

## *In region*

# Housing starts show increase

Although the cost of housing is increasing faster than household income levels, predictions point to another strong year for housing in the Capital Regional District (CRD).

The Canada Mortgage and Housing Corporation (CHMC) recently predicted that 1988 will see the strongest year-long performance for new construction since 1981. This, the corporation says, is due to a sustained housing demand and good economic conditions.

While the study was made for the metropolitan area of Victoria, market analyst Lee King says the statistics should extend to include most of the CRD, including the Gulf Islands.

The CHMC forecasts new housing starts at 2,700 units (in Victoria) by the end of the year, indicating a five per cent increase from the 2,574 units in 1987.

The higher levels of starts in 1988 will provide a greater supply and choice of units for buyers, particularly in the trade-up segment of the market, King said. According to statistics, new units priced in the \$125,000 to \$160,000 range will remain popular.

King says the median price for a new single-family dwelling is \$140,000. To qualify for a mortgage for a dwelling in that price range, the buyer's household must have a combined annual income of \$52,630. This is based on a five-year term mortgage, and assumes the mortgage applicant has no other debts.

Last year, King said, the annual income required to buy an

average-priced new house was \$47,290. The income needed this year marks an 11 per cent increase over this figure.

While the income needed to purchase a median new house has increased by 11 per cent in the last year, income increases in 1988 average out at five per cent.

As King notes, the majority of homes being bought in the median price range are by second- or third-time buyers in the trade-up market. Most first-time buyers are purchasing homes in a lower price range.

The CMHC also predicts increases in the actual costs of newly constructed homes to have grown by eight per cent in 1988.

***'Interest rates should remain affordable through the rest of 1988.'***

The supply of serviced lots, it forecasts, will remain constrained in 1988, reflecting infrastructure limits and local planning factors. This should cause continued upward pressure on the price of serviced lots.

Interest rates should remain affordable through the rest of 1988, the corporation has predicted, although moderate increases are a possibility.

CMHC has forecasted mortgage rates of 11.15 per cent for one-year terms, and 11.92 per cent for five-year mortgages by the final quarter of the year.

Inflation concerns and a strong Canadian dollar are causing the higher interest rates, it said.

## Your guide to Gulf Island properties

COMPLIMENTS OF:

**HOME**  
FINDER'S GUIDE

**SMALL WORLD REAL ESTATE COMPANY INC.**

**5 ACRES** — Spectacular view lot. Prestige area, drilled well, driveway. Cottage site prepared. Power and phone to lot line. One of a kind. \$59,900.

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**BEST BUY ON THE WATERFRONT** - 1.8 ac. w/300 ft. sand & pebble beach and drilled well. Easy to build on. Mostly level. Good soil, some nice trees and privacy. \$90,000.

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**LOOKING FOR A PRIME, LONG TERM INVESTMENT?** Here are 35 acres of Coml 4 with very interesting potential. Suitable for holding or immediate first phase development. Ask for details.

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**BUSINESS MINDED?** Work in pleasant surroundings, with year round clientele. Retail & small mfg. requires 2 people to operate. Steady growth. \$89,500 plus very active stock. Ask for details.

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**LAKEFRONT RESORT** with family home. Prime, sunny, sandy beach. A pleasant way to insure your future. Ask for details.

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**PRESTIGIOUS HOME SITE** - Maracaibo freehold - 2 ac. south facing. Paved road, natural landscaping. Power, phone & shared well. \$36,500.

\*\*\*

**MAYNE ISLAND WATERFRONT** — Very pretty setting for your home or cottage on Campbell Bay. Lots of sun, good building sites, power & piped water, \$46,500.

\*\*\*

**GALIANO ACREAGES:**

Georgia View - 9 plus ac. w/spectacular views. On paved rd. Access to beach. \$58,000.

\*\*\*

Thorburn Place - piped water, paved road. 5 acres - \$22,000. 10 acres - \$29,000. Vendor anxious to sell, bring your offer.

For quality property in all price ranges:

**SMALL WORLD REAL ESTATE CO. INC.**

P.O. Box 1022, Ganges, B.C. V0S 1E0 (604) 537-9977  
**JESSIE (PAT) JAMES (604) 537-5224**



**YOU WILL LOVE THE SAFE MOORAGE**

**1.87 ACS.** — Excellent, year round moorage can be yours as a bonus when you purchase this well built, one level rancher. 1400 sq. ft. of easy care home allows you to fully enjoy the swimming & fishing from your own beach doorstep. Your own wood lot provides all the fuel for the fireplace with heatilator and outside access to firewood. The dining area is separate and next to the well designed kitchen which includes a built-in dishwasher. 2 bathrooms, one with Jacuzzi on timer. The ensuite off Master bedroom boasts an oversize glass enclosed shower. A 10' x 20' new boathouse/workshop completes this well priced waterfront home. MLS. LIST PRICE \$225,000.



ISLANDS REALTY LTD.  
 BOX 454, GANGES, B.C. V0S 1E0  
 (604) 537-9981



**GARY GREICO**  
 Gulf Islands Specialist  
 537-2086 (res.)



**GRACE POINT**



**SALT SPRING'S ONLY OCEANFRONT TOWNHOMES**

Enjoy the very best of the Gulf Islands: Superb waterfront location, private residents' moorage, spectacular harbour views, sunny decks just steps from the ocean. Twenty-one exclusive townhome residences now under construction for 1988 occupancy. Two bedrooms, dens, luxury features and exceptional design. Excellent choices still available from \$198,500.



