

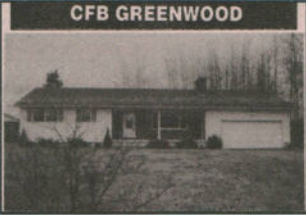
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1996 CROSS-CANADA RELOCATION PAPER

LE JOURNAL DE RELOCALISATION d'un Océan a l'Autre



CIRCULATION: 140,000



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SOME OF THE HOMES SHOWN HERE, WHILE AVAILABLE AT PRESS TIME, MAY HAVE BEEN SUBSEQUENTLY SOLD.

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HULL: SECTEUR DU DOME
 110,900\$. Superbe semi 1985, entièrement rénové de la cave au grenier. Cour privée avec piscine h.t. D. garage simple attaché.



AYLMER - 143,900\$. Belle résidence 2 étages, 1490 pl.ca., 3 c.c. Plancher bois franc. 2 salles de bains avec bain romain. Aucun voisin à l'arrière, grand deck. IMPECCABLE.



AYLMER - 331 VANIER - 149,000\$. Unif. paliers multiples, 3 c.c. Sous-sol fini. Const. 1993, garage simple, terrain 21,529 pl.ca. boisé, entièrement clôturé.



GATINEAU, RUE DES RAPIDES. Bung. 1973 rénové; fenêtres-toiture etc. Très belle cuisine avec vaisseiller encastré. Planchers marquetterie au r.d.c. Sous-sol fini. Beau paysagement, clôturée avec piscine h.t. 115,000\$.



MONT-LUC - GATINEAU. Unif. 2 étages, 3 c.c. 2 salles de bains. Garage, grande salle de lavage. Superbe terrain boisé avec piscine h.t. Très beau paysagement. TRANSFERT - 124,800\$



HULL: RUE DOLLARD - 78,300\$. Unif. 2 étages, 3 c.c. Taxes raisonnables. Présentement loué. Idéal pour investissement ou première maison.



ANGERS-MASSON. Superbe semi-détaché très propre. 1280 pl.ca., 3 c.c. 2 salles de bains, sou-sol part. fini. Cour Clôturée avec grand deck, remise. 79,900\$.

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LABAIE - Sand voisin arrière, dos au terrain de golf. Construction 1988, aménagé sur 2 étages. \$84,500. Aire ouverte, grandes pièces.



LA BAIE - Construction 1986, clôturé sans voisin arrière, vue sur le Fjord 1,200 p.c., intérieur chaleureux, libre immédiatement. Secteur tranquille \$79,900.



LA BAIE - Construction 1983, 1-1/2 étage, planchers en bois franc, combustion lente, située à distance de marche du centre de ski alpin. Magnifique terrain boisé et privé. Beaucoup d'extras. \$94,900.



LA BAIE - Chemin St-Louis, très grande propriété, 24 x 41 sur 3 étages. Moderne messaninne, grandes pièces, combustion lente, gerrain de 26,698 p.c. près de la Rivière à Mars. \$77,900. Construction 1990.



CHICOUTIMI - rue Victor-Guimond, impeccable, fenestration P V C manivelle 1993, possibilité de louer le sous-sol, ou de l'habiter, tout est là, immense terrain clôturé et très privé. \$79,900.



LA BAIE - Sentier du Vieux Pin, endroit superbe, tranquillité absolue, donnant sur le bord de la Rivière à Mars, Construction 1992, sur 2 étages. \$84,900.



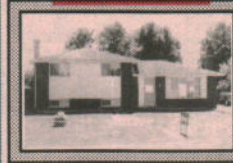
LA BAIE - rue Georges Martin, espace, confort, tranquillité, Construction 1981, toiture en acier émaillé, terrain privé et clôturé, près des services, planchers en bois franc. \$95,000.

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3 BEDROOM SIDESPLIT. Very well kept home on fenced, mature lot. Rec room with wood stove plus roughed-in fireplace in living room. Call Bill. \$119,900.



BARRIE. Three bedroom home in great family neighbourhood. Entrance from garage to house. 1-1/2 baths. Call Bill. \$125,000.



