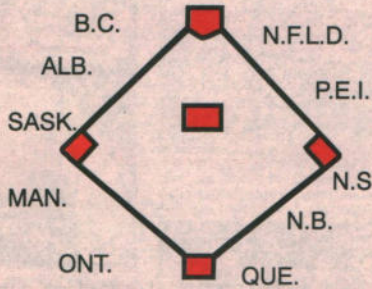


THE MILITARY RELOCATION NETWORK

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WESTWOOD: \$93,900. A solid 3 bedroom 1160 sq.ft. bungalow, updated kitchen with oak cabinets. Hardwood floors under carpet. Great location.



WESTWOOD: \$114,900. Popular 1260 sq.ft. 3 bedroom bungalow. Large kitchen with fridge, stove and dishwasher. Newer carpets. Fabulous rc room, bedroom and bath downstairs.



WHYTE RIDGE: \$154,900. Customized energy efficient 7 room, 3 bedroom, 1763 sq.ft. home. Vaulted ceiling in living room and dining room. Tyndall stone fireplace in family room.



CHARLESWOOD: \$114,900. Custom built mint condition 4 bedroom home on a superb 60 x 172' lot. Newer carpet, great rec room. Central air conditioning.



CRESTVIEW: \$97,900. A well maintained 6 room, 3 bedroom upgraded 1120 sq.ft. 3 level split with double insulated garage. Superb rec room.



RIVER HEIGHTS: \$74,900. 3 bedroom, 1150 sq.ft. 2 storey. Gleaming hardwood floors, coveled ceiling in living room and dining room. Heated single garage.



ST. JAMES: \$72,900. Mint condition 2 bedroom updated character home with garage on a 139' lot. Gleaming hardwood floors throughout.



FORT RICHMOND: \$94,900. Well maintained 3 bedroom 1040 sq.ft. bungalow with garage and screened in gazebo. 120' lot. Central air conditioning. Near all amenities.



CHARLESWOOD: \$99,500. Mint condition 4 bedroom home. Double garage. Newer quality carpet, dated oak kitchen cabinets. Year round hot tub.



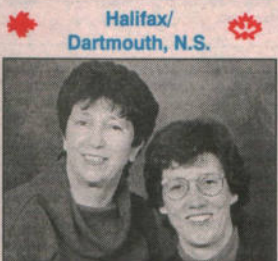
ST. JAMES: \$54,900. A solid 730 sq.ft. 2 bedroom starter bungalow. Offering fridge, stove, washer, freezer. Garage. Near all amenities.



CRESTVIEW: \$109,900. A good solid 4 bedroom, 1540 sq.ft. home. L-shaped living room and dining room. Large kitchen and master bedroom with ensuite.



LINDENWOODS: \$149,900. 7 room, 3 bedroom, 1660 sq.ft., 2 storey. Oak kitchen cabinets, 4 piece ensuite off master bedroom.



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91 ROSEWOOD LANE: \$75,500, 8.25% assumable mortgage (until Nov. '98). Fabulous 9 yr. old semi boasts 3 bedrooms, rec room, 1 1/2 baths, fenced yard, country kitchen. Appliances neg. Eastern passage.



26 HEBB: \$94,900. Lawrencetown! Wonderful 3 bedroom home: games room, rec room, 2 baths, oil heat, 2 fireplaces, eat-in kitchen, dining room, deck, concrete patio, basement entrance, Carter Roman S/D.



19 WILLIAM NELSON: \$92,900. An affordable treasure! Immaculate 3 bedroom S.E. on private treed lot, oak cabinets, large deck, spacious rooms, outside entrance to basement, fridge & stove neg. Immediate possession.



150 PONDEROSA: \$79,900. GREAT BEGINNINGS! Upgraded Lake Echo home is awaiting you! 4 bedrooms, fireplace, 3 tier deck, paved driveway, country kitchen, upgraded flooring, bath and roof.



50 ROSLYN: \$104,500. A must see! Freshly painted 3 bedroom baby split on quiet crescent. Spacious rec room, brick hearth wood stove, country kitchen, fenced yard, wired 10x16 baby barn. Appliances neg.



97 GREENWICH: \$179,900. Want charm & comfort? Colby Village home fits the bill! 4 bedrooms, 3 1/2 baths, main floor family room, rec room, dining room, eat-in kitchen, basement entrance, garage, & FP.



315 PORTLAND: \$139,900. CHARACTER PLUS! 2 storey is filled with character & upgrades. 3 bedrooms, eat-in kitchen & dining room (or main floor family room), double garage, outstanding yard.



39 CARLISLE: \$119,900. Warm family living! Very spacious 4 level home on quiet street, built-in oven, countertop stove, heatilator fireplace, 2 baths, rec room, beautiful treed lot. A great family home.

HELP FIND LOST CHILDREN See Last Page
DISCOUNTS ON T.D. MORTGAGES See Page 6 CANSUREX TIPS See Page 7 & 11

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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 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.

Cold Lake, Alberta



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\$128,500. An elegant home that speaks of the pride of ownership! Large comfortable living/dining room has floor to ceiling fireplace. Spacious. In the heart of Nelson Heights, Cold Lake. 5809-52ND AVE:



\$99,500. Home and income! Recipe for success. Efficient style plus inviting warmth in this large kitchen. Treed yard, multi-level patio, large double garage and lovely mother-in-law suite.



\$109,000. 1 1/2 ac., nestled among trees 1 km. from Grand Centre. Low taxes & bills. 3 bedrooms, master with walk-in closet, 2 baths, new carpets, 6 appliances included and central vac.



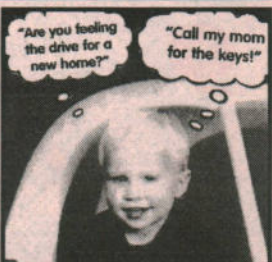
\$99,500. Well located; well built; and well maintained 4 bedroom, 2 baths, built to take it family room.



\$79,900. This home has been newly painted throughout, new light fixtures, paved drive way, and landscaping with mature trees and shrubs. Perfect for the first time home buyer!



CASUAL COUNTRY LIVING: \$117,500. This 1,037 sq.ft. bi-level home has 3 bedrooms, L-shaped kitchen, bay window in living room, convenient master bedroom, extra large bathroom and is priced right!



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 604-380-6822 (fax)



\$209,900. Super family home close to schools, parks and shops, 3 bedrooms, updated quality kitchen, full basement partially developed.



\$156,000. Spacious half duplex with a large rear yard, newer carpets, near Carwest Mall, well kept, good value.



\$199,900. Attractive 1950's home with full basement, newer roof, close to base, town, schools and the water all on a great lot.



\$225,900. Great family area, 4 bedrooms, 2 baths, large family room, workshop, over 2,200 sq.ft., all in good condition and ready to move into. Going, Going...

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AFFORDABLE TOWNHOUSE: \$114,900. 3 bedrooms, 2 baths, family room and 5 appliances.



PEACE AND RELAXATION: \$129,900. Can be yours only a short drive away. Fully equipped and winterized 2 bedroom cottage on oceanfront resort.



COZY RANCHER: \$126,900. 3 bedroom, nicely decorated home on 22 acre in rural area of Courtenay North. Landscaped with fruit trees, garden area, fenced back yard.



\$149,500: 1,894 sq.ft., 3 bedrooms, 2 baths, large family room, very large lot, storage shed, hot house and area for garden. Fruit trees, Sundock off dining room. Only 5 min. drive to CFB Comox.



\$75,500: Looking for no maintenance, security and a quiet neighbourhood? Then this home located in the Comox valleys newest adult park is the place for you.



SPACIOUS MOUNTAIN VIEW: \$134,900. Clean established subdivision, superb green areas, close to schools. Minutes from swimming and boating.



SENIORS WELCOME: \$109,900. Exclusive & affordable townhouse development next to the Cumberland Medical Clinic. Two spacious floor plans to choose from. Only 24' 12" left in the first phase.



FAMILY WANTED: \$164,900. This home was made for children. Wooded nature park on three sides, on a quiet, safe cul-de-sac, across from elementary school, 5 min. from beach. 3 large bedrooms, 3 baths, family room, sundock, fenced yard.

Chilliwack, B.C.



ANN STODDARD
 Sales Associate
 Re/Max Nyda Realty
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THOMAS ROAD: \$169,900. Delightful split-level, 3 bedroom, 2 baths, large sunken family room with cozy gas fireplace. Patio doors lead to large fenced yard. Close to schools and C.F.B. in area of new homes.



