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FREE

For information about housing options near your new base, look inside:

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Complete the coupon for your **WORRY ENDER KIT** for information on your destination and send to your local realtor.

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Present Address:

Name: _____

Province: _____

City/Town: _____

Phone #: _____

Posted To:

Province: _____

City/Town: _____

Price (approx): _____

House Hunting Trip

(Date): _____

Bedrooms: _____

Garage: Yes No

City: Yes No

Country: Yes No

Possession Date Required: _____

Additional requirements: _____

The people in this paper are all sales representatives, brokers or co-ordinators and are all members of the Canadian Real Estate Association(CREA). This paper is not intended to solicit homes already listed. Some of these homes may be sold, or not available for sale, etc. The main goal of this publication is to give you an idea of the home prices in your posting area.

Visit the Canadian Military Relocation Site at www.cmre.com

1999 Interbase Real Estate

Gander, Newfoundland



Gaye Turner

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www3.nf.sympatico.ca/gaye.turner
(709) 256-3248 (tel)
(709) 256-3755 (fax)



GANDER, \$134,500: This unique design has much to offer. Oak eat-in kitchen, family room on main floor. Living room with fireplace, hardwood floors, developed basement, 2 baths, furnace heat and a large lot 70 x 230.



APPLETON, \$115,000: Nestled in the trees this newly completed multi-level home is a VIEWING MUST! Oak kitchen, large living room with propane fireplace. 4 bedrooms with 3rd floor loft. Lots of Space. Double car garage and much more.



GANDER, \$78,000: Impeccably maintained, 3 bedrooms, dining, eat-in kitchen, bathroom, beautiful grounds, shed, paved driveway. Offers invited.



GANDER, Just \$79,500: This bungalow has hot water radiation heat, almost all new windows, 1 bedroom basement apartment and greenbelt location.



GANDER, \$116,500: Split entry bungalow has eat-in kitchen, living room, dining room, rec room with wood stove, basement apartment. Landscaped, fenced and paved driveway.



GANDER, \$94,500: This 3 bedroom bungalow has much to offer. Hot water radiation heat and wood furnace. Vinyl windows, 2 baths, rec room with wood and a large garage.



GANDER, \$129,900: 2 storey, 4 bedrooms. Living room, dining room, family room with fireplace, eat-in kitchen. Rec room in basement, 1 bedroom apartment. Landscaped, fenced, paved driveway.

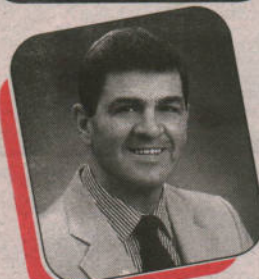


GANDER, \$79,000: Duplex, 2 storey, 3 bedroom, living room, dining room, kitchen & bath. Full basement, landscaped, fenced & paved driveway.

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Ed Vigneau

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QUALIFICATIONS

- 35 years Military experience (retired)
- Specializing in Military Relocation
- Consistently among top 5% of metro sales agents
- Local, National and International Award Winner for 16 consecutive years



LAWRENCETOWN: What a beauty, great layout with open concept on large country lot + detached garage. 4 bedrooms, 3 baths, formal dining room with french doors. Cozy rec room with woodstove + hearth.



MONTAGUE EST.: Absolutely stunning executive home on large estate lake lot 5 min. to Dart. Designed to take advantage of sunny western exposure & lake view. Too many features to mention, call Ed to view.



DARTMOUTH: Gorgeous home in mint condition. European country kitchen, 3 large bedrooms, 2 baths. Rec room with woodstove with patio doors to sunny fenced yard. Super location close to everything.



PORTERS LAKE: Excellent buy, 4 bdms, double garage, large lot with Western exposure & deeded access to Lake. Hot water oil heat, screened sunroom & jacuzzi are just a few of the features. 20 min. to Dartmouth.



DARTMOUTH: Bungalow backing on greenbelt in the city. Bsmt part finished with room for development. Rec room with woodstove, 1/2 bath & lge laundry/storage area with walk-out to backyard. Super Value!



DARTMOUTH: Better than new and ready to go. Lovely oak country kit, 3 lge bedrooms, 2 baths rec room and laundry area has walk-out to yard. Quality home in an area of new homes, walking distance to all amenities.

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email: y_mason@navnet.net



DARTMOUTH, \$144,900: Superb home with a SPECTACULAR view of the Halifax Harbour and skyline. Pride of ownership is evident throughout, and it's only minutes to all amenities. MLS.



NANTUCKET, \$76,500: Ready to move in condition. Spacious 2 bedroom townhome condo in security building. 5 appliances remain. MLS.



Lawrencetown, \$127,500: A MINT HOME! Large private lot hides this impressive 4 bedroom split entry loaded with features. MLS.



SACKVILLE, \$72,500: The upgrades have been done in this spacious 3 bedroom end unit townhouse. Fenced yard ideal for children and pets. Walking distance to amenities. MLS.



BEDFORD, \$219,000: Prestigious Paper Mill Lake. Tranquil setting with private yard backing on brook. 4 baths, 3/4 bedrooms, fireplace & rec room, woodstove & 2 decks.



HALIFAX, \$142,900: Only 1 year old. Delightful 2 storey, 3 bedrooms, 3 baths, partly finished family room, garage. MLS.



EASTERN PASSAGE, \$109,900: Splendid 2 storey home. Inviting country kitchen with island, master bedroom with full ensuite, 3 good size bedrooms, pellet stove and a 5.75 assumable mortgage. MLS.



COLBY SOUTH, \$172,900: Gorgeous R-2000 home located in exclusive subdivision boasts hardwood & ceramic floors, upgraded fixtures, propane fireplace & a huge double garage. MLS.

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KINGSTON HEIGHTS, \$139,900: M.L.S. Fabulous rancher features cathedral ceilings, bright spacious rooms, maple cabinets, full bath plus ensuite with whirlpool & walk-in shower, pellet stove on beautiful brick hearth & much more. Will be finished up & down.