ANGELSTONE BUNGALOW. 1625 sq. ft. of three bedroom home. Main floor family and laundry rooms. Walkout to deck with above ground pool. High efficiency gas heat. Call Bill. \$124,500.



POWER OF SALE. Somebody's loss is your gain. 4 bedroom home on large commercial lot in Angus. Needs renovating and repair. Call Bill \$69,500.



TREETOP. Three bedroom home with finished basement. Rec room, fireplace, 4th bedroom, saunas, 3 pc. bath, backs onto county forest. Call Bill. \$129,900.



4 BEDROOM STARTER. Loft playroom is a bonus in this edge of town starter home for the large family. Backs onto farm. \$94,900.



NEW HOMES. Half acre treed lots only 12 minutes from Base. GST included in price. Single car garage and 5 appliance package. Start at \$124,900.

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STYLISH BUNGALOW IN RIVERWOOD TRAIL SUB-DIVISION. 3 bedrooms, fireplace, main floor laundry, walkout to deck, and more! All on a 59' lot backing onto trees \$135,900.



DEAL OF THE DECADE? Very solid aluminum sided block 2-storey home, 3 bedrooms, basement, gas heat, garage. ***** \$79,900 *****



START OFF RIGHT! Make the right move and check out this "Wildflower" subdivision starter. 3 bedrooms, gas heating, drywalled and painted rec room, double garage, large lot - the list goes on! \$123,900.



NEED FOUR BEDROOMS? \$117,900 is the ask for this solid 2 storey. Features 4 bedrooms, 1-1/2 baths, rec room with wood stove, pool, 12 x 14 shed with hydro, fenced yard & more!



BEST BUY? Now reduced to \$124,900. Finished up and down. 2 baths, central air, single garage, paved drive and more! You may not see a price this low again!



4 BEDROOM COUNTRY HOME. A sacrifice at only \$119,900. 1352 sq. ft. raised bungalow on over 1 acre. Only 2 years old!



DEAD END ROAD! 4-level sidesplit in New Lowell. Just 15 min. to Base! 3 bedrooms, 2 baths, rec room with wood stove. All on a large lot and attractively priced at \$129,900.

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TIRED OF SPENDING YOUR WEEKENDS WORKING on the house and yard? RELAX! This art. home is affordable & easy to own with maintenance-free exterior & yard that boasts interlock brick & extensive decking. Newly constructed garage too! ONLY \$86,500



AFFORDABLE, SAFE AND QUIET. Move your family into this 3 bedroom home with open plan, big kitchen and fully fenced yard. Only \$89,500.



LOOKING FOR SOMETHING DIFFERENT? You've found it! Charming home on huge corner lot. 3 bdrms., dormer windows, country kitchen, over 1200 sq. ft. Beautiful yard has been inspiration for 3 garden weddings. Must be seen to be appreciated! \$104,900.



IS LOCATION IMPORTANT? How about a cul-de-sac with playground at the end? 3 bdrms., 2 baths and large rooms throughout will keep everyone happy in this home! Only 2 blocks to schools, recreation, library and a quick skip to the base. \$106,500.



WOW! Only 10 minutes to CFB Calgary you'll find this family home that offers 4 bedrooms, 2 baths, and a HUGE double garage that is heated, insulated and wired. You'll love the country size kitchen, quiet location and cozy recreation room down. \$112,900.



NEED SPACE? This 1250 sq. ft. bi-level offers 5 bedrooms, 2-1/2 baths, 2 fireplaces, sep. dining room, gorgeous lower development and a fully fenced yard with southern exposure. Superb double garage with 2 separate oversize doors. \$119,900.

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START WITH THIS ONE! Excellent investment for first time buyer. Features 1,296 sq. ft. on 2 levels with 3 bedrooms, natural gas heat, plenty of storage and a playground for the children. A MUST SEE! \$89,900.



TRANQUIL SETTING! Immaculate and updated. 2600 sq. ft., 2-1/2 baths, 4 bdrms. & a den. Family room features wall to wall brick FP. Living room has gas fireplace and outstanding mountain view. EXCELLENT NEIGHBOURHOOD! \$174,900.



RAINBOW'S END! Sparkling, beautiful and ideal for the family. Centrally located 1440 sq. ft., 2 storey home with 3 bedrooms, 2-1/2 baths, rec room and completely remodelled. NOT A DRIVE BY! \$129,500.



