

Warranty program provides protection

The combined efforts of professional builders and home buyers seeking protection on their purchase led to the development of the New Home Warranty program in 1976.

Prior to the launch of the program, there was no set of regulations ensuring the accountability of home builders. Consumers who had suffered from poor builders joined forces with professional builders—similarly eager to see the industry establish distinguishing criteria — to lobby the government.

The Canadian Home Builders' Association responded, recognized the problem, and established the New Home Warranty Program.

Over 70,000 homes in British Columbia and the Yukon have been covered by the warranty, and more than 800 builders have registered with the program since its creation 12 years ago. Mortgage lenders and realtors are also participating by showing preference for working with registered builders. Today, 80 per cent of eligible homes are covered by the New Home Warranty.

Home buyers who insist their builders be registered with the program are assured of recourse in the event of construction defects.

The basic areas of warranty coverage include:

- An initial deposit of \$5,000 paid to a registered builder in order to bind the home contract, is covered should the builder default.
- During the 12 months following the homeowner's date of possession, the warranty program guarantees the registered builder will repair defects occurring in workmanship and materials used to build the home.
- Should a major structural defect occur within the next four years, the program assumes liability and makes the necessary repairs. Should the owner have to move out during those repairs, living expenses up to \$3,000 are allowed.
- If the home owner and the

builder cannot agree on repairs during the first year, the warranty provides for binding conciliation. Over the five-year period, the coverage is limited to \$30,000 (recently increased from \$20,000) on family units.

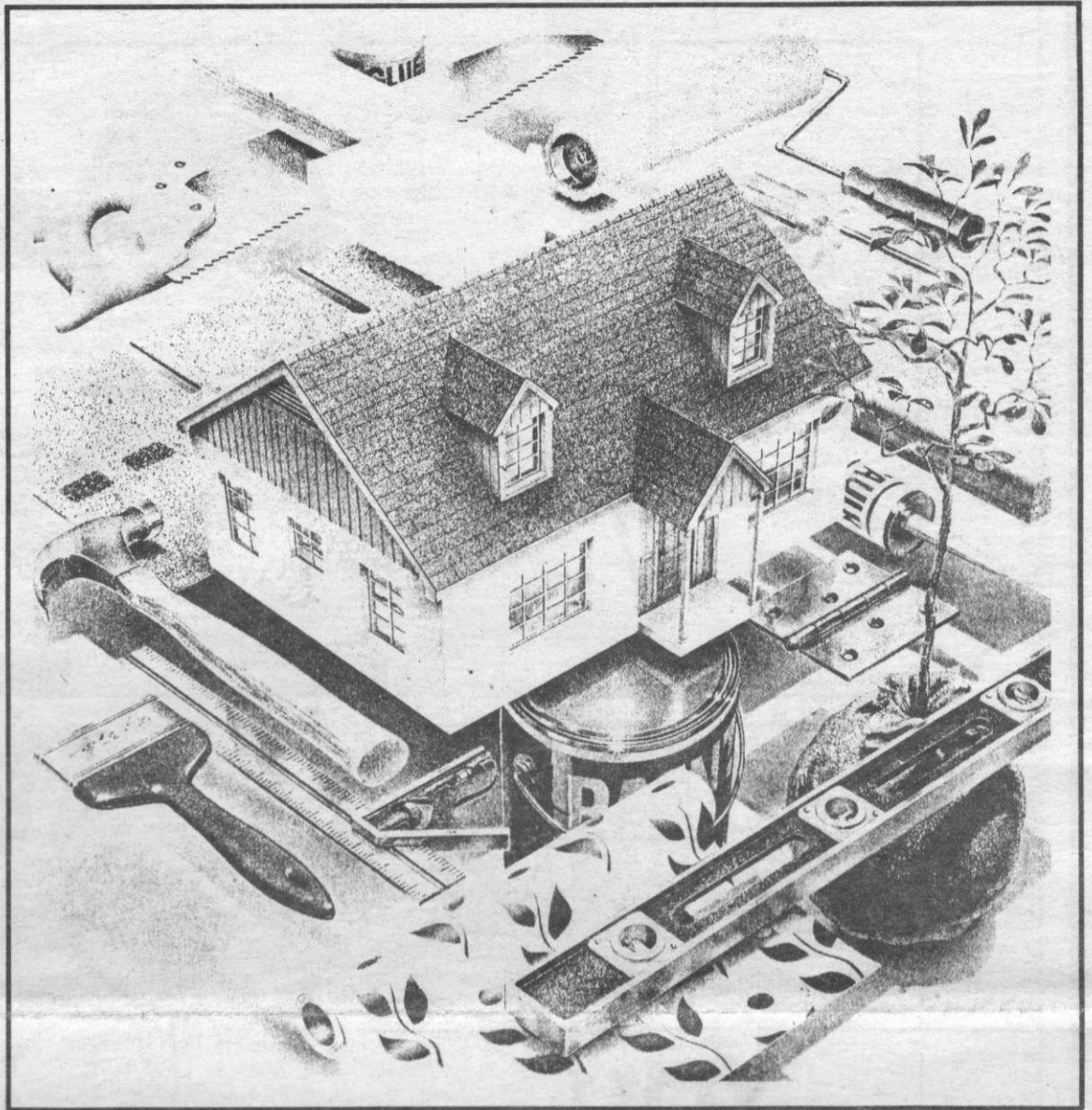
Excluded from the protection program are driveways, detached garages and landscaping. These and any other exclusions are defined in the "Limited Warranty Certificate."

