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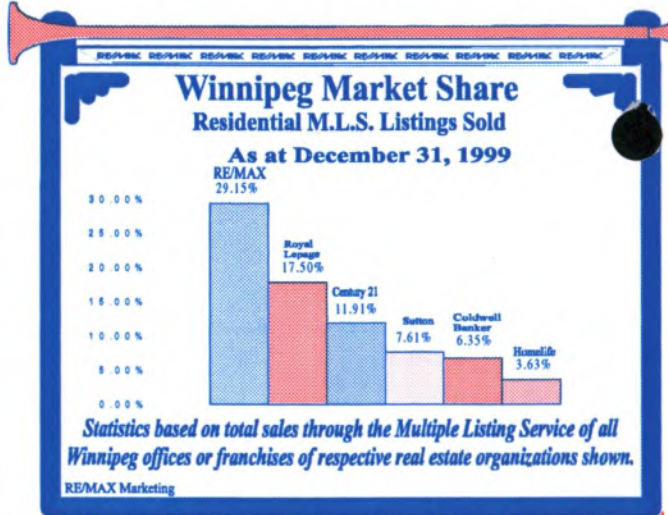
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*Ben Holden Says . . .*

## Be Thankful In 2000

With the new year, I've taken some time to jot down some things I'm thankful for. Take a look at them, and see if you're thankful for them too.

I'm thankful for those dirty dishes in the sink, because it means that I have plenty to eat.

I'm thankful for that pile of dirty laundry on the floor, because it means that I have plenty to wear.

I'm thankful for my unmade bed, because it means that I was warm and comfortable last night.

I'm thankful for the filthy oven that needs to be cleaned, because it means that I've eaten lots of delicious home-cooked meals.

I'm thankful for the front door that constantly slams, because it means that my kids are healthy and able to run and play.

I'm thankful for all the "inconveniences" of life, because it means that I'm richly blessed.

Isn't it too bad that we don't retain as much of what we read as what we eat?



My wife is so thoughtful. She sets my plate before me and says, "There you are, darling, it's cooked just the way you'd better like it."



Stucco is what you get when you sit on gummo.



During a practical exercise at a military police base, the instructor was giving the class instruction on unarmed self-defense. After presenting a number of different situations in which they might find themselves, he asked a student, "What steps would you take if someone was coming at you with a big, sharp knife?"

The student replied, "Big ones!"



The hardest decision in life is when to start middle-age.



Experience is what you have left when everything else is gone.



The quickest way for parents to get their children's attention is to sit down and look comfortable.



Fewer things have a shorter life span than a clean garage.



When you turn green with envy, you're ripe for trouble.



There's nothing wrong with the average person that a good psychologist can't exaggerate.



Committee: A group which succeeds in getting something done only when it consists of three members, one of whom happens to be sick and another absent.



You can't lift the wage earner by tearing down the wage payer.



*Abe Lincoln*

The worst thing about going into business yourself is that it takes the fun out of payday.



Some people believe everything you tell them – if you whisper it.



Conceit is an odd disease; it makes everyone sick but the one who has it.



To entertain some people, all you have to do is sit and listen .



A Boss creates fear while a Leader creates confidence.



Once upon a time a father read that a middle-aged man should not shovel wet snow because he could have a heart attack. So he called his teenager and said, "Son, a middle-aged man should not shovel wet snow because he could have a heart attack. So would you do it for me?"

The son said, "yes." And the father had a heart attack.



Prosperity: the short time between the purchase and the first payment.



Flattery is like perfume. It's okay to enjoy it, but don't swallow it.



Attributed to Yogi Bera: "Nobody goes there anymore. It's too crowded." "You can observe a lot by just watching." "They say you can't do it, but sometimes it doesn't always work."





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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.

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# 2000 Interbase Real Estate

## Gander, Newfoundland



### Gaye Turner

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**GANDER** Split entry home in greenbelt location. Large garage, new siding, double paved driveway, eat-in kitchen, Fp in living rm, 3 bdrms, 2 washrooms, developed bsmt w/separate entrance & much more. \$109,900.



**GANDER** Split entry home with bath off large MBR, patio off kitchen, rec room & laundry in basement. 1 BR basement apartment that is fully self-contained with laundry hook up. \$114,900. A viewing must!!



**GANDER** Listed for only \$65,000. Bungalow, 3 bedrooms, living room, dining room with hardwood floors, kitchen, 2 baths, developed basement, 2 storey shed, paved driveway and large patio.



**GANDER** In-law dream! This large tri-level features an appealing 1 bedroom in-law suite which is perfect for extended family. Eat-in kitchen, D/R, L/R with propane Fp & huge bedrooms. Great value. \$145,000.



**GANDER** Beautifully maintained home with lots of privacy. Jacuzzi tub, large oak kitchen with all the extras. This home has a lot to offer a family. Take a look today, you won't be disappointed. \$149,900.



**GANDER** Good location, 2 storey home. 2000 sq. ft. Lot size 60'x120', hot water radiation heat, new furnace, shingles, paved drive. Well insulated. 5 BRs, rec rm, L/R, D/R, kitchen and 2-1/2 baths. \$129,900.



**APPLETON** Enjoy country living in this log home. For just \$59,900 this home has 3 BRs, L/R, kitchen, open basement & wood/oil furnace. Just 15 minutes West of Gander and excellent hunting and fishing country.



**APPLETON** Large bungalow situated on lot 100'x120'. Bath off master bedroom, main floor laundry, oak eat-in kitchen, new carpets, cushion floor and painting. Large open basement. \$99,500.

