

Check all 'angles' before proceeding to purchase a home

Buying a home is one of the largest investments many people will ever make.

The most important preliminary step taken towards purchasing a house is not viewing the market, however — it's determining the buyer's financial situation. A loans officer at a bank or credit union can advise the prospective buyer on the amount of money a mortgage company would be prepared to lend against the purchase price of a house.

Financial considerations must also include property transfer tax, cost of a survey certificate, insurance, mortgage appraisal fee, property tax, household repairs and legal fees.

After financial status is determined, the buyer should consider what type of neighbourhood he or she wants to live in, and what amenities he or she wants to have nearby.

Choosing the home itself requires further consideration. Those buying an older house, for instance, should look at its structure, roof and chimney for potential problems such as cracks or leakage.

The buyer should also consider heating costs by checking insulation, doors, windows and the heating system. The plumbing and electrical work should be inspected, as should the condition of fixtures.

Even when building a new home, the owner is advised to keep a close watch on construction, and to make a thorough inspection before taking possession. Ensure that the work has been completed to comply with local building codes, and that it has passed all required inspections.

Whether buying an older home or having a house built, assure that the design and placement of rooms is appropriate to any

special needs; consider also the appropriateness and size of furniture.

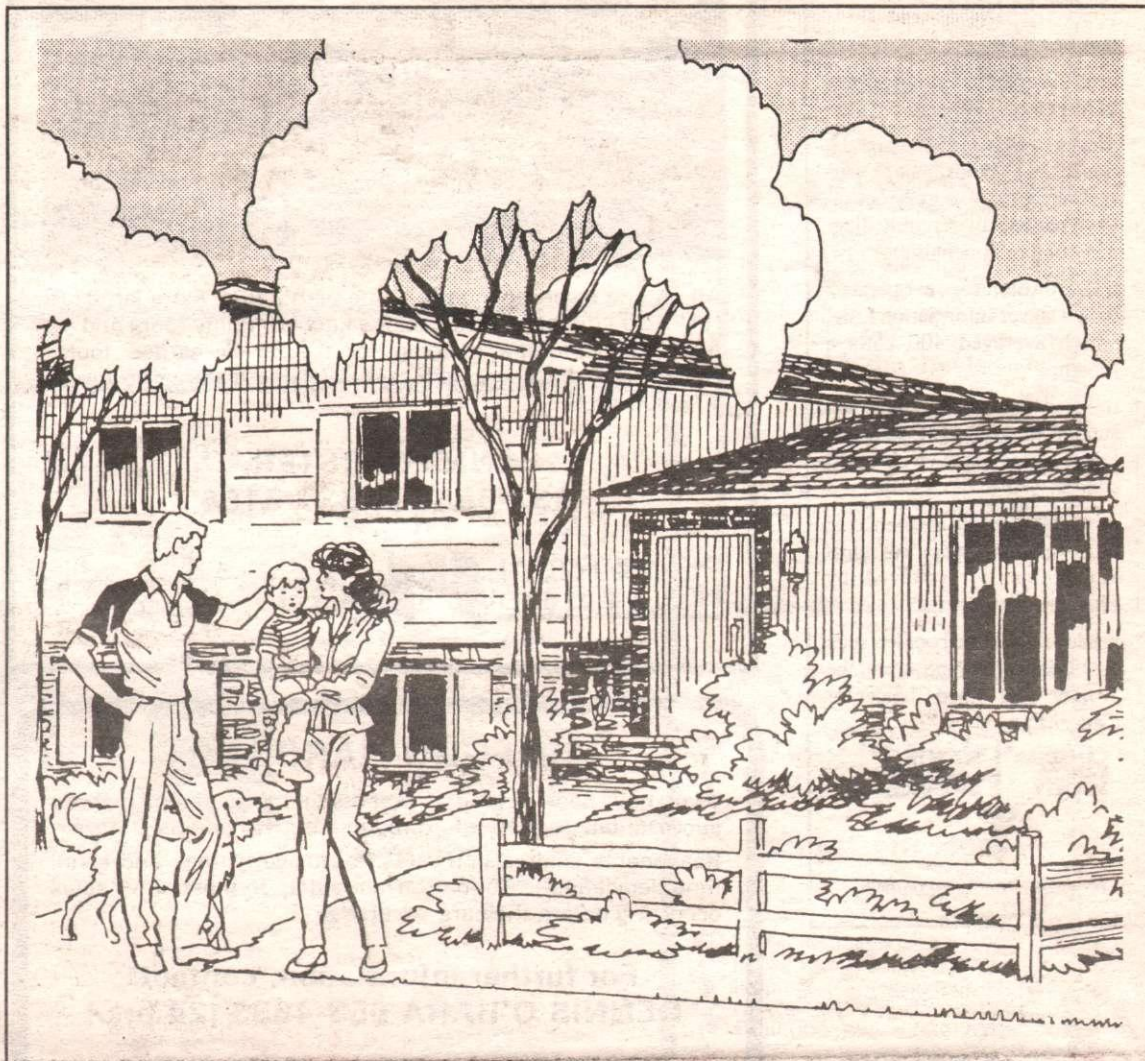
If the home is bought through a realtor, a land title search of the property should have been completed before the parcel went on the market. Before an offer is made on a house, the buyer should be aware of what financial (i.e., mortgage) or non-financial (easement, right-of-way) charges have been registered against the property.