HIDDEN VALLEY S/D, \$139,900: M.L.S. Fabulous home with all the bells & whistles. Washed raised panel oak cabinets with built-in & centre island, whirlpool tub with ceramic surround & glass block, central vac, fireplace in family room. 10" Victorian baseboards.



RAVENWOOD S/D, \$135,900: M.L.S. Beautiful 4 level side split with attached garage. Quality built and tastefully decorated. Extra large wolmanized deck, airtight wood stove and large area over the garage suitable for many uses. Great family home.



TORBROOK ROAD, \$112,900: M.L.S. Great buy on this attractive 3 yr old split entry on lovely landscaped lot. Huge K&Din room features abundant raised panel birch cabinets, DW & breakfast bar, solid pine doors, colonial trim, 3 b's, 1.5 baths. Economical oil hot water heating & low electrical costs.



WHISPERING PINES S/D, \$99,800: M.L.S. Lovely brick & vinyl split entry in popular S/D. Turn Key Package includes raised oak cabinets, energy efficient oil heating, wolmanized deck & 5 year New Home Warranty. Quality material & workmanship.



GREENWOOD SQUARE, \$84,900: M.L.S. Convenient location near the back gate. Well maintained 3 bedroom split entry. Spacious kitchen with abundant pine cabinets, extra large back deck & two bathrooms. Nicely landscaped lot backing on greenbelt.



HARMONY, \$74,900: M.L.S. This 3 bedroom bungalow on 2 acres features counter stove, wall oven, dishwasher, efficient oil heating & wonderful view of the valley. Additional 10 acres with frontage on Zick lake may also be purchased.



KINGSTON, \$75,900: M.L.S. Great location & excellent condition combine in this extensively renovated 3 bdrms, 2 bathroom home. Includes new roof shingles, siding, insulation, wiring, most windows, chimney & hot water furnace. Backs on the Greenwood Golf Course.

DAVID A. PROUDFOOT, B.B.A., L.L.B.

Me Grath Alexander & MacKenzie

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102 MERSEREAU RD. FREDERICK JUNCTION: \$49,900. 3 bedroom, 1 1/2 storey home, country living but only a 5 minute walk to convenience store, restaurant & garage. Large lot & garage.



22 AYRES STREET, SKYLINE ACRES: \$99,900. 3 + 1 bedroom split entry home with eat-in kitchen, dining room, living room-fireplace, family room. Nicely landscaped tree lot. Close to all amenities.



61 SIERRA DRIVE, FREDERICTON: \$109,900. Well maintained 3+1 bedroom bungalow on a large professionally landscaped lot with fenced backyard. Family room, games room, study, oak cabinets, 2 baths & more.



LOT 79 LEISURE DRIVE, LINCOLN: \$114,900. Newly constructed 3 bedroom home conveniently located between Fredericton & Oromocto. Patio doors to deck. 5 year home warranty.



68 FINNAMORE ST., OROMOCTO: \$119,000. Just Like New! Custom built 3 bedroom home with 1900 sq. ft., main floor family room, oak cabinets, games room. Private backyard. Close to base.



86 NEVERS ROAD, LINCOLN: \$129,900. Totally refurbished 3+1 bdrm home with beautiful hardwood floors, french doors, propane fireplace, oak cabinets, patio doors, famm, main floor laundry. Paved drive.



Lot 158, FOREST HILL RD., SKYLINE ACRES: \$149,900. Beautiful newly constructed 3 bdrm home built under the 5 year home warranty. Eat-in kitchen, dinrm, patio doors to deck, 2 baths. Great location.



4 NEWMAN, NEW MARYLAND: \$174,900. Uniquely designed 3+1 bedroom home plus granny suite with walk-out. Hardware floors, whirlpool tub, patio doors, family room. Large landscaped lot.



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Gagetown/Oromocto**



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90 NOTTINGHAM, \$99,900: A large baby split offering 4 bedrooms, family room, 2 bathrooms, 15 minutes to Oromocto.



237 GIBSON ST., \$89,900: A wonderful old home with hardwood floors, 4 bedrooms, close to schools, parks & pools, only minutes to Base Gagetown.



62 ALEXANDER ST., \$82,500: 20 minutes to Base Gagetown - 15 minutes to Fredericton. A very nice 3+1 bedroom bungalow on large private lot.



9 KENNETH ST., \$89,900: Immaculate 3+1 bedroom bungalow with many renovations such as siding, roofing, windows. Nice hardwood floors, fireplace. 20 minutes to Oromocto.



22 BERWICK: Gorgeous oversized split entry, 3 years old, large spacious rooms, lovely 5-piece bath, finished basement with family room, 4th bedroom, roughed for c/vac and 2nd bath. Garage.



44 MCMURTRIE, \$80 S: A steal, 3+1 bedrooms, 2 bathrooms, fireplace, new carpets, parquet flooring in dining room & private lot. 15 minutes to Base.



12 COLEBROOK, \$142,500: 10 minutes to Base. An immaculate 2 storey, 4 bedrooms home with finished basement, garage, paved drive & large lot.



38 BARBARA COURT, \$180 S: For the executive or retiring member, a lovely 2000 sq. ft ranch style home with total hardwood floors, propane fireplace & heat pump. 15 minutes to Base.

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ST. ATHANASE, \$119,900: Constr. 93. Planchers en chêne. 4 chambres, 2 salles de bain et thermopompe. 4 bedrooms, oak floors & heat p.



ST. ATHANASE: Libre immédiatement, planchers en chêne, cui neuve, garg double et 17632 pc. Oak floors, new kitchen & double garage.



ST. JEAN, \$99,900: Spacieux, 5 cac. si tuée dans un secteur jeune. Spacious, 5 bedroom, lots of extras. Young area.