**CONTACT: TOM HOOVER**

BOX 454, GANGES, B.C. V0S 1E0  
 (604) 537-9981

**OVER 66% SOLD**



Multiple Listing statistics just reported by the Victoria Real Estate Board show once again that Gulf Islands Realty Ltd. is still tops on Salt Spring Island in all categories for the first 8 months of 1988. Congratulations to these outstanding salespeople.

Left to right: Henri, Jan, Toni, David, Linda, John, Donna, Santy  
**NEARLY 5 MILLION \$ IN SALES TO DATE!**

TONI HOLMES, Agent-Owner and John Woodward, Agent-Manager

**EXPERIENCE MAKES THE DIFFERENCE**

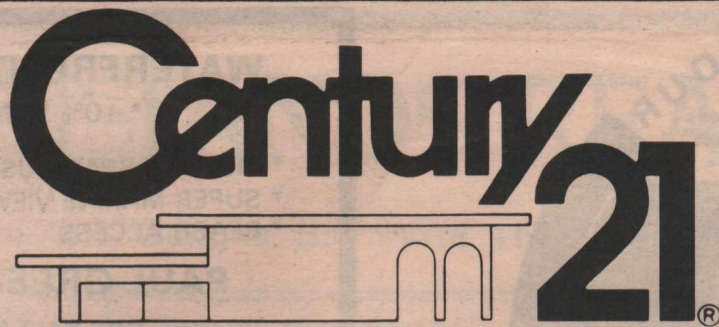
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IN THE WORLD**  
EACH OFFICE IS  
INDEPENDENTLY  
OWNED AND  
OPERATED

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Century 21 Real Estate Corporation



<b>ARTHUR GALE</b> Sales Rep. 537-5618	<b>SYLVIA GALE</b> Sales Rep. 537-5618	<b>ED DAVIS</b> Sales Rep. 537-2626	<b>EILEEN LARSEN</b> Sales Rep. 537-5067	<b>BECKY LEGG</b> Sales Rep. 537-5870	<b>BRIAN BETTS</b> Sales Rep. 537-5876	<b>JANET MARSHALL</b> Sales Rep. 537-5359	<b>PAT JACQUEST</b> Sales Rep. 537-5650	<b>GARY GREICO</b> Sales Rep. 537-2086	<b>DARLENE O'DONNELL</b> Sales Rep. 653-4386	<b>ANNE WATSON</b> Sales Rep. 537-2284	<b>NEVILLE ATKINSON</b> Sales Rep. 537-2591	<b>TOM HOOVER</b> Principal Agent 537-5918
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**UNCOMPROMISING VIEWS**



Newly carpeted & painted, this comfortable home features a delightful glass solarium offering you a front row seat to view pleasure crafts in Ganges Harbour. Pretty garden, attractive well kept home & a brake slamming view! \$124,000 MLS.  
**CALL PAT**

**INVESTMENT OPPORTUNITY  
KNOCKING!**



2 Rare C1 lots in Vesuvius village with excellent rental revenue from 4 plex, and 2 shops. Call for details. \$175,000 MLS.  
**CALL PAT**

**WHAT A VIEW!**

Super building lot, just listed, with panoramic Ganges Harbour views. Don't miss out! \$49,000 MLS.  
**CALL PAT**

**FANTASTIC VIEW — EXCELLENT  
REVENUE**



\* View over Ganges Harbour  
\* In-law suite  
\* Garden, strawberry beds, fruit trees  
Come view this large home with its high ceilings, separate dining area, large living room and a cosy glassed-in sunroom. The home requires some work, but is priced accordingly and some lucky handy person will reap the benefits of their efforts.  
**CALL GARY**

**VESUVIUS BAY ROAD LOT - .68  
ACRES - PRICE REDUCTION TO  
\$24,500**

A very desirable building lot.  
\* Level  
\* Fenced all sides with driveway in place  
\* Sunny, with St. Mary Lake across the road  
\* Piped water  
\* Close to ferry access  
**CALL GARY**

**NEW LISTING - VIEW ACREAGE**

Enjoy beautiful ocean views from your own secluded, private 23 acre estate. This Trincomali property is beautifully treed and is potentially subdividable. \$110,000 MLS.  
**CALL DARLENE**

**LOW BANK OCEANFRONT**



One level 2000 sq. ft. home on a level landscaped sandy beach in a small cove in a quiet neighbourhood. Rare opportunity. Asking \$260,000 MLS.  
**CALL BRIAN**

**ACREAGE IN FULFORD VALLEY**

Very nice 30 acre parcel in the lovely Fulford Valley. This property is one of a kind with large pasture area and a picturesque old barn. The remainder is gently sloping and well treed. \$180,000 MLS.  
**CALL DARLENE**

**NORTH SECRETARY ISLAND**



Beautiful S.W. facing waterfront strata lot with approx. 146 ft. of easy access foreshore includes 1/14th share of entire 140 acre island. Near excellent fishing at Porlier Pass. Warm swimming. Good moorage. \$40,000 MLS.  
**CALL ANNE**

