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(Father & Daughter Team)
Grant & Kelly Clements
C.D., FRI, R.R.S., SRES.

HAPPY NEW YEAR !!

It's hard to believe another year has come and gone. So at this time for those of you whom we have not sent out Best Wishes to, may we take this opportunity to wish you and yours a **Healthy and Prosperous New Year!**

Due to the holiday season December and January are usually the slowest months in real estate. When you combine the traditional winter slowdown with a build-up in the number of listings you've got the makings of a **'BUYERS MARKET'**. Many prime properties are now available at very reasonable prices.

There is always a degree of uncertainty about the future, to be sure. The fact is, decisions we make today about saving, investing and, yes, spending, will have a profound impact on our future.

As realtors, we deal with changes every day and we know how to make dealing with them a little easier. If the changes in your life lead to a change in your real estate needs, we hope you will give us a call. Whether moving across town or across the country, you have our assurance that your real estate needs will be properly and professionally accommodated in complete confidence and we can have a relocation package to you within 24 hours.

When your ready to consider selling or buying or have any real estate questions or referrals, please give us a call anytime at **(837-7000)** or on our toll free line at **(1-800-361-6789)** we would be more than happy to assist you, your family or friends.

Yours truly,

Grant & Kelly

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Kelly Clements R.R.S., S.R.E.S.

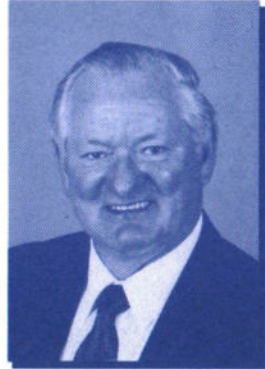
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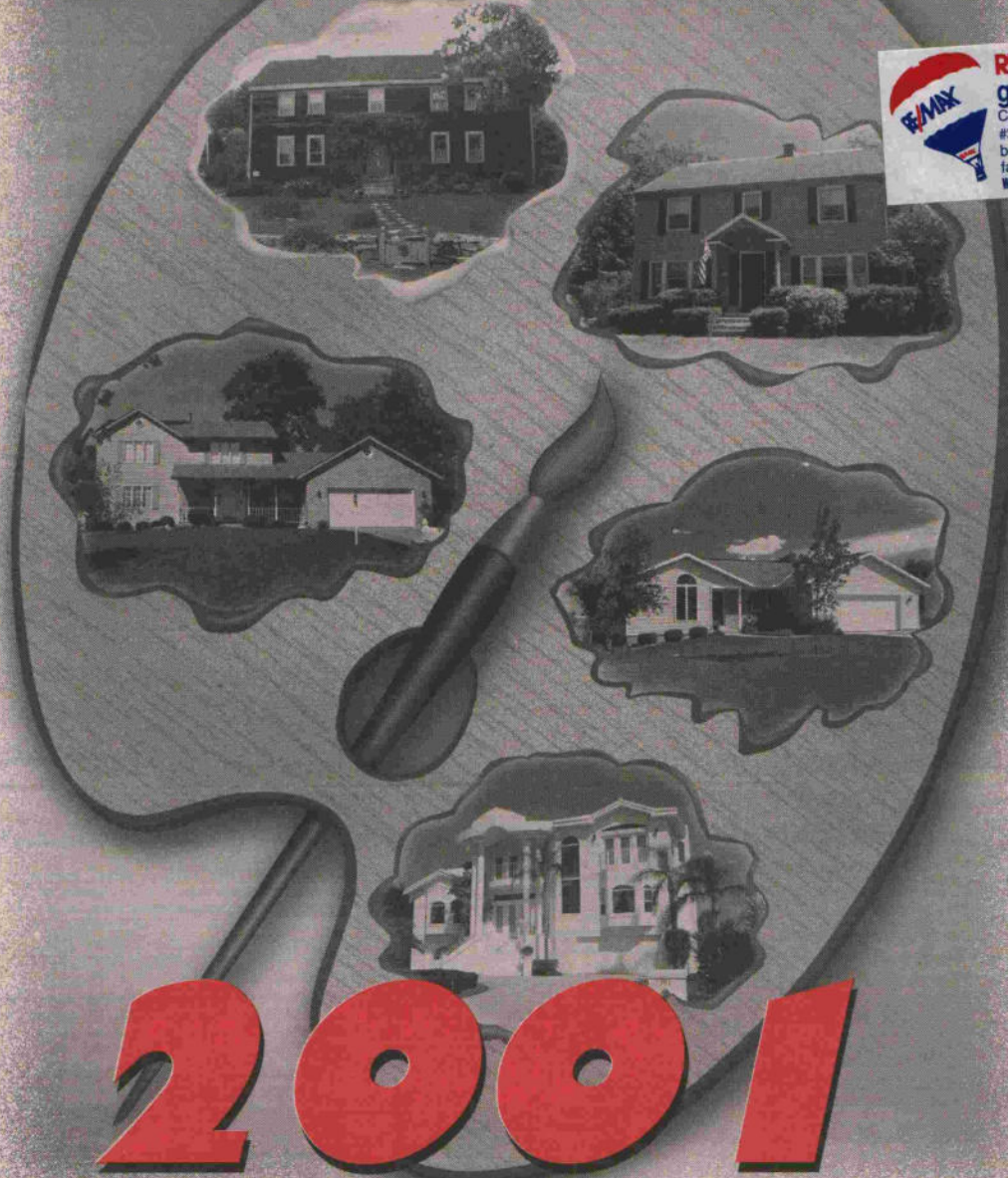
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The Land



The Air

*Look inside
for home info.
across Canada*

- Newfoundland.....page 2
- Nova Scotia.....page 3
- New Brunswick....pages 3 & 4
- Quebec.....pages 5 & 6
- Ontario.....pages 7, 8, 9 & 10
- British Columbia.....page 10
- Manitoba.....page 11
- Alberta.....pages 11 & 12

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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. A non-gov't entity.

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GANDER Close to shopping & schools. Well constructed bungalow w/functional layout with large bedrooms & bath. Hardwood flooring thruout, wood & oil furnace, full basmt, shed & paved driveway \$84,900.



GANDER Backsplit. Eat-in kitch, L/R, 3 bdrms & bath upstairs. Bsmnt has rec rm with wdstv, bathroom/laundry rm, computer rm & outside entrance. Large 2 storey garage, fenced yard, paved drive. \$109,900.



GANDER Mature-treed lot provides privacy. 3 bdrm home on large lot 70'x500'. Recent renovations: new siding, vinyl windows & shingles. Located in a picturesque part of Gander. 2 fireplaces. \$124,900.



