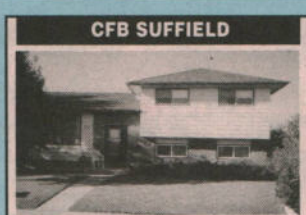
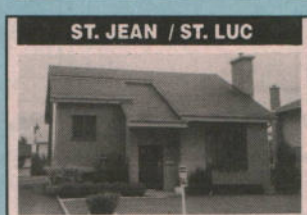
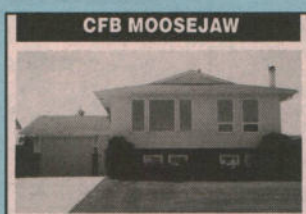
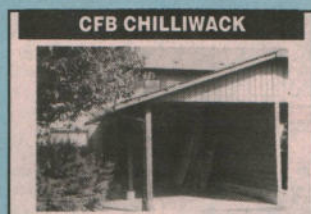


# 1995 CROSS-CANADA



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**BORD DE L'EAU - A VENDRE OU A LOUER.** Location 2,500\$/mois. 2,300'c., const. 1984. Terrain 34,561'c. paysagé bordé de haies. Vue de la rivière dans presque ch. pièce de la maison. A voir! - 94-388



**HULL - POUR INVESTISSEUR - DUPLEX - \$117,500.** 2 étages de 2 c.c. Logis du bas avec s.sol fini. Garage double. Excellente location. Près du Parc de la Gatineau et pentes de skis. Rue Merlin - 94-200



**AYLMER - RUE CLARET.** Bung. 3 + 2 c.c. S.-sol fini avec s. bains. Immense deck, terrain clôturé et privé. Près des centres d'achats, écoles. \$99,900. - 94-224



**AYLMER - SECTEUR RIVERMEAD.** Construction 1993 - Unif. 3 c.c., s. à manger séparée. Grand deck en form de "L". Près des transports en commun et du Pont Champlain. Idéal pour familles avec jeunes enfants. TRANSFERT! \$153,500. - 94-303



**VAL DES MONTS.** à 15 min. de Gatineau \$110,500. Construction 1990 - Unif. Très moderne et fonctionnelle avec foyer au salon. Immense cuisine. Grand s. de bain. 2 + 1 c.c. su 63,700 p.c.



**VILLAGE EARDLEY - SEMI DETACHE, CONST. 1991.** 3 c.c., 1,300'c. Cour clôturé avec remise. TRANSFERT! Secteur de jeune familles - Demandons \$94,000. - 94-311



**GATINEAU - SECTEUR LABROSSE.** Semi modèle "CATRO", 3 c.c., S.-sol fini. Clôturée avec piscine H.T. Terrain près de 5,000'c. Près de tous les services et Club Price. \$94,000. - 94-317

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**Denis Houle & Thérèse Bilodeau**  
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**\$75,000. LATERRIERE,** bungalow 1980 à deux pas de la base de Bagotville, 3 chambres à coucher, terrain 16,146 p.c.



**\$97,000.** Bungalow hors-sol, construction 1986, sous-sol aménagé au complet, moderne.



**\$89,500.** 1000 p.c. rénové en grande partie, toiture, fenestration armoires, salle de bain refaite, extérieur en briques.



**\$83,000. LA BAIE,** Duplex, rénové. Intérieur superbe, situé près des services. Très grandes pièces.



**\$119,900. LA BAIE.** 2 étages donnant 1667 p.c. en plus un logement de 4-1/2 pces. Très bonne qualité de construction.



**\$32,000.** Maison-mobile sur la base, impeccable, 3 chambres à coucher.



**\$73,000.** Bungalow 45 x 25, sous-sol aménagé grandes pièces, 5 chambres à coucher.

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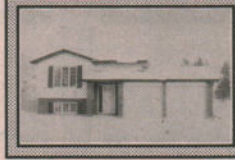


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**HUGH HARDY**  
 Associate Broker  
 Registered Relocation Specialist



**COUNTRY CONVENIENCE.** Pretty country lot! Custom-built 1280 sq. ft. bungalow on 1 acre. 3 minutes west of town. Best of both worlds - a country location with easy access to town. \$144,900! Hugh Hardy has further information.



**BUILDER'S INVENTORY MUST BE SOLD!** 2 raised bungalows o large in-town lots. 2000+ sq. ft. of living area up & down. Double garage. Still time to choose colours \$129,900.



**Oooo-LA-LA!** Immaculate 1820 sq. ft. "Rose" model "Wildflower" 2-storey, 4 bedrooms, ensuite bath, main floor family room with fireplace. Cutting edge value at \$149,900.



**COUNTRY HOME.** Enjoy country setting! Hardwood floors, jacuzzi, 1.5 car garage and more! Woodstove and open fireplace keep heating costs down. \$139,900.



**\$99,900 / SUPER STARTER.** Completely refurbished 1.5 storey, 3 bedrooms, pine plank floors, wood stove in living room, large yard, neat & clean. Minutes from Barrie or Angus.



**CUSTOM BUILT / LARGE LOT.** 1625 sq. ft. all on one level. All stone-brick. High efficiency gas furnace. 75' x 200' lot. Priced to sell at \$129,900.



**\$98,500!** Large all-brick semi-in town. 3 bedrooms, hardwood, finished rec room, fenced yard.

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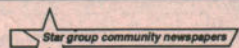
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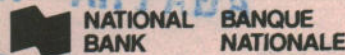


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**PICK YOUR COLOURS.** 3 bedroom home on large in-town lot. Sewer, water, gas, cable, GST and rebate included in price. Great first time home. \$119,900.



**TREED IN-TOWN LOT.** Basement finished with extra bedroom, 2 piece bath and family room with brick fireplace. Oversized lot and paved RV size driveway. Shed with hydro, fenced lot, huge deck. Call Bill. \$129,900.



**OWNER POSTED.** 1400 sq. ft. 3 bedroom home in new subdivision in Angus. Gas heat, garage, full basement, 1-1/2 baths, main floor laundry, \$121,900.



**BRICK FIREPLACE.** This great little starter home has a brick fireplace in the living room to help the gas heat keep the 2 bedrooms warm. Very economical home at ONLY \$87,900.



**NEW LOWELL.** Great location for Base Borden employees. New home to be built with double garage, full basement, 3 bedrooms & GST included in the price. \$117,900.



**WALK-OUT BASEMENT.** Tastefully decorated 4 bedroom home on fenced and landscaped lot. Main floor family room, fireplace, 2.5 baths and walkout from basement, office, are just a few features. View it with BILL. \$156,900.



**1/2 ACRE TREED LOTS.** Quiet village setting only 10 minutes from Base Borden. 30 lots to choose from. Homes from \$124,900 (GST included). Home shown is \$137,900. Other models to choose from.

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Registered Relocation Specialist\*  
Accredited Buyer Representative\*



**3 BEDROOM TOWNHOUSE CONDO.** 1300 sq. ft. of nearly new, carefree living. Large, bright kitchen with all appliances. Wood burning fireplace in the spacious living room. \$109,900.



**BRAND NEW 3 BEDROOM HOME** in a brand new subdivision. Landscaping to be completed by the builder. Lots of room for a growing family. \$124,500.



**A VERY UNIQUE 2 BEDROOM HOME** on a large lot. Front and back decks. Two cozy fireplaces. Unfinished basement. \$124,900.



**TIDY 3 BEDROOM BUNGALOW** with a large, fully fenced south backyard. Double garage. Fully developed basement. Lots of upgrades in the past two years. 1028 sq. ft. for only \$132,900!



**WALK TO WORK.** Leave the car in the garage and walk or bike to CFB Calgary (Currie Barracks). This 3 bedroom home has lots of potential for the handyman. \$134,500.