The home protection program was modelled on working warranty programs elsewhere in the world. The fact that 13 countries now offer New Home Warranty programs suggests the program is effective in a variety of social and economic environments.

The Canadian program has proven effective enough to discontinue government agencies formerly responsible for mediating consumer-builder disputes.

According to officials at the Vancouver New Home Warranty office, the program has set high standards for itself and served to promote a "healthy industry climate of competition in quality of workmanship — whereby the consumer ultimately benefits."

Further information about the New Home Warranty program can be obtained through Suzanne Fong at 732-4332.



Consider long-term cost of older homes

Those intending to purchase an older house may justify the move by pointing to the home's character, charm and low price tag. When all the necessary renovations are complete and unexpected problems met, however, the purchaser of an older home may have done just as well with a newer model.

Attractive features of the older home should be weighed against poorer methods of insulation and construction used in previous decades. Homes built more than 15 years ago may have been constructed with the assumption

that heating supplies would remain inexpensive and plentiful.

Items such as plumbing, wiring, roofing and hot water tanks will deteriorate under the effects of time and weather. While it is possible to estimate the amount of money renovations will cost, and add that to the purchase price, it is possible other — unanticipated — costs will emerge.

The housing industry has advanced greatly in the past decade — both in materials and design techniques.

Advanced designs in door jambs and window frames, for example, will eliminate draughts and accompanying dust and moisture; improved ventilation systems quickly remove odours.

New materials, such as paints and floor and wall coverings that require minimal maintenance, have become available in recent years.

Many designers will take into account factors like traffic patterns and privacy needs (items not necessarily present during construction of an older home),

plus a more efficient use of space and lighting.

One of the more significant changes in home design over the past few years has been in the area of energy efficiency. Benefits include monetary savings and climate-control throughout the house.

Those who feel the character and charm of an older house cannot be countered with the technically-advanced aspects of a newer version, should consider some of the long-term costs the older home will incur.



Your guide to Gulf Islands properties

COMPLIMENTS OF:



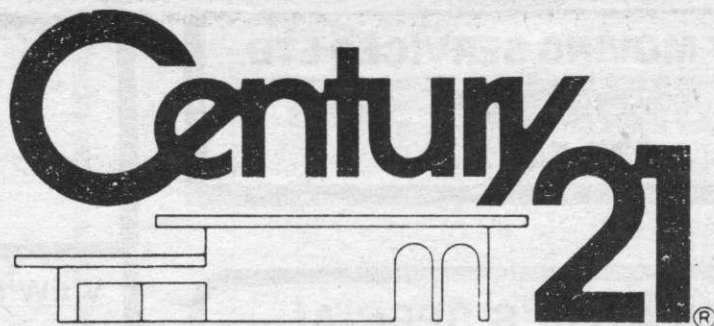
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- fireplace
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- kitchen
- games area

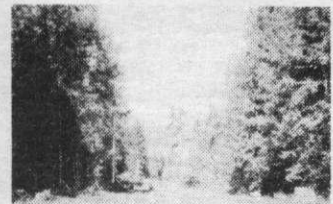
The more you look the more you will like the new Brinkworthy Place - MLS.

For more information, please call BECKY, BRIAN or TOM



NEW LISTING

Cosy little cabin nestled amongst the trees. Sunny location, great soil for gardening, close to lakes for fishing and swimming. \$58,900 MLS. CALL EILEEN

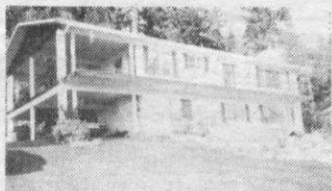


MAKE AN OFFER

Vendor wants action on this 5.19 acre property. Nice view of Galiano Island & Trincomali Channel, and potential as either a hobby farm or gentleman's estate. MLS. CALL EILEEN

WATERFRONT YOU CAN AFFORD!

This is the warm swimming beach just below level ONE ACRE high bank waterfront lot with easy access close by. Fabulous views to the West, lots of sun, hydro at lot line, and water license to creek. \$55,000 MLS. CALL SYLVIA OR ARTHUR



NEW LISTING

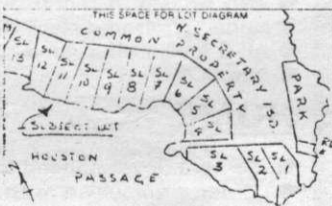
Gorgeous views of Fulford Harbour and Mt. Baker from this 2500 sq. ft. 4 bdrm. home. Beautifully maintained with separate living area in basement. Come & see! \$134,000 MLS. CALL EILEEN

LIVE THE GOOD LIFE

If you're looking for a building lot that's sunny, wooded, close to beach, school and friendly neighbours - don't miss out on seeing this one. Just listed! \$20,000 MLS. CALL PAT

VENDOR SAYS SELL!

