bath, fireplace, 3-tier deck, paved driveway. MLS. D522P.



113 CAPRI DRIVE: \$197,500. Porter's Lake. Outta sight but only 30 minutes to bridges. Frontage on Porter's Lake, exec s/d, superb lot, full of extras. MLS. D415C.



217 DONEGAL: \$105,000. Inishown. Found! Great 4 bedroom home on cul-de-sac. Rec room, woodstove, updated flooring, 1-1/2 baths. MLS. D492D.



10 HUNTINGTON DRIVE: \$69,500. Willowdale. First home ... worry not 3 bedroom, 2 storey semi, solid, cared for and in Willowdale. Ideal for young family. MLS. D476H.



11 BRIAN ANDREW: \$99,900. Mint home, quiet s/d, 4 bedrooms, den, rec room, large country kitchen, only 20 minutes from bridges. MLS. D275B.

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Broker / Sales Assoc.

Re/Max Cold Lake-Tri-Town Realty
5402 55A St.,
Grand Centre, AB T0A 1T1
403-594-4445 (office)
403-594-4464 (fax)
403-639-2131 (res.)



\$75,000: 1/2 duplex under construction, 3 bedrooms, 2 baths. Basement ready for you to put your imagination to work.



\$125,500: 3 bedroom split-entry, formal dining room, quality oak kitchen cabinets, 1,262 + 400 sq. ft. of living area with a lovingly cared for, well maintained yard.



\$225,000: Beautiful lakefront property just a few minutes from town. Sandy beach, fire-pit, boat lift and pier. Sunroom with hot tub overlooking the beach.



\$90,000: Close to schools, playground and downtown. 1,700 sq. ft. of developed area. 3 bedrooms. Great yard for a family.



\$110,000: Large bungalow with dining room, master ensuite, fully developed basement. New deck. New oversized double garage. Beautifully landscaped.



\$86,000: Bungalow, 3 bedrooms, new carpet, new linoleum, freshly painted. Double detached garage. Extra large lot. Close to downtown.



\$134,900: 2 storey log house, finished with style and class. 2 fireplaces, hardwood floors, extra large rec room. Double attached garage, in the heart of prestigious Nelson Heights.



\$93,000: 4-level split, developed 3rd level. Spacious kitchen, perfect family home.

Petawawa/Pembroke



JIM HEMLIN
MMM, CD, Assoc. Broker

SHIRLEY SUNSTRUM
CRA, Assoc. Broker

Century 21, Valley Realty Ltd.
141 Lake Street,
Pembroke, Ont. K8A 5L8
613-735-0103 (office)
613-735-2702 (fax)
1-800-263-1420 (pager)



PETAWAVA VILLAGE: New roof, terraced backyard, finished basement, excellent shape. \$115,000.



2 YEARS OLD: 3 bedrooms, attached garage, large private yard, pride of ownership evident.



1,100 SQ. FT. HOME: In a new subdivision, 1/2 acre lots, new homes start at \$114,000. Will build to suit.



COTTAGE COUNTRY: Furnished, private setting, good boating and fishing. \$70,000.



\$119,900: 3 bedrooms, renovated kitchen and bathrooms, finished basement, garage with loft. Petawava Village location.



\$130,900: 2,600 sq. ft., many upgrades, sunroom eating area, country setting with 4 acres of impeccable grounds.



\$112,500: Split entry home, 4 years old, 3 bedrooms, insulated basement, rear deck. Minutes to CFB Petawava.



SUPER FAMILY HOME: Main floor family room, fireplace in living room, dining room, master bedroom ensuite, inground pool, 170'x116' lot with municipal water.

Winnipeg
Registered Relocation Specialists



GRANT & MARY CLEMENTS CD, FRI
Sales Associates

Re/Max Real Estate Inc.
300-3025 Portage Ave.
Winnipeg, Manitoba R3K 2E2
204-837-7000 (bus.), 204-837-7070 (fax),
204-895-9036 (res.) or 1-800-361-6789
(toll-free anywhere in Canada)



95 THE BRIDLE PATH: \$154,900. Superbly located in Hunterspoint, minutes from elementary schools, walking distance to junior high and high schools. 2,050 sq. ft., 8 room, 4 bedroom, central air.



STRAIGHT AND SOLID: 3 bedroom 2 storey home in good condition and location. Large living room and dining room with fireplace and french doors. Loads of oak and character. \$91,900.



IMMEDIATE OCCUPANCY: 18 Savoy Cres. \$109,900. A 1,400 sq. ft. 6 room, 3 bedroom bungalow with attached garage in a serviced area of well kept homes near active bus route.



CRESTVIEW: A spacious well kept 4 bedroom, 1,200 sq. ft., 4 level split with large kitchen, built-in dishwasher, dinette. Good sized living room, 2 full bathrooms. Rec room, central air. \$72,900.