The realtor can also determine whether the property and its use conforms to local bylaws.

If the home in question meets projected standards, the next step is to make a written offer to purchase, typically referred to as an Interim Agreement. Once signed by vendor and purchaser, this document is the dominant paper governing all subsequent transactions.

An Interim Agreement usually contains names of the parties involved, land description, purchase price, total deposit, the arrangement for payment of the balance, completion date for the agreement, possession date and adjustment date.

The price offered on a home should consider immediate addi-



tional expenses, such as repairs needed at time of possession.

At the time the offer is accepted, the purchaser has 30 days to arrange financing. This may mean agreeing to assume a

present mortgage or looking around for the best terms available. Comparing terms is important because numerous dollars can be saved over the lifetime of a mortgage if favourable terms can be negotiated.

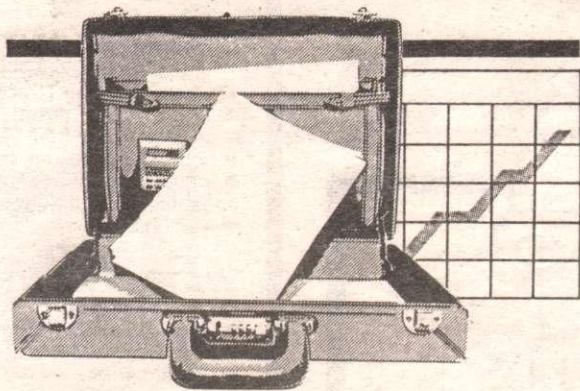
Some financial institutions, for example, offer a bi-weekly payment program. In essence, the borrower pays the equivalent of 13 monthly mortgage payments each year, rather than 12.

The savings are substantial: take a \$50,000 mortgage at 12 per cent (assuming the rate does not change) amortized over 25 years. A conventional mortgage would involve monthly payments totalling \$526.63, for a 25-year cost of \$157,986. This amount, less the original mortgage of \$50,000, equals a total interest of \$107,986 paid during the term.

In the bi-weekly system, the borrower pays \$263.31 twice a month. The total length of the mortgage is now reduced to 17.4 years, and the amount paid equals \$118,738. The total interest paid amounts to \$68,738 — for a saving of \$39,248.

In any mortgage agreement, the shorter the amortization period and the lower the interest rates, the less it will cost in the long run. The amortization period typically extends from 10 to 30 years. The homeowner may be permitted to prepay all or a portion of the mortgage before the end of the term, although payment penalties may apply.

Buying a home can be complicated and expensive. Obtaining legal and financial advice is recommended to all prospective buyers.



Your guide to Gulf Islands properties

COMPLIMENTS OF:

HOME FINDER'S GUIDE

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- * invest over three million dollars in research;
- * provide subsidized accommodation in the Vancouver and Victoria Lodges for over 1,600 out-of-town patients undergoing diagnosis and treatment there;
- * train 30 volunteers to operate a daily Cancer Information Line, which averaged 400 calls a month;
- * train volunteers in emotional support programs like Reach to Recovery for women with breast cancer;
- * provide financial assistance in transportation, equipment rental and items not covered by Pharmacare;
- * produce education booklets such as, "Cancer Prevention and the Worker" and "Food Choices for Cancer Prevention."