GANDER Lovely home on beautifully treed lot in most desirable area. Extensively renovated. Kitchen has lots of cupboards, an island & there is hardwood flooring under carpeting in living & dining rms. \$179,900.



GANDER 3 bdrm split-entry with 1 bdrm basement apt. Nicely landscaped with flower and vegetable gardens in rear. A new patio deck has recently been installed and also features a fireplace. \$118,500.



APPLETON Cozy bglw on lrg 78'x210' lot. 15 mins. from Gander. Heated with electric heat as well as a wood furnace. New carpeting, interior colonial doors, vinyl windows, siding, kitchen cabinets. \$78,500.



GANDER Large bungalow in excellent condition & in good location. It boasts 2 large bathrooms, rec room, den, & 3 bdrms. Fully landscaped and fenced, this property has a paved driveway and garage. \$129,500.



GANDER Large bungalow in excellent cond. Bath of MBR, beautiful kitchen, dining room, rec room and well laid out 2 bdrm self-contained apt. Paved drive, garage and backs onto greenbelt. \$139,900.

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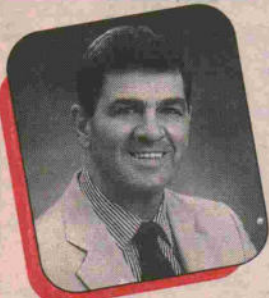
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HALIFAX \$95,000. 2 storey on slab awaits you... 3 bedrooms, 1-1/2 baths, this charmer is located on a quiet cul-de-sac. 4 appliances included.



SACKVILLE, \$104,900. Ideal family home on cul-de-sac. Fenced yard is a gardeners delight. 15 minutes to Halifax. MLS.



LAWRENCETOWN, \$139,900. Stunning 3 bedroom home on acre plus lot. Glorious country kitchen and quality throughout. 25 minutes to Halifax. MLS.



A WINNER! Hardwood floors, a wood stove, superb landscaping, family community. \$112,000 - Cole Harbour, 20 minutes to Halifax. MLS.



MONTEBELLO, \$87,900. Near Francophone school. Spacious semi on cul-de-sac in great neighbourhood. 10 minutes to Halifax. MLS.



COMBINE LUXURY AND NATURE
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KINGSTON, \$199,900. Quality 6 BR, 3 bath, 2 storey. Includes a 2 BR "Granny Suite." Golden oak flooring, double car garage and oil hot water heat plus wood stove. RB1 zoning allows for a home based business.



KINGSTON, \$144,900. This bright, elegant home on beautifully landscaped lot is ideally situated near schools in area of fine homes. Main level family rm & laundry. Open stairwell w/oak railing. HWBB heating.



KINGSTON, \$109,900. Attractive 2 storey home with oil heating, spacious eat-in kitchen, double paved driveway plus town service. A wonderful wrap around verandah makes this home a stand out.



GREENWOOD, \$109,900. Wonderful open concept 4 year old rancher with attached garage. Abundant kitchen cupboards, large dining area plus many features to please the discriminating buyer.



GREENWOOD, \$9,900. Very well maintained 4 BR split entry located in Fales River subdivision. Lovely oak cabinets, built-in dishwasher, airtight wood stove & bar in family room. Municipal water and sewer.



KINGSTON, \$89,900. Fantastic value in this 4 BR split level home located in popular Ravenwood subdivision. Eat-in oak kitch plus separate dining room. Double paved drive and 20'x12' workshop/shed.



KINGSTON, \$79,900. 3 or 4 BR 2 storey with C2 zoning suitable for in-home business. Recent improvements include: new roof shingles, vinyl siding, several windows, kitchen flooring, verandah & much more.



GREENWOOD, \$64,900. This lovely 3 BR bungalow is nestled on a pretty 1 acre lot. "Open concept" kitchen/living room. Home is tastefully decorated with large back deck, main floor laundry, attached garage.

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Lovely S/E on private setting off Brookside Dr. in Kingston mins from Paragon Golf Course. 3 BRs upstairs, possibly 2 down, partially finished F/R w/airtight stove, eat-in kitch, formal D/R. \$79,900. MLS #05035332.



Prestige mini-home 16' wide. Open concept with hardwood flooring, pellet stove in L/R. Couch, chair, all appliances, bed and dressers, linen, pots and pans, etc. All included in price of \$50,500. MLS #1997160.



Bglw close to CFB Greenwood & Mall. 4 spacious BRs, 2 baths, cozy fireplace w/insert in L/R, new wdstv. in F/R w/4 cord of wood, large windows & walkout entry in bsmt+workshop. \$86,500. MLS #55108492.



Forced air furnace, oak cabinets, well maint. Lrg fin. bdrm in bsmt. Possibility for large family rm. Verandah across front porch. On cul-de-sac. Wood laminate flooring in BR on main floor. \$61,500. MLS #55102164.



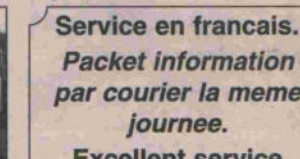
Tastefully decorated. New propane stove in family room. Oak cabinets, countertop stove and wall oven. Ceramic tiles in entry and bathroom. Propane tanks are leased. \$121,500. MLS #55300800.



Main floor: family rm, dining room, oak kitchen, office, laundry & bath. 2nd floor: 4 BRs, den, large bright studio & bath. 3rd floor: lrg storage area. Garage, workshop in bsmt & oil heat. \$139,900. MLS #55110134.



Spacious split entry. Att'd 1.5 garage, spacious kitch w/plenty of cabinets, wood stove in family room, super deck + large above ground pool 18'x33'. This home has lots of privacy. \$99,900. MLS #55081665.



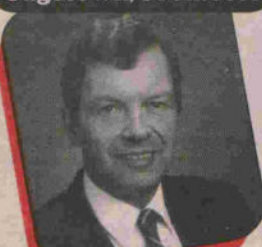
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NEW MARYLAND \$114,900. 3+2 BR home in beautiful Castle Acres. L/R fireplace, D/R patio doors to deck, F/R, 2-1/2 baths, walkout basement. Only minutes to city.



NEW MARYLAND \$119,900. L-shaped brick bglw on a quiet cul-de-sac. F/R, F/P, oak cabinets, built-in appl's, workshop, 2 single car garages. Private treed backyard.



HANWELL \$119,900. 3+1 bedroom home with 2 full baths, eat-in kitchen, sep. dining room, oak cabinets, famrm. Mature treed lot provides private backyard. Close to city.



HANWELL \$137,900. Newly constructed 3 BR split entry. Eat-in kitchen, D/R, oak cabinets, patio doors to deck, walkout basement. Private, mature treed backyard.