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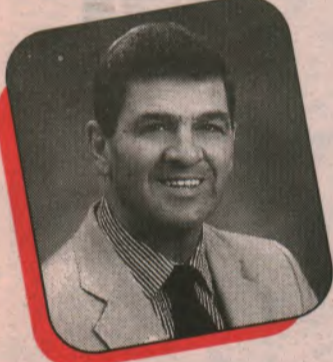
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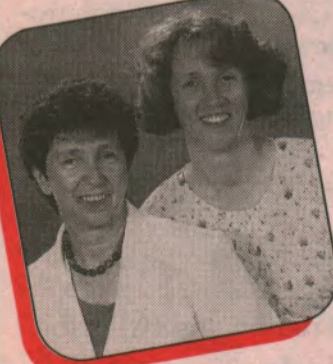
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**CENTRAL DARTMOUTH:** A RARE FIND! 4 bedrooms, huge rec room, fireplace, beautiful backyard. All this for \$103,900.



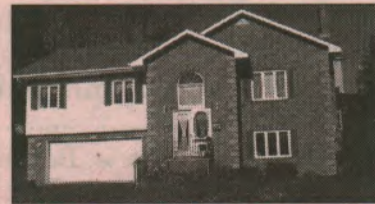
**EASTERN PASSAGE:** START HERE! This townhome offers 3 bedrooms, rec room, oak cabinets, new flooring and 4 appliances. And it's walking distance to schools and transit.



**WILLOWDALE:** A HOME WITH A WELCOME SIGN! 3 bedroom modified backsplitt boasts unique design that makes both formal and casual entertaining a breeze. Asking \$119,900.



**WINDHOLM s/d DARTMOUTH:** A TRADITIONAL BEAUTY! Upgraded 3 bedroom home features main floor family room, 1-1/2 baths, fireplace, hardwood floors, rec room and garage. \$129,900.



**MONTEBELLO ESTATES:** PRIDE OF OWNERSHIP is evident in this elegant 4 bedroom split-entry that features a fireplace, 3 baths, HWBB heat, hardwood floors and double garage. \$174,500.



**SACKVILLE:** THE AFFORDABLE DREAM!!!! Stunning grade entry loaded with extras such as grand entryway, spiral staircase, 4 bedrooms, 2 baths, family room, pellet stove, garage and more. \$144,900.



**WINDSOR JUNCTION:** IT'S A WOW!!! This better than new 3 bedrooms and den split entry is located on a quiet cul-de-sac. Hardwood floors, 2 baths, rec room and garage. \$139,900.

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**GREENWOOD, \$124,900; MLS# 55315162.** This 4 bedroom, 2 bath quality built home on cul-de-sac features formal dining room, whirlpool tub, oil heat, wood stove in family room and much more.



**KINGSTON, \$109,900; MLS# 55082507.** Very attractive rancher on beautiful landscaped and fenced lot. Paved driveway, main floor laundry and 1-1/2 baths. Fabulous family room with wood stove.



**WILMOT, \$88,900; MLS# 05190194.** This spacious 2 year old split entry is nicely finished up and down. Very spacious kitchen and dining room. Located on 3/4 acre landscaped lot.



**AUBURN, \$69,900; MLS# 55116735.** Charming 3 bedroom bungalow on 3 acre picturesque lot in quiet area. Clean and tastefully decorated. Outbuildings idea for workshop or barn.



**WILMOT, \$99,900; MLS# 05181094.** This immaculate bungalow in "like new" condition features abundant cabinets, DW, CV, airtight & HRV. Located on a large country lot with lots of trees.



**AUBURN, \$119,900; MLS# 55352215.** HOBBY FARM. This beautiful bungalow with garage/workshop is only 5 years old and comes complete with 16 acres of fine Valley land. Machines negotiable.



**AYLESFORD, \$144,900; MLS# 55113989.** Quality materials and superior design combine in this 4 bedroom, 4 bath family home. Family room, bed & bath up. Large landscaped lot w/mature trees & pond.



**MIDDLETON, \$124,900; MLS# 05080361.** This beautiful 2 storey is ideally suited for the family. Situated on a double treed lot near school and park. Pine floors, formal dining room, & more.

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**TRACY - COUNTRY, \$79,900.** 1-1/2 storey home renovated in 1991. Modern kitchen, oak cabinets, large master bedroom with ensuite. 2 storey garage and workshop. Approx. 20 mins. from Fredericton.



**169 CHARLOTTE STREET, DOWNTOWN FREDERICTON: \$97,400.** Yesteryear charm and lots of character. 2 storey home. Original wood floors, old fashioned deep soaking tub. Deep lot and cedar deck.



**176 NORFOLK DRIVE, SKYLINE ACRES: \$119,500.** Popular area of the City. 4 br home with hardwood flrs, rock fireplace, main flr family & powder rm. Finished basement w/open concept. Private treed backyard.



**246 ATKINSON DRIVE, NEW MARYLAND: \$129,900.** 3+1 bedroom split level home. 3 baths, spacious living room, dining room, eat-in kitchen, oak cabinets, family room. Nicely landscaped lot.



**LOT 65 FINNAMORE ST., OROMOCTO: \$129,900.** New construction with open concept, living room & family room with turret window, patio doors to deck, cathedral ceilings. 5 year home warranty.



**699 NEW MARYLAND: \$134,900.** Value Packed. Totally refurbished in 1996 + new addition in '94. 2+2 br home. New windows, siding, modern kitchen, new bathrooms, new flooring & more. Plus workshop 26'x40'.



**Lot 199 MARLOW RD., HANWELL: \$137,900.** New construction with 1,360 sq. ft., 3 bedrooms, 2 full baths, hardwood floors. 5 year home warranty. Private backyard.



**95-77 DOUGLAS AVE., FREDERICTON: \$164,900.** New construction in fast growing area of the city. 2 storey 3 br home. Basement with large windows ideal for future finishing. 5 year home warranty.