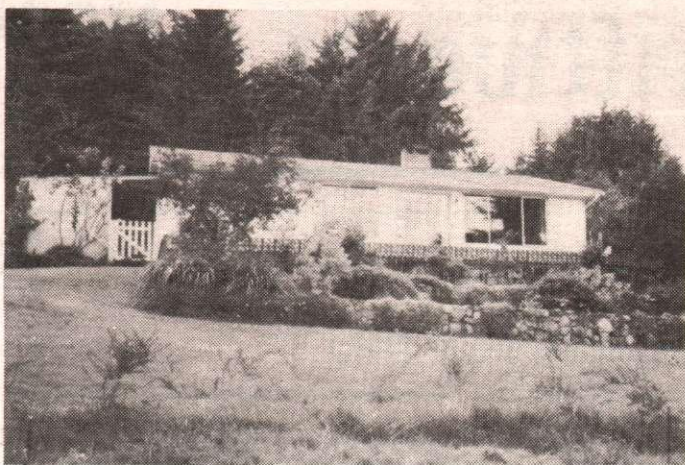
BRITISH COLUMBIA AND YUKON DIVISION



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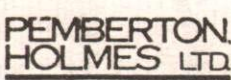
† Support Your Lung Association

PERFECT RETIREMENT HOME



All on one level ranch style home with 2 BRs. Extra large LR (11' x 30') dining area. Spacious kitchen, utility room and 4-pce. bath. Storage building for freezer & garden tools. Delightful garden, sea glimpses. Walking distance to town. \$76,900 MLS.

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WATERFRONT

- 1/2 acre on the sunny side of Booth Canal
- 92 feet of easy access beachfront
- piped water
- close to Ganges and the Golf Course
- \$38,000

WATERFRONT

- 1 acre along Vesuvius Bay
- 182 feet of waterfront
- large delightful home in top condition
- 2 fireplaces, double attached garage, sundecks, patio
- warm western exposure and privacy
- \$185,000

WATERFRONT

- 1 acre along Long Harbour
- 166 feet of waterfront
- sheltered moorage year round
- an attractive mix of trees on property
- good well
- \$57,000

WATERFRONT

- 1 1/4 acres along Trincomali Channel
- 220 ft. of oceanfront
- an unconventional, yet gorgeous home
- huge sunny atrium, large library, terrific ocean views
- an opportunity to enjoy the moorage, swimming, tennis, park and guest facilities of Maracaibo
- \$185,000

WATERFRONT

- 2 acres along Trincomali Channel
- 259 ft. of oceanfront with sweeping ocean views
- borders a park on the south side
- piped water
- an opportunity to enjoy the moorage, swimming, tennis, park and guest facilities of Maracaibo
- \$69,000

For more information on these or any waterfront properties, contact:

KEVIN BELL - 537-5537 or 537-5833 or FRANCES EIDE - 537-5537 or 537-9350

BUILDING LOTS FOR SALE

Two 1/2 acre lots cleared and easy to build on close to ocean and beach amenities. Asking \$17,000 and \$22,000.

2.7 acre level lot across from Fernwood Elementary School. Easy access and minimum site work required. Hydro and N.S.S.I. piped water in place. Good area for orchard or market garden. Asking \$39,000.

2.62 acres in Reynolds Road/Hillcrest area. Follow the markers to the best building site for views and year round sunshine. Hydro and good well in place. Asking \$27,000.

For information on these or other properties offered for sale in the Island, call: WYNNE DAVIES, 537-5537 or 537-9484.

MILLER & TOYNBEE REALTY LTD., Box 8, Ganges, B.C. V0S 1E0

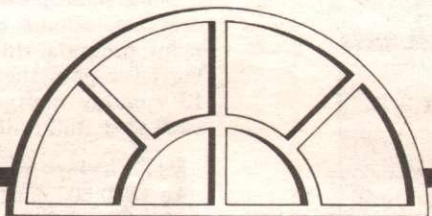
FULFORD HARBOUR

If you have been looking for property in the south end without success, talk to our Fulford representative, Dennis O'Hara. Reasonable commission rates, exclusive listings and a full time dedication to Fulford have resulted in most of his sales occurring before they are advertised.

For further information, contact:
DENNIS O'HARA 653-4633 (24 hrs.)



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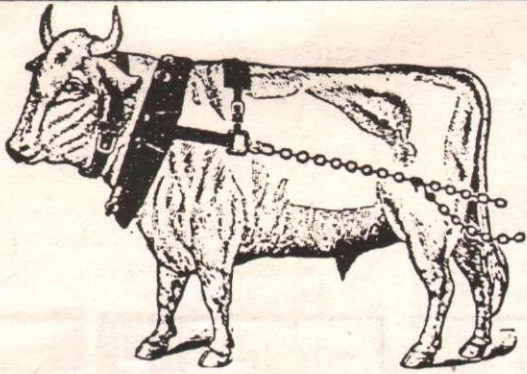
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DUCK BAY WATERFRONT

Delightful, private 3 BR. waterfront home near Vesuvius. Large kitchen, greenhouse, warm swimming and good moorage. Very nice and priced to sell at \$149,000 MLS.