DAYLIGHT BASEMENT. Exec. style rancher located on a secluded cul-de-sac. Features 3340 sq. ft. of floor area with a daylight WO bsmt. Custom fin. throughout, spectacular views, & easy access to Freeway & downtown. EXQUISITE! \$239,800.



COZY COTTAGE! Lovely ranch style home, walking distance to all the conveniences. Set on a full, unfinished bsmt. & featuring 1,080 sq. ft. on main floor with 2 bdrms., all appliances & window coverings, nat. gas heat & bonus sunroom. WOW! \$143,900.



A PLACE TO CALL HOME! Appealing 2 storey home, completely remodelled. 3000 sq. ft. with appliances, n/gas heat, 2-1/2 baths & newer roof. Access is down a quiet and private lane opening onto exquisitely terraced landscaping. FEAST YOUR EYES! \$188,000.



IMPRESSIVE! Set on a mountain top. 2928 sq. ft. custom built home has 5 bdrms., 2-1/2 baths plus built-ins incl. computer desk with bookcase, vacuum & attachments, shelving & bookcase in fam. room. SPECTACULAR VIEWS! \$234,900

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EYE APPEALING INSIDE & OUT. Spacious kitchen, oak cupboards, 2 tiered deck, 4 bedrooms, 2 baths, rec room, lower level workshop and attached garage. At an unbelievable price. Nears schools, playground and all amenities.



OLD ENGLISH TUDOR-STYLE exterior gives class to this 5 bdrm. home! Enormous fenced yard and new family-size deck. The interior has a fresh coat of paint and touched with T.L.C. Large bdrms. and wide open spaces will be a pleaser to all.



COME & TAKE A LOOK AT THIS QUALITY 4 level split in prestigious Brady Heights. Boasts a large rec room with gas FP, state of the art kitchen & large bedrooms. Designed for family living. Raised colonial white trim & exceptional finishing.



UNIQUE CONCEPT HOME. On quiet crescent offering a formal dining room, eat-in kitchen, marble front FP, large bdrms. & more! The flat yard is well groomed & accented with gardens. Huge back yard! Immaculate inside & out.



EUROPEAN STYLE BI-LEVEL. 1542 sq. ft. main floor living plus a developed bsmt. Main floor family room adjoining hot tub room, games room, 3 baths & more! Beautiful lot, backs onto trees. Quality construction. Balconies front & back.



GREAT STARTER HOME on corner lot, close to all amenities, has lots to offer. New cupboards, freshly painted interior, recently resingled and lots of room! Move in now!



LOCATION, CONDITION & PRICE. Attractive upgraded bungalow! New lino, new carpet. 3 main floor bedrooms plus 1 in lower level. Lower level features it's own bath, rec room, games or computer room. Beautifully fenced & treed backyard.

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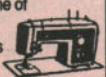
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BRIAN WILLIS
Sales Associate
Registered Relocation Specialist



\$99,950. Located close to the Courtenay Mall, this 1/2 duplex is very clean with a great private yard and on the main bus route. Interior has been recently painted. Call it perfect for the retiree or starter.



\$139,900. Privacy is the word for this west coast contemporary home located in Central Comox. New roof and outside paint, it's all ready for entertaining. Backing onto Brookvin Creek with your own bridge. Close to all levels of schooling.



\$156,900. This fine family home is only 2 years old with 3 years remaining on the New Home Warranty. Featuring full ensuite, bay window, and a bright, sunny, southern exposure.



\$259,000. This superb Comox home is located on a quiet cul-de-sac backing onto Comox Golf Course and boasts a top quality gas heated swimming pool. The home is a delight to view. Come have a look.



\$118,900. Central Courtenay, close to shopping and bus route, this very affordable 3 bedrooms, full basement home with family room is on a spacious lot with mature landscaping. Good value.



\$249,900. 2,000 sq. ft. rancher decorated to the nines, super layout including a 21 ft. by 12 ft. master bedroom. The same size kitchen with island and adjacent family room. All on 1.48 acres. A real dream home.