**ATTRACTIVE ONE LEVEL  
LIVING**



This immaculate 1740 sq. ft. ranch style house is well built, sits in a manicured garden, enjoying a sunny exposure, paved driveway, workshop and overheight carport for R.V. or boat storage. A pleasure to show. \$155,000 MLS.  
**CALL ANNE**

**SUNNY LAKESIDE LIVING**



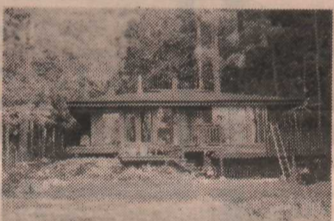
Sitting in the sun this cosy and comfortable home with private garden and wharf, two bdrms., large living room, kitchen with oak cabinets and pleasant dining area provides all year round recreational living. \$93,500 MLS.  
**CALL ANNE**

**SPECTACULAR SUNSETS**



4.2 acres of privacy and seclusion, 110 feet of walk-on beach, 2500 sq. ft. home, in-ground pool, established orchard with a super location. \$425,000 MLS.  
**CALL EILEEN**

**WALK TO THE BEACH**



From this brand new 2 bdrm. bungalow, or sit and enjoy the sun and peek-a-boo ocean views from the wrap-around deck. Priced right at \$86,900 MLS.  
**CALL EILEEN**

**BRAND NEW — SOUTH END**



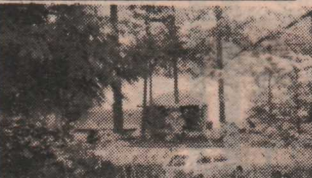
5 beautiful acres, seasonal creek, arable soil and a new 2 level open plan home for \$130,000 MLS.  
**CALL EILEEN**

**THE GENERAL STORE**



This successful retail business has 3 yrs. remaining on a 5 year lease with option to renew, in a location that is remaining in a high traffic area. For further information, please  
**CALL EILEEN**

**VIEWS OF CUSHEON LAKE**



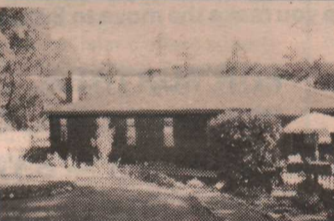
Easy build lot of 0.48 acre, close to swimming, fishing or canoeing on lake across the road. Driveway in and power on road. Not far from town. Asking \$24,000 MLS.  
**CALL JANET**

**6.83 ACRES OF SUNNY  
WATERFRONT**



Spectacular views from this south west exposed property. Offering privacy, 350 feet of oceanfront and the potential to have both a principal residence and guest cottage. \$149,000 MLS.  
**CALL ANNE**

**SKY VALLEY RD. SECLUSION**



Lovely 2 BR. home with lots of potential. Fenced garden areas, outdoor sauna, woodshed, garage & workshop. All day sun bathes this 3.36 acre property. Asking \$139,000 MLS.  
**CALL JANET**

**ACREAGE - SUNNY SOUTH END**

5.17 acres in Fulford only a few minutes from ferry and Ruckle Park in the other direction. Sunny secluded property, gently treed with arbutus, fir, etc. A great buy for the sun-worshipper. \$33,500 MLS.  
**CALL JANET**

**WATERFRONT SPECTACULAR**



Southfacing acre with superb views down Sansum Narrows and enjoying world class sunsets. Water system, hydro, cable and old orchard. \$125,000 MLS.  
**CALL ANNE**

**TUDOR COUNTRY HOUSE**



European influence with extraordinary attention to quality and detail. 2900 sq. ft. of one level living with 4 BRs, attractive country kitchen, separate living and dining room, den, tower entrance, 2 car garage. A pleasure to show. \$225,000 MLS.  
**CALL ANNE**

**SUPERB LAKEVIEW PROPERTY**



Almost 10 acres overlooking St. Mary Lake with a sunny west exposure. All trees interfering with the view are on this property. Asking \$55,000 MLS.  
**CALL BRIAN**

**EYE APPEAL, PURSE APPEAL!**

Quietly situated, yet only minutes from the village of Ganges. This seawall lot represents great value. Maxwell water, roughed-in driveway. \$27,000 MLS.  
**CALL PAT**

**SALT SPRING FAMILY FARM**



Immaculate hobby farm in preferred area. 5 bdrm. family home. Good barn, pasture, stream, garden and orchard. Pastoral setting in quiet area. Includes stock and hay. Asking \$217,500 MLS.  
**CALL TOM**

**20 ACRES ON PRIVATE LAKE**



Ideal for hobby farm. 570 feet lakefrontage on Ford Lake. Includes existing barn & outbuildings. Excellent lake view building sites. Asking \$195,000 MLS.  
**CALL TOM or BECKY**

**GREAT STARTER HOME**




Large 4 BR. family home with distant ocean views. 4 bedrooms, 1 1/2 baths on 0.60 acres. Located close to Ganges. Newly renovated kitchen & utility room. New carpeting throughout upper floor. Listed at \$79,500 MLS.  
**CALL BECKY**

**PANORAMIC VIEWS**

From this 12.36 acre piece of property. Beautiful views over Ganges Harbour, to Galiano and the Coastal Mountain range. Driveway already roughed-in. Listed at \$69,500 MLS.  
**CALL BECKY**

**FULFORD HARBOUR**  
**NEW LISTING**

Character home on 1.7 acres across from Fulford Marina. Walk to schools, ferry & shops. Offers to \$85,000.