ST-JEAN: Enfin une grande maison! 12 pièces, 5 cac et des planchers en bois. 12 rooms, 5 bedrooms and hardwood floors.



Close to the base: 3 bedrooms, 2 bathrooms, fenced lot. **Pres de las Base:** cuisine + portes + fenetres + toit renover. \$94,900.



BRICK HOUSE: 30 x 40, 4 bedrooms, woodfloors, carpet. **TOUT BRIQUE:** piscine creuse, salle de bain exceptionnelle. \$98,500.



NICE AREA: 3 bedrooms, 2 bathrooms, nice yard, pool patio & deck. **SECTEUR JEUNE:** pres du parc, terrain cloture, grand patio. \$99,900.



COUNTRY SIDE: 10 minutes from base, 25 x 44, low taxes and space! **EN CAMPAGNE:** 3 chambres, asp. central, piscine, recente \$99,500.

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142 de Pélassier, Gatineau, \$89,000: Superbe maison à paliers, beau foyer en coin, bain romain - douche séparée, terrain clôturé, deck. Superb house, split-level, corner fireplace, roman bath, separate shower, fenced lot, deck.



622 Lavigne, Gatineau, \$89,900: superbe bungalow tout rénové, bois franc, armoires récentes, sous-sol aménagé. **Faut voir!** Superb bungalow, newly renovated, hardwood floors, finished basement. Must see!



24 de l'Équinoxe, Hull, \$116,000: Beau semi, très propre, ensoleillé, grand terrain clôturé, chauffage au gaz. Nice semi, very clean, lots of sunshine, big fenced lot, gas heat.



60 des Lilas, Gatineau, \$109,900: Superbe maison avec garage. Concept unique. Aire ouverte, bain romain, beau grand terrain, stationnement d'extra. **Faut voir!** Superb house with garage. Unique concept. Roman bath, nice big lot, extra parking space. Must see.



7 des Lilas, Gatineau, \$107,900: Superbe propriété, abri d'auto, clôturé, accès facile à l'autoroute, secteur recherché. Superb property, prt. fenced lot, easy access to highway, sought-after area.



156 des peupliers, Angers, \$69,900: Reprise! Beau semi, secteur récent. Bain romain, douche séparée, sous-sol aménagé. **Bank Repol!** Nice semi, new sector. Roman bath, separate shower, finished basement.



18 Loretta, Chelsea, \$199,900: Superbe propriété. Bois franc, immense salle de bain communicante, deux foyers, un acre de terrain, deck. Superb property, Hardwood floors, very big communicating bathroom, two fireplaces, one acre, deck.



56 Chailoux, Gatineau, \$89,900: Aubaine! Beau grand semi, bois franc, grande chambre des maîtres avec walk-in, terrain clôturé, beau patio. **Great bargain!** Nice big semi, hard wood floors, big master bedroom with walk-in, fenced lot, beautiful patio.



3 des Cerisiers, Val-des-Monts, \$85,500: Style chalet suisse, bel emplacement tranquille. 1 1/2 acre, plafond cathédral, planchers en pin, armoires mélamine et chêne, garage. **Faut voir!** Swiss chalet style, nice peaceful location, 1 1/2 acre, cathedral ceiling, pine wood floors, garage. Must see!



104 Beauvais, Gatineau, \$114,900: Superbe 2 étages avec garage. Bain romain et douche séparé, chauffage gaz, piscine hors terre and deck, rue sans issue. **Construction 1994.** Superb 2 storey w/garage. Roman bath & separate shower, gas heat, swimming pool, deadend street. 1994 construction.



32 Brasseau, Gatineau, \$159,900: Maison à paliers, impeccable, 3+1 chambres à coucher, bois franc, foyer deux façades, terrain clôturé, thermopompe, 2200 p.p. **Lovely split-level house,** impeccable 3+1 bdrm, hardwood floors, two way fireplace, fenced lot, heat pump, 2200sq.ft.

For all your real estate needs reach for the
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Aylmer-Hull- Gatineau Angers-Masson



Louise Thivierge

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(819) 328-6484 (cell)
email:

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Vision (1990) Inc.
Franchis ind pendant et autonome



Gatineau, 85,900\$. Semi Dét. 2 ét. 3 ch. à c., grand terrain, planc. Céram. 2 storey semi, 3 bedrooms with super big lot, roof redone as new.



AYLMER, 88,900\$. Très beau semi Const. En 1992, 3 ch. à c. Built in 1992, 3 bedrooms with very big lot with nice view. Very clean.



GATINEAU, 89,900\$. Bung. High Ranch. 2+1 ch à c. beaucoup d'extras. 2+1 bedrooms, with lots of extras with kitchen cabinets in oak.



GATINEAU, 75,500\$. Beau semi Dét. De 2 étages, 3 ch. à c. Super big bathrooms, near school. Very neat cause Transfert!



GATINEAU, 179,000\$. Maison élégante, De 3 ch. à c. garage double. 3 bedrooms. Family room with fireplace. Double garage.



HULL, 99,000\$. Semi détaché de 3 ch. à c. secteur recherché, seul. For only 99,000\$, beautiful semi with 3 bedrooms in popular secteur.



MASSON - ANGERS, 84,000\$. Bung. de 3 ch. à c. Grand salon. Bung. with 3 bedrooms and very big living room. Cinema room in the basement.



HULL, 139,000\$. Nouveau secteur. Plancher en bois, 2 s. de bains, clôturé. For only 139,000\$ beautiful home in new secteur, 2 bathrooms. Have to see to believe.

CAPITAL HOME INSPECTION
STEPHEN CLAYTON, R.H.I.
HOME INSPECTOR
133 BLENHEIM DR., OTTAWA, ONTARIO K1L 5B7 (613) 741-1384

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Valcartier, Québec



Nicole Fortin

Agent immobilier agréé

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STE-CATHERINE, 137 000\$. Petit coin de paradis, la campagne en ville, absolument merveilleux cottage, pièces spacieuses, bois lattes sur deux étages, garage 22x26, proximité piste cyclable.