\$279,900. 2-1/2 acres of quiet serenity on the Comox Peninsula area. The home is 1804 sq. ft. including full ensuite with jacuzzi tub, dream kitchen, French doors, and a very spacious living room. Lots of quality tile floors.

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FRAN WHITE
Sales Associate
Registered Relocation Specialist



SUPER 14'X68' MOBILE with a 10'x25' addition. 4 bdrms.; 1 with patio doors to covered, front deck. Spacious kitchen features movable island, lots of counter & cupboard space & lg. dining area. Large, landscaped, fenced lot & incl. parking pad for 2 vehicles.



THIS CONDO unit includes newer lino, carpet and paint. The bright & spacious floor plan is perfect for the growing family. Complex is situated close to shopping, transportation, schools, medical, dental, churches & recreational facilities. Nice Starter property!



THIS BUNGALOW FEATURES 3 bdrms., 3 bathroom, U-style kitchen with nook, spacious living room & ensuite off the master bedroom. Bsmt. has a large rec room with wet bar, 4th bedroom and 3 piece bath. Home is situated on a large fenced lot with a 24'x26' heated garage.



SHOWS WELL. 1848 sq. ft. on 3 levels, vaulted ceilings in LR/DR. Kitchen has vault & oak cabinets with nook & 2 pantries. Spacious MBR has 4 pc. ensuite & walk-in closet. 3rd level has gorgeous fam. room with FP, bar & oak paneling, 4th bdrm. & bathroom. Excellent family home!



HOME SHOWS VERY WELL. Unique and elegant 1368 sq. ft. custom built bungalow features vaulted ceilings, white kitchen cabinets, open floor plan and ceramic tile. Great room has FP and entertainment niche. Main floor laundry. Ideal for empty nester or professional couple!



THIS 1410 SQ. FT. LUXURY TOWNHOUSE features a main floor family room. The spacious living room features vaulted ceilings and a corner fireplace. Master bedroom features a walk-in closet, ensuite and balcony.



THIS 1200 SQ. FT. 2 STOREY half duplex features a spacious living room with newer carpet, oak kitchen with 2 pantries, formal dining room and a large master bdrm. Home is situated close to schools and parks. Great starter for first time buyer!

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GORGEOUS 4 LEVEL SPLIT. 1868 sq. ft. on three levels, 3 bedrooms, 3 baths and a wood burning fireplace in the family room. Beautiful raised oak cabinets, neutral decor and exceptionally well maintained. \$149,900.



MORINVILLE. Great 4 level split with 3 bedrooms, 2 baths and a family room with fireplace. Vaulted ceilings in the living and dining rooms, oak accents and a huge landscaped and fenced yard. \$112,500.



BEAUTIFUL MATURE LANDSCAPING. 1200 sq. ft. 3 bedroom, 3 bath bungalow offers hardwood floors, an upgraded oak kitchen, and a fireplace in the living room. The master bedroom has sliding doors to a wraparound deck. \$107,500.



ST. ALBERT. Quiet location, treed area, clean and bright with hardwood floors in the dining room. Fully finished basement and a large single detached garage. \$112,900.



NORTH EDMONTON. Beautifully maintained 1090 sq. ft. bi-level with fully developed basement. With the separate entry the basement could become a suite. Double garage off back lane. \$115,900.



MORINVILLE. Good starter home, 1130 sq. ft. 3 bedroom bungalow with a huge living room and a by window in the dinette. Partially developed basement with bedroom and 3 pc. bath. \$89,500.



AFFORDABLE LIVING. In this 1350 sq. ft. 3 bedroom, 3 bath two storey with a loft. Vaulted ceilings in the living room and a main floor laundry. Tastefully decorated plus a developed basement. \$124,800.

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PETER LINDSAY
Sales Associate
Military Relocation Specialist



LOOK NO FURTHER. Call now to view this super 5 bedroom family home, great location, nice views and close to everything. Can't last long at \$229,000.



CHECK IT OUT! A quality half duplex only 3 years old on a 3/4 acre lot with water views. Vendor is posted, don't be disappointed by a sold sign. Only \$166,900!!



1600 SQ. FT. 2 LEVEL HOME with 4 bedrooms, family room, 2 fireplaces, vaulted ceilings, fenced rear yard and close to the base. \$159,000.