SKYLINE ACRES \$144,900. Well maintained 4+2 BR home in popular area of the city. L/R fireplace, formal D/R, eat-in kitchen, 3-1/2 baths, paved drive and garage.



FREDERICTON \$154,900. Newly constructed, in fast growing area of the city. Wide trim, fancy headers, spacious foyer, cathedral ceilings, F/R, garage. 5 year home warranty.



LINCOLN \$179,900. Country living only mins. to Fredericton or Oromocto. Custom built 4 BR home. 3 baths, eat-in kit., fam rm, main floor office & laundry. Lots of privacy.

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283 ATKINSON LANE. New Maryland area, only minutes to Base. A very nice side split with family room, 3 baths, paved driveway and garage. \$149,900.



25 DOHERTY STREET. 15 minutes to Base, 3 minutes to Fredericton. 3 level home with 4 bedrooms, 2 baths, and family room. \$113,900.



169 DONOVANS DRIVE. 20 mins to Base. Nice country living in quiet subdivision on 1 acre treed lot. House has hardwood floors, 3 bedrooms and double car garage. \$112,000.



111 ROBBY'S ROAD. A 2 storey 4 bedroom home backing on stream in beautiful subdivision on 1 acre lot. Dble car garage, paved driveway, finished basement. \$156,900.



29 SPRIO DRIVE. New construction 10 mins to Base in Fredericton. Completely finished with 4 bedrooms, family room, 2 baths, hardwood floors and garage. \$134,900.



66 WESBETT STREET. 3 year old 48 foot long side split with double car garage, 1/2 acre lot with all new appliances included. \$169,900.



45 WETMORE STREET. An executive 4 bedroom 2 storey. Gorgeous home with view of St. John River. Lots of hardwood floors. Immaculate. \$189,900.



589 WHITETAIL DRIVE. Fredericton Junction/Tracy area. Only \$58,000. 2 storey, 3 bdrm home with many renovations, ie. windows, roof, siding, kitchen. Minutes to Base.

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148 BROAD RD., \$122,000. 9 yr old bglw close to Oromocto, Base Gagetown & F'ton. Birch cabinets, cvac, main bath w/dbl vanity & cheater door. Good sized rooms, above gnd pool, partially fin. basement.



42 KATIE AVE., \$144,900. New on private lot. MBR w/hwd floors & ensuite w/whirlpool & dbl vanity. 2 lrg BRs & full bath w/1-pc tub surround on main flr. Lower level fin. w/lrg famrm, 4th BR, laundry & 3/4 bath.



LOT 193 LIBRA LANE, \$179,900. Main flr has birch floors, birch kitchen cabinets, lvrn, dining room, powder room/laundry combo, office, 3 lrg BRs upstairs w/2 full baths incl. Master ensuite w/corner whirlpool.



52 SATURN CRES., \$239,000. Custom oak kitchen w/hwd flrs, lvrn w/vaulted ceiling w/skylights & floor to ceiling stone fireplace. Master ensuite w/2 person jacuzzi, sep. shower & dbl vanity. Attd triple garage.



121 HWY 3 NEW MARKET, \$109,900. 3 bdrm bungalow w/new floating hwd floors, new carpets, upgraded colonial doors & trim, walkout bsmt completely finished w/new full bath. Nicely landscaped 2.5 acre lot.



155 BLISS CARMAN DR., POETS HILL, \$229,900. Eat-in birch kitchen w/ceramics, formal dining & lvrn, 4 lrg BRs incl. private MBR w/ensuite which has corner whirlpool and shower. Covered front verandah.



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10 Min. to CFB

\$118,900

Shows pride of ownership. 7 year old S/E, 3 bedrooms, 2 baths, solid oak kitchen, french patio doors off dining room to 12'x9' deck. 26'x14' family room, paved drive, concrete walkway, fully landscaped.

10 Min. to CFB

20 Min. to CFB

\$128,900

4.5 year old S/E, 4 bedrooms, 3 baths, solid birch kitchen, dining room with french doors to rear deck. Hardwood floors in living room, dining rm & kitchen. 23'x13' family room with wood stove, double garage, 1.25 acr.

20 Min. to CFB

5 Min. to CFB

\$89,900

Country charm. 1.5 storey, 3 bedrooms, 2 baths, eat-in kitchen, dining room patio doors to deck, living room with fireplace, sunroom, attached 30'x14' workshop, 2 sheds, 1.2 acres, fully landscaped.

5 Min. to CFB

\$81,900

Well maintained starter bungalow with 2 bedrooms on a quiet street. Large lot with mature trees. Numerous renovations. New oak kitchen, new windows, bathroom and pressure treated wrap around deck.

5 Min. to CFB

20 Min. to CFB

\$99,900

Well maintained 4 bedroom, 2 bath bungalow. Eat-in kitchen, family room with pellet stove, cladmate insulation and vinyl siding. New roof '98, flooring, 12'x24' pressure treated deck.

20 Min. to CFB

8 Min. to CFB

\$119,900

1,700 sq. ft. 3 bd, 2 bath home. Kitchen w/built-in china cabinet, living room with hardwood floors, main bath with double sinks separate from tub area, mud room, shed, on 1 acre.

8 Min. to CFB

25 Min. to CFB

\$93,900

Monthly income of \$575 from basement apt. 5 bedroom bungalow. 2 baths, 2 kitchens, patio doors off dining room to rear deck. Wood stove and shed.

25 Min. to CFB

15 Min. to CFB

\$69,700

3 BR starter bungalow. 22'x21' family room with wood stove, front and rear 12'x14' deck. Satellite dish with accessories. Fridge, stove, shed plus 1 acre. Fully landscaped.

15 Min. to CFB

\$154,500

Million \$ view. 2 year S/E 3 BR, 2 baths. Oak kit, patio doors off dining room to rear deck, hardwood flooring, double car garage, paved drive, 3 year home warranty remaining.

St. Jean, Québec



Diane Marshall & Denis Depelteau

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33 MANSART, ST-LUC: \$109,900. How about a house with lots of space? 8 rooms and 4 bedrooms. A 16x17 patio and private lot. Vous cherchez de l'espace? 8 pièces et 4 chambres. Un patio de 16x17 et un terrain privé.



193 RIMBAUD, ST-LUC: \$162,000. Come and enjoy these sunny rooms. Hardwood floors, modern kitchen, large bedrooms, finished basement and fenced in lot. 8 belles pièces ensoleillées, des planchers en bois franc, un sous-sol fini et un terrain clôturé.