HIGGINSON RD: \$199,900. R-2000 home, 25 acre lot with mature fruit trees. Master bedroom on main floor. 2 bedrooms and sitting room plus full bath-upstairs, RV parking. Vendor transferred.



\$192,000: Prize-winning gardens, 1,650 sq.ft. rancher on large lot with extra RV parking. Large country kitchen with extra pantry, gas fireplace, 3 bedrooms, 2 baths. Beautifully landscaped yard.



DUNDEE PL: \$169,900. Large family home, 3+1 bedroom home on quiet street close to all schools, large kitchen opens to sundeck, woodstove in family room, freshly painted and fenced yard.



\$189,900: Looking for new - try this! 3 bedroom home almost ready to move in. Sunken family room, raised oak cabinets in kitchen, 3 garage and extra parking. Located on Promontory with wonderful views of the valley. Pick your colours.



\$47,500: Retirement at its best. Spacious 2 bedroom mobile in adult park - walking distance to shopping & C.F.B. Some features include large soaker tub in bathroom, all appliances, built-in china cabinet, covered sun porch, wired workshop. Won't last long.



DAYTON DR, SARDIS: \$181,900. One owner family home over 3,000 sq.ft., 5 bedrooms, 3 baths, large eat-in kitchen with maple cabinets. Separate 16x20 workshop insulated and wired. Lots of room for everything.



\$259,900: When only the best will do! Custom built home with obstructed views of the Fraser Valley. This classy home offers - massive ceramic tiled foyer, circular staircase, 3 bedrooms plus library upstairs. The main floor offers formal living and dining rooms with cove ceiling, & country kitchen.

Cold Lake, Alberta



DAWN KYREJTO

Sales Rep.
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1012-13TH STREET: \$67,500. Don't be a rent slave! This affordable 1/2 duplex backs onto treed area. Basement is 90% developed with rustic knotty pine. Cozy woodstove, quiet street, convenient! Private and secure!



1020-16TH AVE: \$89,900. Completely renovated main floor takes years off this comfortable family home. Lower level complete with a guest bedroom, family room, laundry and 2 pc. bath. Buy today! Profit tomorrow!



212-16TH STREET: \$94,500. Take advantage - this home has all 3 seconds from the beach, back alley access to new super single garage, comfy family room and a kitchen that says "Welcome". So much for so little!



1704-12TH STREET: \$103,900. An old fashioned price gets you this 5 bedroom home on an oversized lot, landscaped to perfection. Great family room and bar, wonderful gardens & trees. Move in now!



1308-11TH STREET: \$107,000. Looks small-lives big! 3 generous bedrooms, 2 baths, formal dining room, gas corner fireplace, family room, immaculate back yard, fully fenced. Believe it!



1403-7TH AVE: \$114,900. A family room for the whole family to relax and enjoy is on the 3rd level of this fully developed 4-level split. U-shaped kitchen opens to dining area. Back yard is beautifully landscaped and fully fenced.



203-18TH STREET: \$121,900. Contemporary classic is tastefully decorated up and down. Relax in the full size main bath jacuzzi or snuggle up in front of the family room "energy efficient" BIS fireplace. Quality perfect! Location perfect!



517 LAKESHORE DR: \$205,000. 2 words! See it! Upper quality grade level 2 storey offers jacuzzi tub, games room, 4 bedrooms and lets not forget situated on a premier lot with a dream of a lake view!

Kingston, Ontario
Relocation Specialist



DON WYLD, CD1

Sales Associate
Royal LePage Realty
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Kingston, Ontario K7L 5H6
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WATERLOO VILLAGE: \$121,900. Amazing, mint town home. Largest available unit. Beautiful decor. 3+1 bedrooms, natural gas hook-up for stove & BBQ. 1,600 sq.ft. of professionally finished living space. Approx. 15 min. to base.



AMHERSTVIEW: \$119,500. 3 bedroom brick bungalow with hardwood floors, large eat-in kitchen, separate dining room, living room has wood burning fireplace. Rec room & 3 pc. bath lower level. Large yard. Approx. 15 min. to base.



AMHERSTVIEW: \$99,900. Gorgeous family home, well situated built by Dacon, 3 bedrooms, gas heat, very nicely decorated, deck 10'x14' off kitchen. One of the nicest semi detached homes in the area. Approx. 15 min. to base.



11 GUTHRIE DRIVE: \$112,900. Great 3 bedroom home, rec room on lower level, large double car garage, deck, close to public and separate schools, on bus route, easy access to 401. 10 min. to base.



BAYRIDGE AREA: \$79,900. Very nicely maintained townhouse, quiet location, 3 bedrooms, super large kitchen, newer forced air gas furnace and HWT. 15 minutes to base.



BAYRIDGE AREA: \$143,900. Cul-de-sac location with a lovely family home. Spacious eat-in kitchen professionally decorated including dishwasher, 3 bedrooms, large yard. 15 minutes to base.



JOYCEVILLE AREA: \$134,900. Immaculate family home, 3+1 bedrooms, lovely hardwood floors, rec room on lower level with woodstove + 3 pc. bath, 2 tiered deck with above-ground pool. 12 min. to base.



BREWERS MILLS, HWY#15 E: \$184,900. A new hi-efficiency oil furnace compliments this lovely custom home, 3 bedrooms, 2 fireplaces, newer carpeting and cathedral ceilings. Approx. 12 minutes to base.



WESTPARK SUBDIVISION: \$224,900. Exceptional quality home, ceramic tile floors, 3 baths, 5 pc ensuite with jacuzzi, hardwood floors, and central vac roughed in. 12 minutes to base.



STRATHCONA PARK: \$139,900. Excellent location, lovely rear yard, very private with sun porch, bedrooms with lots of storage, newer kitchen, hardwood floors, close to shopping. 10 minutes to shopping.



CATARAGUI WOODS: \$152,900. Immaculate home, hardwood birch floors, beautiful family room over garage, rec room on lower level, 3 spacious bedrooms, approx. 1,700 sq.ft. - 15 minutes to base.



POINT ST. MARK DR: \$122,900. Immaculate 3 bedroom home, central air, nicely landscaped, freshly painted throughout, master with walkin closet, large lot, paved drive, close to City and 3 minutes to CFB.



878 WALKER COURT: \$147,400. Immaculate, Governor model home. 3 bedrooms, lower level has finished rec room, 2 - 8'x10' decks, separate dining area, and perennial gardens. Only 12 min. to base.



#31-\$111,900. & #57-\$111,500: LIMERIDGE DRIVE: Townhomes done in neutral colours throughout, 3 bedrooms, 2 baths, garage, walking distance to shopping & water, close to downtown and 3 minutes to CFB.



GRENADIER VILLAGE: \$119,500. Lovely home in excellent condition. Newer Berber carpeting, new vinyl flooring, recently painted, wood stove in rec room. 2+1 bedrooms, 2 baths and fenced yard. 3 min. to Base.



LAWRENCE PARK-BAYRIDGE AREA: \$99,900. Very nicely located family bungalow, full unfinished basement with gas heat, large fenced yard, close to 2 parks, 3 bedrooms, new carpet, close to shopping.

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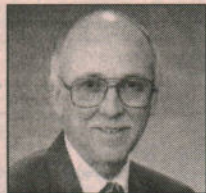
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Medicine Hat / Redcliff, Alberta



JOHN MACLAREN

Sales Associate
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EMPTY NESTERS! \$126,900. Spottless oak trimmed bungalow loaded with extras. Covered patio deck off kitchen. Direct entry from house to garage. Minimal maintenance exterior. Basement completely developed.



THE BEST - \$189,900. Move in and put your feet up! Unique entry foyer with overview balcony. Over 3,000 sq.ft. of luxurious development. 5 bedrooms, 4 baths, main floor family room and utility. Loaded with extras.



ONLY \$69,900? That's right! Neat and clean 2 bedroom bungalow in attractive Hill area location. Hardwood floors. Close to schools and shopping. Garage. Why Rent! Phone John collect for details.



EASTGLEN \$114,900: Beautiful split level with modern decor, fireplace in family room, central air auto sprinklers, heated double garage. Excellent location. Collect phone calls gladly accepted.



REDCLIFF, \$66,900. 3+2 bedroom bungalow, 2 baths, garage, central air-conditioning, stove, refrigerator, dishwasher make this a very attractive package. Close Military bus service to Sufield. Phone collect.