FULFORD HARBOUR

A rare find in Fulford is this 1368 sq. ft. 2 storey Swiss Chalet style home. Well-built in 1979, it's on nearly 1/2 acre on a quiet cul-de-sac near Fulford Elementary School. And you can walk to the ferry! There's a large separate workshop with H.D. electric power. Ideal for the mechanic or as a studio. Great location - great value at \$88,000 MLS.

ALEX REID
537-5568 or 537-9780

GREAT SWIMMING WEATHER!

OCEANFRONT COTTAGE

3/4 acre with 160 ft. lowbank sea front. Very private. Fully serviced. 2 BR. cottage is ideal weekend retreat. Near desirable Vesuvius. Only \$119,000 MLS.

ST. MARY LAKEFRONT

115' west-facing accessible waterfront in a prime location. Very private with large evergreens flanking the winding driveway. Small cottage provides a cosy retreat. Offers to \$115,000 MLS.

YEAR ROUND INDOOR POOL!

15' x 30' heated indoor pool, nearly 3,000 sq. ft. delightful family home & 2.55 acres of excellent garden potential are some of the extra-special features in this centrally located property. \$154,900 MLS.

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MT. BAKER OCEAN VIEW

Acreage with spacious 2 level, 3 bdrm. home enjoys ocean views and has waterfront and beach access. \$174,500 MLS.



MOVE IN THIS WEEK!

Owner has bought another house so come and look at this beauty - newly decorated 2 bdrm. plus den, west coast contemporary with views of ocean, lake, mountains and woods. New "Seefire" glassfronted airtight, large workshop-garage plus a sunny secluded setting, make this a "must see". \$84,900 MLS.



HURRY OUT! IT'S TOO GOOD TO MISS!

Delightful hideaway retreat, totally secluded and private. Home overlooks Trincomali Channel and looks through to the mainland. Separate studio - workshop area. Call today. \$73,900 MLS.



CHARACTER HOME IN GANGES CORE AREA

Ideal for commercial-residential mix, this 2 bdrm. house is an ideal holding property. Long frontage on the Ganges bypass. \$115,000 MLS.



WHERE EVERYONE WANTS TO LIVE ... BUT FEW HAVE THE CHANCE!

Waterfront estate on Pender Island has 496 ft. of southwest facing oceanfront. A Frank Lloyd Wright style architect-designed contemporary home sits on 10 forested acres. Detailed brochure available. Offered for sale at \$375,000 MLS.



LINEAR WALKWAY ABUTTS THIS PRIME LOCATION COMMERCIAL 1 ZONE PROPERTY

On McPhillips Ave. Lot size 66' x 198'. Almost 1478 sq. ft. of space with 908 sq. ft. on main. Close to Ganges bypass. Adequate space at side of lot will provide access to rear of lot for parking. Existing buildings can easily be expanded to provide for more leasable space. \$129,500 MLS.

DON'T MISS THIS OPPORTUNITY TO OWN EXCEPTIONAL PROPERTY EASILY!

- Private, level, sunny ocean view building lot one block to ocean. Minutes to school and store. \$22,900 MLS.
- All day sun! Great value. Over 5 acres of seclusion and just 5 minute from Ganges Village. Well treed acreage is perfect for hobby farm or hideaway. Zoning R.R. 1. ~~\$25,900~~ \$21,900 MLS.
- All the hard work is done! Seaview acreage with cleared building site. Sunny, quiet 4.96 acres close to swimming, boating & fishing at nearby St. Mary Lake. Driveway & hydro to house site. \$49,000 MLS.
- Ideal investment lot in commercial core of Ganges. Currently zoned residential but easily rezoned to Commercial 1. \$45,000 MLS.



RUSTIC COUNTRY LIVING

This brand new farmhouse will take your heart away! From the old-fashioned covered verandah to the wood cookstove you feel a tie with the past. You'll love the owner's attention to detail, from the cedar framed windows to the hydro therapy tub you know that no expense has been spared. Five acres of land surrounds the home and there's wood to last you a lifetime. Act now and see the home that will be your family's dream. \$137,000 MLS.



PRIVACY WITHOUT ISOLATION

Nestled in the trees you'll love this beautifully landscaped 1 acre park-like setting. The quality construction, 2-level, 2 bdrm. plus den, 1600 sq. ft. home offers many features. A vaulted cedar ceiling enhances the living room with its zero clearance stone fireplace, wood windows and French doors. Garden shed, large garage and workshop complete the picture. See it today! \$86,000 MLS.



MOST DELIGHTFUL TO SEE

Cedar and stone enhance this charming easy-to-live-in contemporary design. Arbutus and fir ensure privacy and seclusion. This 10 acre, sunny southwest exposure property. A 56' x 8' lap pool provides all the recreation you could want! Don't hesitate, call today! \$179,000 MLS.