308 STE-MARIE, ST-JEAN: \$89,900. Close to everything. 7 rooms, finished basement and a private lot. Située près de tout. 7 pièces, sous-sol fini et un terrain privé.



590 DU CLOCHER, L'ACADIE: \$108,000. A country feeling. Modern kit., 5 BRs, 2 full baths, hrdwd flrs, fin. bmt & a slow comb. wdstv. La vie de campagne près de tout. Une cuisine moderne, 5 chamb, bois franc, 2 salles de bain, sous-sol fini et un poêle à combustion.



En pagne cottage de pierre 1874, grand terrain paysager, a 15 min de la base, 124,000\$.
In the country, your dream, stone house in very good shape. Large rooms, garage, shed. A must see. \$124,000.



ST-JEAN: Condo 3 chambres, foyer, garage interieur, piscine creusé cuisine luxueuse. Pres de tout
ST-JEAN: Condo 3 bedrooms, fireplace, interior garage, inground pool. Well situated. \$119,500.



PRES DE L'EAU: cottlage 3 chambres, garage 16x26, construction 1992. descente de bateau, foyer au gaz, \$124,900.
Near the river with boat access. 3 bedrooms, garage 16x26', private lot, gas stove. \$124,900.



IBERVILLE, brick house 30x39'. 10 min. from base, 4 bedrooms, wood floors, near school. \$87,000.
IBERVILLE, tout brique, 3 chambres au meme niveau +1 au sous-sol Planchers de bois franc, grand salon. \$87,000.



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CENTRAL GATINEAU-COTE D'AZUR AREA SUPERB TWO STOREY HOME WITH ATTACHED GARAGE, 3 BED, NICE LARGE LOT WITH ABOVE GROUND POOL, FIREPLACE. \$109,900.



HULL-SECTEUR MONT BLEU, JOLIE BUNGALOW AVEC PCC, BOIS FRANC, SOUS SOL AMENAGER, PRES DE TOUT. 116,900\$.

HULL, NICE BUNGALOW WITH MANY RENOVATIONS, 4 BED, WOOD FLOORS, FINISHED BASEMENT, CLOSE TO ALL AMENITIES, \$116,900.



GATINEAU-SECTEUR CHEVAL BLANC. MERVEILLEUX DEUX ETAGES RECENT, 3CC, CHAUFFAGE AU GAZ, CLOTURE, LUXUEUSE SALLE DE BAIN, 140,000\$.

GATINEAU - CHEVAL BLANC AREA. LOVELY TWO STOREY HOME RECENTLY CONSTRUCTED, 3 BED, GAS HEATING, FENCED, LUXURIOUS BATHROOM. \$140,000.



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GATINEAU, NOUVEAU SECTEUR - SUPERBE SEMI DETACHER AVEC GRANDE REMISE, 3CC, GRAND COURS CLOTURE, PHT, SOUS SOL FINI, PRES DE TOUT, 89,900\$.

GATINEAU, NEW AREA, SUPERB SEMI DETACHED WITH LARGE ATTACHED SHED, 3 BED, LARGE LOT WITH HUGE COVERED DECK SURROUNDING ABOVE GROUND POOL, FINISHED BASEMENT, \$89,900.



GATINEAU, TRANSFERT - NOUVEAU SECTEUR CENTRAL MERVEILLEUX DEUX ETAGES AVEC GARAGE, 1938 PC., 3 GRANDE CC, LUXUEUSE SALLE DE BAIN, FOYER, BOIS FRANC, TRES GRAND TERRAIN AVEC PHT, CUL DE SAC, 169,900\$.

GATINEAU, TRANSFER - NEW AREA, CENTRAL. BEAUTIFUL 2 STOREY HOME 1938 SQ. FT., 3 LARGE BED, LUXURIOUS BATHROOM, FIREPLACE, WOOD FLOORS, VERY LARGE LOT WITH ABOVE GROUND POOL, CUL DE SAC, \$169,900



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Agent immobilier Agreé
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GATINEAU - \$135,000. Beautiful Canadian home. 3 bdms, large lot 13,000 sq.ft. Canadienne, en parfaite condition. Située dans un croissant, 3 ch à c, bois franc, boiserie, sous-sol aménagé.



AYLNER, Rivermead - \$139,000. Open concept 2 storey home. Located in beautiful area of Aylmer, facing park. Ideal for family. 2 étages avec garage, const 1997, bois franc au salon. 3 ch à c.



GATINEAU Centre ville - \$85,000. Semi-detached, with some renovations (kitchen, hardwood floors, finished basement. 3 ch à c, bois franc, cour clôturée, le tout d'un état impeccable.



GATINEAU - \$86,900. Private yard with above ground pool. Close to all amenities. Immediate occupation. Semi-détach, 3 plus 1 ch à c. Immense cuisine ensoleillée.



GATINEAU - \$78,500. Starter garden home. Lovely spacious lot with multi level deck surrounding in-ground pool. 3 ch à c, 2 s de bain, bois franc, pré de tout less services.



HULL - \$89,900. Duplex, great investment, hardwood floors, beautiful yard, main floor rented, \$475,00. Duplex en partie rénoveré, r.d.c. loué \$475,00, bois franc, belle cour clôturée.



AYLNER, Wychwood - \$85,000. 3 bdsm, stone fireplace in living rm, wooded lot. Bungalow pour jeune famille, sur terrain boisé de 10,000 pi.c. Prés de la rivière, foyer de pierre au salon.



MASSON ANGERS - \$83,900. Private fenced in yard with lovely fruit trees. Bungalow, 2 ch à c, secteur résidentiel.

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Valcartier, Québec



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STE-CATHERINE, 112,900\$. Rénovée au goût du jour, cottage superbe, de type campagnard, 4 chambres, 3 salles de bains, terrain 42,692 p.c., un bijou, coup de coeur assuré!



SHANNON, 139,000\$. Vous serez charmé par son intérieur, toit cathédrale, 4 chambres, armoires stratifié, terrain de 40,000 p.c., garage détaché, vous ne serez pas déçu!



NEUFCHÂTEL, 69,900\$. Style cottage, jolie maison de ville, 3 chambres à proximité école, transports en commun.



STE-CATHERINE, 119,00\$. À paliers multiples, elle saura vous charmer, aucun tapis, terrain intime, piscine hors-terre, garage, elle n'attend que vous!



VAL-BÉLAIR, 68,000\$. Petit prix, petit budget, plain-pied, 3 chambres même niveau, à proximité écoles, bibliothèque, aréna et plus encore.



STE-CATHERINE, 99,900\$. Propriété impeccable, faites de votre rêve une réalité, ravissante moderne, aires ouvertes, bois-franc, sous-sol aménagé, terrain clôturé, piscine HT, secteur jeune.