SPACIOUS, WELL KEPT 3 bedroom home close to the new university, updated and ready for immediate occupancy. Close to schools and shops. \$158,000



A ONE OWNER HOME FOR OVER 40 YEARS! This great starter home is on a very large lot at the end of a cul de sac close to Tillicum Mall and priced to sell at \$160,000. So act fast!



LOCATED IN A FAMILY NEIGHBOURHOOD. This well kept split level home features 3 bedrooms, den, workshop, large lot and much more. Ideal for a growing family and well priced at \$183,000.

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FREDERICTON \$75,900. Perfect for the first time home owner! Large eat-in kitchen & separate dining room. Garage 15' x 20' with loft. Large lot & paved driveway. 25 minutes to Base.



OROMOCTO \$95,000. 3 + 1 bedrooms, 1 1/2 baths, sunken living room, eat-in kitchen, family room, workshop. Large paved driveway. Private backyard.



FREDERICTON \$105,500. 4 bedroom bungalow with huge addition providing large master bedroom with full ensuite, main floor family room with patio doors to deck, dining room, hardwood floors, fireplace. 20 minutes to Base.



LINCOLN \$109,900. Only 2 years old! 3 bedroom bungalow 26' x 46'. Built under the 5 year home warranty. Large lot. 5 minutes to Base.



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NEW MARYLAND \$159,900. Custom built tudor home with over 2400 sq. ft., 4 bedrooms, 2-1/2 baths, main floor family room with fireplace. Beautiful lot. Private backyard. 20 minutes to Base.

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FREDERICTON CENTRE. 20 minutes to Base Gagetown. Large 4 level split, 4 bedrooms, large private treed lot. \$109,900.



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PRIME GREENWOOD LOCATION IN FALES RIVER SUBDIVISION. Ideal home for first time home buyer. Fully finished basement offering two extra bedrooms and bath. Asking \$69,000.



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NEW HOME. Exceptionally well built home close to shopping. Oak antiqued mahogany kitchen cabinets. Ensuite/outsuite. Vaulted ceiling with fan. Hardwood floors. Heat recovery system plus two wood stoves. \$121,500.



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WILLOWDALE - \$119,900. WELCOME HOME to this spacious 4 bedroom split level, 2-1/2 baths, garage and HUGE treed lot. Walking distance to schools.



EASTERN PASSAGE - \$91,000. Pleasant 4 bedroom bungalow with garage. Bright country kitchen. Deck. Rec room with built-in bar and aquarium. Ocean view!



WOODLAWN HEIGHTS - \$113,900. Very deceiving! This attractive bungalow offers 4 bedrooms, 2 baths, rec room. European cabinets, new flooring. Must be seen!



FOREST HILLS - \$76,500. Attractive 3 bedroom semi located on quiet cul-de-sac. Close to schools. Freshly painted, newly carpeted, new deck. Rec room. Move in condition.



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ALL BRICK 2 BEDROOM BUNGALOW featuring pine floors, 2 bathroom, huge master bedroom, bright sunny rooms, some with stained glass windows. \$84,900. (3132)



HUGE EAT-IN KITCHEN, 3 bedroom semi, newer above ground pool, wood stove, partially finished rec room, large deck. (52089) \$89,900.



3 BEDROOM BRICK BUNGALOW. Hardwood floors, central vac, new windows and high efficiency gas furnace. 3 year old 16x24 double detached garage, large landscaped lot.



3 BEDROOM HOME ON 2-1/2 ACRES. Features large eat-in kitchen, dining room, main floor family room, living room with fireplace, 3 baths, huge master with sitting area, separate loft apartment and garage. \$139,900. (52754)

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ST-HUBERT: Large bungalow split entrance style, new roof & door, nicely landscaped, super neighbourhood, 2 full baths. Fireplace, etc., etc. Asking 94 000\$



STE JULIE: Transfert, quebecoise 1983 avec garage attaché, 3 chambres au meme niveau, super salle familiale avec foyer au sous sol, planchers bois franc au rez de chaussée et il faut aussi voir la cour arriere.



STE JULIE: Transfert, large modern split level, close to schools. Professionally landscaped with pool & large deck. Impeccable condition. Asking 114 000\$.