Ideal sunny 0.5 acre in Vesuvius with views of V.I. mtns. from bldg. site. On quiet road and fully serviced with hydro, water and cablevision. Asking \$25,000 MLS. CALL SYLVIA OR ARTHUR



NORTH SECRETARY ISLAND WATERFRONT

Beautiful 1.22 acre strata lot with approx. 146 ft. of S.W. facing lowbank foreshore. Includes 1/14th share on entire 140 acre island with community water system. \$40,000 MLS. CALL SYLVIA OR ARTHUR

GALIANO VIEW ACREAGE

Beautiful well-timbered 10 acres on Galiano Island with incredible views to the Strait of Georgia. Very private & secluded property. A must see! Asking \$59,000 MLS. CALL JANET

WOODED 10 ACRES

Conveniently located on Mansell Rd. New public road permits access to quiet, sunny building site facing South over stream. About 3 ac. arable bottom land. Subdivision potential. Asking \$59,900 MLS. CALL SYLVIA OR ARTHUR



GALIANO ISLAND

108 acres just minutes from Sturdies Bay, unique opportunity for Estate farm or Ranch, some subdivision possibility. 83 acres in ALR, 25 in Rural, Lake & 2 wells on property. \$280,000. CALL ED

FULFORD ACREAGE - ONLY 10% DOWN

Our vendor wants action of this very attractive 4.96 acres across the road from the Fulford Elementary School. Sunny, private, creek, driveway roughed in. Vendor financing with 10% down and agreement for sale at 10% interest, on a 2 year term. \$39,500 MLS. CALL SYLVIA OR ARTHUR



REID ISLAND

Outstanding lowbank oceanfront retreat. 6 acres west facing with roomy, chalet cottage plus guest house. \$125,000 MLS. CALL ED

WOULD YOU BELIEVE 6% FINANCING?

Take your choice of lakefront/lake access acreages and vendor will finance the first 2 sold at 6%, 2 year term, and 15% down. These lots are ready to go - water in place, roughed in driveways and view building sites. \$41,500 and up. CALL PAT



SATURNA ISLAND

Artist's or writer's retreat. Very private modern designed home with spectacular West & South ocean views. Guest facilities, located on 56 secluded acres. Priced to sell at \$325,000 MLS. CALL ED

REGINALD HILL BLDG. LOT

Secluded south sloping 0.93 acre strata lot in Reginald Hill. Attractively treed with glimpses of Fulford Hbr. Access to lovely beaches, miles of trails & path to nearby sandy cove. \$49,500 MLS. CALL SYLVIA OR ARTHUR



DELIGHTFUL SECLUSION

Delightful home on 3+ acres of developed property. A light and airy atmosphere prevails. 10' pine ceilings, Dutch doors open to the sunshine. Stained glass windows and other unique features in this custom designed home. \$123,900 MLS. CALL PAT



GREAT FAMILY HOME

Cosy 2 BR. home plus lge. rec. room (could be 3rd BR) separate dining area, decks with views of Trincomali Channel and Galiano Island. Easy care 0.50 acre and good garden area. NOW \$68,500 MLS. CALL JANET

CLEARED BUILDING LOT

Nicely treed bldg. lot on Mansell Rd. in quiet area of Salt Spring. Approx. 1 mile from village & moorage. Driveway in, on water system, cleared building site. Financing available. Asking \$23,900 MLS. CALL JANET



STROLL TO THE BEACH

From this 4 BR., 1 1/2 bathroom home. Located on a nice & sunny corner lot on a dead-end street. Walk to public beach 1 block away. \$97,000 MLS. CALL BECKY



GREAT LITTLE STARTER HOME

1.41 acres, 6 gpm well, cosy little 2 bedroom home. Assorted out-buildings located in a peaceful rural setting. \$67,000 MLS. CALL BECKY



BED & BREAKFAST & FISHING

Great potential for this 4 BR., 3 bathroom home plus 3 BR., 1 bathroom guest cottage. Located on Cusheon Lake. One of the best swimming and fishing lakes on the Island. \$189,000 MLS. CALL BECKY

NEW LISTING - ACREAGE

Parklike acreage not too far from Ganges Village. Driveway in to a choice of several different locations for a building site. Excellent potential for a hobby farm on this 7.41 acre property. Asking \$59,900 MLS. CALL JANET



KIDS - BRING YOUR PARENTS!

This 4 BR. double wide has great family features like a full height basement with rec. room, 3 bathrooms, airtight heater & fenced yard. Ask mom & dad to view this. \$79,000 MLS. CALL BRIAN

OPPORTUNITY KNOCKS

Just under 3 acres of quiet forest on a dead end road. The zoning permits a house and seasonal cottage. The cottage has been started and awaits a handy man to finish. Asking \$39,500 MLS. Terms available. CALL BRIAN



PRIVATE ISLAND

This unique and special property is probably the very finest island available in the Gulf and San Juan area. Over 50 acres of unspoiled natural beauty heavily treed and featuring several captivating beaches. 2 1/2 miles from Sidney docks. \$1,000,000 U.S. Funds - MLS. CALL BRIAN OR ED

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- * 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."