LORETTEVILLE, 131 500\$. Victorienne, un bijou, elle est superbe, très belle cuisine, planchers de bois franc au deux étages, walk-in dans les chambres, décoration professionnelle.



VAL-BÉLAIR, 75 900\$. Petit prix, petit budget, 3 chambres même plancher, sous-sol aménagé, entrée split, terrain clôturé, verrière, entrée pavée, faut voir pour apprécier!



LAC ST-CHARLES, 72 000\$. Vous serez ravis, très beau jumelé, cuisine très spacieuse, terrain borné par la rivière pour adeptes de pêche et canotage, propriété située près de tous les services.



VAL-BÉLAIR, 68 000\$. Maison de ville, la plus belle du secteur, son intérieur unique vous charmera, avec son aire ouverte, toit cathédrale, planchers de bois franc, secteur paisible.



LORETTEVILLE, 117 000\$. Spacieuse, impeccable, 3 chambres même plancher et deux au sous-sol, qui est complètement aménagé, située près des écoles primaire et secondaire ainsi que le Service des Loisirs.



STE CATHERINE, 129 000\$. Tout pour vous plaire, construction 5 ans, intérieur spacieux, aire ouverte, fenêtres PVC gaz Argon, planchers lattes de bois, sortie extérieure sous-sol, garage 20x30 pour Monsieur, à voir!



VAL-BÉLAIR, 134 900\$. Cottage superbe, 4 chambres à l'étage, fenestration abondante PVC intérieur/extérieur, patio, deck piscine hors-terre, construction supérieure, offrez-vous qualité et confort.



SHANNON, 79 500\$. Bungalow, 3 chambres, pièces spacieuses, sortie extérieure au sous-sol, grand terrain, à 5 minutes de BFC Valcartier, taxes minimales, très bon achat.



NEUFCHÂTEL, 74 500\$. Ravissant jumelé, construction 3 ans, 2 chambres, aire ouverte, très éclairé, aucun voisin arrière, très bon achat pour une première maison.



STE-CATHERINE, 99 900\$. Bungalow entièrement rénové, fenêtres PVC, 2 salles de bain, 3 chambres, très belle salle familiale avec foyer, terrain superbe, entrée pavée, située près du golf, piste cyclable et ski de fond.



STE-FOY, 75 000\$. Très beau condo, 2 chambres, situé au rez-de-chaussée, près du CEGEP et de l'Université, très bon achat et petit prix pour ce secteur.



VAL-BÉLAIR, 99 000\$. Moderne 4 paliers, 3 chambres, 2 salles de bain, salle familiale, planchers lattes, près Aréna, écoles primaire et secondaire, bibliothèque, CLSC et transport en commun, vaut une visite!



VAL-BÉLAIR, 95 900\$. 2 logements, un 5 1/2 et un 4 1/2 pièces, loués non chauffés, non éclairés, secteur jeune, très bon investissement, soyez chez-vous pour moins cher qu'un loyer.



NEUFCHÂTEL, 74 900\$. Jumelé, impeccable, 3 chambres à l'étage, aire ouverte, superbe terrain boisé, remise, piscine hors-terre, aucun voisin à l'arrière.



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Laterrière, entièrement rénovée, avec piscine creusée, grand remise, pas de voisin arrière, très propre, \$89,900.



Chicoutimi, construction 1993, très beau quartier, finie au complet, grand terrain, grande remise, paysagement exceptionnel, \$114,500.



La Baie, jumelé, intérieur chaleureux, grandes pièces, 3 chambres, très propre, quartier tranquille, \$57,000.



La Baie, à la campagne, 10 minutes de la base, rénovée moderne, sous-sol fini au complet, 5 chambres, grand terrain, \$88,000.



La Baie, sur le bord de l'eau, vue magnifique du fjord, habitable à l'année, \$49,900.



La Baie, à paliers multiples, 3 chambres sur le même plancher, moderne, garage, pas de voisin arrière, grand terrain, \$99,900.



La Baie, 2 minutes de la base, 4 chambres à l'étage, poêle à combustion, grand salon, salle à diner et cuisine, \$77,500.



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\$154,900, ROCKLAND. 3+1 BR home. Approx. 1,851 sq. ft. including finished area in basement, upgraded carpets, rec room, 4th bdrm in bsmt with ensuite, large lot, double garage. Lemay Castell II Model.



\$86,900, GLOUCESTER. 3 Bedroom court home. End unit, rec room and 2-piece in basement. Hardwood in the bedrooms. Good sized rooms. Dining room.



\$79,900, CRYSLER. 2+1 BR renovated bungalow. Renovations incl.: front siding, bathroom, some windows, deck, roof, new tile drain & membrane around foundation. French drs off din. rm, new furnace in 95.



\$159,900, CENTRETOWN. Updated duplex. Open concept with 9 ft. ceilings. 2 bedroom upper suite has been updated. Think level awaiting your touches.



\$249,000, 1852 PLAYFAIR. New listing located in Ottawa's most prestigious neighbourhoods. Playfair Park in Alta Vista, just south of the city. Quality speaks for itself! Do not wait, this home is a beauty! A 10 plus!



9 NEWPORT CRES., \$156,900. Located just south of the city in Hunt Club. 3 BRs, 3 baths, 2nd floor family rm fireplace, freshly painted, loads of TLC. Fabulous kitchen overlooking eat-in area and back deck.



41 PITTAWAY, \$209,900. Location! Location! Enjoy this beautiful home backing onto Parkland in the heart of Hunt Club Park. Gorgeous landscaping with a very private backyard enclosed by cedar hedging & fence.



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WEST - Wonderful garden and pool with patio and deck. Well maintained 5 bedroom home. Large rec room, 2 full baths. In excellent condition. \$139,900.