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**LOT 99-30 SPIRO DR., \$141,900:** New construction in area of new homes 10 mins. to Base Gagetown, 5 mins. to Fredericton. 4 brs, 2 baths, jacuzzi tub, propane Fp, hrdwd flrs & ceramic flrs. A real beauty!



**50 MASON AVENUE, \$103,500:** 20 minutes to Base. A lovely split entry home. 3 bedrooms, oak kitchen, paved driveway, nicely landscaped lot, large baby barn.



**167 FLEMING, \$105,900:** 15 minutes to Base. A very attractive 3+2 bedroom. 2 full baths, bungalow with walkout basement. Fireplace, family room, nice treed lot, large pressure treated deck.



**676 MACLAREN AVE., \$84,900:** A 1-1/2 storey home with single garage, this home has 3 bedrooms, dining area, hardwood floors, large backyard, close to schools.



**1850 HANWELL RD., \$115,000:** A nice Cape Cod on 1 acre lot approx. 20 mins. to Base. 3 large bedrooms, main floor family room, hardwood floors, double car garage and screened in sun deck.



**33 PERLEY AVE.: \$114,900.** Large ranch style 3 bedroom home on large city lot. Family room with wood stove, lovely oak kitchen w/built-in appliances, triple paved drive & dble car garage w/workshop.



**376 BROAD STREET, \$183,500:** A delightful, well cared for 3+2 br saltbox home done in natural cedar siding. Family rm, formal D/R, partially finished bsmnt, beautifully landscaped lot in area of exec. homes.



**Jean Roberts**  
Licensed Real Estate Assistant

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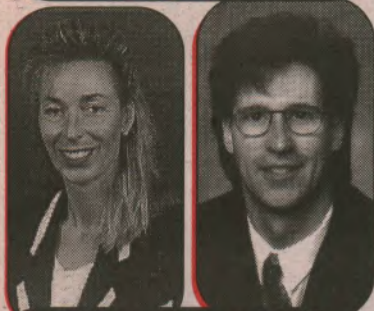
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**L'ACADIE: \$99,900.** 32,597 pica dans la campagne avec 5 pièces et un garage. 32,597 sq. ft. in the country with 5 rooms and a garage.



**ST-JEAN: \*TRANSFERT\* \$69,000.** Pas cher pour un 8 pièces avec sa nouvelle décoration et située près de l'école et du parc. Not expensive for an 8 room house with new decor and near the school and park.



**ST-LUC: \$129,000.** Attention, elle est chargée! 11 pièces, foyer, piscine, clôture et beaucoup de rangement. This one is loaded! 11 rooms, a fireplace, a pool, fenced lot and lots of closet space.



**ST-JEAN: \*TRANSFERT\* \$89,000.** Constr. 93 avec 7 pièces, s-sol fini fini, piscine, cabanon et paysagement. 7 rooms, finished basement, pool, shed and landscaping.



**St-Luc:** vue sur le golf, grandes pièces, 3 chambres, impeccable, rue sans issue, \$88,000. **St-Luc:** Next to the golf course. New windows, Fp, 10 min. from the base. Spacious rooms. A must see. \$88,000.



**St-Luc:** Bungalow 3 chambres, sous-sol fini, combustion lente, piscine, terrain clôturé, cabanon, rien à faire. \$99,000. **St-Luc:** Just relax and enjoy! Fenced yard, pool, wood stove. Everything is done. Finished basement, near the parc \$99,000.



**St-Jean:** construction 1993. à distance de marche de la base, superbe patio, piscine, infra-structures payes, près de l'école. **St-Jean:** Walk to the base! 1993 bungalow. 3 brs, pool, patio, nice kitchen, wood floors, near school and parc. \$104,000.



**St-Luc:** Cottage avec garage, 3 chambres, secteur de prestige, pour les plus exigeants, paysagement professionnel. **St-Luc:** Cottage on a 62x122 foot lot. Separate dining room, garage, well decorated, 3 bedrooms. \$139,500.



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**VAL DES MONTS, 160 TOWNLINE 94,900.** Newer home with wood floors, 3 brs, large bath with Roman tub & separate shower. 2 acres. TRES BELLE MAISON A PALIERS, BOIS FRANC 3CC, 2SB, CONST. RECENT.



**AYLMER, 15 FANION, 166,500. TRANSFERT-2150P.C., CONSTR. 95, 4CC A L'ETAGES, FOYER, CH. AU GAZ, 3SB.,** Superb home with 4 br up, 3 baths, Fp., 95 construct., family room on main. Very nice.



**HULL, 138 MAYBURY, 99,900.** 91 construction, 1470 sq. ft., fireplace, 3 brs, 2 baths, garage. TRES BEAU SEMI-DE 1470 P.C. FOYER, 3CC. 2SB, GARAGE. TRANSFERT.



**GATINEAU, 91 LIPIZZANS, 154,900.** SUPERB MAISON 97 CONSTR., 2053P.C., 3CC PLUS BUREAU A L'ETAGES, BOIS FRANC, FOYER, CLOTURE, CH. AU GAZ. Gas heat, 3 brs + office up.



**HULL, 1 DU MUGUET, 117,900.** Very nice semi w/garage, Fp, finished bsmt, 3 brs, 2 baths, close to Ottawa. TRES BEAU SEMI SU CUL DE SAC AVEC GARAGE, FOYER S.S. FINI 3CC, 2SB, CLOTURE PRES D'OTTAWA.



**GATINEAU, 426 CHEVAL BLANC, 69,900.** CUTE SEMI. 1170 sq. ft. in great cond. 1989 construction. 3 brs, 2 baths, fin. bsmt, fenced yard, above ground pool. BEAU SEMI TRES BIEN ENTRENU, AUCUN VOISIN ARRIERE.

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**GATINEAU, 41-12 IEME AVE., 39,900.** BELLE MAISON MOSULAIRE CONSTR. 93, 2CC, SITUÉ DANS LE PARC RIVIERA, TERRAIN LOUE ET PRIVE SITUÉ CENTRAL. Cozy modular home. 2 brs, 93 construction.