VAL-BÉLAIR, 83,000\$. Coquette, très chaleureuse, fonctionnelle, 3 chambres, près de tous les services, construction 10 ans.



VAL-BÉLAIR, 97,500\$. 2 beaux logis de 5 1/2 pièces, rénovés, garage détaché, terrain superbe, aucun voisin arrière, idéal pour garder parents, possession rapide si désirée.



VALCARTIER, 93,000\$. Pour amateurs de la nature, style suisse, 3 chambres, terrain très boisé, vue sur les montagnes, à 10 minutes de la Garnison de Valcartier.



VAL-BÉLAIR, 89,900\$. Plain-pied, 4 cotés brique, abri d'auto, terrain de 17,800 p.c., revenu de 400\$ mensuel, faut voir!



VAL-BÉLAIR, 79,900\$. Plain-pied, très propre, belles rénovations complétées, cuisine, salle de bain, planchers et plus encore, idéal ler achat!



STE-CATHERINE, 89,900\$. Cottage, 4 cotés brique, 4 chambres, foyer au salon, combustion lente au sous-sol, rue sans issue, idéal jeune famille.



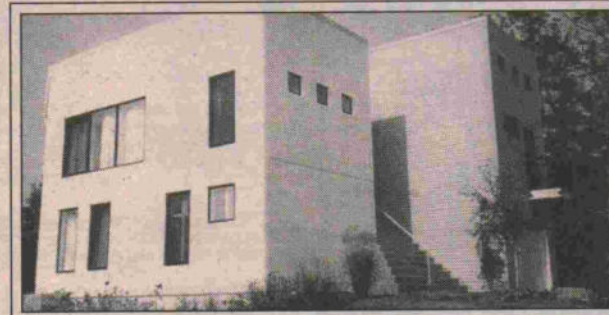
BEAUPORT, 92,500\$. Moderne, entrée split, cuisine spacieuse, bain tourbillon, fenêtres PVC intérieur & extérieur, sous-sol aménagé, terrain bien aménagé, piscine et remise.



NEUFCHÂTEL, 99,900\$. Très belle moderne, bois franc, céramique, salle familiale avec combustion lente, beaucoup de rangement à visiter sans faute!



CHARLESBOURG, 109,500\$. Rénovée, impeccable, cuisine de rêve, salle de bain avec Jacuzzi, garage 12x24, piscine creusée et plus encore.



MONTCHATEL, 239,000\$

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Abducting Mother: Carline Vandenberg
Born: September 12, 1962
Height: 5'6" Weight: 115-120 lbs
Hair: dark brown
Eyes: dark brown
Missing since: October 14, 2000
Missing from: Scotland, Ontario



OLIVIA MERKLEY
Height: 3'10"
Weight: 42 lbs
Hair: brown
Eyes: dark brown



PETER MERKLEY
Height: 3'10"
Weight: 45 lbs
Hair: light brown
Eyes: dark brown



GRAY MERKLEY
Height: 3'10"
Weight: 44 lbs
Hair: blonde/brown
Eyes: dark brown

Missing since:
Oct. 14, 2000
Missing from:
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Born: Jan. 1, 1993

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EMBURN VILLAGE. Spacious 4 bedroom home with 2-1/2 baths. Backs onto bicycle path. Lovely. \$169,900.



OTTAWA SOUTH (Alta Vista). 4 bedroom bungalow, 2-1/2 baths, 2 fireplaces, walking distance to hospitals. \$269,900.



BEL AIR PARK (West). Great all brick bungalow, hardwood floors, fireplace, newer kitchen. Located close to parks and downtown. \$169,900.



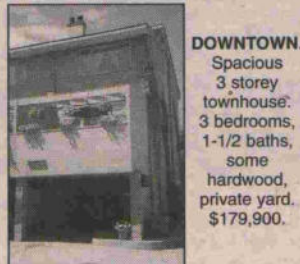
OTTAWA SOUTH. Meticulous 3 bedroom bungalow. Hardwood floors, newer white kitchen. Great location. \$179,900.



BEACON HILL (EAST). Pretty garden home with main floor den or 4th bedroom. Some hardwood on main floor.



CHAPEL HILL (East). Lovingly cared for 5 bedroom home with main floor den, family room, gorgeous ensuite, some oak flooring.



DOWNTOWN. Spacious 3 storey townhouse: 3 bedrooms, 1-1/2 baths, some hardwood, private yard. \$179,900.



EAST (Orleans). Upgraded 4 bedroom, 4 bath on quiet crescent. Main floor family room, large deck. \$214,500.

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575 Acres, Very secluded. \$199,900. Enjoy the peace in this quiet setting. Older log home with detached garage, gazebo, cook shack, sugar shack, electrical done '92, garage is wired, storage shed.



Silverbush Subdivision. 3/4 - 1 Acre Lots! \$21,000-\$28,000. Subdivision. Other lots available in Morewood, Berwick & Casselman. **Lots available in Chrysler.** Builder will custom build for you. Warranty. Call for details. VTB Available.



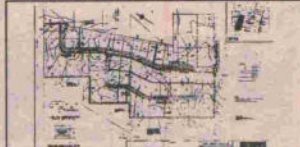
New 3 bedroom bungalow. \$144,900. New subdivision in Vernon - 20 minutes to city. Carport, Almonte model. Island in kitchen, 1046 sq.ft, oak cabinets, sunshine ceiling. Available for December occupancy!



YOU OWN THIS LAND! \$65,900. Three bedroom mobile, double detached garage, all appliances included. Mature trees, lot 200 x 157 ft. TV antenna, surrounded by farmland.



Two townhouses in West Ottawa. \$69,900 each. 2+1 bedrooms, 1.5 baths.



LYNN VALLEY ESTATES IN VERON. \$32,000 60 lots available, two lots severed for immediate occupancy. Others subject to registration. GST included in price. Builder will build to suit. Call for details.



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If you are being posted or retiring anywhere this year and would like an information package sent to you from that location, just give me a call.