**ALMOST 1800 SQ. FT.** in an area well known for its parks. Jogging and bike paths. Family room right of the large, sunny kitchen. \$149,900.



**LARGE 2 BEDROOM APARTMENT CONDO** in prestigious Mount Royal. Two indoor parking spots are included. Central air conditioning and a private garden patio. \$179,900.

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**COMFORTABLE & AFFORDABLE.** \$79,900. This single family home has had plenty of "T.L.C." and offers two bdrms., large sunny kitchen, full bsmt. & a maturely treed lot with rear lane access & veggie garden.



**CUL-DE-SAC LOCATION.** \$114,500. Lot, Location and Floor plan! New carpet, renovated bath, fully finished down and attached garage offer everything you are looking for and in "move-in" condition!



**ORIGINAL OWNER SAYS "SELL".** \$63,900. This "Cairns" built bi-level half duplex has been well maintained and fully developed. Total of 3 bdrms., 1-1/2 baths & a stunning rec. room give you over 1600 sq. ft. of affordable living space!



**DON'T LIFT A FINGER!** \$77,900. It's all been done! New European kitchen, upgraded carpeting, gorgeous cedar fencing and decking and new roofing make this attached home with full development easy to buy and own.



**BEAUTIFUL BI-LEVEL.** \$97,500. Extremely well maintained single family home offers a new oak kitchen, fully finished basement with hot tub, new exterior, sunroom addition and plenty of parking. Priced for quick sale!



**DEFINITELY DIFFERENT.** \$104,900. Older home on a huge park-like lot. Very well maintained and tastefully decorated. Upgrades include vinyl exterior and newer floor coverings throughout.



**LIKE OAK? \$82,900.** There is plenty of it here! Rec room with fireplace surrounded by oak built-ins, superb master bedroom with jetted tub ensuite, plush beige carpet, quiet location.

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**FEAST YOUR EYES!** Beautiful 2500 sq. ft., split level home. Features 3 bedrooms plus den, 2 1/2 baths, appliances and 2 fireplaces adding a cozy note. The covered patio and sundeck make for great family living. Take a look! \$219,900.



**JUST WHAT THE FAMILY ORDERED!** Lovely 2368 sq. ft. Tudor style home with 4 bedrooms, 3 baths, modern kitchen & fully finished daylight basement. The sundeck offers park-like views for your pleasure. **HURRY AND CALL!** \$189,900.



**A HOME TO BE CHERISHED!** Immaculate and cozy, like new 2 bedroom, 2 bath, 1298 sq. ft. town home with mountain and valley views. Includes appliances and window coverings. Low maintenance and ample storage. A must see! \$123,900.



**BEAUTY, WARMTH & VALUE!** TAKE A LOOK! 4 bedrooms, 2 1/2 baths, patio & large yard. 2126 sq. ft. of quality throughout the large, bright rooms. Walking distance to schools & recreation. **GO FOR IT!** \$209,900.



**EXCEPTIONALLY GRACIOUS!** Set on a Mountain Top. Peaceful 2928 sq. ft. home in excellent location. Features 5 bedrooms, 2-1/2 baths, gas fireplace, full basement and many built-ins. A HOME FOR TODAY! \$259,900.



**NESTLED IN PRIVACY!** Clean as a whistle. Ideal for the first time buyer. Features all appliances, hardwood floors and spacious rooms. Covered sundeck access the beautifully landscaped yard. A pleasure to view! \$139,900.



**START WITH THIS ONE!** Neat as a pin with many updates. 3 bedrooms, remodelled kitchen, bath & new furnace. Window coverings included. Large private yard with sundeck & separate garage/workshop. \$132,900.

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**DAWN KYREJTO**  
Sales Associate  
#1 MLS Top Producer '89 - '94



**A HOME TO SIGH FOR.** A professionally decorated home, specific to every detail. Soft shades of blue, dusty rose and eggshell turn this house into a relaxing, comfortable home. yard is fully fenced, backs onto trees. Decks front and back \$122,000.



**ENJOY THE VIEW** from this hillside bi-level. Open concept home, clean straight lines, decorated in soft grey, oak cupboards, raised colonial doors and trim. Fully fenced back yard. If quality is important look no further! \$113,900.



**UNIQUE YET PRACTICAL** design makes use of every inch of floor space. This vendor has been specific to every detail inside & out. Formal dining & eat-in kitchen, lg. fam. room & spacious LR. Tomorrow's style for today's people. \$111,500.



**WILL TWO DO?** 2 + 2 bedrooms, 2 bathrooms. An affordable home perfect for Mom, Dad and the 2 kids. Large workshop/garage for Mr. fix-it. Begin home OWNERSHIP. \$99,700.



**THIS HOME HAS HAD A FACE LIFT!** The vendor has completely renovated the exterior and interior including new carpet! It offers a sauna and .96 acres of yard in town. More bang for the buck. Come have a hook! \$95,000.



**ULTIMATE PRIVACY** and relaxation is offered by this family bungalow nestled against the trees. 3 bedrooms up, 1 down, 2 baths, front drive and back alley access. You can't afford not to consider at only \$88,500.



**TWO WORDS! SEE IT!** Upper quality grade level two storey offers jacuzzi tub, games room, 4 bedrooms and lets not forget situated on a premier lot with a dream of a lake view! \$199,000.

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**BRIAN WILLIS**  
Sales Associate  
Registered Relocation Specialist



**\$188,000.** Excellent family home on cul-de-sac, 3 bedrooms, plus den and room for 4th bedroom, 2 baths, spacious family room with gas fireplace, large lot in new subdivision.



**\$179,000.** 1250 sq. ft. rancher featuring 3 bedrooms and spacious living/dining room with vaulted ceilings, located on a .85 acre nicely treed rural lot.



**\$35,900.** Updated and well maintained 3 bedroom mobile with cozy family room in park-like setting on Comox Peninsula. Tremendous English garden, 2 decks, garden shop.



**\$126,900.** Value and quality best describe this 4 bedroom 2 storey strata duplex with 2 baths, dining area with bay window, large living room with sliding doors to patio, garage.



**\$152,500.** Clean, neat Comox family home with bright kitchen, 3 bedrooms, 2 baths, rec room, woodstove, bar, single carport, double garage, on maturely landscaped lot.



**\$144,900.** 4 bedroom full basement home, spacious family room with woodstove, 2 baths, deck off dining room, fenced back yard, close to all levels of schools in Comox.



**\$111,500.** Premier Comox townhouse featuring large family kitchen, 3 bedrooms, 2 baths, patio. Complex has a playground and is close to all levels of schools.

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**1450 SQ. FT. BUNGALOW** located in Grandin, 3 bedrooms up, main floor family room with fireplace and a large rec room in the fully developed basement plus a double detached garage. \$139,900.



**3 BEDROOM, 4-LEVEL SPLIT** with over 1900 sq. ft. developed. 3rd level family room with fireplace, country kitchen with access to patio and oversized yard in Morinville. \$115,900.



**DEER RIDGE** 2+1 bedroom, 4 level split, tastefully decorated and features a huge kitchen with oak cabinets, vaulted ceiling in the living room, third level family room. \$121,900.



**OLDER 860 SQ. FT. BUNGALOW** in Morinville. 2 + 2 bedrooms, large kitchen and living room and a rec room basement, large yard with gazebo and detached garage. \$69,900.



**AKINSDALE BUNGALOW.** Over 1300 sq. ft. plus partly developed basement. 3+1 bedrooms, 3 baths, huge kitchen, formal dining room and single attached garage. Crescent location. \$99,900.