**GATINEAU, 27 DE LA MALBAIE, 89,900.** SUPERB SEMI AVEC GARAGE 1431P.C., 3CC 2SB, MODERN AIR OUVERT, GRAND TERRAIN, BON PRIX. Semi with garage. Great area close to schools & arena. Great cond.

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**RICHMOND EST., LINCOLN, \$139,900.** Centrally located between Fredericton & Oromocto, this custom built exec. ranch boasts unique brick/stucco exterior, lrg rms, lovely master ensuite, plus 24'x30' att'd gar.



**MACLAREN AVE., NORTHSIDE, \$69,900.** This 2+1 bdrm home is located on a dble city lot which provides lots of privacy. Wrap-around deck to enjoy backyard, h/w floors under carpeting & 8'x14' storage shed incl.



**HOWE AVE., BEAVERDAM, \$98,000.** Beautiful private setting in popular family S/D. Mins. from Base. 3 brs, fin. lower level w/fam rm & wd stve, large fenced backyard, 12'x32' back deck, plus 16'x22' shed.



**PORTOBELLO DR., \$159,500.** Includes 1.5 acres, apple trees, panoramic view and water frontage. 3 bay garage w/2nd floor storage. Central vac, walk-in closets, ensuite bath, plus 2 apartments for income.



**AQUARIUS ST., LINCOLN \$71,500.** Situated on a quiet st. between Fredericton & Oromocto, with large lot. City services, 3 good size brs, eat-in kitchen, new electric forced air furnace & full undeveloped bsmt.



**EDINBURGH ST., \$102,900.** Well maintained & updated property w/3 brs, hardwood floors, full bsmt & all appliances. Upgrades include: new exterior doors and windows, furnace and 200 amp entrance.



**BAXTER CRT., \$179,900.** Exec. 2 storey home featuring main floor family room with propane stove, hardwood & ceramic flrs, 4 brs, 3 baths, built-in appliances, ensuite bath & private pool backing onto park.



**MACLAREN AVE., ON NORTHSIDE, \$89,999.** This bungalow is a great mortgage helper with 3 brs up & separate entrance to 2 brs down. Lots of parking, 2 fridges, 2 stoves, washer dryer & wood stove incl.



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**VAL-BÉLAIR, 92 500\$.** 2 beaux logis, 6 1/2 propriétaire occupant plus 4 1/2 loué 375\$/mens., n.c. & n.é., couvre le paiement des taxes, très bon investissement, à proximité école primaire et transports en commun.



**VAL-BÉLAIR, 93 900\$.** Propriété très propre, construction de qualité, terrain 17,800 p.c. paysager, abri d'auto, revenu 3 1/2 pces, intérieur spacieux, située proximité de l'autoroute, école primaire, piste cyclable, bon investissement!!



**LORETTEVILLE, 124 900\$.** La plus belle de secteur, une victorienne qui vous fera rêver, des chambres, décoration et finition intérieur de très bon goût, planchers de bois franc sur les 2 étages, un petit bijou!



**VAL BÉLAIR, 76 000\$.** Plain-pied très propre, 4 chambres, entrée mi-étage, cuisine rénovée, armoires récentes, le terrain est intime et paysager, entrée pavée, elle vous attend!



**VAL-BÉLAIR, 129 000\$.** Propriété située dans un secteur tres en demande, cottage ravissant, 3 chambres à l'étage, 2 walk-in, très belle salle de bain, douche indépendante, terrain bien aménagé, grand patio et piscine H.T.



**LAC ST-CHARLES, 73 900\$.** jolie maison en rangée, trois chambres, 2 salles de bains complètes, aires ouvertes, îlot central, très ensoleillée, serait idéal pour un premier achat.



**STE CATHERINE, 92 500\$.** Propriété très spacieuse, 5 chambres, très belles rénovations complétées, terrain de plus de 28,000 p.c., garage, sortie extérieure au sous-sol, a proximité du golf et école primaire.



**VAL-BÉLAIR, 124 900\$.** Moderne, très luxueuse, accès qualité supérieure, superbe et fonctionnelle, chauffage Convectair, bain à remous, salle familiale, garage de 13 x 26, à visiter sans faute!



**VAL-BÉLAIR, 89 900\$.** Plain-pied, 4 cotés pierre, toit, fenêtres, portes et système de chauffage récents, revêtement planchers bis franc, terrain de toute beauté, boisé, paysager, un très bon achat!



**VAL-BÉLAIR, 99 900\$.** Moderne, très éclairée, beaucoup de rangement, construction d'un an, grande salle familiale, 3 chambres et possibilité d'une 4e, à proximité école primaire et de la Garnison de Valcartier.



**SHANNON, 81 000\$.** Moderne, aires ouvertes, très ensoleillée, 4 chambres, salle familiale, terrain de 14,625 p.c., aucun voisin à l'arrière, taxes minimales, à 3km de la Garnison de Valcartier.



**LAC ST-CHARLES, 77 900\$.** Propriété bien entretenue, 4 chambres, rénovations récentes, tels que: fenêtres, recouvrement de planchers, à proximité des services et transports en commun.



**STE-CATHERINE, 109 900\$.** Ravissante moderne, paliers multiples, beaucoup de luminosité, très belle fenestration, toit cathédrale, bois franc, aires ouvertes, garage, située au centre de la municipalité, à 15km de la Garnison de Valcartier.



**ST-AUGUSTIN, 99 900\$.** Très belles rénovations reccentes, 3 chambres, sortie extérieure au sous-sol, patio 19 x 7 x 14, système d'alarme, maison impeccable, très beau secteur.