CRESTWOOD \$89,900: Spottless 2+1 bedroom bungalow with main floor utility, 2 baths, central air, auto lawn sprinklers, garage with auto-opener, lots of RV parking! Any questions, call me collect.



WOW! \$83,500: Classic 3 bedroom 1 1/2 storey in excellent location with hardwood floors. Appliances included. Fabulous yard on 50'x130' lot with mature trees. Call collect anytime!



PRICED RIGHT \$84,900: Attractive split level on quiet crescent close to school. Total 4 bedrooms, 2 baths, central air, central vac, stove, frig, dishwasher. A lot for the money!

Medicine Hat, Alberta



GLYN YUHAS

Sales Associate
MLS Million Dollar Club '89, '90, '91, '92, '93, '94
Re/Max Medalta Real Estate
2805-13 Avenue S.E.
Medicine Hat, Alberta T1A 3R1
403-529-9393 (bus.)
403-529-9660 (fax)
403-527-1011 (res.)



\$154,900: 1,555 sq.ft. bungalow - very unique design! 3+1 bedrooms, 4 baths, vaulted ceilings & fireplace, loaded country kitchen with island, central air, main floor laundry and double attached heated garage.



\$119,900: 3 bedroom bi-level in connaught! Features fireplace, 2 large family rooms down, 3 baths, attached garage, double tiered deck, sprinkler system, maintenance free exterior...etc.



\$325,000: 8 unit condominiums - 2 bedroom bungalows, upgraded. GREAT REVENUE PROPERTY - all rented out.



SOUTHBRIDGE \$164,900. Lots of room in this 1,844 sq.ft. 2 storey split. 3 bedrooms, 3 baths, central air, vaulted ceilings, country kitchen with island, fireplace, double attached garage etc. etc. ...



\$169,900: Super isolated acreage approximately 3.33 acres near 7 persons. 1,439 bungalow, 3+1 bedrooms, 4 baths, main floor laundry, vaulted ceiling, 2 fireplaces, double attached garage.



ROSS GLEN \$159,500. Approx. 2,400 sq.ft. developed bi-level with double attached garage, 2+2 bedrooms, 3 baths, central air, fireplace, country kitchen with built-in island, 2 decks and walkout basement.



\$109,900: Newly constructed - Southridge, 3 bedroom bi-level, 1,140 sq.ft., garden door to deck, master bedroom has full bath, lots of oak, pantry unit, single garage and more.



MARLBOROUGH \$127,500. 3+1 bedroom 4 level split, 1,079 sq.ft., central air, totally renovated, fireplace, dishwasher, 3 baths, IMMACULATE - DONE IN MODERN COLOURS, double garage.

Edmonton, Alberta



ROB ROBERTSON & SYLVIA ROBERTSON

Sales Associates
Re/Max Real Estate
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St. Albert, Alberta T8N 2X4
403-458-8300 (off.)
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MORNINGVILLE \$115,900. 3 bedroom, 4 level split with over 1,900 sq.ft. developed. 3rd level family room with fireplace, country kitchen with access to patio and oversized yard.



ST. ALBERT \$189,900. Oakmount 1.5 storey over 2,000 sq.ft., 3+2 bedrooms, main floor den and family room. Accented throughout with pearl oak, cul-de-sac location backing onto park.



GIBBONS \$87,500. Recently upgraded bungalow, newer carpet and lino, hardwood in dining room, fully developed basement with 2 extra bedrooms. Quiet location.



ST. ALBERT \$159,900. 1.5 storey located in the Crossing, 3 bedrooms, main den and huge family room with fireplace off the kitchen. Vaulted ceilings in the living room and formal dining.



ST. ALBERT \$148,500. Lacombe Park East, 1,450 sq.ft. bungalow with new carpets and lino. 3+2 bedrooms, 2 fireplaces, large rec room and country style kitchen with oak cabinets.



ST. ALBERT \$128,500. 4 level split in Lacombe Park, 3 bedrooms, 3 baths, new hardwood floor in the dining room and new ceramic floor in kitchen and back entry. Sunken living room with fireplace.



ST. ALBERT \$126,500. 4 level split, 2+1 bedrooms, family room with fireplace and built-in book shelves. Spacious rooms and tastefully decorated.



EDMONTON \$148,500. Over 1,900 sq.ft. developed on 3 levels of this 4 level split in The Lake District. Total of 4 bedrooms, 3 baths, large family room and country style kitchen.

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Calgary 266-2711
Edmonton 428-1095
Winnipeg 925-1500

OUT OF TOWN CALL

Ontario
Toronto - 1-800-387-3339
Ottawa - 1-800-267-1833 (area 613 only)
QUEBEC - 1-800-363-1500
MARITIMES - 1-800-565-1750
MANITOBA - call Winnipeg collect (204) 925-1500
SASKATCHEWAN - call Winnipeg collect
ALBERTA, B.C., YUKON, N.W.T. - 1-800-661-1279

The Personal
INSURANCE COMPANY OF CANADA

* Automobile insurance not available in provinces with government run plans.

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	\$11.81	\$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
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

Buying your new home

How to begin

The first thing to do is complete and submit the questionnaire on Page 12.

HOME BUYING

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 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 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 neighborhood 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 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.

Continued on Page 6

Calgary, Alberta
Registered Relocation Specialists



DUSTY HICKS **SUE FERGUSON**

Sales Associates
Re/Max Landan Real Estate
#102, 279 Midpark Way S.E.
Calgary, Alberta T2X 1M2
403-256-3888 (bus. - 24 hrs.)
403-256-3144 (fax) 403-279-7899 (res.)
1-800-661-6262 TOLL FREE



\$68,900 - FORECLOSURE: Excellent 3 bedroom condo with new carpet & paint, 2 baths - a must to see!



\$102,900. Fully developed basement, shows mint clean and has many extras. Only minutes to base.



\$139,900: Riverbend split level only 3 years old. Family room with fireplace, 2 baths, shows like new, only minutes from the base & downtown.



\$83,900: Split level duplex in good condition with a garage. Located on quiet street. Vacant - immediate possession available.



\$119,900: This lake community home backs onto large park and features 4 bedrooms and 3 baths.



\$169,900: Large 4 bedroom home on quiet crescent. Hardwood floors, brick fireplace, and much more.

ARE YOU POSTED TO OR FROM CALGARY?

ONE CALL DOES IT ALL!
FOR A FREE MARKET EVALUATION OF YOUR CALGARY HOME OR A CUSTOM RELOCATION PACKAGE, CALL US TODAY!

1-800-661-6262
TOLL FREE

Saskatoon, Saskatchewan



HENRY MOULIN

Real Estate Consultant
Re/Max / Henry Moulin Realty Inc.
200-227 Primrose Drive
Saskatoon, Sask. S7K 5E4
306-934-0909 (off. - 24 hrs.)
306-242-0959 (fax)
306-933-0145 (res.)



MALLIN CR. RIVERVIEW HOME: \$399,000, 2,770 sq.ft., fully developed executive 2 storey backing onto the Saskatchewan River. This home projects elegant first class quality throughout with too many feature to mention.



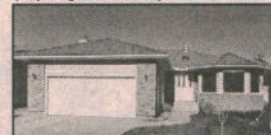
ERINDALE - ON THE LAKE: \$399,000, 4 bedroom executive 2 storey that will compare with any showhome & surpass most of them, approx. 2,700 sq.ft., without basement area as well as too many other features to mention. Call for a private viewing.



LAKEVIEW - UNIQUE & SPACIOUS: \$799,900. Fully developed bi-level providing over 2,000 sq.ft. of well designed living space. Features large kitchen, 3 baths, 2 furnaces, fireplace, and french doors to deck.



REDECORATED - CITY PARK: \$64,900. Don't miss viewing this 2 bedroom very well maintained home featuring bright & white kitchen, single garage with shed located on a quiet street close to river.



CUSTOM ERINDALE BUNGALOW: \$156,900, 1,551 sq.ft. executive bungalow features foyer with skylight, master with ensuite, main floor family with gas fireplace, sprinklers on quiet cul-de-sac.



ACREAGE CLOSE TO CITY: \$175,000. Just east of Sunset Estates, this 2,173 sq.ft., 3+2 bedroom bungalow features oak kitchen, built-in appliances, 4 baths, large garden area, 24x32 hydroponic greenhouse on 4 acres.