KANATA - Fantastic 4 bedroom home on a wonderful pie-shaped lot. Bay window in kitchen and master bedroom. Family rm with corner fireplace, fully developed basement. \$159,900.



BARRHAVEN - Stunning Hoiitznr built 4 bedroom backing onto passive park. Country sized kitchen, main floor family room, close to schools. \$219,900.



CHAPEL HILL - Affordable 3 bedroom end unit with approximately 1,800 sq. ft. of smoke-free, pet-free living space. Great family room with fireplace. \$137,900.



ORLEANS - Ravine living! \$179,900. Pristine home with solarium, backing on ravine, 3 bedrooms, 2-tiered deck, some hardwood floors, finished basement. A gem.



CENTRAL - Charming Glebe end-unit with many upgrades. Kitchen with adjacent family room. Wood floors on both levels. 3 bedrooms, some new windows. \$149,900.



NESTLED - in a warm friendly neighbourhood close to schools and shopping with 3 bedrooms, hardwood floors, fireplace, central air and gas heat. \$139,900.



SOUTH - Lovely Minto 3 bedroom home with numerous upgrades. Hardwood in living room and dining room, vaulted ceiling in family room, dramatic master bedroom. \$214,900.

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13+ ACRES TREADED. Stunning 3 bedroom raised bungalow with a kitchen to die for! Finished basement with fieldstone fireplace and ceramic floor. 3 walkouts to huge deck, sep. D/R, indoor/outdoor kennel. \$239,900.



ALLISTON. Freehold townhouse minutes from base, 3 brs, 1-1/2 baths. Kitchen has ample cupboard space with walkout to deck & fully fenced yard, newer carpeting in L/R & D/R, rec rm in bsmt, c/vac. \$124,500.



EAST END BARRIE. 1,500 sq. ft. very bright and immaculately clean sidesplit. 3 brs, 2-1/2 baths, eat-in kitchen, main floor family rm with walkout to lovely gardens with mature trees. C/air, garage entry. \$152,900.



SOUTH BARRIE. 1,250 sq. ft., 3 brs, 1-1/2 baths, all brick, ceramic floors throughout, a/c, central vac, natural gas heat, 20 x8 partially covered deck, beautifully landscaped and fully fenced backyard. \$132,500.



2,142 SQ. FT. LIVING SPACE. Large eat-in kitchen with loads of cupboards, gas Fp, huge master BR w/walkin closet, spacious bdms, bright foyer w/sky-light and fully fenced yard. North Barrie. \$144,900.



UNIQUE 2,800 SQ. FT. HOME. Modern kitchen with centre island and walkout to deck. Cathedral ceilings in L/R & D/R, fully fin. bsmt. Above grade. Ideal for in-law or sep. apt. with 3 brs and a full bath. \$159,900.



NEWLY RENOVATED. 1,600 sq. ft. with lots of cupboard space. Ceramic flooring in kitchen and hardwood floors in L/R. New broadloom in dining room. 2 full baths. Natural gas. Shed and deck. \$107,500.



ALLISTON. Lovely 4 bdrm, 2.1 baths, eat-in kitchen with lots of cupboards & Florida ceiling. Family room with gas Fp & walkout to 10 x12 deck. Lrg MBR with 3-pc ensuite & 2 closets. Hrdwd throughout. \$154,900.

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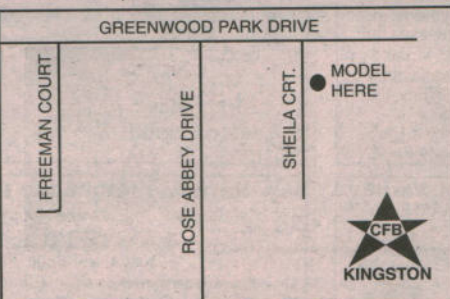


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This well maintained end unit backs onto private property. Eat-in kitchen, large living rm, spacious bdms, patio doors to deck off kitchen. Glimpses of Lake Ont. Neutral decorating. A non-smoking home. MLS #75262 #B8446.

Great, one of the nicest semi-detached homes in the area. Newer carpet on main level, eat-in kitchen, separate dining room, 3 spacious bdms, main floor laundry, lower level finished, paved drive and fenced yard. MLS #74424 #B8397.

Outstanding bglw duplex. Upper 3 bdrm unit with Fp, deck backs onto greenbelt, overlooking Cataragui River. Owner occupied. Could rent at \$800. Legal lower 2 bdrm apartment. Presently vacant. Could be rented for \$625. MLS #74872 #B8418.

Wow, nowhere will you find such a quality home with 1,750 sq. ft., main floor family and laundry room, with fireplace, formal dining room, ceramic floor in foyer, laundry and kitchen, finished lower level and gorgeous fenced yard. MLS #74178 #B8376.

Pride of ownership shows in this well maintained Kgnt. family home with spacious eat-in kitchen, 3 bdms, 1/2 bath on main lvl, neutral decor, lower level w/fully finished rec rm. Very well situated on the nicest st. in Cataragui Woods. MLS #75263 #B8447.

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WEST SIDE BACKSPLIT, \$99,900. Located close to school and park. 3 bdrms, hrwd floors, gas heat. 4-piece/2-piece bath, most windows replaced, finished rec room. Ideal family location. Call Mike Cowan for your package.



GORGEOUS BUNGALOW, \$109,900. All brick hardwood floors, full finished basement, new kitchen, gas heat, fireplace, large family rec room, private yard. Priced at \$109,900. Call Mike Cowan for your package.



LARGE AND ROOMY PLUS APARTMENT. 3 bedrooms, gas heat, 1,300 sq. ft. on main. New windows. Apartment rents for \$515 per month. 2 baths on main floor. Excellent location. Asking \$117,900. Call Mike Cowan for your package.