**ST-ÉMILE, 114 900\$.** Maison très éclairée, pièces spacieuses, bois franc au salon et pièce principale, beaucoup de rangement, construction de 11 ans, c'est à voir!

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**GATINEAU - 107,900\$.** Split 3 bedrooms, 2 full bathrooms, nice area, close to schools. Unif. s. sol part fini, palnchers marquetterie, idéal pour jeunes familles.



**GATINEAU - 88,900\$.** Centre - ville, 3 chác s. sol fini. 3 bedrooms, bungalow ,new roof, finished basement, nice yard, bright kitchen.



**AYLMER - 117,000\$.** Nice semi-detached, built in 1992, fireplace. Semi- détaché, 3 chác-garage simple, s. sol fini, pas voisin à l'arrière.



**AYLMER - 99,900\$.** Secteur recherché, bung. 2+1 chác - s. sol très bien fini. Bungalow with nice backyard and above ground pool. nice area.



**BUCKINGHAM - 94,000\$.** Paliers multiples, 3 chác à l'étage, planchers bois. Woodstove in basement, large lot, 10,655 sq ft., 1/2 hour from Ottawa.



**HULL - 139,900\$.** Secteur Mt. Bleu, bung. avec logement au s. sol. close to all amenities with income in basement. Built in 1968 with some renovations.



**HULL - 131,000\$.** Pont Champlain. Row house 3 brs, oak floor, backyard ou Royal-Ottawa Gulf Course. Uniti de coin, garage, simple, s.sol aménagé Beau secteur, tout pris Ottawa.



**HULL CONDO - 105,000\$.** Beautiful condo. 2 brs with view on Ottawa River. Plein Centre-Ville, condo aie clematisé central, salle exerci-ce. Foyer. À proximitee de tous les services.

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**LA BAIE** - Construction 1991, très luxueuse, 3 chambres à coucher, 2 salles de bain, près de la polyvalente \$99,000.



**LA BAIE** - Style Suisse, offrant beaucoup de commodités, 4 chambres sans voisin arrière. Planchers en bois franc. \$95,000.



**LA BAIE** - Jumelé construit en 1997, offrant des rabais de taxe très intéressant encore pour 2 ans. Un bonus à l'achat de \$750. en plus. \$75,900.



**LA BAIE** - Joli bungalow offrant 2080 p.c. habitable, situé près des services. Terrain clôturé. Vue superbe sur La Baie. \$84,900.



**LA BAIE** - Libre immédiatement, 4 chambres à coucher, près du centre ville. Pour bricoleur. \$41,000.



**LA BAIE** - Duplex, 2 grands 5 1/2 pièces, situé tout près du centre commercial. Logez-vous à peu de frais. \$64,000.



**LA BAIE** - Maison mobile près de la Base Militaire, 2 chambres à coucher idéal pour première maison. \$23,000.



**ST FÉLIX D'OTIS** - Résidence habitable à l'année, sur le bord de l'eau. \$40,000.

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**21.5 ACRES - BAIRDS GRANT.** \$349,000. 3 + 1 bedrooms, huge kitchen with butler pantry, 2 fireplaces, formal living and dining rooms, sunporch, double garage, maple trees and sugar shack, natural caves on property.



**OUT OF TOWN - WEST.** \$225,000. 575 acres, very secluded. Enjoy the peace in this quiet setting, older log home (needs work), detached wired garage, gazebo, cook shack, sugar shack, electrical done in '92, storage shed.



**ROCKLAND.** 3 bedrooms, hardwood floors, vaulted ceiling in living room, two full baths. large lot 103' x 150', beautiful landscaping. Walk to golf course.



**KANATA - END UNIT \$96,900.** Three bedrooms, new carpets and hardwood floors, freshly painted, 2 pc ensuite, single garage, good room sizes, fireplace, backs onto treed area.



**ORLEANS - \$121,000.** 1800 sq. ft. end unit. 3 bedrooms, 2 1/2 baths, family room with walkout, fireplace, inside entry from garage, ensuite, good size rooms, laundry off kitchen, parkay floors in dining & living rooms, 3 level villa style.



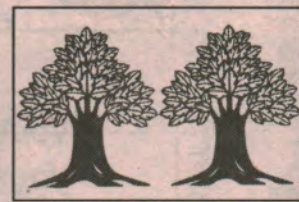
**BOURGET - \$63,900.** Good size rooms, hardwood floor & pine walls in family room, full basement, cold cellar. Newer berber carpets in main rooms. Buy for less than renting in small village. Spring possession.



**ORLEANS - \$92,000.** 3 bedroom garden home. garage with inside entry, fireplace, 2 pc ensuite, walk-in closet in master bedroom, upgraded carpets, freshly painted. Flexible possession.



**MOREWOOD - \$103,000.** 3 bedroom bungalow in quiet village. Spring possession.



**SILVERBUSH SUBDIVISION.** 3/4-1 acre lots - \$21,000 - \$28,000. Subdivision. Call for details. Other lots available in Crysler, Morewood, Benwick & Casselman. Builder will custom build for you. Hudac warranty.



**QUEEN ELIZABETH TOWERS - \$109,900.** Two bedrooms, full ensuite, northeast facing, very secure building, all appliances included. Balcony off master bedroom. Approx. 1024 sq. ft.

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**WEST - \$148,700.** Amazing bungalow on large 100'x90' lot. Meticulous & updated, new, bright Rec room. A GEM!



**WEST - \$157,500.** Well-maintained 5 bdrm high ranch. 2 full baths, beautiful backyard. Walk to school of choice, parks, pool, tennis in immediate area.



**ALTA VISTA - \$139,900.** Charming centre hall plan, fireplace, 3 very large bedrooms, outstanding lot, wonderful location. Some work required.



**EAST - \$85,300** Beacon Hill location approx. 12 min. to downtown. 4 bdrms, hardwood on main level. 1 bdrm located on main level. Great value.