ONE OF THE FINEST VIEW HOMES ON SALT SPRING!

This 2 level home is ideal for a retirement couple with lots of room for visiting family or friends. Gardens are developed and there is a heated greenhouse for all you green thumbs. See it today — it won't last long! \$169,000 MLS.



ONLY THE SOUND OF THE BREEZE ...

Nestled in the trees yet lakeviews are yours from this 4-year old Cape Cod. Easy care lot with good garden area. Pine floors and ceilings add warmth. Only minutes from fishing and boating on St. Mary Lake. \$71,900 MLS.



GANGES HARBOUR FROM YOUR EASY CHAIR

Cute and compact and most desirable is this Lindal style house. The property is gently sloping and boasts fruit trees, garden and lawn. This "retirement special" home is within walking distance of the village and the view is right into Active Pass. See it today! \$64,900 MLS.

LOG CABIN HIDEAWAY

New roof and gutters. 2 1/2 acres with 2 bedroom cabin. \$59,000 MLS.

NICELY TREED LOT

On sunny south end in an area of nice homes. The property has a potential ocean view and is just minutes from one of the finest sand & shell beaches on the island. \$25,900 MLS.

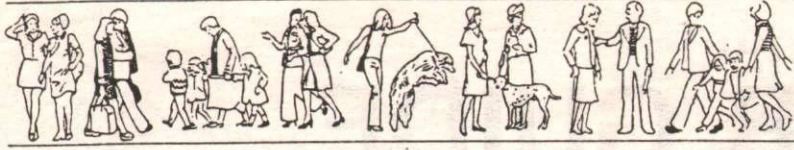
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BRAND NEW WITH NEARLY 180° VIEWS! \$169,000



This single level exclusive 3 BR. home enjoys over 1800 sq. ft. of living space, two full baths, spacious deck facing breathtaking Active Pass, Mt. Baker ocean views. Raised cedar ceiling over living areas, brick fireplace and European style cabinets are just a few of the features. A HOME IN A CLASS OF ITS OWN.

OH, THOSE VIEWS!



\$77,000 - This cosy cottage on 10 private acres enjoys superior views & paved access. Live in the cottage & build your DREAM HOME here.

GALIANO GOLFER WANTED! To build a retirement home on this delightful level 1/2 acre overlooking the green. The private house site is nestled among large cedars. Very pretty. Tee-off from your backyard! \$21,000.

PENDER ISLAND LAKEFRONT Serviced and competitively priced. Superb exposure. \$19,900.

SATURNA ISLAND: WATERFRONT - \$39,500?

Yes, believe it! Park like, due south exposure and sunny and level. One of the few inexpensive waterfront properties available. View whales, freighters, marine activity from this lovely setting.

WORKSHOP & CRAFTROOM



This home features Active Pass views, a gracious entry way with bevelled glass oak front door, large country kitchen or kitchen/family combo, energy efficient design and heating, spacious decks and large overheight 2 bay garage/workshop. Excellent value at \$112,000. FOR FREE CATALOGUE, CALL JAN 537-9894.

NEWLY BUILT HOME QUALITY AT REASONABLE COST



A perfect start for the newly retired or newly wed. 1100 sq. ft. of well designed, usable living space. This well built home is just being completed and boasts a large bathroom complete with Jacuzzi and skylight, 2 bedrooms, sunken living room with open beam, tongue & groove cedar with skylights. A large private lot gives privacy. This home is one-level living at its best. \$89,900.

For a private viewing or to discuss listing your home or property, please call Gary Greico: 537-5577 off. or 537-2086 home.



PARK DRIVE COTTAGE



It's an easy walk to town from this comfortable 1 bdrm. cottage. Recent improvements include new roof, carpets and paint. There are many old fruit trees to enjoy on this level sunny lot. Asking \$45,900 MLS.

PLEASE CALL AND ASK FOR HENRI, 537-4273.

HORSE LOVERS & FARMERS

will enjoy this rolling arable acreage. 8.20 acres with year round creek, barn, guest cottage, new house, sun and lots of room for a regulation riding ring. This land can help pay for itself and presently is. Ask for details. 1-plus acre is zoned for Industrial 3, assumable mortgage, and vendor will consider trades. Asking \$159,900 MLS. **PLEASE CALL AND ASK FOR HENRI, 537-4273.**

GRACIOUS LIVING



Best describes this quality built 1 level home. The large kitchen was designed with a chef in mind, as it offers many amenities. There is a separate dining room, a family room, 3 bedrooms, 2 bathrooms, and more. Enjoy your morning coffee or your evening aperitif on your private south facing sundeck. \$168,000. For an appointment to view, please call HENRI, 537-4273.