LAKE RIDGE - PREVIOUS SHOWHOME: \$162,900. Immaculate 1,700 sq.ft. on 3 levels 95 split level featuring cathedral ceilings, jacuzzi tub, central air, oak kitchen, family room with brick wood fireplace and finished heated garage.



REDECORATED 3+2 BEDROOM BUNGALOW: \$79,500. Located on quiet crescent in Westview Heights, 1,040 sq.ft. home features kitchen with 6' patio door to backyard deck, L-shaped living room, 2 baths and concrete driveway.

Winnipeg, Manitoba



PEARL LANGEN **TERIE LANGEN**

Sales Associates
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)



RIVER PARK: \$124,000. South custom built 4 level split, 1,500 sq.ft., family room, 3 bedrooms, and 2 baths.



WESTWOOD: \$119,900. Spacious and immaculate, 4 bedroom, 2 storey, double garage, and main floor den.



WESTDALE: \$66,900. Appealing to the first time owner, 2 storey semi-attached, 3 bedrooms with great location.



WESTWOOD: \$97,500. Country decor, charming 3 bedroom bungalow over 1,100 sq.ft. plus spacious rec room with wood stove.



WESTWOOD: \$140's. Custom beauty with double detached garage, large rec room, 4 spacious bedrooms, and 2pc. ensuite.



WHYTERIDGE: \$118,500. Wow! Over 1,250 sq.ft., 3 bedrooms, central air, central vac, and double attached garage. Classy & comfortable.



CHARLESWOOD: \$140's. Main floor family room, 3 bedrooms, very open with cathedral ceilings. Double garage, central air, central vac.



WHYTERIDGE: \$132,900. 3 bedroom bungalow, close to 1,400 sq.ft. Patio doors to deck and beautifully landscaped backyard. Neutral tones.

Buying

Continued from Page 5

- 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 information 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.

Older Homes

When buying an older home, it's 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 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 vary from \$55 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 neighborhood. 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 straight forward, 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 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 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

Continued on Page 7

Borden / Angus Barrie, Ontario



DONNIE CAPPLER **JUNE JOHNSTON**

Sales Associates
Re/Max Chay Realty Inc., Realtor
152 Bayfield St., P.O.Box 580
Barrie, Ontario L4M 4V1
705-722-7100 (bus.)
362-7100 (Toronto line)
895-5525 (Newmarket line)
705-722-5246 (fax)
705-722-6200 (res.)



BARRIE: \$177,500. 2,500 sq.ft., 4 bedroom, family room, fireplace, finished lower level, deck, 3 baths - many extras. Super location.



BARRIE: \$154,500. 2,100 sq.ft., ravine lot, multi-level, finished lower level, 4+ bedrooms, family room plus fireplace, great location.



1,800 sq.ft., 3 bedroom, fenced, 2 car garage, 2 1/2 baths, minutes to base. **SOLD 1994 - \$140,000.** Great location.



ANGUS: \$139,900. All brick, huge yard, fenced, hardwood floors, deck, double garage, fireplace - super location.



ANGUS: \$128,500. 3 bedrooms, 2 baths, beautiful ravine lot, double garage, rec room, very pretty home, outstanding property. **SOLD AUGUST 1994.**

POSTED TO OR FROM BASE BORDEN!
CALL YOUR "HOME TEAM"
705-722-7100 OFFICE 705-722-5246 FAX
ONE CALL DOES IT ALL!

Borden / Angus Barrie, Ontario



BONNIE SAMPLE

Sales Associate
Century 21 B.J.Roth Realty Ltd.
355 Bayfield Street
Barrie, Ontario L4M 3C3
705-721-9111 (bus.)
705-721-9182 (fax)
(416) 350-3973 (Toronto)
705-734-3693 (res.)



ANGUS: \$89,900. Bungalow on large lot - 175' deep, 3 bedroom, updated kitchen and bath, oversized single garage.



GLENCAIRN: \$109,900. Just west of Base Borden, 1,600 sq.ft., 3 bedroom, new windows, shingles, pretty tree lot.



INNISFIL: \$114,900. Like new inside and out tastefully redone, bath with skylight, 2 bedroom, walk to the beach.



BARRIE: \$129,900. Excellent location, close to schools & rec centre, oversized double garage, central air, 3 bedroom, rec room with woodstove.



BARRIE: \$132,000. Spacious, open concept bungalow, fully finished basement with walkout, fenced yard, deck.



BARRIE SOUTH: \$154,000. Newer home, main floor family room, beautifully landscaped, fenced yard, easy access to base and 400 Highway.



ORO: \$129,900. Beautiful Viceroy home, 1,340 sq.ft., large fenced yard, deck across back of home, 3 bedroom, 1.5 bath, deeded beach rights.



IVY: \$217,000. Just east of the base, this turn of the century home has been restored to its original charm with modern conveniences, 1.5 acres, 3 bedroom, third floor loft waiting to be finished.

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For more information call 1-800-387-2092 (toll-free in Canada).



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C'est facile: toutes ces possibilités vous sont offertes dans le cadre du Programme collectif de services financiers de la Banque TD des Forces canadiennes. Que vous soyez membre du personnel militaire ou civil, personnel militaire ou civil, retraité ou non, vous y êtes admissible!

Demandez-nous votre guide personnel du Programme collectif de services financiers de la Banque TD. Non seulement il vous permettra de mieux économiser au niveau de vos opérations bancaires quotidiennes, mais il vous apportera aussi des recommandations utiles en matière de planification financière et de RER.

Si vous désirez plus d'information, composez le 1-800-387-2092 (sans frais au Canada).

Buying

Continued from Page 6

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 com-

monly 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 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. A clause such as: "This offer is conditional on its approval of the vendors solicitor within 24 hrs. of the acceptance of this offer by the vendor, ????? which the offer is null and void and the purchaser deposit shall be returned in full without interest or

deduction." The above clause might be a way to ensure that your interests are being looked after.

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 it 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 in the appropriate areas, and return it for your 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**
- clean, safe & quiet — streets well lit
 - sidewalks & roads maintained
- Recreation and Shopping**
- shopping/grocery store nearby
 - supervised playground in area
 - recreational/cultural assoc. in area
- Schools**
- schools located in area
 - public transportation to schools
 - daycare facilities
- Transportation**
- convenient, reliable public transportation

- Place of Work**
- house travelling distance from work
 - alternative employment in area
- Place of Worship**
- chosen place of worship within 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.

Trenton, Ontario



JERRY SIMZER
Sales Rep.

ANDREA PHILLIPS
Assoc. Broker

Re/Max Trent Valley Realty Ltd.
266 Dundas St.E., Box 21060
Trenton, Ontario K8V 6S2
613-392-6594 (bus. - 24 hrs.)
613-394-3394 (fax)
1-800-567-0776 (Can. & USA)



COUNTRY LIVING: \$96,500. Gorgeous 3 bedroom home with nice loft room on large treed lot, extra large kitchen, tons of cupboards, new roof, carpeting, paleo ornate tin ceiling, private dining room.



EDGE OF FRANKFORD: \$129,900. Well maintained colorado located on nice fenced yard, 3 bedroom, master has ensuite & walk-in closet, large rec with hearth & air light sliding door to 2 level deck.



EXECUTIVE TYPE HOME: \$151,900. 1,562 sq.ft. home on 1 1/4 acre lot, large 2 bedroom apt. down, breakfast nook, sunken living room, large workshop could be used for plumbing/electrical business.



WATERFRONT PROPERTY: 3 bedroom home with spectacular view upstairs and down extra large fireplace in rec room, air light insert, 2 workshops, sliding doors to 21x12 deck in maintenance free condition.



WATERFRONT - IDYLLUC: \$214,900, or \$259,900. 2 or 3 bedroom on the Bay of Quinte. 2 full baths, large balcony, indoor garage, pool, tennis, sauna, 24 hr. security, 4 acres of parkland.



IN-LAW SUITE: \$118,900. 3 bedroom home on main, full suite down, gas heat, maintenance free, new vinyl sided, poured concrete basement, located in Trenton.



AFFORDABLE - ECONOMICAL: \$95,900. Comfortable, spacious, ideal for the growing family. West end location, features 1,400 sq.ft., 4 bedrooms, 2 baths, gas heat, and living/dining rooms.



SO MUCH SPACE: \$119,900. Both home and yard are spacious and well kept so-o-o clean. Features 3 bedrooms, 1 1/2 baths, new floors - walls - wiring, as well as oak cupboards in kitchen.