**MORINVILLE 4 LEVEL SPLIT.** 3 bedrooms, 2 baths and a third level family room with fireplace. Very nice kitchen with patio doors to deck. Neutral decor and oak cabinets. \$108,900.



**1.5 STOREY LOCATED IN THE CROSSING.** 3 bedrooms up, main floor den and family room with fireplace off the kitchen. Vaulted ceilings in the living room and formal dining room. \$159,900.

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**THIS TIDY 3 BEDROOM BUNGALOW.** Low maintenance vinyl siding adds to the curb appeal. Fenced back yard, great for the dog or kids and a separate garage/workshop. Good size kitchen with eating area. \$179,900.



**#102-485 ISLAND HIGHWAY** - \$179,000 - 2 bedrooms, 2 bathrooms. Ground floor unit with privacy, large open floor plan, and picturesque views of the ocean which is only a few meters away.



**THIS GREAT ALMOST NEW BUNGALOW** is situated on a quiet cul-de-sac of executive style homes. Three bedrooms, two bathrooms, a large in-line living room and dining room with brick fireplace makes it ideal for entertaining. \$238,900.



**VERY WELL DESIGNED** with loads of windows and skylights, it has a fresh airy feeling. 3 bedrooms upstairs plus a deck that lets you enjoy the views. \$209,900.



**THIS WELL CARE FOR HOME** offers plenty of space for everyone. New roof, new kitchen, and extra insulation. Four bedrooms and a family room. Plus it would be great for the in-laws. \$190,500.



**\$177,000.** 4 bedrooms, 1 bathroom. Here's a great starter home with a full basement, for the price of a Rancher! Located on a large flat lot in Langford, this home is very clean and has been recently updated.



**\$229,900.** 5 bedrooms, 2 bathrooms. Separate side-by-side living accommodations, great for the investor or for those with live-in in-laws. Both sides are remodeled inside and out. Steps away from the gorge waterway.

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**NEWLY CONSTRUCTED 1344 sq. ft.** 3 bedroom split entry home with 2 full baths. Eat-in kitchen, oak cabinets, dining room, garden patio doors to deck. Private treed back yard. 5 year home warranty. Between Fredericton and Oromocto.



**ONLY 3 YEARS OLD!** 3 bedroom Loyalist style farm house. Kitchen, oak cabinets, dining room, 1-1/2 baths. Wrap around verandah. Very large private, mature, treed lot. Half way between Fredericton and Oromocto.



**3 + 1 BEDROOM HOME WITH CURB APPEAL.** Livingroom, fireplace, dining room, eat-in kitchen, family room, 1-1/2 baths. Hardwood floors. Garage. Beautiful, landscaped, private, treed lot. Fredericton.



**WELL CARED FOR 3 + 2 bedroom bungalow.** 2 full baths. Living room, fireplace, dining area, family room. Hardwood floors. Beautiful, large, mature, treed, landscaped lot. Fredericton.



**WELL MAINTAINED 3 BEDROOM bungalow** on a lovely, landscaped lot 90' x 100'. Spacious combination living and dining room. Lower level family room, woodstove. Garage 21' x 14'. Double paved driveway. Fredericton.



**NEW CONSTRUCTION 3 bedroom raised ranch** home 28' x 48' with walkout basement. Eat-in kitchen, oak cabinets, dining room, patio door to deck. Large mature treed lot. 5 year home warranty. Fredericton.



**1260 SQ. FT. 3 BEDROOM BUNGALOW** in good condition. Living room, FP, dining room, eat-in kitchen. Lower level mostly finished with family room, 2nd fireplace, office, games room. Garage. Nicely landscaped. Near schools & shopping. Fredericton.

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**5 MIN. TO BASE GAGETOWN.**  
Gorgeous 3 bedroom home, on one acre between Fredericton and Oromocto. ONLY 5 YEARS OLD. ASKING \$99,900, many extras included.



**VERY NICE HOME IN THE OROMOCTO AREA** set in a serene location on one acre. This home has 3 + 1 bedrooms. Family room with brick hearth. Asking \$109,900.



**ONLY \$83,500** for this huge 3 bedroom, older home. New siding, large lot, paved drive and garage.



**10 MINUTES TO BASE, 5 minutes to Fredericton.** Very nice 3 bedroom home. Nicely decorated, move-in condition, and asking \$79,900.



**SITUATED BETWEEN FREDERICTON & OROMOCTO** in the Lincoln area. 3 + 1 bedrooms, 2 bathrooms, finished basement, car port. Asking \$119,900.



**VERY PRESTIGIOUS AREA** close to Oromocto and Fredericton. Lovely 3 bedroom home in immaculate condition. Large family room, office or den, landscaped acre lot with lots of trees. \$129,900.

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**KINGSWOOD PARK** \* Huge Kit/fam rm, ample oak cabinets, dishwasher stays \* Large MBR with whirlpool/tub/shower, walk in closet & private balcony \* Beautifully landscaped lg. lot in area of fine homes \* Owner transferred, priced to sell \* \$139,900 (MLS 719G)



**AUBURN** \* Spacious 2 storey home \* Close to "Back Gate" CFB Greenwood \* Fireplace in living room \* Woodstove in family room \* \$106,500 (MLS 703G)



**GREENWOOD** \* 1 year old, 4 bedroom home \* Oak kitchen cabinets \* Finished basement with airtight stove in family room \* Remainder of 5 year new home warranty \* Immaculately maintained \* \$111,990 (MLS 720G)



**TROUT LAKE ROAD, ALBANY** \* Excellent cottage with lake frontage on Trout Lake \* Beautiful view \* Furnished, including fridge and stove \* airtight stove \* Year round access \* \$49,500 (MLS 717G)



**WILMOT** \* Top quality home in excellent condition \* Each side contains new wall oven, counter top stove and fridge \* Kitchen work island \* Verandah \* Very private lot \* \$133,500 (MLS 721G)



**BRIDGETOWN** \* Fine Victorian home circa 1890, tastefully restored throughout \* Town services, lot size 110' x 148' \* Many original features \* \$125,000



**AYLESFORD** \* 1-1/2 storey, 3 bedroom century home \* Finished family room with fireplace \* Detached garage \* Approximately 1 acre lot \* Easy commute to CFB Greenwood \* \$85,900 (MLS 718G)

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**PRIME WOODLAWN LOCATION!** This semi detached home offers you 3 bedrooms, large living room, eat-in kitchen, full basement and is within walking distance to school. Needs TLC but reflected in price. \$55,000. MLS



**NEW!** 3 bedroom split entry on over acre lot in Highland Park West. Rec room, 1-1/2 baths. Excellent Assumable Mortgage - 9.5% (until Dec. 1999). Qualifies for 10% down. \$125,900. MLS



**THE CAREFUL BUYER'S CHOICE!** Executive bungalow in exclusive S/D. 4 bedrooms, rec room and den, 3 baths, woodstove, central vac, double garage, treed lot, walking distance to all conveniences. \$174,900. MLS



**A SALE!** 2400 sq. ft. Liv. main floor family and laundry rooms. Bright and open Cape Cod 10 minutes from Dartmouth. Enjoy home and lot for only \$119,900. MLS



**READY AND WAITING!** New owner for 2 storey on Capri Court, Montebello S/D. \$149,900 for 3200+ sq. ft. finished home. 4 bedrooms, rec room, main floor family room and laundry, plus 3 decks. Visit today. MLS



**VICTORIAN CHARM!** 2 storey, 3 bedroom charm offers 1.1 baths, large eat-in kitchen with patio doors to deck, cozy family room with pine accents, 8x8 vinyl cedar baby bam. \$105,000. MLS



**FOR ALL YOUR FAMILY NEEDS!** 3 bedrooms up, eat-in kitchen, dining room, 2 fireplaces, rec room plus games room, level lot, HWBB heat. Excellent condition. \$102,900. MLS

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**R.R. #1, YARKER.** Immaculate 1700 sq. ft. 2 storey with cathedral ceilings, 6 years old, 2 baths, hardwood floors in kitchen. Finished basement with workroom. Huge master bedroom. Set on 13 acres. Excellent well. \$139,900.