VACANT AND READY 4 U. 3 bedroom East side bungalow with full basement, rec room, 4-pc & 3-pc bath, gas heat. All brick exterior. Very clean with updates. Priced at \$89,900. Call Mike Cowan for your package.



NORTHUMBERLAND BLVD. \$156,900. 3 large bedrooms, master with ensuite. Family room, gas heat, central air, central vacuum. Ceramic flooring, finished basement, 4 bathrooms, private yard. Call Mike Cowan for your package.



LITTLE BIT COUNTRY, \$129,900. Near Trenton and Belleville. Over 1,700 sq. ft. Main floor, gas heat, large garage workshop. Private yard, 2 baths, eat-in kitchen and dining room in living room. Fireplace. Call Mike Cowan for your package.



YOUR DREAM COME TRUE. \$124,900. 5 year new Colorado with full quality finished lower level. Gas fireplace, 3 bedrooms up, modern oak kitchen, 4-pc & 3-pc bath. Central air, fenced yard, 4 th bedroom, den. Workshop in lower. Call Mike Cowan for your package.



CHEAPER THAN RENT. 2 bedroom bungalow with full basement, gas heat, kitchen, living room, dining room. Cute, cozy and clean. Roof reshingled, hardwood floors. \$79,900. Call Mike Cowan for your package.

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WHYTERIDGE, \$139,900. Mint 3 level split. 1,900 sq. ft. of comfort. Gas fireplace, central air, 3 baths and family room.



CRESTVIEW, \$88,000. 4 bedroom bi-level. Eat-in kitchen plus dining room. Glazed sunroom, double garage, fenced yard.



LINDENWOODS, \$182,900. 2 storey, 4 bedroom. Over 2,200 sq. ft. Great basement development. Close to school.



WESTWOOD, \$87,900. 3 bedroom bungalow. Neutral decor, hardwood floors, central air, fully developed lower level. Beautifully landscaped.



CRESTVIEW, \$72,900. 3 bedroom townhouse. 2 levels with sunken living room, fireplace, patio doors facing west.



WESTWOOD, \$165,000. Custom built 2,300 sq. ft. Sunken family room, full basement development with sauna. 4 bedrooms.



ST. FRANCOIS XAVIER, \$109,500. 7 year old bungalow. Oak throughout. Country kitchen to die for. Full basement. Approximately 1 acre.



WESTWOOD, \$98,500. Excellent value. 1,500 sq. ft. 4 level split. 2 baths, 4 bedrooms, double garage. Great location.

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CRESTVIEW, \$91,900. Quiet bay location. 6 room, 3 bdrm, 3 level split. 1170 sq. ft. w/sgle det. gar. Newer w/w in living room/dining room & hall. 2 pc ensuite, c/air, private fenced backyard. Hardwood floors.



CRESTVIEW, \$59,900. Affordable lifestyle, quiet location. 3 bedrooms + rec room. 2 baths. 1042 sq. ft. Updated kitchen, private yard with patio to perennial garden. Low condo fees.



RIVER HEIGHTS, \$174,900. Excellence! Absolutely mint cond., tasteful decor, 6 rm, 3 bdrm 1610 sq. ft. bng w/single attached gar. Remod bath, insulation & kitch. Superbly finished basement. House is piled.



WHYTE RIDE, \$127,900. Immac. Tiffany bit 6 room, 3+ bdrm. 1143 sq. ft. bng w/dble att. gar. Vltid cngs, oak kitch, closet organ., 2 pc ensuite, newer roof, warm bright full basement with rec and laundry.



TUXEDO, \$144,900. Choice exec. bungalow. Updated thruout, bright kitchen, newer w/w in LR/DR, hwdw throughout main under carpet. Superb rec room w/open Fp + Fp in living room. Huge backyard.



SILVER HEIGHTS, \$103,900. Extras galore. C/air & vac, 2 baths, 3 season sun room, 3+ bdrm. 1130 sq. ft. bng in move-in cond. Super bsmt dev. with rec room, play area, 3-piece bath. Gorgeous yard.



OSBORNE VILLAGE, \$94,900. Spectacular view of River & Legislature River Walk. A solid quiet building. Immac. 5 room, 2 bedroom 1,100 sq. ft. main floor unit. Close to downtown, shopping, transport.



CRESTVIEW, \$122,900. Move-in cond. Spacious 4 level split home. 8 rm, 4 bdrm 1600 sq. ft. Mostly Polar windows, updated main bath, eat-in kitchen, prof. finished rec room, fenced yard. Ample storage.



WEST END, \$77,900. Dream character starter home. 5 rm, 3 bdrm 1000 sq. ft. 1-1/2 storey w/sgle gar. Bright LR with hwdw flrs, cove ceiling. Eat-in kit.ch. Basement fully dev. with rec room, pay room, c/air.



CHARLESWOOD, \$92,900. Immac. 6 rm, 3 br 1078 sq. ft. 2 storey w/att. sgle gar. Oak cbnts in kitch w/bkst nook. Patio drs off din rm. Rec room & 4th bdrm in basement. Newer shingles in 97. Close to amenities.



LINDEN WOODS, \$179,900. Gorgeous 1870 sq. ft. 9 rm, 4 bdrm 2 storey in show home cond. Vaulted ceiling in LR/DR, oak kitchen overlooking family room and sun room. Main floor 3-piece bath, laundry.



CHARLESWOOD, \$127,900. 4 lv split. 7 rm, 3 bdrm + 3 season sun rm. 1495 sq. ft. w/att gar. Vaulted cigs in LR/DR & kitch. Fp in LR. Lower level fam rm, rec rm, wet bar, den, 3-piece with whirlpool tub and more.