OUR BEST BUY IN THE AREA: 6 Barbara Cres. \$134,900. Spacious 1,800+ sq. ft., 8 room, 4 bedroom, 2 storey featuring main floor family room with fireplace, main floor laundry, extra parking.



BEST BUY IN WESTWOOD: 72 Wordsworth Way. \$87,900. Available for quick occupancy, a 1,140 sq. ft., 6 room, 3 bedroom bungalow in quiet desirable location. L-shaped living room, dining room.



120 MIRAMAR: \$116,900. Solid, custom built 1,310 sq. ft., 3 bedroom situated on a gorgeous large park-like setting with oversized double attached garage. Large country kitchen, huge rec room, fireplace.



31 ARTHUR CREEK: \$119,900. Attractive 1,500 sq. ft. 3 bedroom bungalow with neutral wall to wall carpet, cathedral ceilings, skylights in den, spiral staircase, patio doors off kitchen to deck.

Ottawa



MIKE HANLON CD
Sales Rep.

EDNA HANLON RRS
Sales Rep.

Re/Max Metro City Realty Ltd.
424 Catherine Street,
Ottawa, Ontario K1R 5T8
613-236-5455 (office)
613-236-3584 (fax)
1-800-461-3406 (toll-free)



ORLEANS \$112,900: 3 bedroom townhouse in trendy Falling Brook. Features generous room sizes, single attached garage, 2 piece bath on main floor, 5 appliances, fireplace, close to schools, shopping.



\$106,900: 3 bedroom garden home with fireplace, galley style kitchen with eating area, single garage with inside entry, 2 pc. on main floor, generous room sizes and closets. 30 minutes to downtown via bus.



\$139,900: Great starter home with an unspoiled basement for future development. This home features fireplace, central air, single garage with inside entry, 2 piece on main floor, large kitchen.



OTTAWA EAST \$188,000: Superbly renovated 4 bedroom in Castle Heights. Upgrades include new addition, roof, windows, carpets, kitchen and new furnace. Main floor has bedroom, 4 piece bath.



OTTAWA WEST \$164,000: West end Campeau built 4 bedroom bungalow. Fireplace in living and rec rooms, large bright kitchen with eating area, roof redone in 1992 and gas furnace in 1988.



ALTA VISTA \$143,000: 3 bedroom semi detached in Alta Vista. Features generous room sizes, new windows, roof redone in '92, central air conditioning, electronic air cleaner, bright kitchen with pantry.



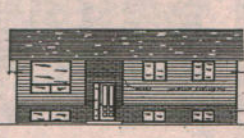
GLOUCESTER \$92,900: 3 bedroom townhouse has eat-in kitchen, newer carpet on main floor and stairs, 2 piece bath, finished rec room downstairs and stucco exterior. Condo fees include water, hydro.



ORLEANS \$272,500: Approx. 2,492 sq. ft. of luxury on a huge landscaped lot. Home features upgraded carpets, marble in foyer and hallway, gleaming hardwood flooring in dining and family rooms.



CANNAMORE FROM \$111,000: Including GST. New homes to be built, choice of plans available. Quality builder, colonial trim and doors, solid oak kitchen, quality windows and more! 8 km south of Embrun.



MOREWOOD \$116,900: To be built, 2 lots available, 100'x300' in a subdivision. Hi-ranch, 1,116 sq. ft. home, vinyl exterior, colonial trim and doors, casement type windows, choice of colours.



\$109,900 FALLINGBROOK: 3 bedroom garden home has single garage with inside entry, fireplace, galley style kitchen with eating nook, master bedroom ensuite and walk-in closet. 2 pc. on main floor.



\$159,000 OTTAWA SOUTH (HERON PARK): 3 bedroom high ranch bungalow with large eat-in kitchen, rec room with woodstove, upgraded carpets and located just off Bank Street near Heron Road.

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CFB Borden/Barrie



DONNIE CAPPLER CD
Sales Rep.
JUNE JOHNSTON
Sales Rep.

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\$129,900: In-law apartment, finished lower level, open concept, 2 full baths, rec room, custom built home, beautiful fireplace and more.



\$129,900: 1,600+ sq. ft. of finished living space, 4 bedrooms, 80x180 lot, great community, 10 minutes from Base Borden. Family room with wood stove.



IN THE HEART OF SKI COUNTRY: \$149,900. Super country lot, all brick 3 bedroom bungalow, full finished lower level with fireplace, 2-car garage. 10 minutes to Barrie, 12 minutes to Base.



\$178,900: Just move in! 80x200' lot, executive 4 bedroom, all brick home, central air, 2 fireplaces, finished lower level. Quality, value and size.