**PATTERSON ROAD.** Extremely well kept 1700 sq. ft. 4 level split, walkout from eat-in kitchen to large deck overlooking 460' deep lot. Huge rec room with fireplace, living room with fireplace, 3 bathrooms. Fridge, built-in oven Jennair, dishwasher. \$149,900.



**COLEBROOK.** Older 2 storey in country village has been totally refurbished. Tons of decking from walkout leads to new swimming pool. Lot overlooks Napanee River. 3 bedrooms, oil heat. \$117,900.



**GRAHAM ROAD.** All brick bungalow 15 minutes from Kingston. 3 bedrooms, kitchen with walkout to deck, dining room, partially finished basement, separate garage, pool, new roof in '94. \$104,900.



**NEWHALL.** Immaculate 1500 sq. ft. 2 storey, 3 bathrooms, eat-in kitchen, living room, dining room. Walkout to deck, attached garage, family room on main floor, gas heat, unfinished basement. \$159,900.



**729 LAIDLAW CITY.** Sidesplit, newer kitchen with walkout to deck overlooking huge backyard. 3 bedrooms, 2 baths, finished basement, attached garage. Gas furnace w/it heat pump, central air. Close to schools, shopping. \$134,900.



**WESTBROOK LIMESTONE.** 140 year old limestone, former stage coach inn, undergoing total interior revamp Jan. '95. 3,000 sq. ft. 2 storey. New carport, linoleum, kitchen, washrooms, laundry rooms. 2.5 acre lot. 5 minutes to city. \$164,900.

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**PITTS LANDING ESTATE.** 1 year old home built to exacting standards in South Pittsburg Township. Private road overlooking Bateau Channel, Spectacular master bedroom with ensuite, wrap around porch, oak floor, staircase. (1244)



**EXCELLENT SEMI** in new section of Cataragui Woods north backing onto gardens of "White Rose". Hardwood flooring in LR, DR & hallway. MBR 14' with ensuite door, 1 pc. tub, 14' wide garage, walkout lower level, open concept. \$115,900. (1692)



**LOCATION LOCATION...** 3 bdrm. bungalow in exquisite, like new cond., ready for immediate occupancy for \$124,900. Just a dolhouse to enjoy for the price of a semi. Dbl. paved drive, new deck off eat-in kit., plus full unspoiled WO basement. (1531)



**ROUND LAKE ROAD.** Classy country 1,570 sq. ft. elevated bungalow with cathedral ceilings, oak spindles and railings, large eat-in kitchen, 3 bedrooms, 2 baths. \$149,500. (1203)



**1267 PRINCESS STREET.** Great opportunity to live in and run your own office or business at same location. Presented rented as 2 units, located next to Loeb. \$145,000. (1223)



**LOCATION, LOCATION...** A quiet cul-de-sac in Westpark Village, this delightful bungalow features a full WO lower level. Custom features in this property, ceramic foyer with skylight, 40 oz. carpet, solid oak kit. with pantry & built-in wine rack & more. Priced to sell at \$164,900.



**NEAT, SWEET & COMPLETE.** 200' lot with det. garage & paved drive, this property is pleasing from the hrdwd & ceramic flrs to the 21' fin. rec room. New gas high eff. furnace. A delightful gem. 2 baths, eat-in kit. Priced to sell at \$109,500. (1599)

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**ST-HUBERT:** Bung. 4 chambres tout brique, s/sol bien fini. 4 bedroom bungalow, brick all around, finished basement. 109,000\$



**ST-HUBERT:** Bung. garage s/sol fini + 2 salle de bain. Bungalow with garage, finished basement, 2 full baths. 102,000\$



**ST-HUBERT:** Super cottage de 8 pieces, 2 salle de bain s/sol avec foyer. 8 room super cottage, 2 full baths, nice basement with fireplace. 105,000\$



**ST-HUBERT:** Bung. super bien fini secteur de choix avec services tout a cot , avec un bachelor 300\$. Well finished bungalow located in A1 area. 109,500\$



**ST-BRUNO:** Bung. 28 x 36 grand salle fam. 3+1 chambres a coucher grand terrain clotr . 28 x 36 bungalow, large family room, 3+1 bedrooms, large backyard. 85,000\$



**CHAMBLY:** Bung. 24 x 40, 4 chambres, toit, fen tres, fournais r cents, grand balcon chauff., bi-energie. 24 x 40 bungalow, 4 bedrooms, new roof, windows, furnace, large balcony, bi-ener. heating. 94,000\$



**ST-BASILE:** Joilli bung. beaucoup de renovations, portes cuisines, salle de bain, un bijou. Spotless home, many renovations, doors, kitchen, bathroom, plus more & more. 98,000\$

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**1114 - 9TH AVENUE SOUTH WEST.** Good starter or revenue home. Close to 15 Wing Moose Jaw. 2 bedrooms. Single garage. Central air. Listed at \$36,000.



**1182 ALDER AVENUE.** 4 bedroom home. Close to Town & Country Mall. Lots of potential, needs T.L.C. Listed at \$37,500.



**77 DAISY CRESCENT.** BIG bungalow in prime North West location. 2X6 construction. Large kitchen with loads of oak cabinets, built in Jennair range. Main floor family room with gas fireplace. Main floor laundry plus more. Listed at \$127,000.



**1250 - 14th AVENUE SOUTH WEST.** Good sized 2+2 bedroom bi-level close to 15 Wing Moose Jaw. Attached double garage. Central air, central vac. Beautiful stone fireplace in family room. Listed at \$74,500.



**1438 SPADINA STREET.** 960 sq. ft. bungalow built in 1976. Located in South West part of Moose Jaw. 3+1 bedrooms. Interior repainted. New carpet in family room downstairs. Newer furnace, central air. Listed at \$54,900.



**931 HOLDSWORTH CRES.** Immaculate large bi-level located in North West part of Moose Jaw. 3+1 bedrooms. 2 pc. en-suite built-in oven, built-in top stove and microwave and dishwasher in kitchen that has an abundance of cabinets. Central air. Large lot. Listed at \$76,000.



**1081 HENRY STREET.** Good location for this large 3 bedroom bungalow. Finished down with family room, half bath and den. Good sized kitchen has an abundance of oak cabinets. Beautiful private yard. Listed at \$95,000.

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**1797 TURNBERRY RD.** \$214,000. Well kept, 2372 sq. ft. home boasts 4 bdms. on ravine lot in Orleans. Sunny skylight in the solarium oak kitchen, sunken main floor fam. room w/cozy floor to ceiling brick FP. Impressive entrance, gallery staircase, ens., c/air, c/vac & more.



**1549 CHAMPNEUF DR.** \$169,000. Orleans home backs to park, near amenities. Incl. ceramic flrs, hardwoods, carpets, eaves, fence, deck & roof. Main flr laundry & fam room w/FP. Lg. MBR, walk-in closet, luxurious ensuite jacuzzi and sep. shower.



**2336 SHANEAL CRES.** \$154,900. In Hunt Club close to airport, semi backs to NCC parkland, southern exposure. Main flr fam. room w/dbl. doors to patio. Sunken MBR w/balcony, new upgraded carpets & FP. Immediate possession available.