LONGUEUIL: Maison de ville avec garage, 3 chambres meme niveau, impeccable, cour arriere privée et bien aménagée, pres de tous les services (autobus, magasinage) secteur recherché 82 000\$. A 5 min. de la base.



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ROCKLAND. QUIET RESIDENTIAL AREA. \$119,900. Attractive price for this 3+1 hi-ranch. Beautiful, immaculate and quality built. Entrance way offers a view to lower family room, living area and kitchen with oak cabinets. Professionally finished bedroom on lower level. Gorgeous deck.



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ORLEANS - \$161,900. BACKS ON PARK. Well kept, quality built, 4 lg. bdms with practical layout. Beautiful foyer with ceramic and parquet floors, oak circular stairway. Offers a main floor laundry room, white kitchen with bay window, gas FP, C/air...



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\$124,900! One year old bungalow, five bedrooms, spacious open concept, efficient gas heat, rec room, bathroom skylight, large lot.



\$179,900! Impeccable split-level in desirable area, 3+1 bedrooms, two baths, cathedral ceiling, gas heat, balcony off master, decorator perfect.



\$119,900! Fabulous waterfront view from back deck, three bedrooms, huge master bedroom, gas heat, super location close to shopping.



\$119,900! Large sunken family room, hardwood floors, patio doors to deck, wet bar in spacious rec room, 3+1 bedrooms, two baths, oil heat.



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ST. LUC. SPACIEUX COTTAGE: d'allure prestigieuse, 4 chambres, mezzanine, terrain clôturé, paysager, piscine, à voir absolument. ABSOLUTELY PERFECT. Prestigious, 4 bdms. with mezzanine, nicely divided, full of sunlight, fenced yard, pool, lovely landscape. A MUST SEE.



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4 PINE BUD PLACE. Just minutes to schools, university, churches and shopping. 4 bedroom, two storey, with a mature lot, on a quiet cul-de-sac. Price reduced \$10,000. Now Asking \$169,000. (MLS 941521)



1 WINTER PLACE. 3 bedroom, 2 storey located in one of St. John's most desirable neighbourhoods. Located on an extra large lot which is well landscaped with mature trees, flowers & shrubs. Price reduced \$18,000. Now Asking \$207,000. (MLS 941260)



34 McGRATH CRESCENT, MT. PEARL. Spacious split-entry home with eat-in kitchen, separate living & dining room, developed basement, hardwood floors, patio deck, just minutes to schools, churches and shopping. Price \$119,900. (MLS 941220)



21 WHELAN AVE., MT. PEARL. Small two storey home with developed basement, detached garage, landscaped lot. Net and tidy - just move right in. Price \$99,900. (MLS 940398)



15 MUNDEN DRIVE, MT. PEARL. End unit townhouse with 3 levels developed, this home shows very well. Landscaped lot with storage shed at rear. Price \$74,500. (MLS 941342)



12 McDUFF PLACE, TORBAY. Just minutes from St. John's, this split-entry is fully developed up and down. Owner transferred. Vacant. Property shows very well. Price \$94,500. (MLS 941343)



WEST END EXECUTIVE. Spiral staircase is only one outstanding feature in this truly elegant home. Bright sol. kitchen, family room with fireplace, ensuite bath & more. Listed at \$214,900.



COUNTRY LIVING MINUTES FROM AIR BASE AND CITY. All brick bungalow on a lot 90 x 274. Double detached garage, double decker deck to an above-ground pool, partly finished basement. Listed at \$109,900.



NEAR SCHOOL AND CFB. Comfortable 1100 sq. ft. bungalow with finished basement. Wood stove and bar in recreation room, large kitchen, 1-1/2 baths, 14x28 in-ground pool. Listed at \$119,900



BETCHA CAN'T MATCH THIS. We challenge you to examine and compare this well maintained 4 bedrooms, 2 baths in super location. Freshly painted, gas fireplace, outstanding landscape. The price is right too. Listed at \$139,000.



BUNGALOW IN WEST END. Large private lot and large rooms, full finished basement, FAO heat, hardwood floors, oak kitchen, fireplace in living room. A lot of house for your dollar at \$116,900.