Petawawa / Pembroke



JIM HEMLIN MMM, CD

SHIRLEY SUNSTRUM CRA

Associate Brokers
Century 21, Valley Realty Ltd.
141 Lake Street
Pembroke, Ontario K8A 5L8
613-735-0103 (bus.)
613-735-9912 (pager)
613-735-2702 (fax)



\$45,000: Mobile home purchased new by current owner - 14'x68', 5 yrs. old in Petawawa mobile home park and appliances are negotiable!



\$189,500: Custom built with main floor family room, oak kitchen with breakfast nook, woodstove on brick hearth, well treed lot in country setting.



\$79,900: Let's get started! This 2 bedroom home is conveniently located close to downtown Pembroke.



\$194,500: Executive living - family style in prestigious Petawawa subdivision with high efficiency heat, central air and so much more.



\$120,000: Thinking NEW? 3 bedroom split entry features oak cabinets, high efficiency heat on 1/2 acre just outside Petawawa Village.



\$125,000: Petawawa side split, spacious foyer, 3 bedrooms up, developed basement, fireplace with insert & oversized lot in quiet neighbourhood.

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Professional, Experienced Team

Call
JIM and SHIRLEY

for a free market evaluation of your home or a FREE relocation package on the Petawawa & area market!

Buying a new home?



To ensure the quick and successful ownership of your home, give your insurance representative the following:

- ✓ Your complete given name(s).
 - ✓ Your address(es) - postal and delivery - including postal code, the same as on your legal documents.
 - ✓ The correct address of the lienholder or mortgagee, as it will appear on your insurance policy.
 - ✓ Your lawyer's name and fax number.
- CANSUREX** can confirm your insurance coverage with you!

CANSUREX: You've bought a new home

Finally the time has come. The new key fits perfectly, and with a satisfying pop, the lock turns and you open the front door to your new home. Another fresh start and you've already decided where everything goes - everything from your trophy collection, to that old chest, to that thing-a-majig that Dad gave you when you graduated. Whether you're buying for the first time ever, or for the last time (until the next time), purchasing a home is a serious commitment. In fact, for most, owning a home is the single, largest financial investment they will make, ever, in their lifetime.

And that kind of investment is worth protecting, worthy of comprehensive insurance. Particularly for you. You come from a special family of Canadians with special needs. It makes sense that you need an insurer who is experienced, and offers good options at competitive rates, and one who

uses independent adjusters when it's time for a claim.

As an authorized insurer to the military, CANSUREX has a lot of experience in looking after personnel across Canada. CANSUREX has programs tailored specifically to your needs. Ever receptive to demands of military members, CANSUREX now offers comprehensive package policies, as well as the standard broad form policies.

You get ALL RISK protection on your dwelling with few exclusions. You can get the option of *increased* special limits of liability on costly items like furs, computer software, video cameras or irreplaceable jewelry - like grandmother's engagement ring. You can even get lower deductible. Ask about discounts for mature buyers, new home owners and those who have central alarms.

CANSUREX has a team of highly trained professionals ready to make buying insur-

ance smooth and simple. You can pay in advance. You can pay by credit. You can even pay by monthly withdrawal, with **no extra interest or carrying charges**. Quotes are free, with no commitment to buy. Phone CANSUREX at this toll free number:

1-800-267-6262

- The following information will be helpful to your representative when you call:
- * What year was your home built?
 - * What's the square footage of the main floor?
 - * What type of construction is your home? Brick? Wood?
 - * What type of heating do you have? Central, electric, gas?
 - * Do you have a wood burning stove?
 - * What is the distance to the fire hydrant?
 - * What is the distance to the servicing firehall?

Ottawa, Ontario



MIKE HANLON CD **EDNA HANLON RRS**

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

For a Market Evaluation of your present home in Ottawa, or a complete information package:

CALL US!
1-800-461-3406



FALLING BROOK: \$143,900. Superb 3 bedroom, central air, living room with fireplace, galley style kitchen with eating area, master bedroom has walk-in closet, professionally finished basement - a must see!



ORLEANS: \$109,900. 3 bedroom garden home with fireplace, galley style kitchen with eating area, 5 appliances, single garage with inside entry, 2 pc. bath on main floor, generous room sizes. 30 min. to NDHQ.



SOUTH END: \$88,000. 3 bedroom condo. Parklike back yard backing on greenbelt, freshly painted, new countertop, sink, faucet, sliding patio doors, rec room, laundry, 2 pc. bath and good size bedrooms.



VERDON: \$129,900. Great 3+1 bedroom side split located on a 1/2 acre corner lot 30 mins. south of Ottawa. Home features new deck, 1 1/2 baths, pine flooring in living and hallway, rec room with woodstove.



WEST END APARTMENT: \$113,900. New York style in Ottawa. Stunning modern renovation with attention to every detail. Open concept, sunken living room, indoor pool and parking, 2 bedrooms with a spectacular view!



ORLEANS: \$111,900. Ensuite, walk-in closet, fireplace, galley style kitchen with eating area, single garage, 5 appliances, generous bedroom sizes, 30 mins. to downtown via bus.



MOREWOOD: \$138,500. 2+2 bungalow on 1/2 acre lot, 35 mins. south of Ottawa. Rec room, games room, kitchen has plenty of cupboard and eating area, double garage with storage. Rooms built to accommodate sharks!



NEPEAN: \$129,800. Spacious 4+1 bedroom, rec room, new carpets - paint, extra wide lot, neutral decor. Within walking distance to sportsplex, Confederation High School and all amenities.



SOUTH END: \$109,800. Garden home built like semi-detached. Superbly maintained home has upgraded baths, new siding, fence and patio doors. Unique barn board rec room with bar, large rooms.



WEST: \$285,900: 10 yr. old California style home on large lot. Seasonal river view. Fabulous country gardens, 3+2 bedrooms plus captain's room. Choice location, 2 Yacht clubs, tennis club, bike paths plus...



ORLEANS: \$149,900. 3 bedroom minto Eastbridge with superb curb appeal, large eat-in kitchen, rec room with fireplace and spare bedroom in basement, new hardwood floors, located on a quiet tree lined street.



CASTLE HEIGHTS: \$132,900. Immaculate, renovated and modernized home. Newer roof & furnace, living room with fireplace, fenced and landscaped yard, loads of closet space within walking distance to St. Laurent Shopping Mall.

Ottawa, Ontario



PHYLLIS KEEFFE

Sales Rep.
Coldwell Banker
Civic Real Estate
233 Metcalfe Street, Suite #106
Ottawa, Ontario K2P 2C2
613-238-1347 (bus.)
613-238-3659 (fax)
613-224-0300 (res.)

1-800-771-2775 (toll free)



SOUTH END: \$117,500. Lovely end unit townhouse in pristine condition, 3 bedrooms, garage, 5 appliances, fireplace, beautifully finished basement with 3 piece bath.



RIVER RIDGE (EAST): \$139,900. Adorable 3 bedroom home with large private yard, finished basement, new carpets. Immaculate home. Great mortgage at 8.25% for approx. 4 years.



MANOR PARK: \$171,900. Stylish freehold townhouse minutes from downtown core. Spacious rooms, 3 bedrooms, many upgrades, close to marina and bike paths.



CHAPEL HILL (EAST): \$108,900. Immaculate 3 bedroom home with fabulous finished basement, family room with fireplace, eat-in kitchen, ensuite off master bedroom.



BARRHAVEN (WEST): \$207,900. Beautiful Minto home meticulously kept and tastefully decorated, 4 bedrooms, double garage, oak kitchen, whirlpool tub in ensuite bath. A Gem!



HUNT CLUB (SOUTH): \$168,900. Outstanding 4 bedroom semi-detached home in new condition, main floor family room with fireplace, ensuite with separate shower, central air, private yard.



BARRHAVEN (WEST): \$169,500. Bright, immaculate split level with private hedged yard, huge family room with fireplace, 3 bedrooms, central air, large rec room, ensuite off master bedroom.



CONVENT GLEN SOUTH (EAST): \$133,500. Very spacious 4 bedroom semi-detached home with many upgrades, lovely eat-in kitchen, fireplace, central air, large rec room with pine accents.

Bagotville, Québec



DENIS HOULE **THÉRÈSE BILODEAU**

Agents bilingue
Re/Max La Baie inc.
Courtier Immobilier
418-544-3373
1-800-376-0707
Base de Bagotville
418-677-2293
418-677-2746 (fax)



\$75,000.
1121 des Mélièzes, La Baie
3 chambres à coucher avec garage, sans voisin arrière.