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604-339-7653 (office)
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LIVE BETTER FOR LESS: 2 bedroom semi-detached rancher, less than 1 year old. \$5,000 down and \$590 a month OAC. \$84,000.



MAKE YOUR MOVE: Into this large 3 bedroom, full basement home, featuring kitchen with eating nook, dining room, mountain view. \$159,900.



THE QUALITY OF LIFE: Be sure you're getting the best. Handcrafted cabinets, moldings and more. Distinctive Victorian decor, 9' ceilings, french doors and hardwood floors are extras. \$249,000.



THIS PLACE WILL MOVE YOU: 2 bedroom mobile on .8 acre. New carpets and linoleum. Freshly painted. \$99,900.



PRICED WITH YOU IN MIND: Immaculate 2 bedroom Dartmouth mobile home. Vaulted ceiling, bay window, attached carport and storage. 1/3 acre property. \$109,900.



FOR THOSE WHO KNOW VALUE: Courtenay duplex, two 2-bedroom suites. Potential for \$1,400 per month revenue. \$165,000.



ALL OVERSIZED EXCEPT THE PRICE: 1,630 sq. ft. 4 bedroom or 3 plus family room. Large kitchen and dining. Mountain view. Hot tub, garage and garden shed. Less than 1 year old. \$138,900.



VIEW, VIEW, VIEW: Unique floor plan, mountain view. Gas fireplace and custom kitchen, 3 bedrooms plus den. \$165,900.

Victoria, B.C.



TOM BOWIE CD
Sales Rep.

Coldwell Banker
The Land Company Inc.
4091 Shelbourne Road,
Victoria, B.C. V8N 5Y1

604-721-1234 (office)
604-721-2436 (fax)



\$177,500: Just like new, over 1,500 sq. ft., 3 bedrooms, 3 baths, skylights, 3 appliances, gas fireplace, single garage. A quality townhouse.



\$176,900: Close to the Base, newer 3 bedroom rancher with large lot, park close to home for the children. Lot is fenced with chain link. Nice sunny deck.



\$179,900: Just beside Naden, this townhouse is immaculate and ready to go. 3 bedrooms, large kitchen and a beautiful sunroom. Wood stove stays.



\$219,900: Character galore, built in 1912, wood panelling, pocket doors, 2 fireplaces, 2 bedrooms on main floor, 1 up. Undeveloped basement.



\$169,900: 2 bedrooms, in Western Communities. Very clean, shake roof, really nice yard with quality cedar deck. Priced to sell quickly.



\$204,900: Close to Colwood Golf Course, 5 bedrooms and a real family home, close to schools and all amenities. Extra accommodation can be developed.



\$179,900: Super large lot with garage, nearly new roof on this quaint 3 bedroom starter in the Tillamook area. Character inside, nice fireplace.



\$239,900: Super family home in Colwood, 4 bedrooms, finished rec room and simply immaculate. Huge double garage.

Greenwood, N.S.



GHYSLAINE ROY
Sales Associate

Realty World Foundation Realty
P.O. Box 29, 984 Central Ave.,
Greenwood, N.S. B0P 1N0,
902-765-3369 (office)
902-765-8562 (res)
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\$3,000 REBATE: Have this 3 bedroom Cape Cod built on any lot in Ravenwood subdivision and receive the \$3,000 rebate from N.S. Government. 5 year new home warranty. \$109,900 + GST.



WILMGT \$99,900: 3 bedroom split entry with finished family room, airtight stove, large treed lot, paved driveway. A must to see.



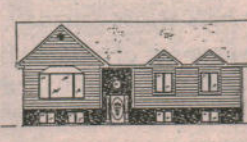
MORDEN \$56,900: Chalet sitting on a very large lot close to the shore. All tongue and groove pine finish inside. Must be seen to be appreciated.



GREENWOOD \$71,900: Brick exterior, 3 bedrooms, fireplace in living room, partially finished family room in basement, large lot, very private.



\$62,900: 2 year old mini home on its own lot. Within walking distance to the Greenwood Mall. 3 bedrooms, 2 baths, large kitchen. Appliances included.



EAST HALL ROAD: Greenwood, 1,232 sq. ft. split entry with large master bedroom with ensuite. Close to CFB Greenwood. Colonial trim and 800 Series doors. Qualifies for \$3,000 rebate. \$91,900 GST incl.



RAVENWOOD \$124,500 + GST: Large 3 bedroom 2 storey house with double car garage. Main floor family room and laundry room. Large master bedroom with walk-in closet and so much more.



BUILD ON YOUR OWN LOT: This 3 bedroom split entry provides you room sizes to maximize living comfort. With this house you qualify for the \$3,000 rebate. 5 year new home warranty. \$69,900 + GST.

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