HIGH DEMAND AREA FOR CFB. \$104,900. Large private yard in rural subdivision. Eat-in kitchen, dining room, gleaming hardwood floors, rec room, newer roof, deck 12 x 12.



COUNTRY BUNGALOW. \$79,900. Gorgeous lot with fruit trees, garden area and perennials very close to Trenton. Renovations include kitchen, new bath, some windows. Fireplace in living room, FAO heat, dbl. att. garage, 2 sheds.



IN BRIGHTON. Immaculate 3 bedroom hi-ranch, full finished basement with spacious workshop. \$110,500. (G-1128)



CHARMING 3 BEDROOM HOME on double lot in Trenton. Hardwood floors, full finished basement, walking distance to shopping and schools. Perfect starter at \$84,900. (B-1183)



WATERFRONT. 4 bedroom home on a 2 acre lot south of Trenton. Full finished walkout basement. \$119,900. (C-630/4)



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IN TRENTON'S PRIME AREA. 3 bedroom home, 2-1/2 baths, main floor family room with french doors to eat-in kitchen, perfect for entertaining.



FOR HOUSE LOVERS. Spacious 4 bedroom brick home on 8.5 acres, barn and fenced off area for horses. \$139,900. (TR-603/7)



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CHARLEBOURG, 84,900 \$. beaucoup de potentiel, 3 chambres, plusieurs rénovations de faites. Trans-Action Fortin & Ass. Nicole Fortin.



MONTCHÂTAL, 107,900 \$. maison très éclairée, sous-sol aménagé, secteur de choix, terrain boisé. Trans-Action Fortin & Ass. Nicole Fortin.



VAL-BÉLAIR, 88,900 \$. moderne, aire ouverte, secteur sans issue, idéal pour jeune famille. Trans-Action Fortin & Ass. Nicole Fortin.



VAL-BÉLAIR, 75,900 \$. toit 4 versants, sous-sol aménagé, près de la Base Militaire. Trans-Action Fortin & Ass. Nicole Fortin.



VAL-BÉLAIR, 73,900 \$. 3 chambres, idéal première maison, secteur jeunes enfants. Trans-Action Fortin & Ass. Nicole Fortin.



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CRESTVIEW - \$71,900. 4-level side x side with newer carpets, cathedral ceilings, large bright eat-in kitchen, 3 or 4 bedrooms, central air, access to fenced back yard from 3rd level, lots of parking.



ROYALWOOD - \$147,900. Executive Elegance, 1840 sq. ft., 4 bedroom, open off foyer, formal oak gourmet kitchen, formal dining room, OFP in family room, full ensuite and walk-in closet in master bedroom. You'll love it.



RIVERBEND - \$123,900. 2 years new, 1226 sq. ft. classy bungalow. Glass block dividing wall between LR and DR. Bright open concept kit., 6 modern baths, jetted tub, all window coverings, C/air, C/vac, security system. paved dbl. driveway.



CRESTVIEW - \$84,900. Country living. Look out kit. window to open spaces. This 4 bdrm. bi-level is on 55 x 100 lot with mature trees, has 2 baths, rec room, fenced yard, C/air & is close to schools, parks, trails, tennis courts & Sturgeon Creek. Good value here!



CRESTVIEW - \$48,900. Single? You might want to consider this loft style condo offering cathedral ceiling. OFP in bright living room, 5 appliances, pool, tennis courts and trails. Call soon.



HILLSIDE BEACH. Birchwood, \$76,900. Fabulous 3 bedroom, 2x6 construction, pine interior, european kitchen++. Mardy Bay - \$59,900. Fully winterized, with oversize garage, private lot, close to lake.



CRESTVIEW - MINTY! You'll love the Southwestern colors in this 3 bedroom++ with cream and mint carpets, jetted tub, bright spacious kitchen. Park like yard and much more AAA.

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\$64,900 - FT. ROUGE. Great 990 sq. ft., 1-1/2 storey home with living room, large family kitchen, 2 bedrooms, rec room, single detached garage, large 50' x 130' lot. It is a beauty!



\$119,900. WESTWOOD. 1920 sq. ft. four level split with living room, dining room, kitchen, 3 bedrooms plus den, 3 baths, newer windows, plumbing, wiring, double detached garage. Close to ACHQ.