**CONTACT: DENNIS O'HARA**  
**653-4633 or 537-5515**  
 NRS Salt Spring Realty Ltd.  
 Box 69, Ganges, B.C.  
 V0S 1E0

**WATERFRONT BARGAIN — \$139,000**  
 \* 10% VENDOR FINANCING W/Q \*

- \* MODERN SPACIOUS HOME
- \* SEPARATE GUEST SUITE
- \* SUPER MARINE VIEWS
- \* SEASONAL MOORAGE
- \* BEACH ACCESS
- \* IDEAL BED 'N' BREAKFAST

**PAUL GREENBAUM 537-5064** (24 hrs.)  
 NRS SALT SPRING REALTY LTD. 537-5515



180' waterfront - home on west side of island. Sunny, southwest exposure with views down Sansum Narrows. Quiet avenue. Private and beautifully landscaped. This one level easy care home has views from most rooms. Solarium helps heat home in winter and has views. Large living/dining room. Family room has ensuite (poss. 3rd bdrm.). W. W. and oak floors. Two bedrooms, 4 piece bathroom. A solar panel helps heat water for the hot tub and house. Guest cottage with views, sundeck and nestled amongst arbutus trees. Greenhouse, cider making room, and much more. Steps down to the beach and landing dock. Buoy. **\$349,000.**

**BRENDA CORNWALL — 537-2702**

**NRS** SALT SPRING REALTY LTD.  
 149 Fulford-Ganges Rd., Box 69, Ganges, B.C. V0S 1E0  
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Many people have realized the benefits of Brinkworthy Living:

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- QUALITY HOMES YOU CAN CUSTOM ORDER
- A WARM AND FRIENDLY COMMUNITY ATMOSPHERE
- EXCELLENT HOUSING VALUE AT PRICES FROM \$57,000
- LOW MAINTENANCE

Let us sell your existing home and help you make the move to Brinkworthy Place

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FOR FURTHER INFORMATION, CALL:  
**BECKY LEGG — 537-5870**  
**TOM HOOVER — 537-5918**  
**BRIAN BETTS — 537-5870**

**SUCH PLEASANT AROMAS — CAN THIS BE WORK?**



Yes, you too might enjoy these working conditions and you don't have to be a "master baker." With a few days of training you can produce these appealing and tasty products. Good hours, good walkby traffic and a growing business. Only \$39,900 MLS.

**SANTY G. FUOCO - 537-2773**  
**GULF ISLANDS REALTY LTD.**

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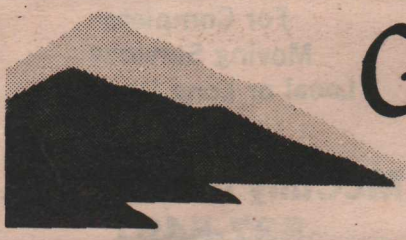
**THIS SPECTACULAR SALTSRING HOME IS NOW BACK ON THE MARKET!**



Unique underground home with sweeping sea, island and mountain views from its highbank oceanfront location in prestigious and private Maracaibo Estates. Membership provides use of docks, swimming lagoon, guest cottages, tennis and pickle ball courts, trails, parks and beaches. You enter this striking home across a moat and through massive double entry doors. Beyond is a huge sunfilled atrium, a spacious living room and an ultra modern kitchen, both with spectacular views. Price of \$195,000 MLS. includes membership and investment in Maracaibo Estates Ltd.

Please call **DAVID DUKE - 653-4538**  
**GULF ISLANDS REALTY LTD.**

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



# GULF ISLANDS REALTY LTD.

P.O. Box 750, Ganges, B.C. V0S 1E0 — PHONE (604) 537-5577

**\$95,000 - ONE LEVEL OCEANVIEW HOME**



This very comfortable home features large living room, sep. dining room, good-sized kitchen, utility rm., 2 bdrms., fully developed lot with many trees, shrubs, easy care plus fenced veg. garden. This is a new listing and would appeal to those retiring to the island.

**SOUTH FACING OCEANFRONT ACREAGE \$125,000**



10.9 acres, south facing, 600' of oceanfront, adjacent to sandy beach, sheltered bay with good moorage. This tranquil island offers lowbank shore lines, gentle terrain and arbutus trees in abundance.

**MAYNE ISLAND SURPRISE ONLY \$69,900**



Great recreation property with 1700 sq. ft. home. Needs some finishing but has great potential. Pond, garden area on 3 acres and close to Bennett Bay. Don't miss this opportunity!

**SATURNA ISLAND**

South facing oceanfront lot. .31 ac., 115.45' of frontage in Lyle Harbour on CRD Water System. \$35,000.

**OH, THOSE VIEWS!**



**\$89,000** - This cosy cottage on 10 private acres enjoys superior views & paved access. Live in the cottage & build your DREAM HOME here.

**FERNWOOD FARM ACREAGE**

2.7 sunny, level, arable acres, includes woodlot. Short walk to school, ocean and store. Perc tested. \$34,900.

**MAYNE ISLAND VALLEY VIEW LOT ONLY \$11,900!**

Situated above the road overlooking Village Bay Valley, serviced with piped water & power to the lot line, and is an easy walk from the ferry.