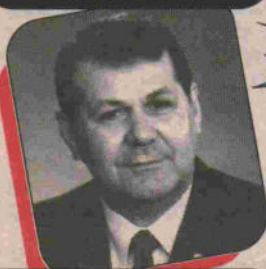
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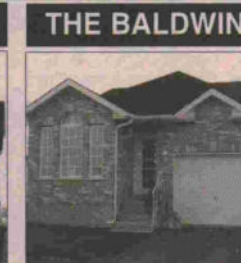
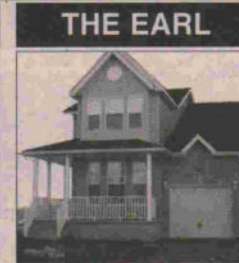
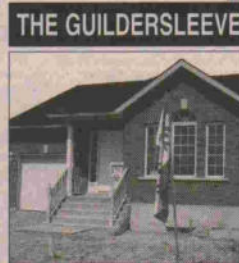
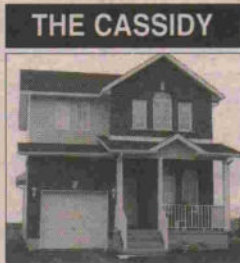
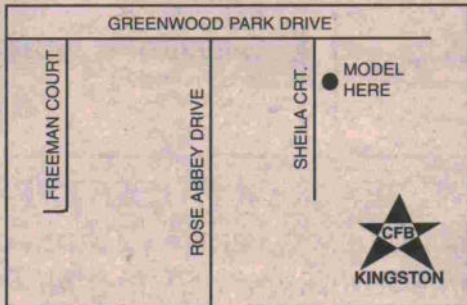
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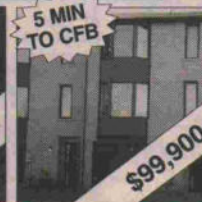
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Quality Built Homes In Greenwood Park in the East End (3 Minutes to C.F.B.) and Cobblestone Ridge in the West End!



1,290 SQ. FT., \$134,900 1,265 SQ. FT., \$149,900 1,440 SQ. FT., \$138,900 1,120 SQ. FT., \$129,900

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Excellent family home with rear walkout, 3 spacious bedrooms, lower level with rec room and bathroom. Gorgeous large, well landscaped yard. Shopping, on bus route. A non-smoking home.

Top quality family home in mint condition. Lovely hardwood floors in living & dining rooms. Eat-in kitchen with dishwasher, patio doors to interlocking patio. Lower level with professionally finished rec room, central air and fenced yard.

Very well located family home. Main floor family room with wood fireplace, main floor laundry, central air & vac. 4 piece ensuite off master bedroom. Lower level with rec room, lots of storage, close to shopping centre.

Inground pool. Private jacuzzi room. Very well located on cul-de-sac. Fully finished on all 3 levels. Fireplace in family room & rec room. Ceramic in entrance & large kitchen overlooking family room. Rec room wet bar. Large fenced lot.

Very well located and well laid out townhome with approx. 1,300 sq. ft. of space. Super location, close to local mall. Boasting a large master bedroom plus 2 other bedrooms.

Wonderful 4 level backsplitt across from park. Private, treed, fenced backyard. Nice eat-in kitchen w/wood cabinets. Overlooking family room with bright window. New front bay window. Well kept & clean. Location perfect. Close to schools.

Barrie, Borden, Ontario



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ROSE MODEL HOME. 1,820 sq. ft. 4 bedroom, 2 storey, 2-1/2 baths, main floor family room, separate dining room, main floor laundry room, eat-in kitchen features centre island, walk-out to deck, pantry & lots of cupboard space. Master bedroom w/ensuite. Special features include Clair, C/Vac, fully fenced yard, double car garage w/auto door opener & full unpolished basement. Asking \$179,900.



ALL BRICK BEAUTY. 1,360 sq. ft. all brick back-splitt in desirable "Riverwatch" Subdivision backing onto Nottawasaga River and park area. Master bedroom features 3-pc. ensuite and his/hers closets. Unpolished basement has walk-out to yard and awaits your special touch. Home has Clair, C/Vac and a separate dining area. Asking \$161,900. Call Fran or Tom for private viewing.



GARDEN OF EDEN. Over 1,800 sq. ft. of finished living, all brick, 3 bedroom tastefully decorated raised bungalow backing onto park area. Sep. dining room, eat-in kitchen w/DW, very lg. bath. Partially fin. bsmt. w/rough-in for 2nd bath. Features: foyer w/front, rear & garage entries. Auto garage door opener, beautifully landscaped yard. Air conditioned & rough-in for C/Vac. Close to schools & shopping. Asking \$159,900.



IMMACULATE EXECUTIVE HOME. Over 2,400 sq. ft. finished living space, 3+2 bedrooms, 8 yr. old ranch bung., 2 full baths. Finished bsmt. w/games room, rec room w/atural gas wood stove & cold cellar. Ceramic floors in foyer & kitchen, Clair, Lg. pantry. Double car garage w/inside entry to house, auto garage door opener. Fully fenced backyard, 12x13 deck. On quiet cul-de-sac, close to schools, shopping & Hwy. 400. \$204,900.



INDOOR POOL. 2,200 sq. ft. fin. living space, 3+1 bdrm, 2 full baths, 30x18' keyhole shaped inground/indoor heated pool. Ceramic floors, Clair, 3 yr. old carpeting. Walk-out from dining & rec rm to bi-level deck. Fully fin. bsmt., jet tub in lower level bath, wet bar in rec room, workshop in rear of garage. Timed inground sprinkler system, pool house 42'x24' w/skylight & wood stove. Much more. Offered at \$198,900.



FULLY FINISHED. Over 1,900 sq. ft. finished raised bungalow 3+1 bdrms w/2 full baths, jet tub, rec room, games area, wood-burning FP, 4th bedroom in bsmt., wet bar, hwd. floors throughout upper level, dishwasher, walk-out from kitchen to lg. deck, Clair, C/Vac, double garage w/auto garage door opener. Fully fenced backyard, shed, nicely landscaped, close to schools & shopping. Asking \$154,900.



IMMACULATE. Over 2,200 sq. ft. finished living space, brick raised bungalow w/3+1 bedrooms & 2 baths, fully finished lower level w/games room, workshop & 4th bedroom, oak walk-out upper level, dishwasher, walk-out from kitchen to lg. deck, Clair, C/Vac, walk-out from kitchen to covered 6'x13' deck, double garage w/door opener. Being offered at \$164,900. Call Fran or Tom.



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ANGUS \$59,900. Large 3 bedroom mobile in Shamrock Park. Eat-in kitchen. Master with walkout. Beautiful yard is partly fenced. Only 5 minutes to Base Borden.



ANGUS \$98,900. In-law potential with this 4 bedroom home (in-law area has 1 bdrm, living room, kitchen and bath room). Possibility for income. Huge yard. Only 5 minutes to Base Borden.



NEW LOWELL \$99,900. Half acre lot & characteristic 2 storey home. Hardwood flrs. Wood stove in family room. Lrg eat-in kitchen. Living rm with flower nook. Only 15 mins to Base Borden.