**650 BROME CRES.** \$135,900. Fallingbrook freehold backing to park, 3 bdms., 2 balconies, huge eat-in kit. with appliances & fin. rec. room. C/air, 4 pc. ensuite, colonial trim, oak railings, inside garage access. Won't last long at this price.



**1833 CHAÎNE COURT** \$121,900. Neutral decor, 3 bdrm., fin. rec room & office on quiet court. Ex. Lg. kit. with oak cabinets, new flooring, appliances, deck, fenced yard & above ground pool. Flexible terms, immediate possess. avail.



**2137 ORIENT PARK DR.** \$107,900. Backing to NCC parkland this 3 bdrm. townhome with garage, c/air, fin. rec. room w/wet bar, WO to patio. Lg. eat-in kit with pantry, spacious rooms, fresh paint, flexible possession. Family orient area, easy access to downtown.



**6366 BILBERRY DR.** \$95,900. Immaculate, spacious garden home, close to shops, bus & bike paths along River. Your new home has a FP, skylight, hardwood floors & beautifully fin. bsmt., incl. 5 appliances. Immediate possession available.

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**ORLEANS,** freehold townhouse listed at \$142,000, large eat-in kitchen, oak cupboards, 4 pc. ensuite, upgraded grey carpet & underpad throughout, familyroom with fireplace, central air and roughed in central vac. Over 1800 sq. ft.



**ORLEANS,** single family home with fenced yard. Sunken living room, dining room, huge country kitchen, 3 large bedrooms, 2 baths, newer carpet, gas furnace one year old with central air. Basement partially done. Listed at \$144,900.



**NEPEAN,** freehold townhouse listed at \$132,900. Eat-in kitchen. Living/dining rooms combined, patio doors to yard, 3 bedrooms, master with 4 pc. ensuite & walk-in closet. Family room with fireplace, fenced yard & garage.



**NEPEAN,** affordable condo townhouse, listed \$97,500, sold \$95,000. Kitchen, dining room, sunken living room, 3 bedrooms, master with 2 pc. ensuite, new carpet and cushion flooring, finished rec room and a fenced yard.



**NEPEAN,** single family home, listed \$155,000, sold \$149,900. Large kitchen, living room with fireplace, 3 bedrooms, 2 baths, finished rec room, central air/vac. Beautiful \$18,000 in-ground pool in the fenced back yard.



**OTTAWA SOUTH,** freehold townhouse close to uplands, listed \$139,900, sold \$137,000. Eat-in kitchen, living/dining room combined. 3 bedrooms, 2 baths, single car garage. It has an unspoiled basement and open back yard.



**ORLEANS,** single family home, this is a beauty listed at \$159,900, sold \$156,000. Completely redone from top to bottom, this home is better than new. 3 bedrooms, 3 bathrooms, 2 fireplaces & much, much more.

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**READY FOR OCCUPANCY!** Very well built home with lots of extras like heat exchanger, electric garage door opener and air tight wood stove on brick hearth in rec room. Petawawa Village. \$151,900.



**COTTAGE AT PETAWAWA POINT.** Beach, boat launch and natural harbor at your doorstep. 4 bedrooms, cedar tongue and groove walls and ceilings, many improvements, wood heat, exterior recently painted. \$79,900.



**ON A CUL-DE-SAC** and complete with gas heat and hot water, in-ground swimming pool, oversized garage, 2 washrooms, 2+1 bedrooms and rec room in basement. \$115,000.



**LOOK AT THE SPACE!** 5 bedrooms plus family room, 2 washrooms, and great location make this one worth viewing. Full undeveloped basement. Close to schools and shopping. \$135,000.



**FRESHLY PAINTED AND RENOVATED.** This home features oil heating, car port, 3 bedrooms, full unfinished basement, rear deck, paved rive, stove and refrigerator. \$109,900.



**BEAUTIFUL FAMILY** home with double garage, master bedroom has ensuite bath and walk-in closet, high eff. oil heat plus wood stove, venmar air exchanger, rear deck, and a great location in a country setting. \$154,900.

**ISLANDVIEW**  
Realty inc.

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RÉGION OU VOUS SEREZ  
TRANSFÉRÉ

## CFB PETAWAWA

### REAL ESTATE LAWYERS

### FOR PETAWAWA, PEMBROKE AND AREA

Huckabone Shaw O'Brien Radley-Walters & Reimer

Pembroke Office  
284 Pembroke St. E.

735-2341  
FAX 735-0920

Petawawa Office

687-8128  
FAX 687-6450

Herb Shaw  
Grand Radley-Walters  
William Instance  
Sylvia Christinck

Del O'Brien  
Jack Rosien  
Heather Hickson

## CFB PETAWAWA



GLORIA J. NEVILLE  
Associate Broker

**RE/MAX**  
Pembroke Realty Inc., Realtor  
Pembroke, Ontario  
(613) 732-3601  
FAX (613) 735-6334  
**CALL COLLECT**



BARTLEY NEVILLE  
Sales Representative



**INSTANT APPEAL!** Beautiful spacious California kitchen, 3 + 1 bedrooms and rec room with airtight stove is what you can expect to find in this nicely decorated, 4-1/2 year old home near Petawawa Point! Only \$121,900!!



**IMPRESSIVE VALUE!** Delightful family home featuring 3 bedrooms, rec room with fireplace, spacious kitchen leading to deck on a nicely landscaped lot on q quiet crescent for only \$118,900!



**ONLY 3 YEARS OLD!** Gorgeous 4 bedroom family home featuring 3 bathrooms, inviting rec room with airtight stove and dining room with patio doors to deck. Just \$155,900!



**PRIDE OF OWNERSHIP!** Exceptional 2 year old home with a breathtaking view of the mountains from an escarpment lot. Main floor family room with wood stove, oak kitchen, central vacuum, main floor laundry & 3 bdrms! Priced right at \$199,900!



**ROOM TO GROW!** There's value galore in this one year old home! Quality built with a spacious oak kitchen, two full baths, large rec room on a beautiful 1/2 acre lot in a prestigious subdivision. Incredibly only \$126,900!!



**WATERFRONT VIEW!** This cozy bungalow has an open concept design, hardwood floor in kitchen, double garage and a picturesque view of the Ottawa River! All for just \$87,500!



**EXCELLENT LOCATION!** Conveniently located near downtown Pembroke! Two bedrooms, formal dining room, main floor laundry area, large yard and single detached garage for only \$84,500!

## CFB PETAWAWA

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MORTGAGES AND INVESTMENTS

MICHAEL B. MULVIHILL III  
CHIEF EXECUTIVE OFFICER

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K8A 5R2

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FAX: (613) 732-1073

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Bureau  
(514) 349-5868

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**ST-LUC: \$91,000.** 4 chambres, sous-sol fini, terrain clôturé et cabanon. 4 bedrooms, finished basement, fenced lot and shed.



**ST-LUC: 8 pièces, 3 chambres,** sous-sol fini. Construction 91. 8 rooms, 3 bedrooms, finished basement.



**ST-JEAN: 1988, maison 32 x 36** avec 3 chambres, terrain 71 x 100 pieds. Paysager. Pres dur parc. \$99,900. Built in 1988. Nice 3 bedrooms, house well divided. Plenty of space for your family. \$99,900.



**ST-LUC: semi-detache, 3** chambres au même niveau, planchers de bois francs, à 10 minutes de la base militaire. \$79,900. Semi-detached, 3 bedrooms on the same level, wood floors, 10 minutes from the military base. \$79,900.



**L'ACADIE: Se gêter! 3** chambres, foyer et salle à manger sur 35160 pieds carres. Spoil yourself! 3 bedrooms, dining room and fireplace on 35160 sq. feet of land.