**NEW HOME NEARING COMPLETION**



This home will be located on a small acreage 3.60 ac. midway between Long Harbour and Ganges Village. Great S/W exposure and view to be developed as home nears completion. Many features: 3 BRs, fam. rm. with fireplace, 2 car carport. Good opportunity to express your choice of finish. Completion expected mid-September. \$179,000.

**AFFORDABLE OCEANFRONT ON MONTEITH DRIVE - \$89,000 MLS.**



Stairs to beach on Duck Bay. Good building site with view, good moorage. In area of fine homes.

**ENJOY THIS EXPOSURE IN SUNNY VESUVIUS**



**\$89,000 MLS.** - This location offers a 1176 sq. ft. home with fireplace, wrap-around deck, landscaping and garden, on a very manageable .41 ac. with garden shed and attached greenhouse. Ideal retirement. For more information, call:

**SANTY FUOCO - 537-2773**

**YOU'LL KICK YOURSELF FOR MISSING THIS BUSINESS OPPORTUNITY**

Gift & Card Shop with catalogue sales outlet offers great growth potential & opportunity for island self-employment. \$79,000. Ask JAN how you can BE YOUR OWN BOSS! WITH CASH FLOW!

**PENDER ISLAND LAKEFRONT**



Relax in the sunny southern exposure of this gently sloping lakeside lot. Only \$19,900.

**6 LOTS FOR \$33,000 OR 2 TITLES FOR \$16,500 EACH \* CHEAP \* CHEAP \* CHEAP \***

Each lot is .25 ac. Purchaser to provide own water & septic field.

For free catalogue, call **JAN MACPHERSON 537-9894**

**"SOLVANG" (Sunny Meadow) BED & BREAKFAST**



**\$229,000 mls.** - Previously a long term care home, this property offers a 1300 sq. ft., 3 bdrm. owner's apartment, PLUS: 6 bdrms., 4 bathrooms, 2 bedsitting rooms each with bath and a self-contained cottage with bath. All immaculate. The grounds are lovely and it's an easy walk to town. Furnished and equipped. Ready to go. Unlimited potential.

**STARTER/RETIREMENT RANCHER**



One level living close to town. Some oceanview. Thermo windows. Woodstove, stove, fridge, drapes. On an easy care 1/2 acre serviced lot with piped water. \$71,500 MLS.

**NEW LISTING SATURNA ISLAND**

Almost 1/2 ac. across the road from the sea in the popular Tombo Channel/East Point area. The property is halfway between two public accesses to the waterfront where there is good summer moorage and excellent salmon fishing. \$18,000 MLS.

**SUPERB PRIVACY SUPERB SUNSETS SUPERT QUALITY**



are features represented in this exceptional handcrafted home. Attention to detail in every respect is apparent as soon as you enter the grounds, from a Japanese soaking tub to a fireplace in the master bedroom. Southwest sea views and access to a secluded beach make this a very enjoyable place to live. Asking \$218,000 MLS.

**GANGES WATERFRONT**

1/2 acre of south facing waterfront providing excellent deep water moorage. South slope overlooking sea. Ideal solar and building site. Drilled well, pump and pumphouse, roughed in driveway and travel trailer included. Now \$105,000 MLS.

**A VERY SPECIAL HOME**



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. Early possession possible. ~~\$110,000~~. REDUCED TO \$115,000 MLS.

**THIS LOT SHOULD HAVE A VIEW SIMILAR TO THIS**

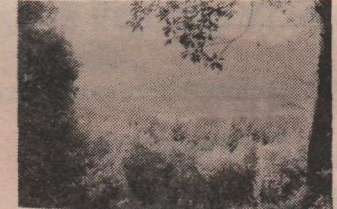


.52 acre with S.W. exp., magnificent Sansum narrows view and piped water. The best available. Now priced at \$69,900 MLS.

**SECRET ISLAND**

... where every lot is on the sea. Just minutes away from all services in Ganges on Saltspring Island. Secret Island offers superb views, sheltered moorage, community dock and water system. Eight lots available starting at \$25,500.

**FULFORD HARBOUR VIEWS**



An exceptional 2.43 acre property with views into Fulford Harbour and Mt. Bruce with potential for an even greater view when more trees are removed. There'll be a southerly exposed area of arable soil when cleared. There's a small travel trailer and 10 x 12 addition just right for a summer holiday retreat. All this is at the end of a quiet cul-de-sac and is just \$49,000 mls.

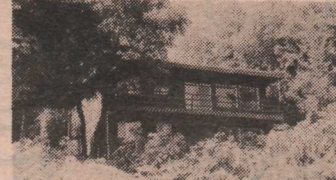
**SOUTH SALT SPRING ACREAGE**

This 4.27 acre parcel is close to Beaver Point and Ruckle Park and there is beach access nearby. The property is open, sunny and has some arable areas and some rocky higher ground. It borders on a park for extra privacy. \$35,000 MLS.

**AFFORDABLE! AFFORDABLE!**

This very affordable acre of beautifully treed property is to be found at the end of a quiet cul-de-sac with a huge tract of forest land as its northern neighbour. Topography allows views over entire property from building site. \$8500 mls. **CALL DAVID DUKE 653-4538**

**MT. BAKER & HARBOUR VIEW \$79,900 MLS. (OFFERS)**



Cute, clean and compact - 2 bdrms. and 4 pce. bath up. Large family room, utility room, 3 pce. bath, huge workroom (could be 3rd bdrm.) down. Privately located at end of quiet cul-de-sac. Near village on piped water. Immediate possession possible.