NEW LOWELL \$124,900. 1/2 an acre of rolling land & stream at rear of yard. 3 BRs, eat-in kitch w/walkout to triple level deck overlooking gorgeous yard and stream. 15 mins to Base Borden.



ANGUS \$134,900. 3 bedroom home on large in-town lot. Separate 1 bedroom apartment for added income, in-laws or teens. Central air, gas heat, 2 paved driveways. Only 5 mins to Base.



ANGUS \$149,900. 3 bdrm doll house in heart of Angus. Large lot 66'x230'. Full finished basement, playroom and family room, central air, hardwood flrs & upgraded carpets. 5 mins to base.



ANGUS \$157,700. Outstanding 3 bdrm home on huge 85'x225' lot in town. MBR has ensuite & walkout to deck. Kit. has loads of cpbrds & California lighting. Hdwd flrs, beautiful bright sun room, 40,000 BTU gas fireplace w/remotest. Lrg 16'x20' shop at rear of yard has vinyl siding, shingled roof, garage door for lrg equip. & hydro. Steel roof has 35 year warranty remaining. 5 mins. from Base.

Although **Base Borden** and **Angus** have the 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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SHONIKER AVE. Fully upgraded 1,170 sq. ft. raised ranch bungalow. Gas heat, central air, 4-pc and 2-pc baths, woodstove in rec room. New windows. Great location. \$109,900. Call Mike Cowan 1-800-263-2177.



REDNERSVILLE ROAD. Impressive 2,300 sq. ft. home, with fabulous view of the Bay of Quinte. Large principal rooms. Oversized 2 car garage, plus separate det'd garage on 1.4 acres. \$199,900. Call Mike 1-800-263-2177.



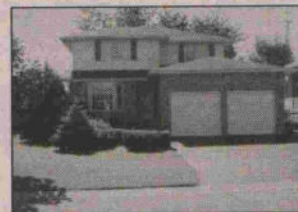
WEST SIDE. All brick bglv. 4-pc bath & 2-pc ensuite. Fireplace in living room, det'd garage. Presently vacant waiting for offer. Fabulous location surrounded by houses of superior value. \$95,900. Call Mike Cowan 1-800-263-2177.



FABULOUS DEAL. Immaculate 3 BR home. Full bsmt, hdwd floors, all windows new, central air, spacious rooms, detached garage. East side location. Bike to 8 Wing. \$84,900. Call Mike Cowan 1-800-263-2177.



EAST SIDE. Immaculate 1,300 sq. ft. updated bungalow. 3 baths, fully finished basement with airtight wood stove. Easy access to 8 Wing and near V.P. Carswell Public School. \$114,900. Call Mike Cowan 1-800-263-2177.



FORCHUK CRES. West end, 1,980 sq. ft. 4 bdrms up, 4 baths, gas fireplace, ceramic flrs. Immaculate, main floor laundry, central air & vac, high-effic. forced air gas furnace. \$184,900. Call Mike Cowan 1-800-263-2177.



VILLAGE OF FRANKFORD. Easy living, small town Canada. 3 bdrms up, hardwood floors, main floor laundry, 4-piece and 2-piece baths. Attached garage, large private yard. \$79,900. Call Mike Cowan 1-800-263-2177.



WEST SIDE TOWN HOME. 1,200 sq. ft. Totally upgraded carpet, windows, deck, gas heat. Central air, 3 bedrooms, fenced yard, new roof with guarantee. \$83,900. Call Mike Cowan 1-800-263-2177.

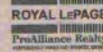
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DEEP RIVER \$89,900. 3 + 1 bedroom brick bungalow w/ finished basement, woodstove, gas heating, c/a, c/vac plus a detached garage in a great neighbourhood close to playground and school.



PETAWAWA \$95,000. 3 + 1 brick bungalow with finished basement, woodstove in rec room, hardwood flooring and updated kitchen on a quiet street just a few minutes from Base.



CHALK RIVER \$89,900. Brick bungalow with attached garage on large well landscaped lot featuring formal dining room, 3 large bedrooms, oil heat, finished basement and close to Base.



CHALK RIVER \$124,900. Two storey home with attached garage, gazebo, pool & fenced yard. Features oak kitchen, fireplace in living room, finished basement, gas heat & main floor laundry.



DEEP RIVER \$79,900. 2 storey brick with finished basement featuring hardwood flooring, newer windows, deck, carport plus is located on a quiet street close to playground & school.



PEMBROKE \$99,900. Centrally located in city, this home features a gorgeous kitchen with lots of oak cupboards, finished basement, hardwood floors & low maintenance exterior plus a great lot.



PETAWAWA \$124,900. In a newer subdivision, this 4 bedroom brick bungalow features 2 baths, oak kitchen with breakfast nook, French doors from dining room to deck, c/vac & outside entrance to basement.



PETAWAWA \$115,000. Finished top to bottom this 3 + 1 bedroom bungalow with large working kitchen, patio doors to deck and attached garage awaits your inspection. Well manicured grounds.



PEMBROKE \$75,900. Close to west end mall and just a short drive to Base, this 5 bedroom home with several updates, country style kitchen and carport on a large lot awaits your personal inspection.



PETAWAWA \$127,000. Large corner lot, double insulated garage, paved drive, tastefully landscaped, opens the door to this 4 bedroom, 2 bath home with a gorgeous oak kitchen, rec room with bar & gas stove & more.



CHALK RIVER \$78,900. Three bedroom bungalow nestled on a large, landscaped lot with a private back yard, newer windows, gas heating, central air conditioning, deck and paved drive.



DEEP RIVER \$119,900. On a quiet crescent, this 2 storey home offers you vaulted ceilings, 2 gas fireplaces, finished basement, 2 baths, formal dining, updated kitchen, inground pool & gleaming hardwood in living room.

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FAMILY HOME - close to schools, parks, bus, and the shopping mall. Bright living room, separate dining room, 4 bedrooms, 2 baths, large family room, workshop, for under \$179,000.



END UNIT - this 3 bedroom townhouse is in a family complex, pets permitted, close to all essential services, nicely updated, great play area, asking \$126,900. Call now!!



SPACIOUS LOT - located close to the base this home needs a little TLC but the price is right - only \$139,900!! So roll up your sleeves and bring your paint brush and make this house a home but call quickly, at this price it won't last.



CAPE COD - style home in a good family area, nice size lot, fenced rear yard, excellent condition, all the bedrooms are on the upper level, good floor plan, it even has room for a home office or work shop. This home is a must see, call me now.

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WESTWOOD: Vaulted ceilings, open floor plan, 3 bedrooms, 3 baths, fully developed lower level, eat-in kitchen, garage with extra parking.