A PARK AS YOUR NEIGHBOUR

Here's a great opportunity to develop either a small hobby farm or just have a few chickens. This 10 acre parcel on a quiet cul-de-sac road with 1000 acre Ruckle Park as a neighbour slopes to the east and has a stream crossing the property. A driveway has been roughed in and some clearing done. \$59,900 MLS.

SOUTH SALT SPRING WATERFRONT



This sunny 1/4 acre southwest facing property is level, arable, has an old orchard and forms one side of a protected bay with a lovely gravel beach. The adjoining 1-1/3 acres of orchard are the the exclusive use of this property as well. Total frontage on the bay is some 465'. This is a unique property offered at \$148,000 MLS.

A SECRET ISLAND HOLIDAY HIDEAWAY

This near new 3 BR vacation home on the sunny south side of the island enjoys the best views & has a lovely white shell beach facing directly into the sunsets. \$59,000 MLS.

THIS HAS TO BE ONE OF THE ISLAND'S BEST BUYS! AND IT'S IN VESUVIUS, TOO!

It's a convenient .85 ac. building lot close to all those extra features which make Vesuvius popular! Driveway is roughed in to level building site and there are some lovely trees to base your landscaping around. \$16,800 MLS. **CALL DAVID 653-4538**

PANORAMIC LAKEVIEW



- Huge family kitchen
- Separate dining room
- 3 bdrms., 2 bathrms. up
- 2 bdrms. down
- finishing touches needed for balance of basement, insulation & vapour barrier in place
- Triple garage workshop
- Huge sundeck
- Energy efficient
- \$109,000 - \$99,900 MLS.

SEMI-WATERFRONT FARM



- 5 sunny acres
- 1/2 pasture, 1/2 woodlot
- 312' frontage
- Spectacular views
- Fix-up farmhouse
- Offers to \$125,000 MLS.

ENGLISH COUNTRY GARDEN?



You'll look a long time to find a property as well kept as this. 2200 sq. ft., 3 bdrms., 2 bathrms., HUGE country kitchen, double garage with loft, greenhouse. Beautiful grounds. Short walk to school. \$129,900 MLS.

A CONTEMPORARY BEAUTY



- Are you looking for ...
- S. exposure
 - A park to the back
 - 1800 sq. ft.
 - 3 bdrms. and den
 - 2 full bathrooms
 - Energy efficient
 - No maintenance
- THIS IS IT! \$97,500 MLS. **DONNA REGEN, C.G.A.**

COUNTRY ESTATE? YES, AND ONLY \$120,000 mls.



Situated on 1.30 ac. with pond, overlooking pastoral scene. House is of unique design over 2000 sq. ft. featuring large (23' x 19') living room with high ceiling, 3 BRs and many other features. For more info. or appointment to view, call **SANTY G. FUOCO - 537-2773.**

OCEANFRONT "GEM" SOUTHWEST EXPOSURE \$175,000 MLS.



Located on over 1 1/2 acre. Views to Sansum Narrows in Vesuvius, over 130' frontage, walkway to oceanfront, mooring buoy, oceanside deck, winch & slipway for small boat. Cottage: well built with 1 BR. plus stair accessed loft, fireplace and super large entertainment deck. So peaceful and quiet, must be seen to be appreciated.

QUARRY DR., SPECTACULAR OCEANFRONT PROPERTY



1.31 acre lot with SW exposure looking down Sansum Narrows. Community water, cable, hydro, new listing. \$95,000 MLS.

BUILDING LOT 1 ACRE

\$25,000 MLS. - This treed lot has some trees felled in preparation for a building site. On Maxwell water system. Close to village on Cranberry off Fulford-Ganges Rd.

MAYNE ISLAND SURPRISE ONLY \$69,900 MLS.



Great recreation property with 1700 sq. ft. home. Needs some finishing but has great potential. Pond, garden area on 3 acs. and close to Bennett Bay. Don't miss this opportunity! **CALL SANTY G. FUOCO 537-2773**

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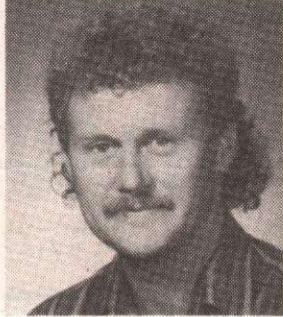
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MOBILE HOMES - in established park. Site fees \$157. Try your offer on either of these inexpensive homes across from swimming, fishing, boating or just sunning by the lake:

1. Single wide with large addition, attractive landscaping - \$17,500.
2. Double wide, four appliances, carport. Very nice interior design. \$19,000.