**\$82,900. Construction 93, 3** chambres, sous-sol fini, fenestres a manivelle même au sous-sol. 3 bedrooms, finished basement.



**IBERVILLE: Économique et** pratique maison en rangé, 3 chambres, construction 1992, possède son propre terrain, \$74,000. Townhouse with 3 bedrooms, low taxes, built 1992. Quiet area. Lot of 188 feet x 22. \$74,000.

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**Bélanger, Bisailon**

Notaires & conseillers juridiques

Alain Bélanger et Daniel Bisailon  
notaires / notaries

1050 boul. Séminaire Nord,  
bureau 260,  
Saint-Jean-sur-Richelieu,  
(Québec) J3A 1S7



Tél.: (514) 348-3825  
Fax: (514) 348-8689

## CFB SUFFIELD



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Medicine Hat, Alberta  
(403) 529-9393 • FAX (403) 529-9660  
**CALL COLLECT**

**JOHN MacLAREN**  
Sales Representative  
Re/Max Hall Of Fame



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



**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 MacLaren Collect for details.



**REDCLIFF \$66,900.** 3 + 2 bedroom bungalow, 2 baths, garage, central air conditioning, stove, fridge, dishwasher make this a very attractive package. Close Military bus service to Suffield. Phone Collect.



**WOW! \$83,500.** Classic 3 bedroom 1-1/2 storey in excellent location with hardwood floors. Appliances included. Fabulous yard on 50 ft. x 130 ft. lot with mature trees. Call Collect anytime!



**THE BEST - \$189,900.** Move in and put your feet up! Unique entry foyer with overview balcony. Over 3,000 sq. ft. Phone John MacLaren.



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



**CRESTWOOD \$89,900!** Spotless 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, phone me collect.

## CFB SUFFIELD



**Karen Toews**  
Assistant Manager  
Personal Banking

**TORONTO DOMINION BANK**  
601 - 3rd Street & 6th Avenue S.E.  
Medicine Hat, Alberta T1A 0H4  
528-6318  
Fax: 528-6371

## CFB SUFFIELD

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## CFB TRENTON



Trent Valley Realty  
Trenton, Ontario  
(613) 392-6594  
1-800-567-0776

**ANDREA PHILLIPS**  
Associate Broker



**JERRY SIMZER**  
Sales Representative



**IF YOU HATE YARD WORK.** You'll love this 3 bedroom brick with fireplace blending the contemporary and traditional. Beautiful hardwood, and wide baseboard in LR & DR, spacious kitchen, full basement with income apt. Listed at \$134,900.



**COUNTRY PARADISE.** Well maintained 2 bedroom bungalow on 22 acres 8 miles from the base. Great garden, large workshop and garage plus two other out buildings. New furnace and aluminum siding. Price \$97,500.



**STOCKDALE AREA.** 2 year old split level in like new condition. Sunken living room, Eurostyle cupboards, eat-in kitchen, patio doors from master bedroom to sun deck, walkout basement. Home located on large lot. Price \$119,900.



**IS LOCATION IMPORTANT?** Then see 18 Johnson Road near CFB. Beautiful, ready to move in. 3 bedrooms, 1-1/2 storey, wood stove in living room, sliding doors to back yard. Freshly painted, gas heat, single garage. \$95,000. Call Andrea.



**LOVE FISHING?... boating?** 180 ft. of waterfront on north shore of Lake Consequon. 3 bedrooms, aluminum sided bungalow, 2-1/2 car garage, paved drive, full basement. 1.3 acre lot. \$124,900. Call Andrea.



**BETWEEN TRENTON & BELLEVILLE.** 3 bdrm. sidesplit on large, professionally landscaped lot. Lots of birds and trees. Home completely upgraded. New high eff. furnace, roof, siding, fascia & soffits, windows. WO from bsmt. Built-in rec room. Price \$129,900.



**CLAUSTROPHOBIA?** Get rid of it in this older home on a large lot with beautiful hardwood floor and antique kitchen cupboards, main floor laundry room, 4 bedrooms, garage. Listed at \$89,900. Call Andrea.

## CFB TRENTON

**THOMAS H. FLEMING, C.A., LL.B.**  
Barrister, Solicitor, Notary Public

15 Dundas Street East  
P.O. Box 1080  
Trenton, Ontario  
K8V 6E6

Tel: (613) 392-1293  
Fax (613) 391-7595

## CFB TRENTON

### National Trust

**Andre De Vries**  
Mortgage Development Officer

175 Front Street  
P.O. Box 637  
Belleville, Ontario K8N 5B4

Tel: (613) 968-6417  
Fax: (613) 968-3809  
Cellular: (613) 969-2095

## CFB TRENTON



Trent Valley Realty Ltd.  
Trenton, Ontario  
(613) 392-6594  
1-800-567-0776

**DANUSIA HORNING**  
Sales Representative



**SITUATED ON DOUBLE CITY LOT.** Large principal rooms, 4 bedrooms, living room with fireplace, new kitchen, economical gas, HWT Heating. Great for entertaining! \$154,900.



**DECORATED WITH FRENCH COUNTRY THEME.** 4 bedroom century home sits on professionally landscaped lot. Separate dining room, living room with fireplace, laundry and change room, wet bar, sliding doors to pool. \$149,900.



**IMMACULATE STARTER!** 3 bedroom home, main floor laundry, new windows throughout. \$82,900.



**RENOVATED & UPGRADED.** 4 level sidesplit on 80' x 120' park-like setting. 4 bedrooms, rec room with fireplace, walkout basement. \$126,900.



**GREAT STARTER.** 3 bedrooms, eat-in kitchen and dining room, full basement, garage with hydro. \$84,900.



**CHARMING AND SPACIOUS** 5 bedroom home, main floor family room, 2 baths, full basement. \$125,000.



**8.5 ACRES.** 4 bedroom brick home. Insulated sunroom, rec room with fireplace, central air. 24 x 36 bam. \$154,900.

## CFB TRENTON

**C. Vincent Graham**  
Barrister and Solicitor

2 King Street  
Trenton, Ontario  
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**CALL COLLECT**

NICOLE FORTIN  
Agent Immobilier Agréé



VAL-BÉLAIR sur le golf.  
\$269,000. Residence de  
prestige. Trans-Action Fortin  
Ass. Nicole Fortin.



VAL BÉLAIR. \$145,000. Un  
Bijou. Transfert. Trans-Action  
Fortin Ass. Nicole Fortin.



VAL-BÉLAIR. \$102,000.  
Ravissante, s.s. fini. Trans-  
Action Fortin Ass. Nicole Fortin.



SHANNON. \$89,000. Moderne,  
superbe. Trans-Action Fortin  
Ass. Nicole Fortin.



VAL-BÉLAIR sur le golf.  
\$179,000. Cottage de prestige.  
Trans-Action Fortin Ass. Nicole  
Fortin.

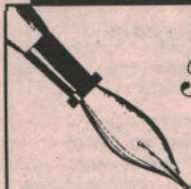


SHANNON. \$97,000. Près de  
BFC Valcartier. Trans-Action  
Fortin Ass. Nicole Fortin.



SHANNON. \$139,000. Ravissant  
- cottage. Près de CFB  
valcartier. Trans-Action Fortin  
Ass. Nicole Fortin.

## CFB VALCARTIER



Me Marie-Chantal  
*Plourde*

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Real Estate Inc.

Winnipeg, Manitoba

(204) 837-7000 • FAX (204) 837-7070

**1-800-361-6789**

AGATHA WREN, FRI, CMR, RRS  
Sales Representative



2100 SQ. FT. CHARLESWOOD.  
\$189,900. 4 bdrm. home offers  
Dream kit w/centre work island,  
opal oak, patio doors to 2-tiered  
deck, family room with stone FP,  
master ensuite incl. jetted tub.  
Main floor laundry room, rec  
room & bath in lower level.