**BEST DEAL IN TRINCOMALI**

Almost 3/4 acre, S.W. exposure, piped water and I think there's a lakeview hidden in there. This lot is a sleeper - \$25,000 MLS.

**COUNTRY**

.60 acre in the quarry in sunny Vesuvius. Southern exposure, piped water, easy access. Vendor may even carry - what a deal! \$23,900 MLS.

**15.9 ACRES \$53,500 MLS.**

Your very own retreat - a magnificent 15.9 ac. parcel, heavily timbered, southern exposure towards Blackburn Lake. Offering TOTAL privacy. Trailer on property negotiable. Call for further details.

**DONNA REGEN, CGA 537-2845**

**SALT BEST MOORAGE ON SALT SPRING**

And in a quiet area. Approx. 5 acres of beautifully varied terrain, from rocky knolls to arable soil. Sleeping cabin allows you to enjoy this property 'till you build. All this and highbank waterfront too. Excellent moorage just 1/2 block away. Offers to \$74,900 MLS.

**TIDAL WATERFRONT**

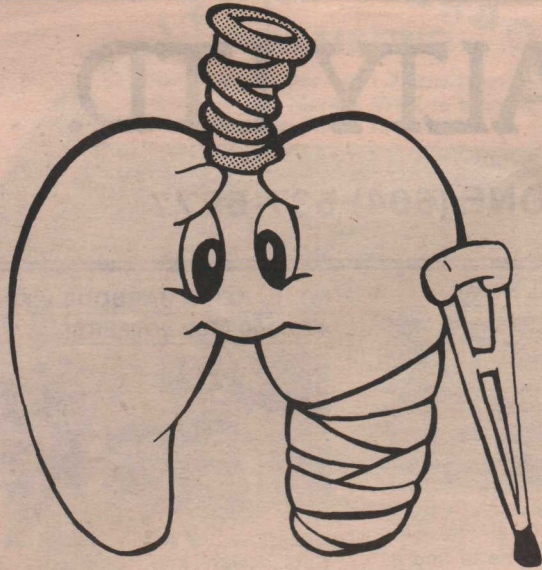
3.45 acres of lowbank tidal waterfront on Booth Canal. Great spot for swimming, canoeing or bird watching. The property has arable soil and has been partly cleared for pasture. Balance has been left in natural wooded state. There are 2 good building sites, and zoning will allow guest cottage as well as main house. Bring your offers to \$59,500 MLS.

**INCOME PRODUCING PROPERTY**

With the option of creating more \$. 8.20 acres with 2 rental units whose current rents total \$975 per month. There is approx. 1 acre zoned for Industrial 3 use which is presently lying idle. Zoning allows for car rental, repairs, wrecking, also machinery and part sales and rentals. This could be your opportunity to start your own business. Asking \$159,900.

FOR DETAILS CALL: **HENRI PROCTER 537-4273 (H) or 537-5577 (O)**

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British Columbia Lung Association

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**McCully Moving Ltd.**  
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What's holding you back?



## YOUR VERY OWN DREAM ISLAND



The pure white shell beaches of this jewel-like island are less than 2 miles from the docks on Saltspring. There's a two year old, 880 sq. ft. cabin, a separate sauna building, a flushing outhouse plus a propane toilet inside, huge sun decks on both sides of the cabin and a new deep water dock. Clams, crabs and fish are literally "at your doorstep." There's a propane stove, fridge and lights, plus a 110 volt light plant. All major furniture and the generator is included in the price of \$165,000.

For more information, call **DAVID DUKE 653-4538** home or **GULF ISLANDS REALTY LTD. 537-5577**, office.

## MANOR HOUSE BY SEA & FIELD



Features: Approx. 1000' waterfrontage; pastures; timber, pond, creek, guest cottage; views. This 22 acre property has much to offer — the comfortable and spacious home is adaptable for B & B, a large family or for entertaining off-island visitors! For details, brochure and viewing, call:

**JAN MACPHERSON — 537-9894** or

**GULF ISLANDS REALTY LTD.**

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

## THE KIDS ARE THERE. DRIVE WITH CARE!



## ENJOY THIS EXPOSURE IN SUNNY VESUVIUS



**\$89,000 MLS.** — This location offers a 1176 sq. ft. home with fireplace, wrap-around deck, landscaping and garden, on a very manageable .41 ac. with garden shed and attached greenhouse. Ideal retirement. For more information, call:

**SANTY G. FUOCO — 537-2773**

**GULF ISLANDS REALTY LTD.**

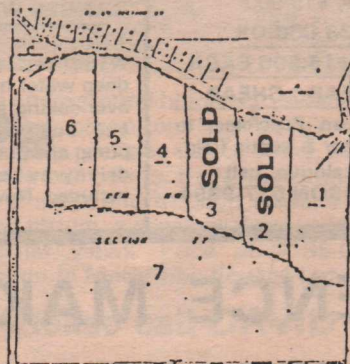
P.O. Box 750, Ganges, B.C. V0S 1E0  
537-5577

## TAKE YOUR PICK!

### ACREAGE WITH OCEAN VIEWS AND LAKEVIEWS



Spectacular ocean and lakeviews. These properties offer sweeping views of the Gulf Islands, Mt. Baker and picturesque view of Cusheon Lake or Ford Lake. Plenty of arable land and timber on these sunny acreages.