\$65,000.
1717 des Gadeliers, La Baie
Condo, construction 1991. 2 chambres à coucher, très moderne.



\$149,900.
rue Alfred-Dubuc, La Baie
Triplex, très moderne, revenu \$16,380 par année, garage, pas de voisin à l'arrière.



\$79,900.
2302, 61^e avenue, La Baie, cottage, 5 chambres, 2088 p.c.



\$67,500.
2534 Withaker, Jonquièrre à pailiers multiples.
3 chambres à coucher.



\$95,000.
Laternière, triplex, situé à deux pas de la base de Bagotville.



\$134,900.
Laternière, tout brique sur le bord de la rivière terrain de 22,000 p.c.



\$86,000.
1074 de la Moisson
Laternière, Construction 1989, très moderne.

Valcartier, Québec



NICOLE FORTIN

Bilingue - agent
Trans-action-Fortin associés enr.
Courtier immobilier agréé
190 Dubé Courcellette
Valcartier, Québec G0A 1R1
418-843-1919 (bur.)
418-843-9260 (fax)
418-844-2115 (res.)



SHANNON: \$139,900. Près de Bfc. Valcartier - ge cottage - vous séduira, terr, 33,000 p.c. Taxes - minimes.



ST-CATHERINE: MOIN DE \$99,000. 5 pailers - A.I.O. Bois-franc sortie ext. auss. 18 km de Bfc.



VAL-BÉLAIR: \$89,000. Jolie moderne - 3 c.c. Terr. Superbe. Aubaine. Poss. rapide.



SHANNON: \$95,000. Moderne. Ravissante. 3c.c., terr de 26,000 p.c. 3 km. de Bfc. Valcartier.



ST-JUMELE: \$86,000. Ravissant, A.I.O. const. récente, faut - voir l'intérieur.



VAL-BÉLAIR: \$73,000. Petit prix, petit budget, garage. Pisc. hors - terre - secteur. Rés.



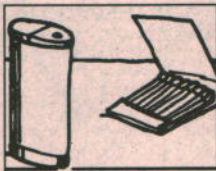
VAL-BÉLAIR SUR LE GOLF: \$179,000. Cottage - de prestige - conception unique, très spacieux, un bijou.



VAL-BÉLAIR - SUR - LE GOLF: \$269,000. Const. haute - gamme tout - brique, garage - pour. Acheteur - acquiert.

Fire Prevention Tips For Children

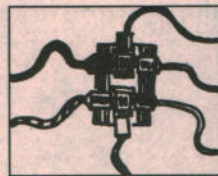
(NC) - While it is important for children to know what to do in case of fire in the home, it is equally as important for them to know what steps to take in order to prevent fires. Here are some fire prevention tips children from the Canada Safety Council and Canada Mortgage and Housing Corporation.



1. Never, never play with matches, cigarette lighters, or lighter fluid.



2. Look carefully at all cords before using. Look for loose connections or frayed or exposed wire. Tell your parent to repair or discard any defective cords.



3. Do not create electrical octopuses by overloading the outlets.

L'Outaouais Québécois Aylmer-Hull-Gatineau



LOUISE THIVIERGE

Agent imm. agréé
Re/Max Aylmer inc.
C.P. 100 Aylmer
Québec J9H 5E5
819-684-4000 (bur.)
819-684-3160 (fax)
613-762-6687 (auto)
613-594-1222 (page)
819-684-0108 (res.)



GATINEAU - SECTEUR DE L'HOSPITAL - TRÈS BEAU SEMI. 2 étages, 3 c.c. Piscine creusée avec grand deck, cour de réve. Près de tous les services, écoles, etc.



GATINEAU - \$122,000. Près de la Montée Paiment. Grand bung. 1,450 c.c. Plancher marquetterie. S.-sol complètement fini. Cour très privée avec deck et piscine. Maison très fonctionnelle.



GATINEAU - SEMI MODELE "CARTO". 2 étages 3 c.c. S.-sol fini. Cour clôturée avec reise et piscine. Entrée double pavée. Près de Labrosse. TRANSFERTI \$94,000.



SEMI-DÉTACHÉ - AYLMER - VILLAGE EARDLEY. DOIT VENDRE. MILITAIRE TRANSFÉRÉ. 2 étages, 3 c.c., cour entièrement clôturée, entrée pavée. Chauffage gaz naturel. Bien paysagé. \$94,000.



AYLMER - PRÈS DU PONT CHAMPLAIN. 2 étages, const. 1993. 3 c.c., garage isolé. Cave à vin. Chambre froide. Doit vendre transfert. \$153,500.



AYLMER - 173 TERRASSE EARDLEY. IDEAL POUR PERSONNE OCCUPE, SANS ENTRETIEN. Condo. Plancher en béton, 3 c.c., 2 s. bains, 1,200 c.c. Clôtur. \$52,500.



HULL - POUR PROPRIETAIRE OCCUPANT. - DUPLEX. 2 étages de 2 c.c. Logis du bas avec s.-sol fini. Garage double. Excellente location. Rue Merin. \$117,500.



AYLMER - RUE CLARET. DE 6,883 P.L.C. Bung. 3+2 c.c. S.-sol fini avec s. bains. Immense deck, terrain clôturé et privé. \$99,900.

St. Jean/St. Luc, Québec



DIANE MARSHALL DENIS DEPELTEAU

Sales Associates
Courtier immobilier agréé
Franchise indépendant et autonome
Re/Max du Haut Richelieu inc.
950 Boul. du Séminaire N
St-Jean-sur-Richelieu, Québec J3A 1L2
514-358-7687 (base militaire)
514-349-5868 (bur.)
514-349-1140 (fax)



RM522 L'ACADIE: Modern and spacious. Full basement, 18546 sq.ft. of land. Moderne et spacieux, sous-sol pleine grandeur et 18546 pica de terrain. \$159,000.



RM503 ST-JEAN: \$69,000. Idéal for the beginner, 3 bedrooms and a carport. Idéal pour le débutant. 3 chambres et abri auto.



RM514 ST-JEAN: Construction 93. 2 bedrooms, young family area, near base. 2 chambres, secteur jeune, près de la base. \$99,000.



RM289 ST-LUC: For rent or for sale. 4 bedrooms, fireplace, finished basement, garage and pool. A vendre ou à louer. 4 chambres, foyer, sous-sol fini, garage et piscine. \$145,000 ou/for \$900/mois/month.



RM374 ST-LUC: Nice 1990 house with 3 bedrooms, near the school and base, low taxes, price below the municipal assessment, \$104,000. Jolie bungalow construit en 1990, près de l'école et la base taxes basses, prix demandé sous l'évaluation municipale, \$99,900.



RM496 ST-JEAN: All the warmth of the old style, 4 bedrooms, inground pool, near the shopping center, garage, large kitchen, \$109,000. Tout le charme d'un maison d'époque, 4 chambres, piscine creusée d'un du centre d'achats, garage, grand cuisine, \$109,000.



RM 506 ST-JEAN: Quiet neighbourhood, 25x40 brick house with 3 bedrooms, large family room in the basement, low taxes, \$89,500. Quartier tranquille, maison de 25x40 en brique, 3 chambres, grande salle familiale au sous-sol, taxes basses, \$89,500.



RM505 ST-LUC: Cottage 36x32 built in 1993 on a lot of 217 sq.ft., nice area, garage, master bedroom 12.3x18, \$155,000. Cottage de 36x32 construction 1993. terrain de 9,217 pieds carré, secteur en demande, garage, chambre des maîtres 12.3x18, \$155,000.

St. Hubert, Québec et Rive-Sud / and South Shore



LOUISE CHARTRAND

Bilingual Sales Rep.
courtier immobilier agréé
Royal LePage
7250 boul. Taschereau
Brossard, Québec J4W 1M9
514-672-6450 / 871-9753 (bur)
514-672-6621 (fax)
514-465-9800 (res.)



GREENFIELD PARK: Well renovated 4 bedroom bungalow in mature area, garage, low taxes, near shopping facilities, bus and schools. \$124,000.



CHAMBLY: Moins de \$88,000. pour ce joli bungalow en état impeccable, 4 chambres au même niveau, thermo-pompe, terrain 9381 p.c., taxes \$1636.



ST-HUBERT: Prestigious 4 bedroom cottage in choice area, dining room, family room on main level, well finished basement, ideal family home.