**EAST - \$149,900.** Delightful 3 bedroom home with main floor laundry and family room. Large, south facing yard.



**EAST - \$159,900.** Grand 3 bedroom home, large principal rooms, family room with fireplace, double garage. Approx. 1850 sq ft.



**RUSSEL VILLAGE - \$144,900.** 3 bedrooms, 3 baths, huge lot 100' x 200'. fantastic rec room with fireplace. A long list of great amenities.



**EAST - Beautifully landscaped,** 4 bedroom home in new condition. Main floor family room, ensuite, finished recreation room.



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ANGUS - \$94,900. 2 BR home in the heart of Angus; many upgrades enhance the value of this well cared for home. New flooring in '98; central air; forced air gas heat; detached garage w/ electric opener, fully fenced yard & built-in dishwasher. Only 5 min. to Base Borden.



ANGUS - \$114,900. 4 BR on 50 x 175 ft. lot in Angus; hardwood floors; walkout from kitchen to 30'x10' deck; fenced yard; newer windows & roof shingles. Walking distance to school, shopping, park & fishing. Only 5 minutes to Base Borden.



ANGUS - \$124,700. Finished up & down with a total of 1895 sq ft., this 3+2 bedroom bungalow features a private fenced lot; unlock walk; rear patio; cold storage; and a sun room. A great house on a quiet crescent in a friendly neighbourhood. Only 5 minutes to Base Borden.



ANGUS - \$129,000. The "IRIS" model boasts 3 bedrooms, 2 bathrooms & a separate dining room with walkout to deck; semi-ensuite off master bedroom; double paved drive; fenced yard & garden shed. Located on a quiet crescent. Only 5 minutes to Base Borden.



NEW LOWELL - \$129,900. Build to suit...Split entry with plant stand leads you into this 3 bedroom beauty, eat-in kitchen with walkout to deck. Pick your own colours, etc. - other models to chose from. Located in the heart of New Lowell only 15 minutes to Base Borden.



ANGUS - \$139,900. 3 BR raised bungalow in Riverwood subdivision. Over 1400 sq ft. of living area; large deck from kitchen walkout; master BR w/ his & her closets; 4th BR in basement; c/vac; c/air; ceramics in foyer. Backs onto conservation area. 5 min. to Base Borden.



ANGUS - \$144,800. "CYPRESS" model in Wildflower subdivision of Angus. 3 bedrooms; 2 bathrooms; separate dining room; eat-in kitchen w/ walkout to deck & fenced yard. Fireplace & c/air. beautifully decorated in neutral décor. A must to see. 5 minutes to Base Borden.



NEW LOWELL - \$184,700. Over 2400 (total) sq ft. raised bungalow on 1/2 acre lot. 3 BR on main floor; master w/ensuite; kit. w/ walkout to deck & fenced yard; lower level w/ large, bright rec room; extra BR; office & poss. workshop. Many extras. 15 min to Base Borden.

Although Base Borden and Angus have most amenities, Barrie and Wasaga Beach are both close by. Barrie is only 20 minutes east of Base Borden and is the fastest growing city in Canada. Wasaga Beach is only 20 minutes north of Base Borden and is the longest fresh water beach in the world. Both Barrie and Wasaga beach are great places to live (or to visit).

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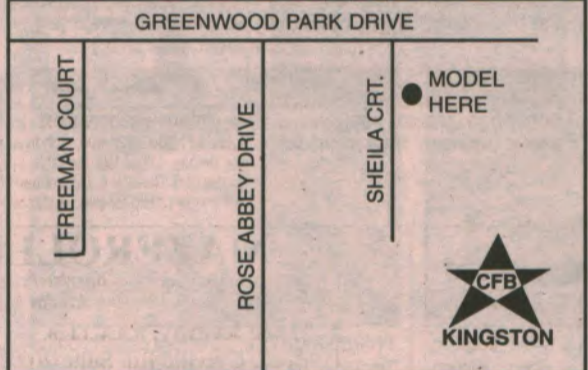
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Lovely Apollo Model by Braebury. 3 bedrooms, eat-in kitchen, 1-1/2 baths, lower level with rec room. Very well located. Close to schools, shopping and bus route.

Spacious open concept, large L/R, eat-in kitchen, cathedral ceilings, master with ensuite, patio doors to deck, cherry wood cupboards, profess. decorated. Backing onto open, treed area. Bsmnt partially finished. Fenced yard, paved dr.

Outstanding, spotlessly clean family home. 3 bdrms, open concept living & dining rooms, newer gas heating, fenced yard, central air, dishwasher. Many cosmetic upgrades. A pleasure to show. Close to shopping, schools & bus route.

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ANGUS, \$139,900. Raised bungalow, open concept, kitchen/dining area w/ breakfast bar, lots of cupboards, w/ walkout to deck. Very bright w/ lots of windows, partially finished basement & rough-in 3 piece bath. Huge double garage w/ opener. close to Base.



SOUTH BARRIE. 1150 sq ft., 3 BR, 1 1/2 baths, 2 storey, quality built mason home on 33'x110' lot, fenced backyard. Kitchen features a walkout & ceramic backsplash. Full unspoiled basement, garage, veranda, close to new schools. \$139,900.



ANGUS, \$169,900. 2034 sq ft. clean & bright 2 storey w/ main floor den plus family rm w/ walk-out to fenced bkyd. Formal living & dining areas, spacious kitchen w/ pantry, hardwood floors in foyer, ensuite w/ soaker tub & separate shower. C/air, double garage & more.



COUNTRY LIVING. Ranch bungalow on 95' x 165' lot with 3+1 bedroom, 2 baths. Kitchen has walk-out to 20' x 9' deck with mature trees. Garage has inside entrance to home. Basement is fully furnished w/ rec room, natural gas fireplace & 4th bedroom. Asking \$159,900.