- Lot 1 — 12.47 acres — \$59,000 mls.
- Lot 2 — 10 acres — SOLD
- Lot 3 — 10 acres — SOLD
- Lot 4 — 10 acres — \$65,000 mls.
- Lot 5 — 10 acres — \$66,000 mls.
- Lot 6 — 10 acres — \$72,000 mls.
- Lot 7 — 68 acres — \$180,000 mls.

Contact **FINN RONNE**  
for further information:  
Res: 537-4072, Bus: 537-5568



**PEMBERTON,  
HOLMES LTD.**

P.O. Box 929, Ganges, B.C.





**You  
are  
cordially  
invited ...**

to look inside this real estate special section where you'll find a group of great, professional real estate experts advertising and offering guidance and tips to help you make a better choice when you're ready to buy your home.



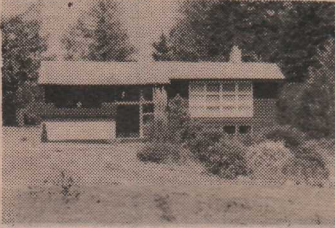
# PEMBERTON, HOLMES LTD.

537-5568

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

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

### GREAT FAMILY HOME

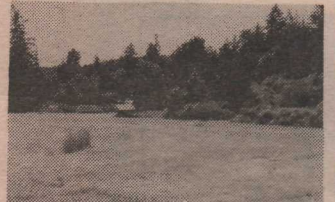


Spacious 4 BR home in good area for children. 2500 sq. ft. of finished living space. 1/2 acre of nicely landscaped level property. Very efficient heatilator fireplace. Good ocean views. Reduced to \$92,500.

### MOST FOR THE MONEY

1/2 acre of level nicely treed property. Good sunny area. Only 2 min. short walk to beaches. \$15,500.

### COUNTRY ESTATE



If you love flowers, a wide selection of fruit trees, and landscaped gardens then this 3 bdrm. house on 3.5 acres is for you! A self-contained, well established Bed & Breakfast brings year-round revenue and several small outbuildings will house sheep, chickens and ducks if you so desire. The seasonal pond and creek add to this pastoral setting. This estate offers a little of everything! Don't pass this opportunity. Reduced ~~\$129,000~~ mls. \$119,000 mls.

### DON'T MISS THIS BUY!



This unique home is nestled on a sunny, sloping .94 acre in a peaceful area. It features stained glass windows, kitchen cabinets with leaded glass doors, outdoor sprinkling system. Very efficient, attached greenhouse. Carefully placed windows allow all day sun. \$69,000.

FOR FURTHER INFORMATION  
CALL FINN RONNE  
537-5568 or 537-4072

### NEW ON THE MARKET!

Beautiful small development, less than 3 miles from Ganges, with southwest exposure. A short, 10 minute stroll takes you to the ocean shore and to one of Salt Spring's finest dining places. A private system supplies ample, good water and hydro and telephone are at the lot line. The following is being offered now:

- 10+ acres of well treed land with superb south-facing ocean views, as well as several potential building sites for your guest cottage & studio. Half the land is fairly level and could be easily cleared for pasture or garden. Total privacy! \$85,000.
  - 12 yr. old 3 BR. character home on 1 1/2 acres. This unique home has many 'most-wanted' features! Nice garden area & mountain views - very sunny - \$85,000.
- ANN FOERSTER 537-5650 or  
WILF BANGERT 537-5692 or  
537-5568 (office)

### FULFORD-SEMI-WATERFRONT

7.78 acres of view property on Fulford Harbour with a sand beach just across the road. Small cottage brings in a rental income or will provide a place to live while you build. Some arable cleared land and a good stand of trees. Good building site. Gravity fed spring water and additional water rights on a nearby creek. \$107,000 mls.

### LAND

- \* 5 acres - Long Harbour Road - \$29,000 mls.
- \* 6.65 acres - agricultural, good soil, \$64,500 mls.

### RUXTON ISLAND LISTINGS NEW LISTING



Terrific island retreat with water system, all propane appliances, mooring buoy, good moorage, dinghy, 35 hp. outboard, orchard, 1.5 acres. Honda water pump. View over beaver pond, orchard. All in finished condition and priced to sell at \$44,400 mls.

### WATERFRONT LOT

4/5 acre facing southwest over Stuart Channel. Safe moorage. \$24,900 mls.

### COTTAGE

A-frame cottage on 1.5 acres on sheltered bay. \$34,900. Ruxton Island is an ideal retreat spot for the boater - not too crowded yet not too far away. These listings are choice for the purpose of getting away from it and are affordable.