ST-HUBERT: Magnifique bungalow 92 de construction supérieure, intérieur à aire ouvertes, 2 grandes salles de bain, super moderne, à 10 minutes de la base. \$129,000.



ST-HUBERT: Why pay a rent when you can own this 1990 condominium for less than \$69,000. with only 5% cash? Ideal property for first-time buyers.



GREENFIELD - PARK: Superbe split-level 4 papiers à prix très raisonnable, cuisine et salle de bain de rêve, divisions très fonctionnelles, à proximité de tous les services.



ST-HUBERT: Spacious family home at reasonable price, kitchen and bathroom have been renovated, well landscaped lot, easy access to the base (10 minutes).



LAPRAIRIE: Première maison idéale que ce joli bungalow québécois sur très grand terrain, 4 chambres, 2 salles de bain, accès facile à la base ou à la ville. \$109,900.

**VOUS ÊTES MUTÉ(E)?
APPELÉZ-NOUS D'ABORD...**

**lorsque vous prendrez
une assurance automobile
et habitation...**

Nous vous offrons des taux vraiment compétitifs, une couverture de qualité, un service de réclamations rapide et juste et paiement des primes par délégation de solde ou par prélèvement automatique

Assurance Automobile • Propriétaire • Locataire • Copropriétaire
• Des quartiers militaires du MDN
et Biens de valeur (bijoux, fourrures et appareils photos)

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	(416) 621-6111
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 (indicateur 613)
QUÉBEC	1-800-363-1500
MARITIMES	1-800-565-1750
MANITOBA	Appelée 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

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

Greenwood, N.S.



GERALD KEIL **SPIKE ALLEN**

Sales Associates
 Re/Max Banner Real Estate
 P.O. Box 1298, 962 Central Ave.
 Greenwood, Nova Scotia B0P 1N0
 902-765-2222 (bus.)
 902-765-9140 (fax)



RAVENWOOD: \$108,900. Bright and cheery three bedroom bungalow. Boasts a family room, large workshop, garage and large fenced in yard.



COTTAGE AT TROUT LAKE: \$48,500. 20 miles north of Greenwood situated on beautifully landscaped lot with 100' lake frontage.



KINGSTON HEIGHTS: \$128,900. 4 levels and quality built. Tastefully decorated. 3 bedrooms 3, baths and much more.



MIDDLETON: \$109,000. Quality built, 2x6 construction, large family room with airtight stove, extra large lot, adn wide paved driveway.



NICTAUX: \$95,000. Designed for gracious living. Large eat-in kitchen. Detached two car garage and workshop.



LUNENBURG COUNTY: \$45,500. Year round home with 245' lake frontage. Crystal clear water with sandy beach area. Privacy.



MIDDLETON: \$79,900. Spacious well maintained 3 bedroom family home in nice area on 1/2 acre close to all amenities.



GREENWOOD: \$108,000. 4 level split has everything for family living. A must see and a pleasure to show.

Greenwood, N.S.



PAUL LANGILLE

Sales Associate
 Masters Club
 Century 21 Harbourfront Realty Ltd.
 78 Central Ave., P.O. Box 1969
 Greenwood, Nova Scotia B0P 1N0
 902-765-6393 (bus.)
 902-765-6311 (fax)
 902-825-6596 (res.)
 1-800-565-9994 (toll free) N.S.



\$82,900: 3 bedroom cedar, double paved drive, new windows, rec room, very private in Town living.



\$134,900: 3 bedroom 2 storey, country interior. Double lot, paved drive. Outstanding features such as pine kitchen, Irish ceramic stove and hearth: Walk to all amenities.



\$165,000: 2 1/2 storey Victorian in excellent condition. Pool and carriage house included, located in town just 15 minutes to the base.



UNDER \$105,000. 3 bedroom Cape Cod with separate dining room. 2 1/2 baths, ensuite in master, basement nearing completion. Very close to base.



\$149,900: Formal dining room, sitting room, & living area. Boasts a gourmet kitchen, main floor laundry. A must see.



\$89,900. Includes G.S.T. 3 bedroom split with finished family room. Only 8 minutes to the Base. Other styles available. Prices vary.



\$79,900: 5 bedroom bungalow with garage, small barn and 3 acres, only 5 minutes to the Base.



\$134,900: Restored 5 bedroom Victorian home. Town services. Only 15 minutes to the Base. Long list of features, this is the nicest Victorian available.

Greenwood, N.S.



GHYSLAINE ROY

Sales Associate
 Realty World™ Foundation Realty
 P.O. Box 29,984 Central Ave.,
 Greenwood, Nova Scotia B0P 1N0
 403-251-5400 (bus. - 24 hrs.)
 403-251-6160 (fax)
 403-279-7899 (res.)



\$138,900. Executive home, 4 bedrooms, large family room, games room on the forth level, double car garage, well landscaped, woodstove in family room. Total electric for '93 is \$882.04.



\$114,900. 4 bedrooms split level entry with small den, large kitchen with oak cabinets, fridge, stove and dishwasher included, attached garage and more.



\$110,900. New construction. Qualifies for \$3,000. P.S.T. rebate. 3 bedrooms, double car garage, 5 yr. new home warranty, 1,200 sq.ft.



\$94,900. 1,144 sq.ft. split entry, 3 bedroom, large kitchen with oak cabinets, 5 yr. new home warranty. This house qualifies for \$3,000. P.S.T. rebate.



\$112,900. Large split entry with attached garage. 3 bedrooms, oak cabinets, 5 year new home warranty. This home qualifies for Nova Scotia P.S.T. rebate.



\$89,900. Have all the charm and character of the older home with the convenience of a new house. This home is totally renovated. Main floor family room, large garage, 1 acre of land and more.



PRIVACY CLOSE TO TOWN: This is what this 3 bedroom house has to offer. Wood stove and hearth in living room, main floor laundry room, and much more.



\$109,900. Large tutor, 4 bedrooms, family room with bar and large jacuzzi. Biggest lot in Ravenwood subdivision. It's a steal!

CANSUREX makes it easy.
 Designed exclusively for the military community, we offer insurance for:

- ✓ Homes
- ✓ Condominiums
- ✓ Rental units (DND housing included)
- ✓ Boats
- ✓ Computers
- ✓ Military clothing & equipment
- ✓ Jewellery and more



CANSUREX
 1-800-267-6262



C'est facile avec **CANSUREX**
 Cette couverture est conçue exclusivement pour la collectivité militaire. Nous offrons une assurance pour:

- ✓ Maisons
- ✓ Copropriétés
- ✓ Logements loués (y compris les logements MDN)-
- ✓ Chalets
- ✓ Bateaux
- ✓ Ordinateurs
- ✓ Vêtements et matériel militaires
- ✓ Bijoux et plus

HELP FIND A MISSING CHILD

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.

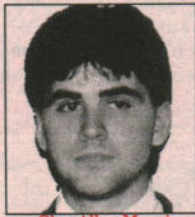
Thanks for caring,
Don Wyld, CDI



David Lee Jr. Estright
Norton, Ohio, U.S.A.
Born: 7/89 Missing: 7/94



Kali Poulton
Rochester, New York, U.S.A.
Born: 9/89 Missing: 5/94



Glen Allan Moquin
Rollet, Québec
Born: 4/71 Missing 8/93



Christine Harron
Hanover, Ontario
Born: 5/78 Missing: 5/93



Jermaine Mann - Photo-Age Enhancement
Toronto, Ontario
Born: 9/85 Missing: 6/87



Jennifer Colquhoun
Winnipeg, Manitoba
Born: 8/80 Missing: 4/94



Anastasia (Stacey) Lambropoulos - Photo-Age Enhancement
Mississauga, Ontario
Born: 4/83 Missing: 5/84



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 905-845-3463, fax 905-845-9621.

Digby/Cornwallis, Nova Scotia



**CHARLOTTE JOHN
ENGLEHART ENGLEHART**

Sales Rep. President
Johns Real Estate Ltd.
P.O. Box 880
Digby, Nova Scotia B0V 1A0
902-245-2323 (bus.)
902-245-4252 (fax)
902-245-4939 (res.)



CLEMENTSPORT: \$96,000. Large bungalow has much to offer. Formal dining room, 3/4 bedrooms, fireplace, 3baths, master has ensuite. Deck, rock gardens on 2 acres.



BRIGHTON: \$165,000. Spacious quality built 2 storey home on 11 acres or more acres available with obstructed view of St. Mary's Bay and beautiful sunsets. Many extras-rec room, familyroom, den...