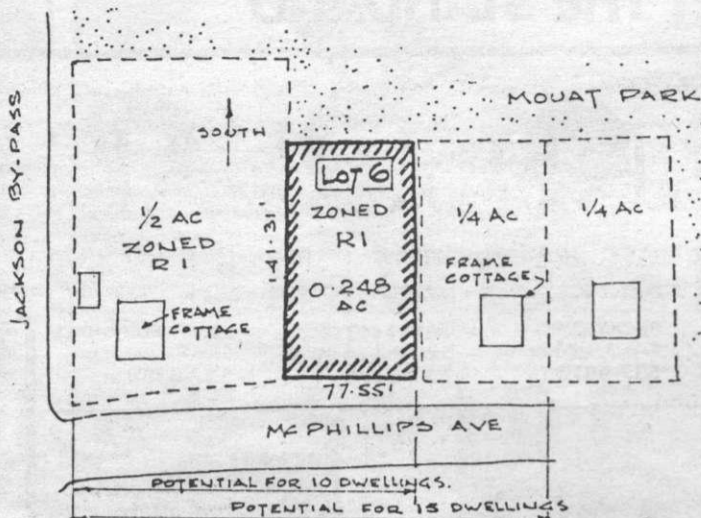


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SPECULATOR'S SPECIAL VENDOR SAYS SELL! PRICE REDUCED — \$43,500



This attracting area on the fringe of the village alongside Moat Park is ideally suited to rezoning for quality multi-family homes. M.F. developments require a minimum lot area of 3/4 acre (with sewers). The properties on both sides of Lot 6 have insufficient area to qualify without the cooperation of the owner of Lot 6. Purchase Lot 6 and you would be in a position to control the maximum and best use potential of this entire area on your terms.

Here is a rare opportunity to buy and hold this key property. LOT 6 is offered today at \$48,500 — \$43,500.

For additional information on this opportunity or the value of other properties with possible MF potential, call:

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537-5537 or 537-9484



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VIEW HOME — \$112,000



- a well-appointed home
 - 3 large bedrooms
 - huge attached garage/workshop
 - walking distance to the beach
 - great views of Trincomali Channel and surrounding islands
 - in the vicinity of Fernwood Elementary School
- For further information, contact FRANCES EIDE
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BUILDING LOTS FOR SALE

- 1/2 acre lot beside good homes, easy to build on, hydro ready, close to ocean and adjacent to ALR land. Bargain offered at \$17,000.
- 1/2 acre lot close to above property. Asking \$22,000.
- 2.62 acreage in sunny Fulford area, close by Weston Lake. Hydro and good well in place. Asking \$27,000.
- 2.7 acre level lot across from Fernwood Elementary School. Easy access and minimum site. Piped Hydro and N.S.S.I. piped water in place. Good soil for orchard or market garden. Asking \$39,000.

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

HOME

- 1.16 acre parcel
- piped water
- over 2000 sq. ft. of living space
- West Coast style home
- Magnificent ocean view
- \$149,000

HOME

- 3.5 acres of sunny privacy
- 1200 sq. ft., mobile home conversion
- several outbuildings (hobby farm?)
- Walk to Ganges
- \$69,000

HOME

- .79 acre view property
- Very private, nicely treed
- Huge "A" frame style home
- All 3 levels offer good ocean views
- \$85,000

HOME

- .85 acre, level, fenced lot
- garden area, close to St. Mary Lake
- 2 bedroom bungalow with full basement
- 2 fireplaces, family room, deck
- Don't miss seeing this home!
- \$79,900

HOME

- .90 acre zoned commercial
- Older home on property
- 2 titles
- good Ganges holding property
- \$200,000

HOME

- 5 acre hobby farm
- barn, fenced, garden
- pasture, 40 gallon per min. well
- 1200 sq. ft. home feature fireplace
- deck, double carport
- \$110,000

For information on these or any other homes, contact:
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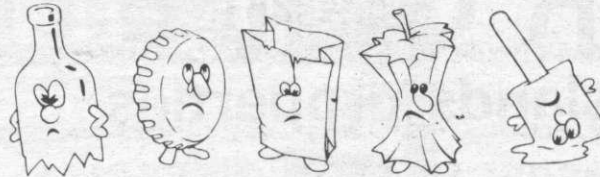
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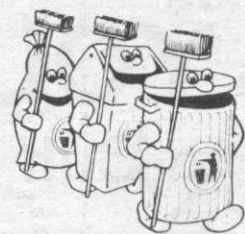
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THE YUKKIES



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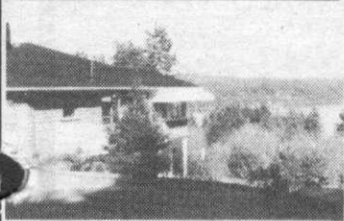
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PANORAMIC GANGES HARBOUR VIEW — \$89,900



Enjoy the view from this large two level home. Southeast facing with a large living room and separate dining room. A special feature is the glassed-in sunroom overlooking the harbour. Another major economic advantage is a full in-law suite on the lower level complete with fridge and stove. A finished landscaped garden with bearing fruit trees, shrubs, flowers and located within minutes walking distance to Ganges and all adds up to value, value, value! Call today!

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



BED & BREAKFAST?



At the end of a circular driveway in a lovely landscaped setting sits this home of 4700 sq. ft. including a self-contained 2 bdrm. & den suite of 1400 sq. ft. The six bedrooms with interconnecting bathrooms, huge lounge/dining area, separate kitchen plus two bedsitting rooms and a cottage attached by a breeze-way lend itself perfectly to B & B or special needs home. Zoning is CCF. Furnished and equipped for \$229,900 MLS.