DAVID WILLIAMS  
537-5568 or 537-9510 or  
384-0230

### PENDER ISLAND OCEAN FRONTAGE



\$97,000 mls. - 10 acs. of southfacing high bluff ocean frontage overlooking Swanson Channel, marine activity and naval shipping, San Juan Islands and the Olympic Mountains, giant cedar, fir, arbutus & Gary oak. Drilled well and hydro ready. Owner will bring roadway to building site. Ideal area for an executive home or a sophisticated jet set cottage - or both. For more information concerning this rare ocean frontage, speak to:  
WYNNE DAVIES  
537-5568 or 537-9484

### THE CHARACTER OF OLD — THE CONVENIENCE OF NEW



This delightful home is almost 2000 sq. ft. on two levels. There are many features in the home like ensembles with dressing room, centre hall plan, private family area and more. All services and it's close to beach and lake. Great family area. Full price \$99,000.

### CHARACTER HOME IN GANGES CORE AREA

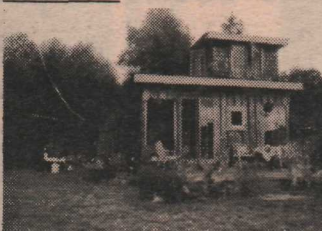


Ideal for commercial-residential mix, this 2 bdrm. house is an ideal holding property. Long frontage on the Ganges bypass. \$115,000.

### LOTS & ACREAGES:

- Next to Sailing Club, this 1.08 acre gently sloping property has path to ocean. Fruit trees, superb ocean view and deep moorage. Hydro and piped water available. \$109,500 mls.
- All day sun! Great value. Over 5 acres of seclusion and just 5 minutes from Ganges village. Well treed acreage is perfect for hobby farm or hideaway. Zoning RR1. \$21,900.
- 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.
- 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.
- 10 acre retreat — outstation on Prevost Island just off the tip of Salt Spring Island at Long Harbour. Seclusion, great moorage for boaters. Don't miss it! \$145,000 mls.

### CUTE & COSY COTTAGE — FULFORD



This cottage was built to move. If you have a lot and can't afford to build then this may be the answer. \$12,900.

### SEMI-OCEANFRONT

This 2/3 of an acre gently sloping lot is serviced with sewer and piped water. The views are incredible! Just steps from the beach. \$55,000 mls.

### NEWLY LISTED VIEW LOT

This fully serviced lot has been professionally cleared out to reveal its true potential ocean views. Just minutes from Ganges, this property just can't last! \$36,500 mls.

### RETREAT TO YOUR OWN HIDEAWAY



Here is 2 acres of sun and woods surrounding your private retreat. A cute and cosy cottage finished in wood with a loft bedroom - a great starter or hideaway. Just \$53,000 will take it away.

### LOADED WITH PEACE & QUIET ... THE SOUND OF THE BREEZE



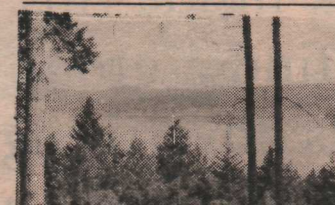
Sunny, southend 3.38 oceanview acres with spacious home. 2 level, 3 bdrm. home has a 3-car garage, workshop and a garage for motorhome. Waterfront and beach access too! \$174,500 mls.

### ENGLISH COUNTRY GARDEN



This secluded acreage boasts a 2 bdrm. home, greenhouse, decks, carport all finished to a "T". If you want privacy, gardens, seclusion and sunshine all on 3.26 acres this is your answer. \$81,900 mls.

### WANT BREATHING SPACE?



Sweeping seaviews are enjoyed from this large home on private acreage. Would be perfect for family with live-in help, or suitable for a private clinic or group home. Come and look at the possibilities! \$179,000 mls.

### ANOTHER VIEW LOT

This .75 acre parcel is located on a cul-de-sac right in Vesuvius. Excellent neighbourhood, excellent site and fully serviced. \$27,000 ms. For quality lots and acreages please call WILF BANGERT at 537-5568 or 537-5692

### VALUE-PACKED, COMFORTABLE HOME YOU SHOULD SEE RIGHT NOW!



Oceanview, 2 bdrm. home situated on approx. one acre close to Ganges. Newly decorated, developed landscaping, fruit trees and greenhouse. 400 sq. ft. workshop and paved driveway ... see it today! \$85,000 mls.

### OLD SCOTT RD. WATERFRONT HOME



This home is finished to a "T". The use of cedar, glass and skylights throughout the home give warmth to the woods and a tie to the natural surroundings of sea, ocean and trees. The home has two full levels of living with lots of space for visiting friends and family. The owners have landscaped the property beautifully with low maintenance shrubs and flowers. A workshop and artist studio on the lower level completes the picture. Oh, yes, there is a dock and float as well for the boating enthusiast. Priced to sell at \$325,000. Call today for a viewing of this lovely home.

### CHARACTER FARMHOUSE ON 10 ROLLING ACRES



This 75-year-old 4 BR. home was built as a manse for the church by the late Squire Henry Bullock. A traditionalist would love the spacious rooms, French doors and masonry fireplace. The 200' x 50' pole barn, excellent fenced pastures, and mature orchard plus the many benefits of abutting 10-acre Portlock Park complete this beautiful picture. Harvest happy memories. \$250,000.

### CHARACTER PLUS!



2 bdrm. home just steps to St. Mary Lake. Separate studio and garage to suit the artist. Just over an acre of land, nicely wooded with mature trees. Piped water, hydro and apples on the tree. Full price \$82,500.

ARVID & KERRY CHALMERS  
537-5568 or 537-2182