HALF ACRE COUNTRY LIVING. Over 1000 sq ft 3 BR ranch style bungalow w/ inside entry from garage. Main floor laundry, large country kitchen, many renovations. New low maintenance siding, new windows, large shed included on 1/2 acre lot. Room for workshop. \$128,900.



ANGUS, \$149,900. 2 storey, 3 BR w/ over 1700 sq ft. living area. 1 1/2 baths, hwd floors in living & dining rms, eat-in kitchen w/ walk-out to bi-level deck & 24' above ground pool. MBR has walk-in closet w/ semi-ensuite. Finished bsmt w/ rec room & 4th BR. Dbl garage. Landscaped grounds.



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BEAT UP THE PRICE. All brick, some windows new, kitchen all new, new bath up and down, hardwood floors, full basement rec room, gas heat. Ideal for young family, park at front and rear. Call Mike Cowan \$109,900.



BELLEVILLE WEST END. Near bus stop, large family yard, central air, heat pump, hardwood floors. Brick and aluminum quality home, eat-in kitchen & dining room, attached garage. Call Mike Cowan \$117,900.



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PRICED RIGHT. On 1/2 acre of country north of Trenton. 3 bedrooms up, hardwood floors, aluminum siding. Lots of charm, central air, schools bussed, on paved road. Call Mike Cowan \$79,900.



VALUE PACKED. 3 bedroom brick split, exceptional area, gas heat, central air, hardwood floors. Call Mike Cowan \$98,500.

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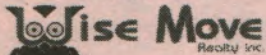


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**\$87,900.** Three bedrooms, full basement, fenced backyard, garage.



**\$119,900.** Four bedrooms, two baths, rec room with wood stove, close to Base.



**\$97,900.** Three bedrooms, large eat-in kitchen, rec room, fenced yard, deck.



**NOW \$109,900.** Close to shopping, three bedrooms, partially finished basement.



**\$105,900.** Four bedrooms, double garage, finished basement, inground pool, screened sunroom.

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**CRESTVIEW, \$73,900.** An ideal 4 bdrm, 1200 sq ft. 4 level split starter home, for growing family. Large eat-in kitchen, 2 baths, c/air/ good size treed fenced yard with access door to bsmt which features Rec room.



**ST. JAMES, \$54,900.** Super starter, 2 bedroom 2 storey bungalow with updated plumbing, wiring, windows, furnace, oversize double garage w/opener, appliances remain. Basement dev w/ Rec room.



**CHARLESWOOD, \$149,900.** Built for large family, 6 bdrms, 2000 sq ft. 2 storey, main flr fam. rm w/ fireplace, oak kitchen, 3 baths, c/air, c/vac. Dev. basement w/Rec room, den, 2 extra bdrms, 3 pc bath, walk to elem. school.



**RIVER HEIGHTS, \$134,900.** Best of the best! Prime location, 1400 sq ft. 2 storey, 3 good size bedrooms, refin. hwd floors, French doors on main, basement has Rec room w/ fireplace, bath, c/air, alarm and more.



**WEST END, \$58,900.** Great family home with 3 bedrooms, 1100 sq ft. 2 storey, oak hardwood floors in living/dining room, 2 full baths, lower level has workshop +4pc bath. Close to all family amenities.



**SILVER HEIGHTS, \$88,900.** Totally remodeled, bright 1100 sq ft. 2 storey, 3 bedrooms, European kitchen, lower level features Rec room, central air, appliances remain. Fenced yard.



**FORT RICHMOND, \$119,900.** Spacious, bright, custom bilt 1300 sq ft. 5 bdrm bi-level, updated kitchen, hwd flrs, fireplace in living rm, superb bsmt dev w/Rec rm, play area, 2 bdrms 3 pc bath, c/air, dble det. garage.



**WESTWOOD, \$122,900.** Lovely 2 storey, 1600 sq ft., 4 bedroom, 2 storey, with centre hall plan, hwd floors, fireplace in living room, central air, basement with rec room, freshly painted, close to all amenities.



**WHYTE RIDGE, \$169,900.** Immaculate, well appointed 1900 sq ft. 2 storey, large eat-in oak kitchen, main floor family room w/ fireplace, prof. dev. bsmt w/Rec rm, bdrm & cold rm, c/air, c/vac - this one is in show home condition!



**CHARLESWOOD, \$94,900.** Mint cond, 3 bdrm bi-level, hwd floors, bsmt dev. w/Rec room & gas firelace, bedroom, 2 pc bath, c/air, newer roof, appliances remain, gorgeous 119' lot.

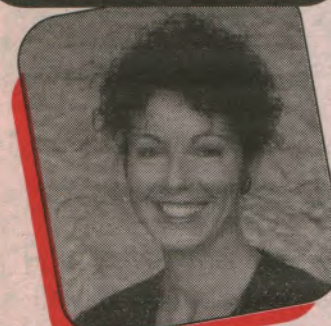


**DOWNTOWN, \$76,500.** Scenic view of the Legislative grounds, all new improvements in this 2 bedroom condo, underground parking, bright kitchen, fitness & weight room, Great buy!



**WHYTE RIDGE, \$154,900.** Fabulous oversize 1700 sq ft. bungalow on a quiet cul-de-sac. Huge oak kitchen, main floor family room & laundry, c/air, c/vac, dream MBR w/ jacuzzi tub, bsmt w/Rec rm, games room, den & bedroom.

**Winnipeg, Manitoba**



**Terie Langen**

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**WESTWOOD, \$123,900.** Mint 3 bdrm home. Tastefully upgraded, 1478 sq ft. fully finished basement. Close to schools.