DEER LODGE: Character + charm. Hardwood floors, 4 bedrooms, 2 baths, playroom + office down, oversized heated garage.



CHARLESWOOD: Hardwood floors, spacious rooms, cozy fireplace, 3+ bedrooms, 3 baths, rec room + office down, attached direct garage.



WHYTERIDGE: Contemporary open design, island kitchen, main floor family room, 3 bedrooms, 3 baths, loft office up, attached direct garage.



ST. CHARLES: 3+ bedrooms, 2 baths, eat-in kitchen accessing raised deck, huge fenced yard, fully developed down, many updates, newer garage.



RIVER WEST PARK: Open design with oak, main floor family room, fireplace, 3 bedrooms up, 4th down, rec room, office, 3 baths, attached garage.



ST. JAMES: Cozy 2 bedroom, hardwood floors, eat-in kitchen, fully developed down, many updates, central air, newer driveway + garage.



WESTDALE: Updated side-by-side, 3 bedrooms, 2 baths, eat-in kitchen, fully developed down, rec room + workshop, spacious fenced yard/patio.

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CHARLESWOOD, \$74,900. Terrific location, 6 rooms, 3 bedrooms, 1,022 sq. ft. 2 storey, updated eat-in kitchen, huge rec room, C/air, all appliances remain.



WEST END, \$72,500. Mint condition, 950 sq. ft., 2 bedroom bungalow, neutral decor, loads of upgrades.



CRESTVIEW, \$103,900. Fabulous family home, 1,245 sq. ft. 3+ bedrooms, finished rec room, den + bedroom in basement. Just move in and enjoy.



CHARLESWOOD, \$114,900. Totally remodelled, bright 1,300 sq. ft. bng., 3 bedrooms + additional 2 bdms in lower level. Many upgrades including kitchen, shingles & bathrooms.



WHYTE RIDGE, \$169,900. Immaculate 1,660 sq. ft. 2 storey with 4 bedrooms, main floor family room, large eat-in kitchen, professionally developed lower level.



LINDEN WOODS, \$179,900. This one's a show home — McPhillips built. 2,150 sq. ft., 2 storey home, oak trim throughout. A must see!



RIVER PARK SOUTH, \$103,900. Great family home situated close to all schools. An 1,120 sq. ft., 3 bedroom bungalow with fully finished basement, fenced yard and more.



WESTWOODS, \$114,900. Located on a desirable bay. Bright, open spacious 1,370 sq. ft. bungalow with 4 bedrooms, good sized eat-in kitchen, dev. basement. Many upgrades.



WEST END, \$79,900. Well maintained 950 sq. ft. 2+ bedroom bungalow, 2 baths. Character galore. Cute, cozy starter home.



CRESTVIEW, \$97,900. Fully updated 1,000 sq. ft., 3 bedroom bungalow with 2 extra bedrooms in basement, C/air, well maintained and in a good location.



WHYTE RIDGE, \$144,900. Well maintained 1,640 sq. ft., 4 level split, located on a quiet cul-de-sac, C/air, C/vac, freshly painted interior, 3 full baths and more.



SPRINGSTEIN, \$103,900. Well maintained 1,727 sq. ft. bng. w/4 bdms. New addition, lg. eat-in kitchen w/cedar cabinets, C/air. 2 full baths, 26x26 dble insul gar on a 330x100' lot.

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ROCKY RIDGE, northwest Calgary. \$249,900. 2,400 sq. ft., 4 bedrooms, den, hardwood floors, gas fireplace, main floor laundry, double attached garage. Only 1 year old.



SCENIC ACRES, northwest Calgary. \$247,900. 2,236 sq. ft., 2 storey, 4 bedrooms up, den, main floor laundry, living room, dining room, hardwood floors, large pie lot, double attached garage.



DOUGLAS GLEN, southeast Calgary. \$204,900. 2,000 sq. ft., 3 bedrooms, bonus room over garage, hardwood flooring, main floor laundry, 2 sided gas fireplace, white kitchen cabinets.



OKOTOKS, 20 minutes south of Calgary. \$230,000. 1,800 sq. ft., fully developed basement, 3 bedrooms up, gas fireplace, flanked by oak bookcases in family room, hardwood floors, main floor laundry, 24x22 attached garage.



OKOTOKS, 20 minutes south of Calgary. \$194,900. 1,786 sq. ft., 4 bedroom, 2 storey, main floor laundry, 2-1/2 baths, gas fireplace, new construction.



OKOTOKS, 20 minutes south of Calgary. \$215,000. Fully developed bi-level, 5 bedrooms, large pie lot, south backyard, large country kitchen, oak cabinets.



OKOTOKS, 20 minutes south of Calgary. \$159,900. Great starter home. 3 bedrooms, great room concept, gas fireplace, west backyard, double attached garage.



CHESTERMERE, 10 minutes east of Calgary. \$329,900. 2,130 sq. ft. bungalow, triple garage, walk-out basement, 3 bedrooms, hardwood floors, large kitchen/nook, dining room, stucco exterior.



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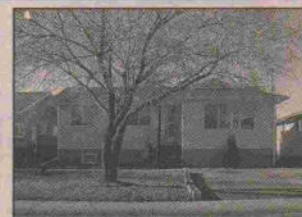
\$164,500 • 1364 sq. ft. back/front split • features hardwood • custom oak kitchen • elite colonial trim package • walk-out lower level • ID# 2874



\$139,900 • 1308 sq. ft. • 5 bedroom, 3 bath 4-level split • walk-out 3rd level • backs onto the trees • ID# 2624



\$134,900 • 1283 sq. ft. 4 bedroom, 3 bath bi-level • fully developed • spacious foyer • oak trim package • colonial trim & door lower level • formal dining area • ID# 2644



\$129,900 • 1212 sq. ft. 5 bedroom, 3 bath bungalow • hardwood living /dining room • fully developed basement • double detached garage • many upgrades • ID #2674



\$111,900 • NEW 1073 sq. ft. bi-level • country kitchen • whirlpool tub • corner shower • many custom extras such as windows & rounded corners • ID# 2674



\$89,900 • 964 sq. ft. 4 bedroom, 2 bath bungalow • granny suite • cathedral ceiling • oversized heated double garage • fully fenced • ID #2904



\$80,000 • 1115 sq. ft. 5 bedroom, 3 bath semi-detached • oak kitchen • fenced • close to all amenities • ID# 2704



\$79,900 • 1800 sq. ft., 4 bedroom, 2 bath bi-level • generous foyer • fenced • deck off kitchen patio doors • ID# 2854

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