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\$149,900 • bright open concept
• hardwood floors • quiet cul-de-sac
• new subdivision • ID# 3004



\$147,500 • custom built • fully dev.
• large oak kitchen • backs onto
playground • RV parking • ID# 3011



\$132,500 • large lot • tons of
parking • jacuzzi tub • 3 baths
• cul-de-sac • ID #3003



\$129,900 • 1,440 sq. ft. • formal
dining • huge pie-shaped lot • new
carpet/lino./singles • ID# 3006



\$125,400 • 1,115 sq. ft. • 4 bdrms
• 2.5 baths • RV parking
• cul-de-sac • ID #3000



\$104,900 • 1,284 sq. ft. • large
mature lot • quiet location • Fp
• warmed w/cedar trim ID# 3005



\$103,900 • fireplace • double
detached garage • family room
• cold room • ID# 3008



\$85,000 • 2,230 sq. ft. of living
space. • Large family rm • 4 bdrms
• freshly painted • ID# 3007



\$65,000 • cozy older home • hwdw
floors • new kitchen • patio doors to
deck • single det'd gar. • ID# 3009



\$49,900 • \$2,500 down • \$500/
month • freshly painted • mature lot
• playground close • ID# 3002



\$18,000 • well maintained • fenced
• 2 tiered deck • freshly painted
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Price range: \$ _____ # of Bedrooms: _____
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\$39,500: Shows extremely well; upgraded carpet, lino, tiles, baseboards, backplash tiles, and light fixtures. Features include fenced in patio area, 5 appliances included and located close to the Base.



\$69,900: This fabulous home is located withing 1 hr drive from Edmonton. Features include an open floor plan with 4 bedrooms, hardwood floors, fireplace and large kitchen. Enjoy country living and still be close to the city.



\$89,900: This super bungalow is located in Gibbons and includes 3 bedrooms, 2 full baths and double garage. It is situated on a large lot close to schools and located about 20 minutes from the Base.



\$244,900: This home has it all including two garages - one double attached and a 24 x 38 detached garage. The park-like yard includes a bridge, water stream and lighting. The inside floor plan is spacious and includes 4 bedrooms and formal living and dining room plus more.



\$149,900: This lovely bungalow features two bedrooms plus a den on the main floor, 3 piece ensuite and main floor laundry. The floor plan features the great room concept with cathedral ceilings.



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\$22,500: This acreage lot is ready to develop. The gas is prepaid and the power is at the property line. The lot is 3.13 acres and is treed and ready to build your dream retirement home!

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3 BEDROOM BUNGALOW. Wood-burning fireplace, 3-pc ensuite, double detached garage. 1,400 sq. ft. on main level. Basement awaits your development ideas. Offered at \$179,900.



4 BEDROOM 2,000 sq. ft. 2 storey. Lots of oak, gas fireplace, jetted tub, formal dining room. Close to schools. Offered at \$199,900.



1,865 sq. ft. 4 bedroom 2 storey split. Vaulted ceilings, oak package, underground sprinklers, hot tub. Offered at \$204,900.



IMMACULATE former show home. Open plan, hardwood floors, gas fireplace, vaulted ceilings, oak package, large master bedroom. Offered at \$194,900.



LARGE 1,653 sq. ft. bungalow. Good location, 3 bedrooms, main floor family room and laundry. West backyard, cedar deck. Offered at \$194,900.



OKOTOKS: 20 minutes south of Calgary. 2,088 sq. ft. 4 bedroom, 2 storey. 5-piece ensuite. Large bedrooms. Living room, dining room combination. Family room with gas fireplace. Offered at \$204,000.



OKOTOKS: 20 minutes south of Calgary. 1,300 sq. ft. backsplitted. 2 bedrooms. Large country kitchen, double attached garage. Offered at \$169,900.



OKOTOKS: 20 minutes south of Calgary. 3 bedroom bungalow. Covered verandah and covered rear deck. 9 foot ceilings, tiled entry, oak railing. Offered at \$166,500.

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WON'T LAST LONG! Lovely 3 bedroom bungalow well located in Morinville. Gorgeous new kitchen with island, built-in appliances, eating nook, spacious living room and 3 good sized bedrooms. Finished basement offers family room with Fp and wet bar. Oversized, heated double detached garage and a large yard complete this property. Excellent value at \$89,900.



A RARE FIND! This 1,500 sq. ft. charmer is one of the few acreages over 3 acres available in the M.D. of Sturgeon. Located on 5.85 acres, this property is fully fenced with all services running into the property. Features include a 23 x 32 Quonset, large country kitchen, double garage, corral and borders a park reserve. Just minutes from Morinville. \$133,000.



SUPER STARTER! Beautifully maintained 4 level split features a bright & cheery kitchen with oak cabinets & spacious nook. 3 bedrooms up, includes master with ensuite. Third level boasts a large family room. Fully fenced and landscaped yard. Great location in St. Albert on a quiet crescent. Perfect home for a young family. Listed \$115,500. Call for your private viewing.



HERE'S A GEM! Set a new standard of living in this wonderful 1,600+ sq. ft. 4 level split with 3+1 bdrms in St. Albert. Vaulted ceiling, woodburning fireplace, cheery kitchen opening to developed family room on third level and profess. landscaped yard. Must be seen to be appreciated. Call Ian or Sylvia to arrange your viewing appt. Priced to sell at \$144,900.



A REAL NICE HOME looking for a real nice family! Well maintained 3 bdrm bglw nestled on a lovely pie-shaped lot the whole family will enjoy. Formal living rm and dining rm, freshly painted kitchen, profess. finished basement featuring spacious family room with cozy Fp & den. Situated on a quiet crescent in northeast Edmonton close to all amenities. Listed at \$127,900.



YOU'LL LOVE IT! Here's a spiffy & spotless 4 year old 1,217 sq. ft. bi-level you must see! This home offers you a sunken living room, formal dining room & bright & cheery kitchen with patio doors to large deck. Finished basement offers huge rec room and 4th bdrm or den. Great location on a quiet crescent in northeast Edmonton close to schools & parks. \$156,900.