CRESTVIEW - \$106,900. Value oozes out of this 1200 sq. ft. bungalow. Home also offers large living room, dining room, oak kitchen, rec room, 3 baths and single garage. It's all been well maintained.



WESTWOOD BEAUTY. Lovely 1700 sq. ft. 4 bedroom home close to ACHQ with many upgrades, 3 baths, huge 60 x 110 lot. Recently reduced to \$119,900.



WHYBERYDGE - \$149,500. Best of both worlds - great area and great price. Lovely 1850 sq. ft. 3 bedroom home, living room, dining room, kitchen, family room, OFF, double attached garage. WOW!! Underpriced. Will sell quick. Close to ACHQ.



\$169,900 - LINDENWOODS. Gorgeous 1900 sq. ft. A&S built home only 8 yrs. old in prestigious area. Home boasts large family room, OFF, huge eat-in kitchen with oak cupboards, LR, DR, 3 bedrooms & 3 baths. It is gorgeous. Close to ACHQ.

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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'accession 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'acquérir 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'accession 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!

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.

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

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.

What every home buyer should know

If you are thinking of purchasing a home sometime in the future, then it is extremely important that you have some grasp of agency relationships. So what is meant by the term "agency relationships"? Basically, we can define agency relationships as the delineation of the responsibilities of each agent in a transaction – to whom does each agent owe allegiance... or... to put it more simply... who works for who? As a matter of fact, agency matters have been the hot topic in the real estate industry in Canada and many parts of the U.S. over the last couple of years. Here in Ontario, as of January 1, 1995, agency disclosure became mandatory. In plain English this means that all agents party to a transaction must now state in writing who they work for. But how does this affect you, the buyer? Why is this such an important issue? Well, let me give you an example to illustrate my point...

The year is 1994. You are looking for a home with "your agent" – someone you have been looking with for a number of months. Anyway, you have finally found the house you were looking for and you decide to put in an offer. So you tell "your agent" to prepare an offer for \$120,000. You also tell him that you really like the house and are prepared to pay up to \$130,000 if necessary. The house is listed at \$131,900. So the agent presents the offer to the seller and his listing agent and says: "I should tell you that although this offer is for \$120,000, my purchaser is prepared to pay up to \$130,000". This would, of course, be disastrous for the purchaser. And let me say that this type of situation has not been completely rare!

So what went wrong? Why did the agent "betray" the purchaser? The problem here is that the purchaser's "agent" was actually working for the seller – the purchaser was only the agent's "customer". The agent's primary obligation was to the seller and not to the purchaser. The purchaser in this scenario was obviously not aware of the agent's legal obligations – or he wouldn't have confided in the agent. Although many people don't realize it, this type of representation – where the purchaser has no representation – was actually the norm in Ontario prior to 1995. All agents were paid by, and owned a primary duty to, the seller. This was true 99% of the time. Generally speaking, purchasers had no representation. Now it is precisely because of situations like the above illustration that disclosure became mandatory in Ontario (in this example the purchaser might be justified in suing the agent because he was not informed about the agent's allegiance). And now, due to the awareness which disclosure has created, it is becoming more common for the purchasers to seek representation from agents. Obviously, it is the next logical step. Very little else changes except the allegiance of the purchaser's agent – and the agent can still be paid by the seller through the MLS system (there is nothing to say that an agent must receive his/her fee from his client – in this case, the purchaser).

So what have we learned here? Well, we should firstly note that the principles of agency illustrated here apply everywhere. This is not just an Ontario issue. The crux of this issue tells us that we must first find out who the agents that we are dealing with are working for – assuming that disclosure is not mandatory. Of course, if disclosure is mandatory in the region where you are buying, then you will be presented with a disclosure statement that will outline the allegiances of your agent and you will be asked to sign this document – indicating that you understand it. No problem. If you are not being represented by the agent the next step is to try to obtain representation. I have noticed that it is not the usual practice in some areas for agents to represent their purchasers. So, if this is the case, and you're on your own, the best you can do is to act correctly according to your agency relationship. In other words, don't confide in "your" agent – at least you shouldn't say anything to the agent that you don't want the seller to know.

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.