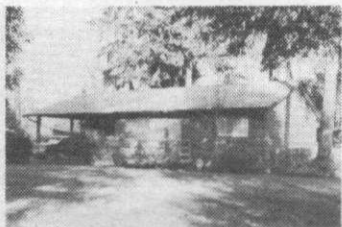
LOTS FOR YOUR \$'s

\$23,900 - .60 acre, s. exp., piped water, vendor terms
\$24,000 - 2.02 ac., s.e., exp., Mt. Baker view, well, hydro
\$27,500 - .73 ac. lakeview, hydro, piped water
\$29,900 - .87 ac. potential, oceanview, piped water, hydro, adj. lot available
\$29,900 - .92 ac. potential oceanview, piped water, hydro, adj. lot available.
\$79,900 - .54 ac. superb S.W. facing oceanview lot, Sunset Dr. ALL MLS.
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NEW LISTING

3 BR. home on nearly an acre of sunny, level, arable property with mini-orchard. Close to tennis, Portlock Park and swimming. \$69,900.

THE RETIREMENT HOME



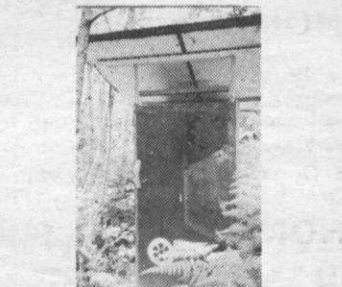
On a sunny 1/2 acre woodland sanctuary, this home has been lovingly maintained, energy efficient and is in a quiet residential neighbourhood. Come and take a look! For further details, please call: **HENRI, 537-5577** or **537-4273**.

RETREAT



To picturesque Pender - spend your time refurbishing this cottage or just sit and daydream on the south facing front porch. Gardeners will enjoy the established fruit trees, lilacs, grapes and more. Asking \$49,500 mls.

"THRONE WITH A VIEW"



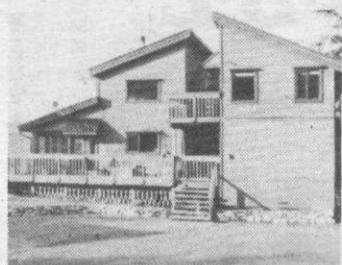
of magnificent maples, fabulous ferns and shimmering sala. All on .65 acres with walking distance to ferry, ideal for your "getaway". Asking \$16,900 mls.

SUN & SEASCAPES AT A REALISTIC PRICE

It's a short stroll to the beach from this beautiful view lot. Southern exposure, super sunsets, and warm swimming make this an ideal building lot. Well is in, you just have to build your cottage. P.S. Potable water has been proven. Asking \$21,800 mls.

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STILL AVAILABLE! WEST COAST CONTEMPORARY POST & BEAM



Situated on 2.79 private, sunny acres, this home enjoys VIEWS from the valley to three Mountain Peaks. It's many features include: *Custom Thermal Window Quilts * Beautiful richly coloured fir plank flooring * tiled entries * 3 sets of French doors leading to over 1000 sq. ft. of sunny decks * super energy efficient design and orientation * custom cabinetry & entry door * raised ceiling over dining area with delightful built-in windows seats * 3 or 4 BRs., den & family room * over 2500 sq. ft. of spacious and elegant living and much, much more. Offered at \$185,000. A truly exceptional residence.



DON'T RENT - OWN YOUR HOME! Easy care maintenance and landscaping, paved driveway, close to golf, swimming, Portlock Park. Features 3 BRs, carport, fireplace, lake and farm views. ONLY \$86,400.

SPRINGTIME DELIGHT



On this sunny, level, arable 1/2 acre with over 14 fruit & nut trees, mature landscaping, many rhodo bulbs and shrubs. Backing on the 4th hole, you could keep your golf cart at home! This 2 BR. home features self-contained in-law suite (or rec room) and is beautifully cared for. \$112,000.

SEAVIEW BUILDING LOT

Pastoral and ocean views from sunny knoll/building site. Easy walk to nearby beach. \$18,900! A best buy!

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VALLEY & OCEAN VIEW \$76,900 MLS.



Immaculate 2 bdrm. home with full height daylight basement on 1.52 acs. Garden and room for animals. Dining area opens to large deck and view. Sunny, bright outlook.

COTTAGE IN THE WOODS



At an affordable price, this 2 bdrm. cedar home is situated on a private, natural lot on the sunny north end. Now asking \$62,500.

SUPERIOR VIEW LOT



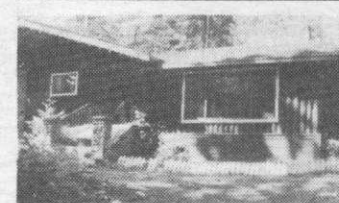
Ocean views in Vesuvius sunbelt. Easy access, several building sites, very desirable. \$49,500 MLS.

SUN - GARDEN - COMFORT



\$69,900 MLS. - A happy combination not often found, this is truly a gardener's delight. Fruit and nut trees on the plot plus a 3 BR. home with a 12 x 24 family room equipped with airtight stove, many other benefits such as greenhouse, garage and workshop. Fully serviced property.