1530 SQ. FT. CRESTVIEW.  
\$113,900. Great Family  
Neighbourhood. This 3 bedroom  
home offers beautiful HWF in LR  
and DR, remodelled kitchen with  
3 built-in appliances, developed  
basement with rec room, games  
room or den, pie-shaped lot.



1100 SQ. FT. INKSTER  
GARDENS. \$84,900. Bright and  
spacious unique "open" floor  
plan offers large eat-in kitchen  
overlooking stairs and dining  
room, central air, professional  
landscaping and parking for two  
vehicles. Close to new school.



990 SQ. FT. RIVER PARK  
SOUTH. \$89,900. Well  
maintained 3 bdrm. bungalow  
offers bright & spacious living  
space, cent. air, cent. vac, fenced  
yard w/storage shed, wraparound  
deck and close to elementary  
school. Low heating costs.



1080 SQ. FT. ST. JAMES.  
\$84,900. 1-1/2 storey 3 bedroom  
home in mint condition with living  
room, dining room, bedroom and  
bath on main floor. Rec room  
and workshop in lower level.  
Manicured and fenced yard and  
single garage. Close to base.



1156 SQ. FT. CRESTVIEW.  
\$84,900. Separate eating area in  
kitchen, hardwood floors under  
carpet in living room, 3 bedroom  
bungalow offer nicely fin. rec  
room, games room and 3 piece  
bath down, central air, central  
vac, side driveway and close to  
beautiful Sturgeon Creek.



1080 SQ. FT. CRESTVIEW.  
\$70,500. This 3 bedroom side by  
side is in mint condition and  
offers large eat-in kitchen, 1-1/2  
baths, finished basement with  
rec room, fenced yard and close  
to all levels of schools, but and  
recreational facilities.

## WINNIPEG

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BUS. PHONE 888-3204

888-3205

FAX 837-3638

**FRED RUTLEDGE, B.A. LL.B.**  
BARRISTER & SOLICITOR

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## WINNIPEG



### ROYAL BANK

D.E. (Diane) Hainsworth  
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Southdale Square  
111 Vermillion Road  
Winnipeg, MB R2J 4A9

Tel: (204) 988-6589  
Fax: (204) 254-7365

## CALCULATE YOUR MORTGAGE PAYMENT

Calculating your mortgage payment is a simple matter if you know the amount of mortgage that you want to carry. Here's how: Take a look at the chart below. First select the appropriate interest rate - the current rate. Next you will have to select an amortization period. The amortization period is the total time required to pay the mortgage off. This is not to be confused with the mortgage term. If you select a 5 year term on a 25 year amortization mortgage, then it will take five 5-year terms to pay off the mortgage. Most residential mortgages are amortized over 25 years. Now that you have selected a rate and an amortization period, you should have a multiplier (one of the 3 or 4 digit numbers on the chart). Multiply that number by the thousands of dollars of mortgage to get your monthly payment.

For example, if I want to calculate the monthly payment for a \$67,000 mortgage at 9.75% with a 25 year amortization, my multiplier will be 8.78. I now multiply 67 (the number of thousands of mortgage) times the 8.78 multiplier to get a monthly payment of \$588.26.

Don't forget to add your monthly projected costs for heat and taxes to get a true figure for your monthly outlay. Your Realtor can help you estimate these costs.

ANNUAL INTEREST RATE IN %	AMORTIZATION PERIOD - YEARS			
	10	15	20	25
8%	12.07	9.49	8.28	7.64
8.25%	12.20	9.63	8.44	7.80
8.50%	12.33	9.77	8.59	7.96
8.75%	12.45	9.91	8.74	8.12
9%	12.58	10.05	8.90	8.28
9.25%	12.71	10.19	9.05	8.45
9.50%	12.84	10.34	9.21	8.62
9.75%	12.98	10.48	9.36	8.78
10%	13.11	10.63	9.52	8.95
10.25%	13.24	10.77	9.68	9.12
10.50%	13.37	10.92	9.84	9.29
10.75%	13.51	11.07	10.00	9.46
11%	13.64	11.22	10.16	9.63
11.25%	13.78	11.37	10.32	9.80
11.50%	13.91	11.52	10.49	9.98
11.75%	14.05	11.67	10.65	10.15
12%	14.19	11.82	10.81	10.32
12.25%	14.32	11.97	10.98	10.50
12.50%	14.46	12.13	11.15	10.68
12.75%	14.60	12.28	11.31	10.85
13%	14.74	12.44	11.48	11.03
13.25%	14.88	12.59	11.65	11.21
13.50%	15.02	12.75	11.82	11.39
13.75%	15.16	12.90	11.99	11.56
14%	15.30	13.06	12.15	11.74
14.25%	15.44	13.22	12.33	11.92
14.50%	15.58	13.38	12.50	12.10
14.75%	15.72	13.54	12.67	12.29
15%	15.87	13.70	12.84	12.47

## MONTREAL / ST. HUBERT



Caisse d'économie  
Base Montreal  
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676-8070  
FAX: (514) 676-3904

Fernando (Nick) Blais

Directeur général  
General Manager

Siège social  
142, rue Leckie, C.P. 25  
Base des Forces Canadiennes  
Montréal  
St-Hubert (Québec) J3Y 5S9

## Purchaser's helpful hints

So you want to buy a house? But you don't know where to start? This seems to be quite common amongst potential purchasers – particularly first time buyers. I really feel that it is important to have a systematic approach to looking for a home. It makes buying a home so much easier. I thought I would take the time to outline the steps for you, as I see them. Here's the list:

1. Locate the general area where you are interested in buying and familiarize yourself with it by driving around. You may also want to see if the area is affordable by looking at the real estate ads in the newspaper.
2. Find a local real estate agent who knows the area where you want to buy. Explain to the agent that your relationship will be on a trial basis and then use that agent exclusively – as long as you are working well together. Virtually all homes are listed MLS and can be shown by any agent. Loyalty to one agent will help to create a reciprocal loyalty to you. There are several ways in which a concerned agent can help to save you money.
3. Before you look, go over your house, area and price requirements with your agent.
4. Obtain copies of all area listings to read thoroughly. This will help you to weed out unsuitable properties and to save time and energy.
5. Go over your finances with your agent. He/she should be able to give you an idea of what you can afford, required downpayment, closing costs, lawyers fees, etc. Your agent should also have an idea of which financial institutions would be most responsive to your needs. If possible, go to the lender and get pre-approved for your mortgage.
6. When you do go to look at property, wear comfortable clothing and slip on shoes (you'll be taking your shoes on and off endlessly). Take copies of the listings for the properties which you are going to see. Write your comments in the margin – it can be difficult to remember 5 or 10 properties at the end of the day without doing this.
7. You may want to view properties a second time when you get to a short list of possibilities.
8. If the home that you are considering is older, or if there are concerns about soundness of construction, you may want to make your offer conditional on the approval of a property inspector. The fee for this service is usually a couple of hundred dollars – it may save you money in the long run.
9. By this time you should have a feel for the values of properties in the area. You should also have an idea of what you want and what you can afford. It's time to make an offer! The only thing you will need to make the offer is a deposit cheque. This is the last money that will be required from you until closing. The amount of the deposit can vary from area to area. In our area, the average deposit is between \$1,000 and \$5,000. If you or your spouse will be hard to reach during the offer process, then the offer can be presented in one name – both names can then be registered on title on closing.