**CRESTVIEW, \$114,900.** A little bit country. Spacious 4 bdrm, 2 storey. Neutral decor, c/air, c/vac. No work to do.



**WHYTERIDGE, \$135,000.** Better than new, pretty as a picture. 1260 sq ft. of comfort, large eat-in kitchen, 3 pc ensuite.



**WESTDALE, \$102,900.** Terrific location, close to schools & rec facilities. Large garage, gleaming hwd flrs, country kitchen.



**RIVER HEIGHTS, \$84,900.** great starter home w/ attached sunroom. Great lower level development. Upgrades galore.



**NORWOOD FLATS, \$109,900.** new kitchen, upgraded bathrooms, mid efficiency furnace. Main floor den, quiet location. Move in & enjoy.



**WOLSELEY, \$84,900.** Character plus, within walking distance to local parks. 1350 sq ft., main floor den, tiered deck, charming.



**WESTEND, \$69,900.** Duplex, affordable living plus revenue. 2 1/2 storey, separate entrances. Front & rear verandas, private courtyard.

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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

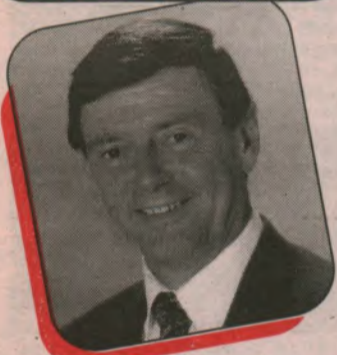
### HOW MUCH ARE YOU WILLING TO PAY IN THE FUTURE?

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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**MARTINDALE, N.E. CALGARY.** 4 level split, 3 bedrooms, 3 levels developed, 3 rd level walkout. Well-maintained, 3 year old home. \$139,900.



**RIVERBEND, S.E. CALGARY.** 1600 sq ft., 4 bedrooms great room concept, developed basement, double attached garage, west backyard and R.V. pad. Back lane access. \$183,900.



**SHAWNESSY, S.W. CALGARY.** 1164 sq ft. bi-level, fully developed, 4 large bedrooms, 2 full baths, oak kitchen, vaulted ceilings and large basement family room. Double attached garage. \$167,900.



**SHAWNESSY, S.W. CALGARY.** 1142 sq ft. above ground, 3 bedrooms. 3rd level walkout, fireplace and extensive oak package. Double attached garage. \$184,900.



**OKOTOKS, 20 mins. S of CALGARY.** 1304 sq ft., 3 bedroom bungalow with 2 full baths. Custom built cabinets, vaulted ceiling and large deck. Close to schools and shopping. \$154,900.



**OKOTOKS, S. of CALGARY.** Split level with 3 bedrooms, 2 1/2 baths, hardwood floors, custom built knotty pine cabinets and gas fireplace. Rear attached garage. \$194,900.



**OKOTOKS, S. of CALGARY.** 1963 sq ft., 2 storey with walk-out basement, 3 bedrooms, 2 1/2 baths, bonus room, hardwood floors and gas fireplace. Large pie lot. \$232,000.



**ACREAGE, S.E. CALGARY.** 1550 sq ft. home on 3 acres. Hardwood floors, 3 bedrooms, 2 1/2 baths and great room concept. Close to 3 golf courses and only 7 minutes to Calgary. \$239,900.



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**CLOSE TO THE BASE:** Spacious 4 bedroom home, vaulted ceiling, separate dining room, sunken family room, 2 fireplaces, close to schools, parks, and bus, vendor posted. \$187,000.



**LARGE LOT:** 1993 built, 3 bedroom home, on a no-thru street, minutes from the village center, the golf course, parks and schools. Very well kept and a pleasure to show. \$185,000.



**CHARACTER HOME:** 5 minutes from the base, 3 bedrooms, part basement, close to everything, needs some work, but if you are handy give me a call. Act quickly on this one. \$121,000.



**GREAT VIEWS:** Nice family area, good floor plan, this 3 bedroom home is in excellent condition, nothing to do but move in and enjoy all this home has to offer. \$225,000.



**HALF DUPLEX:** With ocean view, very well maintained three bedroom home, lots of space, fenced rear yard, no thru street, walk to the beach, close to the town center. \$170,000.

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| <br><b>\$84,900</b> • 2,000 sq. ft. of living area • fully developed • 5 bedrooms • 3 baths • close to all amenities • ID# 2704 | <br><b>\$82,000</b> • 1080 sq ft • fully developed • 4 bedrooms • 2 baths • generous foyer • fenced • deck off kitchen • ID# 2854                          | <br><b>\$69,900</b> • large bedrooms • master ensuite • oversized walk-in closet • 1127 sq ft. • ID# 2814                           | <br><b>\$65,000</b> • totally renovated oak kitchen • large mature lot • privacy deck • detached garage • ID #2834 |

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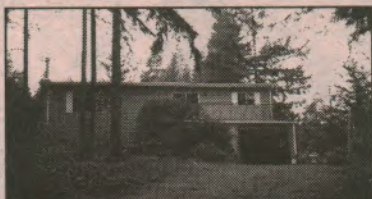
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*As a serviceman/woman, government employee or just someone who cares, we keep our eyes open in our neighbourhoods. Somewhere out there is a missing child and there is someone who hurts very deeply who is looking for that child. It is for this reason that the "Military Relocation Network" has dedicated this space in our "InterBase Real Estate" newspaper.*

Missing since May 19, 1995. Nicholas is from Dartmouth, Nova Scotia. He has black hair and brown eyes is 5'5" tall and weighs 122 lbs. D.O.B. Jan. 28/80.



Photo Age-Enhanced

### Darlene Tucker

Missing since the summer of 1983. Darlene is from Oakville, Ontario and is 5'2" tall and 110 lbs. She has hazel/green eyes and brown hair. D.O.B. Oct. 19/66



Photo Age-Enhanced

### Nicholas Lane

Thanks for caring,  
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