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WELL KEPT family townhome, with 3 bedrooms up, family room, gas fireplace, bright kitchen, large master, fenced yard, close to schools, parks and shops. Kids and pets ok. \$156,000.



EXECUTIVE home on a cul-de-sac in a great subdivision. This family home has features too numerous to list and must be seen to be appreciated. Asking \$248,000.



4 BEDROOM family home. Great area, large family room, dining room, workshop, all in good condition. Close to schools. Vendor posted so act fast. \$216,900.



HALF DUPLEX on a nice lot. Fenced rear yard, 3 bedrooms up, huge kitchen with eating area, separate living room with fireplace, carport. On a nice cul-de-sac. \$159,000.



HUGE DOUBLE garage with workshop. Large lot, 5 bedrooms, family room, eat-in kitchen, an ideal home for a growing family in a very family oriented area. Only \$196,000.



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\$84,900. Just 15 minutes from Base Petawawa this 4 bedroom, 2 bath home features a fireplace, main floor family room, deck, garage, and large private lot.



\$121,900. Spacious 4 bedroom home located in Deep River just 15 minutes from Base. Features gas fireplace, large windows, garage, deck and fenced backyard.



\$105,000. Located in Petawawa this newer 4 bedroom home features a 2nd bath and rec room in the basement. Economical gas thermo furnace, deck and more.



\$69,900. Rural setting featuring a 3 bedroom bungalow on large lot with a fascinating rec room with fieldstone backdrop to a freestanding woodstove, large deck and shed.



\$79,900. In Petawawa. Modern oak kitchen, updated windows, rec room, central air, big lot. Call Robin Bruyns or Paul McGuire.



\$92,500. 3 bedroom Petawawa bungalow. Private lot, rec room, economical heat. Call Robin Bruyns or Paul McGuire.



\$126,900. 1,700 sq. ft. home, 3 baths, main floor family room. In one of Petawawa's most desirable locations. Call Elaine or Judy.



\$92,900. All brick bungalow with fenced yard and spectacular view with many updates including furnace. Judy or Elaine will show you.

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This card was drawn by Ronald, age 11



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Brie, Mulroney



Therese Vanderheiden-Walsh

How To Calculate Mortgage Payments

Multiply principal amount of mortgage (in thousands) by monthly payment factor in appropriate amortization period opposite current interest rate.

Example: For a principal amount of \$60,000 amortized over 25 years at an interest rate of 11.0%, the mortgage payment, per month, would be calculated as follows: $60.0 \times 9.63 = \$577.80$ per month.

**PAYMENT AMORTIZATION TABLE
(PER THOUSAND)**

MONTHLY PAYMENT FACTORS

INTEREST RATE %	15 YEARS	20 YEARS	25 YEARS	30 YEARS
6.00	8.40	7.13	6.40	5.95
6.25	8.53	7.26	6.55	6.11
6.50	8.67	7.41	6.70	6.27
6.75	8.80	7.55	6.85	6.42
7.00	8.94	7.70	7.01	6.59
7.25	9.07	7.84	7.16	6.75
7.50	9.21	7.99	7.32	6.92
7.75	9.34	8.13	7.47	7.08
8.00	9.48	8.28	7.63	7.25
8.25	9.62	8.43	7.79	7.42
8.50	9.76	8.59	7.95	7.59
8.75	9.90	8.74	8.12	7.76
9.00	10.05	8.89	8.28	7.93
9.25	10.19	9.05	8.44	8.10
9.50	10.33	9.20	8.61	8.28
9.75	10.48	9.36	8.78	8.45
10.00	10.63	9.52	8.95	8.63
10.25	10.77	9.68	9.11	8.80
10.50	10.92	9.84	9.29	8.99
10.75	11.06	10.00	9.45	9.16
11.00	11.22	10.16	9.63	9.34
11.25	11.36	10.32	9.80	9.52
11.50	11.52	10.49	9.98	9.71
11.75	11.66	10.65	10.14	9.88
12.00	11.82	10.81	10.32	10.07
12.25	11.97	10.98	10.49	10.25
12.50	12.13	11.15	10.68	10.43
12.75	12.28	11.31	10.85	10.61
13.00	12.44	11.48	11.03	10.80

THE COST OF LIVING

...How Much Can You Afford Each Month?

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

You can start by drawing up a budget specific to your needs and assets. No two families live the same way and no two people budget the same way either. Two families with identical incomes will not necessarily spend the same amount of money or choose the same accommodations. Priorities as well as individual needs differ and you need to examine how much more you would be willing to and able to pay for something new.

It's important that you are honest with yourself. If you want something better, it may put a strain on your budget and you may have to change your lifestyle to adapt.

An average family should not spend more than 25% to 30% of its gross income on housing.

For a home that carries a mortgage, this figure should include payments of principal, interest and property taxes. For rental housing this figure should fully cover your rent. And there are other expenses, important expenses such as water, heating, electricity and insurance costs. Utilities and insurance usually cost 5% to 10% of gross income.

The following form will help you to calculate the maximum amount you should be spending on accommodations each month. Once you have calculated how much you can afford to pay each month, you can start looking for the home that both suits your needs and will also be affordable.

WHAT IS YOUR CURRENT INCOME?

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

Total Monthly Expenses \$ _____ Total Gross Monthly Income \$ _____ Percentage of Income Now Paid for Housing = \$ _____ %

WHAT PERCENTAGE OF YOUR GROSS MONTHLY INCOME ARE YOU SPENDING ON HOUSING?

15% to 20% Excellent to Good 26% to 30% Acceptable 31% to 39% Average 40% or more Too Much

HOW MUCH ARE YOU WILLING TO PAY IN THE FUTURE?

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

WHAT PERCENTAGE OF YOUR GROSS MONTHLY INCOME ARE YOU SPENDING ON HOUSING?

15% to 20% Excellent to Good 26% to 30% Acceptable 31% to 39% Average 40% or more Too Much

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