GOLFER OR LOG HOME ENTHUSIASTS - TAKE NOTE



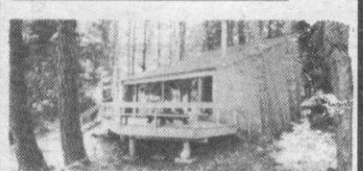
Bounding on Salt Spring Golf Course property, this fine log home offers 3 BR., family room, sunken living room with fireplace. This plus more on 1.77 ac. private property. \$92,500. Good terms available to qualified purchaser.

SANTY G. FUOCO - 537-2773

SOUTH SALT SPRING WATERFRONT

This sunny 1 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. **SOLO** Joining 1-1/3 acres of land are for 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.

WATERFRONT FARM AND/OR RETREAT ON 3 TITLES



Wonderful private weekend retreat hidden away at the edge of over 1100' of tidal waterfront. Over 14 acres in total plus a year-round stream and a caretaker's cottage. Offers great hobby farm potential. 3 separate titles (9.37 acres of fields, 3.27 acres with houses, 1.73 acres of trees). \$170,000 MLS.

THETIS ISLAND BED & BREAKFAST OPPORTUNITY

Just a few steps away from the Gov't dock & ferry landing and a beautiful SW facing beach, is this large 5 BR. home ideally suited for a B & B. There's a full master BR. suite on the main floor (including a den). 4 BRs up with space for more. All on an easy care SW facing 1/2 acre lot with an easement access to protected moorage in Telegraph Harbour. \$79,000 mls.

* NEW LISTING * PIERS ISLAND WATERFRONT



This is the view from this 1/2 acre west facing, level, treed lot where the sunsets have to be seen to be believed. Approx. 112' frontage on Satellite Channel, Piers Island has hydro, phone and water, plus docks, and boat storage facilities at Swartz Bay. \$48,000 MLS.

PLEASE CALL DAVID 653-4538.

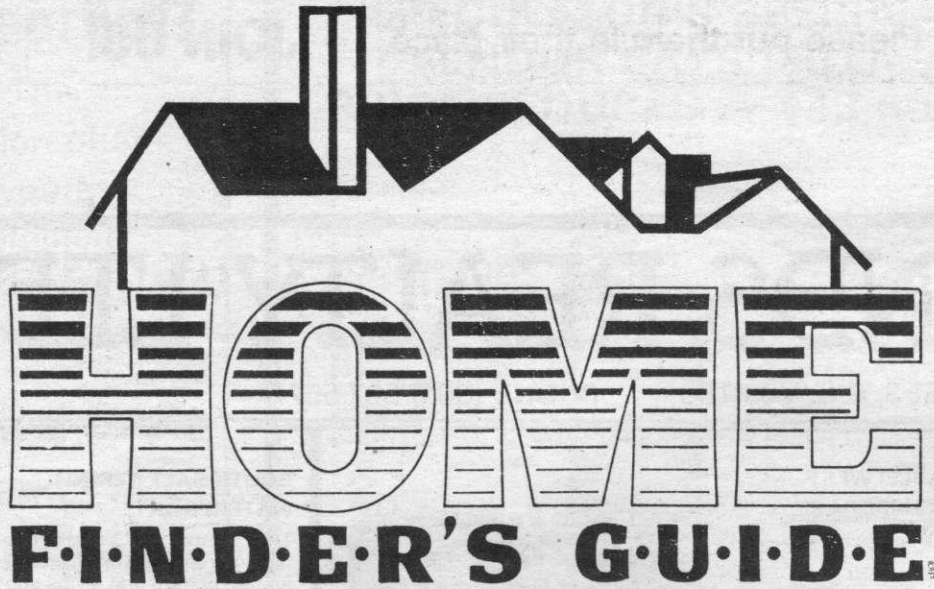
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YOUR GUIDE to Gulf Islands properties



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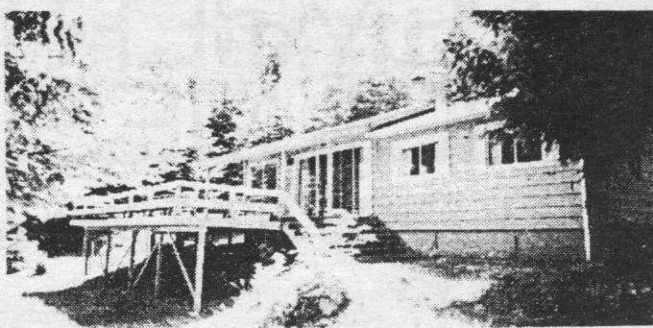


Please call **JIM SPENCER**
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537-5515

DELIGHTFUL OCEANFRONT HOME



Enjoy year-round holidays in this cosy 2 BR. home on Duck Bay near Vesuvius. Privacy on 3/4 acre with 160 ft. lowbank easily accessible waterfront. Enjoy swimming and fishing and moor your boat in the bay. Only \$119,000.

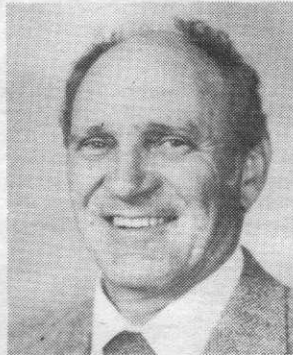
PEMBERTON HOLMES LTD.
P. O. Box 929, Ganges, B.C.
V0S 1E0



ANN FOERSTER
537-5568
OR
537-5156

ANNOUNCEMENT

TONI HOLMES, President of Gulf Islands Realty Ltd., is pleased to announce the appointment of **JOHN K. WOODWARD** as Agent and Office Manager effective May 1, 1988.