VERY PRETTY - 8 plus acres with excellent soil, pond and creek, sheltered and sunny. Subdividable. Ask for details.

GALIANO - Acreages
10 acres for \$29,000
5 acres for \$22,000
Both on paved road with power, phone & piped water to lot.

WATERFRONT LARGE HOMESITES
- 1.8 acres, level, some lovely large trees, lots of building space, views, drilled well. Very accessible yet private. \$90,000.
- 1.1 acres, sandy beach, quiet anchorage, good soil, Mt. Maxwell water, sunny AND within 1 mile of Ganges. \$85,000.

JESSIE (PAT) JAMES — (604) 537-5224

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PRESTIGIOUS SCOTT PT.

Waterfront Home

200 ft. lowbank, S.W. facing oceanfront. House situated at water's edge on cove, 3 bedrooms, 2 bathrooms, 2 fireplaces, double garage, studio, large glassed sundeck. \$354,000. Phone 537-2659.


13-2

FAMILY FARM — JUST LISTED



This 17 acre farm has been in continuous use for almost a century! The soil has been built up to perfection under the care of three generations of real farmers. The farmhouse is small but comfortable and can be expanded by finishing the full basement. A huge, 42' deep pond is ideal for trout farming, irrigation and swimming. And look at this bonus: A storage warehouse generating close to \$500 per month revenue! This is a market gardener's or a horse breeder's paradise with many options, and it is now offered for \$189,000 MLS.

Please contact:
WILF BANGERT
537-5568 or 537-5692 eves.



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GRACE POINT

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TOWNHOMES

Twenty-one exclusive waterfront townhomes will soon be available on beautiful Grace Point. Reservations are now being taken. For information and a free brochure, please contact:


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Tom Hoover: 537-5918
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NEW LISTING

This 2500 sq. ft. home offers one of the finest views on Salt Spring. Immaculate grounds, with piped water, this 4 bedroom home represents excellent value at \$134,000 MLS.
CALL EILEEN



WEEKEND HIDEAWAY

Let the rest of the world go by while you enjoy a gorgeous view of Stuart Channel from your high bank waterfront retreat. Only \$72,000 MLS.
CALL EILEEN



NEXT BEST THING

1.19 acres of semi-waterfront for the price of a view property. 1 1/4 gpm. well, cleared and partially fenced for \$44,900 MLS.
CALL EILEEN



PERFECT RETIREMENT HOME

This cosy 3 BR. view home is situated only minutes from Ganges village and is all one-level living. Sunny location, paved drive & lge. garage. Asking \$79,500 MLS.
CALL JANET



EXECUTIVE SEAVIEW RETREAT

Enjoy breathtaking seaview panoramas of Active Pass & the Gulf Islands from this superb 3 BR. contemporary west coast home. Full ensuite family room, spacious living & dining areas plus detached 2 car garage. Minutes from Ganges Village. Fully landscaped, well-maintained. \$189,500 MLS.
CALL TOM



PRIME MF/DEVELOPMENT PROPERTY

Townhome development acreage overlooking Ganges Hbr. Semi-waterfront, adjacent to major marina facilities. Walking distance to town. 4.4 acres in townhome zoning - balance zoned Residential. Maximum potential of 65 units. 3 separate titles. Existing bldgs. could be utilized for Lodge or Caretaker suite. Property serviced by sewer and water system. \$575,000 MLS.
CALL TOM



MARACAIBO WATERFRONT

Unique south exposed oceanfront strata lot in prestigious Maracaibo. Stunning views, easy access to adjacent beach. Membership provides use of marina, tennis courts, warm swimming lagoon, guest cottages & a host of other amenities. \$135,000 MLS.
CALL SYLVIA OR ARTHUR



TWO SUPERIOR WATERFRONT ACREAGES

Situated on Ganges Hbr., S.W. facing, with driveways in, wells & cleared bldg. sites. Sheltered, sunny, summer moorage, hydro & cablevision at road. Close to Long Harbour ferry & village.
LOT 5 - 1.95 acres with approx. 219 ft. of foreshore - \$159,000 MLS.
LOT 7 - 2.25 acres with approx. 235 ft. of foreshore - \$185,000 MLS.
CALL SYLVIA OR ARTHUR



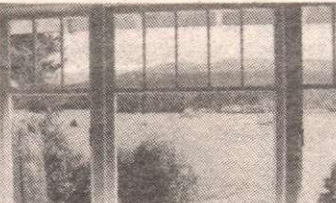
SEAVIEW HOME - REDUCED!