DIGBY: \$72,000. One of a kind-superb water view-watch the boats coming and going but still in town, yet not closed in by other homes. 3 bedrooms, sunroom hardwood floors and woodwork like a 10 yr. old home.



WATERFORD: \$85,000. Spacious 3 bedroom bungalow well maintained, full basement with additional rooms, private and still within minutes of town.



DEEP BROOK: Beautifully renovated, 3 bedroom, family room, built-ins, quality garage/shop with basement & finished 2nd level. Large lot. MLS.



LIGHTHOUSE ROAD - REDUCED: \$85,000. 1 1/2 storey, 3 bedroom, 1 1/2 baths, sunroom, garage with basement, shop/storage building. Shrubs, flowers, waterview & more on 18 acres. Ideal for hobby farm.



DEEP BROOK: \$50's immaculate 2 or 3 bedroom bungalow, sun room, deck, paved drive, garage/shop on 1 acre.



CLEMENTSPORT: \$119,500. 1 1/2 storey, 4 bedrooms, garage, large barn on 10 beautiful acres overlooking Basin. Also pond and pasture land available to lease. HOBBY FARM ??

Gander, Newfoundland



GAYE TURNER

Sales Associate
Homelife Hobbs Real Estate Ltd.
284 Airport Blvd., P.O. Box 586
Gander, Newfoundland A1V 2E1
709-256-2100, 256-3203 (bus.)
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709-256-3248 (res.)



GANDER: \$109,500. Bungalow with new windows, siding oak kitchen, rec room, basement has extra bedroom and bath! Garage and paved driveway.



GANDER: \$121,000. 4 bedrooms, 2 baths, rec room & outside entrance to basement. Property backing on greenbelt. Shed & paved driveway.



GANDER: \$125,000. Bungalow with 2 income properties. Main house has 3 bedrooms, living room, dining room, kitchen, bath and hardwood flooring! A 1 bedroom ground level apt. & a 1 bedroom basement apt.



GANDER: \$142,500. Cape Cod style with main floor master bedroom! 1 full bath, living room with fireplace, dining room & kitchen. Full basement finished with woodstove!



GANDER: \$87,000. Duplex only 3 years old. 3 bedrooms, living room, dining room, kitchen & bath! Full basement, landscaped, fenced and paved driveway.



GANDER: \$116,000. Large 4 bedroom, 2 storey home with hot air furnace. New oak kitchen; 1/2 bath & den on main floor. Full basement. Beautiful lot.



APPLETON: \$105,000. Large bungalow with attached 2 car garage. 3 1/2 yrs. old, living room, dining room, eat-in kitchen 7 1 3/4 baths. Developed basement.



APPLETON: \$99,000. Split level entry bungalow. 2 yrs old with 1 bedroom basement apartment. Oak kitchen, jacuzzi bath, woodstove in basement.

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Posted To:

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Price (approx) _____
House Hunting Trip _____

Bedrooms _____

Garage Yes No
City Yes No
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Possession Date Required _____

(Date) _____

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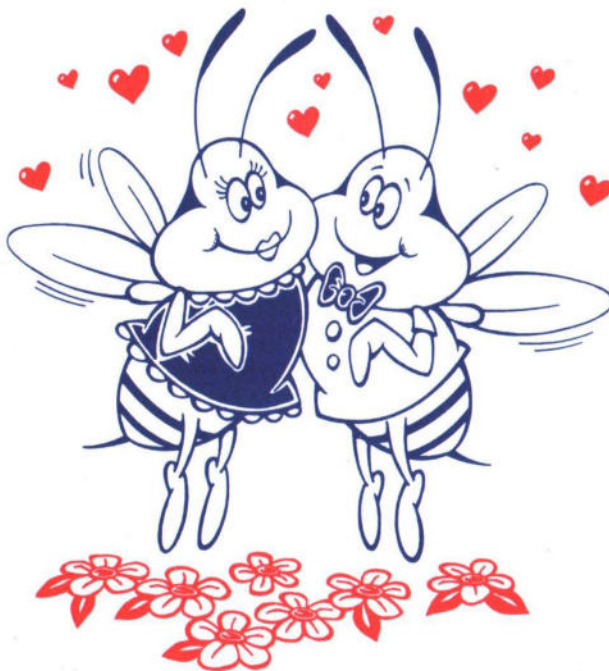
multiple listing service
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MARKET EVALUATION CERTIFICATE

February is
Valentine Month

From the Heart



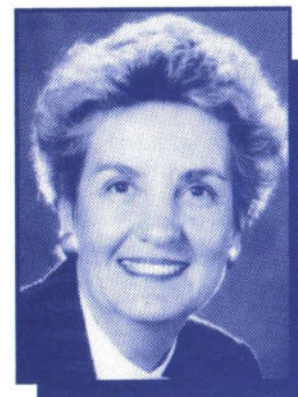
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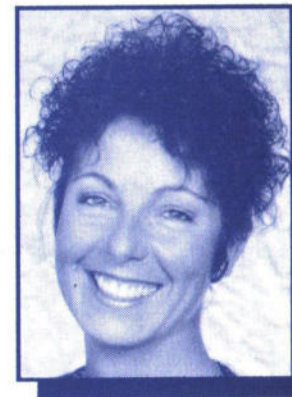


*Above
the
Crowd!*[®]

February							1995						
S	M	T	W	T	F	S	S	M	T	W	T	F	S
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5	6	7	8	9	10	11							
12	13	14	15	16	17	18							
19	20	21	22	23	24	25							
26	27	28											



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Ben Holden Says . . .

DON'T JUDGE A MAN TOO HARD

Pray not to find fault with the man who limps or stumbles along the road, unless you've worn the shoes he wears or struggled beneath his load.

There may be tacks in his shoes that hurt though hidden away from view, or the burden he bears, placed on your back, might cause you to stumble too.

Don't sneer at the man who's down today unless you've felt the blow, that caused his fall or felt the shame, that only the fallen know.

You may be strong, but still the blows that were his, if dealt to you, in the self-same way at the self-same time might cause you to stagger too.

Don't be harsh with a man who sins, or pelt him with words or stone, unless you're sure, yes, doubly sure, that you have no sins of your own.

For you know, perhaps, if the tempters voice should whisper as soft to you, as it did to him when he went astray would cause you to falter too.

The secret of staying young is to live honestly, eat slowly and lie about your age.

□ □ □

Millions long for immortality who don't know what to do on a rainy afternoon.

□ □ □

Friends come and go, but enemies tend to accumulate.

□ □ □

Gossipers: people with a sense of rumor.

□ □ □

When ideas fail, words come in very handy.

□ □ □

There is something about a closet that makes a skeleton restless.

□ □ □

Start every day off with a smile and get it over with.

□ □ □

The nice thing about egotists is that they don't talk about other people.

□ □ □

If you really want the world to beat a path to your door, try taking a nap.

□ □ □

A committee is a group of people who talk for hours to produce something known as minutes.

□ □ □

A man in his 80s was approached by a lady of the evening. She said, "I'll do anything for \$50 ." He invited her into his car and began to drive. When she asked him where it was he was planning to take her, he quickly replied, "I'm taking you home to paint my garage."

□ □ □

When folks traveled by horse and buggy, there were very few accidents on the road.

Of course, in those days, the driver didn't have to rely on his own intelligence.

It's better to be a has-been than a never was.

□ □ □

Cosmetics may improve on Mother Nature but they can never fool Father Time.

□ □ □

If you watch a game, it's fun. If you play it it's recreation. If you work at it, it's golf.

□ □ □

A character is a jerk with a personality.

□ □ □

One difference between death and taxes is that death doesn't get worse every time national leaders vote.

□ □ □

Kids are hard to figure. They can learn to operate a computer in nothing flat, but cannot understand how a clothes hanger works.

□ □ □

Newlyweds got into a domestic quarrel over a home-cooked meal when the young husband roared, "I wish you could make bread like my mother!"

His wife looked him in the eye and replied sarcastically, "I wish you could make dough like my father!"

□ □ □

Ice cream doesn't put on weight right away it takes a month of Sundaes.

□ □ □

The person with the best vision is the one who can see when trouble is coming.

□ □ □

Middle-age is when you feel that TV commercials are getting awfully personal.

□ □ □

"It seems that I've spent a lifetime saying 'Sit up straight,' 'Use your napkin,' 'Close your mouth when you chew,' 'Don't lean back in your chair.' Just when I finally got my husband squared away, the kids came along."

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