JOHN K. WOODWARD

John's real estate managerial experience spans 32 years and in recognition of his services while President of the Westminster County Real Estate Board, he was honoured with a "life membership". In addition, he served on the Real Estate Council of B.C. for 5 years and is a past director of the Real Estate Institute of B.C.

John has owned property on Saltspring for 20 years and has been a permanent resident for the past 3 years, and has devoted a considerable amount of time to community activities. He is currently vice-chairman of the S.S.I. Parks and Recreation Commission and Chairman of the Access Committee, as well as a member of the Finance and Centennial Park Committees.

We are privileged to have a person of John's calibre join our organization and look forward to the professional contribution we know he will make to the real estate industry locally.

John is undertaking the day to day management responsibility of Gulf Islands Realty Ltd. to provide Toni Holmes with more free time to pursue an exciting new business venture with Global Listing Service Inc., a real estate listing and referral network on an international level.

GULF ISLANDS REALTY LTD.

P.O. Box 750, Ganges, B.C. V0S 1E0
537-5577

3+ ACRES — \$29,500
Water — Hydro — Cable



Very easy to build on, this parcel is mostly flat and arable rising to a potential view building site. Lovely maples and old firs grace this Beddis Road acreage.

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



Box 8, Ganges, B.C. 537-5537

SMALL WORLD REAL ESTATE COMPANY INC.
Box 1022,
Ganges, B.C. V0S 1E0

VERY ATTRACTIVE 8.5 AC. PARCEL - Plans included for potential 8 lot strata title development. Lovely setting for private estate now with capital gain in future. Power, water, phone at lot line. Cable available. Trees, creek, pond, meadows & lots of sun. Very private yet within 1 mi. of Fulford. \$129,000.



NOW A BEST BUY!

OCEAN VIEW - Lindal cottage on 1.27 acres good soil, drilled well plus two dug wells for garden, partly forested with big trees, fruit trees, etc. \$85,000.

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.

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.

GALIANO — Acreages

10 acres for \$29,000

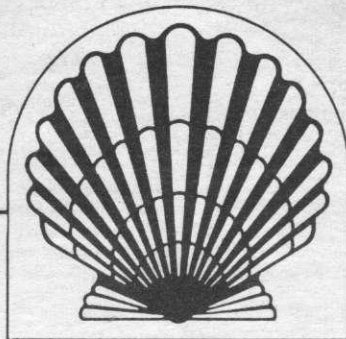
5 acres for \$22,000

Both on paved road with power, phone & piped water to lot.

JESSIE (PAT) JAMES — (604) 537-5224

SMALL WORLD REAL ESTATE CO. INC.

P.O. Box 1022, Ganges, B.C. V0S 1E0 (604) 537-9977



GRACE POINT

EXCLUSIVE OCEANFRONT TOWNHOMES ON SALTSRING ISLAND

Twenty-one exclusive waterfront townhomes are now under construction on beautiful Grace Point in Ganges. Superb views, moorage, 2 bedrooms plus den, oceanfront sundecks. For more information on the Gulf Islands' first and only harbourfront condominiums, call or write:



ISLANDS REALTY LTD.

1-537-9981

P.O. BOX 454, GANGES, B.C. V0S 1E0

Realtors:

Use this real estate section to answer inquiries from prospective purchasers of Gulf Islands properties!

To reserve additional copies, call
537-9933





PEMBERTON, HOLMES LTD.

537-5568

P.O. Box 929, Ganges, B.C.
156 Fulford-Ganges Road

1887-1988 — 101 years as your good neighbour! — 1887-1988

Is the rush on for acreages, large or small? There is evidence in the market that it is. If so, I have some choice offerings:

- 60 acres, 25 - 30 cleared, balance in timber. Good growing & pasture land. Log house, cabin, barn, outbuildings. Ponds, fenced, road system. Outstanding property. \$395,000 mls. but going up.

- 50 acres, 15 cleared, subdividable & near Ganges. Good island land. Cottage, good barn, outbuildings, good well. Seasonal creek & pond. Fencing. \$265,000 mls.

- 6 acres, pasture, woodlot. Large architecturally designed house with several outstanding features, cabin, good barn, well. South end. Only \$149,000 mls.

- 5 acres on Long Harbour Road. High, sunny building site. Well priced at \$30,000 mls. and vendor wants to sell.

- 3.11 acres on Long Harbour Road. Building site prepared, well, driveway in. Good pond site. Zoned for duplex or house & cottage. \$36,900 mls.

- 2.83 acres. Vesuvius Bay. Creek with good location for pond. Good trees. \$39,900 mls.

- more.

DAVID WILLIAMS 537-5568
384-0230 or 389-7832 (pager)

ESTABLISHED FARM

This beautiful 17 acre farm has been in use for almost a full century! Three generations of farmers have built up the soil to perfection. The comfortable farm house has a full, unfinished basement, and there are many barns & outbuildings. A huge 42' deep pond is ideal for trout farming, and the property has an abundance of good water. Best of all, a mini storage facility provides up to \$500 per month revenue. Truly a market gardener's or animal breeder's delight! Listed at \$189,000 mls.