Attractive private home in preferred area. Extensive improvements with wall-wide honeystone fireplace. Parquet floor in dining area, new carpets, full-width windows overlooking lovely garden and extensive ocean views. Greenhouse & vegetable garden. New price \$134,000 MLS.
CALL SYLVIA OR ARTHUR



STOP DREAMING

It's time to make this waterfront dream home a reality for you. Immaculate one level home perched on the edge of a gorgeous sandy cove. 0.45 acre of flowers, shrubs & fruit trees in a peaceful neighbourhood. Pool and separate workshop. Act now. \$260,000 MLS.
CALL BRIAN



OCEANFRONT CHARMER

This 3 or 4 bedroom well built home is within walking distance of the village. Large separate workshop, greenhouse & gardens. The ultimate in sunny exposure with a great view. An older character home extensively upgraded to modern standards. View this now. \$240,000 MLS.
CALL BRIAN



OCEAN VIEW LOT

1/2 acre lot in 100 Hills serviced with water, power and cable TV. Partially cleared with easy access off an existing driveway. Don't pass up this ocean view lot at only \$26,500 MLS.
CALL BRIAN



SUN, SEA & TENNIS!

What more could this large 4 BR., 2 bathroom home offer? This ocean view home has 3.08 acres, full size tennis court and is a short walking distance from public beach. Asking \$135,000 MLS.
CALL BECKY

LOCATED CLOSE TO VILLAGE

Strategic corner lot situated at Upper Ganges Rd. and Robinson Road. South sloping, sunny, good building sites, dug well. Potential for commercial/industrial rezoning. Only minutes from Ganges. Asking \$35,000 MLS.
CALL JANET



NEW LISTING: SUNNY, SPACIOUS RANCHER

Attractive one level, 3 bdrm., 2 bathrm. home on quiet cul-de-sac near St. Mary Lake. Large living/dining room with brick fireplace, separate family room, master bdrm. ensuite, super kitchen with eating area, delightful garden, paved driveway, and extra height double carport with attached workshop. List price \$155,000 MLS.
CALL SYLVIA OR ARTHUR



COMMERCIAL OPPORTUNITY GANGES CORE AREA

Village's only 3 storey commercial centre. Excellent ocean view from top two floors. Fully licenced & equipped 40 seat restaurant on main floor. Excellent opportunity for Pizza/Italian operation or conversion to mixed commercial tenants or you create? Almost 5,000 sq. ft. of leasable floor space, 2 lots, on new bypass route. \$395,000 MLS.
CALL ED



SOUTH END HIDEAWAY

Relax in the outdoor tub in complete privacy and enjoy the sun and setting of this unique one bedroom home on 5 wooded acres. Large separate workshop or arts studio with carport - separate guest cottage. Superb value, act quickly. \$89,500 MLS.
CALL ED



NESTLED NEAR THE LAKE

Spacious yet cosy lakeview home basking in the sun. Just a short walk from the public beach, PLUS you'll have your own above ground swimming pool in the back yard. Lots of berries, roses and spring bulbs in the garden. \$59,500 MLS.
CALL PAT



FULFORD WATERFRONT

Superb 2 acre, lowbank oceanfront property with 37 acres of upland oceanview acreage. 2 revenue homes, with Harbour views. \$270,000 MLS.
CALL ED



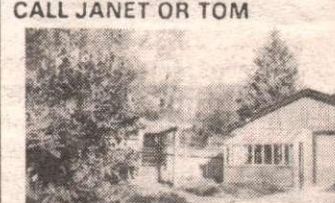
BREATHTAKING VIEW

You'll never pull the drapes on this spectacular view. Spacious home in tip top condition throughout. Enjoy the SUN and VIEW as you breakfast in the glass SOLARIUM. View this special home today. \$124,000 MLS.
CALL PAT



JAPANESE GARDEN ANYONE?

This property has a lot to offer, including a Japanese garden. This 2 BR. home has 2000 sq. ft. of living space which includes a 475 sq. ft. self-contained suite with a private entrance. Some of the many extras are a 2 BR. cabin, barn, pond, newly renovated pumphouse, chicken shed, etc. Great garden areas on this 14.98 acre property as well as some fencing for pasture area. Also has rare CF zoning to go along with the hobby farm potential. Asking \$159,000 MLS.
CALL JANET OR TOM



ARCHITECT-DESIGNED HOME

Has many unique features including a sunken living room with separate fireplace pit, vaulted cedar ceilings, master bedroom with brick faced fireplace, solarium, extensive tile work, built-in vacuum system. The corner lot is fully landscaped with vegetable garden, assorted fruit trees, completely chain-link fenced, with partial ocean & mountain views. Asking \$139,000 MLS.
CALL BECKY