## Conseils pour vous acheteurs

L'achat de votre maison sera beaucoup plus facile et agréable si vous travaillez de concert avec VOTRE AGENT IMMOBILIER. Voici quelques suggestions qui pourraient être utiles:

1. Choisissez et gardez UN SEUL agent immobilier. Rien n'est plus motivant pour un professionnel que de chercher et trouver la maison de VOTRE choix sachant que vous lui faites entière confiance.
2. Choisissez cet agent soigneusement. Assurez-vous que la compagnie qu'il représente est membre de la Chambre d'Immeuble. Un agent à plein temps, possédant une solide formation et une bonne connaissance des lieux et des prix vous sera d'une aide précieuse. Il est tout à fait normal que votre agent se surpasse pour vous satisfaire.
3. Une fois que vous avez fait confiance à un AGENT, les points suivants aideront les démarches:
  - A. Tous les participants du système Inter Agences SIA ont accès aux inscriptions. Ce n'est pas nécessaire d'appeler chaque agence pour obtenir sa liste d'inscriptions. Votre agent détient ces renseignements.
  - B. Soyez franc avec votre agent; confiez-lui la somme que vous êtes prêt à investir et votre impression de chaque propriété que vous visitez. Soyez assuré que toutes ces informations seront confidentielles.
  - C. N'allez pas à des visites libre sans VOTRE AGENT. Il ne peut alors vous aider à obtenir ces propriétés. Les agents qui organisent des visites libres deviennent les agents vendeurs et votre AGENT qui a déjà passé des heures à vous aider n'en retirera aucune compensation. Demandez à votre agent de vous accompagner.
  - D. Si vous voyez dans un journal une annonce qui vous intéresse parlez-en à VOTRE AGENT. Laissez-le faire les démarches; VOTRE AGENT obtient d'un autre agent bien plus de renseignements qui vous seront par la suite utiles.
  - E. Si vous n'êtes pas satisfait de VOTRE AGENT, parlez-en au COURTIER qui pourra alors vous assigner un autre représentant comprenant mieux vos besoins. De légers malentendus peuvent à l'occasion surgir, mais pas au détriment de vos attentes.

## Des milliers de dollars en remboursement d'impôt!

Vous rêvez de devenir propriétaire? Pourquoi ne pas réaliser ce rêve en encaissant des milliers de dollars en remboursement d'impôt. Oui, vous avez bien lu... Pour des conjoints qui travaillent, les remboursements d'impôt pourraient varier entre 14 000\$ et 21 000\$ !!!

Le Régime d'accèsion à la propriété (RAP), introduit en 1992, permet à chaque contribuable qui n'est pas propriétaire ou qui ne l'a pas été depuis au moins 5 ans, de retirer 20 000\$ de leur régime enregistré d'épargne-retraite (REER) afin d'acquiescer une maison.

Vous n'avez pas un sou dans votre REER? Peu importe, grâce aux modifications apportées au budget fédéral du 22 février 1994, vous pourrez quand même profiter du Régime d'accèsion à la propriété (RAP) dans la mesure où vous gagnez (ou avez gagné dans les dernières années) un revenu vous donnant droit de contribuer à un REER.

*L'histoire de Jean et Nicole*

Jean et Nicole n'ont jamais contribué à un REER depuis 1991 et n'ont jamais été propriétaires d'une habitation. Ils travaillent tous les deux depuis plusieurs années et ne bénéficient d'aucun fonds de pension d'employeur. Leur revenu imposable est de 30 000\$ chacun. À l'aide de leur agent, ils découvrent la maison de leur rêve et signent une offre d'achat acceptée par le propriétaire.

Ils prendront possession de leur maison dans 120 jours. Comme ils n'ont pas contribué à leur REER depuis 1991, ils peuvent rattraper leurs contributions de 1991, 1992, 1993 et effectuer celle de 1994 (ils pourraient même effectuer une contribution à l'avance pour les années futures en autant que cette contribution spéciale n'excède pas 8 000\$). En rattrapant les contributions des années 1991-1992-1993 et en y ajoutant la contribution de 1994, Jean et Nicole déterminent que leur montant maximal de contribution est de 21 500\$ chacun, dans leur REER. Cependant, sachant que le RAP fixe à 20 000\$ le retrait maximal par contribuable, ils décident de limiter à 20 000\$ chacun leurs contributions à leur REER. Ils s'assurent que leurs contributions demeurent à l'intérieur du REER pendant une période d'au moins 90 jours avant d'effectuer leur retrait respectif de 20 000\$. Jean et Nicole viennent ainsi de se garantir chacun une déduction fiscale de 20 000\$ dans leurs déclarations fiscales de 1994.

Pour Jean et Nicole, cela représente une économie d'impôt d'environ 7 300\$ chacun, soit un total de 14 600\$! De plus, certains crédits d'impôt supplémentaires s'accroissent tels le crédit de TPS (398\$ de plus) et le crédit pour frais médicaux (208\$ de plus). S'ils ont deux enfants, la prestation fiscale pour enfants sera augmentée de 1 704\$ pour une période de 12 mois!

## Preferred Customer Rate Discount


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We want your business and we will reward you with interest savings on your mortgage when you become a Canada Trust customer. The more business you have with us, the more you save! Call for details toll free at 1-800-560-1593.

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Thinking like a customer

\* This offer can be cancelled without notice.

## How to help sell your house

Over my time in the real estate business I have noticed certain factors which seem to be common to most successful sales. It still amazes me how even the most obvious and critical factors – such as ease of accessibility for showings, for example – are often not implemented. This can cause an otherwise saleable property not to sell. So I thought I would list for you the things that you should do to optimize the possibility of a sale.

1. Your home should be clean! I can't emphasize enough the importance of having a clean and tidy home. Purchasers will virtually always select a clean home over one that is dirty and messy. I suggest that rooms be repainted in light, neutral shades, that the carpets be steam cleaned, and that all excessive clutter and stored items be removed from the house. Hire a cleaner if you don't have time to keep the house clean – it could make thousands of dollars difference in the sale price of your home.
2. Make your home accessible for showings. I find that the absolute best way to make your home accessible to Realtors and their potential buyers is to put a "lockbox" (a combination lock secured to your door with the key to the house inside) on the door. That way, if you are out and can't be reached by phone, the home can be shown anyway. This means that you won't lose a sale to an inferior home that is more accessible. The next best solution is to have a key to your home available in the listing office – provided that the real estate office is only a few minutes away from your home. Also, make sure that you open all the drapes and leave all the lights on in the house for showings – this makes the house feel more bright, open and appealing.
3. Put a sign on the lawn. I have found that there are two or three things that help to sell a home better than anything else. And they may not be what you would expect. A real estate sign on the lawn is extremely important because most potential buyers drive an area before they buy.
4. Obtain the best MLS coverage. Find out what MLS Board or Boards (some areas are serviced by more than one MLS) covers your area and make sure that you maximize your MLS coverage.
5. Make your terms flexible. Right now, we are still in a buyer's market. For this reason, it is still valuable to be as flexible as possible with terms. For example, if you have a broad time-frame of closing dates that you would accept, then your home becomes more saleable. Let's say that I list my house and I tell the Realtor that I must have a closing date of April 2 – this will considerably limit the number of potential purchasers for my home.
6. List with an active local Realtor. Chances are that an out of area Realtor will not be able to service your listing as well as a local one. A local Realtor will also know the local market better. An active local Realtor, and the key word here is ACTIVE, will also be able to network with both the people in the area (potential customers) as well as other agents coming into the area searching for a particular property.
7. Price it right! It is a key to the success of your sale to get the right price on the property – preferably right off the bat. There are arguments like: "I can always reduce it, but it's harder to raise the price." But I have always found that pricing a home right at the beginning is the best way to go. It often results in the best price for the property as well.

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