VESUVIUS VIEW LOT

.75 acre lot with views over Stuart Channel, situated at the end of a cul-de-sac. Studded with fir and arbutus trees and very sunny, with all services at the lot line. Walk to the beach, ferry, store and pub! Only \$27,000 mls.

SECLUSION IN THE FOREST

Driveway and prepared bldg. site on .65 acres of tall fir trees. Very close to Long Harbour ferry and just minutes to Ganges, this little hideaway is a steal at just \$15,900 mls.

WILF BANGERT
537-5568 or 537-5692

ACCENT ON VALUE

Cosy waterfront cottage on Welbury Bay. Private, steps to beach and large deck overlooking the ocean. See it today. \$129,000 mls.



HOW CAN YOU MISS?

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 gree thumbs. See it today - it won't last long! \$169,000 mls.



ISLAND HIDEAWAY

Year-round vacation home you won't want to leave! Nestled in the trees this cosy 2-bdrm. wood home is just minutes from swimming, boating and fishing on St. Mary Lake. Be comfortable by summer! \$71,900 mls.



HAPPY FAMILY LIVING

Come & see this gracious Tudor country home on 5 acres. Attractive woodwork and finishing throughout enhance the spacious rooms. Pond and good arable area. \$112,900 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.

CAN'T FIND PERFECT HOME?

Build your own on one of these inexpensive lots:

1-3/4 acre level property close to town, piped water, some mobile homes allowed. \$16,000.

West-facing seaview lot 1/2 acre in size. Watch marine traffic go by! \$17,500, offers.

Very pleasant, gently sloping 1/2 acre lot. Seaview. Lots of arbutus trees. Near excellent beach. \$17,600, offers.

ANN FOERSTER
537-5568 or 537-5156

LOTS & ACREAGES

- Fantastic view acreage. Mt. Baker, Outer Islands and sea. Creek and park at rear of property. Access to beach and waterfront by reg'd. easement. \$59,900 mls.

- Acreage with lots of sun and timber! This 3-plus acres has view potential and is easily accessible from road. Close to town and ferries. \$28,500 mls.

- Ocean view building lot with pleasant views of Ganges Harbour. Gently sloping site has driveway in and building site levelled. There are still lots of trees for privacy and seclusion. \$33,500 mls.

- Ideal investment lot in commercial core of Ganges. Currently zoned residential but easily rezoned to Commercial 1. \$45,000 mls.

- Southend 4.97 acres enjoying views of Outer Islands and Mt. Baker. Property has drilled well, hydro and phone at front lot line. \$59,000 mls.

- 10 acres with creek frontage close to Blackburn and Cusheon Lakes. Ideal swimming and fishing. Hydro on the road, ready to go. \$55,000 mls.



LINEAR WALKWAY ABUTTS THIS PRIME LOCATION COMMERCIAL 1 ZONE PROPERTY

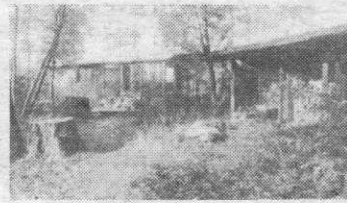
On McPhillips Ave., lot size 66' x 198'. Almost 1478 sq. ft. of space with 908 sq. ft. on main. Close to Ganges bypass. Adequate space at side of lot will provide access to rear of lot for parking. Existing buildings can easily be expanded to provide for most leasable space. \$129,500 mls.



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.

KERRY & ARVID CHALMERS 537-5568 or 537-2182



DON'T BE DISAPPOINTED BY A "SOLD" SIGN ... HURRY OUT NOW!

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.



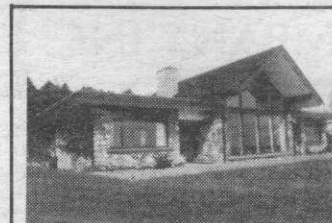
BEST BUY WATERFRONT

Over an acre of west facing waterfront on a beautiful sand beach. 2700 sq. ft. house with 5 bedrooms and den and 3 bathrooms. Solid construction, good water supply, good garden and spectacular view. Only \$127,500 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.



SUBDIVIDED & READY TO GO!

You are at one with nature and the Gulf Islands in this architect-designed and built home. Boasting one of the most spectacular views in the Gulf Islands, the home's setting is 39+ acres of farmland, consisting of six subdivided lots. Ganges Harbour and the islands from the North Shore mountains to the San Juans in the south, the Outer Islands and Active Pass, are all at your doorstep. Without a doubt, one of the finest holdings in the Gulf Islands. See it today! \$650,000 MLS.

WANT LAKEFRONT BUT CAN'T AFFORD IT?

Here's a chance you won't get again - a 3 bdrm. southfacing home which is just across the road from one of the finest fresh water beaches on the island. You owe it to yourself and your family to see this one. \$75,000 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



COSY FOR A COUPLE

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.



SOUTH END FAMILY HOME

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

SUNNY SOUTH END

5 level acres. Good arable potential. Hydro at the road. \$37,900 MLS.

LOG CABIN HIDEAWAY

*New roof and gutters. 2 1/2 acres & 2 bdrms. \$59,000 mls.

FINN RONNE
537-5568 or 537-4072